

LIGHT VERSION



EUROPEAN E-COMMERCE REPORT 2024

EXECUTED BY:



A word from Ecommerce Europe

Luca Cassetti

Secretary General



Ecommerce Europe, representing the European digital commerce sector, would like to thank the Centre for Market Insights of the Amsterdam University of Applied Sciences for their ever-renewed commitment to making this report possible.

This year's edition highlights the resilience of the European digital commerce sector in the face of many challenges it has been experiencing. In 2023, the total B2C European e-commerce turnover saw a modest growth of 3%, increasing from €864 billion to €887 billion. However, the landscape exhibited strong regional disparities, speaking for urgent EU-wide action. Throughout 2023 and 2024, EU-based e-commerce players have been coping with various factors squeezing prices, such as inflation, negatively impacting the overall growth rate (-3%), harsh competition from non-EU based players (mostly coming from Asia) and the gradual implementation of the green and digital transitions. On top of these challenges, consumer expectations, notably for more sustainable products, are difficult to reconcile with the overall diminished purchasing power of consumers, who are not always ready or able to pay more. Finally, the "legislative storm" which the outgoing EU mandate has brought about, has put additional pressure on the European e-commerce ecosystem to deliver on numerous policy objectives.

To stabilise after a raft of bumpy years and continue growing, the e-commerce sector needs clear signals from lawmakers. These must acknowledge the role of e-commerce as a driver of a revived European competitiveness, capable of generating substantial shared value allowing Member States to invest in public services and infrastructure, enhancing societal well-being. First and foremost, [Ecommerce Europe](#) and its members advocate for a level playing field between EU-based and non-EU based players, and effective enforcement of EU rules towards all e-commerce

players active in the Union. With a new EU institutional cycle kicking off, it is paramount that newly elected as well as veteran policymakers pursue the objectives of channel-neutrality and easy business compliance when looking at the sector. The key word for the new EU mandate must be "implementation", with a view to supporting companies' efforts to partner compliance with economic growth. Our European economic model, based on already high consumer protection standards, must continue to lead by example, and this also means efficient and effective enforcement of EU rules.

The next few years will be crucial to achieve a stronger and unified Single Market and unleash the untapped potential of cross-border commerce. This implies urgently addressing shortcomings and fragmentation in EU legislation, notably by closing the loop on the EU circular single market and by leveraging digital tools to streamline and improve consumer information. The European digital commerce branch also needs to rely on an innovative and competitive retail payment landscape, as well as on a streamlined taxation policy and a fit-for-purpose logistics environment. For the incoming EU mandate, Ecommerce Europe has put together a list of concrete asks (outlined in its [Manifesto](#)) to make our Single Market a place for e-retailers and online marketplaces to flourish while embracing the twin transitions.

From 2024 to 2029, the EU institutions, together with the Member States, stand a chance to prepare the EU for the next decade. For this, we urge our policymakers to consider and value all European assets when legislating and enforcing rules. SMEs, which are the backbone of our economy, must be accompanied in their growth and compliance journey, while larger players must be given the needed flexibility to achieve significant change required by public policies. The e-commerce ecosystem is and will continue to be based on close cooperation among a great variety of stakeholders and EU rules should not trouble this delicate balance. Ecommerce Europe, together with its members, will ensure that our vision for the future of retail and the retail of the future will be heard throughout the next EU cycle.

Ecommerce Europe: The European Digital Commerce Association

Ecommerce Europe is the united voice of the European Digital Commerce sector, representing the interests of companies selling goods and services online to consumers in Europe. Our mission is to act at EU level by engaging with policymakers to create a better regulatory framework for all e-merchants. Ecommerce Europe is a platform where our members can stay informed, exchange best practices, and define common positions on EU legislation impacting the sector.

Ecommerce Europe's Public Affairs activities

Ecommerce Europe represents the interests of the digital commerce sector towards European legislators. Our advocacy activities focus on the following main pillars:

- ▶ e-Regulations
- ▶ Sustainability
- ▶ e-Payments
- ▶ e-Logistics & Taxation

These pillars are structured into "[working committees](#)" where members of Ecommerce Europe can participate by contributing to the development of the policy positions of the association on a wide range of topics. These meetings are also the occasion to get informed, share best practices and discuss obstacles merchants and platforms face in their daily operations. Ecommerce Europe translates the outcome of the committees into policy recommendations for legislators on how to make it easier for merchants to sell to their customers, especially cross-border. At the same time, we provide practical and useful information to our members on relevant developments at EU level.



If you would like to get involved with Ecommerce Europe or one of our national associations, please visit our website www.ecommerce-europe.eu or send us an e-mail at info@ecommerce-europe.eu.

A word from EuroCommerce

Christel Delberghe

Director-General



As the European voice for the retail and wholesale sector, we are pleased to share this year's edition of the European E-commerce Regional Report. We hope the report will be a useful contribution to inform on key trends in e-commerce in a rapidly changing environment.

This year's report shows that the European e-commerce market in 2024 faces challenges from global competition and differences in technological adoption. Still, it also holds significant opportunities for growth through technological advancements and strong consumer demand for sustainability. The ability of businesses to innovate and adapt to these changing conditions will be key to their success in this highly competitive landscape, as well as the fair enforcement by European authorities of EU legislation on all companies selling to EU consumers.

E-commerce turnover remains strong, driven by an increase in sales volume and the normalisation of prices, rather than being heavily influenced by inflation as in previous years.

Our report, however, shows that technological advancements are widening the gap between large e-commerce firms and SMEs, as larger companies are better equipped to adopt new technologies. In response, several European governments have introduced initiatives to support digital innovation among SMEs, recognising their vital role in the economy.

The rise of mobile payments and the growing adoption of digital wallets are also shaping the European e-commerce landscape. As consumers increasingly favour the convenience and security of these payment methods, businesses are expanding their payment options to include a wider range of choices.

The role of retailers and wholesalers

As the largest private sector employer in Europe, retailers and wholesalers play a key role in Europe's prosperity and are central to the colourful fabric of our communities. We are a driver for competitiveness and sustainable growth and our focus on the sustainable, digital, and skills transformation is making a key contribution to Europe's strategic transition goals.

In our [manifesto](#), we call on the incoming EU institutions to work together with us to create the conditions for success for retailers and wholesalers and to transform the challenges our sector faces into opportunities.

The retail sector provides an essential service to consumers by ensuring they have access to a wide choice of affordable food and non-food products and services, also during crises.

Consumers need to trust that the products they buy are safe and compliant, that the information provided is clear and trustworthy, and that they can exercise their rights appropriately. Retail plays an important role here as the intermediary between producers and consumers.

In the past years, non-EU-based traders and marketplaces targeting EU-based consumers have penetrated the EU market and are currently enjoying unfair competitive advantages over EU-based traders and marketplaces.

This is why we call upon EU legislators and EU and national authorities to establish an EU-level playing field in retail for all players targeting EU-based consumers, regardless of where they are established. To achieve this, we need a multi-faceted, effective, and efficient cross-border enforcement of EU rules, as well as a functioning Single Market.

EuroCommerce: The Voice of European Retail and Wholesale

EuroCommerce is the principal European organisation representing the retail and wholesale sectors. It embraces national associations in 28 countries and 5 million companies, including leading global players and many small businesses. Over a billion times a day, retailers and wholesalers distribute goods and provide essential services to millions of business and individual customers. The sector generates 1 in 7 jobs, offering a varied career to 26 million Europeans, many of them young people. It also supports millions of jobs throughout the supply chain, from small local suppliers to international businesses. EuroCommerce is the recognised European social partner for the retail and wholesale sectors.



If you would like to get involved with EuroCommerce, please visit our website www.eurocommerce.eu or send us an e-mail at eurocommerce@eurocommerce.eu

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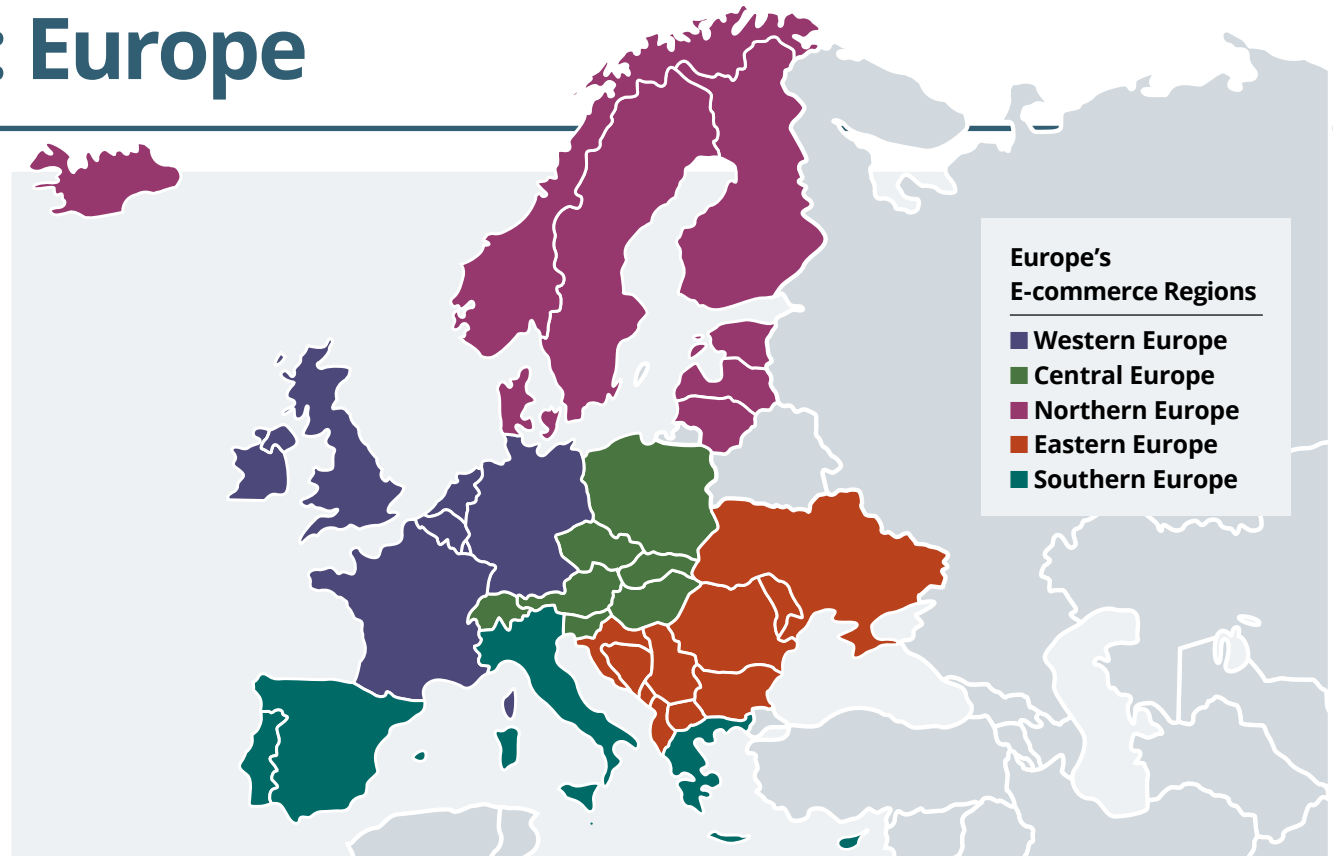
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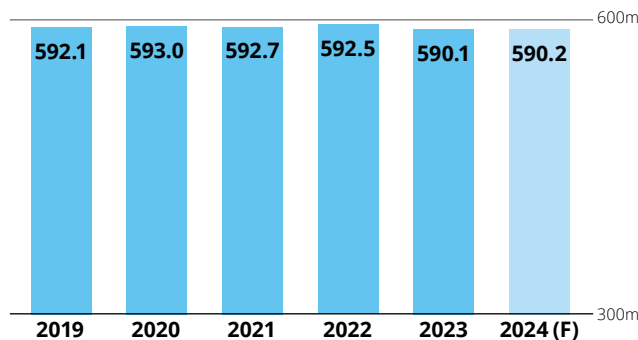
Market Overview: Europe

The European continent is home to a range of diverse markets, especially in the digital sector. Since 2020, Europe's population has seen a slight decline but is now showing signs of stabilisation with a small increase expected in 2024. Internet usage has grown steadily, rising from 87% in 2019 to 92% in 2023, with further growth anticipated in 2024. The economy faced a setback in 2020 with a decline in GDP due to the Covid-19 pandemic, but it has since rebounded strongly. Despite challenges like inflation, the regional and overall European GDP continues to grow.



Population of Europe

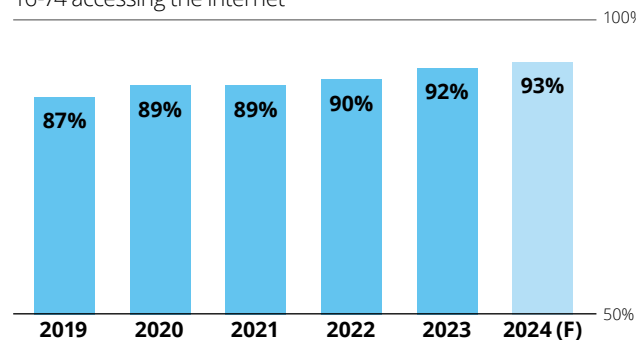
Population in millions



SOURCE: UNITED NATIONS

Internet users

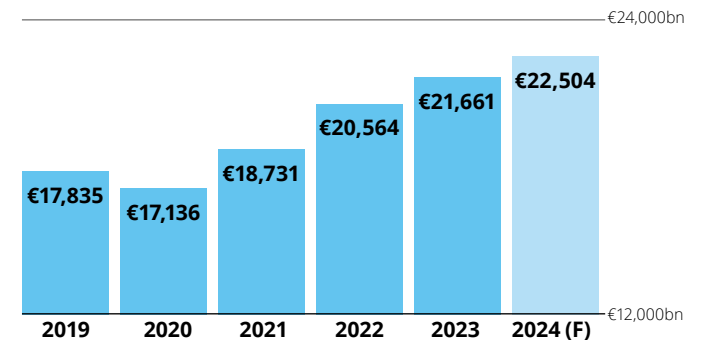
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT, DATAREPORTAL, NATIONAL STATISTICAL OFFICES, STATISTA

GDP (€bn)

Gross Domestic Product (GDP) in €bn



SOURCE: IMF

Infrastructure, Logistics & Sustainability Rankings

○ Rankings highlighted are leaders among countries in the report

	Logistics Performance Index (2023)	E-Government Development Index (2022)	Inclusive Internet Index (2022)	Environmental Performance Index Ranking (2024)	SDG Index Ranking (2023)
Belgium	7	39	24	14	17
France	13	19	4	13	5
Germany	3	22	14	3	4
Ireland	26	30	34	16	28
Luxembourg	26	26	-	2	38
Netherlands	3	9	8	12	24
United Kingdom	19	11	5	5	9
Denmark	3	1	19	10	3
Estonia	26	8	25	1	15
Finland	2	2	-	4	1
Iceland	26	5	-	20	19
Latvia	34	29	-	31	13
Lithuania	38	24	15	22	31

	Logistics Performance Index (2023)	E-Government Development Index (2022)	Inclusive Internet Index (2022)	Environmental Performance Index Ranking (2024)	SDG Index Ranking (2023)
Norway	19	17	-	7	7
Sweden	7	5	11	6	2
Austria	7	20	32	8	6
Czechia	43	45	-	17	12
Hungary	51	51	44	30	20
Poland	26	34	16	19	10
Slovakia	43	47	-	18	21
Slovenia	43	21	-	25	11
Switzerland	3	23	10	9	22
Albania	97	63	-	51	42
Bosnia and Herzegovina	61	96	-	89	50
Bulgaria	51	52	28	37	41
Croatia	43	44	-	24	8

	Logistics Performance Index (2023)	E-Government Development Index (2022)	Inclusive Internet Index (2022)	Environmental Performance Index Ranking (2024)	SDG Index Ranking (2023)
Moldova	97	72	-	89	27
Montenegro	73	71	-	72	57
North Macedonia	57	80	-	60	51
Romania	51	57	30	35	40
Serbia	73	40	-	64	35
Ukraine	79	46	-	41	44
Cyprus	51	27	-	43	58
Greece	19	33	18	11	29
Italy	19	37	20	29	23
Malta	43	15	-	15	36
Portugal	38	38	28	26	16
Spain	13	18	7	21	14

Definitions

Logistics Performance Index (LPI):

LPI measures performance along the logistics supply chain within a country.

E-Government Development Index:

The E-government Development Index measures the willingness and capacity of national administrations to use information and communication technologies in order to deliver public services.

Inclusive Internet Index:

Benchmark based on internet availability, affordability, relevance and the readiness of people to use it.

Environmental Performance Index:

This index provides a data-driven summary of the state of sustainability using 32 performance indicators across 11 issue categories, the EPI ranks countries on environmental health and ecosystem vitality.

SDG Index Ranking:

This index provides an assessment of progress made towards the SDGs by all UN Member States. The SDG Index, in which scores are presented on a scale of 0 to 100 and can be interpreted as a percentage towards optimal SDG performance

E-commerce Overview: Europe

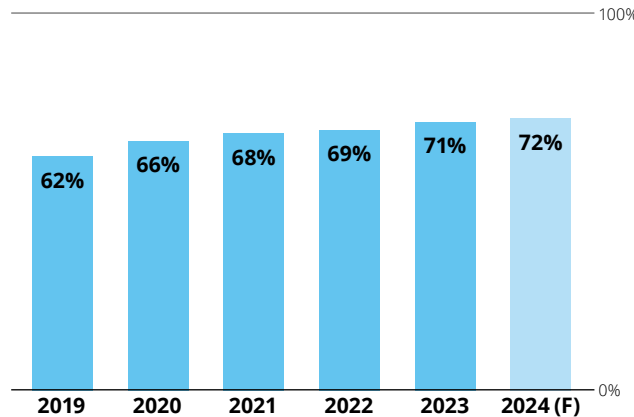
The e-commerce overview section of the report now includes data from 38 countries on the European continent, with Moldova joining this year's report. European B2C e-commerce turnover continues to grow, though when adjusted for inflation, there was a slight decline in 2022 and 2023 due to a shift from online to offline shopping after the strong growth during the COVID-19 pandemic and the significant inflation in 2022 and 2023. However, solid growth is expected in 2024. E-shopper penetration has steadily increased since 2019. Although E-GDP peaked during the COVID-19 pandemic, it has since declined slightly by 2023.

Countries included:

- | | |
|------------------------|-----------------|
| Albania | Lithuania |
| Austria | Luxembourg |
| Belgium | Malta |
| Bosnia and Herzegovina | Moldova |
| Bulgaria | Montenegro |
| Croatia | Netherlands |
| Cyprus | North Macedonia |
| Czechia | Norway |
| Denmark | Poland |
| Estonia | Portugal |
| Finland | Romania |
| France | Serbia |
| Germany | Slovakia |
| Greece | Slovenia |
| Hungary | Spain |
| Iceland | Sweden |
| Ireland | Switzerland |
| Italy | Ukraine |
| Latvia | United Kingdom |

E-Shoppers, Europe

Percentage of the population aged 16-74 who bought goods or services online



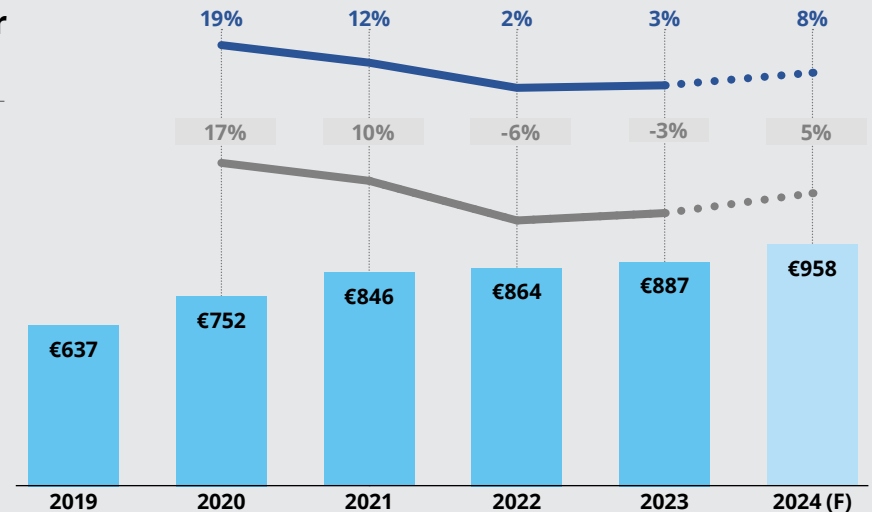
SOURCE: EUROSTAT, DATAREPORTAL, NATIONAL STATISTICAL OFFICES, STATISTA

E-GDP, Europe

This is the Light Version of the Report. The Full Version is only available to Ecommerce Europe's and EuroCommerce's members and policymakers.

B2C e-commerce turnover (€bn)*

— Growth rate
— Inflation-adjusted growth rate



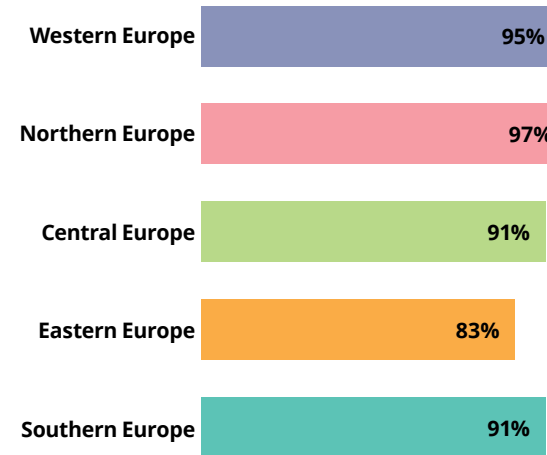
* Due to the unavailability of data, e-commerce turnover figures for Estonia are no longer included in the figures for Europe.

SOURCE: IMF, NATIONAL E-COMMERCE ASSOCIATIONS, STATISTA

E-commerce Overview: By Region

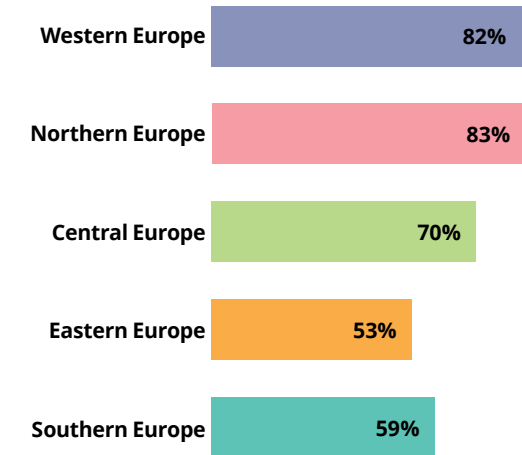
Western Europe remains the leader in B2C e-commerce turnover in Europe, although the share has slightly declined. Southern Europe follows, showing steady growth. Due to the lack of turnover figures for Estonia this year, the overall figures for Northern Europe have been impacted. Eastern Europe, now including Moldova, has the smallest share of turnover. Northern Europe leads in e-shopper penetration, followed closely by Western Europe. This year, the baseline for e-shopper penetration has been adjusted to reflect the total population. E-GDP remains highest in Western Europe, followed by Southern Europe, with Eastern Europe having the lowest E-GDP and e-shopper penetration as a region.

Internet users by region, 2023



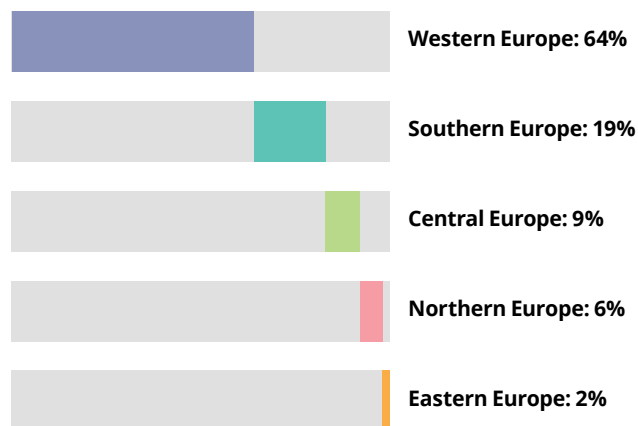
SOURCE: EUROSTAT, DATAREPORTAL, NATIONAL STATISTICAL OFFICES, STATISTA

E-shoppers by region, 2023



SOURCE: EUROSTAT, DATAREPORTAL, NATIONAL STATISTICAL OFFICES, STATISTA

Share of total European e-commerce turnover by region, 2023



SOURCE: NATIONAL ECOMMERCE ASSOCIATIONS, STATISTA

B2C e-commerce turnover by region in €bn, 2023

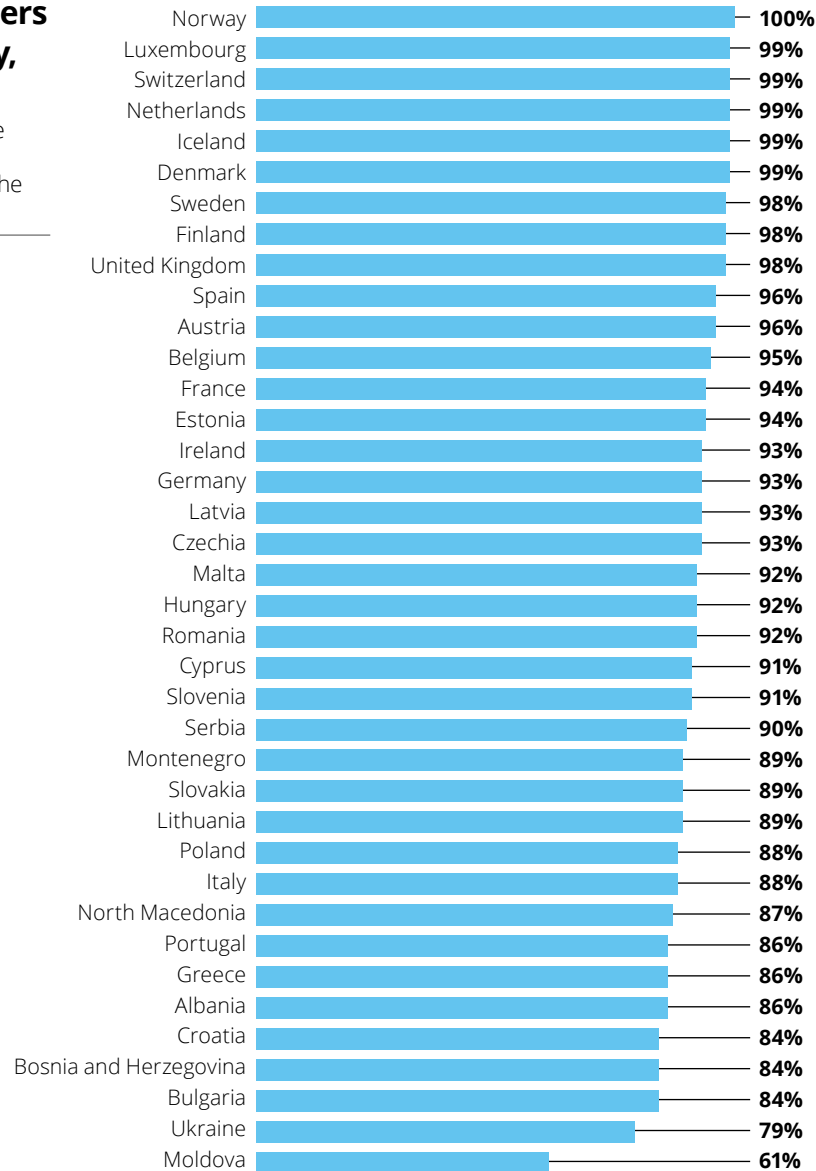
E-GDP as a percentage of GDP, 2023

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E-commerce Overview: By Country

Internet users per country, 2023

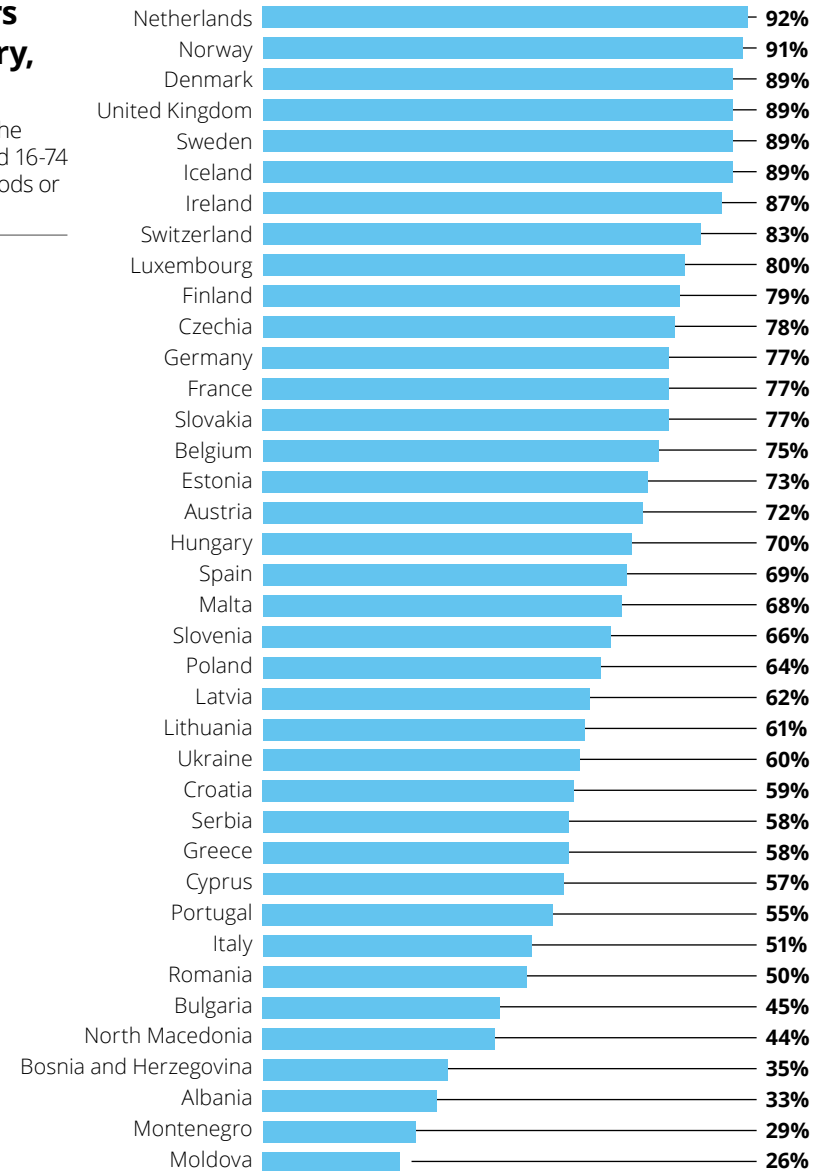
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT, DATAREPORTAL, NATIONAL STATISTICAL OFFICES, STATISTA

E-shoppers per country, 2023

Percentage of the population aged 16-74 who bought goods or services online



SOURCE: EUROSTAT, DATAREPORTAL, NATIONAL STATISTICAL OFFICES, STATISTA

E-commerce Overview: By Country

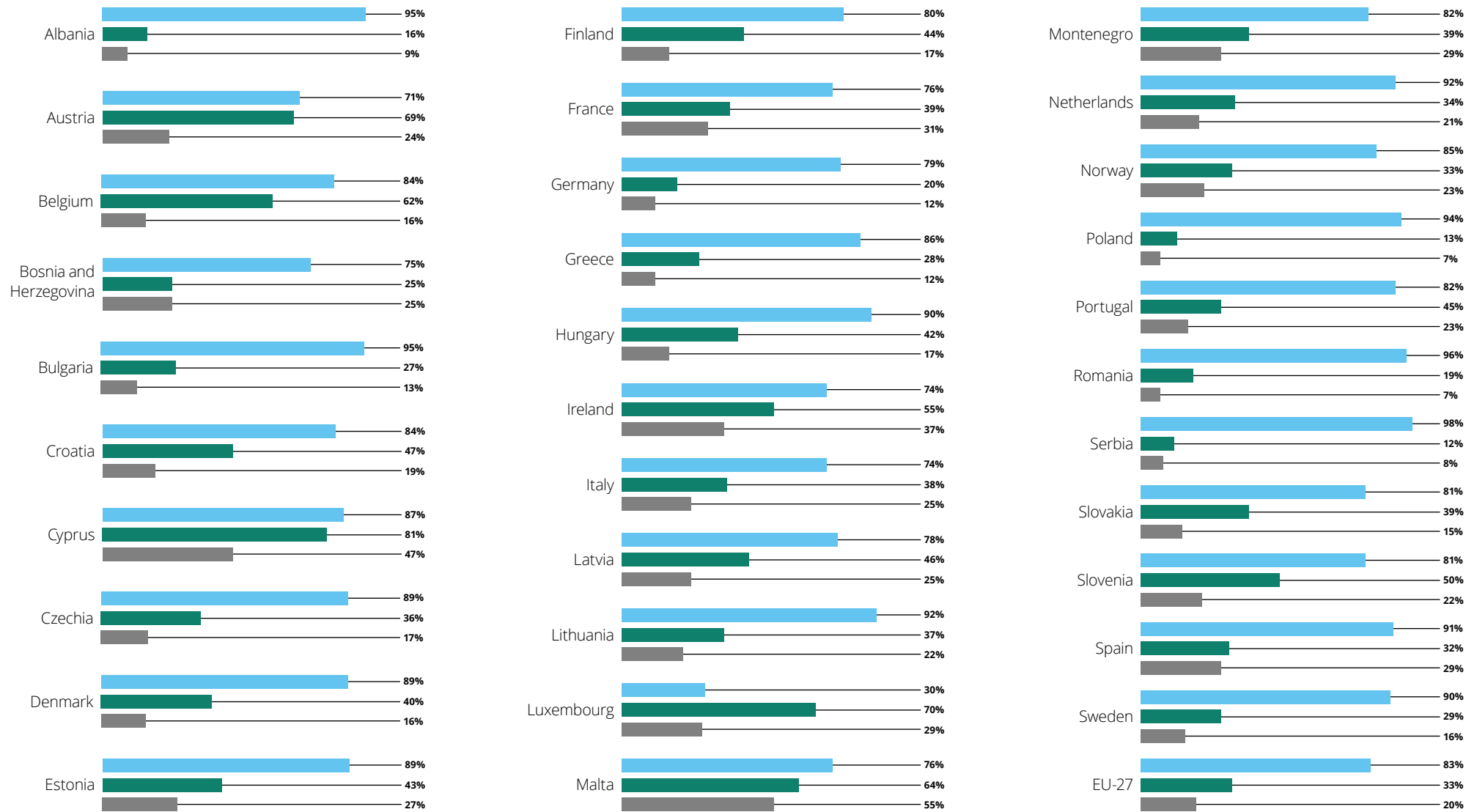
**B2C
e-commerce
growth rate by
country, 2023**

**E-GDP by
country,
2023**

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Online purchasing nationally and cross-border, as a share of individuals who purchased online in the last 3 months, 2023

■ From national sellers ■ From sellers from other EU countries ■ From sellers of the rest of the world (non-EU countries)



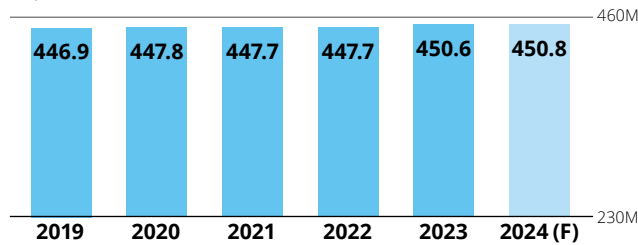
Data about the origin of sellers is not available for the countries Iceland, Moldova, North Macedonia, Switzerland, Ukraine and United Kingdom

Market Overview: EU-27

The EU-27 remains the powerhouse of European e-commerce. Although the United Kingdom, which officially left the European Union in 2020, represents a significant portion of European e-commerce turnover, the Single Market's digital economy continues to thrive. After a marginal decline in 2021 and 2022, the population of the EU-27 grew in 2023, with further slight growth expected. Both internet and e-shopper penetration continue to rise. E-commerce turnover has shown a steady increase from 2019 to 2023, though growth in 2022 and 2023 was nearly flat when adjusted for inflation due to high inflation rates. E-GDP has remained steady, with an expected increase in 2024.

Population of the EU-27

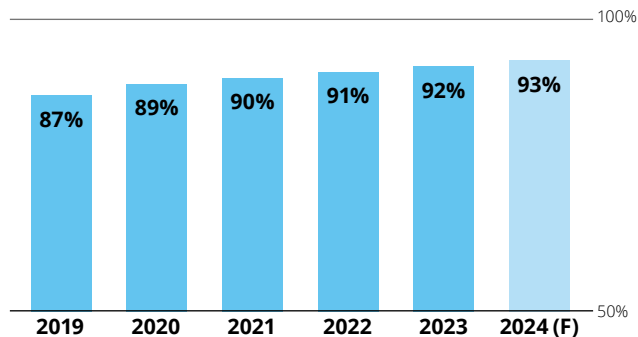
Population in millions



SOURCE: WORLDBANK, UNITED NATIONS

Internet users

Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT, DATAREPORTAL, STATISTA, NATIONAL STATISTICAL OFFICES

EU-27 member countries

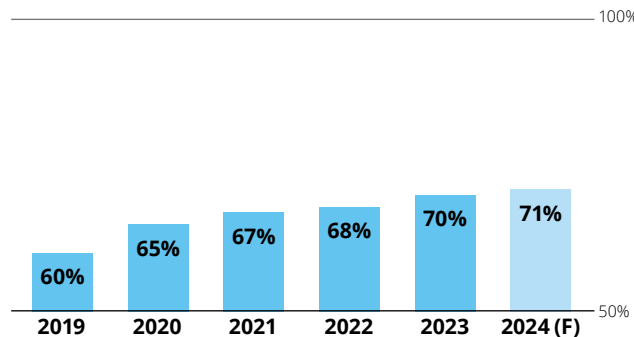
Austria, Belgium, Bulgaria, Croatia, Cyprus, Czechia, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden

B2C e-commerce turnover (€bn)*

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E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



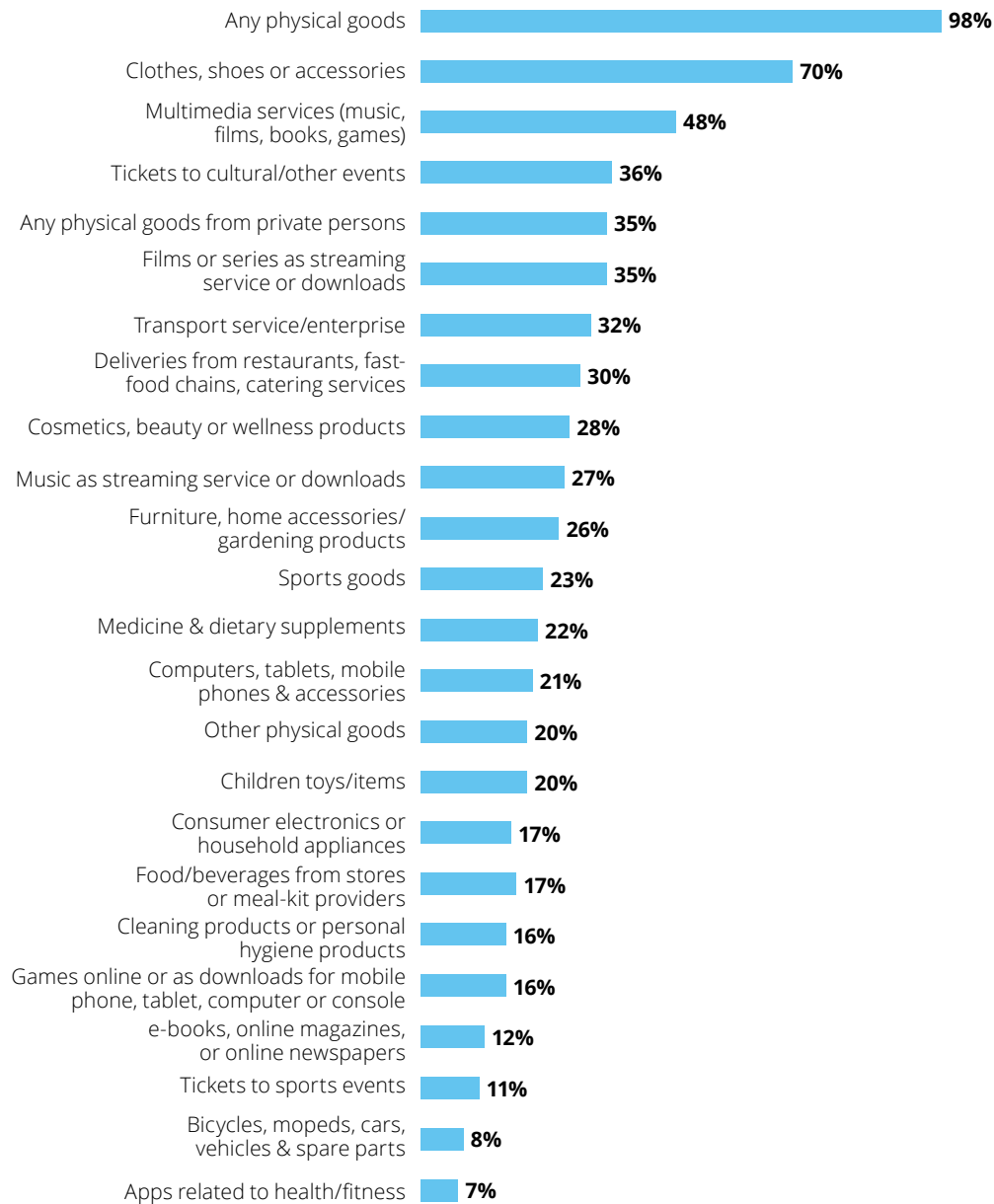
SOURCE: EUROSTAT, STATISTA, NATIONAL STATISTICAL OFFICES

GDP and E-GDP (€bn)

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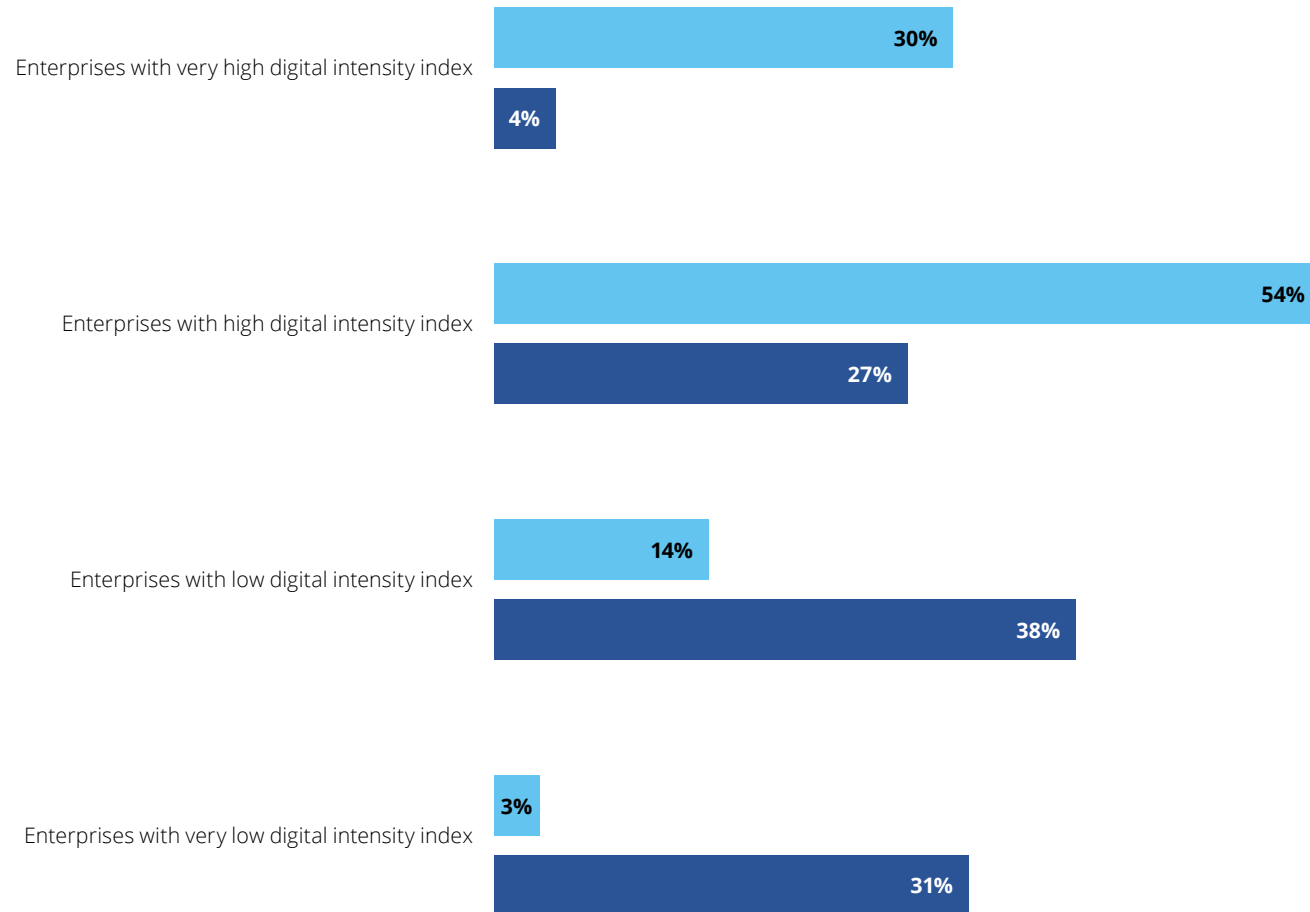
EU-27 product category purchasing, 2023

Percentage of individuals who purchased online in the last 3 months



EU-27 digital intensity, 2023

■ Large enterprises
■ SMEs



EU-27 enterprises* were surveyed and given a point for each of the following conditions, if true

- Enterprises where more than 50% of the persons employed had access to the internet for business purposes
- Employ ICT specialists
- The maximum contracted download speed of the fastest fixed line internet connection is at least 30 Mb/s
- Enterprises which conducted remote meetings
- Enterprises make persons employed aware of their obligations in ICT security related issue
- Any type of training provided to develop ICT related skills of the persons employed, during 202
- Use at least 3 ICT security measures
- Enterprise with document(s) on measures, practices or procedures on ICT security
- Any of the persons employed having remote access to any of the following: e-mail, documents, business apps
- Use industrial or service robots
- Used any computer networks for sales (at least 1%)
- Enterprises where web sales are more than 1% of the total turnover and B2C web sales more than 10% of the web sales

Enterprise has very low digital intensity index:
Count of enterprises with 0-3 points

Enterprise has low digital intensity index :
Count of enterprises with 4-6 points

Enterprise has high digital intensity index:
Count of enterprises with 7-9 points

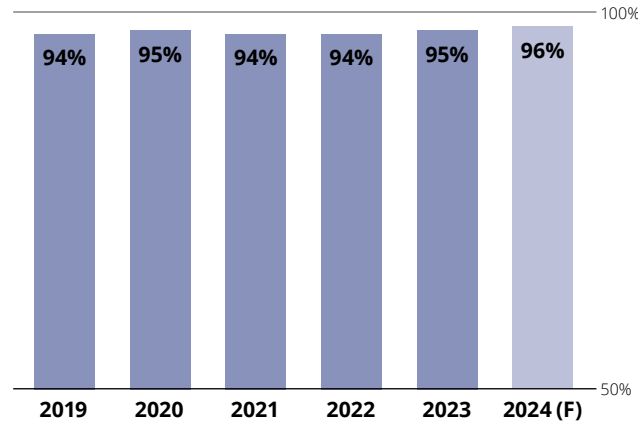
Enterprise has very high digital intensity index:
Count of enterprises with 10-12 points

Western Europe



Internet users

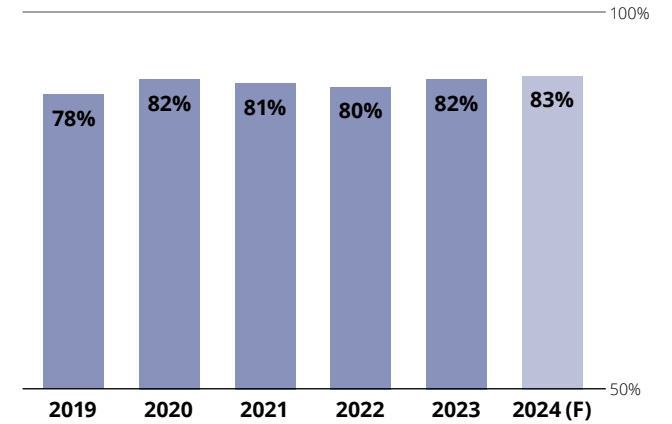
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT, DATAREPORTAL

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



SOURCE: EUROSTAT, STATISTA

B2C e-commerce turnover (€bn)

GDP and E-GDP (€bn)

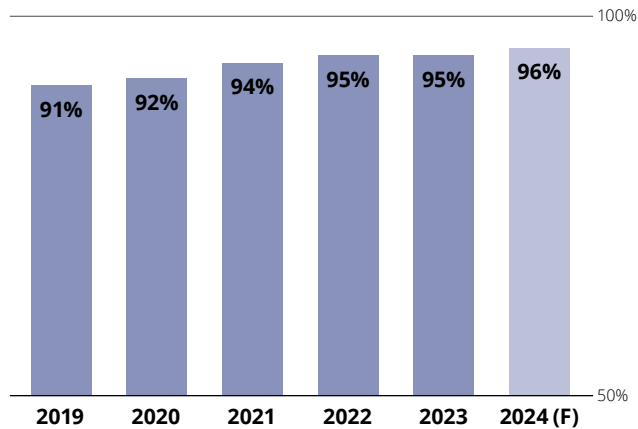
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Belgium

Currency: euro | VAT: 21%

Internet users

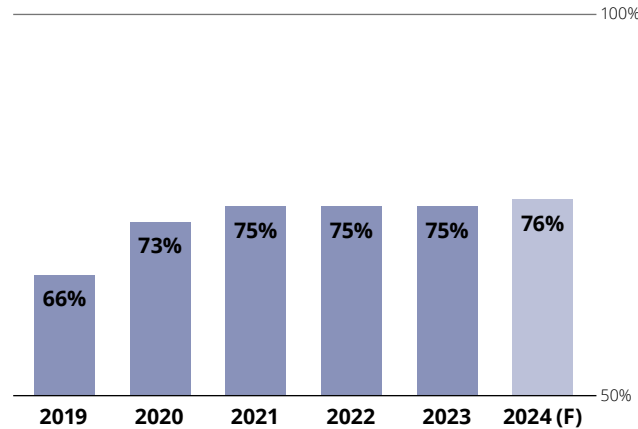
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



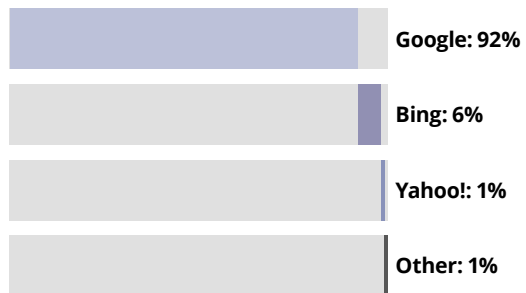
SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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Search engine market share

Most popular search engines in 2023



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Belgium



Interview

Greet Dekocker

Managing Director, Becom



Policies and regulation:

What national policies, if any, are being considered in your market that will likely have an impact on e-commerce?

A recent law mandates that online retailers must offer consumers at least two delivery options before purchase. This will significantly impact Belgian e-commerce businesses, requiring renegotiations with delivery partners or internal restructuring. Additionally, postal operators with over 250 employees, including subcontractors, must now disclose CO₂ emissions across collection, sorting, transportation, and distribution. This includes reporting metrics like average vehicle kilometres per package and the use of emissions-free vehicles. The methodology for these calculations is still pending. The new postal law also aims to improve delivery drivers' working conditions, including reporting driving durations.

Upcoming business-to-business e-invoicing legislation requires the use of structured e-invoices, making paper or unstructured formats obsolete from January 1st, 2026. The Law of March 17th, published on May 2nd, promotes goods' reparability by introducing a reparability score from 1 to 10, based on factors like disassembly, availability of repair information and spare parts, and pricing.

The outgoing EU mandate produced a significant amount of new legislation, which is partially still being transposed / implemented at national level. Are there EU rules currently being adapted into the national law of Belgium which are getting public attention/are creating specific challenges?

The implementation of the Digital Markets Act and Digital Services Act is ongoing. Belgian companies face a specific

challenge as different authorities oversee different legislations. Additionally, a separate authority is responsible for consumer law. This fragmented oversight hinders effective compliance monitoring.

Sustainability:

What is currently happening in Belgium regarding sustainable products (including second-hand goods) and packaging efforts?

As the Packaging and Packaging Waste Regulation approaches, focus is increasing on sustainable and reusable packaging solutions. Some members have started using recyclable materials like cardboard, while others work to minimise air in packaging. We are also encouraging members to undertake sustainability initiatives, including reducing product returns. In Belgium, second-hand goods come with a two-year warranty by default, though the seller can reduce this to one year if clearly stated at the time of sale.

What is currently happening in Belgium regarding returns and their impact on sustainability efforts?

Our aim is to raise awareness of return practices at both governmental and consumer levels. Returns are not just an e-commerce issue but a challenge across various online commerce sectors. We previously led a project on return mitigation, collaborating with fashion retailers. Clearer product information, especially detailed sizing charts, reduced return rates by 6%. In Belgium, using postal services to return packages to distribution centres helps minimise the environmental impact of returns.

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers – particularly SMEs – made?

We observe a growing awareness of AI, with larger companies experimenting to varying degrees. Despite this, a notable knowledge gap remains. Our Innovation Lab is dedicated to bridging this gap by offering resources and guidance to members, particularly SMEs, aiming to integrate AI into their operations. These businesses often face time constraints,

“We observe a growing awareness of AI, with larger companies experimenting to varying degrees”

making it challenging to evaluate the feasibility and benefits of AI adoption, let alone implement it. We are also developing learning modules to guide them through this process.

Which technologies such as AI, VR and big data are Belgian e-commerce industry players focusing on in 2024?

The enactment of the AI Act at the European level has increased awareness of AI usage. Interestingly, it is not only e-commerce entities embracing AI, but also individual roles within organisations, such as digital marketers and e-commerce managers. However, widespread familiarity with AI remains limited in many companies. In contrast, numerous e-commerce agencies are now focused on integrating AI into webshop designs and operations. Concurrently, some companies are proactively preparing for the introduction of the digital product passport, which presents both opportunities and requires substantial technological implementations.

Current events and e-commerce:

As a newly elected European Parliament and European Commission begin their work after summer 2024, what are your expectations and which priorities will you advocate for?

We eagerly anticipate the evolution of the Digital Product Passport and its potential implications. Our commitment to combating counterfeit activities on specific platforms remains steadfast, and we urge the EU to take decisive action. Sustainability is also a priority, motivating us to raise consumer awareness about the environmental impact of return practices. By focusing on these critical initiatives, we aim to contribute meaningfully to advancing responsible business practices and environmental stewardship on both local and global scales.

Belgium



Continued from previous page

Have there been any changes/updates in your market regarding consumers' payment and delivery preferences/behaviours?

Direct debit remains the preferred payment method among Belgian consumers, with Bancontact leading at 34%. PayPal ranks second, followed by credit cards. Belgium notably accepts online meal and eco vouchers as payment methods. Recent legislation requires business-to-consumer webshops to offer at least two delivery options, marking a significant shift in delivery dynamics. Home delivery is currently the preferred choice, but this new law may change consumer preferences in the coming years.

What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?

We have observed a notable surge in e-commerce activity in Belgium, particularly in service sectors such as travel, ticketing, and transportation. This trend indicates a heightened desire among Belgian consumers to indulge in experiences, with increased spending in these areas. This inclination is likely a residual effect of the Covid-19 pandemic. As society and the market stabilise, consumers are focusing their spending on experiences previously curtailed. Additionally, the popularity of online marketplaces has significantly influenced the market, yet Belgian merchants remain underrepresented. We strongly advocate for greater engagement from Belgian merchants on these platforms, recognising their substantial benefits as supplementary sales channels.

Are there any other e-commerce trends specific or unique to your market you would like to share?

We are witnessing numerous retailers establishing their own marketplaces as business-to-business e-commerce expands. This trend is observed both internationally and within Belgium. Notably, AB InBev has expanded BEES, a business-to-business platform for the food market. This development highlights retailers' strategic response to the evolving e-commerce landscape. Such initiatives enhance market diversity and foster competition, enriching the consumer experience within Belgium's retail ecosystem.

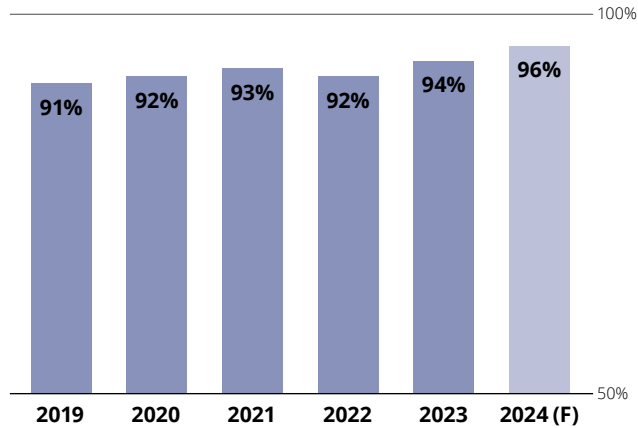
“The popularity of online marketplaces has significantly influenced the market, yet Belgian merchants remain underrepresented”

France

Currency: euro | VAT: 20%

Internet users

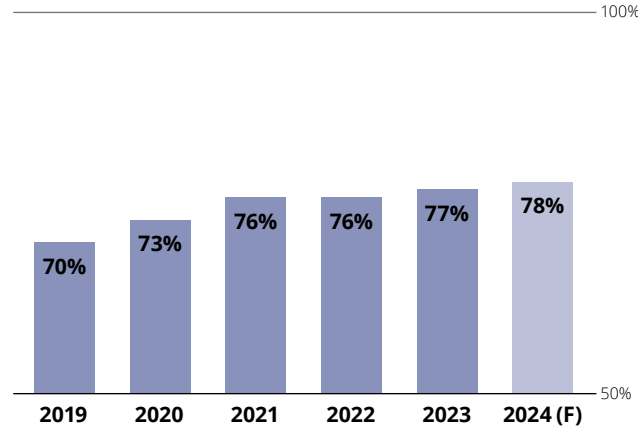
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



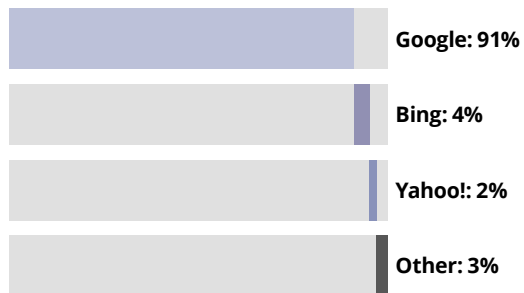
SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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Search engine market share

Most popular search engines in 2023



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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France

Interview

Marc Lolivier

Director General, FEVAD
(French Federation of e-commerce)



Policies and regulation:

What national policies, if any, are being considered in your market that will likely have an impact on e-commerce?

The French legal system, rooted in a strong civil law tradition, tends to legislate extensively. This is especially evident in areas where political and social expectations are prominent, such as environmental protection and regulating digital practices. FEVAD actively campaigns with French authorities to promote a European approach to digital regulation where possible.

The outgoing EU mandate produced a significant amount of new legislation, which is partially still being transposed / implemented at national level. Are there EU rules currently being adapted into the national law of France which are getting public attention/are creating specific challenges?

The current mandate has been prolific in digital regulation. Notably, the Digital Services Act makes substantial changes to the regime for platforms, including new obligations for marketplaces. The Digital Markets Act aims to promote competition in digital services but requires careful monitoring to avoid adverse effects on companies using these services. Additionally, the General Product Safety Regulation, coming into force at the end of the year, imposes new obligations on e-commerce merchants and marketplaces. Businesses are working hard to implement these provisions, which sometimes raise interpretive questions. FEVAD supports them by interfacing with the national regulator and facilitating market interpretations.

Sustainability:

What is currently happening in France regarding sustainable products (including second-hand goods) and packaging efforts?

The second-hand market in France has grown significantly in recent years for economical and ecological reasons, now accounting for 11% of online sales. France has also introduced new rules on product sustainability, waste reduction, and consumer information about products' environmental characteristics. Integrating these provisions with European measures will be a future challenge for the French market. Additionally, there are increased efforts to reduce packaging, with initiatives to minimise waste and promote recyclable and biodegradable packaging.

What is currently happening in France regarding returns and their impact on sustainability efforts?

We have started work at FEVAD to explore how businesses can reduce the number of returns without undermining the fundamental right of withdrawal. This issue is both environmental and economic. We believe the focus should be on limiting the risk of mistaken orders and preventing abuses by some consumers.

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers – particularly SMEs – made?

Although progress has been made since the COVID crisis in the digitalisation of SMEs, it remains a significant challenge. Only 15% of French SMEs have an online sales solution, below the European average and three times lower than large companies. Much work is needed in this area. Increasing support for SMEs in their digitalisation efforts is essential for them to fully benefit from the digital transition. This is in the interest of both businesses and consumers.

Which technologies such as AI, VR and big data are French e-commerce industry players focusing on in 2024?

Generative AI is seen as the sector's most promising innovation, with businesses ranking it as the top future innovation. 71% have already implemented AI-based solutions. AI is now a game

“FEVAD actively campaigns with French authorities to promote a European approach to digital regulation where possible”

changer for all e-commerce businesses, impacting both front and back office operations. As a professional organisation, we support this substantial change expected in the coming years.

Current events and e-commerce:

As a newly elected European Parliament and European Commission begin their work after summer 2024, what are your expectations and which priorities will you advocate for?

Europe's digital field is the most regulated but also the most open to the outside world, creating an asymmetry. European businesses face complex, restrictive regulations, while non-EU based businesses benefit from a more flexible legal environment and struggle to comply with European rules. Despite the harmonisation of rules in Europe over the past five years, it may be time to pause and allow businesses to adapt. It is crucial to ensure that non-EU based stakeholders also strictly adhere to these rules to guarantee fair competition. Additionally, some rules may need adjusting to foster innovation while upholding European values.

Have there been any changes/updates in your market regarding consumers' payment and delivery preferences/behaviours?

The popularity of Buy Now, Pay Later has increased significantly recently. Inflation and the purchasing power crisis have contributed to its spread but do not fully explain it. This practice is trending towards becoming mainstream and is increasingly integral to consumer habits. Meanwhile, there is a rise in the use of collection points for deliveries. This delivery mode was underdeveloped in France until recently, but its use is rapidly increasing as availability becomes more widespread.

France

Continued from previous page

What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?

E-commerce is integral to French consumer habits. The sharp increase in prices of basic necessities has led consumers to make trade-offs in their purchases, both in-store and online. The food sector has maintained double-digit growth due to this trend. The global economic situation's impact on e-commerce indicates the sector has reached a certain level of maturity, yet it still has considerable development potential. However, we will likely need to wait for household consumption to recover before seeing a return to overall sales growth.

Are there any other e-commerce trends specific or unique to your market you would like to share?

The French market is a leading e-commerce market in Europe, notable for its business volume and number of consumers. Its transport and logistics infrastructures are among the most modern and efficient. The tech ecosystem, French Tech, offers e-commerce merchants innovative solutions. French sites are expanding in Europe, and the market is welcoming more e-commerce merchants from across Europe. This trans-European development should be encouraged, as the single market is an asset for all European e-commerce merchants.

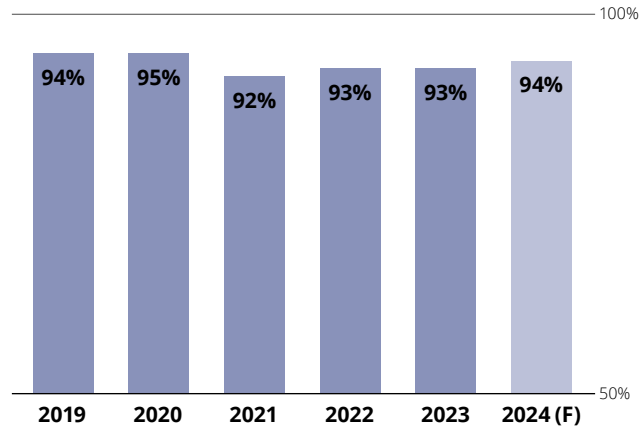
“The global economic situation’s impact on e-commerce indicates the sector has reached a certain level of maturity, yet it still has considerable development potential”

Germany

Currency: euro | VAT: 19%

Internet users

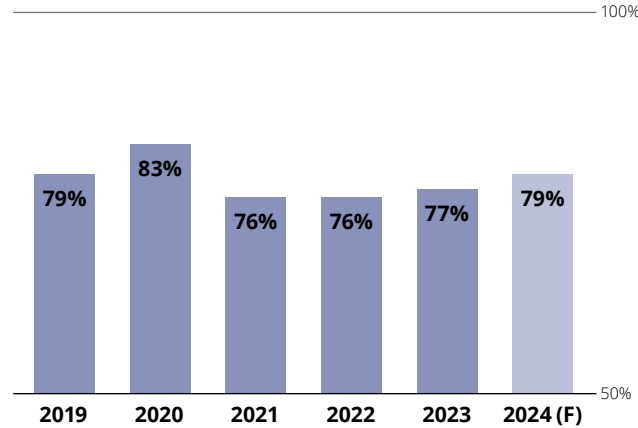
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



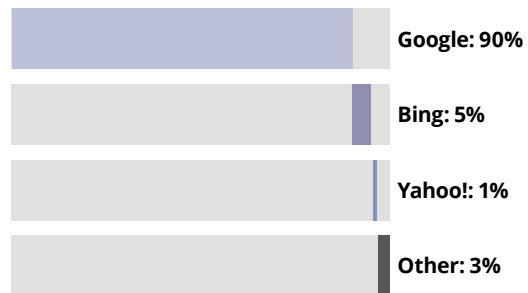
SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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Search engine market share

Most popular search engines in 2023



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Germany

Interview

Martin Groß-Albenhausen

Deputy Managing Director, bevh
(Bundesverband E-Commerce und
Versandhandel Deutschland)



Policies and regulation:

What national policies, if any, are being considered in your market that will likely have an impact on e-commerce?

Most legislation affecting e-commerce originates in Europe. Germany is currently developing several data protection laws impacting e-commerce and advertising. While the proposal to let consumers set cookie preferences in a central personal information management system (PIMS) is currently voluntary, changes to German Data Protection Law will limit retailers' ability to conduct proper creditworthiness assessments.

The outgoing EU mandate produced a significant amount of new legislation, which is partially still being transposed / implemented at national level. Are there EU rules currently being adapted into the national law of Germany which are getting public attention/are creating specific challenges?

The Digital Services Act has recently been transposed with a delay. Work on implementing the Artificial Intelligence Act and transposing the Consumer Credits Directive has begun. Most sustainability files have only recently been adopted. The German government's main challenge is the time constraints set by the 2025 national elections. All legislation must pass through the legislative process by summer 2025 to meet the usual two-year transposition deadlines, which could lead to rushed adoptions. However, the transparency obligations in the Ecodesign Regulation regarding unsold consumer goods are

an exception. Germany attempted a similar measure in 2019 with little success, providing a foundation for future actions. Germany may plan to exceed EU-level obligations by requiring more detailed reporting from retailers.

Sustainability:

What is currently happening in Germany regarding sustainable products (including second-hand goods) and packaging efforts?

Re-commerce is increasing, likely due to consumers trying to save money amid economic difficulties. Many companies now use re-commerce channels to sell unsold products and allow consumers to resell items via their websites. Packaging reduction remains crucial. Companies increasingly send products without e-commerce packaging, reduce void space, and experiment with alternative materials. Many solutions for reusable packaging exist, but a large-scale interoperable infrastructure, ideally at the EU level, is necessary. This could encourage consumers to choose reusable packaging when placing orders.

What is currently happening in Germany regarding returns and their impact on sustainability efforts?

Sellers have an economic interest in minimising returns by improving product descriptions and presentations on websites, offering online avatars to see the fit of clothes, enhancing customer service, and providing purchase recommendations based on customer history. Recently, an ecosystem has been developed to help retailers grade and resell goods through the right channels. Many start-ups, such as toern, have emerged in this area. Toern helps reduce unnecessary distances in fashion returns by enabling consumers to pass items directly to the next buyer without sending them back to the retailer, saving logistic costs and benefiting the environment.

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers – particularly SMEs – made?

In 2024, artificial intelligence (AI) has been tested and become productive in many e-commerce companies. While AI has

“Many solutions for reusable packaging exist, but a large-scale interoperable infrastructure, ideally at the EU level, is necessary”

previously been used in specific areas like chatbots, buying, logistics planning, and marketing, large language models have democratised data science. Other technological advancements, such as customer and product experience platforms, have mainly been tested by larger companies. For e-commerce and mail order companies of all sizes, web-to-print and programmatic printing technologies have proven to be effective in re-engaging uninterested customers and recovering lost baskets.

Current events and e-commerce:

As a newly elected European Parliament and European Commission begin their work after summer 2024, what are your expectations and which priorities will you advocate for?

Ideally, the European Union should focus on harmonising existing laws rather than adopting new ones. This would help companies fully utilise the Single Market and ensure the new legislative framework works in practice. Smaller companies often limit themselves to a few EU markets due to the administrative burden, such as managing various extended producer responsibility (EPR) schemes across Member States. Harmonisation would reduce this burden. Creating a One Stop Shop for all EPR obligations in the EU would greatly ease compliance. Additionally, the next European Commission and Parliament should ensure uniform implementation of existing rules to avoid unfair competition against European businesses.

Have there been any changes/updates in your market regarding consumers' payment and delivery preferences/behaviours?

We have observed no significant change in payment methods. Open invoice remains widely used, while digital payments via

Germany

Continued from previous page

PayPal or Klarna are leading. Within these methods, direct debit is the most frequently used. BNPL has become more common but still accounts for only a small fraction of transactions.

What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?

The decline in Germany is mainly due to uncertainty about energy prices, rents, and general inflation driven by grocery costs. Another factor is the quarrel within the three-party coalition government. While rising salaries from collective bargaining are boosting consumption, the general public prefers to save money, with the savings rate increasing from about 11% to over 12%.

Are there any other e-commerce trends specific or unique to your market you would like to share?

German consumers have turned to cheap Chinese goods. Temu, which did not enter the German market prior to early summer 2023, became the fourth-largest shopping destination in the fourth quarter of 2023 and the first quarter of 2024. Nearly half of active merchants on leading German marketplaces are from Asia.

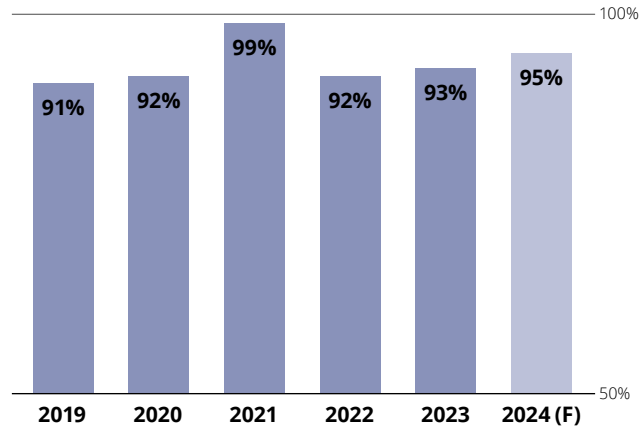
“Nearly half of active merchants on leading German marketplaces are from Asia”

Ireland

Currency: euro | VAT: 23%

Internet users

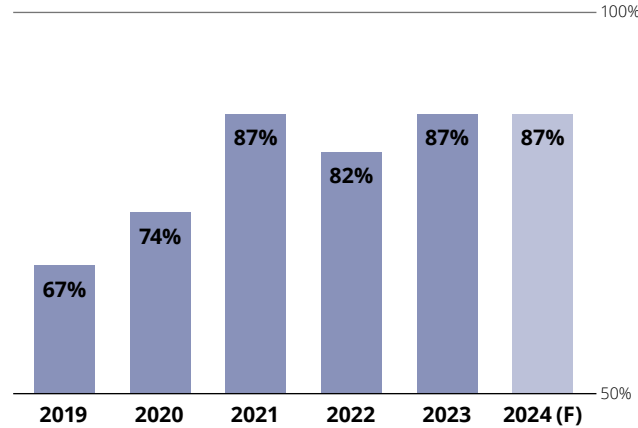
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



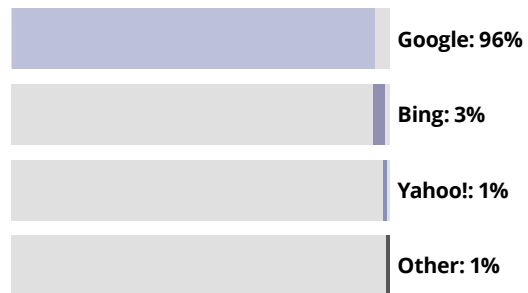
SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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Search engine market share

Most popular search engines in 2023



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Ireland

Interview

Lorraine Higgins

Founder, DBI (Digital Business Ireland)



Policies and regulation:

What national policies, if any, are being considered in your market that will likely have an impact on e-commerce?

The Digital Ireland Framework, Ireland's national digital strategy, aims to enhance digital infrastructure and skills across the country. Targets include gigabit network coverage for all households and businesses by 2028, 5G coverage for all populated areas by 2030, and 90% of public services accessible online by 2030. The strategy also aims for 80% of adults to have basic digital skills by 2030 and supports SMEs in digital transformation through grants and assistance. The National Broadband Plan is crucial for providing robust internet access nationwide, vital for e-commerce expansion. Changes in VAT and excise duties post-Brexit have boosted Irish e-commerce. The national digital strategy also promotes digital solutions to reduce carbon emissions and enhance energy efficiency, alongside cybersecurity investments to maintain trust in e-commerce. An EU directive mandates public and private sector websites to meet the Web Content Accessibility Guidelines (WCAG) 2.1 AA standard by 2025. Collectively, these policies aim to foster innovation and competitiveness in Ireland's digital economy.

The outgoing EU mandate produced a significant amount of new legislation, which is partially still being transposed / implemented at national level. Are there EU rules currently being adapted into the national law of Ireland which are getting public attention/are creating specific challenges?

European Union (EU) digital directives, such as the Network and Information Security Directive 2 (NIS2), are currently being transposed into Irish law, attracting public attention and presenting specific challenges. As of July 2024, it is unclear how

long organisations will have to become NIS2-ready and what the level of in-house cybersecurity obligations will be.

Sustainability:

What is currently happening in Ireland regarding sustainable products (including second-hand goods) and packaging efforts?

Ireland is experiencing a growing trend towards sustainable shopping and second-hand goods, evidenced by the popularity of zero-waste stores and refill shops. For example, Twig in Clonakilty and the Dublin Food Co-op offer bulk goods where customers bring their own containers, reducing single-use packaging. Pax Whole Foods in Westport and The Sustainable Store in Blackrock Market sell eco-friendly, plastic-free products. Online platforms like Little Green Shop and Reuzi also promote sustainable consumption.

Ireland is complying with the EU's Packaging and Packaging Waste Regulation, which promotes recycling, reuse, and the reduction of packaging waste. Corporate initiatives further contribute to reducing environmental footprints. Overall, these efforts demonstrate Ireland's commitment to sustainability through waste reduction, reusable products, and sustainable consumption habits.

What is currently happening in Ireland regarding returns and their impact on sustainability efforts?

In Ireland, the issue of product returns is becoming increasingly significant. Awareness of the environmental impact of returns has led to initiatives and strategies to mitigate these effects. A key trend is the shift towards a circular economy, promoting reuse, recycling, and refurbishment to minimise waste. This not only reduces the environmental footprint but also enhances resource efficiency. Businesses, especially in fashion, are adopting models like rental, resale, and repair services to extend product life and reduce returns and waste. Companies are improving logistics to minimise the carbon footprint of returns, optimising routes, using alternative fuels, using eco-friendly packaging, and promoting digital solutions. The Irish government and various organisations support these efforts with grants and incentives for sustainable practices. Recognition programmes such as the All-Ireland Sustainability Awards and DBI's Sustainable Business of the

“Ireland is experiencing a growing trend towards sustainable shopping”

Year Award highlight best practices in sustainability, including addressing the environmental impact of returns. Overall, the focus on sustainable returns is part of Ireland's commitment to reducing environmental impacts and promoting a circular economy.

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers – particularly SMEs – made?

Over the past year, retailers in Ireland, especially SMEs, have embraced digitalisation and technology. This shift is driven by government initiatives and the need to adapt to the post-pandemic economy. A key initiative is the Digital Transition Fund, part of Ireland's National Recovery and Resilience Plan, which supports SMEs in adopting digital technologies to boost productivity, reduce costs, and expand market reach. The Department of Enterprise, Trade and Employment also promotes digitalisation through support programmes like the Energy Efficiency Guide for Retailers and innovation vouchers from Enterprise Ireland. The Retail Forum and the Digital Advisory Forum also focuses on digitalisation and skills development. Additionally, the EU's digital strategy influences Irish retailers by promoting a competitive digital marketplace and enhancing data protection and cybersecurity. These efforts help Irish SMEs leverage digital technologies to improve operations and stay competitive.

Which technologies such as AI, VR and big data are Irish e-commerce industry players focusing on in 2024?

The e-commerce industry in Ireland is focusing on cutting-edge technologies to enhance customer experience and streamline operations. AI is transforming e-commerce with personalised shopping, dynamic pricing, and automated customer service via chatbots. AR and VR allow customers to visualise products

Ireland



Continued from previous page

in real or simulated environments, increasing engagement and purchase confidence. Data analytics offer insights into customer behaviour, optimising marketing, inventory management, and overall customer experience. IoT devices provide real-time updates and enhance supply chain management. Blockchain improves security and transparency in transactions, reducing fraud and building trust. These technologies address operational challenges and drive innovation and growth in the Irish market.

Current events and e-commerce:

As a newly elected European Parliament and European Commission begin their work after summer 2024, what are your expectations and which priorities will you advocate for?

As the newly elected European Parliament and European Commission begin their work after summer 2024, their priorities should be shaped by pressing challenges and opportunities facing the EU. They must support SMEs by enhancing digital capabilities and providing financial assistance, including funding for digital skills training and technological upgrades. Developing a digital strategy addressing cybersecurity, data protection, and AI ethics, and invest in digital infrastructure for high-speed internet access across all regions. The focus on climate change should continue to include supporting ambitious policies aligned with the European Green Deal, advocating for a circular economy, and strengthening the EU's climate targets. Economic recovery efforts must strengthen the single market and introduce policies encouraging innovation and competitiveness. By concentrating on these areas, the European Parliament and European Commission aim to foster a more sustainable, inclusive, and resilient Europe.

Have there been any changes/updates in your market regarding consumers' payment and delivery preferences/behaviours?

In the last year, Irish consumer payment and delivery preferences have shifted due to digitalisation, post-Brexit realities, and sustainability. Nearly 39% favour credit and debit cards, 32% use cash, and 16% prefer mobile payments like Apple Pay. The pandemic has boosted hybrid shopping, blending online and

in-store experiences. Sustainability is key, with many expecting eco-friendly products and retailer education on environmental impacts. Retailers are adopting digital technologies, such as AI and mobile apps, to enhance shopping. This evolving landscape requires retailers to adapt to maintain customer satisfaction and competitiveness.

What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?

Ireland's e-commerce has flourished, recording strong performances over the past three years. This growth is driven by the convenience of shopping anytime, the wider product range, competitive pricing, and advanced technologies like AI and AR enhancing the online experience. The COVID-19 pandemic also accelerated this shift. However, challenges persist. High inflation in Ireland has curbed consumer spending, while shipping costs and unreliable logistics deter buyers. Security concerns from data breaches and the preference for in-person shopping, along with inconvenient return policies, further impact online sales.

Are there any other e-commerce trends specific or unique to your market you would like to share?

In Ireland, several e-commerce trends are shaping the market. Business-to-consumer sales have increased steadily, over the past three years, with expectations of continued growth. Due to complex customs and excise impacts, Irish consumers are shifting from UK websites to other European sites, notably using amazon.de instead of amazon.co.uk. Businesses are integrating AI and machine learning to automate tasks, enhance decision-making, and improve customer experiences as third-party cookies decline. The rise of m-commerce, driven by increased smartphone use and 5G, is supported by government policies on card payments. Lastly, there is growing interest in sustainable and second-hand goods, influenced by environmental awareness, waste reduction efforts driven by the Green Party's participation in Government.

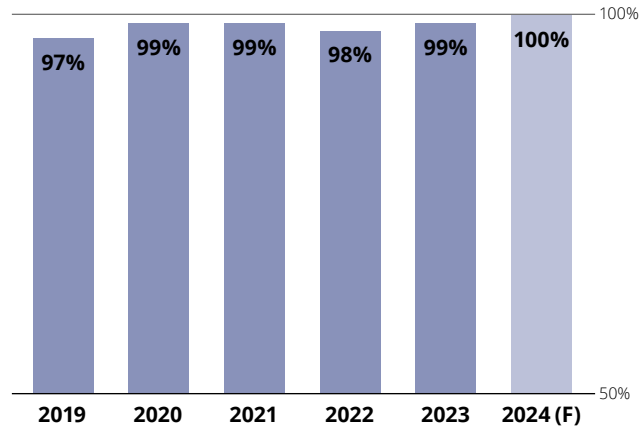
“The pandemic has boosted hybrid shopping, blending online and in-store experiences.”

Luxembourg

Currency: euro | VAT: 16%

Internet users

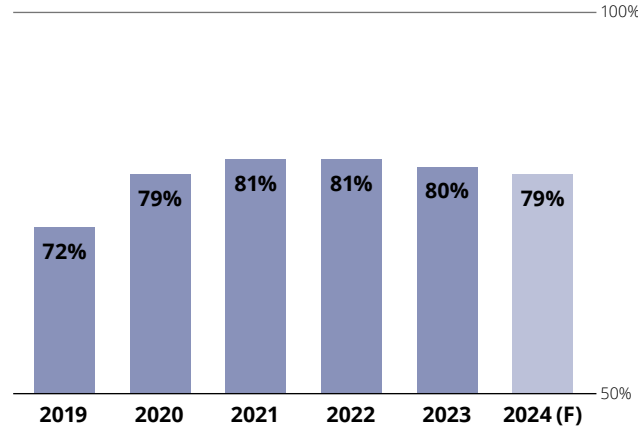
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



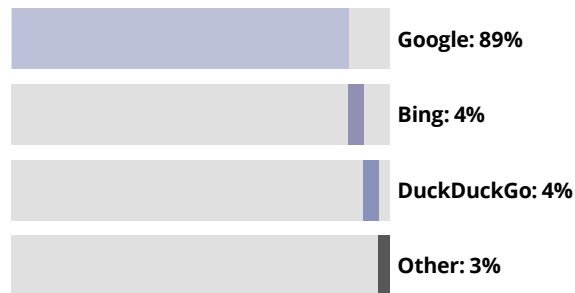
SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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Search engine market share

Most popular search engines in 2023



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

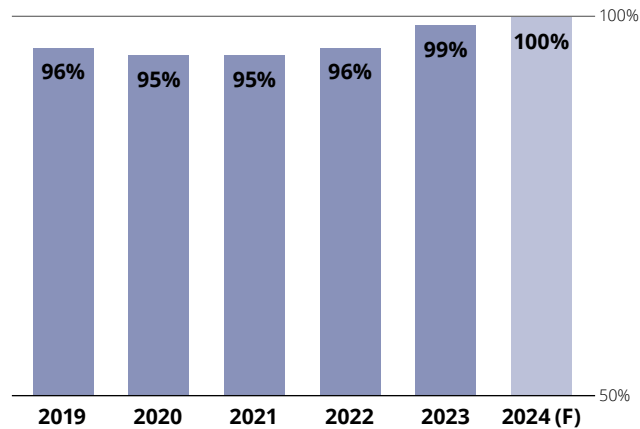
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Netherlands

Currency: euro | VAT: 21%

Internet users

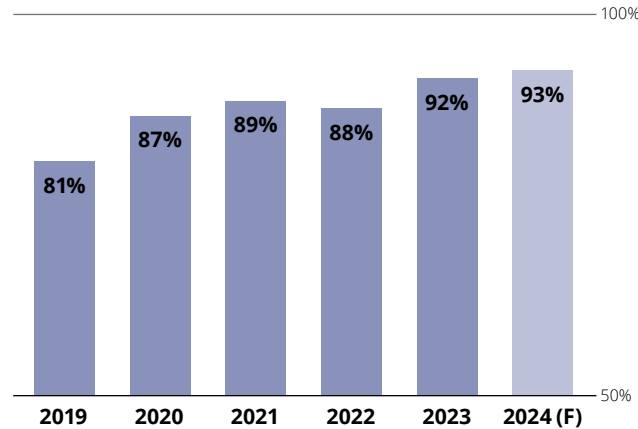
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E-Shoppers

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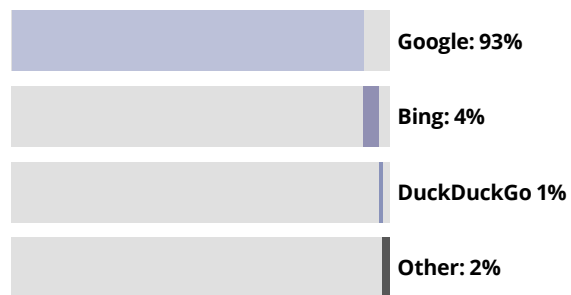
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Netherlands

Interview

Marlene ten Ham

General Manager, Thuiswinkel.org



Policies and regulation:

What national policies, if any, are being considered in your market that will likely have an impact on e-commerce?

The e-commerce sector in the Netherlands has been the focus of political and legislative discussions over the past year. Topics such as green claims, free returns, destruction of unsold goods, buy-now-pay-later (BNPL) solutions, and advertising have been prominent in both the media and the political arena. This has led to national initiatives on corporate responsibility and requirements for electric vehicle drivers. Political pressure is mounting on BNPL solutions, with some MPs calling for restrictions. While it is vital to ensure these options are safe and responsible, making BNPL mandatory is unnecessary. The Netherlands is the only EU country requiring online stores to offer a payment method allowing consumers to pay at least 50% later, a rule that should be abolished to ensure a level playing field. Additionally, the e-commerce sector has seen a rise in consumer fraud, where customers claim they never received their parcel or return something different. To combat this, the Dutch government has initiated an integrated approach involving stakeholders from the entire value chain to address fraud and share information on alleged fraudsters.

The outgoing EU mandate produced a significant amount of new legislation, which is partially still being transposed / implemented at national level. Are there EU rules currently being adapted into the national law of the Netherlands which are getting public attention/are creating specific challenges?

The Dutch National Circular Economy Programme 2023-2030 aligns with the EU's circular economy action plan, aiming for

a 50% circular economy by 2030 and a fully circular economy by 2050. Key to this transition are increasing re-use, reducing waste, and promoting eco-design. European Extended Producer Responsibility (EPR) rules are crucial, but current fragmentation across Europe hampers progress. We hope future rules will harmonise EPR systems. One bottleneck concerns the Right to Repair, particularly the conformity period after repair. A proposal to extend this by two years may disadvantage the Dutch market, which operates under open standards, unlike other EU countries.

The European Commission has enacted significant digital sector legislation, including the Digital Services Act and the AI Act. While beneficial, compliance imposes financial and staffing burdens. The European Accessibility Act, effective from 28 June 2025, will significantly impact the e-commerce sector. We are assisting companies in preparing for this. Additionally, the Dutch government is developing a digital identity wallet in line with eIDAS2 standards, with stakeholder consultations ongoing. As Thuiswinkel.org, we are actively participating in this process.

Sustainability:

What is currently happening in the Netherlands regarding sustainable products (including second-hand goods) and packaging efforts?

The e-commerce sector is embracing sustainability, with companies investing in sustainable business models. However, they face challenges such as financial uncertainty, high costs, staff shortages, and regulatory pressure, hindering growth and innovation. Thuiswinkel.org recognises the importance of this transition and believes it can guide online retailers towards a sustainable future. With industry leaders, we developed a certification scheme for sustainable e-commerce, awarded to online merchants who improve their operations in areas like strategy, delivery, returns, packaging, circular economy, and product offering. This independently audited scheme promotes consistent communication about sustainability. Our goal is to expand this standard across Europe and beyond. Equal rules and effective enforcement are essential for fair competition and investment in circular models.

“Interest in sustainable transportation, including carbon-neutral logistics fleets, bicycle delivery, and store-based distribution models, is rising”

What is currently happening in the Netherlands regarding returns and their impact on sustainability efforts?

Interest in sustainable transportation, including carbon-neutral logistics fleets, bicycle delivery, and store-based distribution models, is rising. There is also a growing number of environmental and zero-emissions zones in cities. More online shops are charging for returns to discourage unnecessary returns. Sustainable delivery options are becoming more common among online stores and delivery operators. Transparency about CO₂ emissions per delivery and a harmonised methodology for measuring these emissions is crucial. Thuiswinkel.org's research shows that last-mile CO₂ emissions for e-commerce packages have decreased by 56% since 2018, now averaging 100 grams per package, with a goal to reduce by 90% by 2030.

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers – particularly SMEs – made?

Digitalisation and technology use among e-retailers, especially SMEs, have surged in recent years. The pandemic prompted many retailers to speed up digital transformation to meet evolving consumer behaviour and preferences. SMEs are investing more in e-commerce platforms, artificial intelligence, digital marketing, and omnichannel solutions to enhance their online presence and customer experience. They are also focusing on data analytics to streamline operations, reduce costs, and improve efficiency. Concerns over data sharing with the United States following the Schrems II judgement and the phase-out of third-party cookie tracking have led many e-commerce players to prioritise data collection.

Netherlands

Continued from previous page

Which technologies such as AI, VR and big data are Dutch e-commerce industry players focusing on in 2024?

Many e-commerce companies are increasingly using AI and ChatGPT, experimenting extensively over the past year. AI is now generating photos, text, and even commercial voices, presenting both opportunities and threats for marketing and personalisation. E-commerce players are concerned about the AI Act's impact on their operations. Data continues to play a significant role, with national discussions on cookies and personalised ads. The phasing out of third-party cookie tracking means merchants must find new ways to collect data.

Current events and e-commerce:

As a newly elected European Parliament and European Commission begin their work after summer 2024, what are your expectations and which priorities will you advocate for?

We aim to facilitate the transition to a circular economy by helping companies implement new laws effectively. We also stress the importance of enforcing existing EU rules to ensure fair competition between EU-based and non EU-based businesses. Additionally, we advocate for reducing the regulatory burden on SMEs, who struggle with numerous rules. Finally, we emphasise the need for harmonisation across Europe to minimise legal deviations, fostering a cohesive regulatory environment for businesses operating across borders. These priorities are crucial for creating a competitive and sustainable digital economy within the European Union.

Have there been any changes/updates in your market regarding consumers' payment and delivery preferences/behaviours?

In the Netherlands, Buy-Now-Pay-Later (BNPL) services are increasingly popular, with users spending more and using the service more frequently. The number of transactions has risen by 8%, and the total value of transactions by 13%. This trend has led to a rise in problematic debts, especially among young and vulnerable people. Thuiswinkel.org is lobbying for Dutch laws to align with other EU countries, advocating for online shops to choose their payment methods. Despite this, iDEAL remains the

dominant online payment method. We are closely monitoring the progress of iDEAL 2.0 and its acquisition by EPI.

What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?

The proportion of consumer spending online compared to physical stores has been stable in recent years. Since 2019, the online spending proportion has increased across all categories due to Covid, which forced more online orders. Post-Covid, online spending for services has continued to rise, while for products like fashion, toys, telecom, and media, consumers are returning to physical stores. For categories like health and beauty, household electronics, and food, the online versus in-store spending ratio remains stable. Recently, high inflation has impacted consumers' spendable income, contributing to the sector's stabilising growth. A recession seemed imminent, causing reduced spending.

Are there any other e-commerce trends specific or unique to your market you would like to share?

While the emphasis on sustainability in European e-commerce is not unique, it is crucial for the sector to take responsibility in shaping the transition towards a green economy. Our sector faces, and will increasingly face, relevant legislation. We should not wait for new rules but proactively work on more sustainable business models. Recently, we introduced a sustainability standard for e-commerce, setting benchmarks for eco-friendly practices. We encourage other countries to develop similar standards, ideally aligning with existing initiatives like ours. If adopted across Europe, such a standard could support companies and consumers in a cross-border setting.

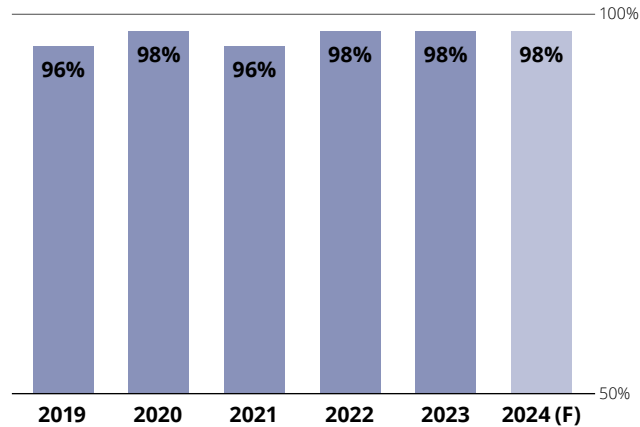
“We should not wait for new rules but proactively work on more sustainable business models”

United Kingdom

Currency: pound | VAT: 20%

Internet users

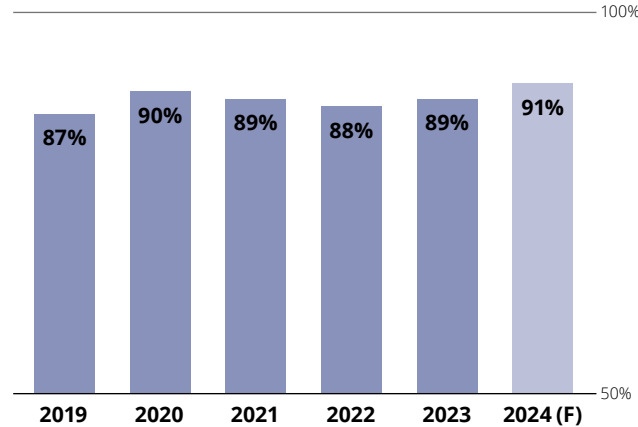
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT, DATAREPORTAL

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



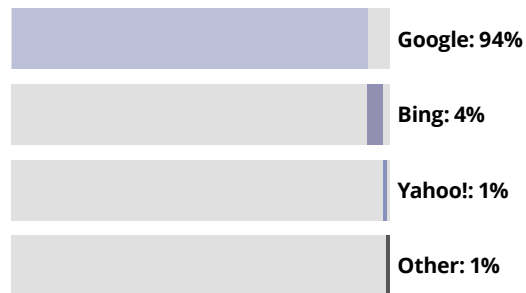
SOURCE: EUROSTAT, STATISTA

GDP and E-GDP (€bn)

This is the Light Version of the Report. The Full Version is only available to Ecommerce Europe's and EuroCommerce's members and policymakers.

Search engine market share

Most popular search engines in 2023



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

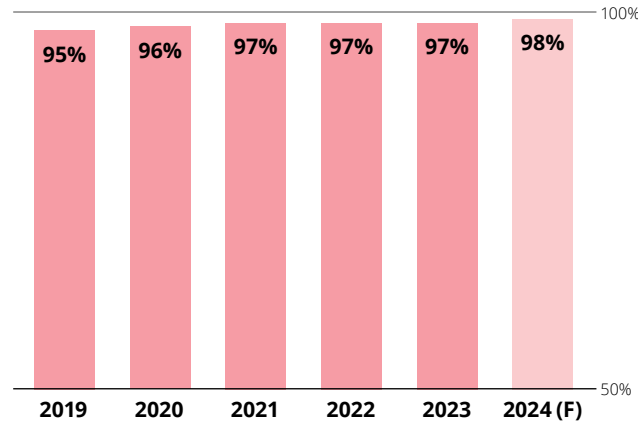
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Northern Europe



Internet users

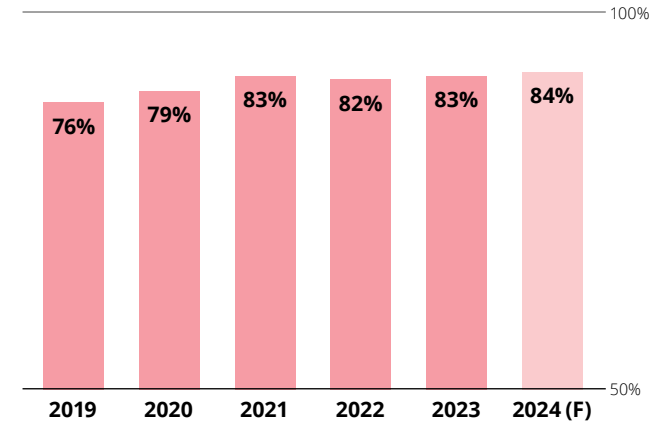
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT, DATAREPORTAL

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



SOURCE: EUROSTAT, STATISTA

B2C e-commerce turnover (€bn)

GDP and E-GDP (€bn)

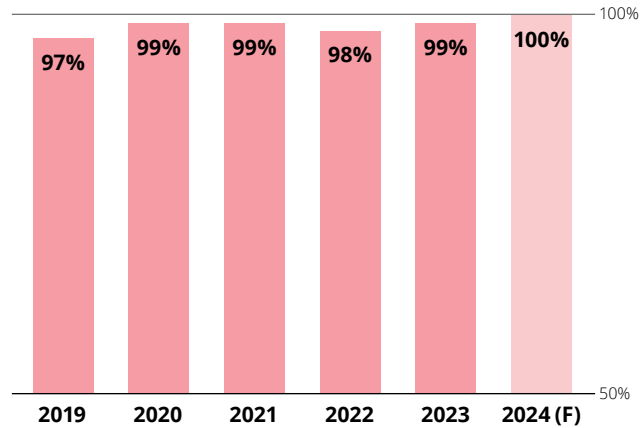
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Denmark

Currency: krone | VAT: 25%

Internet users

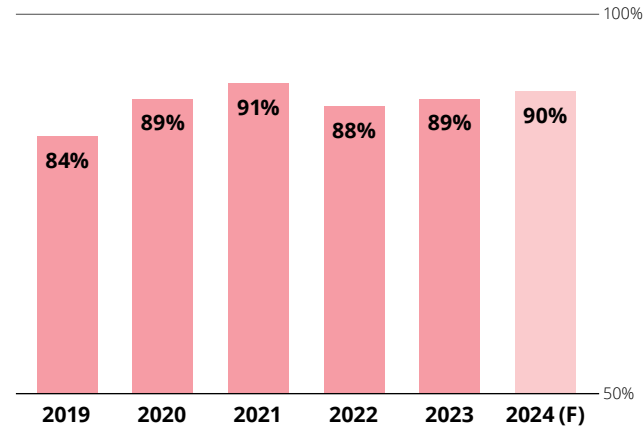
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



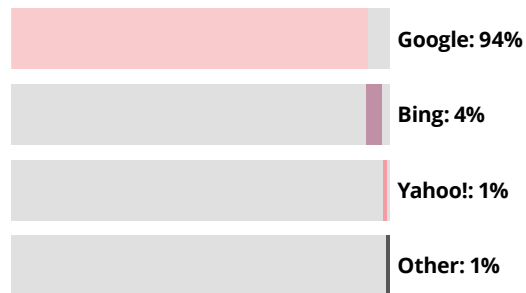
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GDP and E-GDP (€bn)

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Search engine market share

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B2C e-commerce turnover (€bn)

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Denmark

Interview

Niels Ralund

Head of e-commerce, Dansk Erhverv
(Danish Chamber of Commerce)



Policies and regulation:

What national policies, if any, are being considered in your market that will likely have an impact on e-commerce?

Denmark's e-commerce policies are primarily based on EU regulations. A significant challenge for Danish e-commerce is the strict enforcement of these rules by Danish authorities, whereas other member states may be more lenient. Another major impact is competition from non-EU companies like Temu, which sell in the EU without adhering to the same regulations that Danish webshops must follow. This creates unfair competition.

The outgoing EU mandate produced a significant amount of new legislation, which is partially still being transposed / implemented at national level. Are there EU rules currently being adapted into the national law of Denmark which are getting public attention/are creating specific challenges?

The Green agenda poses a challenge. New legislation will be implemented nationally, but differing EU laws, such as those on packaging materials, hinder SMEs from exporting. Despite much public discussion about sustainability, less than a third of consumers prioritise it when shopping online. Additionally, the slow creation of standards for the Web Accessibility Directive is problematic. The latest update suggests the standard will be ready almost six months after the directive's implementation in June 2025.

Sustainability:

What is currently happening in Denmark regarding sustainable products (including second-hand goods) and packaging efforts?

The sale of refurbished electronic products, such as computers and smartphones, is growing, as is the sale of second-hand clothes, primarily in brick-and-mortar shops. Consumers prefer to see and feel second-hand products before buying. In the business-to-business market, buyers increasingly demand data on product sustainability. Less packaging material typically reduces costs, so most enterprises are pursuing more sustainable packaging solutions.

What is currently happening in Denmark regarding returns and their impact on sustainability efforts?

The return rate is generally low, averaging 9% for all purchases. This is mainly driven by clothing returns, which are often due to incorrect sizing, at 18%. Currently, there is no data to demonstrate a clear impact of returns on sustainability efforts.

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers – particularly SMEs – made?

The trend in technology is "mobile first" in the business-to-consumer market, with the use of chatbots in customer service increasing.

Which technologies such as AI, VR and big data are Danish e-commerce industry players focusing on in 2024?

The use of new technologies focuses on cost reduction and profitability rather than growth. AI is tested in various areas, from bookkeeping and inventory management to customer service, marketing, and customer profiling.

Current events and e-commerce:

As a newly elected European Parliament and European Commission begin their work after summer 2024, what are your expectations and which priorities will you advocate for?

We do not need more legislation from the European Union.

“The use of new technologies focuses on cost reduction and profitability rather than growth”

Members of the European Parliament should focus on enforcing existing laws, especially for companies from non-EU member states selling in the EU. Legislation should aim for coherent rules rather than duplicating existing ones.

Have there been any changes/updates in your market regarding consumers' payment and delivery preferences/behaviours?

The national payment card "Dankort" is losing market share to Visa and MasterCard both online and offline. Consumers prefer easy-to-use smartphone payment solutions like Apple Pay. A small majority of consumers prefer to pick up their orders at parcel lockers and through click-and-collect.

What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?

Uncertainty from the war in Ukraine, inflation, and other factors has led to a decline in e-commerce purchases, with consumers focusing more on price. In 2024, we expect a slight increase in business-to-consumer e-commerce turnover.

Are there any other e-commerce trends specific or unique to your market you would like to share?

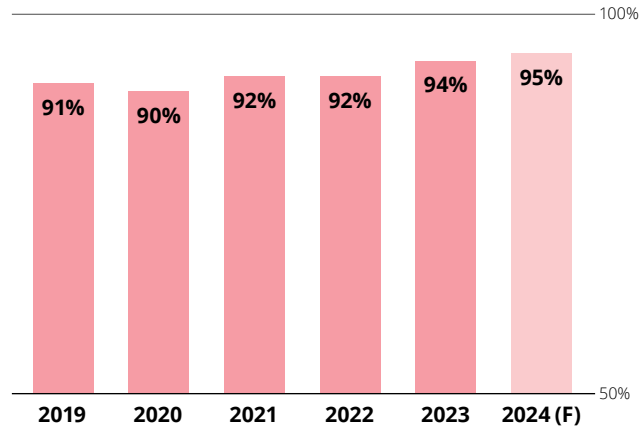
The fusion of online and offline markets mirrors consumer and business behaviour. They choose the most convenient buying method, prompting sellers to adapt by offering multiple channels. The key term here is omnichannel retail.

Estonia

Currency: euro | VAT: 20%

Internet users

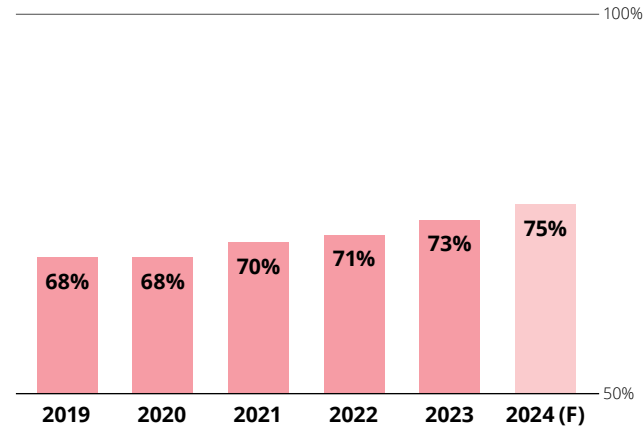
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



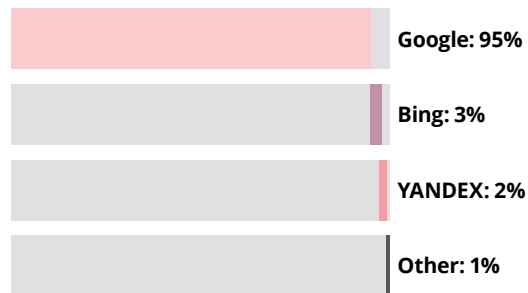
SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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Search engine market share

Most popular search engines in 2023



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Estonia

Interview

Tõnu Vää

CEO, Estonian E-commerce Association



Policies and regulation:

What national policies, if any, are being considered in your market that will likely have an impact on e-commerce?

In 2023, Estonia experienced high inflation, increased energy prices, and raised sales and income taxes. Additional taxes, such as sugar and car taxes, are planned for 2024. As a result, most entrepreneurs have seen a 5-20% decline in turnover due to decreased purchasing power. Unfortunately, raising taxes affects the entire economy, not just e-commerce.

The outgoing EU mandate produced a significant amount of new legislation, which is partially still being transposed / implemented at national level. Are there EU rules currently being adapted into the national law of Estonia which are getting public attention/are creating specific challenges?

Many recent acts from the European Union impose additional administrative burdens on small businesses. We believe the European Union is excessively bureaucratic and over-regulatory.

Sustainability:

What is currently happening in Estonia regarding sustainable products (including second-hand goods) and packaging efforts?

When the economy is tougher, orders from Asia always increase. Additionally, the average shopping basket value drops by 10-20%, and the purchase of second-hand goods rises. Recycling and consuming less are positive changes, and the growth of recycling is a natural process, especially for future generations.

What is currently happening in Estonia regarding returns and their impact on sustainability efforts?

More merchants are offering “choose recyclable packaging” in the shopping cart, and consumers are opting for it. Consumers want to consider their environmental footprint but are reluctant to pay extra for it, creating a dilemma.

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers – particularly SMEs – made?

Automation tools like AI and ChatGPT are widely used. While humans will still be involved, artificial intelligence will significantly reduce personal costs. Self-service cash registers and shops for both clothing and food sales are becoming common. Innovations such as ‘Click and Try at home’ without upfront payment, and self-service remotes and shopping baskets that recognise added products, are future developments.

Current events and e-commerce:

As a newly elected European Parliament and European Commission begin their work after summer 2024, what are your expectations and which priorities will you advocate for?

Please do not create regulations solely for the sake of doing so. Additionally, 95% of companies are small, and in smaller countries, these companies often have only one or two people. Every small reporting obligation becomes a significant burden when you are working alone.

Have there been any changes/updates in your market regarding consumers’ payment and delivery preferences/behaviours?

Estonian consumers prefer to pay using local bank links and pick up goods at parcel machines. Open banking, specifically the payment initiation service, is now used by over 50% of e-shops and has grown significantly.

“We believe the European Union is excessively bureaucratic and over-regulatory”

What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?

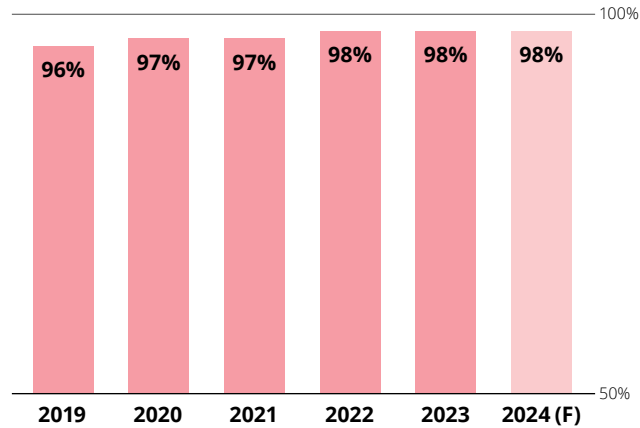
Taxes, inflation, and rising input prices significantly reduce purchasing power, thereby harming the economy.

Finland

Currency: euro | VAT: 24%

Internet users

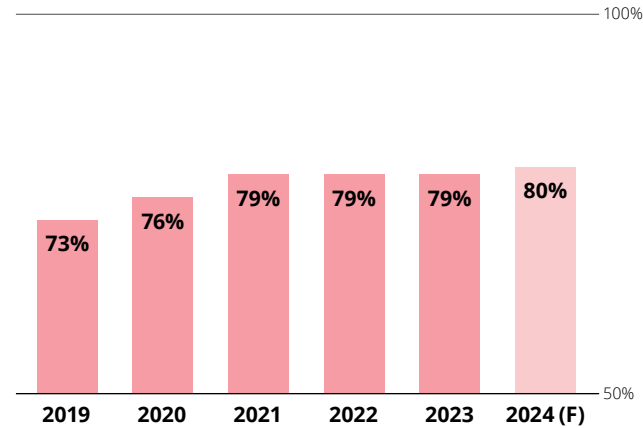
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



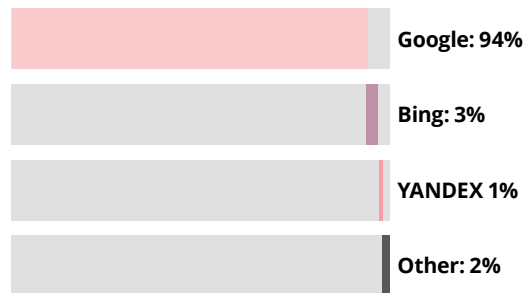
SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Finland

Interview

Simo Hiilamo

Director Public Policy and Advocacy,
Finnish Commerce Federation



Policies and regulation:

What national policies, if any, are being considered in your market that will likely have an impact on e-commerce?

The Finnish government will raise the general value-added tax from 24% to 25.5%, impacting specialty goods trade and e-commerce as consumers' purchasing power weakens. Additionally, the government will allow home delivery of alcohol and the sale of alcoholic beverages with less than 8% alcohol made by fermentation. Over-the-counter medicine sales are also being liberalised soon.

The outgoing EU mandate produced a significant amount of new legislation, which is partially still being transposed / implemented at national level. Are there EU rules currently being adapted into the national law of Finland which are getting public attention/are creating specific challenges?

The new legislation's main challenges are related to effective and efficient enforcement. The rules impose several new tasks on the authorities, necessitating clear definition of their competences and sufficient resources. Cooperation between authorities, both nationally and at the EU level, is crucial. Enforcement should also target businesses based in third countries, particularly online marketplaces, to ensure a level playing field for all businesses active in the Single Market.

Sustainability:

What is currently happening in Finland regarding sustainable products (including second-hand goods) and packaging efforts?

Retailers are keen to engage in the second-hand goods market, with pilot projects like the Digital Product Passport. However, new EU rules on environmental marketing and green claims are causing concerns that promoting sustainable products may become excessively burdensome and may not achieve the intended outcomes.

What is currently happening in Finland regarding returns and their impact on sustainability efforts?

According to a study by the Finnish Commerce Federation, nearly a third of online clothing purchasers have returned their orders this year. Women under 45 are the most likely to do so, with nearly half returning their purchases. The main reason for returns is difficulty in finding the right size or cut. Companies are attempting to reduce returns by using AI to lessen climate emissions and improve profitability.

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers – particularly SMEs – made?

There is great interest in AI, and some companies have started using it in their business operations, such as marketing.

Which technologies such as AI, VR and big data are Finnish e-commerce industry players focusing on in 2024?

Most companies in Finland are focusing on AI, collecting and improving the quality of the data needed for AI.

Current events and e-commerce:

As a newly elected European Parliament and European Commission begin their work after summer 2024, what are your expectations and which priorities will you advocate for?

The European Union policy priorities of the Finnish Commerce Federation focus on three areas: ensuring fair competition, promoting sustainable trade, and supporting sector

competitiveness. First, EU legislation should be uniformly implemented and enforced, with global online marketplaces and digital giants adhering to common rules. This includes reviewing consumer law, supporting digital payments, and ensuring fair data policies. Second, sustainability can be promoted by incentivising trade in second-hand and refurbished goods, tackling product return abuse, and better informing consumers about sustainable choices. Third, more RDI funding and addressing the sector's skill needs are vital for developing digital and sustainable business models. Additionally, the newly elected European Parliament and Commission should prioritise better regulation principles and reducing administrative burdens, such as continuing to streamline reporting requirements.

Have there been any changes/updates in your market regarding consumers' payment and delivery preferences/behaviours?

In e-commerce, the most popular payment methods are bank transfers, Visa, and Mastercard. Tokenisation-based payment methods are less used in Finland compared to other Nordic countries.

What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?

For the second year in a row, e-commerce purchases decreased in 2023. This decline partly reflects a backlash from the record growth during the Covid pandemic, but sales are expected to return to growth soon. Despite the overall decline, purchases from China increased by almost a third in 2023, making up 13% of the total value of e-commerce in Finland.

Are there any other e-commerce trends specific or unique to your market you would like to share?

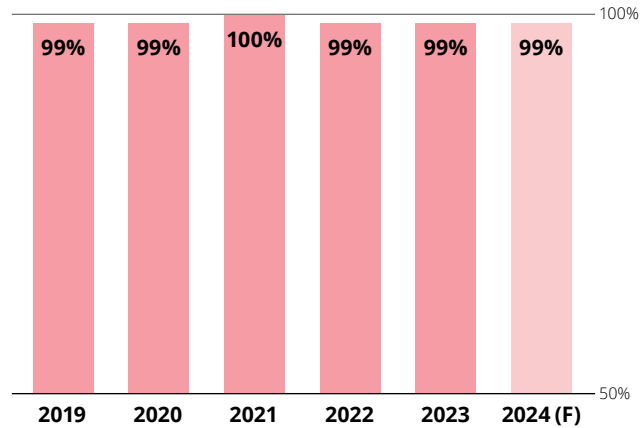
Temu's rapid rise to become the most visited non-Finnish e-commerce site by Finnish consumers in just a year is impacting consumer rights, product safety, and recycling. While most consumers prioritise low prices, the demand for luxury goods is also increasing, indicating greater diversification among consumers.

Iceland

Currency: krona | VAT: 24%

Internet users

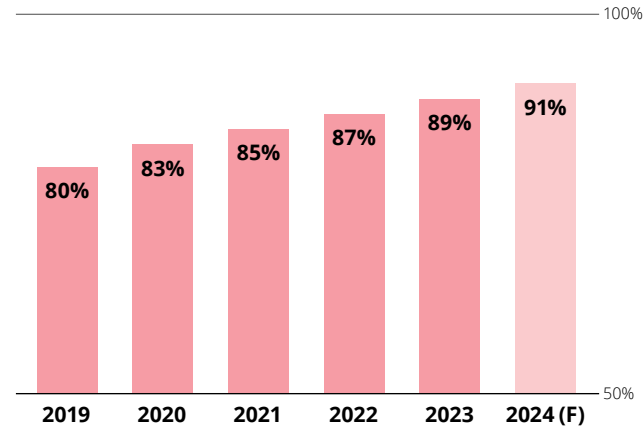
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



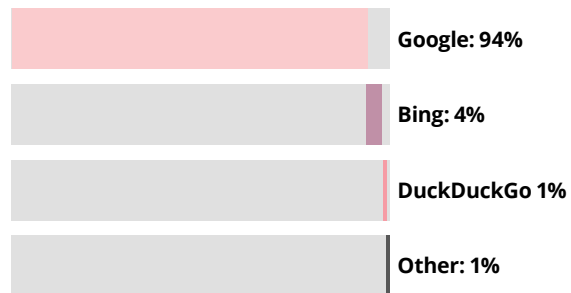
SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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Search engine market share

Most popular search engines in 2023



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

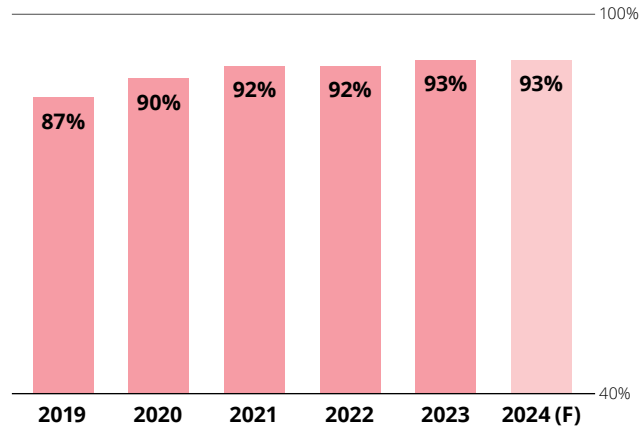
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Latvia

Currency: euro | VAT: 21%

Internet users

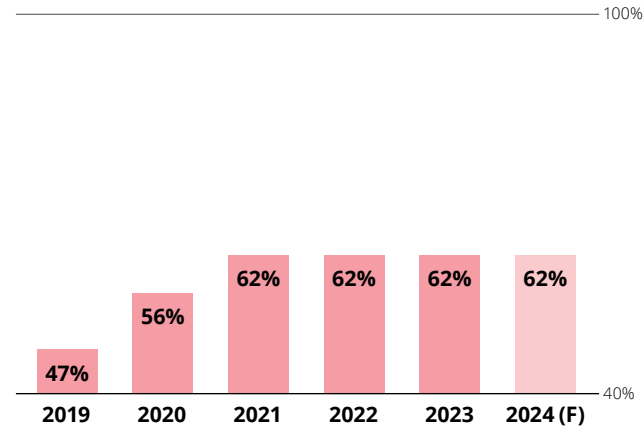
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SOURCE: EUROSTAT

E-Shoppers

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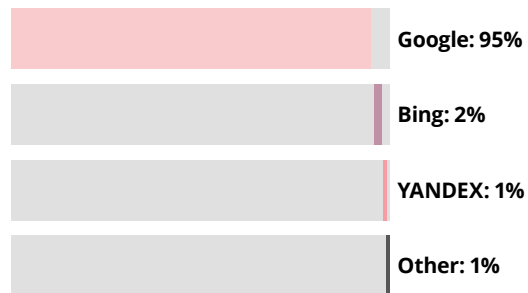
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SOURCE: STATCOUNTER

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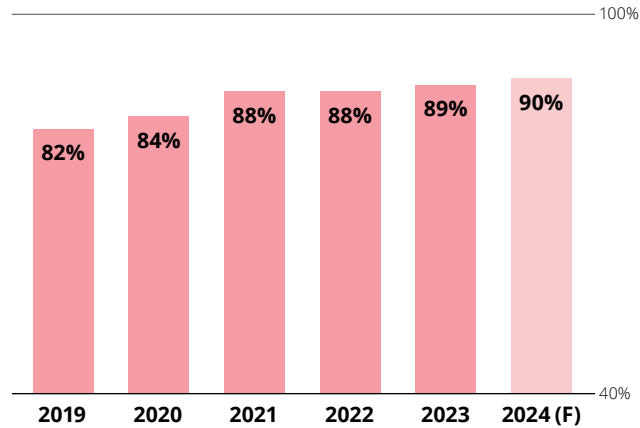
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Lithuania

Currency: euro | VAT: 21%

Internet users

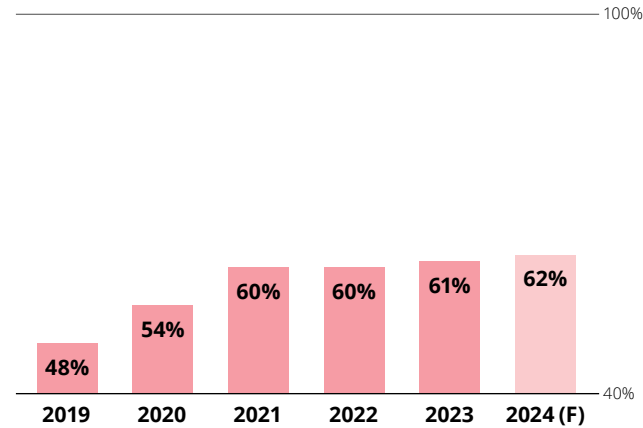
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SOURCE: EUROSTAT

E-Shoppers

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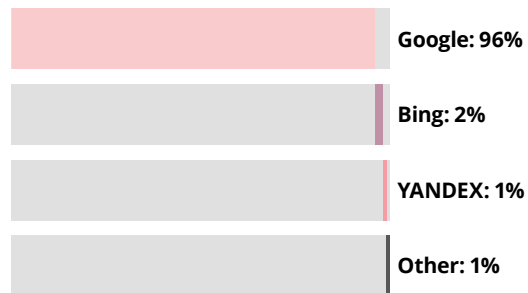
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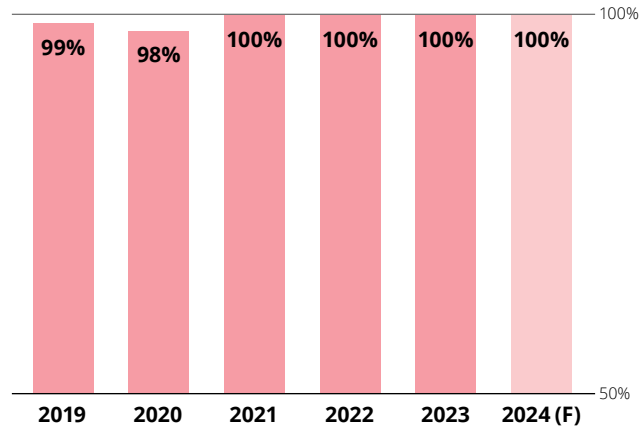
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Norway

Currency: krone | VAT: 25%

Internet users

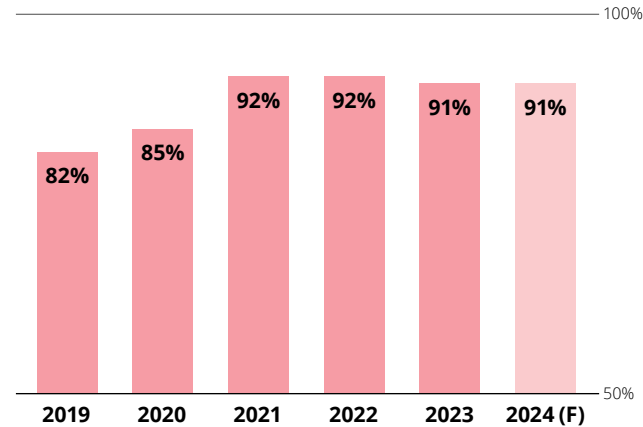
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SOURCE: EUROSTAT

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



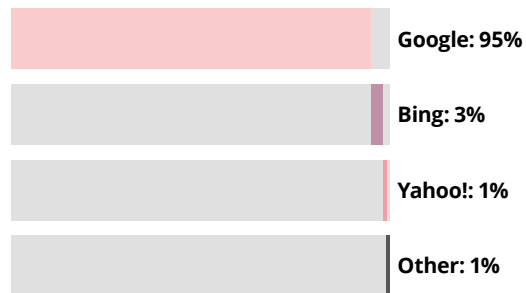
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Search engine market share

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SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Norway

Interview

Jarle Hammerstad

Director of Policy / Commerce, Virke
(Federation of Commerce in Norway)



Policies and regulation:

What national policies, if any, are being considered in your market that will likely have an impact on e-commerce?

VAT on e-commerce and customs duty: To limit or abolish the NOK 3000 customs duty-free threshold on textiles, consider aligning it with the EU's €150 (approximately NOK 1500) limit. This would ensure consistency and potentially increase revenue. Extended Producer Responsibility in textiles: Implement policies that require producers to take responsibility for the disposal of their products, promoting recycling and reducing waste.

Sustainability:

What is currently happening in Norway regarding sustainable products (including second-hand goods) and packaging efforts?

Extended Producer Responsibility in textiles involves the deregulation of second-hand goods in retail. The law requirements for registering these goods will be abolished on 1 July 2024. Additionally, there is a possibility of a VAT reduction on second-hand goods, with an investigation currently ongoing.

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers – particularly SMEs – made?

No, nothing in particular.

Which technologies such as AI, VR and big data are Norwegian e-commerce industry players focusing on in 2024?

AI is the primary technology concerning Norwegian e-commerce players in 2024.

Current events and e-commerce:

Have there been any changes/updates in your market regarding consumers' payment and delivery preferences/behaviours?

There is an increase in mobile payments in Norway.

What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?

There was a significant increase in e-commerce during the COVID years, with a 36% rise in 2020 and 20% in 2021, followed by a slower increase in 2022 and 2023. The prediction for 2024 is a 3% increase in e-commerce for goods. E-commerce has now become an integrated part of commerce in Norway.

Are there any other e-commerce trends specific or unique to your market you would like to share?

Omnichannel is experiencing the biggest growth in e-commerce. It is becoming increasingly difficult to distinguish between e-commerce and in-store sales.

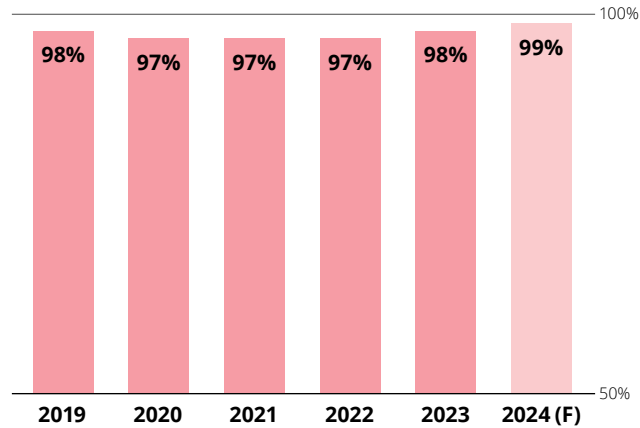
“AI is the primary technology concerning Norwegian e-commerce players in 2024”

Sweden

Currency: krona | VAT: 25%

Internet users

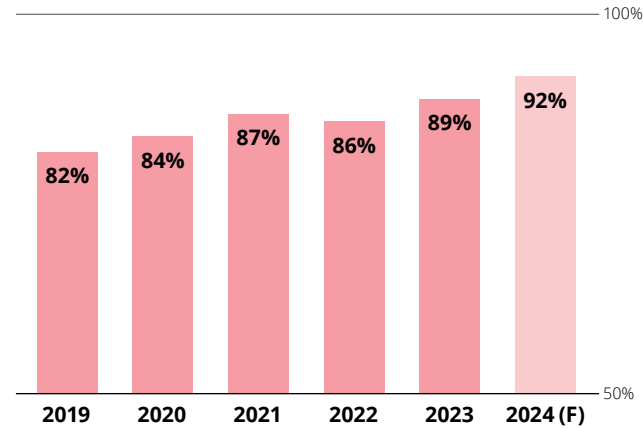
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



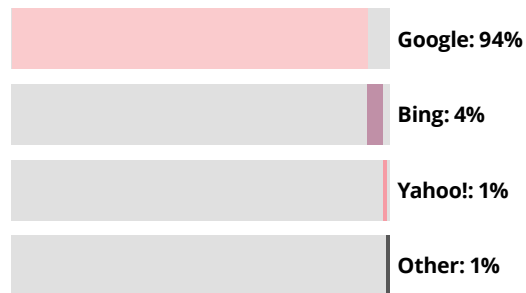
SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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Search engine market share

Most popular search engines in 2023



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Sweden

Interview

Martina Elfgrén

Head of Brussels office for Swedish Commerce, Svensk Handel/Swedish Commerce



Policies and regulation:

What national policies, if any, are being considered in your market that will likely have an impact on e-commerce?

No specific national policies are currently being considered in our market. Instead, e-commerce businesses are focusing on the EU's Green Deal — monitoring its implementation in Sweden and understanding the potential consequences for each company. Swedish Commerce is advocating for digital solutions as helpful measures in the upcoming legislative acts.

The outgoing EU mandate produced a significant amount of new legislation, which is partially still being transposed / implemented at national level. Are there EU rules currently being adapted into the national law of Sweden which are getting public attention/are creating specific challenges?

The Corporate Sustainability Reporting Directive is causing significant trouble for Swedish companies due to the lack of clarity on what should be included.

Sustainability:

What is currently happening in Sweden regarding sustainable products (including second-hand goods) and packaging efforts?

Sustainability, including second-hand goods and eco-friendly packaging, is a strong focus in the Swedish market, with numerous innovation projects at both industry and company levels. E-commerce companies are testing ways to blend linear

and circular business models. A new project aims to make circular models profitable in e-commerce, focusing on the supply chain. The industry initiative, Ecom Ready, encourages designing products for e-commerce, reducing packaging use and increasing economic efficiency. Many e-commerce companies have automated warehouses, reducing package air and enhancing efficiency. The Swedish government is investigating VAT system simplification to support second-hand companies and sector growth.

What is currently happening in Sweden regarding returns and their impact on sustainability efforts?

Many e-commerce retailers are investing in software to automate and streamline returns management. There is a significant focus on using AI to help customers choose the correct size, thereby reducing returns. Previously, most Swedish e-commerce companies offered free returns. However, several companies are now changing their policies.

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers – particularly SMEs – made?

Successful e-commerce businesses are increasingly using generative AI to enhance customer experiences and improve operational efficiency. This trend is evident throughout entire organisations. Retailers, especially SMEs, have quickly adopted this technology to stay competitive. They use AI to personalise shopping experiences, optimise inventory management, and streamline logistics. This shift helps them meet customer expectations more effectively and operate more efficiently in a dynamic market environment.

Which technologies such as AI, VR and big data are Swedish e-commerce industry players focusing on in 2024?

In the fast-paced world of technological development, the most successful e-commerce players focus on well-organised foundational data, creating more data, and developing unique data points. With these elements, they can innovate, adopt new trends and technologies, and enhance the customer experience. Some operators have successfully driven more traffic to their apps, building thriving communities, and have effectively

“The Corporate Sustainability Reporting Directive is causing significant trouble for Swedish companies due to the lack of clarity on what should be included”

launched chatbots using advanced AI technology. This response clarifies how e-commerce industry players utilise technologies such as AI and big data to improve their operations and customer interactions.

Current events and e-commerce:

As a newly elected European Parliament and European Commission begin their work after summer 2024, what are your expectations and which priorities will you advocate for?

Swedish Commerce has three priorities for the new European Parliament and Commission: digital transformation, sustainability, and fair legislation. We see digitisation as both a challenge and an opportunity. We aim to support companies in transitioning to digital commerce and ensuring a competitive internal market. We advocate for clear legal liability for digital actors to create a fair playing field, making online marketplaces legally responsible for the goods they handle. Access to data for business development and customer analysis is also crucial.

For sustainability, we promote VAT relief and clear ownership of waste to support a circular economy. We urge decision-makers to reduce VAT on secondhand products, fostering circular business models and competitive neutrality. We also call for legislation supporting the market for recycled materials and incentives for reuse and recycling.

To foster a favourable business climate, a reduced regulatory burden and stricter supervision are needed. Swedish Commerce seeks a fair and equal market for all companies, ensuring appropriate, proportionate, and efficient rules. The

Sweden

Continued from previous page

implementation of EU directives and international rules must strengthen, or at least not weaken, Swedish competitiveness.

Have there been any changes/updates in your market regarding consumers' payment and delivery preferences/behaviours?

In the Swedish market, there has been a significant shift towards mobile payment solutions, particularly with Swish, which now holds a substantial share of the payment market. Regarding delivery preferences, service points remain the primary method in Sweden, but parcel lockers are becoming increasingly popular and capturing a larger market share.

What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?

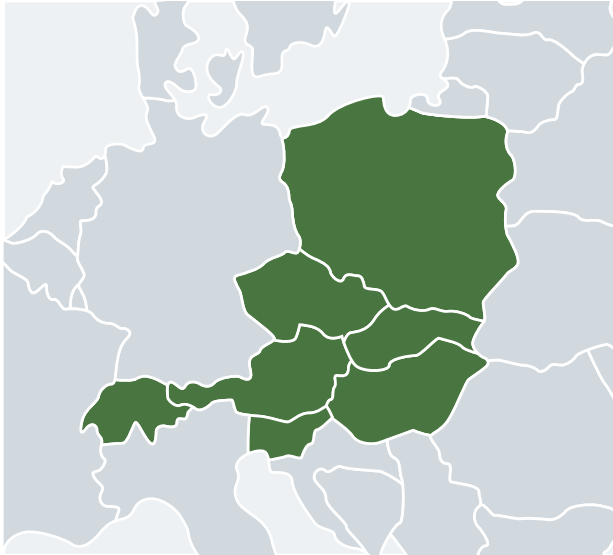
The primary factor influencing the decline in e-commerce growth in 2022 and 2023 is the economic situation, notably high interest rates. These challenges have reduced consumer spending power, leading to a slowdown in online shopping growth.

Are there any other e-commerce trends specific or unique to your market you would like to share?

The first quarter of 2024 is the first in over two years to show positive sales growth, suggesting a favourable shift for e-commerce. Despite challenges from inflation and high interest rates, positive indicators like lower interest rates and forthcoming announcements offer optimism for the future of e-commerce.

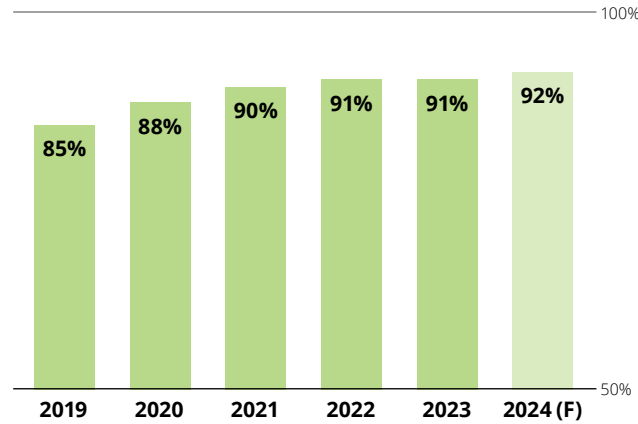
“We urge decision-makers to reduce VAT on secondhand products, fostering circular business models and competitive neutrality”

Central Europe



Internet users

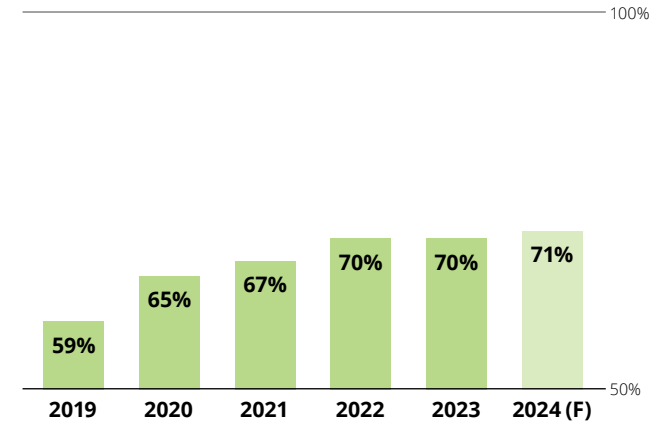
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT, DATAREPORTAL

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



SOURCE: EUROSTAT, STATISTA

B2C e-commerce turnover (€bn)

GDP and E-GDP (€bn)

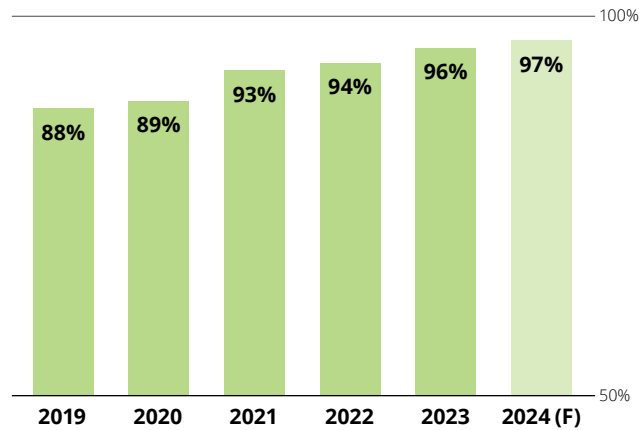
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Austria

Currency: euro | VAT: 20%

Internet users

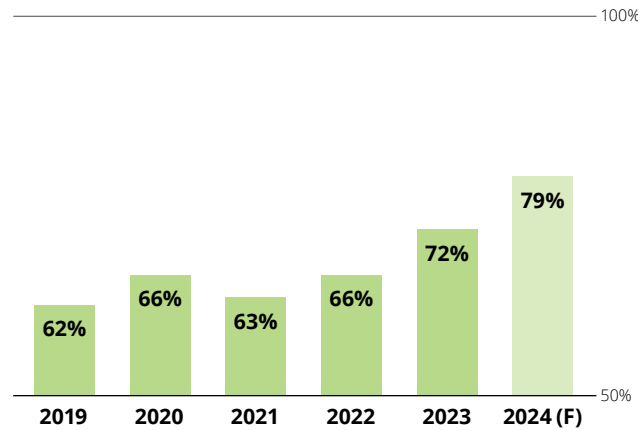
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SOURCE: EUROSTAT

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



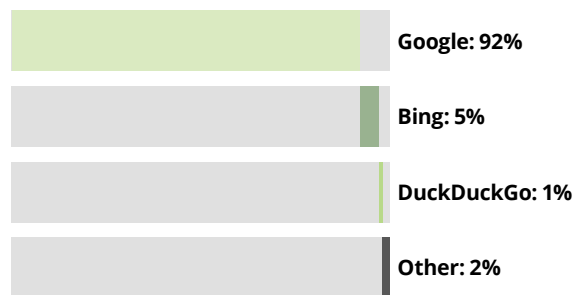
SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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Search engine market share

Most popular search engines in 2023



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Austria

Interview

Rainer Will

CEO, Austrian Retail Association



Policies and regulation:

What national policies, if any, are being considered in your market that will likely have an impact on e-commerce?

There are currently no additional national regulations planned or in preparation that will impact the e-commerce market in Austria.

The outgoing EU mandate produced a significant amount of new legislation, which is partially still being transposed / implemented at national level. Are there EU rules currently being adapted into the national law of Austria which are getting public attention/are creating specific challenges?

The Corporate Sustainability Due Diligence Directive has recently attracted significant public attention. The Austrian and German governments in the European Council made minor economic improvements by abstaining from voting. We view this directive as highly critical, hindering European e-commerce competitiveness with little benefit to human rights and the environment in the affected regions. Measures like the revision of the Packaging Directive, Ecodesign rules, and the Right to Repair are sparking industry discussions, though politicians and the public are generally supportive. Implementing these into national law will challenge companies. The planned late payment regulation also concerns many retailers, highlighting the need to preserve freedom of contract and negotiation.

Sustainability:

What is currently happening in Austria regarding sustainable products (including second-hand goods) and packaging efforts?

The trend towards sustainable products weakened due to the

high inflation of the last two years, as price became a crucial purchasing criterion. However, we expect sustainability to gain further momentum in the medium term. The second-hand market continues to grow, albeit from a low base, currently accounting for an estimated 2% of sales. Reusable packaging solutions are also becoming more relevant. Austria will introduce a deposit system for disposable beverage packaging next year.

What is currently happening in Austria regarding returns and their impact on sustainability efforts?

Efforts to reduce return rates in Austria will continue, with new hope placed in AI.

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers – particularly SMEs – made?

Austrian e-commerce retailers have faced major challenges in the last two years due to declining sales and have focused on resizing their organisations and adapting to new challenges. Investments were made in new solutions, particularly in AI, but budgets for major investments were unavailable.

Which technologies such as AI, VR and big data are Austrian e-commerce industry players focusing on in 2024?

AI and big data have the potential to revolutionise the e-commerce market again. However, the biggest changes last year resulted from the entry of quick commerce platforms from the Far East into the Austrian market. These new players, exploiting gaps in European legislation and law enforcement, have challenged the previous e-commerce business model. They quickly gained large market shares, forcing established players to seek new strategies.

Current events and e-commerce:

As a newly elected European Parliament and European Commission begin their work after summer 2024, what are your expectations and which priorities will you advocate for?

The recent surge in new legislation has significantly impacted European retail, threatening the competitiveness of the EU, especially SMEs. Reducing regulations and reporting

“Due to the sharp increase in the cost of living, Austria’s retail sector has been under severe pressure in the last two years”

requirements is essential. Another priority is ensuring equal rights for EU and international enterprises. This includes educating European consumers and enhancing cooperation between European customs authorities to modernise customs policy for the digital age.

Have there been any changes/updates in your market regarding consumers’ payment and delivery preferences/behaviours?

As more online shops charge delivery fees, the “pick from store” option is increasingly popular, especially among multichannel retailers, as is collection from pick-up stations at post offices or public spaces. Preferred payment methods remain unchanged, but there has been a slight deterioration in payment behaviour due to high inflation and sharply increased consumer costs.

What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?

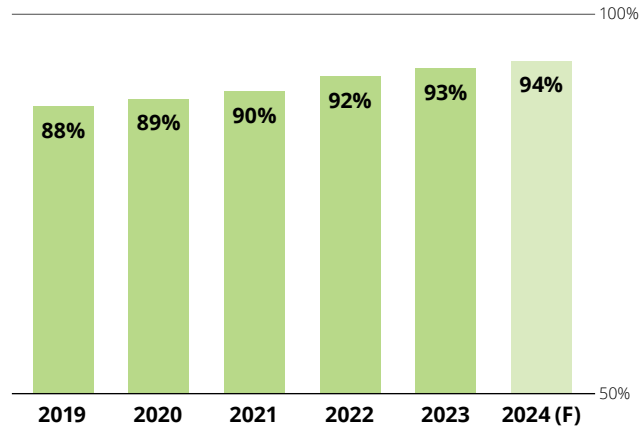
Due to the sharp increase in the cost of living, Austria’s retail sector has been under severe pressure in the last two years. Both online and offline retailers struggled with declining demand. Post-Covid-19, customers’ spending habits have shifted, with more disposable income flowing into entertainment and tourism, making it difficult for retail outside of essential goods.

Czechia

Currency: koruna | VAT: 21%

Internet users

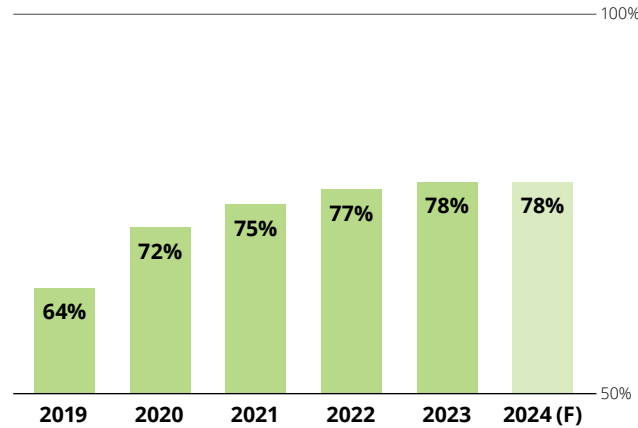
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



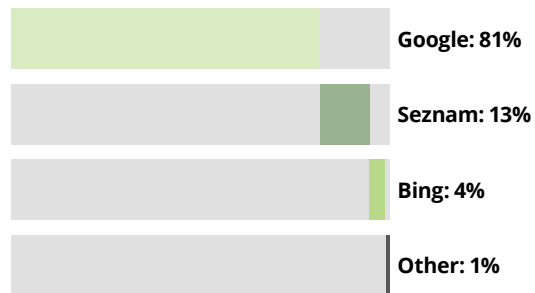
SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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Search engine market share

Most popular search engines in 2023



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Czechia

Interview

Jan Vetyška

Executive Director, APEK
(Asociace pro elektronickou komerci)



Policies and regulation:

What national policies, if any, are being considered in your market that will likely have an impact on e-commerce?

Currently, European Union transpositions primarily impact the market. No national legislation is in progress that will significantly affect e-commerce. Deregulation in the pharmacy business would be appreciated, but it appears to be a long way off.

The outgoing EU mandate produced a significant amount of new legislation, which is partially still being transposed / implemented at national level. Are there EU rules currently being adapted into the national law of Czech Republic which are getting public attention/are creating specific challenges?

The Omnibus Directive has been in effect for over a year, yet businesses still face challenges. Questions remain about displaying discounts and the new complaint process, although the situation is nearly clear. Currently, the most discussed topic is the Digital Services Act (DSA). The authorities in the Czech Republic are quite cooperative, showing a clear interest in assisting businesses with this issue.

Sustainability:

What is currently happening in Czech Republic regarding sustainable products (including second-hand goods) and packaging efforts?

The biggest market players are increasingly focused on sustainability. Logistics companies and online stores are expanding their electric vehicle fleets, building highly efficient warehouses, and striving to minimise packaging waste. Some

merchants with their own transport even opt not to pack goods at all. Sustainability is now more important than ever.

What is currently happening in Czech Republic regarding returns and their impact on sustainability efforts?

Returns are a significant issue. In terms of sustainability, there's a need for better consumer education, presenting an opportunity for improvement. The impact of free return policies from sellers in third countries is an important question. We should discuss the additional costs associated with cheap goods from China and other similar sources.

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers – particularly SMEs – made?

Czech e-commerce has declined for two consecutive years, resulting in slower growth compared to the past. However, companies are now focused on AI and automation. Moving forward is essential, and many interesting start-ups and established companies are emerging.

Which technologies such as AI, VR and big data are Czech e-commerce industry players focusing on in 2024?

AI and automation play a crucial role in the sales and logistics process for online shops. However, it's essential to balance investments and profitability in these areas.

Current events and e-commerce:

As a newly elected European Parliament and European Commission begin their work after summer 2024, what are your expectations and which priorities will you advocate for?

In the Czech Republic, there is significant pressure from marketplaces offering goods from non-EU countries. We believe the EU's key role is to support and protect European entrepreneurs. We urge authorities to create a fair environment where everyone follows the same rules. Our members feel disadvantaged as they adhere to costly regulations. If the European Parliament and European Commission do not support local businesses, the future could be bleak.

“In terms of sustainability, there’s a need for better consumer education, presenting an opportunity for improvement”

Have there been any changes/updates in your market regarding consumers’ payment and delivery preferences/ behaviours?

Compared to the past, online credit and debit card payments are now leading. However, “cash on delivery” remains significant, even if it often involves card payments on delivery. Delivery to lockers or pick-up points has also become increasingly important, representing a major change in recent years.

What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?

The Czech Republic experienced significant inflation, leading to reduced spending over the past two years. However, early 2024 shows an increase in consumer spending, indicating a positive trend. Confidence in online shopping remains high, and consumers are loyal. In the future, competitive pricing and positive experiences will drive e-commerce growth, supported by quick and convenient delivery. Recent months have shown that price remains the most critical factor, explaining the success of marketplaces from third countries.

Are there any other e-commerce trends specific or unique to your market you would like to share?

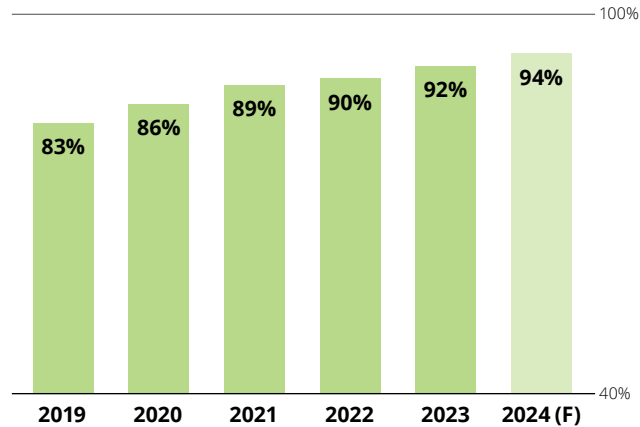
The Czech Republic is unique as it is perhaps the only market in Europe where Google is not dominant. Seznam.cz remains a strong search engine that every company entering the market should be aware of. Major marketplaces and online shops are entering the Czech Republic in 2023 and 2024, posing significant challenges for the entire market.

Hungary

Currency: forint | VAT: 27%

Internet users

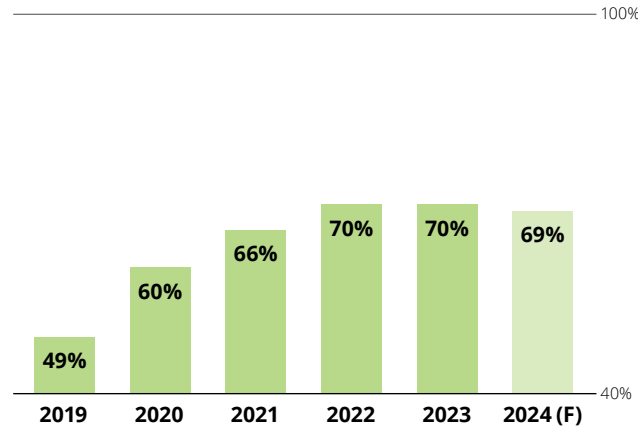
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



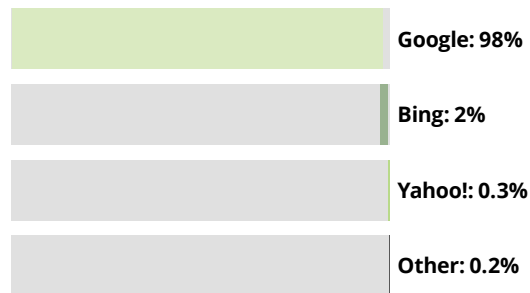
SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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Search engine market share

Most popular search engines in 2023



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

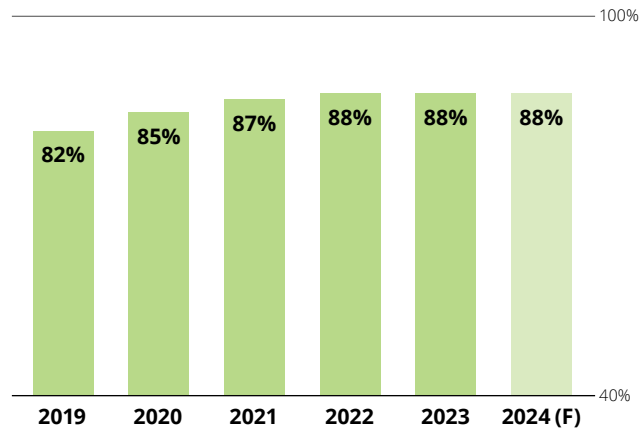
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Poland

Currency: zloty | VAT: 23%

Internet users

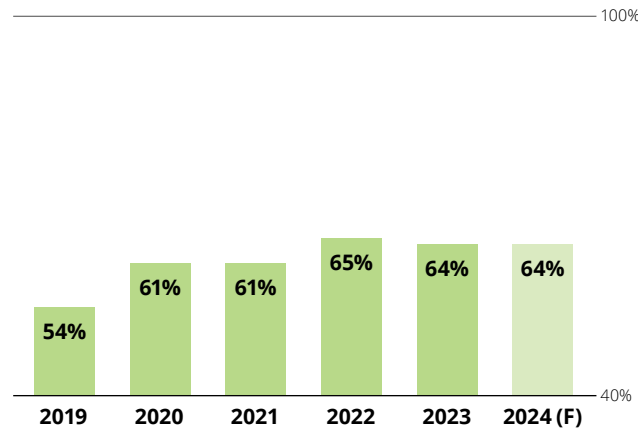
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SOURCE: EUROSTAT

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



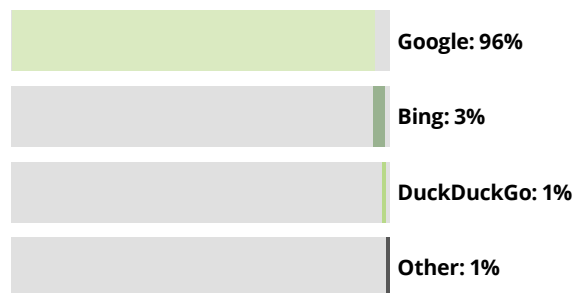
SOURCE: EUROSTAT

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Search engine market share

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SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Poland



Interview

Patrycja Staniszevska

President, Chamber of Digital Economy



Policies and regulation:

What national policies, if any, are being considered in your market that will likely have an impact on e-commerce?

The key aspects include implementing the Digital Services Act in Polish law, which involves appointing a national coordinator for digital services and defining procedural rules. Additionally, the Platform to Business Regulation will be integrated into Polish law, with sanctions for violations and non-compliance classified as unfair competition. Further, the Data Act regulation will also be implemented in Polish law. Measures are also planned to tighten enforcement against e-tailers outside the European Union, which we, as the Chamber of Digital Economy, strongly support. The goal is to improve the enforcement of consumer protection, personal data protection, and product safety, as well as to ensure the proper collection of customs duties and VAT on shipments from outside the EU.

Sustainability:

What is currently happening in Poland regarding sustainable products (including second-hand goods) and packaging efforts?

The number of consumers willing to wait for all items in their order to be dispatched together has increased. A year ago, 40% were willing to wait; now, 60% of respondents express this readiness. Additionally, 50% (compared to 28% a year ago) indicate that their willingness depends on the type of products and whether they need them urgently.

The ecological aspect of product packaging is emphasised by 55% of internet users, which is 6 percentage points less than

in 2022. In contrast, the willingness to pay a surcharge for eco-packaging has increased in 2023, with 34% (+6 percentage points) of respondents declaring this. If consumers were to pay extra, the amounts would be very small: 39% would pay an additional PLN 3-5, and 35% would pay an additional PLN 1-2, approximately 25-50 eurocents.

Among the ideas for how e-commerce can reduce its environmental impact, consumers currently rate recommerce (the option to sell branded second-hand products) highest, followed by return packages and the choice of a longer delivery option, where all items from an order are delivered together. (Source: Sustainable E-commerce 2023. E-Chamber Report)

What is currently happening in Poland regarding returns and their impact on sustainability efforts?

In 2023, the Chamber of Digital Economy conducted an information campaign regarding returns in e-commerce. It was an initiative of the Sustainable e-Commerce Group, aimed at e-businesses and social media audiences: <https://eizba.pl/zwroty-w-e-commerce/>

Consumers highlight good descriptions, pictures, and information about product composition as elements that support conscious online shopping, thereby reducing the risk of returns. Unfortunately, despite these indications, the majority still do not consider returns in e-commerce as having negative consequences for the environment. A year ago, 36% of respondents perceived such a relationship, and today it is similar - 36%.

Poles still do not consider returns in e-commerce as an activity that has negative consequences for the environment. A year ago, 36% of respondents perceived such a correlation, and today it is the same - 36%. However, the Polish e-commerce market was generally rated as socially responsible, with a score of 4.19 in 2023 (compared to 4.08 in 2022 and 3.89 even a year earlier). (Source: Sustainable E-commerce 2023, E-Chamber Report)

“Many e-tailers now use AI in various business aspects, primarily for process automation, UX design, and customer service”

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers – particularly SMEs – made?

Many e-tailers now use AI in various business aspects, primarily for process automation, UX design, and customer service. E-commerce executives highlight omni-channel, automation, personalisation, and contextualisation of customer communications as key market trends.

Which technologies such as AI, VR and big data are Polish e-commerce industry players focusing on in 2024?

In 2024, Polish e-commerce industry players are primarily focusing on AI, big data, and automation technologies.

Current events and e-commerce:

Have there been any changes/updates in your market regarding consumers' payment and delivery preferences/behaviours?

In 2022 and 2023, deferred payments gained popularity, significantly reducing purchasing risk during economic slowdowns and inflation. However, internet users today are more cautious about using them. Poles now prefer to pay for online purchases with BLIK and quick transfers, considering these the most convenient and secure methods. In physical stores, Polish consumers also favor BLIK, with 40% using mobile devices for payments. The popularity of BLIK as a payment method is growing rapidly, and it is considered the most convenient among payment methods. Cash payments for online purchases account for less than 10%, and fewer than 10% find it convenient. Similarly, parcel vending machines have

Poland



Continued from previous page

strengthened their position as the most convenient form of delivery. A further decline in cash payments is evident.

What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?

We have not noticed a decrease in the propensity of Poles to buy in e-commerce. The frequency of purchases has increased significantly, with 37% of e-customers declaring that they buy online 5 or more times a month. In total, 87% of internet users regularly buy online, an increase of 2 percentage points compared to 2023. Every third consumer has intensified online shopping due to inflation and the opportunity to optimise their spending and better manage their household budget. As many as 48% of respondents say they buy groceries online.

Are there any other e-commerce trends specific or unique to your market you would like to share?

Starting this year, we began to explore trends in more depth as part of a dedicated section of our annual survey and report, "Omni-commerce: Buying Conveniently." Among other things, we examined the popularity of the recommerce phenomenon in Poland, which involves buying used products and reselling them later. It turns out that 42% of internet users buy such products second-hand. Additionally, one-fourth of those who buy such products declare that spending on them accounts for more than 30% of their e-commerce shopping budget.

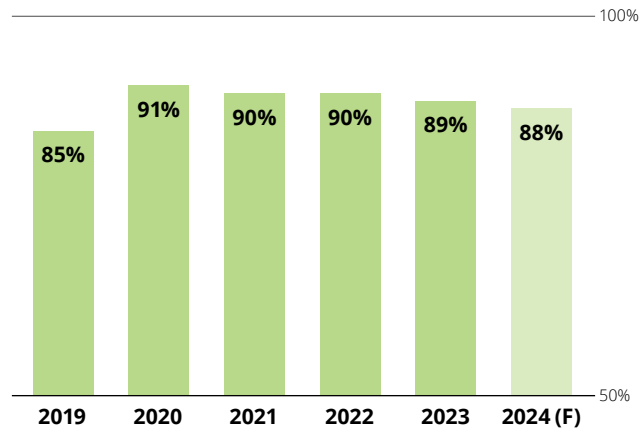
“The popularity of BLIK as a payment method is growing rapidly, and it is considered the most convenient among payment methods”

Slovakia

Currency: euro | VAT: 20%

Internet users

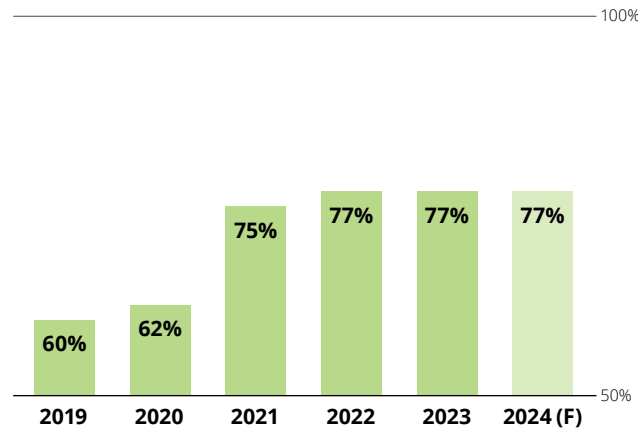
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



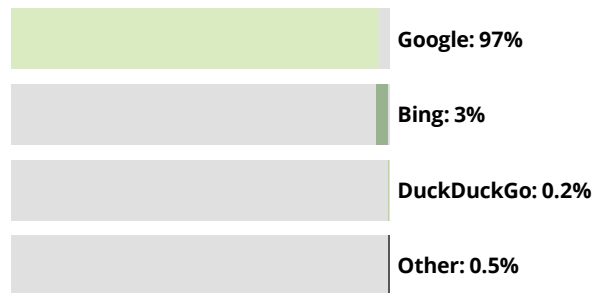
SOURCE: EUROSTAT

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Search engine market share

Most popular search engines in 2023



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

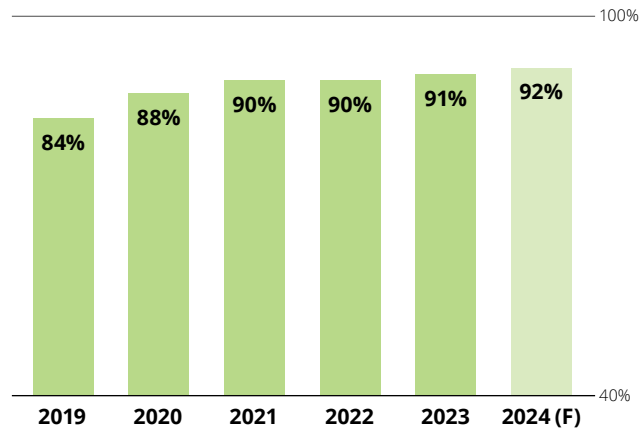
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Slovenia

Currency: euro | VAT: 22%

Internet users

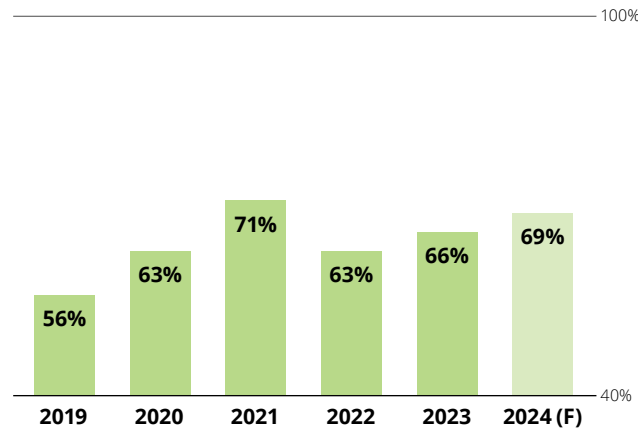
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



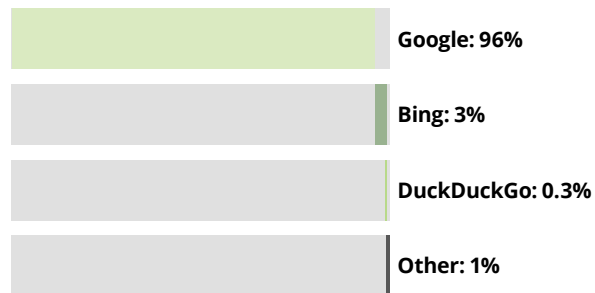
SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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Search engine market share

Most popular search engines in 2023



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

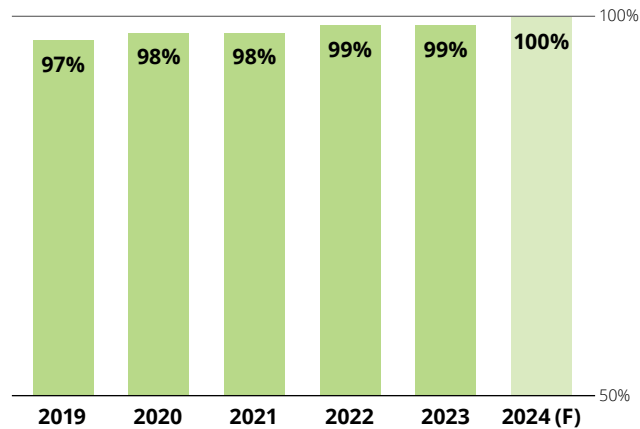
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Switzerland

Currency: Swiss franc | VAT: 8.1%

Internet users

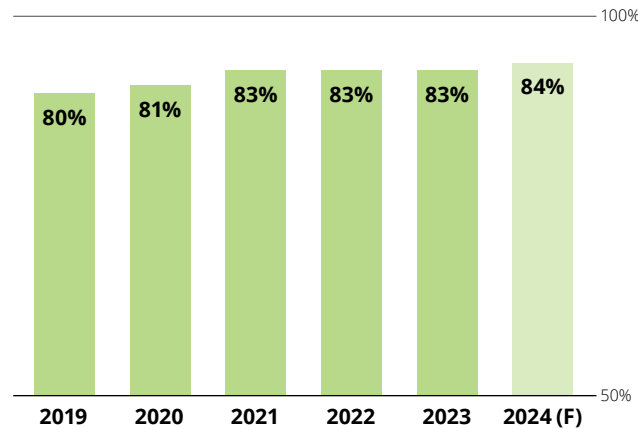
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



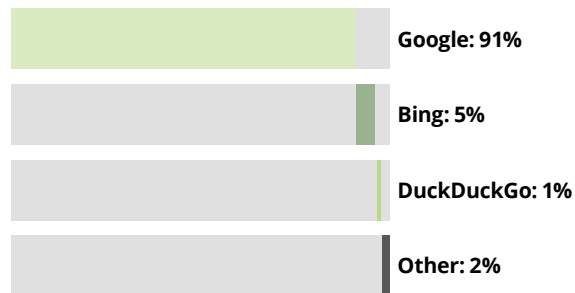
SOURCE: EUROSTAT

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Search engine market share

Most popular search engines in 2023



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Switzerland

Interview

Bernhard Egger

Director, HANDELSVERBAND.swiss



Policies and regulation:

What national policies, if any, are being considered in your market that will likely have an impact on e-commerce?

The EU's Supply Chain Act will impact the Swiss market, though how national legislation in Switzerland will align with the European Union remains unclear. From 1 January 2025, Switzerland will introduce platform taxation for foreign platforms, requiring all generating turnover in Switzerland to register and be subject to VAT. The Digital Services Act will affect major players in Switzerland. Sustainability efforts will also significantly impact e-commerce in the coming years, with Switzerland likely following the European Union to some extent. Parliament is considering introducing a returns fee for e-commerce, aiming to reduce returns, though details are yet to be determined.

The outgoing EU mandate produced a significant amount of new legislation, which is partially still being transposed / implemented at national level. Are there EU rules currently being adapted into the national law of Switzerland which are getting public attention/are creating specific challenges?

Currently, there are no known implementations of EU directives in Switzerland. The Supply Chain Act could affect the Swiss economy.

Sustainability:

What is currently happening in Switzerland regarding sustainable products (including second-hand goods) and packaging efforts?

Sustainability is an integral part of the company's strategy, though retailers' initiatives remain voluntary. Currently, there are

no major regulations or legislation in Switzerland. However, the importance of sustainability is expected to grow in the coming years, with increasing political influence.

What is currently happening in Switzerland regarding returns and their impact on sustainability efforts?

The cost structure is under severe pressure. Sustainability efforts that lack a clear impact on a brand's unique selling proposition (USP) and relevance to marketing are therefore under close scrutiny.

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers – particularly SMEs – made?

The challenge of digitalisation, particularly in the omnichannel sector, is indispensable. Efforts focus primarily on data consolidation and enhancing the customer journey.

Which technologies such as AI, VR and big data are Swiss e-commerce industry players focusing on in 2024?

E-commerce industry players in my market are currently focusing on technologies such as AI, VR, and big data. These technologies are driving significant changes, especially in the systems needed to utilise them effectively.

Current events and e-commerce:

As a newly elected European Parliament and European Commission begin their work after summer 2024, what are your expectations and which priorities will you advocate for?

Peace in Europe will significantly impact the political sphere. Regarding trade, China's influence in consumer goods, particularly through Chinese platforms, will be crucial. Key issues will include supply chains, sustainability, ESG, product quality, and piracy.

Have there been any changes/updates in your market regarding consumers' payment and delivery preferences/behaviours?

In Switzerland, the TWINT payment platform has significantly increased, surpassing credit card payments. Invoice payments

“The challenge of digitalisation, particularly in the omnichannel sector, is indispensable”

have decreased to about 40% of all transactions, highlighting the importance of mobile payments. In delivery, there is a rising demand for speed and concerns about sustainability. Some services now allow customers to opt for slower, more sustainable delivery options. Additionally, there is a growing trend towards free deliveries or free deliveries for orders above a certain value.

What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?

There are significant differences between sectors in Switzerland. Home electronics, clothing, and home & living represent over 54% of the online market and hold between 30% and over 50% of their respective retail markets. These sectors are expected to continue growing. In contrast, the food sector is experiencing a decline in e-commerce and a resurgence of bricks-and-mortar businesses, especially in the fresh food segment.

Are there any other e-commerce trends specific or unique to your market you would like to share?

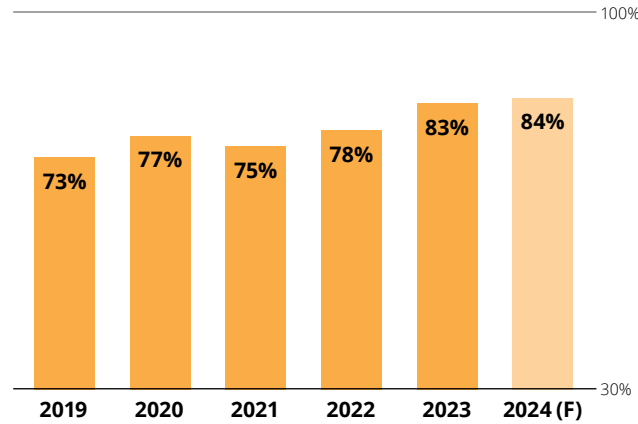
In Switzerland, e-commerce penetration is generally stronger than in Germany and Austria, a trend evident in recent years. However, omnichannel is here to stay and will dominate the future.

Eastern Europe



Internet users

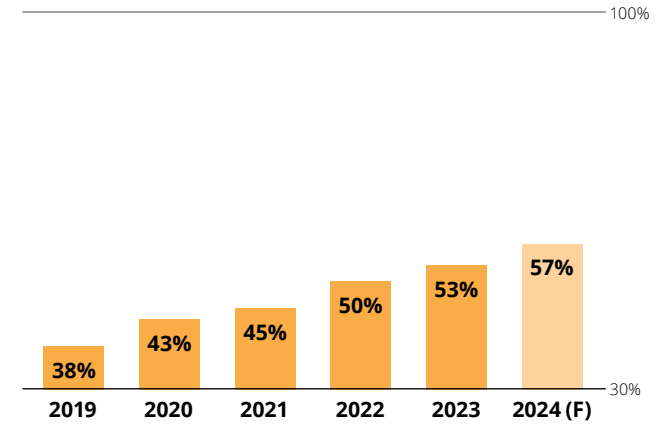
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT, DATAREPORTAL, NATIONAL STATISTICAL OFFICES, STATISTA

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



SOURCE: EUROSTAT, STATISTA, NATIONAL STATISTICAL OFFICES

B2C e-commerce turnover (€bn)

GDP and E-GDP (€bn)

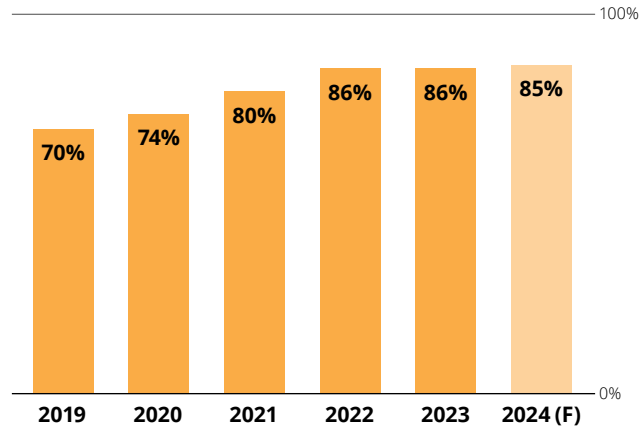
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Albania

Currency: lek | VAT: 20%

Internet users

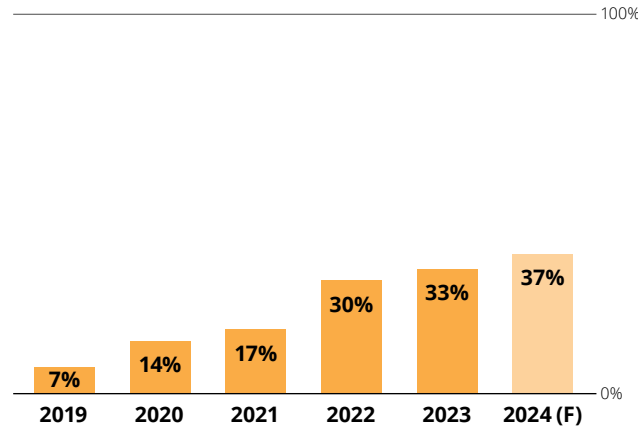
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



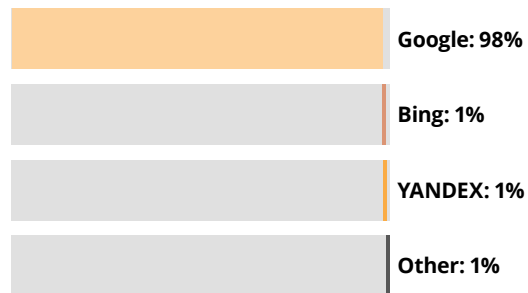
SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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Search engine market share

Most popular search engines in 2023



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

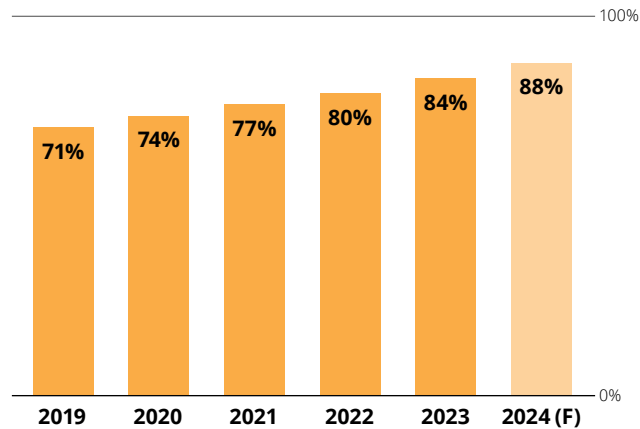
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Bosnia and Herzegovina

Currency: convertible mark | VAT: 17%

Internet users

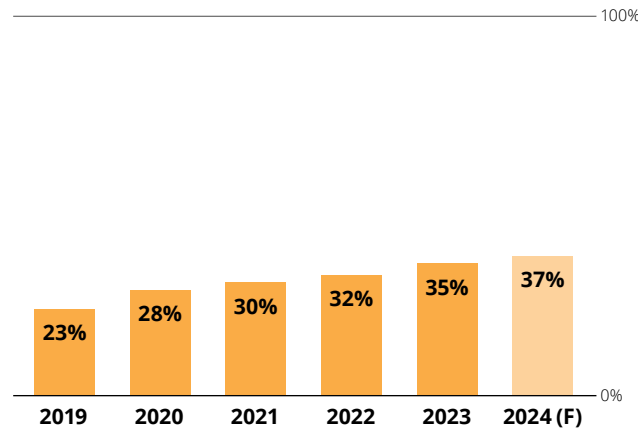
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



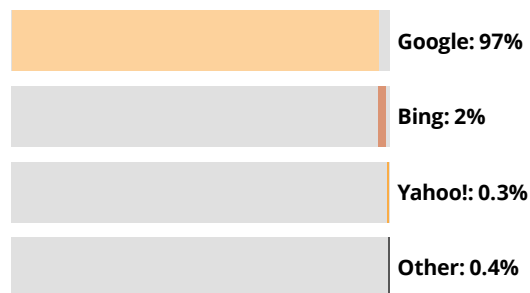
SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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Search engine market share

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SOURCE: STATCOUNTER

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Bosnia and Herzegovina

Interview

Belma Agić

Executive Directress, E-commerce Association in Bosnia and Herzegovina



Policies and regulation:

What national policies, if any, are being considered in your market that will likely have an impact on e-commerce?

Bosnia and Herzegovina would benefit from a comprehensive legal framework for e-commerce across all government levels to support digitalisation. Enhancing laws and incentives for SMEs to adopt e-commerce is crucial to keep the country competitive. Establishing a dedicated institution to oversee e-commerce legislation and support programs could significantly help SMEs utilise digital sales channels, boosting their capacity and efficiency. The forthcoming Law on Internal Trade of the Federation of Bosnia and Herzegovina aims to regulate e-commerce, mandating remote sales traders register as legal entities, with penalties for non-compliance. Additionally, the Ministry of Trade is drafting a separate law focused on e-commerce, including consumer protection measures. Meanwhile, Republika Srpska adopted its Law on Trade in 2019. Our Association, with regional CEFTA partners, has developed ecommerce4all.eu to educate and inform consumers and businesses. More details can be found here: <https://ecommerce4all.ba/en/module/regulation/laws/>

The outgoing EU mandate produced a significant amount of new legislation, which is partially still being transposed / implemented at national level. Are there EU rules currently being adapted into the national law of Bosnia and Herzegovina which are getting public attention/are creating specific challenges?

Bosnia and Herzegovina's e-commerce market hasn't yet met EU standards, partly due to its non-EU membership. Despite

gaining EU candidate status in December 2022, full membership requires fulfilling conditions like enhancing the rule of law and fighting corruption. These broader political and regulatory requirements are vital for creating a secure digital marketplace. As Bosnia and Herzegovina works to meet these conditions, it will align its e-commerce regulations with EU standards. This progress towards EU membership is driving the development of more modern e-commerce regulations. The following EU Directive 2000/31/EC provisions have been harmonised in Bosnia and Herzegovina:

1. Prohibition on restricting information society services from other CEFTA economies.
2. Uniform derogatory measures based on necessity and proportionality.
3. Prohibition of prior authorisation for information society service providers.
4. Uniform information requirements concerning service providers, commercial communications, and electronic contracts.
5. Equivalent treatment of electronic contracts.
6. Uniform rules on order placement.
7. Uniform exceptions to intermediary service provider liability.
8. Prohibition on imposing a general obligation to monitor.
9. Mechanisms for supervision and investigation of service providers.

Sustainability:

What is currently happening in Bosnia and Herzegovina regarding sustainable products (including second-hand goods) and packaging efforts?

The import of second-hand clothing in Bosnia and Herzegovina has been steadily rising, with stores often struggling to meet demand. Data from the Indirect Taxation Authority of Bosnia and Herzegovina shows imports of 4,853 tons valued at 10.7 million

“Larger enterprises are also leveraging advanced AI tools to provide size guides and virtual try-on options for clothing and accessories”

KM last year. Over the past decade, imports have increased by one to two million KM annually, with a notable jump of three million KM between 2020 and 2021. This growth highlights higher demand, supported by stores reporting more customers.

A growing sector of environmentally conscious businesses focuses on sustainable production. Leading initiatives include Maja Halilović's bio-design, Stribor fashion brand, Wood Surgery, and Magbago, which uses digital tags. These businesses use deadstock and recyclable materials, reflecting a forward-thinking approach. Additionally, the Mozaik Foundation's efforts led to legislative changes, eliminating VAT on donated food, valued at 130 million KM annually. This law supports social needs and environmental sustainability by reducing food waste, aligning with global efforts to combat climate change.

What is currently happening in Bosnia and Herzegovina regarding returns and their impact on sustainability efforts?

Large e-commerce businesses in Bosnia and Herzegovina are starting to recognise the importance of managing returns efficiently to reduce their environmental impact and support sector sustainability, though it remains a secondary strategy. Returns pose a significant challenge, especially for small and emerging e-commerce ventures that struggle with the financial burden of processing returns. To mitigate this, businesses are adopting strategies to minimise returns, such as enhancing product descriptions and images for accurate item representation. Larger enterprises are also leveraging advanced AI tools to provide size guides and virtual try-on options for clothing and accessories.

Bosnia and Herzegovina

Continued from previous page

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers – particularly SMEs – made?

The dominance of mobile access highlights the trend towards a mobile e-commerce environment. Research shows a very high percentage of purchases via mobile devices (83.4%), underscoring this shift. This necessitates mobile-optimised websites and applications as key elements of an e-commerce strategy. In contrast, the minimal usage of tablets for e-commerce (0.9%) compared to laptops and desktop computers (15.7%) suggests a potentially overlooked segment of users who prefer larger screens than phones but still seek portability.

Which technologies such as AI, VR and big data are Bosnian e-commerce industry players focusing on in 2024?

With the increasing use of smartphones, e-commerce businesses are focusing on mobile optimisation, developing mobile apps, and implementing mobile payment solutions to cater to the growing number of mobile shoppers. Despite the buzz around AI and more local IT companies offering AI tools and services, adoption within the Bosnian e-commerce industry is still slow. Most webshops are exploring AI chatbot modules for user queries and product recommendations, which are common solutions. These chatbots provide real-time assistance, improving engagement and resolution efficiency. Additionally, Bosnian e-commerce companies are exploring AI for inventory management and targeted marketing to optimise operations and personalise marketing efforts.

Current events and e-commerce:

As a newly elected European Parliament and European Commission begin their work after summer 2024, what are your expectations and which priorities will you advocate for?

The priority of the e-commerce association in Bosnia and Herzegovina is to lobby for a harmonised regulatory framework for e-commerce. Key priorities include simplified VAT rules, robust consumer protection laws, and stringent data privacy regulations

to help businesses operate within the EU market. Additionally, we aim to facilitate cross-border trade by reducing entry barriers, streamlining customs procedures, and promoting digital single market initiatives. This will enable Bosnian businesses to access a larger EU customer base. Our association will also emphasise investing in digital infrastructure and developing digital skills through training programs and partnerships with educational institutions.

Have there been any changes/updates in your market regarding consumers' payment and delivery preferences/behaviours?

Traditionally, cash on delivery is the preferred payment method for online shoppers in Bosnia and Herzegovina, accounting for 53.8% of transactions. Card payments follow at 32.8%, while PayPal, AliPay, and similar services make up 9.7%. Bank transfers account for 1.9% and money transfers for 1.8%. Local card services like Mastercard, VISA, Diners, and American Express lead with 51.8%, and PayPal holds 20.4%. Medical institutions top the list of locations where customers want to pay with cards (34%), followed by state institutions and utility companies (27%), markets (24%), and parking locations (20%).

Home delivery through express mail is preferred by 78.1% of respondents, while regular post offices account for 14.8%, manufacturer/seller delivery for 4.8%, and store pickup for 2.3%. For international online purchases, 60.2% prefer express mail delivery and 37.0% prefer regular postal services.

What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?

Research shows a significant increase in e-commerce users, particularly among those aged 25 to 45. There has been a 7.4% rise in customers making more than ten purchases in the last three months. The number of active cards at the end of 2023 was 2,454,350, up from 2,333,131 in 2022, marking a 5.19% increase. In Bosnia and Herzegovina, 34.4% of webshops now operate exclusively online, reflecting a growing global trend towards online-only businesses.

“In Bosnia and Herzegovina, 34.4% of webshops now operate exclusively online, reflecting a growing global trend towards online-only businesses”

Are there any other e-commerce trends specific or unique to your market you would like to share?

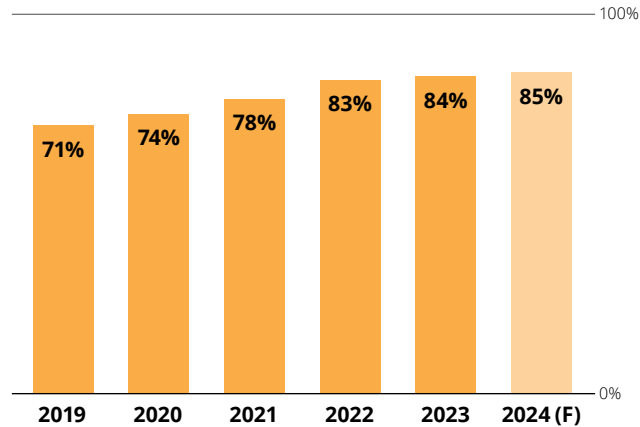
Annual research by the e-commerce association in Bosnia and Herzegovina reveals that 37.7% of respondents made 2-3 purchases in the last three months, showing consistent e-commerce use with moderate transactions. Additionally, 21.8% made 4-5 purchases, and 11.2% made 6-10 purchases, indicating a rise in online shopping. Clothing, footwear, and sports accessories remain the top categories, followed by electronic equipment. Tickets, streaming media, and other digital services are also gaining popularity. Over 40% buy regionally, around 30% purchase from the EU, but the majority (43.4%) shop from Bosnian webshops, highlighting a strong domestic market focus.

Bulgaria

Currency: lev | VAT: 20%

Internet users

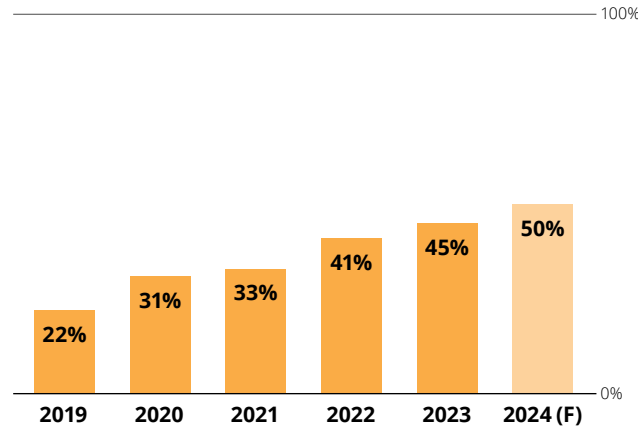
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



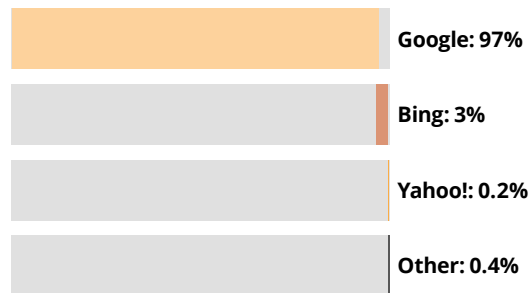
SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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Search engine market share

Most popular search engines in 2023



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Bulgaria

Interview

Janet Naidenova

Chairperson, Bulgarian E-commerce Association



Policies and regulation:

What national policies, if any, are being considered in your market that will likely have an impact on e-commerce?

Ordinance-18 will positively impact e-commerce if credit and debit card payments, and mobile payment services are considered credit payments, eliminating the need for online sellers to issue cash receipts. This would reduce the administrative burden for e-merchants, encouraging more online stores to offer these payment options rather than just cash on delivery. The result would be an increase in digital payments, providing more resources and convenience to customers and boosting the economy.

The outgoing EU mandate produced a significant amount of new legislation, which is partially still being transposed / implemented at national level. Are there EU rules currently being adapted into the national law of Bulgaria which are getting public attention/are creating specific challenges?

The significant amount of new legislation from the outgoing EU mandate presents challenges for local businesses to implement at the national level. A better balance is needed between implementing new regulations and maintaining competitiveness and sustainable growth. For instance, the Digital Services Act (DSA) applies in all Member States from 17 February 2024. The European Commission has created general rules impacting the information society and providers of intermediary services, with direct applicability in Bulgaria and other EU countries. The Commission for the Regulation of Communications in Bulgaria (CRC) is the coordinator of digital services, responsible for supervision and compliance. Businesses are unprepared, so the

CRC and the Bulgarian E-commerce Association are collaborating to assist with DSA implementation. On the legislative side, the Packaging and Packaging Waste Regulation (PPWR), recently passed, mandates the reduction of packaging waste and encourages the use of recyclable materials. This legislation aims to minimise the environmental impact of packaging via e-commerce operations. Similarly, the forthcoming Textile Waste Directive will address the issue of textile waste by setting clear objectives and requirements for recycling and waste reduction.

Sustainability:

What is currently happening in Bulgaria regarding sustainable products (including second-hand goods) and packaging efforts?

In online business, sustainability is highly valued by potential customers. As people become aware of their impact on the environment and society, they seek ways to minimise it. The growth of e-commerce offers an opportunity to rethink the use of secondary materials and goods, extending second-use markets and fostering reuse, repair, upcycling, and DIY markets. The e-commerce sector plays a key role in connecting businesses and consumers to the second-hand market, which is thriving. Emerging packaging trends include sustainability, with nearly 50% of consumers expecting recycled, biodegradable, and minimal packaging.

What is currently happening in Bulgaria regarding returns and their impact on sustainability efforts?

Between 2% and 27% of orders are returned to retailers within 14 days depending on the product category. Another 10% of orders are unclaimed by consumers, generating costs and negatively impacting the environment. Many e-shops now allow customers to try on clothes or shoes at home and return items within 30 days if they do not meet expectations. This policy aims to reduce returns and environmental impact. Businesses also develop incentives to decrease the percentage of unclaimed and returned orders.

“A better balance is needed between implementing new regulations and maintaining competitiveness and sustainable growth”

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers – particularly SMEs – made?

SMEs are embracing digitalisation and technologies like cloud services and SaaS to set up e-shops. Retailers can easily get online, but the challenge begins with online marketing, integrations, and analysis after launching their stores. SMEs must master e-commerce, logistics, and fast, contactless shipping. Success in e-commerce requires more than just a great product and website; understanding competitors and the market landscape is crucial for strategic advantage. SMEs benchmark against competitors by evaluating KPIs such as website traffic, conversion rates, average order value, and customer retention. Analysing competitors' customer experiences and optimising their websites ensures a seamless, user-friendly experience. In a dynamic market, regularly evaluating competitors and focusing on customer-centric strategies help e-commerce businesses thrive.

Which technologies such as AI, VR and big data are Bulgarian e-commerce industry players focusing on in 2024?

Automation and AI are central to business development, simplifying processes and enabling expansion. In Bulgaria, e-commerce players focus on AI and ML technologies to enhance customer satisfaction and profits. AI and ML are used in product recommendations, chatbots, personalised content, and sales facilitation. AI also optimises prices dynamically, a crucial factor in online purchasing. Dynamicpricing.ai automates price optimisation based on various factors and is offered as a SaaS (Software as a Service) solution on a subscription basis boosting sales and profits for e-merchants.

Bulgaria

Continued from previous page

The Bulgarian company Releva uses AI for full journey personalisation, AI-driven retention, and predicting users' next purchases, enhancing the shopping experience. The role of machine learning in data management is growing, meeting the demand for timely and efficient machine communication. Tools like ChatGPT improve productivity, helping businesses and individuals achieve significant results with minimal effort, such as personalised travel recommendations. An increase in such AI applications is expected.

Current events and e-commerce:

As a newly elected European Parliament and European Commission begin their work after summer 2024, what are your expectations and which priorities will you advocate for?

In the next five years, the digital commerce sector could drive a fairer, more competitive, sustainable, and digital economy. The Bulgarian E-commerce Association (BEA) believes in better harmonisation and enforcement of rules with less regulation at the EU level. As a member of Ecommerce Europe, BEA fully supports the principles and priorities of the Ecommerce Europe Manifesto. BEA will advocate for closing the loop on the EU circular single market, streamlining data requirements for business compliance and growth, leveraging digital tools for consumer information, partnering consumer protection with economic growth, building an innovative retail payment landscape, and ensuring streamlined taxation and parcel flow.

Have there been any changes/updates in your market regarding consumers' payment and delivery preferences/behaviours?

E-commerce payment methods are changing, and this trend is expected to continue. Cash on delivery payments have decreased from 70% to 60% over the past year, while card payments have risen from 25% to 32% in 2023. Bank and mobile payments now represent 4.58%. Card and mobile payments in Bulgaria are expected to keep growing. A new trend in the Bulgarian market is the "Buy now, Pay later" method, which holds a 4.10% share and is expected to increase. With instant payment options, bank payments are also projected to rise. More market players and

new parcel lockers are prompting online shoppers to pick up parcels from street lockers rather than courier offices.

What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?

The primary reason for increased e-commerce purchasing is convenience. Many consumers, who were not online shoppers before the pandemic, now appreciate e-commerce's utility. Over 53% of online users in Bulgaria shop online, a figure expected to rise. Convenience is becoming the new loyalty. Another factor is the emergence of Millennials, a stable group of shoppers interested in environmentally friendly products. This demand for green products drives e-commerce companies to adopt eco-friendly practices, boosting e-commerce purchasing among Millennials.

Are there any other e-commerce trends specific or unique to your market you would like to share?

In Bulgaria e-commerce still has a lot of potential. While e-commerce represents 8% of total retail in Bulgaria, according to Euromonitor data, in countries like Poland, e-commerce represents about 15% of total retail same data, therefore there's a lot of improvement in the next years. The Bulgarian e-commerce market has doubled in the last four years. Forecasts predict significant growth and economic contribution in the next 3-5 years.

BEA has introduced TrustMark to the Bulgarian market, enhancing consumer and trader protection by establishing a unified European set of rules and ensuring clear communication. TrustMark safeguards consumers when making online purchases in Bulgaria and applies to cross-border e-commerce for Bulgarian consumers. The TrustMark symbol on a website indicates the company's commitment to the E-Commerce Code of Conduct, ensuring ethical standards in the online market. For more information, visit: <https://trustmark.bg>.

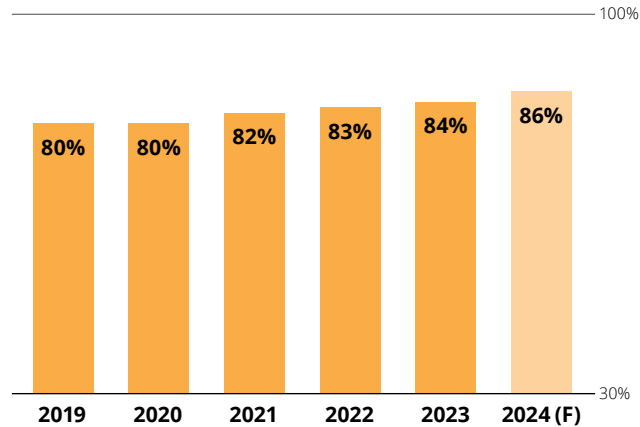
"Convenience is becoming the new loyalty"

Croatia

Currency: euro | VAT: 25%

Internet users

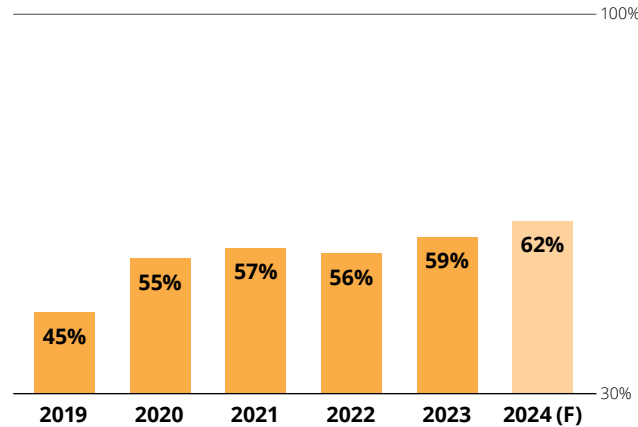
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



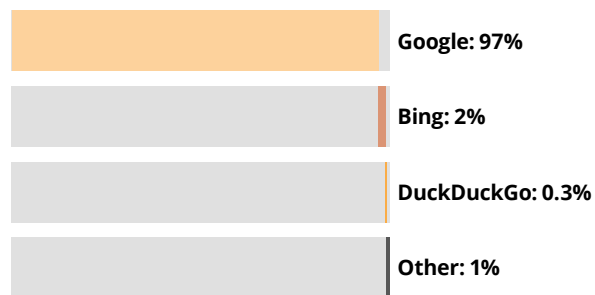
SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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Search engine market share

Most popular search engines in 2023



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

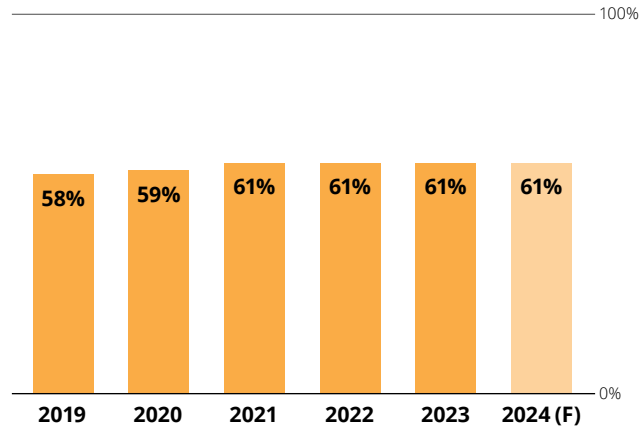
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Moldova

Currency: leu | VAT: 20%

Internet users

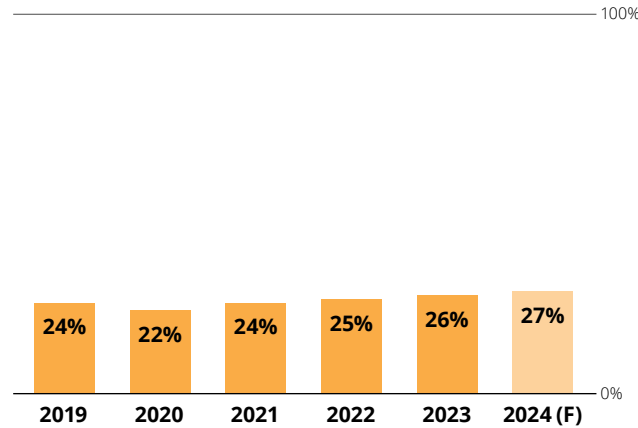
Percentage of the population aged 16-74 accessing the internet



SOURCE: WORLD BANK, DATAREPORTAL

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



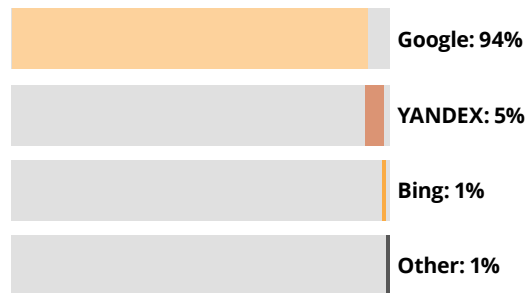
SOURCE: STATISTA

GDP and E-GDP (€bn)

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Search engine market share

Most popular search engines in 2023



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

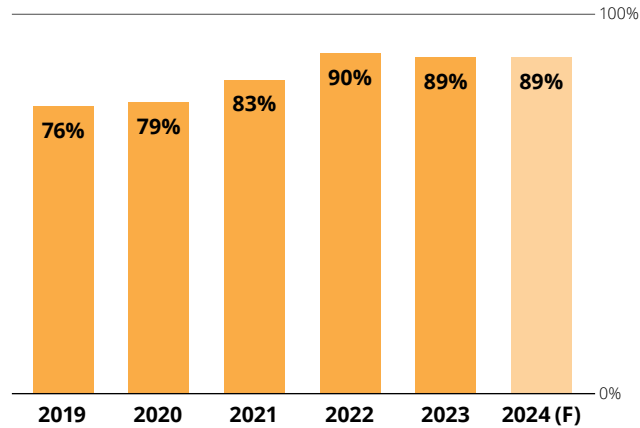
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Montenegro

Currency: euro | VAT: 21%

Internet users

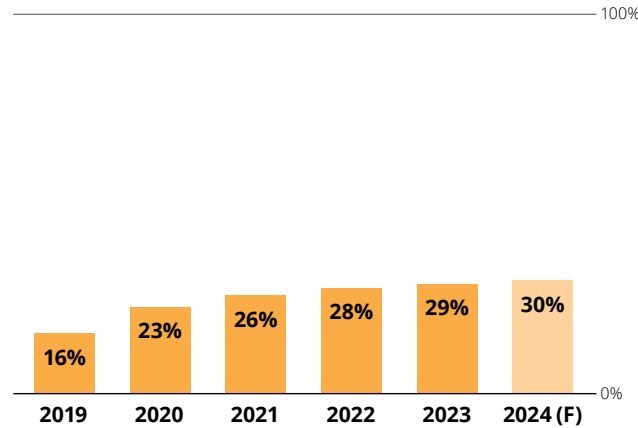
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



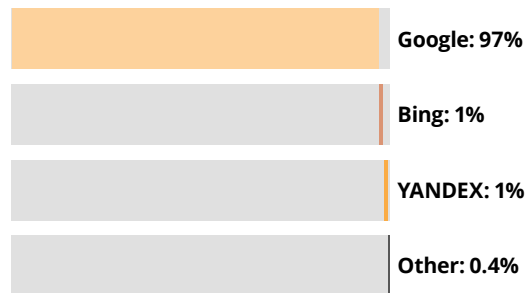
SOURCE: EUROSTAT

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SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

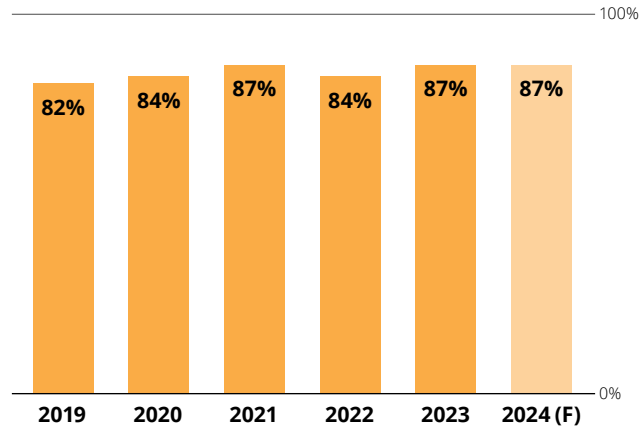
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North Macedonia

Currency: denar | VAT: 18%

Internet users

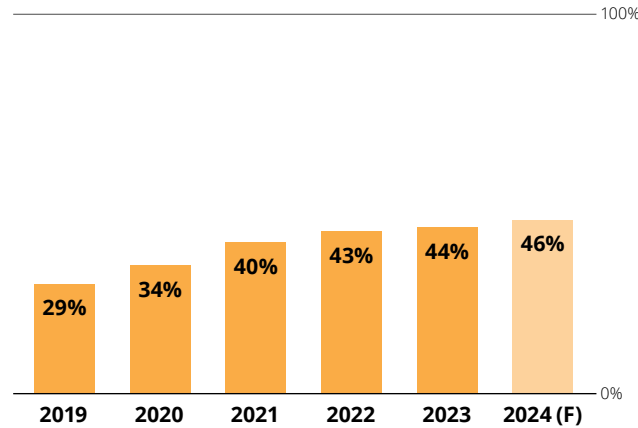
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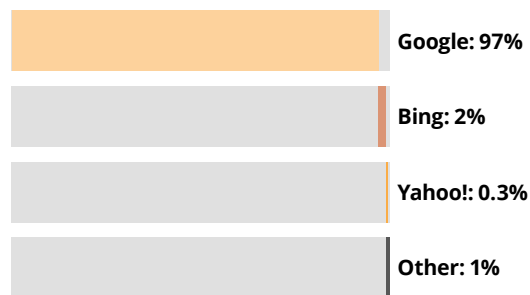
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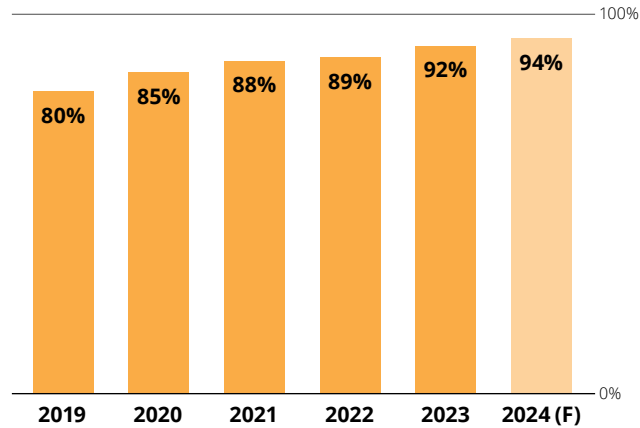
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Romania

Currency: New leu | VAT: 19%

Internet users

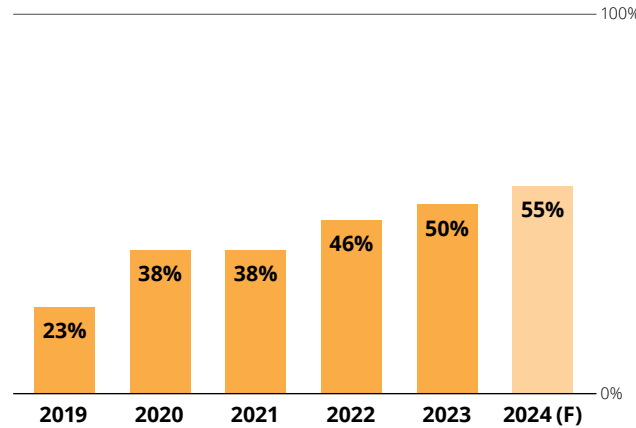
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SOURCE: EUROSTAT

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



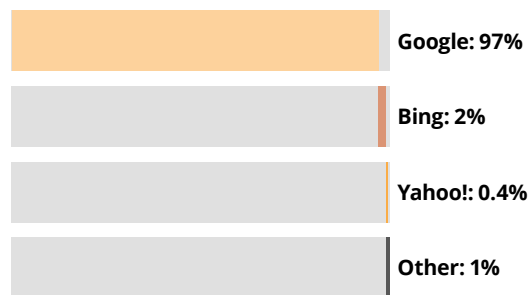
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Romania

Interview

Cristian Pelivan

Executive Director,
Romanian Association of Online Stores



Policies and regulation:

What national policies, if any, are being considered in your market that will likely have an impact on e-commerce?

There is an ongoing effort to implement EU regulations such as the Digital Services Act and the Digital Markets Act. The policy landscape is dynamic, with new or revised policies focusing on various topics, from taxation and consumer rights to digital security. Notably, two pending legislative measures are set to significantly benefit the Romanian e-commerce sector: the enactment of a modernised law on e-signatures and the implementation of eIDs.

The outgoing EU mandate produced a significant amount of new legislation, which is partially still being transposed / implemented at national level. Are there EU rules currently being adapted into the national law of Romania which are getting public attention/are creating specific challenges?

Romania has integrated much of European legislation into its national framework. This year, the most significant update is the implementation of the Digital Services Act, which introduces new compliance obligations. ANCOM, designated as the Digital Services Coordinator, is actively delivering secondary legislation proposals to enforce the Digital Services Act.

Sustainability:

What is currently happening in Romania regarding sustainable products (including second-hand goods) and packaging efforts?

The Romanian market is growing in demand for sustainable

products and eco-friendly packaging, driven by increasing environmental awareness among consumers. Research by MKOR shows that 38% of Romanians consciously recognise the environmental impact of their consumption habits. The most sought-after sustainable product categories include food, beverages, cosmetics, home care, and fashion. There is also strong interest in refurbished digital devices, especially smartphones and tablets. Online retailers are expanding their offerings to include refurbished devices, seeking more sustainable, minimally packaged goods, and optimising logistics to reduce carbon emissions.

What is currently happening in Romania regarding returns and their impact on sustainability efforts?

To enhance understanding of returns and sustainable practices in the Romanian online retail sector, note the contrast between local retailers and third-country platforms regarding return policies. Romanian companies promote sustainability by reselling returned or refurbished items at reduced prices, thus minimising waste. Conversely, some third-country platforms often refund customers without requesting the item be shipped back. While convenient, this approach can increase waste in the mid to long term, posing environmental challenges.

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers – particularly SMEs – made?

This past year has seen rapid digital transformation among retailers, especially SMEs, supported by government grants financed with EU funds. Despite this progress, challenges remain in fully digitalising retail operations. Although Romania has a high internet penetration of nearly 85%, and two-thirds of Romanians shop online, only a small percentage of SMEs sell online — almost half the EU average. This discrepancy highlights significant growth opportunities in the EU's digital marketplace. By leveraging current technologies and the Digital Single Market's benefits, Romanian SMEs can expand their reach across Europe, promising a robust future for the region's digital commerce sector.

“The Romanian market is growing in demand for sustainable products and eco-friendly packaging, driven by increasing environmental awareness among consumers”

Which technologies such as AI, VR and big data are Romanian e-commerce industry players focusing on in 2024?

The Romanian e-commerce sector is emphasising AI and big data analytics to enhance customer experiences, optimise operations, and improve services. AI applications include customer service automation, personalised marketing, and better inventory management, thus improving delivery efficiencies. Romania's digital marketplace offers growth opportunities, particularly for SMEs to integrate into online sales. This potential is amplified by the country's high internet penetration and strong consumer preference for online shopping. Notably, the adoption of smart lockers, as detailed in a recent analysis, highlights the shift towards more efficient, digital, and sustainable delivery methods.

Current events and e-commerce:

As a newly elected European Parliament and European Commission begin their work after summer 2024, what are your expectations and which priorities will you advocate for?

The goal is to create a digitally advanced, inclusive, and competitive Single Market that benefits all citizens and sets a global standard in digital excellence. A major priority will be enforcing fair regulations, especially for non-EU platforms that bypass EU rules. Boosting digital skills is also crucial, preparing all Europeans for future technological demands and promoting responsible digital consumption.

Romania

Continued from previous page

Have there been any changes/updates in your market regarding consumers' payment and delivery preferences/behaviours?

In Romania's e-commerce sector, cash on delivery (COD) remains a popular payment method. However, it has faced increased scrutiny to support tax collection. As ARMO, we strive to present and support digital alternatives to COD, including growing BNPL options. By collaborating with the Romanian National Agency for Fiscal Administration and the National Centre for Financial Information, we accurately estimated the value of business-to-consumer cash on delivery transactions for 2023 at approximately EUR 5 billion, surpassing our projections and highlighting Romania's substantial e-commerce volume. The forthcoming introduction of RoPay, a new electronic payment system, is expected to offer a safer, quicker, and more cost-effective alternative, which could facilitate a shift toward greater adoption of electronic payments.

What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?

Considering the factors influencing changes in e-commerce among consumers, it's essential to note the growth trajectory of Romania's sector. We still lag behind the European average in the proportion of the population participating in online shopping. Data from the Romanian National Institute for Statistics indicates that 68.1% of internet users made online purchases in 2023, reflecting a positive trend, especially in rural areas. Improved internet accessibility and reduced delivery costs in these regions are driving significant growth. Rural Romania has embraced online shopping, suggesting sustained growth for e-commerce in the country.

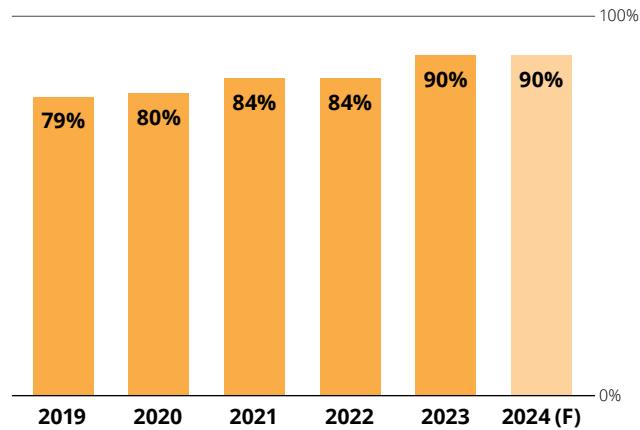
“Rural Romania has embraced online shopping, suggesting sustained growth for e-commerce in the country”

Serbia

Currency: dinar | VAT: 20%

Internet users

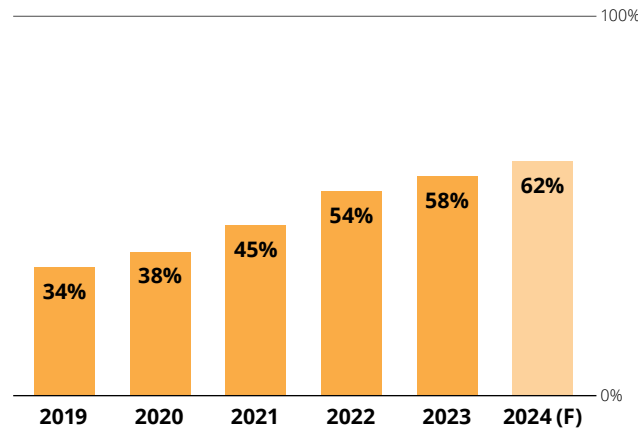
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



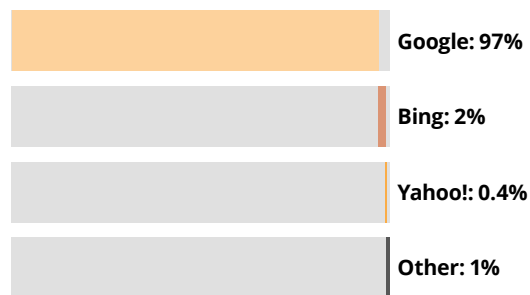
SOURCE: EUROSTAT

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Search engine market share

Most popular search engines in 2023



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

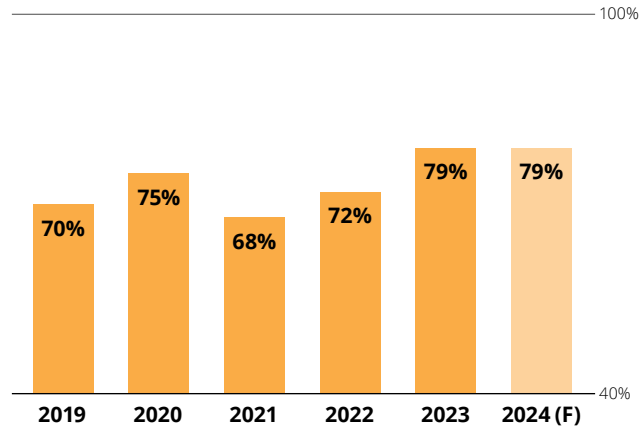
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Ukraine

Currency: hryvnia | VAT: 20%

Internet users

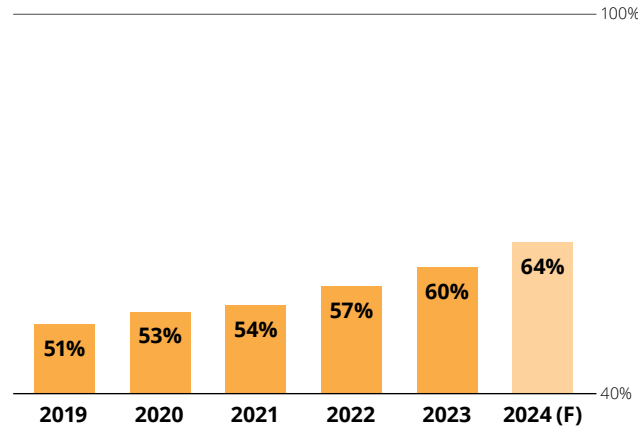
Percentage of the population aged 16-74 accessing the internet



SOURCE: WORLD BANK, DATAREPORTAL

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



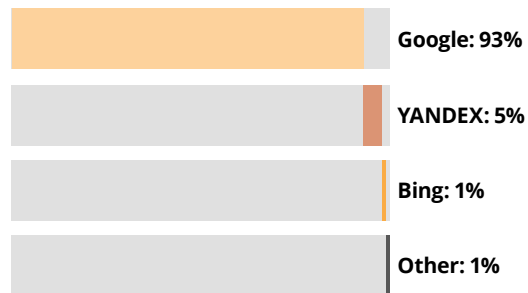
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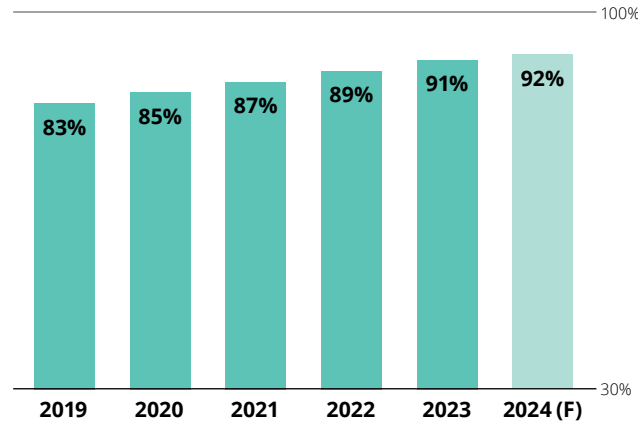
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Southern Europe



Internet users

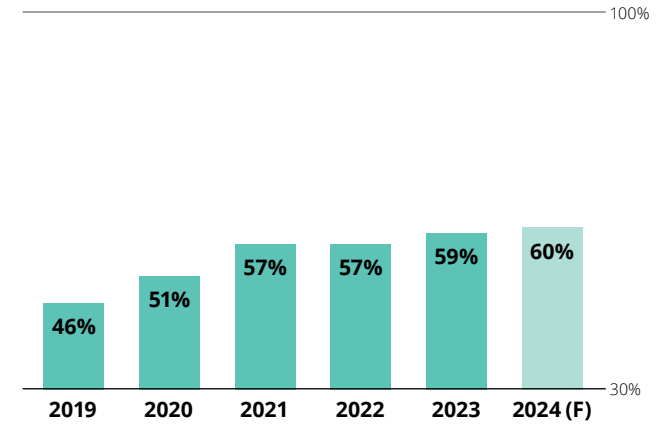
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT, DATAREPORTAL

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



SOURCE: EUROSTAT, STATISTA

B2C e-commerce turnover (€bn)

GDP and E-GDP (€bn)

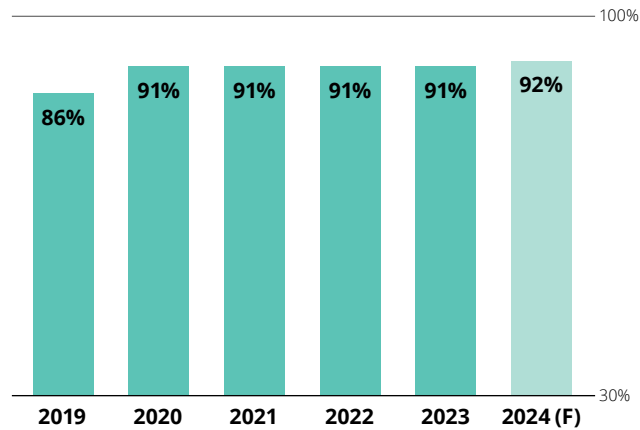
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Cyprus

Currency: euro | VAT: 19%

Internet users

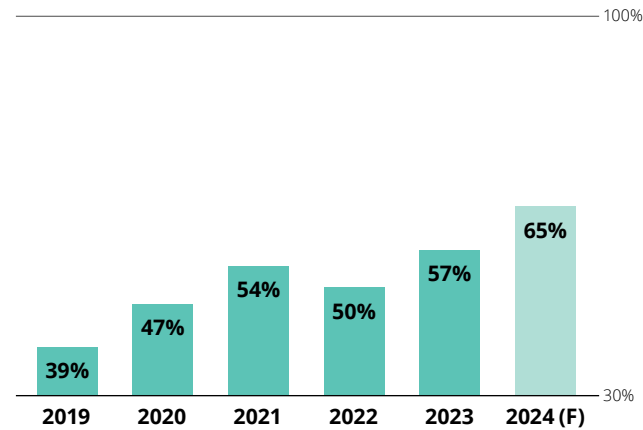
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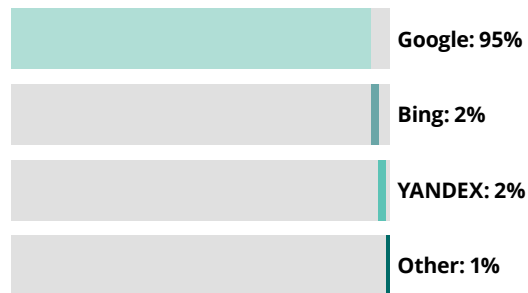
SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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Search engine market share

Most popular search engines in 2023



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

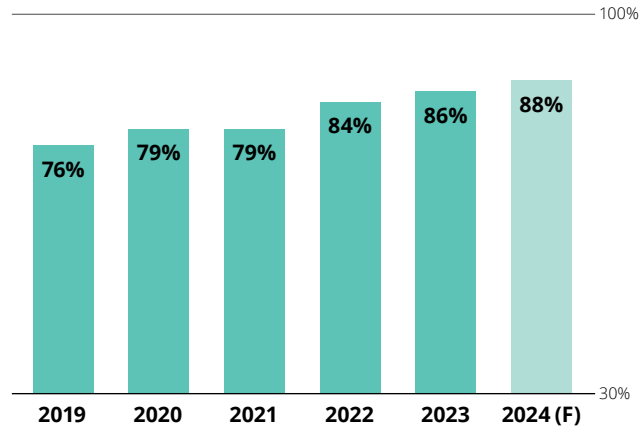
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Greece

Currency: euro | VAT: 24%

Internet users

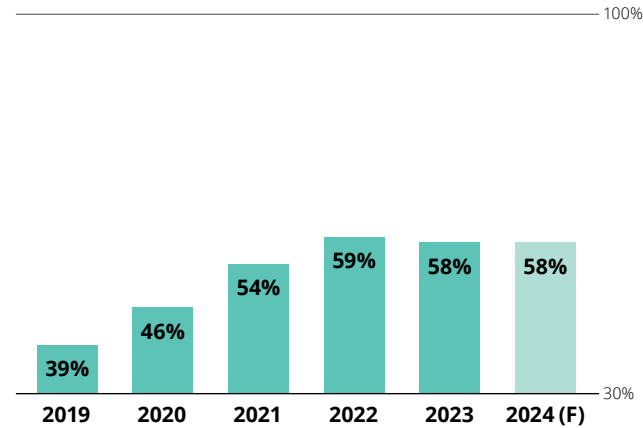
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

Percentage of the population aged 16-74 who bought goods or services online



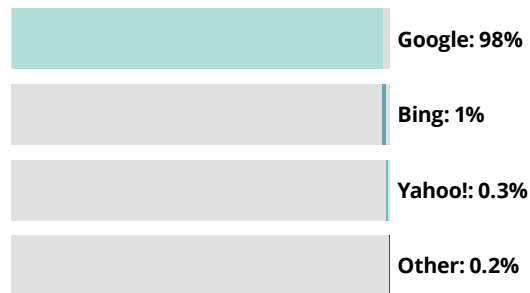
SOURCE: EUROSTAT

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Search engine market share

Most popular search engines in 2023



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

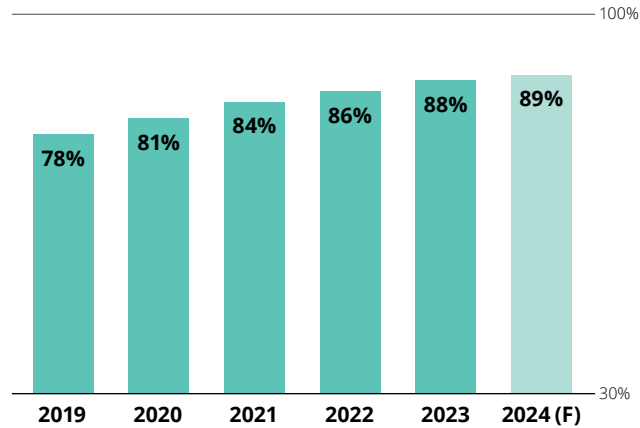
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Italy

Currency: euro | VAT: 22%

Internet users

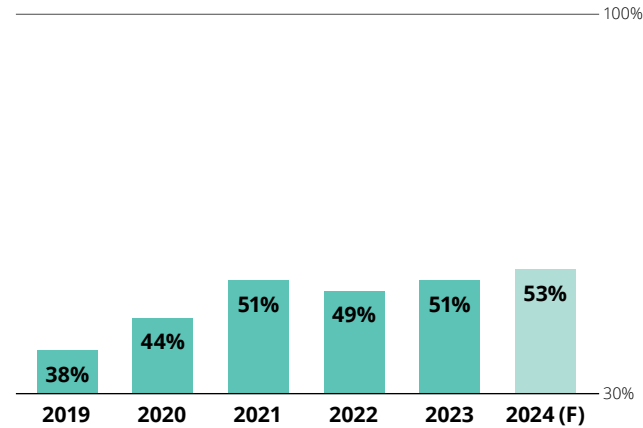
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SOURCE: EUROSTAT

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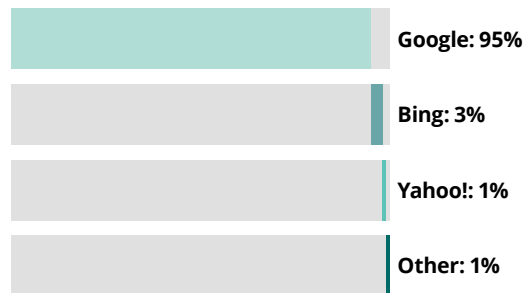
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Interview

Roberto Liscia

President, Consorzio Netcomm



Policies and regulation:

What national policies, if any, are being considered in your market that will likely have an impact on e-commerce?

The Italian government is focusing on policies to support digital transformation and e-commerce growth. Key initiatives include the National Recovery and Resilience Plan (PNRR), which allocates substantial funds for digital transition and Industry 5.0. These efforts aim to foster innovation and competitiveness among Italian businesses, particularly SMEs, while also reducing administrative burdens and simplifying fiscal procedures for more efficient business operations.

The outgoing EU mandate produced a significant amount of new legislation, which is partially still being transposed / implemented at national level. Are there EU rules currently being adapted into the national law of Italy which are getting public attention/are creating specific challenges?

Italy is incorporating several EU regulations into national law, including the Digital Services Act, the Digital Markets Act, and the AI Act. These laws aim to improve data protection, ensure fair competition, and regulate AI use. They are attracting significant public attention due to their extensive impact on e-commerce and the regulatory challenges they present. Businesses are focused on complying with these new rules while maintaining competitiveness and innovation.

Sustainability:

What is currently happening in Italy regarding sustainable products (including second-hand goods) and packaging efforts?

In Italy, there is a growing trend towards sustainability, with rising consumer demand for eco-friendly and second-hand products. Businesses are adopting sustainable practices, such as reducing packaging waste and using recyclable materials. Initiatives promoting the circular economy aim to minimise environmental impact throughout the product lifecycle, including efforts to enhance packaging sustainability and encourage material reuse and recycling.

What is currently happening in Italy regarding returns and their impact on sustainability efforts?

The management of product returns is a critical focus area for enhancing sustainability in e-commerce. Italian businesses are developing more efficient return policies and systems to reduce waste and improve the environmental footprint. This includes refurbishing and reselling returned items and implementing measures to streamline the returns process, making it more environmentally friendly.

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers – particularly SMEs – made?

Italian retailers are increasingly digitalising to adapt to evolving consumer behaviours and market conditions. SMEs are adopting digital tools for online sales, customer relationship management, and digital marketing. Technologies like AI, big data, and advanced analytics are optimising operations and enhancing customer experiences. This digital transformation helps SMEs become more competitive and responsive to market demands.

Which technologies such as AI, VR and big data are Italian e-commerce industry players focusing on in 2024?

The focus is on leveraging AI for personalised customer experiences, fraud prevention, and operational efficiency. Big data and analytics provide deeper insights into consumer behaviour and improve decision-making. VR and AR technologies enhance product visualisation and customer engagement. These

“The Italian government is focusing on policies to support digital transformation and e-commerce growth”

technologies are significantly changing how businesses operate and interact with customers, leading to more tailored and efficient services.

Current events and e-commerce:

As a newly elected European Parliament and European Commission begin their work after summer 2024, what are your expectations and which priorities will you advocate for?

Expectations focus on creating a unified digital single market and supporting innovation. Priorities include advocating for regulations that reduce administrative burdens, enhance cybersecurity, and promote fair competition. Emphasis will be on fostering digital and green transitions, supporting SMEs, and ensuring regulations are adaptable to diverse business models and technological advancements.

Have there been any changes/updates in your market regarding consumers' payment and delivery preferences/behaviours?

Consumers in Italy are increasingly favouring digital payment methods, notably mobile and contactless payments. There is also a growing demand for faster and more flexible delivery options, including same-day and next-day services. These changes reflect the desire for greater convenience and efficiency in online shopping.

What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?

The main reasons for the rise in e-commerce are the convenience of online shopping, the wide variety of products, and the ease of price comparison. The COVID-19 pandemic has also hastened

Continued from previous page

this shift. Conversely, a decline in e-commerce may be due to concerns about data security, complicated return processes, and a preference for in-person shopping.

Are there any other e-commerce trends specific or unique to your market you would like to share?

A unique trend in the Italian market is the strong preference for locally made products, prompting e-commerce platforms to highlight Italian brands. There is also a growing shift towards omnichannel strategies, ensuring seamless shopping experiences both online and offline. Additionally, eco-friendly and sustainable consumption practices are increasingly influencing consumer choices, aligning with broader European sustainability goals.

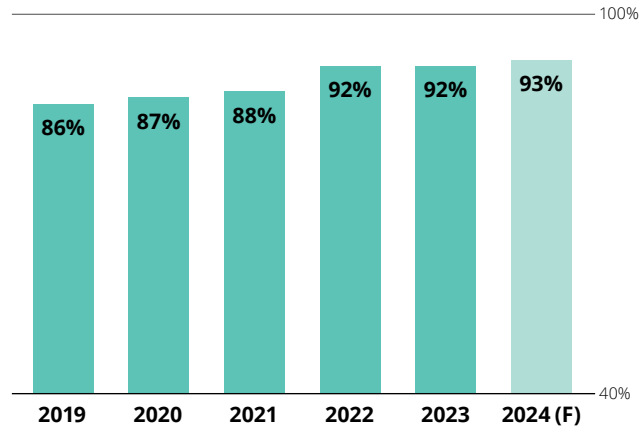
“A unique trend in the Italian market is the strong preference for locally made products, prompting e-commerce platforms to highlight Italian brands”

Malta

Currency: euro | VAT: 18%

Internet users

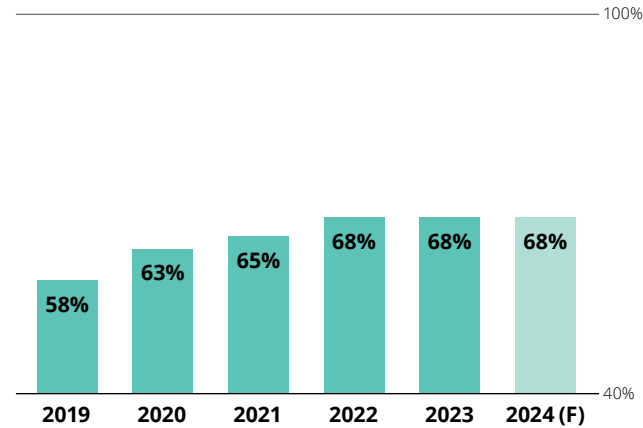
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SOURCE: EUROSTAT

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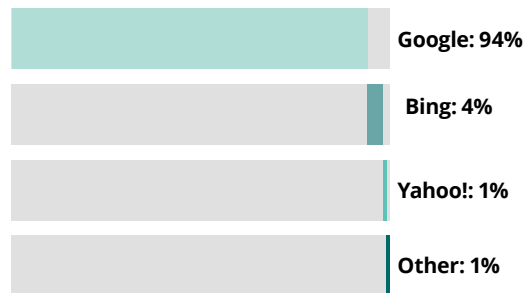
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SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

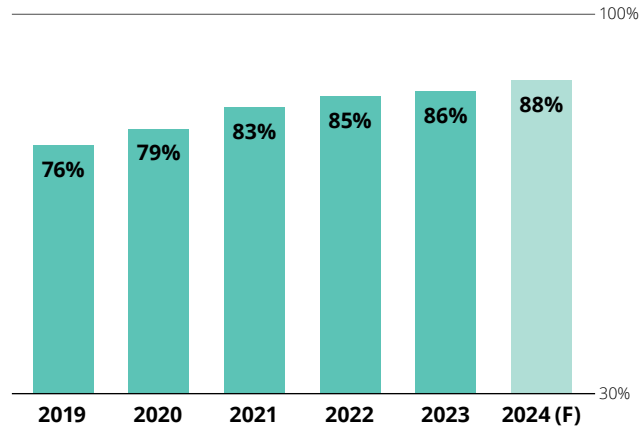
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Portugal

Currency: euro | VAT: 23%

Internet users

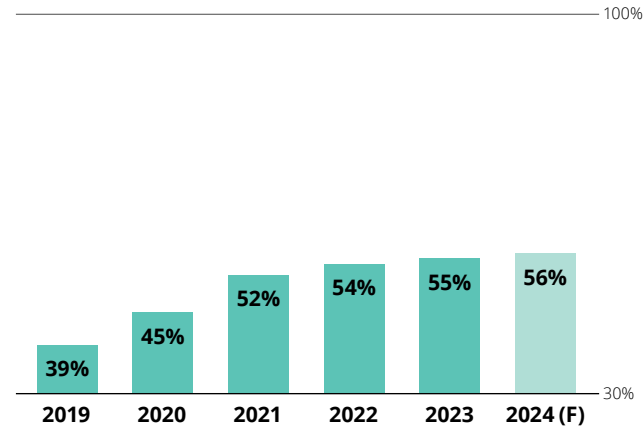
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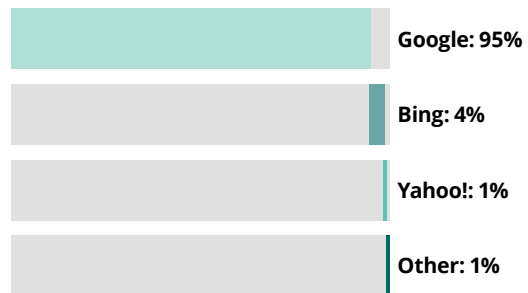
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SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

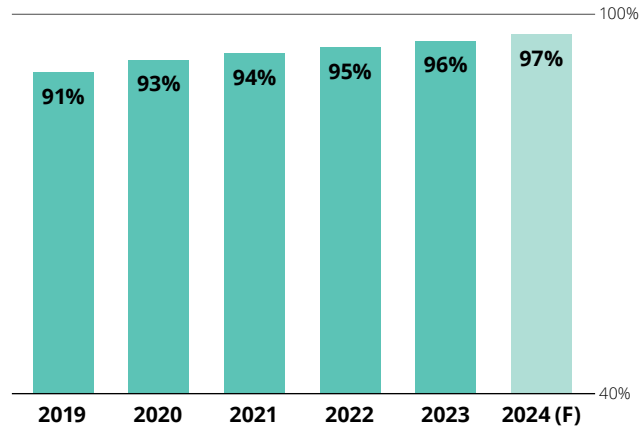
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Spain

Currency: euro | VAT: 21%

Internet users

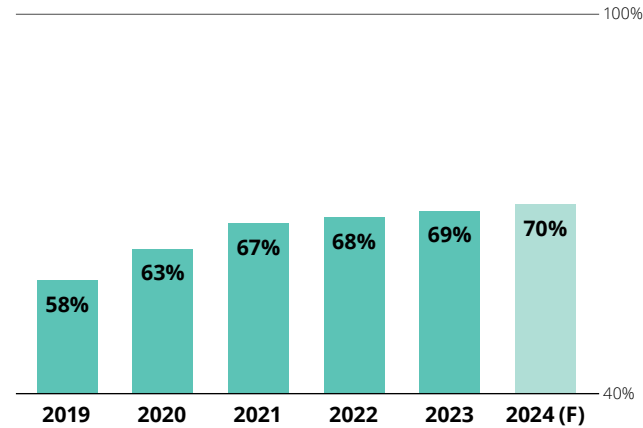
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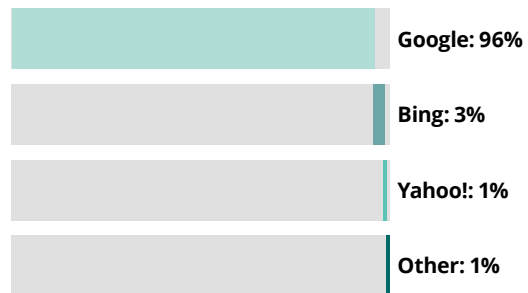
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Spain



Interview

César Tello

Managing Director, Adigital



Policies and regulation:

What national policies, if any, are being considered in your market that will likely have an impact on e-commerce?

At the national level, several initiatives may impact e-commerce, including European legislative files such as the Product Liability Directive, Union Customs Code Reform, Price Indication Directive, Alternative Dispute Resolution Directive proposal, Packaging and Packaging Waste Regulation, Empowering Consumers through the Green Transition Directive, Ecodesign Sustainable Product Regulation, Right to Repair Directive, and Green Claims Directive. National legislative files also play a role, with proposals on collective actions for consumer protection and customer services. There is growing interest in sustainability in Spain, reflected in packaging rules and local initiatives like last-mile taxation in Barcelona. Additionally, programs like Kit Digital and Kit Consulting, launched by the Spanish Digitalisation Ministry, aim to boost SME digitisation and thus affect e-commerce. We believe public-private initiatives are crucial for fostering e-commerce. Therefore, Adigital and ICEX have launched the White Book on Crossborder E-commerce to support Spanish SMEs.

The outgoing EU mandate produced a significant amount of new legislation, which is partially still being transposed / implemented at national level. Are there EU rules currently being adapted into the national law of Spain which are getting public attention/are creating specific challenges?

Initiatives such as the transposition of the Directive on Administrative Cooperation (DAC7) and consumer credit transpositions are significant for e-commerce. Additionally, the Spanish Government has initiated a public consultation

to transpose three European directives: the Directive for empowering consumers for the green transition, the Green Claims Directive, and the Right to Repair Directive. The Government plans to design a law called the Sustainable Consumption Law.

Sustainability:

What is currently happening in Spain regarding sustainable products (including second-hand goods) and packaging efforts?

Sustainability is becoming a decisive factor in the purchasing decisions of Spanish digital consumers. Studies show that in Spain, 45% would pay more for sustainable products, and six out of ten would specifically do so for eco-friendly items. This growing environmental awareness, which emerged during the pandemic, has led to increased purchasing of second-hand products, especially in fashion and cultural sectors like books, music, movies, and collectibles. Millennials are the main drivers of this trend. Spanish companies are adapting by offering more sustainable and second-hand products, such as the Zara Pre-Owned app by Inditex. Additionally, Spanish e-commerce businesses are optimising packaging to meet environmental regulations, using recyclable and biodegradable materials, and reducing package size and weight to minimise environmental impact and reduce costs.

What is currently happening in Spain regarding returns and their impact on sustainability efforts?

Spain has one of the highest return rates in European e-commerce, with 40% of online shoppers returning products. Over half of these returns are in the clothing, footwear, and accessories sectors. The propensity to return products is much lower in other categories. The most active returners are aged 25 to 54, with younger and older age groups returning less. There is no significant difference in return behaviour between urban and rural residents. Spanish companies are reducing CO₂ emissions from returns by encouraging in-store returns, using smart lockers, avoiding urgent deliveries, and promoting responsible shopping. Leading companies now charge for home pickups, but in-store and convenience point returns remain free.

“There is growing interest in sustainability in Spain, reflected in packaging rules”

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers – particularly SMEs – made?

Over the past year, Spanish SMEs have accelerated their digitalisation and adoption of new technologies, thanks to public initiatives from 2021 and 2022. These measures have improved efficiency, competitiveness, and growth potential. Notable programmes include the Digital Kit Program, which funds essential digital tools for SMEs, and Connectivity Vouchers, which provide internet access. The Agents of Change program finances digital transformation professionals, while Activa Industry 4.0 focuses on industrial SMEs. Acelera Pyme supports integrating digital technologies into production systems. Additionally, Educa on Digital and the Digital VET Plan aim to enhance digital skills among the general population and SME employees.

Which technologies such as AI, VR and big data are Spanish e-commerce industry players focusing on in 2024?

E-commerce companies in Spain are focusing on leveraging AI throughout the value chain, from personalising shopping experiences to optimising inventory management and automating customer interactions via chatbots. Despite strides in AI, adoption rates still lag behind European leaders, indicating room for growth. Augmented reality (AR) and virtual reality (VR) are gaining traction, allowing consumers to visualise products in a virtual environment before purchasing, particularly in fashion and home decor. Big data helps Spanish e-commerce businesses analyse large volumes of data to predict market trends and refine marketing strategies. Blockchain technology is advancing security and transparency, while 2023 has seen notable growth in cloud computing, especially edge computing, enhancing operational flexibility and cost-efficiency. Advances in 5G and Spain's excellent infrastructure are facilitating rapid IoT deployment, improving logistics management. These technologies are transforming Spanish e-commerce, making it more efficient, secure, and competitive.

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Spain



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Current events and e-commerce:

As a newly elected European Parliament and European Commission begin their work after summer 2024, what are your expectations and which priorities will you advocate for?

The newly elected European Parliament and European Commission are expected to prioritise technology regulation, focusing on AI and big data ethics. Stricter sustainability regulations are anticipated, targeting reduced carbon footprints in logistics and packaging, and promoting fair trade practices. Improving consumer protection laws, particularly around data privacy and security, will also be a key focus. Advancing a single digital market and increasing connectivity, especially in rural areas, will be crucial. Support for innovation in e-commerce through grants and research programs, stronger cybersecurity measures, and education in digital skills to help workers and business owners adapt to new technologies are also expected priorities.

Have there been any changes/updates in your market regarding consumers' payment and delivery preferences/behaviours?

Credit and debit cards remain the most popular payment methods for online purchases across all age groups. Digital wallets are also widely used, especially for purchases from certain international retailers. A rising trend is the use of immediate transfers through the Spanish platform Bizum, particularly among younger demographics, while cash on delivery is declining. Spanish e-commerce companies are pushing for eco-friendly delivery methods, such as electric vehicles and bicycles, to reduce carbon emissions. In 2023, the fleet of electric vehicles for last-mile logistics increased by 30%, driven by low-emission zones in cities over 50,000 inhabitants. Spanish consumers increasingly value flexible delivery options, with 20% wanting to choose the delivery date and time slot, and 25% preferring to pick up products at physical locations to avoid shipping costs. The use of lockers is growing, benefiting both consumers and companies by reducing logistical costs. To meet the demand for immediate deliveries and smaller orders, companies are opening more distribution centres closer to customers in major

cities and improving logistics management. Shipment tracking technology has also advanced, allowing real-time order tracking and enhancing trust in the delivery process. Correos, the public postal service, has upgraded its tracking systems to provide accurate, real-time updates to customers.

What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?

Convenience drives 80% of Spanish online consumers to shop online, with price being another key factor, especially for younger shoppers amid recent inflation. Cybersecurity, privacy, and consumer protection are vital for e-commerce. Public and private sectors have introduced measures like trust seals, such as Confianza Online, to ensure good practices. Frequent promotions and discounts, along with popular sales events like Black Friday and Cyber Monday, also attract consumers. Conversely, many users prefer physical stores to see and handle products and enjoy in-person interactions, particularly those aged 55 and older.

Are there any other e-commerce trends specific or unique to your market you would like to share?

At Adigital, we actively participate in initiatives to accelerate the transformation and growth of SMEs, which constitute about 99% of companies in Spain and are vital for employment and GDP. By digitalising their sales channels, we aim to enhance their international competitiveness. We believe Spain has the right environment to lead in secure and reliable e-commerce, helping to solidify the European single digital market.

“We believe Spain has the right environment to lead in secure and reliable e-commerce, helping to solidify the European single digital market”

Methodology and sources

Much of the content in this report is the result of direct collaboration with national e-commerce associations across the European continent. Alongside desk research to collect country-specific figures (internet penetration, e-shopper penetration, etc), in-depth interviews and/or questionnaires were conducted with national association experts to explain what is happening on the ground in each country. The methodology for data collected is explained below:

Internet users:

Desk research via:

- Eurostat: Percentage of the population aged 16-74 accessing the internet, yearly; (isoc_ci_ifp_iu)
- DataReportal: Share of the population using the internet, yearly
- National Statistical Offices: Share of the population using the internet, yearly

E-shoppers:

Desk research via:

- Eurostat: Percentage of the population aged 16-74 who bought goods or services online, yearly; (isoc_ec_ib20) & (isoc_ec_ibuy)
- Statista: Share of the population shopping online; Digital Market Outlook by country
- National Statistical Offices: Share of the population shopping online, yearly

Supplementary E-commerce Data from Eurostat:

- Online purchasing nationally and cross-border: (isoc_ec_ibos)
- Product category purchasing: (isoc_ec_ibgs)
- Digital intensity: isoc_e_dii

B2C E-commerce Turnover:

- National E-commerce Associations: Data was requested and submitted by April 2023, which includes data collected and analysed by associations with local/international research firms and universities. Data entries were submitted in both local currency as well as the euro. Data submitted in local currencies were converted into euros using the average exchange rate per year. Each association has its own data collection methodology for B2C e-commerce turnover (only goods; goods and services; only services, etc), therefore this should be considered when comparing markets.
- Desk research: In the event that an e-commerce association did not submit data, or there is no known association, different sources were utilised to ascertain the B2C e-commerce turnover figures. Statista's Digital Market Outlook was utilised with the output in euros.
- Estonia: Due to the unavailability of data, e-commerce turnover figures for Estonia are no longer included in the figures for Europe.

Inflation adjusted growth rate

- In addition to the e-commerce turnover growth figures, inflation-adjusted growth rate figures are provided for Europe, EU-27, Central Europe, Eastern Europe, Northern Europe, Southern Europe, and Western Europe. These inflation-adjusted numbers were calculated using inflation indices from the IMF Outlook database. The regional inflation rate was determined as the weighted average inflation of all member countries, weighted by nominal GDP.

GDP:

- International Monetary Fund: Yearly GDP, current prices in USD, converted into euros.

Population:

- United Nations, World Population Prospects 2024

Search Engine Market Share:

- Statcounter: Search Engine Market Share, 2023

Indices:

- World Bank: Logistics Performance Index report 2023
- United Nations: E-Government Development Index report 2022
- SDG Index Ranking: Sustainable Development Report 2023
- Yale University: Environmental Performance Index report 2024
- *The Economist* Intelligence Unit: Inclusive Internet Index 2022

About us and thanks

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About the CMI:

The Centre for Market Insights is the research center of the School of Marketing at the Amsterdam University of Applied Sciences. The CMI helps organisations tackle challenges in the fields of marketing research, data science and emerging technologies.

For more information, please visit us at <https://www.cmihva.nl/en>

For questions about the report and/or press inquiries, please contact Jesse Weltevreden at j.w.j.weltevreden@hva.nl

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