All reports can be found at: www.ecommercefoundation.org/reports
A word from Ecommerce Europe

Online retail continues to grow significantly. Whereas retail in general is still facing difficult times, the European ecommerce turnover still managed to increase by 15% to €530 billion in 2016. We can safely state that online trading is here to stay.

Naturally, as Ecommerce Europe, we are very pleased with these figures, as stimulating European ecommerce is one of our main objectives. We strive to create a level playing field for online trading in EU countries and our work is more likely to be successful when we gather the right facts & figures. This European B2C Ecommerce Report provides us with the right ecommerce facts, figures and trends. As a result, these reports offer great insights into European ecommerce markets and contain valuable information for companies that want to start cross-border trading in Europe.

Therefore, we would like to thank the Ecommerce Foundation for their hard work in creating this report. Because of their meticulous research, we now have a strong basis for our activities. If you like to become involved with Ecommerce Europe or one of our national associations, please contact us through our website www.ecommerce-europe.eu or send us an email at info@ecommerce-europe.eu.
Ecommerce Europe, the European Ecommerce Association

About Ecommerce Europe
Through its 20 national associations, Ecommerce Europe represents over 25,000 online shops across Europe. Its mission: boost the ecommerce industry by helping decision makers shape policies fit for future sustainable growth. To do so, Ecommerce Europe takes initiatives to come up with innovative market solutions, provides a platform for expert discussion and facilitates connections between online retailers and relevant stakeholders. It also highlights the importance of ecommerce to the economy through the provision of in-depth research on the European and global markets. Additionally, Ecommerce Europe stimulates the industry by developing initiatives like its European Trustmark label.

Who can be involved?
Ecommerce Europe welcomes national ecommerce associations and companies selling goods and/or services online as (company) members. Besides this, it invites preferred suppliers to the European ecommerce industry and other organizations and NGO’s related to the ecommerce industry to become partners. Members and partners of Ecommerce Europe benefit from a wide variety of things: they are informed about and can influence European regulation, share and exchange knowledge with other stakeholders, network with peers and boost the visibility of their own organizations at the events that Ecommerce Europe organizes.

Ecommerce Europe Working Committees
Ecommerce Europe focuses on six key policy areas covered by its Working Committees:
• e-Regulations (consumer & contractual policies, internet security & data protection, ePrivacy, taxation, competition);
• e-Payments (online payments, e-identification);
• e-Logistics (cross-border parcel delivery).
The Working Committee meetings are an excellent opportunity for industry representatives from all over Europe to come together to share information and best practices and to discuss obstacles they face in their daily ecommerce operations. Ecommerce Europe shares the outcomes of its Working Committee Meetings with European policy makers through its Position Papers and its Ecommerce Europe Manifesto.

www.ecommerce-europe.eu

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Ecommerce Europe National Association Members

Belgium

Czech Republic

Denmark

Finland

France

Germany

Greece

Hungary

Ireland

Italy

Luxembourg

Netherlands

Norway

Poland

Portugal

Spain

Romania

Switzerland

Bulgaria
Thank you

Thank you for downloading this report. This report describes both the commercial opportunities, as well as its challenges for the main ecommerce markets in Europe. Europe is (slowly and with hiccups) moving towards a more uniform market. While cross-border ecommerce is increasing, there are still many barriers to overcome. We hope this report will help you overcome any challenges in selling online in the European market.

The Ecommerce Foundation is an independent non-profit organization, initiated by worldwide national ecommerce associations, as well as online and omnichannel selling companies. Our mission is to foster global digital trade, as peace is the natural effect of trade. By facilitating digital commerce we hope to make the world a slightly better place.

We especially would like to thank our Report Partners; namely EuroCommerce, Asendia Management, Ingenico, Manhattan Associates, SAP Hybris, and GfK. Without their support, this report would not have been created. Moreover, a great amount of gratitude is extended to Ecommerce Europe, the European ecommerce association for their unending support.

If you like our reports, please visit www.ecommercefoundation.org/reports to download our free reports. Your feedback is also very much appreciated. Please contact us at info@ecommercefoundation.org.

Jorij Abraham
MD Ecommerce Foundation
Ecommerce is changing our sector fundamentally, creating new business opportunities and models, new jobs, and new forms of interaction with consumers, with many consumers buying online and more retailers selling online. Growth in ecommerce in Europe is in double figures, and set to go on growing fast. Europe needs to shape its policies to allow consumers and traders to make the most of the potential of a market of 500 million Europeans. As the principal organisation representing retail and wholesale in Europe, we decided to support the European Ecommerce Report 2017. The report is unique in the scope and depth of its analysis of this growing market and sound methodology and research on which the Ecommerce Foundation based its work.

Christian Verschueren
Director-General
A Thank You to our Report Partners

Asendia is one of the world’s top three international mail, shipping and distribution organizations, delivering your packages, parcels and documents to more than 200 destinations across the globe. Formed as a partnership between La Poste and Swiss Post in 2012, the Asendia business employs more than 1,000 people worldwide, has offices in 15 countries and a global network of delivery partners to get your package where it needs to be, when it needs to get there.

GfK is the trusted source of relevant market and consumer information that enables its clients to make smarter decisions. More than 13,000 market research experts combine their passion with GfK’s 80 years of data science experience. By using innovative technologies and data sciences, GfK turns big data into smart data, enabling its clients to improve their competitive edge and enrich consumers’ experiences and choices.

Ingenico ePayments is the online and mobile commerce division of Ingenico Group. We are the trusted partner of over 65,000 small and large merchants who rely on us to make payments easy and secure for their customers. With advanced data analytics, fraud management solutions and cross-border commerce expertise, we help merchants optimize their business and grow into new markets around the world.

Manhattan Associates is a technology leader in supply chain and omni-channel commerce. We unite information across the enterprise, converging front-end sales with back-end supply chain execution. Our software, platform technology and unmatched experience help drive both top-line growth and bottom-line profitability for our customers. Manhattan Associates designs, builds and delivers leading edge cloud and on-premises solutions so that across the store, through your network or from your fulfilment centre, you are ready to reap the rewards of the omni-channel marketplace.

SAP Hybris solutions provide omnichannel customer engagement and commerce software that allows organizations to build up a contextual understanding of their customers in real time, deliver a more impactful, relevant customer experience, and sell more goods, services and digital content across every touch point, channel and device. SAP Hybris software for customer engagement and commerce provides organizations with the foundation, framework and business tools to create a holistic customer view across channels, simplify customer engagement and solve complex business problems.
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Introduction to Europe
A Brief Introduction to Europe

In classical Greek mythology, Europa is the name of either a Phoenician princess or of a queen of Crete. The name contains the elements “wide, broad” [and “eye, face hence their composite Europe would mean "wide-gazing" or "broad of aspect”].

Europe covers about 10,180,000 square kilometers (3,930,000 sq mi), or 2% of the Earth's surface (6.8% of land area). Politically, Europe is divided into 47 sovereign states of which the Russian Federation is the largest and most populous. Europe has a total population of approximately 840 million (about 11% of world population) as of 2017.

Greece is the birthplace of Western civilization. The fall of the Western Roman Empire marked the end of ancient history and the beginning of the Middle Ages. Renaissance humanism, exploration, art, and science led to the modern era. From the Age of Discovery, Europe played a predominant role in global affairs. The Industrial Revolution, which began in Great Britain at the end of the 18th century, gave rise to radical economic, cultural, and social change in Western Europe. Both world wars took place for the most part in Europe, contributing to a decline in Western European dominance in world affairs by the mid-20th century as the Soviet Union and the United States took prominence. During the Cold War, Europe was divided along the Iron Curtain between NATO in the west and the Warsaw Pact in the east, until the revolutions of 1989 and fall of the Berlin Wall.

The political map of Europe is substantially derived from the re-organization of Europe, following the Napoleonic Wars in 1815. The prevalent form of government in Europe is parliamentary democracy, in most cases in the form of Republic; in 1815, the prevalent form of governement was still the Monarchy. Europe's remaining eleven monarchies are constitutional.

The European Union is an economic and political partnership between 28 European countries and was created in the aftermath of the Second World War. Initially, it was established to foster economic cooperation, the idea being that countries that trade with one another become economically interdependent and will therefore be more likely to avoid conflict. In 1986, the tariffs between member states were abolished. Additionally, 12 member states decided to introduce one common currency (the euro) in 1998, and later on this Eurozone was expanded to 19 countries. While the European Union continuously strives the create a uniform (digital) market, it proves a difficult process. Living proof is the decision in 2016 of the United Kingdom to leave the EU.

Boosting cross-border ecommerce in Europe

Advocacy and lobbying
Home to the European institutions, Brussels is at the very heart of the European decision-making process. Since almost 80% of national legislations comes from Brussels, Ecommerce Europe helps shape European legislation which directly impacts ecommerce businesses in the Member States. Together with European policymakers, Ecommerce Europe works on a daily basis to create a European policy which removes the biggest obstacles for online merchants to expand their business cross-border.

Strategy
Ecommerce Europe’s strategy is based on advocacy, lobbying and communication. Together with its 20 national associations, Ecommerce Europe gathers issues and evidence of obstacles hampering the development of the sector and translates these into lobbying priorities. Through collaboration with other relevant stakeholders, and using its members’ expertise, Ecommerce Europe develops positions and proposes workable solutions to the European legislators in order to foster the growth of the European ecommerce industry.

Obstacles to cross-border ecommerce
In 2016, Ecommerce Europe launched a European-wide “Cross-border Ecommerce Barometer” amongst it membership base that represents more than 25,000 online shops. The results of the survey show that online merchants with cross-border ambitions are often held back by barriers such as legal uncertainty due to unclear or very different rules, taxation and payment systems that differ greatly, or high prices of delivery due to a lack of transparency. Other difficult barriers to overcome when selling abroad are related to (online) payments, competition issues, language, client relationships and marketing. Ecommerce Europe provides concrete recommendations on how to overcome these barriers to growth of ecommerce.

Solutions proposed by Ecommerce Europe
Ecommerce Europe works together with all European stakeholders to rapidly remove the remaining barriers in cross-border ecommerce. We identify problems as well as measure progress in the ecommerce market following from policy initiatives taken at EU level. This way, we are always well informed and ready to give evidence-based advice to policy makers. We recommend policy makers to support market initiatives, to abolish superfluous regulation and to only consider new regulatory structures if absolutely necessary. Also, we take up an active role in stimulating growth in areas where we think this is needed. An example of this is our pan-European Trustmark that can generate consumer trust in the cross-border market.

Marlene ten Ham
Secretary General of Ecommerce Europe

“As more than 80 % of national legislation is determined in Brussels, Ecommerce Europe’s Brussels team is at the heart of the European decision-making process. Through advocacy and lobbying, among other things, we strive to unlock the potential of cross-border ecommerce”
The ongoing strength of electronic commerce and industry innovation will fuel further growth in electronic payment volumes in Europe. However, SEPA and new EU regulations such as PSD2 are set to exert a considerable influence on the European payments market over the next few years. As such, compliance will be an important issue for merchants who want to take full advantage of the opportunities that the European market represents.

David Shell
VP of Global Marketing
Europe’s population continues to increase (millions)

Europe’s population in Millions. Source: The World Bank, 2017 (excl. AN, AM, AZ, GE, KZ, LI, MC, ME, SM, and VA)
The Eastern region has the largest population (includes Russia)

Europe’s population in Millions, per Region. Source: The World Bank, 2017

- Western: 164 (20%)
- Northern: 32 (4%)
- Central: 164 (20%)
- Eastern: 247 (30%)
- Southern: 213 (26%)
The 65+ age group is slowly growing in Europe

Northern and Central Europe have the oldest population

Age structure by region. Source: CIA World Factbook, 2017
Unemployment is decreasing due to the economic boom

Unemployment in Europe. Source: Statista, 2016
Inflation has decreased sharply over the last few years

Inflation rate in Europe, 2011-2016. Inflation per region, 2016; Source: The World Bank, 2017
Throughout Europe, shoppers expect a consistent quality of retail experience, whether shopping with the same retailer in a physical store, via their website or through their smartphone. A personalised and connected experience across all channels, as well as friendly and well-informed personnel, raise the bar for retailers. Gaining a holistic view of shoppers, orders and inventory is the essential backbone of connected commerce. The challenge is now for retailers to bring together technology, processes and people to meet consumers’ shopping expectations, today and tomorrow.

Pieter Van den Broecke
Managing Director
Benelux and Germany

Source: Consumer and retail survey, Manhattan Associates in 8 European countries, covering 10,000+ consumers and 2,250 retailers across Europe, December 2016
The number of households is increasing steadily

Number of Households in millions, 2011-2016(f). Number of Households per region 2016(f); Source: Eurostat, 2016
GDP of Europe is 16 trillion and increasing

<table>
<thead>
<tr>
<th>Region</th>
<th>GDP per capita 2016</th>
<th>GDP per capita 2017(f)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Western</td>
<td>€36,115</td>
<td>€35,071</td>
</tr>
<tr>
<td>Northern</td>
<td>€40,439</td>
<td>€41,549</td>
</tr>
<tr>
<td>Central</td>
<td>€26,995</td>
<td>€27,536</td>
</tr>
<tr>
<td>Eastern</td>
<td>€4,214</td>
<td>€5,199</td>
</tr>
<tr>
<td>Southern</td>
<td>€14,732</td>
<td>€14,877</td>
</tr>
</tbody>
</table>

GDP, Europe (trillions)

- €16.1
- €15.8
- €15.7
- €15.9
- €15.9
- €15.8
- €15.9
- €15.2

GDP in euros, Europe 2010-2017(f). GDP in euros, per capita, per Region, 2016 and 2017(f); Source: Quandl, 2017; Ecommerce Foundation, 2016 and 2017
The Logistical Performance differs significantly per country

The LPI overall score reflects perceptions of a country’s logistics based on, among other things, efficiency of customs clearance process, quality of trade- and transport-related infrastructure and ease quality of logistics services.
Europe is moving up on The Ease of Doing Business Index

A high ease of doing business ranking means the regulatory environment is more favorable for the starting and operation of a local firm. The rankings are determined by sorting the aggregate distance to frontier scores on 10 equal topics.
European Ecommerce Facts & Figures
Internet penetration in Europe is steadily increasing

Internet penetration in Europe, 2011-2016. Internet penetration per region 2016; Source: Eurostat, 2016
Norway has the highest penetration, Ukraine the lowest

### TOP 12 COUNTRIES

<table>
<thead>
<tr>
<th>Countries</th>
<th>Internet access*</th>
<th>Online population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Europe</td>
<td>77%</td>
<td>631.3mn</td>
</tr>
<tr>
<td>EU28</td>
<td>83%</td>
<td>434mn</td>
</tr>
<tr>
<td>Top 12</td>
<td>92%</td>
<td>187.44mn</td>
</tr>
<tr>
<td>Norway</td>
<td>100%</td>
<td>5.27mn</td>
</tr>
<tr>
<td>Iceland</td>
<td>99%</td>
<td>328mn</td>
</tr>
<tr>
<td>Denmark</td>
<td>98%</td>
<td>5.57mn</td>
</tr>
<tr>
<td>Estonia</td>
<td>96%</td>
<td>1.25mn</td>
</tr>
<tr>
<td>Netherlands</td>
<td>95%</td>
<td>16.13mn</td>
</tr>
<tr>
<td>Sweden</td>
<td>93%</td>
<td>9.16mn</td>
</tr>
<tr>
<td>Finland</td>
<td>93%</td>
<td>5.13mn</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>93%</td>
<td>60.6mn</td>
</tr>
<tr>
<td>Luxembourg</td>
<td>92%</td>
<td>53mn</td>
</tr>
<tr>
<td>Switzerland</td>
<td>90%</td>
<td>7.54mn</td>
</tr>
<tr>
<td>Germany</td>
<td>89%</td>
<td>71.8mn</td>
</tr>
<tr>
<td>Ireland</td>
<td>89%</td>
<td>4.2mn</td>
</tr>
</tbody>
</table>

### LOWEST 5 INTERNET ACCESS

<table>
<thead>
<tr>
<th>Countries</th>
<th>Internet access*</th>
<th>Online population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 5</td>
<td>57%</td>
<td>81.65mn</td>
</tr>
<tr>
<td>Ukraine</td>
<td>49%</td>
<td>21.86mn</td>
</tr>
<tr>
<td>Turkey</td>
<td>57%</td>
<td>45.38mn</td>
</tr>
<tr>
<td>Bulgaria</td>
<td>60%</td>
<td>4.26mn</td>
</tr>
<tr>
<td>Greece</td>
<td>66%</td>
<td>7.2mn</td>
</tr>
<tr>
<td>Croatia</td>
<td>70%</td>
<td>2.95mn</td>
</tr>
</tbody>
</table>

What is your view on e-commerce in Europe?
European cross-border e-commerce is thriving, and is driving global growth. It was recently revealed that 6% of shoppers in Europe shop online every day. A few things are driving this: internet speeds are improving; smartphone use is increasingly, boosting mobile retail; and logistics networks across Europe are becoming more efficient and integrated.

How will delivery develop in Europe in the next two to three years?
European consumers are expecting more from their online buying experience. In the short term, postal companies that are B2C distribution specialists in their respective countries will be increasingly able to offer a globally integrated network to customers. Quality will improve, customer prices will come down and that should boost cross-border traffic across Europe. This promises to underpin further growth in the European market.

What are the main challenges with delivery at the moment in Europe?
The biggest challenge currently facing international e-retailers is the need to grow outside their borders and drive international expansion; to deal with the increasingly complex customs environment; and to meet customer expectations on tracking. Timely delivery is crucial but being able to track an order’s progress and electronic notification of delivery is equally important. So tracking of goods is no longer ‘a nice to have’, it’s a necessity.

It’s for that reason that at Asendia we offer the Fully-tracked Goods Service, which combines the convenience and flexibility of national postal networks, with the peace of mind of full traceability.

Renaud Marlière
Chief Marketing & Sales Officer at Asendia
To prepare for the nearby future, focus on GenZ! The next generation of consumers are the i-Brains. They are the first generation that is fully merged with smart phones and social media. These digital natives will be leading edge consumers that drive (mobile) disruption. And they will come fast. In 2020 the i-Brains will represent 40% of all European consumers.

Marco Wolters
Global Industry Lead | Fashion, Home & Lifestyle
The number of companies selling online is increasing

The percentage of enterprises having a website has been increasing steadily from 2010 to 2016. In 2010, 67% of enterprises had a website, whereas in 2016, this percentage reached 77%. Similarly, the percentage of enterprises selling online also increased from 13% in 2010 to 18% in 2016. Enterprises with websites and enterprises selling online, EU 28, 2010-2016 (% of all companies). Source: Eurostat, 2016.
Amazon is still the leader in online sales for Western Europe

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Core European Market</th>
<th>Online turnover in Europe (2015, € billions)</th>
<th>Change in Internet Sales: Western Europe 2012-2015*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amazon</td>
<td>Germany</td>
<td>38.5</td>
<td>20.9%</td>
</tr>
<tr>
<td>Zalando</td>
<td>Germany</td>
<td>2.3</td>
<td>25.7%</td>
</tr>
<tr>
<td>John Lewis</td>
<td>UK</td>
<td>2.1</td>
<td>23.4%</td>
</tr>
<tr>
<td>Yoox Net-A-Porter Group</td>
<td>UK</td>
<td>1</td>
<td>23%</td>
</tr>
<tr>
<td>Cdiscount/Groupe Casino</td>
<td>France</td>
<td>2.4</td>
<td>21.9%</td>
</tr>
<tr>
<td>Next</td>
<td>UK</td>
<td>2.2</td>
<td>15.7%</td>
</tr>
<tr>
<td>Apple</td>
<td>UK</td>
<td>6.4</td>
<td>17.3%</td>
</tr>
<tr>
<td>Metro Group</td>
<td>Germany</td>
<td>1.6</td>
<td>17%</td>
</tr>
<tr>
<td>ASOS</td>
<td>UK</td>
<td>1</td>
<td>34.3%</td>
</tr>
<tr>
<td>Ocado</td>
<td>UK</td>
<td>1.4</td>
<td>15.3%</td>
</tr>
<tr>
<td>Dixons Carphone</td>
<td>UK</td>
<td>3.9</td>
<td>8.8%</td>
</tr>
<tr>
<td>Migros</td>
<td>Switzerland</td>
<td>1</td>
<td>67%</td>
</tr>
<tr>
<td>J Sainsbury</td>
<td>UK</td>
<td>1.7</td>
<td>10.4%</td>
</tr>
<tr>
<td>Royal Ahold</td>
<td>Netherlands</td>
<td>1.1</td>
<td>17.1%</td>
</tr>
<tr>
<td>Home Retail Group</td>
<td>UK</td>
<td>1</td>
<td>9.4%</td>
</tr>
</tbody>
</table>
B2C Ecommerce is expected to increase to €602 billion in 2017

Ecommerce growth is declining, but remains strong

Growth of ecommerce Sales 2015-2016, Europe. Source: Ecommerce Foundation, 2017
Western Europe is the largest market for Ecommerce

Western 53.19%

Central 20.68%

Northern 8.77%

Eastern 6.17%

Southern 11.20%

Percentage of total Ecommerce Sales per region, Europe, 2016. Source: Ecommerce Foundation, 2017
The U.K. still has largest ecommerce market

Ecommerce Sales per region in billions of euros, Europe, 2016. Source: Ecommerce Foundation, 2017
The U.K. has the highest E-GDP

Ecommerce Sales as percentage of GDP, top 17, 2016. Source: Ecommerce Foundation, 2017
Ecommerce in Europe is very dynamic and we observe very distinct stages of this development by country, impacting on the overall retail environment. E.g. in some South Western European Countries the early growth phase of online shopping drives the markets. In other more mature online markets a second impulse can be observed, triggered by the results of the disruptive impact that ecommerce had during the last decade on the retail scene.

Markus Tuschl
Global Director Digital Retail
Southern European Ecommerce is on the rise


Southern European Ecommerce growth is expected to increase from 15% in 2016 to 18% in 2017(f)
The ecommerce growth rate differs strongly per country

<table>
<thead>
<tr>
<th>Country</th>
<th>Growth Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Belgium</td>
<td>10%</td>
</tr>
<tr>
<td>France</td>
<td>11%</td>
</tr>
<tr>
<td>Iceland</td>
<td>10%</td>
</tr>
<tr>
<td>Luxembourg</td>
<td>25%</td>
</tr>
<tr>
<td>Netherlands</td>
<td>16%</td>
</tr>
<tr>
<td>Norway</td>
<td>16%</td>
</tr>
<tr>
<td>Sweden</td>
<td>35%</td>
</tr>
<tr>
<td>Austria</td>
<td>18%</td>
</tr>
<tr>
<td>Czech Republic</td>
<td>8%</td>
</tr>
<tr>
<td>Germany</td>
<td>10%</td>
</tr>
<tr>
<td>Hungary</td>
<td>21%</td>
</tr>
<tr>
<td>Poland</td>
<td>24%</td>
</tr>
<tr>
<td>Switzerland</td>
<td>12%</td>
</tr>
<tr>
<td>Bulgaria</td>
<td>24%</td>
</tr>
<tr>
<td>Russia</td>
<td>25%</td>
</tr>
<tr>
<td>Ukraine</td>
<td>20%</td>
</tr>
<tr>
<td>Romania</td>
<td>20%</td>
</tr>
<tr>
<td>FYR Macedonia</td>
<td>31%</td>
</tr>
<tr>
<td>Montenegro</td>
<td>38%</td>
</tr>
<tr>
<td>Serbia</td>
<td>12%</td>
</tr>
<tr>
<td>Albania</td>
<td>9%</td>
</tr>
<tr>
<td>Kosovo</td>
<td>20%</td>
</tr>
<tr>
<td>Belarus</td>
<td>15%</td>
</tr>
<tr>
<td>Moldova</td>
<td>15%</td>
</tr>
<tr>
<td>Croatia</td>
<td>12%</td>
</tr>
<tr>
<td>Cyprus</td>
<td>12%</td>
</tr>
<tr>
<td>Greece</td>
<td>12%</td>
</tr>
<tr>
<td>Italy</td>
<td>11%</td>
</tr>
<tr>
<td>Malta</td>
<td>9%</td>
</tr>
<tr>
<td>Portugal</td>
<td>20%</td>
</tr>
<tr>
<td>Spain</td>
<td>10%</td>
</tr>
</tbody>
</table>

Full version available at [www.ecommercefoundation.org/reports](http://www.ecommercefoundation.org/reports)
Ecommerce successfully rests on Innovation and Attitude

Technology is key. Whether AI-powered chatbots that drive conversion through personalized communications, contextual ecommerce in-the-moment, shorter delivery times or seamless processes, winning innovations are all focused on delivering great experiences.

The companies that do best tend to see ecommerce as a strategic rather than a tactical asset. Instead of outsourcing online operations they build in-house expertise so they can run cloud-based solutions on their own terms. Doing this well means investing in a flexible, modern platform – plus of course talented people who can make the most of it – rather than focusing on a single-fix solution.

Ultimately, it’s about creating meaningful, personal interactions for consumers. Think about what sort of customer experience you expect in your own daily life. These are the benchmarks you should aim to beat. And to do this, you need to be able to manage the customer profile in real time, using contextual, in-the-moment commerce to reach them on multiple platforms throughout their journey.

For the people at the steering wheel, I’ve got one piece of advice: stay on your toes. There’s no single right answer. Learning from and adjusting to your customers is a constant process. If you can do that, you’ll do well.
Internet use & online shopping differs strongly across the EU

Full version available at
www.ecommercefoundation.org/reports

Percentage of Individuals who purchased online in the last 12 months
Percentage of individuals who used internet in the last 12 months

Internet Use and Online Shoppers. Source: Eurostat, 2016
Online shopping ranges from 87% (UK) to 18% (Romania)

Online shoppers in the previous 12 months, 2016. Source: Eurostat, 2016
16-24 year-olds purchase most frequently online

Purchased online in the last 12 months, EU-28, 2013-2016. Source: Eurostat, 2016
Students & higher educated shop online more regularly

Most spent between €100 – €500 in the last 3 months

<table>
<thead>
<tr>
<th>Category</th>
<th>55-74 years</th>
<th>16-24 years</th>
<th>25-54 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 50 euros</td>
<td>3%</td>
<td>13%</td>
<td>7%</td>
</tr>
<tr>
<td>50-99 euros</td>
<td>6%</td>
<td>15%</td>
<td>11%</td>
</tr>
<tr>
<td>100-499 euros</td>
<td>11%</td>
<td>19%</td>
<td>22%</td>
</tr>
<tr>
<td>500-999 euros</td>
<td>3%</td>
<td>4%</td>
<td>6%</td>
</tr>
<tr>
<td>1000+ euros</td>
<td>2%</td>
<td>6%</td>
<td>6%</td>
</tr>
</tbody>
</table>

Money spent by online shoppers in the previous 3 months, EU-28, 2016. Source: Eurostat, 2016
Clothes & Sports and Travel are still most purchased online

Online shoppers per product/service category, EU-28, 2016. Source: Eurostat, 2016
Compared to Latin America, Europeans are less concerned with price

<table>
<thead>
<tr>
<th>Region</th>
<th>Total</th>
<th>APAC</th>
<th>LATAM</th>
<th>Europe</th>
<th>North America</th>
<th>META</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage</td>
<td>61%</td>
<td>64%</td>
<td>72%</td>
<td>58%</td>
<td>51%</td>
<td>59%</td>
</tr>
</tbody>
</table>

Source: GfK, Future Buy 2016, Q: Do you agree with the statement? (% of respondents that answered positively). Base= 20002.
Most Europeans have used their mobile device to purchase online

<table>
<thead>
<tr>
<th>Country</th>
<th>% Mobile Payment Users</th>
</tr>
</thead>
<tbody>
<tr>
<td>Turkey</td>
<td>91%</td>
</tr>
<tr>
<td>Denmark</td>
<td>89%</td>
</tr>
<tr>
<td>Norway</td>
<td>87%</td>
</tr>
<tr>
<td>Sweden</td>
<td>86%</td>
</tr>
<tr>
<td>Romania</td>
<td>79%</td>
</tr>
<tr>
<td>Poland</td>
<td>79%</td>
</tr>
<tr>
<td>Ireland</td>
<td>78%</td>
</tr>
<tr>
<td>Finland</td>
<td>77%</td>
</tr>
<tr>
<td>Belgium</td>
<td>75%</td>
</tr>
</tbody>
</table>

- % Mobile Payment Users
- Purchased Product/Service
- Have not Purchased Product/Service

Mobile Device Usage, Europe: Percent Mobile Payment Users; Percent Europeans Have/Not Purchased online; Frequency of purchasing online with mobile device. Source: IAB, A Global Perspective of Mobile Commerce, September 2016
Europeans are average omnichannel shoppers

<table>
<thead>
<tr>
<th>Product Category</th>
<th>Total</th>
<th>APAC</th>
<th>LATAM</th>
<th>Europe</th>
<th>North America</th>
<th>META</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumer electronics</td>
<td>45.8</td>
<td>44.2</td>
<td>40.1</td>
<td>47.7</td>
<td>50.4</td>
<td>45</td>
</tr>
<tr>
<td>Mobile phones</td>
<td>35.2</td>
<td>33.4</td>
<td>32.3</td>
<td>36.6</td>
<td>39.8</td>
<td>35.8</td>
</tr>
<tr>
<td>Households washing and cleaning products</td>
<td>19.7</td>
<td>32.3</td>
<td>11.1</td>
<td>16.6</td>
<td>13.5</td>
<td>15.5</td>
</tr>
<tr>
<td>Beauty and personal care</td>
<td>34.7</td>
<td>47</td>
<td>26.2</td>
<td>32.4</td>
<td>27.2</td>
<td>28</td>
</tr>
<tr>
<td>Packaged food and beverages</td>
<td>21.9</td>
<td>39.2</td>
<td>11.9</td>
<td>16.3</td>
<td>13.3</td>
<td>14.4</td>
</tr>
<tr>
<td>Toys</td>
<td>50.3</td>
<td>52.9</td>
<td>43.3</td>
<td>52.5</td>
<td>50.4</td>
<td>43.6</td>
</tr>
<tr>
<td>Small home appliances</td>
<td>42.1</td>
<td>41.9</td>
<td>32.2</td>
<td>45</td>
<td>42.4</td>
<td>40.6</td>
</tr>
<tr>
<td>Clothing/fashion</td>
<td>53</td>
<td>58.1</td>
<td>43.7</td>
<td>54.1</td>
<td>48.3</td>
<td>46.8</td>
</tr>
<tr>
<td>Financial Services</td>
<td>38.6</td>
<td>41.5</td>
<td>38.1</td>
<td>36.3</td>
<td>35.3</td>
<td>40.8</td>
</tr>
<tr>
<td>Furniture &amp; furnishings</td>
<td>41.4</td>
<td>42.5</td>
<td>42</td>
<td>41.6</td>
<td>47.3</td>
<td>33.5</td>
</tr>
<tr>
<td>Baby Care</td>
<td>34.5</td>
<td>40.8</td>
<td>27.4</td>
<td>33.1</td>
<td>31.2</td>
<td>34.1</td>
</tr>
<tr>
<td>Major home appliances</td>
<td>38</td>
<td>35.4</td>
<td>40.4</td>
<td>39.5</td>
<td>39.4</td>
<td>36.3</td>
</tr>
<tr>
<td>Replacement auto or truck tires</td>
<td>23.6</td>
<td>24.4</td>
<td>23.7</td>
<td>21.6</td>
<td>33.9</td>
<td>23.9</td>
</tr>
</tbody>
</table>

Source: GfK, Future Buy 2016, Q: Have you shopped for each of the product categories both online as well as in store? Base= Category Buyers; Total Sample N=20,002; n=1,000 per country
Europeans love buying phones and financial services online

<table>
<thead>
<tr>
<th>Product Category</th>
<th>Total</th>
<th>APAC</th>
<th>LATAM</th>
<th>Europe</th>
<th>North America</th>
<th>META</th>
</tr>
</thead>
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<td>23.8</td>
<td>23.7</td>
<td>27.4</td>
<td>25.4</td>
<td>22.8</td>
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<tr>
<td>Mobile phones</td>
<td>26.7</td>
<td>28.3</td>
<td>27.3</td>
<td>30.1</td>
<td>21</td>
<td>14.5</td>
</tr>
<tr>
<td>Households washing and cleaning products</td>
<td>4.5</td>
<td>9.9</td>
<td>2.6</td>
<td>2.5</td>
<td>3.1</td>
<td>2.4</td>
</tr>
<tr>
<td>Beauty and personal care</td>
<td>6</td>
<td>11.7</td>
<td>5.6</td>
<td>3.6</td>
<td>3.3</td>
<td>3.8</td>
</tr>
<tr>
<td>Packaged food and beverages</td>
<td>2.6</td>
<td>4.4</td>
<td>2.7</td>
<td>1.9</td>
<td>1.6</td>
<td>1.7</td>
</tr>
<tr>
<td>Toys</td>
<td>12.5</td>
<td>15.8</td>
<td>13.6</td>
<td>11.8</td>
<td>11.5</td>
<td>7.1</td>
</tr>
<tr>
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<td>25.2</td>
<td>20.1</td>
<td>17.5</td>
<td>13.2</td>
</tr>
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<td>14.2</td>
<td>8.7</td>
<td>8.8</td>
<td>7.6</td>
<td>4.3</td>
</tr>
<tr>
<td>Financial Services</td>
<td>25.5</td>
<td>24.9</td>
<td>18</td>
<td>28.6</td>
<td>25.4</td>
<td>23.7</td>
</tr>
<tr>
<td>Furniture &amp; furnishings</td>
<td>10.7</td>
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<td>5.6</td>
</tr>
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<td>12.9</td>
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<td>8.3</td>
<td>10.6</td>
<td>12.6</td>
<td>11.6</td>
<td>8.3</td>
</tr>
</tbody>
</table>

Source: GfK, Future Buy 2016, Q: Have you shopped for the product categories exclusively online? Base= Category Buyers; Total Sample N=20,002; n=1,000 per country
Europeans prefer not to be informed of promotions/deals via mobile

Source: GfK, Future Buy 2016, Q: Do you agree with the statement? (% of respondents that answered positively); Base= 20002
Europeans and North Americans shop the least via mobile

<table>
<thead>
<tr>
<th>Region</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>41%</td>
</tr>
<tr>
<td>APAC</td>
<td>54%</td>
</tr>
<tr>
<td>LATAM</td>
<td>55%</td>
</tr>
<tr>
<td>Europe</td>
<td>28%</td>
</tr>
<tr>
<td>North America</td>
<td>26%</td>
</tr>
<tr>
<td>META</td>
<td>49%</td>
</tr>
</tbody>
</table>

Source: GfK, Future Buy 2016, Q: Do you agree with the statement? (% of respondents that answered positively); Base= 20002
Europeans still prefer physical stores

<table>
<thead>
<tr>
<th>Region</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>43%</td>
</tr>
<tr>
<td>APAC</td>
<td>48%</td>
</tr>
<tr>
<td>LATAM</td>
<td>55%</td>
</tr>
<tr>
<td>Europe</td>
<td>35%</td>
</tr>
<tr>
<td>North America</td>
<td>37%</td>
</tr>
<tr>
<td>META</td>
<td>54%</td>
</tr>
</tbody>
</table>

Source: GfK, Future Buy 2016, Q: Do you agree with the statement? "I can see a future where retail stores are not a big factor in how I shop", (% of respondents that answered positively); Base= 20002
Luxembourg has the highest amount of cross-border purchases

Lithuania has the highest cross-border online purchase growth


Full version available at
www.ecommercefoundation.org/reports
33% of all online shoppers bought abroad in 2016

Online shoppers buying cross border in the previous 12 months, Europe. Source: Eurostat, 2016
Cross-border online shopping still has its challenges

Problems with cross-border shopping, Europe. Source: Eurostat, 2016

- Speed of delivery longer than indicated
- Wrong or damaged goods/services delivered
- Problems with fraud
- Complaints and redress were difficult or no satisfactory response after complaint
- Technical Failure
- Difficulties finding information concerning guarantees, or other legal rights
- Foreign retailer did not sell in my country
Western Europe
Ecommerce in Belgium

Quick introduction:

• Population: 11.3 million
• Currency: Euro
• VAT: 21%
• GDP per capita: €37,104

Ecommerce facts & figures:

• Internet penetration: 90%
• % of e-Shoppers: 65%
• X-border shoppers: 40%
• E-GDP: 2.11%
• Growth 2015-2016: 10%

Ecommerce Environment:

• 1 in 4 Belgians order products online on a monthly basis

Ecommerce Sales 2013 – 2017 (Euros, billions)

3.04 3.50 4.10 4.70 5.40 6.14 8.24 9.10 10.47

National Ecommerce Association:

Ecommerce Recommendations:

• Belgium is an open multi-language community, with Dutch, French and German regions, and Brussels as an International European hub; this is why Belgian people are top cross-border EU eShoppers.

Carine Moitier
CEO of BeCommerce

Online shopping & e-services
Ecommerce in France

Quick introduction:

- Population: 64.6 million
- Currency: Euro
- VAT: 20%
- GDP per capita: €34,516

Ecommerce facts & figures:

- Internet penetration: 83%
- % of e-Shoppers: 75%
- X-border shoppers: 27%
- E-GDP: 3.16%
- Growth 2015-2016: 14.6%

Ecommerce Environment:

- 28% of the ecommerce sales is now via mobile and tablet.
- 80% of 25-54 year-olds purchased online in the last 12 months

Ecommerce Sales 2013 – 2017 (Euros, billions)

National Ecommerce Association:

Ecommerce Recommendations:

- 94% of all French web shops offer a mobile site. It is a must have.
- French love click & collect

Marc Lolivier
Director General FEVAD

94% of all French web shops offer a mobile site. It is a must have.
French love click & collect
Ecommerce in Ireland

Quick introduction:
- Population: 4.7 million
- Currency: Euro
- VAT: 23%
- GDP per capita: €59,876

Ecommerce facts & figures:
- Internet penetration: 89%
- % of e-Shoppers: 71%
- X-border shoppers: 38%
- E-GDP: 2.13%
- Growth 2015-2016: 10%

Ecommerce Environment:
- 84% of the Irish will shop online by 2021
- 16-24 year-olds purchase online most frequently

Ecommerce Sales 2013 – 2017 (Euros, billions)

<table>
<thead>
<tr>
<th>Year</th>
<th>Sales (billion Euros)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td>1.95</td>
</tr>
<tr>
<td>2010</td>
<td>2.43</td>
</tr>
<tr>
<td>2011</td>
<td>3</td>
</tr>
<tr>
<td>2012</td>
<td>3.8</td>
</tr>
<tr>
<td>2013</td>
<td>4.6</td>
</tr>
<tr>
<td>2014</td>
<td>5</td>
</tr>
<tr>
<td>2015</td>
<td>5.9</td>
</tr>
<tr>
<td>2016</td>
<td>6</td>
</tr>
<tr>
<td>2017(f)</td>
<td>6.76</td>
</tr>
</tbody>
</table>

National Ecommerce Association:

Ecommerce Recommendations:
- The Irish consumer shows no preference for buying from Irish sites over International sites; 60-70% of online sales are to sites outside of Ireland.
- Mobile use on ecommerce sites has grown by over 75% in 2016.
Ecommerce in Luxembourg

Quick introduction:
- Population: 576 thousand
- Currency: Euro
- VAT: 17%
- GDP per capita: €97,042

Ecommerce facts & figures:
- Internet penetration: 92%
- % of e-Shoppers: 80%
- X-border shoppers: 74%
- E-GDP: 1.18%
- Growth 2015-2016: 10%

Ecommerce Environment:
- Over ¾ of Luxembourg consumers buy goods online
- 85% of 25-54 year-olds purchased online in 2016

Ecommerce Sales 2013 – 2017 (Euros, millions)

National Ecommerce Association:

Ecommerce Recommendations:
- A 3-language website is a must have (F, D, UK)
- Customers often use pick-up stations for delivery
- Summer holidays are from 15 July to 15 Sept.

Pierre Friob
CEO of eCom.lu
Ecommerce in The Netherlands

Quick introduction:
- Population: 17 million
- Currency: Euro
- VAT: 21%
- GDP per capita: €41,062

Ecommerce facts & figures:
- Internet penetration: 95%
- % of e-Shoppers: 79%
- X-border shoppers: 31%
- E-GDP: 2.89%
- Growth 2015-2016: 25%

Ecommerce Environment:
- Google has a 99.9% search share
- 9 out of 10 Dutch use social media
- iDEAL is the payment method (58%).

Ecommerce Sales 2013 – 2017 (Euros, billions)

<table>
<thead>
<tr>
<th>Year</th>
<th>Sales (Billion)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td>7.4</td>
</tr>
<tr>
<td>2010</td>
<td>10.93</td>
</tr>
<tr>
<td>2011</td>
<td>11.87</td>
</tr>
<tr>
<td>2012</td>
<td>12.88</td>
</tr>
<tr>
<td>2013</td>
<td>13.84</td>
</tr>
<tr>
<td>2014</td>
<td>16</td>
</tr>
<tr>
<td>2015</td>
<td>20.2</td>
</tr>
<tr>
<td>2016</td>
<td>24.2</td>
</tr>
<tr>
<td>2017</td>
<td></td>
</tr>
</tbody>
</table>

National Ecommerce Association:

Ecommerce Recommendations:
- iDEAL is a ‘must-offer’ payment method.
- Dutch expect next-day or same-day delivery.
- “Sinterklaas” is a Dutch holiday for which online shopping has become very popular.

Wijnand Jongen
CEO of Thuiswinkel.org
Ecommerce in The United Kingdom

Quick introduction:
- Population: 65.1 million
- Currency: Pound
- VAT: 20%
- GDP per capita: €37,309

Ecommerce facts & figures:
- Internet penetration: 93%
- % of e-Shoppers: 87%
- X-border shoppers: 33%
- E-GDP: 7.16%
- Growth 2015-2016: 16%

Ecommerce Environment:
- 80% of individuals use social media regularly

Ecommerce Sales 2013 – 2017 (Euros, billions)

National Ecommerce Association:

Ecommerce Recommendations:
- Black Friday has become huge in the U.K.
- Over two-thirds of retail site visits are through mobile devices (smartphones and tablets)
Central Europe
Ecommerce in Austria

Quick introduction:
- Population: 85.7 million
- Currency: Euro
- VAT: 20%
- GDP per capita: €41,431

Ecommerce facts & figures:
- Internet penetration: 82%
- % of e-Shoppers: 68%
- X-border shoppers: 47%
- E-GDP: 2.33%
- Growth 2015-2016: 10%

Ecommerce Environment:
- Over 65% of the population has shopped online
- 81% of 16-24 year-olds bought online in the last 12 months

Ecommerce Sales 2013 – 2017 (Euros, billions)

National Ecommerce Association:

Handelsverband
Ecommerce in Czech Republic

Quick introduction:
• Population: 10.5 million
• Currency: Czech Koruna
• VAT: 21%
• GDP per capita: €16,817

Ecommerce facts & figures:
• Internet penetration: 87%
• % of e-Shoppers: 57%
• X-border shoppers: 10%
• E-GDP: 2.07%
• Growth 2015-2016: 21%

Ecommerce Environment:
• Most 25-54 year-olds spend between 100 and 500 euro on online purchases
• 3 out of 4 shoppers want same-day delivery

Ecommerce Sales 2013 – 2017 (Euros, billions)

National Ecommerce Association:

<table>
<thead>
<tr>
<th>Year</th>
<th>Ecommerce Sales</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td>1.13</td>
</tr>
<tr>
<td>2010</td>
<td>1.37</td>
</tr>
<tr>
<td>2011</td>
<td>1.63</td>
</tr>
<tr>
<td>2012</td>
<td>1.91</td>
</tr>
<tr>
<td>2013</td>
<td>2.17</td>
</tr>
<tr>
<td>2014</td>
<td>2.51</td>
</tr>
<tr>
<td>2015</td>
<td>3.00</td>
</tr>
<tr>
<td>2016</td>
<td>3.66</td>
</tr>
<tr>
<td>2017</td>
<td>4.18</td>
</tr>
</tbody>
</table>

Full country report available: EcommerceFoundation.org/reports
Ecommerce in Germany

Quick introduction:
• Population: 81 million
• Currency: Euro
• VAT: 19%
• GDP per capita: €39,709

Ecommerce facts & figures:
• Internet penetration: 89%
• % of e-Shoppers: 82%
• X-border shoppers: 20%
• E-GDP: 2.43%
• Growth 2015-2016: 12%

Ecommerce Environment:
• Customers are very sensitive to data protection
• Trust marks create customer confidence in a shop

Ecommerce Sales 2013 – 2017 (Euros, billions)

Ecommerce Recommendations:
In Germany, free returns are expected amongst most customers; a seller is usually expected to accept returns as a gesture of goodwill

National Ecommerce Association:

CMO of Händlerbund

Tim Arlt
Ecommerce in Hungary

Quick introduction:
- Population: 9.8 million
- Currency: Forint
- VAT: 27%
- GDP per capita: €10,930

Ecommerce facts & figures:
- Internet penetration: 80%
- % of e-Shoppers: 48%
- X-border shoppers: 15%
- E-GDP: 1.3%
- Growth 2015-2016: 24%

Ecommerce Environment:
- 37% of 16-24 year-olds bought online in the last 3 months
- Most Hungarians prefer cash-on-delivery

Ecommerce Sales 2013 – 2017 (Euros, billions)

National Ecommerce Association:

Full country report available: E-commercefoundation.org/reports
Ecommerce in Poland

Quick introduction:
• Population: 38.4 million
• Currency: Polish Zloty
• VAT: 23%
• GDP per capita: €11,423

Ecommerce facts & figures:
• Internet penetration: 80%
• % of e-Shoppers: 63%
• X-border shoppers: 10%
• E-GDP: 1.88%
• Growth 2015-2016: 25%

Ecommerce Environment:
• 45% of 25-54 year-olds purchased online in the last 3 months

Ecommerce Sales 2013 – 2017 (Euros, billions)

<table>
<thead>
<tr>
<th>Year</th>
<th>Sales (billion Euros)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td>2</td>
</tr>
<tr>
<td>2010</td>
<td>2.5</td>
</tr>
<tr>
<td>2011</td>
<td>3.35</td>
</tr>
<tr>
<td>2012</td>
<td>4.2</td>
</tr>
<tr>
<td>2013</td>
<td>5.38</td>
</tr>
<tr>
<td>2014</td>
<td>6.46</td>
</tr>
<tr>
<td>2015</td>
<td>7.6</td>
</tr>
<tr>
<td>2016</td>
<td>8.1</td>
</tr>
<tr>
<td>2017 (f)</td>
<td>9.44</td>
</tr>
</tbody>
</table>

National Ecommerce Association:

Ecommerce Recommendations:
• Over 60% of the population shop online, but still need traditional shops
• Digitalization is the most important trend across all industries
Ecommerce in Switzerland

Quick introduction:
- Population: 8.29 million
- Currency: Swiss Franc
- VAT: 8%
- GDP per capita: €72,478

Ecommerce facts & figures:
- Internet penetration: 90%
- % of e-Shoppers: 85%
- X-border shoppers: 61%
- E-GDP: 1.7%
- Growth 2015-2016: 20%

Ecommerce Environment:
- 90% of the population is using the internet
- Swiss ecommerce brings in more revenue than physical shopping centers

Ecommerce Sales 2013 – 2017 (Euros, billions)

<table>
<thead>
<tr>
<th>Year</th>
<th>Sales (Euros)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td>3.2</td>
</tr>
<tr>
<td>2010</td>
<td>3.8</td>
</tr>
<tr>
<td>2011</td>
<td>4.7</td>
</tr>
<tr>
<td>2012</td>
<td>5.38</td>
</tr>
<tr>
<td>2013</td>
<td>6.2</td>
</tr>
<tr>
<td>2014</td>
<td>7.48</td>
</tr>
<tr>
<td>2015</td>
<td>8.4</td>
</tr>
<tr>
<td>2016</td>
<td>9.3</td>
</tr>
<tr>
<td>2017(f)</td>
<td>10.26</td>
</tr>
</tbody>
</table>

National Ecommerce Association:

Ecommerce Recommendations:
- Switzerland is a great platform for Headquarters of cross-border European merchants
- Cross-border online shoppers spend on average €2,750 per capita
Southern Europe
Ecommerce in Croatia

Quick introduction:
• Population: 4.2 million
• Currency: Croatian Kuna
• VAT: 25%
• GDP per capita: €10,827

Ecommerce facts & figures:
• Internet penetration: 70%
• % of e-Shoppers: 45%
• X-border shoppers: 22%
• E-GDP: .76%
• Growth 2015-2016: 11%

Ecommerce Environment:
• 47% of online buyers prefer paying with cash-on-delivery
• The biggest Croatian marketplace player is the classifieds site Njuškalo

Ecommerce Sales 2013 – 2017 (Euros, millions)

National Ecommerce Association:

Ecommerce Recommendations:
• Offer free shipping and fast delivery if you can
• Strong online appearance will increase your offline revenue

Marcel Majsan
President of eCommerce Hrvatska
Ecommerce in Greece

Quick introduction:
• Population: 10.9 million
• Currency: Euro
• VAT: 24%
• GDP per capita: €16,446

Ecommerce facts & figures:
• Internet penetration: 66%
• % of e-Shoppers: 45%
• X-border shoppers: 11%
• E-GDP: 2.28%
• Growth 2015-2016: 8%

Ecommerce Environment:
• Debit/credit cards are rising as a preferable ePayment method (51%)
• 62% of online consumers use Facebook mobile app on daily basis

Ecommerce Sales 2013 – 2017 (Euros, billions)

National Ecommerce Association:

Ecommerce Recommendations:
• GRECA Trustmark is a must-have for every Greek eShop
• Cash-on-Delivery for orders less than €100 is still the most preferable method of payment (<60%)

Paris Koronaios
General Manager of Greca
Ecommerce in Italy

Quick introduction:
• Population: 59.8 million
• Currency: Euro
• VAT: 22%
• GDP per capita €28,398

Ecommerce facts & figures:
• Internet penetration: 83%
• % of e-Shoppers: 41%
• X-border shoppers: 14%
• E-GDP: 1.12%
• Growth 2015-2016: 15%

Ecommerce Environment:
• 20.9 million Italians shop online
• Travel, consumer electronics and apparel are the most relevant ecommerce categories

National Ecommerce Association:

Ecommerce Sales 2013 – 2017 (Euros, billions)

Ecommerce Recommendations:
• Home delivery is the standard, but advanced logistics services such as pickup points and same day delivery are becoming popular
• Mobile is more and more relevant in online purchases
Quick introduction:
• Population: 419 Thousand
• Currency: Euro
• VAT: 18%
• GDP per capita: €22,939

Ecommerce facts & figures:
• Internet penetration: 77%
• % of e-Shoppers: 63%
• X-border shoppers: 48%
• E-GDP: .47%
• Growth 2015-2016: 15%

Ecommerce Environment:
• 70% of internet users use the internet to research products/services before purchasing (in-store or online)
• 87% of internet users are active on social media

Ecommerce Sales 2013 – 2017 (Euros, millions)

Ecommerce Recommendations:
• The first port of call for more than half of the Maltese digital buyers are Ecommerce marketplaces
• Paypal is the most popular electronic payment amongst Maltese digital buyers

National Ecommerce Association:
Ecommerce in Portugal

Quick introduction:
- Population: 10.26 million
- Currency: Euro
- VAT: 23%
- GDP per capita: €18,318

Ecommerce facts & figures:
- Internet penetration: 64%
- % of e-Shoppers: 43%
- X-border shoppers: 80%
- E-GDP: 2.23%
- Growth 2016-2017: 12%

Ecommerce Environment:
- Most used payment methods: Multibanco Reference, Bank transfer, and credit card
- Over 46% of 16-54 year-olds purchased online in the last 12 months

Ecommerce Sales 2013 – 2017 (Euros, billions)

National Ecommerce Association:

Ecommerce Recommendations:
- Portugal is a startup nation with an international culture and a skilled and competitive digital expertise
- Portugal has one of the best mobile infrastructure 3G/4G and optical fiber (FTTH) in Europe

Alexandre Nilo Fonseca
President of ACEPI

Full country report available: EcommerceFoundation.org/reports
Ecommerce in Spain

Quick introduction:
- Population: 46 million
- Currency: Euro
- VAT: 21%
- GDP per capita: €24,920

Ecommerce facts & figures:
- Internet penetration: 82%
- % of e-Shoppers: 54%
- X-border shoppers: 21%
- E-GDP: 2.16%
- Growth 2015-2016: 9%

Ecommerce Environment:
- Credit/Debit cards are the most common payment method
- 81% of individuals uses smartphones on a daily basis

Ecommerce Sales 2013 – 2017 (Euros, billions)

<table>
<thead>
<tr>
<th>Year</th>
<th>Sales (Euros, billions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td>7.76</td>
</tr>
<tr>
<td>2010</td>
<td>9.1</td>
</tr>
<tr>
<td>2011</td>
<td>10.9</td>
</tr>
<tr>
<td>2012</td>
<td>12.38</td>
</tr>
<tr>
<td>2013</td>
<td>14.6</td>
</tr>
<tr>
<td>2014</td>
<td>16.26</td>
</tr>
<tr>
<td>2015</td>
<td>20.75</td>
</tr>
<tr>
<td>2016</td>
<td>23.9</td>
</tr>
<tr>
<td>2017</td>
<td>27.97 (f)</td>
</tr>
</tbody>
</table>

National Ecommerce Association:

Ecommerce Recommendations:
- The availability of delivery options is more important than price
- Create a good mobile experience, as mobile commerce is 26% of total ecommerce

José Luis Zimmermann
CEO of Adigital

Full country report available: EcommerceFoundation.org/reports
Ecommerce in Turkey

Quick introduction:
- Population: 79.6 million
- Currency: Turkish Lira
- VAT: 18%
- GDP per capita: €8,470

Ecommerce facts & figures:
- Internet penetration: 57%
- % of e-Shoppers: 29%
- X-border shoppers: 2%
- E-GDP: 1.18%
- Growth 2015-2016: 20%

Ecommerce Environment:
- Ecommerce is forecasted to grow 40-50% in 2017
- Mobile ecommerce accounted for 30% of total sales

Ecommerce Sales 2013 – 2017 (Euros, billions)

Ecommerce Recommendations:
- There are approximately 1000 web stores with traffic more than 15k/month

Hakan Orhun
President of ETID

National Ecommerce Association:
Northern Europe
Ecommerce in Denmark

Quick introduction:
• Population: 5.7 million
• Currency: Danish Krone
• VAT: 25%
• GDP per capita €48,745

Ecommerce facts & figures:
• Internet penetration: 98%
• % of e-Shoppers: 84%
• X-border shoppers: 43%
• E-GDP: 4.88%
• Growth 2015-2016: 16%

Ecommerce Environment:
• The average online purchase is approximately 125 euro
• Most popular payment method are debit/credit cards (81%)

Ecommerce Sales 2013 – 2017 (Euros, billions)

National Ecommerce Association:

Ecommerce Recommendations:
• Mobile First – Tablets and smartphones account for 15% of all ecommerce purchases in 2016
• Average return rate is 3.8%
Ecommerce in Finland

Quick introduction:
- Population: 5.5 million
- Currency: Euro
- VAT: 24%
- GDP per capita: €39,696

Ecommerce facts & figures:
- Internet penetration: 93%
- % of e-Shoppers: 77%
- X-border shoppers: 42%
- E-GDP: 3.88%
- Growth 2015-2016: 18%

Ecommerce Environment:
- Online banking is the most common payment method (90%)
- The average online purchase in 2016 was 80 euros

Ecommerce Sales 2013 – 2017 (Euros, billions)

National Ecommerce Associations:

Ecommerce Recommendations:
- The return rates by Finnish online shoppers are quite moderate internationally compared.
- The use of mobile devices for purchase is on the rise

Source: yyy, 2017

Managing Director of Kaupan Liitto

Juhani Pekkala

www.ecommercefoundation.org | www.ecommerce-europe.eu
Ecommerce in Norway

Quick introduction:
- Population: 5.2 million
- Currency: Norwegian Krone
- VAT: 25%
- GDP per capita: €67,304

Ecommerce facts & figures:
- Internet penetration: 100%
- % of e-Shoppers: 90%
- X-border shoppers: 44%
- E-GDP: 1.64%
- Growth 2015-2016: 14%

Ecommerce Environment:
- Most eShoppers expect a delivery time of 3 business days (25%), or 6+ days (19%)
- Debit/Credit card is the most popular payment method (65%)

Ecommerce Sales 2013 – 2017 (Euros, billions)

National Ecommerce Association:

Ecommerce Recommendations:
If you want to enter the Norwegian market, consider being certified at Trygg e-Handel – an investment that ensures your online shop complies with Norwegian legislation while increasing conversion.
Ecommerce in Sweden

Quick introduction:
- Population: 9.85 million
- Currency: Swedish Krone
- VAT: 25%
- GDP per capita: €48,144

Ecommerce facts & figures:
- Internet penetration: 93%
- % of e-Shoppers: 89%
- X-border shoppers: 39%
- E-GDP: 2.53%
- Growth 2015-2016: 24%

Ecommerce Environment:
- Click-and-Collect was the most popular delivery method in 2016
- On average, less than 6% of online purchases are returned

Ecommerce Sales 2013 – 2017 (Euros, billions)

Ecommerce Recommendations:
- More than half of Swedish consumers shop online from their mobile devices
- Credit card and invoice are the most popular payment methods
- Majority of Swedes are used to shopping online from abroad

Simon Saneback
Found Partner, Wellstreet

www.ecommercefoundation.org | www.ecommerce-europe.eu
Eastern Europe
Ecommerce in Bulgaria

Quick introduction:
• Population: 7 million
• Currency: Bulgarian Lev
• VAT: 20%
• GDP per capita €6,509

Ecommerce facts & figures:
• Internet penetration: 60%
• % of e-Shoppers: 27%
• X-border shoppers: 10%
• E-GDP: 1.05%
• Growth 2015-2016: 25%

Ecommerce Environment:
• More than 60% of online traffic is mobile
• Cash-on-delivery is preferred method of payment, online payments are growing

Ecommerce Sales 2013 – 2017 (Euros, millions)

National Ecommerce Association:

Ecommerce Recommendations:
• Quality content, quick, easy and mobile first
• Free same-day or next-day delivery preferred
• Personalized customer experience is biggest advantage

Janet Naidenova
Board Chairperson
Bulgarian Ecommerce
Ecommerce in Estonia

Quick introduction:
- Population: 1.3 million
- Currency: Euro
- VAT: 20%
- GDP per capita: €16,456

Ecommerce facts & figures:
- Internet penetration: 96%
- % of e-Shoppers: 64%
- X-border shoppers: 41%
- E-GDP: 1.3%
- Growth 2016-2017: 43%

Ecommerce Environment:
- Bank link is the most widely used online payment method in Estonia (90%)
- 95% of eShoppers prefer parcel terminals to easily pickup their online purchases

Ecommerce Sales 2013 – 2017 (Euros, millions)

National Ecommerce Association:

Ecommerce Recommendations:
- There are approximately 5,000 eShops in Estonia
- Retail via internet is forecasted to grow 40% in 2017
- We celebrate the eShopping day, ”E-Monday” twice a year in May and November

Signe Kõiv
Chairman of the Board
Estonian eCommerce Association
Ecommerce in Romania

Quick introduction:

• Population: 19.3 million
• Currency: Romanian Leu
• VAT: 19%
• GDP per capita €8,825

Ecommerce facts & figures:

• Internet penetration: 74%
• % of e-Shoppers: 36%
• X-border shoppers: 3%
• E-GDP: 1.2%
• Growth 2015-2016: 38%

Ecommerce Environment:

• 18% of people shopped online using a mobile device
• On average, consumers made 8.4 purchases online in 2016

Ecommerce Sales 2013 – 2017 (Euros, billions)

<table>
<thead>
<tr>
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<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales</td>
<td>0.33</td>
<td>0.43</td>
<td>0.6</td>
<td>0.8</td>
<td>1.04</td>
<td>1.2</td>
<td>1.5</td>
<td>2.05</td>
<td>2.5</td>
</tr>
</tbody>
</table>

National Ecommerce Association:
Florinel Ioan Chis
Director ARMO

Ecommerce Recommendations:

• Black Friday in November is the main shopping event
• Cash on delivery is the preferred payment method (88%)
Ecommerce in Russia

Quick introduction:
• Population: 143 million
• Currency: Russian Ruble
• VAT: 18%
• GDP per capita €8,102

Ecommerce facts & figures:
• Internet penetration: 70%
• % of e-Shoppers: 29%
• X-border shoppers: 62%
• E-GDP: 2.12%
• Growth 2015-2016: 20%

Ecommerce Environment:
• In 2016, 64% of Russian eShoppers made at least 1 unplanned purchase
• 1 in 3 consumers makes purchases via smartphone

Ecommerce Sales 2013 – 2017 (Euros, billions)

<table>
<thead>
<tr>
<th>Year</th>
<th>Sales (Billion Euros)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td>4.93</td>
</tr>
<tr>
<td>2010</td>
<td>6.4</td>
</tr>
<tr>
<td>2011</td>
<td>8.25</td>
</tr>
<tr>
<td>2012</td>
<td>10.94</td>
</tr>
<tr>
<td>2013</td>
<td>14.7</td>
</tr>
<tr>
<td>2014</td>
<td>19.26</td>
</tr>
<tr>
<td>2015</td>
<td>20.54</td>
</tr>
<tr>
<td>2016</td>
<td>24.64</td>
</tr>
<tr>
<td>2017</td>
<td>28.83</td>
</tr>
</tbody>
</table>
Ecommerce in Ukraine

Quick introduction:
• Population: 44.6 million
• Currency: Ukrainian Hryvnia
• VAT: 20%
• GDP per capita €1,791

Ecommerce facts & figures:
• Internet penetration: 49%
• % of e-Shoppers: 44%
• X-border shoppers: 25%
• E-GDP: 1.46%
• Growth 2015-2016: 31%

Ecommerce Environment:
• 9 in 10 internet users have shopped online at least once
• Cash-on-Delivery is the preferred payment method

Ecommerce Sales 2013 – 2017 (Euros, billions)

National Ecommerce Association:
About the Report
Where to find our National Ecommerce Reports

The National Ecommerce Reports are published by the Ecommerce Foundation. They provide overviews of the mature and emerging markets in the field of ecommerce.

In total, the Ecommerce Foundation publishes multiple country reports and two overview reports per year, covering the most important ecommerce markets worldwide.

To have a tailor-made ecommerce report made, completely based on your wishes and requirements, please contact us via info@ecommercefoundation.org.

A light and full reports can be downloaded from: http://www.ecommercefoundation.org/reports.

Overview reports
• European overview report       June 26
• Global overview report         September

Country reports
• The Netherlands                 April
• Belgium                         June
• United Kingdom                  June
• Ireland                         June
• Germany                         June
• France                          June
• Russia                          June
• Czech Republic                  June
• Hungary                        June
• Poland                         July
• Austria                         July
• Greece                         July
• Italy                          July
• Portugal                       July
Definitions related to the Internet & Ecommerce

- **Broadband access**: the availability of broadband is measured by the percentage of households that are connectable to an exchange that has been converted to support DSL technology, to a cable network upgraded for Internet traffic, or to other broadband technologies. It includes fixed and mobile connections (source: Eurostat).

- **Cross-border ecommerce**: percentage of ecommerce purchased at foreign sites.

- **Ease of Doing Business Index**: The Ease of Doing Business Index is developed by the World Bank, and averages the country's percentile rankings on nine topics. It is made up of a variety of indicators, giving equal weight to each topic. The rankings for all economies are benchmarked to June 2010. The Index covers 185 countries.

- **ecommerce (or electronic commerce), a subset of e-business**: any B2C contract on the sale of products or services fully or partly concluded by a technique for distance communication.

- **ecommerce GDP**: total amount of goods and services online divided by the total Gross Domestic Product (GDP).

- **Economic Freedom Index**: the Index of Economic Freedom is an annual guide published by The Wall Street Journal and The Heritage Foundation, Washington’s No. 1 think tank. For over a decade, the Wall Street Journal and The Heritage Foundation have tracked the march of economic freedom around the world with the influential Index of Economic Freedom. There are 5 categories, ranking from Free (with a score between 80 and 100) to Repressed (between 40 and 49.9).

- **E-households**: number of households that use the Internet for personal gain.

- **E-household expenditure**: expenditure per household that bought goods or services in the past year.

- **Global Online Measurement Standard for B2C ecommerce (GOMSEC)**: aims to provide guidelines to measure and monitor B2C ecommerce in order to enable all European countries to provide data with respect to the penetration of B2C ecommerce in a standardized way.

- **E-Government Index**: The UN’s E-Government Index provides a comparative assessment of the e-government development of UN Member States. One of the primary factors contributing to a high level of e-government development is concurrent past and present investment in telecommunication, human capital and provision of online services.

- **Gross Merchandise Volume**: the total sales facilitated by a third party, such as a market place.

- **E-services or electronic services**: “Deeds, efforts or performances whose delivery is mediated by information technology. Such e-service includes the service element of e-retailing, customer support, and service delivery.” This definition reflects three main components: service providers, service receivers and the channels of service delivery (i.e. technology). (Jennifer Rowley, Professor Information and Communications, Manchester Metropolitan University, UK)

- **Inactive online population**: users that have access to the Internet but have not (yet) purchased goods or services online in the past year.
Definitions related to the Internet & Ecommerce

- **Market place**: online platform on which companies (and consumers) sell goods and/or services.

- **Logistics Performance Index (LPI)**: The Logistics Performance Index (LPI) measures the “logistics friendliness” of 155 countries. It helps countries identify the challenges and opportunities they face in their trade logistics performance and what they can do to improve this. The Index is developed by the World Bank and is based on a worldwide survey of operators, such as global freight forwarders and express carriers.

- **Mobile commerce (or m-commerce)**: the ability to conduct commerce using a mobile device e.g. a mobile phone, a PDA, a smartphone, a tablet or other (emerging) mobile equipment.

- **Mobile subscriptions**: mobile cellular telephone subscriptions are subscriptions to a public mobile telephone service using cellular technology, which provide access to the public switched telephone network. Post-paid and prepaid subscriptions are included (source: Eurostat).

- **Networked Readiness Index (NRI)**: The NRI measures the tendency for countries to exploit the opportunities offered by information and communications technology (IT). The NRI comprises three components: the environment for IT offered by a given country or community, the readiness of the country’s key stakeholders to use IT, and the usage of IT among these stakeholders.

- **Online buyer (or e-shopper, e-buyer)**: an individual who regularly bought or ordered goods or services through the Internet.

- **Online expenditure**: spending per user who purchased goods or services online.

- **Online Retail (or e-retail, electronic retail or retailing or even e-tailing)**: the selling of retail goods and services on the Internet. In the limited sense of the word, sectors such as online leisure travel, event tickets, downloading music or software are not included. Online-only retail shops are often referred to as pure players.

- **Penetration levels**: the percentage of a population using the Internet, mobile phones, smartphones or tablet devices.

- **Real economic growth rate**: a measure of economic growth from one period to another expressed as a percentage and adjusted for inflation. The real economic growth rate is a measure of the rate of change that a nation's gross domestic product (GDP) experiences from one year to another.

- **Retail sales**: the selling of mainly goods from businesses to individuals from a traditional or so-called bricks-and-mortar shop.

- **Statcounter research method**: Statcounter is a web analytics service and their tracking code is installed on more than three million sites globally. These sites cover various activities and geographic locations. Every month, Statcounter records billions of page views to these sites. For each page view, they analyze the browser/operating system/screen resolution used and they establish if the page view is from a mobile device. They calculate their Global Stats on the basis of more than fifteen billion page views per month, by people from all over the world onto more than three million member sites.
Global Online Measurement Standard for Ecommerce (GOMSEC)

GOMSEC aims to provide guidelines for measuring and monitoring B2C ecommerce. As a result, all countries worldwide are able to provide data with respect to the penetration of B2C ecommerce in a standardized way. All Ecommerce Foundation figures and estimates are based on GOMSEC, unless stated otherwise.

The GOMSEC reports on sales figures for the total B2C ecommerce worldwide and for each country separate in the country profiles, based on total sales of goods and services.

These total sales of goods and services are based on the areas/sectors/classification of areas and sectors, as stated on the next few pages.

All data reported in the national currency of the country involved is converted into euros according to the average (annual) rate of exchange as provided by, preferably, the European Central Bank (ECB) or the national bank of the particular country. The reference period that is used for this was from 1 January to 31 December of each report year. Growth rates are calculated and measured by the B2C ecommerce sales in the national currency.

Definition of B2C ecommerce sales

“Any B2C contract regarding the sale of goods and/or services, fully or partly concluded by a technique for distance communication.”

Technique for distance communication: means that can be used for communication regarding the offer made by the trader and the conclusion of a contract, without the necessity of the consumer and trader being in the same place at the same time.

Contract: a contract whereby use is made, either solely or in part, of one or more techniques for distance communication within the framework of a system organized by the trader for the distance sale of goods and/or services, up to and including the moment that the contract is concluded.

Classification of B2C ecommerce

The following classification on the next few pages provides an overview of areas and sectors included in GOMSEC.

Online purchases of the following items are excluded from GOMSEC:

- Transactions between private individuals/consumers (C2C), such as auctions and marketplaces, and between businesses (B2B)
- Online gambling and gaming
- Cars and other motor vehicles
- Houses and real estate
- Utilities (e.g. water, heating and electricity)
- Mortgages, loans, credit cards and overdrafts
- Savings accounts, funds, stocks&shares and bonds

B2C ecommerce therefore includes all online transactions between businesses and consumers using desktop computers, laptops, tablets, smartphones, point-of-sales and smart-wearables, for instance through online shops, physical stores (“online instore”), email, QR codes, catalogs, etc. B2C ecommerce includes Value Added Tax (VAT) or other sales tax, delivery costs and apps, but excludes returns.
# Global Online Measurement Standard for Ecommerce (GOMSEC)

<table>
<thead>
<tr>
<th>Media &amp; Entertainment</th>
<th>Electronics</th>
<th>Household Electronics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Music (physical, download &amp; streaming)/Spotify based on new subscriptions</td>
<td>Consumer Electronics</td>
<td>Household Electronics</td>
</tr>
<tr>
<td>Video (DVD, Blu-ray, downloads)</td>
<td>Audio equipment</td>
<td>MDA: air-conditioning, dishwashers, wash machines and other white goods</td>
</tr>
<tr>
<td>Games hardware &amp; games software</td>
<td>IT hardware (PCs, laptops, tablets, etc.)</td>
<td>SDA: equipment for personal care, home comfort, kitchen appliances</td>
</tr>
<tr>
<td>Books &amp; e-books</td>
<td>Computer Software</td>
<td></td>
</tr>
<tr>
<td>Apps</td>
<td>Music instruments</td>
<td></td>
</tr>
<tr>
<td>New subscriptions newspapers and magazines (no single copy sales)</td>
<td>USB sticks, DVD/CD-recordable, ink cartridges, computer accessories</td>
<td></td>
</tr>
</tbody>
</table>

## Fashion

<table>
<thead>
<tr>
<th>Clothing</th>
<th>Shoes &amp; Personal lifestyle</th>
</tr>
</thead>
<tbody>
<tr>
<td>Underwear &amp; Upperwear</td>
<td>Shoes</td>
</tr>
<tr>
<td>Children's wear</td>
<td>Jewelry, Bijoux, Watches &amp; others</td>
</tr>
<tr>
<td>Swimwear &amp; Sportswear</td>
<td>fashion accessories (e.g. sunglasses)</td>
</tr>
<tr>
<td>Nightwear &amp; legwear</td>
<td>Bags, wallets, suitcases</td>
</tr>
</tbody>
</table>

## Toys

| Indoor and outdoor toys |                                                    |
## Global Online Measurement Standard for Ecommerce (GOMSEC)

<table>
<thead>
<tr>
<th>Home &amp; Garden</th>
<th>Food/Nearfood/Health</th>
<th>Health &amp; Beauty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Furniture and kitchens</td>
<td>Food &amp; Beverages</td>
<td>Personal care &amp; Hygiene</td>
</tr>
<tr>
<td>Floor and window coverings (e.g. curtains and blinds)</td>
<td>Fresh produce</td>
<td>Baby care</td>
</tr>
<tr>
<td>Home textiles</td>
<td>Packaged consumer goods</td>
<td>Perfume</td>
</tr>
<tr>
<td>Cookware (sets), kettles and oven equipment</td>
<td>Detergents/household cleaning</td>
<td>OTC</td>
</tr>
<tr>
<td>Table and kitchen articles</td>
<td>Animal feed</td>
<td></td>
</tr>
<tr>
<td>Articles for cleaning, wash and store</td>
<td>Tobacco</td>
<td></td>
</tr>
<tr>
<td>Decoration</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lamps and fixtures</td>
<td></td>
<td></td>
</tr>
<tr>
<td>DIY-articles</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Garden articles</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flowers and plants (in home)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Telecom</th>
<th>Other: Products</th>
</tr>
</thead>
<tbody>
<tr>
<td>Smartphones, mobile phones &amp; mobile devices</td>
<td>Cars components</td>
</tr>
<tr>
<td>Telefax and answering machines</td>
<td>Glasses and contact lenses</td>
</tr>
<tr>
<td>Headsets &amp; Accessories (mobile) phones</td>
<td>Stationery</td>
</tr>
<tr>
<td>Prepaid cards and tariffs of new phone subscriptions</td>
<td>Pictures and photo albums</td>
</tr>
<tr>
<td></td>
<td>Pet supplies</td>
</tr>
<tr>
<td></td>
<td>Erotica</td>
</tr>
</tbody>
</table>
## Global Online Measurement Standard for Ecommerce (GOMSEC)

<table>
<thead>
<tr>
<th>Insurance</th>
<th>Travel</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>New indemnity, Life and Health Insurances</strong></td>
<td><strong>Package Travel</strong></td>
</tr>
<tr>
<td>Liability insurance</td>
<td>Package travel</td>
</tr>
<tr>
<td>Car insurance</td>
<td></td>
</tr>
<tr>
<td>Fire and theft insurance</td>
<td></td>
</tr>
<tr>
<td>Bike/caravan/motorbike/Scooter insurance</td>
<td>Private transport if booked through a tour operator</td>
</tr>
<tr>
<td>Accident insurance</td>
<td></td>
</tr>
<tr>
<td>Boat insurance</td>
<td></td>
</tr>
<tr>
<td>Legal assistance insurance</td>
<td></td>
</tr>
<tr>
<td>Home insurance</td>
<td></td>
</tr>
<tr>
<td>Travel insurance (continuous/annual + short term)</td>
<td></td>
</tr>
<tr>
<td>Insurance package</td>
<td></td>
</tr>
<tr>
<td>ANW-gap insurance (insurance for receiving a payment in addition to a survivor's allowance)</td>
<td>Health Insurance – Base</td>
</tr>
<tr>
<td>Annuity insurance</td>
<td>Health insurance – additional</td>
</tr>
<tr>
<td>Pension</td>
<td>Disability insurance – entrepreneurs</td>
</tr>
<tr>
<td>Life insurance</td>
<td>Disability insurance – private</td>
</tr>
<tr>
<td>Funeral insurance</td>
<td>Mortgage-related disability insurance</td>
</tr>
<tr>
<td>Endowment insurance based on savings</td>
<td>Mixed insurance (=endowment insurance + life insurance)</td>
</tr>
<tr>
<td>Endowment insurance based on investments</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Flight Tickets &amp; Accommodations</strong></th>
<th><strong>Event Tickets</strong></th>
<th><strong>Other: Services</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Flight Tickets</td>
<td>Tickets for concerts and festivals</td>
<td>New subscriptions to dating service</td>
</tr>
<tr>
<td>Hotel stays</td>
<td>Tickets for (movie) theaters</td>
<td>Other services</td>
</tr>
<tr>
<td>Apartment/bungalow/camping site</td>
<td>Tickets for zoos and amusement parks</td>
<td></td>
</tr>
<tr>
<td>-&gt; all of the above not booked in combination with other travel-parts</td>
<td>Tickets for museums</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tickets for sports games</td>
<td></td>
</tr>
</tbody>
</table>

**Event Tickets**

- Tickets for concerts and festivals
- Tickets for (movie) theaters
- Tickets for zoos and amusement parks
- Tickets for museums
- Tickets for sports games

**Other: Services**

- New subscriptions to dating service
- Other services
Sources used in this report

The report could only be realized by consulting a great number of valuable sources. These were available in various countries and regions in Europe and around the globe. The wide variety of sources include public domain publications, blogs, websites, industry and financial specialist publications, regional and local news, annual reports, and press releases.

Sometimes the information sources are contradictory and sometimes different figures and data were given by varying sources within the same country, for example due to different definitions. In our reports we have mentioned the different sources, definitions and outcomes of such reports, studies and interpretations.

The report is based on information that we consider reliable, but we cannot vouch for it being completely accurate or complete, nor should it be relied upon as such. Opinions expressed are our current opinions as of the date of this report.

Publications
- Statistics Netherlands
- CIA Worldfactbook
- Doingbusiness
- ecommerce Payment Monitor
- European Commission
- Eurostat
- Fung Global Retail & Tech
- IAB
- IMF
- Quandl
- Statcounter
- Statista
- Tradingeconomics
- Thuiswinkel.org Market Monitor
- Twinkle top 100
- United Nations
- Worldbank
- Wikipedia

Corporate sources
- GfK
- Thuiswinkel.org
About the Ecommerce Foundation

The Ecommerce Foundation is an independent non-profit organization, initiated by worldwide national ecommerce associations and online and omnichannel selling companies from industries such as retail, travel & finance.

Why an Ecommerce Foundation?
Our mission is to foster global digital trade as peace is the natural effect of trade. By facilitating digital commerce we hope to make the world a slightly better place.

How does the Foundation help?
We facilitate the development of practical knowledge, insights and services for which individual institutions, retail and ecommerce associations and B2C selling companies do not have the (financial) resources and/or capabilities. By combining collective goals and efforts, the Ecommerce Foundation is able to realize projects which could not have been realized on an individual basis.

What does the Ecommerce Foundation do?
The Foundation is developing and offering several services such as the Ecommerce Benchmark, the EcommerceWiki and the National Ecommerce Reports. At the moment we are also researching if a Global Ecommerce Trustmark can be set-up to increase worldwide consumer trust and as a result global trade.
### The Services of the Ecommerce Foundation

<table>
<thead>
<tr>
<th>Service</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>40+ National Ecommerce Reports</strong></td>
<td>Supporting retailers going across borders</td>
</tr>
<tr>
<td><strong>Ecommerce Benchmark</strong></td>
<td>Allows online retailers to compare &amp; improve their ecommerce activities</td>
</tr>
<tr>
<td><strong>Lectures &amp; presentations</strong></td>
<td>Offered to help members look into the future of shopping</td>
</tr>
<tr>
<td><strong>Every year a C-level study delegation</strong></td>
<td>Travels to an inspiring location. Previous trips include Silicon Valley, Seattle, NY and China</td>
</tr>
<tr>
<td><strong>The Global Ecommerce Summit &amp; awards</strong></td>
<td>Offer retailers insights into best practices from across the world</td>
</tr>
<tr>
<td><strong>EcommerceReports</strong></td>
<td>Curates all ecommerce related research across the globe by adding an editorial board and peer review</td>
</tr>
<tr>
<td><strong>The Ecommerce Wiki</strong></td>
<td>Is the online handbook for ecommerce managers with templates, process descriptions, and more</td>
</tr>
<tr>
<td><strong>Custom research</strong></td>
<td>Done for a diverse set of topics both co-branded as well white labeled</td>
</tr>
<tr>
<td><strong>Safe.Shop</strong></td>
<td>Certifies local trust marks to issue the global ecommerce trust to promote and foster global digital trade.</td>
</tr>
</tbody>
</table>
Jorij Abraham
Managing Director

Jorij Abraham has been active in the international ecommerce community since 1997. He was an Ecommerce Manager at Bijenkorf, TUI and Sanoma Media and Director of Consulting at Unic.

From 2013 to 2017 he has been Director of Research & Advice at Thuiswinkel.org and Ecommerce Europe (the Dutch and European Ecommerce Association).

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Research Analyst

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