LIGHT VERSION

ECOMMERCE EUROPE

EuroCommerce
Retail & Wholesale

EUROPEAN E-COMMERCE REPORT 2026

EXECUTED BY:

Centre for Marketing Innovation | Amsterdam University of Applied Sciences

A word from Ecommerce Europe

Luca Cassetti

Secretary General

Ecommerce Europe, the voice of the European digital commerce sector, is pleased to present the 2026 edition of the European E-commerce Report and would like to acknowledge the hard work of the Centre for Marketing Innovation of the Amsterdam University of Applied Sciences in conducting the research.

The report indicates steady growth in European e-commerce last year. Total European B2C e-commerce turnover increased by 7%, rising from €842 billion to €911 billion in 2025. After adjusting for inflation, European B2C e-commerce turnover grew by 4%, while the EU-27 recorded real growth of 5%. All regions recorded positive real growth, although at different rates, with Southern Europe growing fastest (8%), followed by Central and Eastern Europe (5%). In 2026, the trend is expected to continue, with real growth of B2C e-commerce turnover forecasted at 3%.

This year, the EU has taken some long-awaited key steps in response to strong concerns over unfair competition from e-commerce players based outside the EU. Following its renewed calls for a level playing field, Ecommerce Europe welcomes the recent enforcement actions taken by the European Commission under the Digital Services Act. Furthermore, 2026 saw the adoption of the Customs Reform, three years after the European Commission initiated the process. This milestone is another important step towards creating a level playing field for e-commerce in the EU. The €150 customs duty threshold exemption for third-country imports was removed in July this year, but most of the provisions of the reform will take effect starting from the end of 2027.

While EU legislators' work on recently approved, under discussion or upcoming legislation (also) related to the level playing field continues, these measures cannot be standalone solutions without effective enforcement of EU legislation towards all players active in the EU. This raises the question of urgency again, as diligent businesses continue to face high compliance costs due to regulatory complexity, while enforcement actions against rogue players remain too slow to address the immediate impact of these companies on the Single Market.

In this year's report, national e-commerce associations from all over Europe highlighted that legal, geopolitical and economic uncertainty has created difficulties for businesses and consumers alike. While the European Commission has taken some necessary steps to simplify the EU regulatory framework, which are strongly supported by Ecommerce Europe and its members, the positive effect of these measures is yet to be seen. The economic conditions have also impacted consumer behaviour, with associations noticing a trend towards cheaper alternatives and discounted prices. In this context, the sector is a key enabler of the circular economy by expanding consumer choice to pre-loved goods and offering new ways to opt for a more sustainable purchase. The green transition has also been visible throughout the e-commerce experience, up to the last-mile delivery with the development of out-of-home and sustainable delivery options.

The e-commerce sector is also looking forward to and placing itself at the forefront of technological developments. Among Ecommerce Europe members, interest in new technologies and AI solutions is growing exponentially. Our members have outlined the acceleration in the adoption of AI for customer service, pricing, personalisation and content creation. These tools can also be a game-changer for SMEs, which can leverage them to increase their visibility. On the consumer side, we witness a similar trend, with more e-shoppers using AI tools when buying online. However, the uptake remains uneven from one business to another and across the EU. For many, while AI will most certainly have an impact on the future of the sector, it is still emerging. Furthermore, new technology also comes with challenges, and businesses will have to address consumers' concerns when it comes to trust and safety.

Looking ahead, also **in light of the economic and geopolitical uncertainty, the development of a reliable and competitive European e-commerce environment continues to depend on a balanced, effective and fit-for-purpose regulatory framework**. EU rules should set clear and proportionate objectives, protect consumers effectively, reduce unnecessary administrative burdens and simplify legitimate businesses' operations. This includes delivering practical simplification measures, such as an effective Extended Producer Responsibility One-Stop Shop (EPR OSS), which we expect the EU institutions to advance as a priority to facilitate compliance with EPR obligations across the Single Market.

Ecommerce Europe, together with its members, will continue to ensure that the voice of legitimate e-commerce companies is heard and promote the central role that e-commerce can play in securing a competitive and thriving Single Market.

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

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 voice for the retail and wholesale sector in Europe, we are pleased to introduce the 2026 edition of the European E-Commerce Report. Since 2017, the report has offered a comprehensive overview of the evolving digital commerce landscape across 38 European countries, with a particular focus on the 27 EU Member States. This year's edition contains some novelty: new indicators have been introduced, including B2C e-commerce turnover per capita, the share of enterprises with B2C web sales, and the share of enterprises with web sales via e-commerce marketplaces.

The report is of particular relevance to our sector, which is impacted by geopolitical and competitive pressures, higher inflation, regulatory requirements, shifting consumer habits and the rapid rise of artificial intelligence, most notably with the expansion of agentic commerce.

The report underscores existing barriers to fair competition, caused by differences in compliance between European businesses and sellers from outside the EU. It recognises the benefits of removing the customs duty exemption for low-value goods purchased online from outside the EU. It also stresses the importance of effective customs controls, better data exchange, digitalised processes and consistent enforcement across Europe. For a long time now, through our #Compliance4All campaign, we have advocated for a level playing field, crucial to maintaining customer trust, growth and innovation and enabling small, new and unknown traders to market their products.

As the report notes, regulation remains one of the most widely shared concerns. Businesses in the sector are pressing for a reduction in administrative burden, caused by overlapping regulatory requirements, uncertainty and legislative inconsistencies between Member States. Eliminating remaining barriers to the Single Market and better regulation are longstanding priorities of our association. Our Single Market Barriers Overview, which compiles examples of barriers retailers and wholesalers face in the Single Market, and our Better Regulation campaign call for simplified regulations, harmonised enforcement and technological innovation to address these challenges.

Artificial intelligence's rapid rise is reshaping retail. AI is becoming more prevalent in businesses' day-to-day work: from operational processes to customer service, via marketing, shopping personalisation, and pricing. The technology is also impacting how consumers shop online, with the recent developments in agentic AI raising questions for the sector, such as the future role of webshops. These trends are acknowledged in our most recent publication "Rewiring Retail in Europe: The AI Imperative", published together with McKinsey & Company, which provides a practical view on how European retailers can navigate AI, scale its use effectively, and unlock its full potential for businesses and consumers alike.

As the largest private sector employer in Europe, our sector plays a vital role in delivering essential goods and services, driving innovation, and supporting local communities. Our association continues to work closely with EU institutions to shape policies that foster a level playing field, competitiveness and opportunities arising from the digital transformation.

EuroCommerce: The voice of European retail and wholesale

EuroCommerce is the European organisation representing the retail and wholesale sector. 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 an essential service to millions of businesses 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 further jobs throughout the supply chain, from small local suppliers to international businesses. EuroCommerce is the recognised European social partner for the retail and wholesale sector.

EuroCommerce Retail & Wholesale

If your organisation shares our vision and would like to join us, please visit: www.eurocommerce.eu/members-benefits

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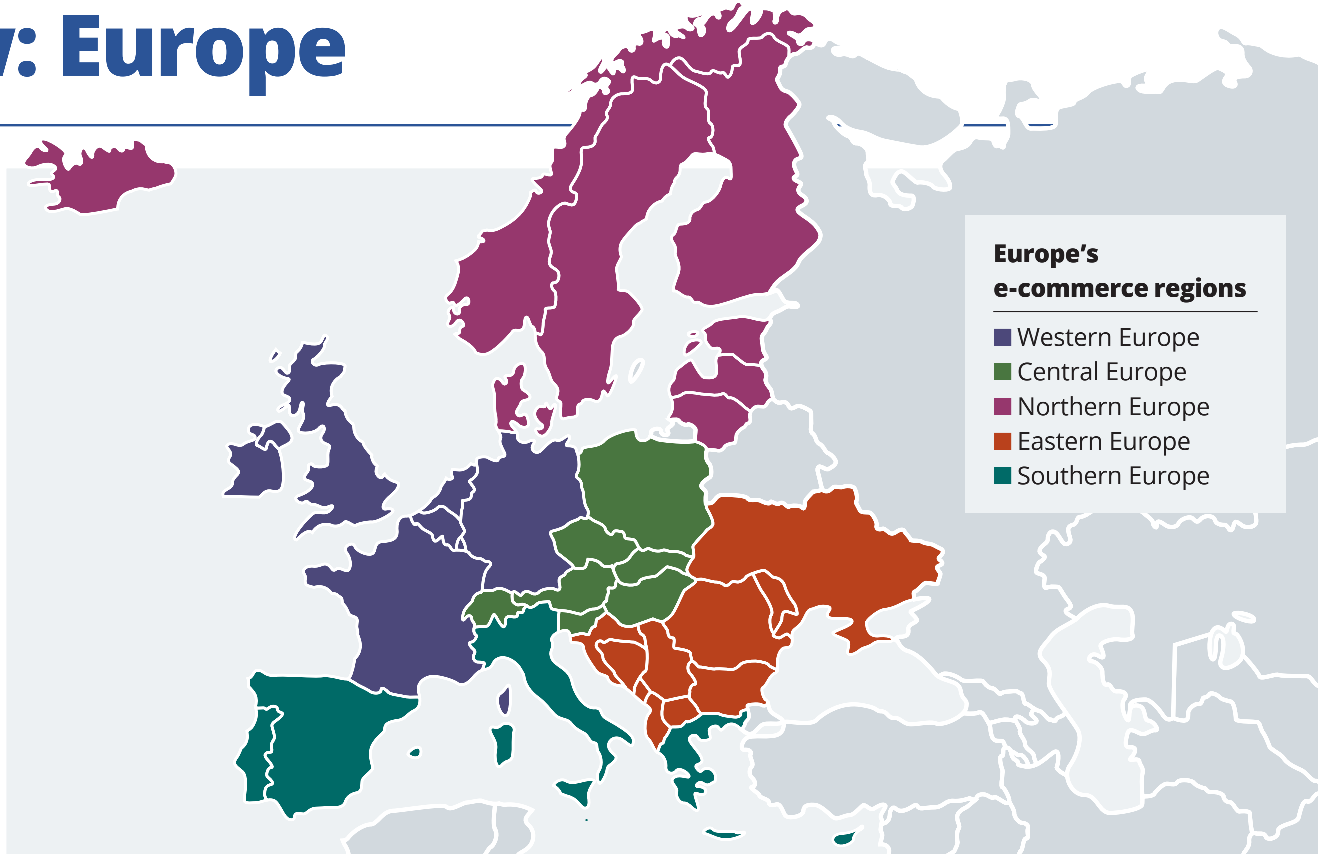
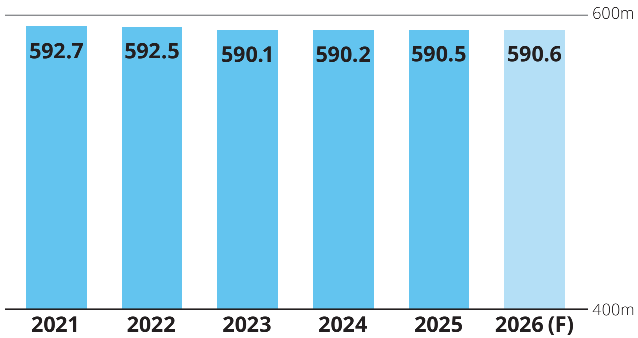
Market Overview: Europe

Europe remains one of the world's largest and most mature digital markets. While the population has remained broadly stable at around 591 million people, internet adoption continues to increase, with 95% of people aged 16–74 expected to be online in 2026. At the same time, Europe's economy continues to expand, with GDP forecast to reach €25.5 trillion in 2026. Together, high internet penetration, a large consumer market and continued economic growth provide a strong foundation for further e-commerce development across the continent.



Population of Europe

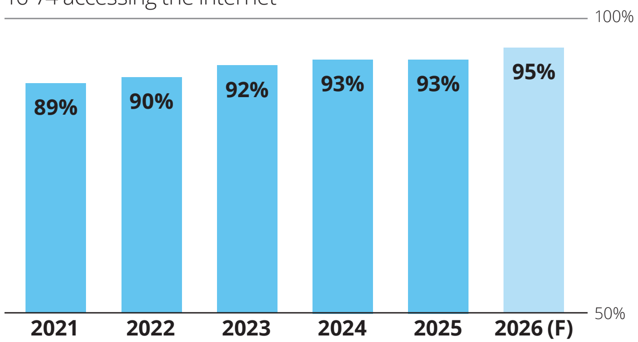
Population in millions



SOURCE: UNITED NATIONS

Internet users

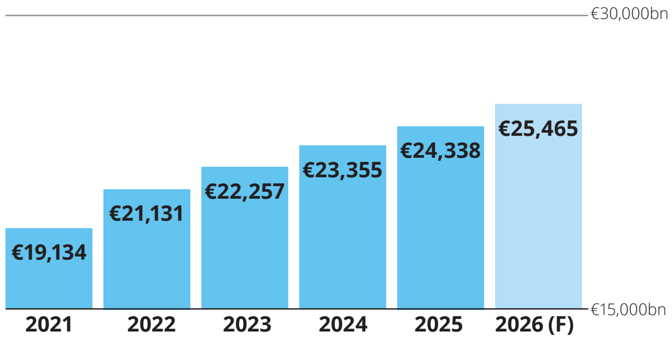
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT, DATAREPORTAL, NATIONAL STATISTICAL OFFICES, STATISTA

GDP (€bn)

Gross Domestic Product (GDP) in €bn



SOURCE: IMF

E-commerce Overview: Europe

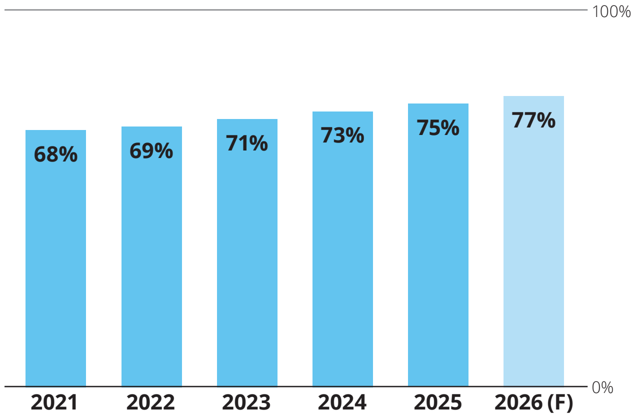
The e-commerce overview section of the report includes data from 38 countries across Europe. European e-commerce continues to grow at a steady pace, with B2C e-commerce turnover expected to reach €961 billion in 2026, representing annual growth of around 5%. Growth in recent years has increasingly been driven by real market expansion rather than inflation. The share of Europeans buying goods or services online continues to rise, reaching a forecast 77% of the population aged 16–74 in 2026. E-commerce also accounts for a growing share of the European economy, with E-GDP expected to increase to 3.77% in 2026.

Countries included:

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

E-Shoppers, Europe

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

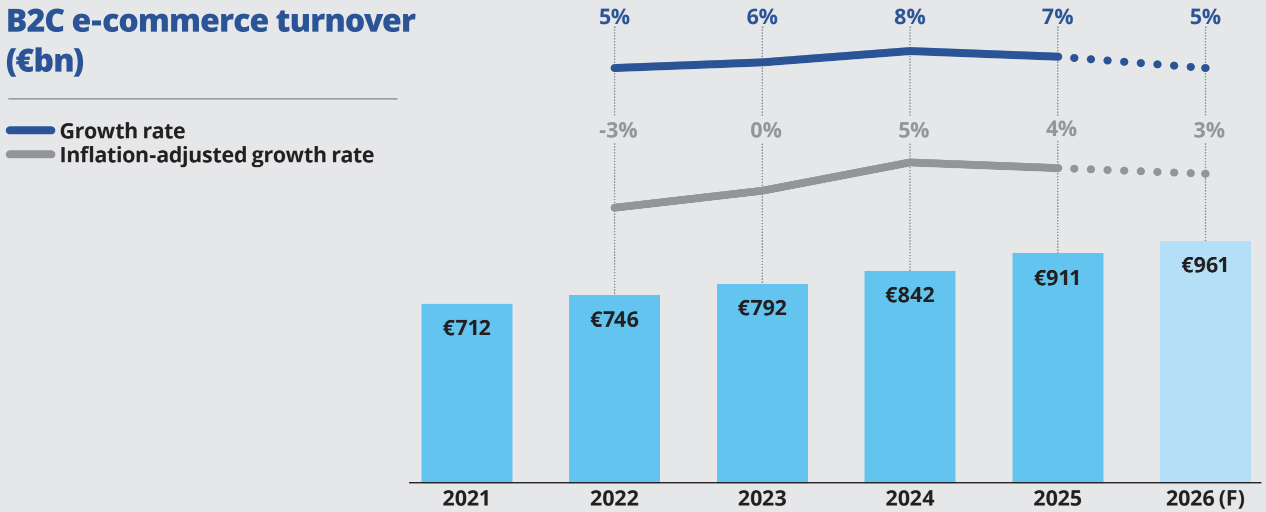


SOURCE: EUROSTAT, DATAREPORTAL, NATIONAL STATISTICAL OFFICES, STATISTA

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)

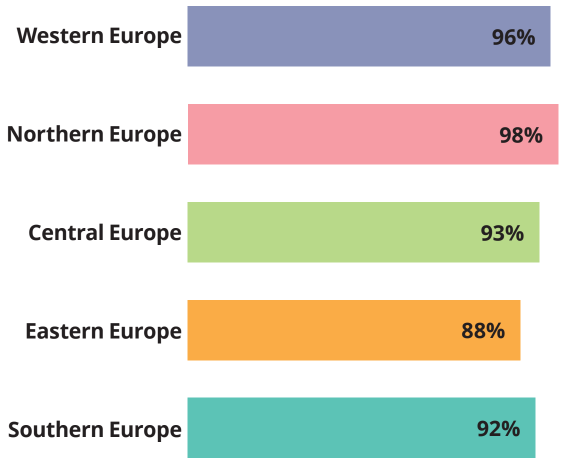


SOURCE: NATIONAL E-COMMERCE ASSOCIATIONS, STATISTA, IMF

E-commerce Overview: By Region

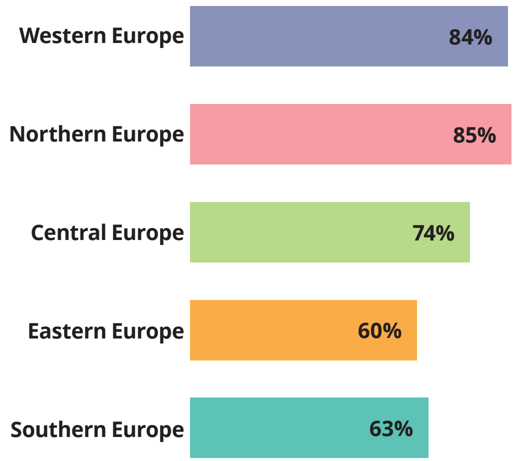
E-commerce adoption and market size vary across Europe's regions. Western Europe remains by far the largest e-commerce market, accounting for 57% of total European B2C e-commerce turnover. Northern Europe has the highest share of online shoppers, with 85% of the population buying goods or services online, closely followed by Western Europe. Southern Europe records the highest e-commerce share of GDP (4.44%), while Central and Eastern Europe continue to report lower levels of online shopping and e-commerce turnover than the rest of Europe.

Internet users by region, 2025



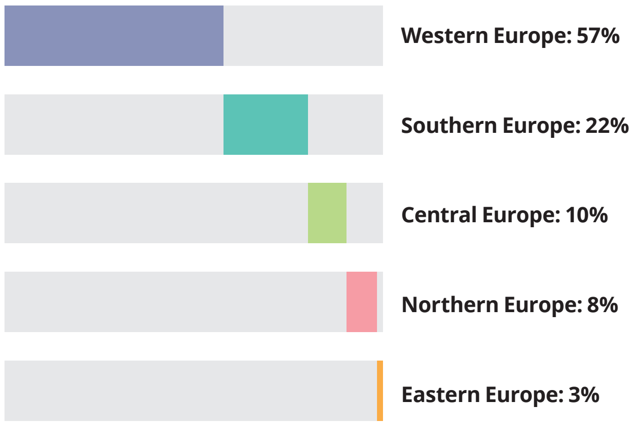
SOURCE: EUROSTAT, DATAREPORTAL, NATIONAL STATISTICAL OFFICES, STATISTA

E-Shoppers by region, 2025



SOURCE: EUROSTAT, DATAREPORTAL, NATIONAL STATISTICAL OFFICES, STATISTA

Share of total European e-commerce turnover by region, 2025



SOURCE: NATIONAL E-COMMERCE ASSOCIATIONS, STATISTA

B2C e-commerce turnover by region in €bn, 2025

The ratio of B2C e-commerce turnover to GDP (E-GDP), 2025

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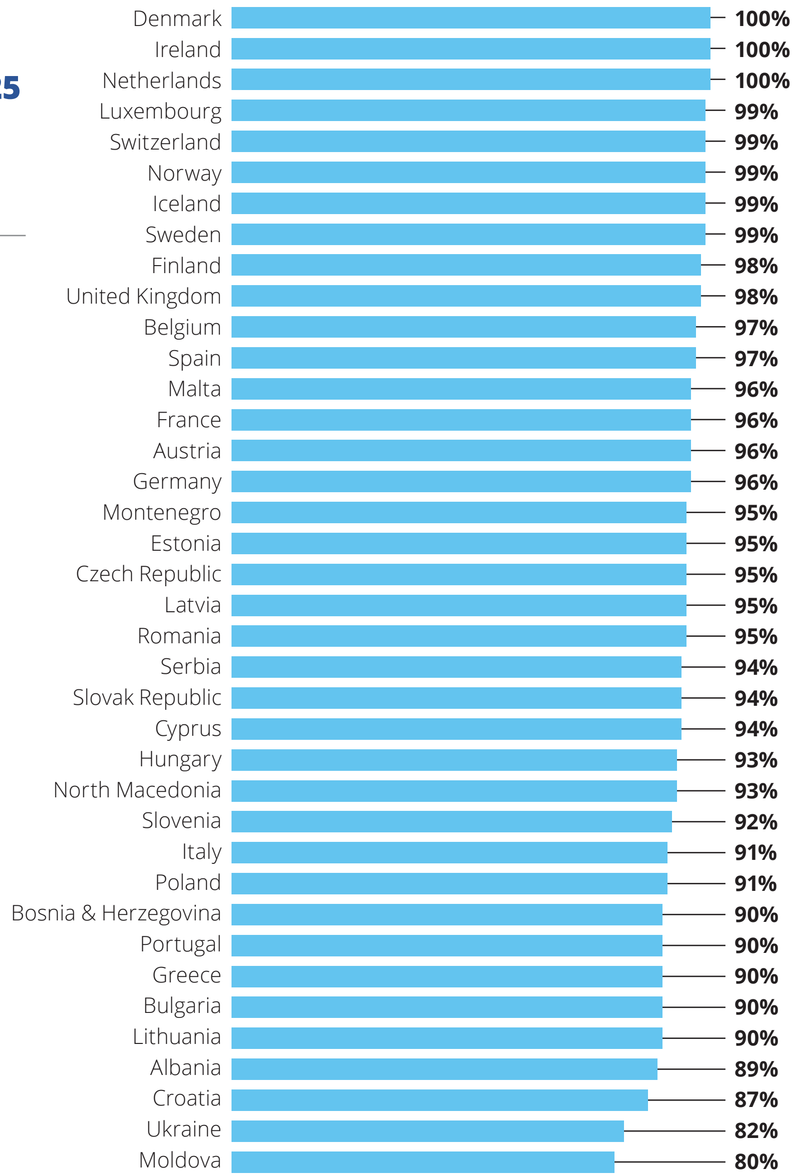
E-commerce Overview: By Country

Internet users per country, 2025

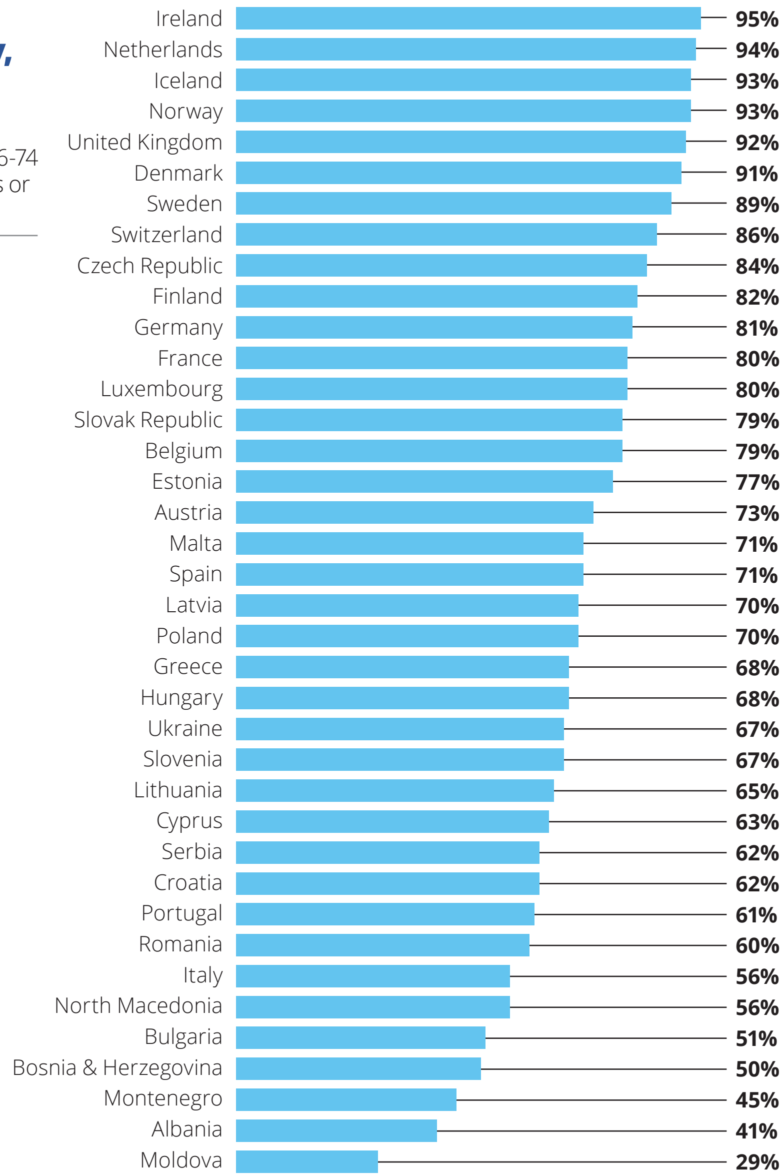
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT, DATAREPORTAL, NATIONAL STATISTICAL OFFICES, STATISTA

E-shoppers per country, 2025

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



SOURCE: EUROSTAT, DATAREPORTAL, NATIONAL STATISTICAL OFFICES, STATISTA

B2C e-commerce growth rate by country, 2025

E-GDP by country, 2025

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GDP per capita by country in €, 2025

B2C e-commerce per capita by country in €, 2025

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Market Overview: EU-27

The EU-27 remains Europe's largest e-commerce market. B2C e-commerce turnover is expected to reach €757.3 billion in 2026, following annual growth of around 6%. Internet use has continued to increase and now reaches 95% of the population aged 16–74. Around 72% of consumers buy goods or services online, a figure that has remained stable since 2024. E-commerce also continues to increase its share of the EU economy. E-GDP is expected to reach 3.81% in 2026.

EU-27 member countries

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

B2C e-commerce turnover (€bn)

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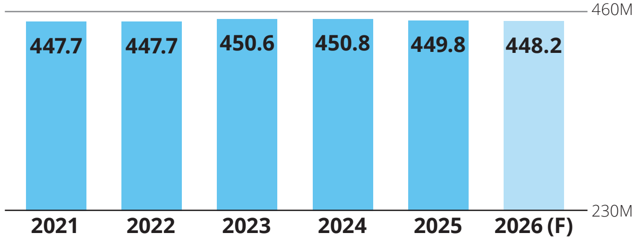
Population of the EU-27

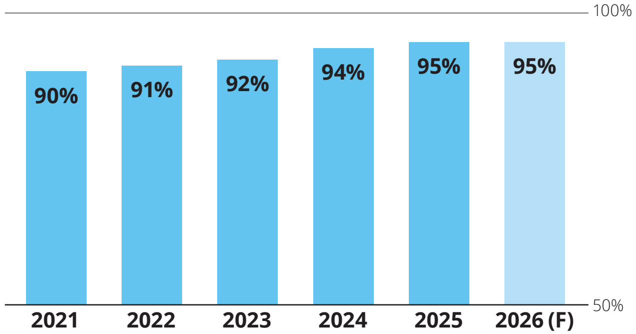
Population in millions



SOURCE: WORLD BANK, UNITED NATIONS

Internet users

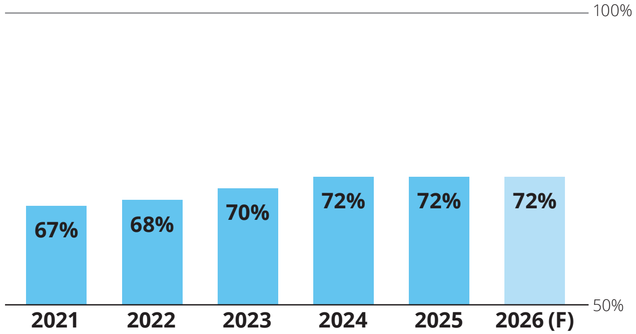
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT, DATAREPORTAL, STATISTA, NATIONAL STATISTICAL OFFICES

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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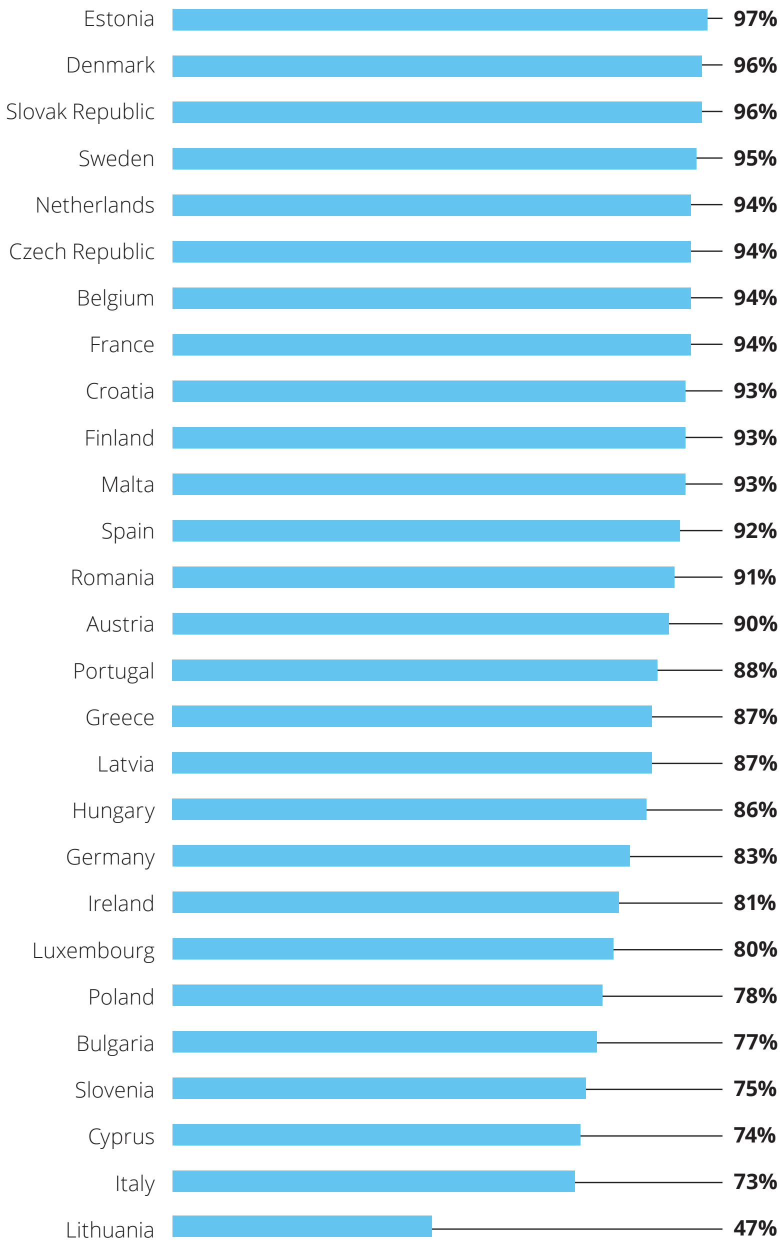
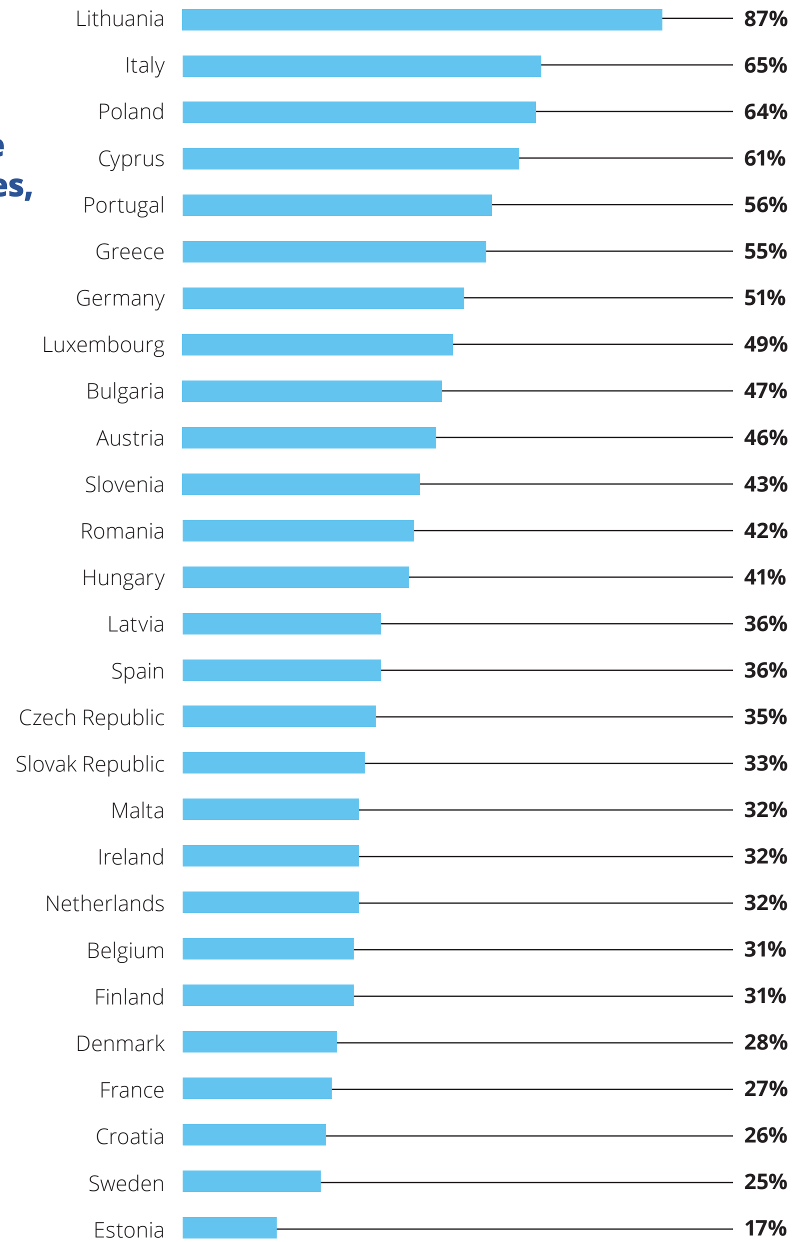
Enterprises with web sales via their own websites or apps, 2025*



SOURCE: EUROSTAT

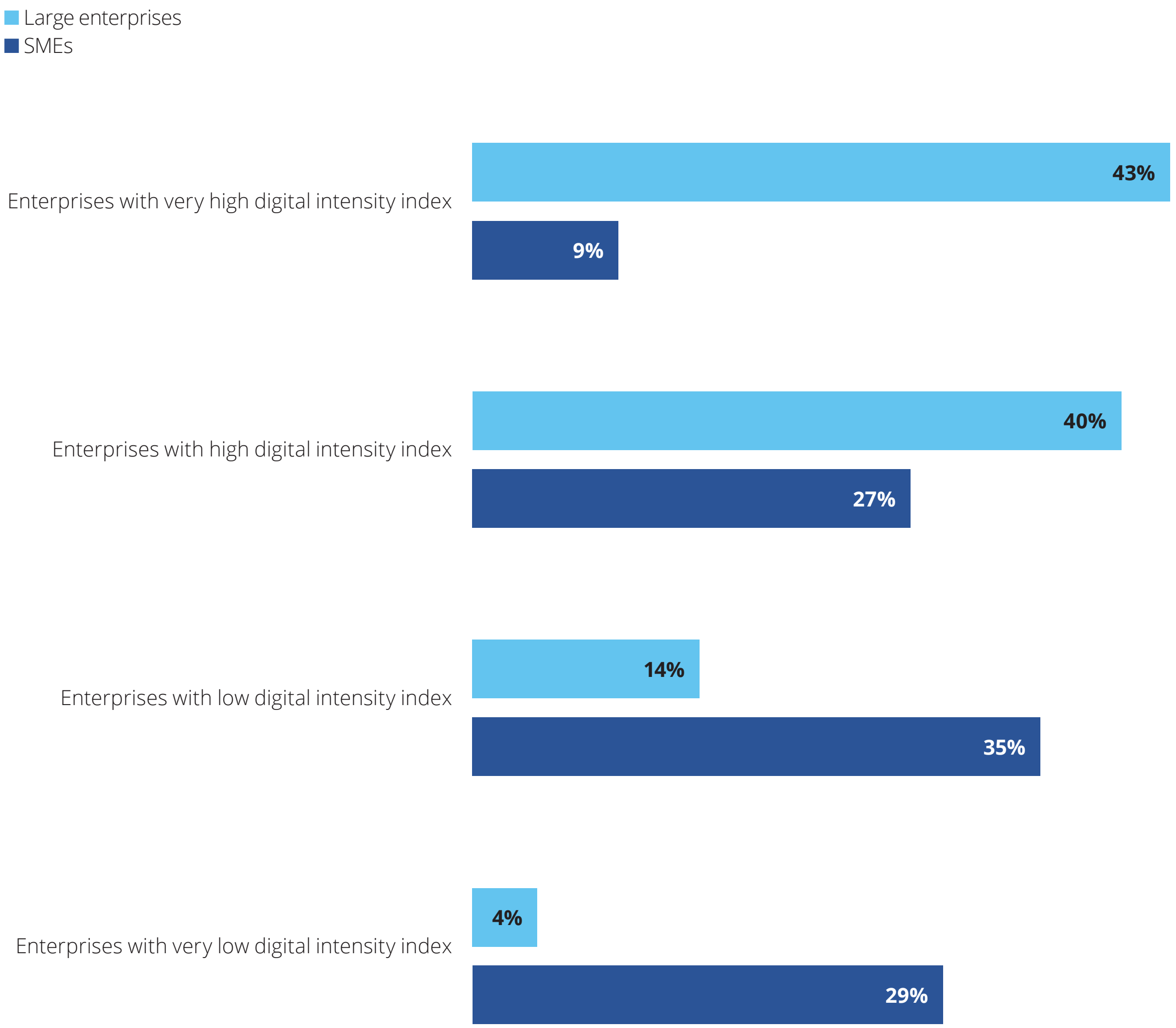
Enterprises with web sales via e-commerce marketplaces, 2025*



SOURCE: EUROSTAT

*EU-27 enterprises with 10 or more employees and web sales

EU-27 digital intensity, 2025



SOURCE: EUROSTAT

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

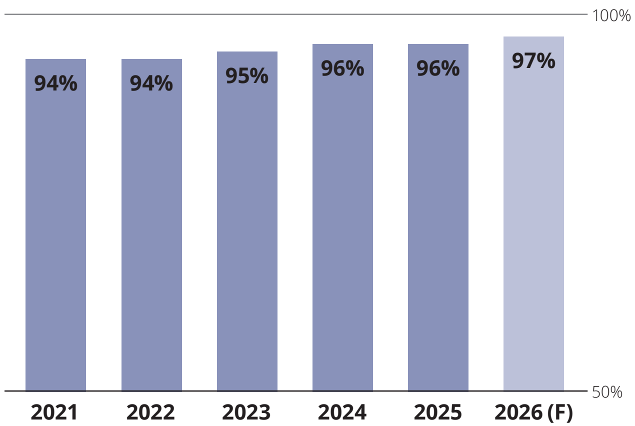
*SME = 10-249 employees and self-employed persons, without financial sector

Large enterprise = 250 employees and self-employed persons or more, without financial sector

Western Europe

Internet users

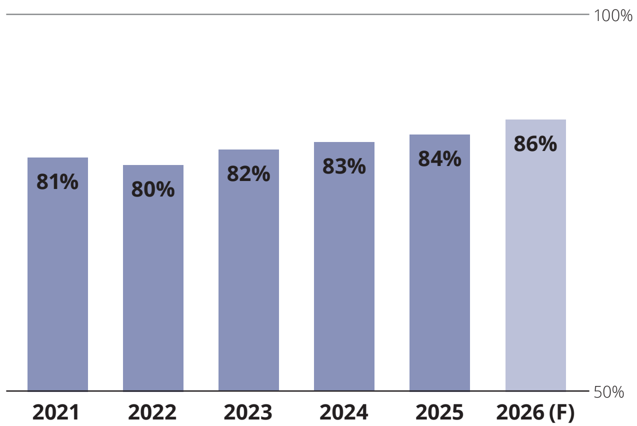
Percentage of the population aged 16-74 accessing the internet



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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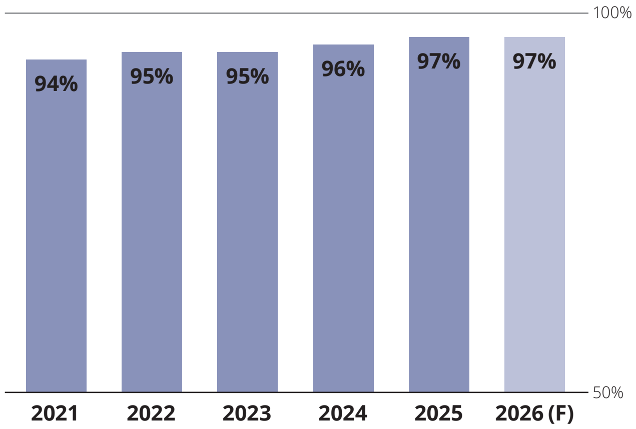
Belgium

Currency: euro | VAT: 21%

Internet users

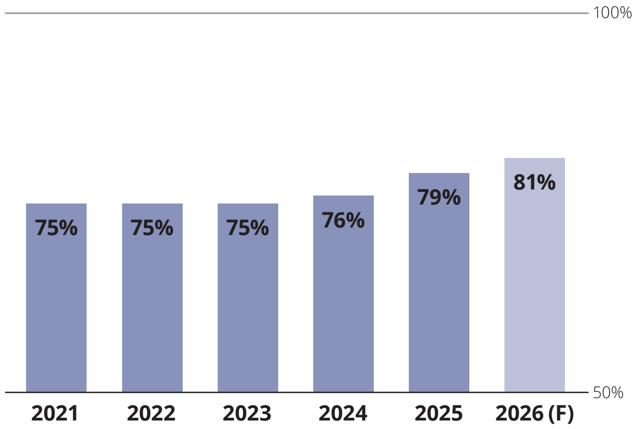
Percentage of the population aged 16-74 accessing the internet



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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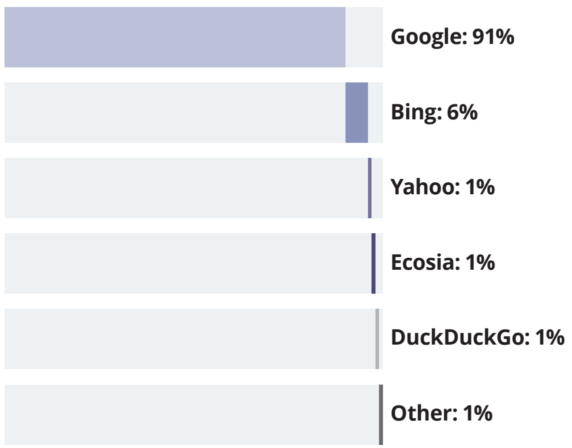
Search engine market share

Most popular search engines in 2025



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Belgium

Interview

Greet Dekocker

Managing Director, Becom

Policies and regulation

How do national policymakers in Belgium perceive e-commerce in 2026? Are the policies currently discussed or implemented in Belgium spurring or hampering e-commerce?

E-commerce is now recognised in Belgium as a structural economic channel rather than a niche. Overall policy is more supportive than restrictive, but strong concerns remain about unfair competition from non-EU platforms and the lack of a level playing field. Measures such as an e-commerce task force bringing together the five competent ministers to coordinate cross-domain policy, the approval of night work for e-commerce logistics, and the investigation into rising payment costs reflect a growing willingness to support local e-commerce competitiveness while addressing structural bottlenecks.

In line with the EU priorities set for 2024-2029, the European Commission is gradually implementing its simplification agenda. However, the policy areas or instruments prioritised by the Commission do not always match companies' or Member States' specific concerns. Do you think that the measures communicated or adopted so far correspond to the needs of the e-commerce ecosystem in Belgium?

The intention to simplify EU regulation is clearly positive and welcomed by Belgian companies. However, in practice there is often a mismatch between EU policy priorities and operational realities, especially for SMEs. Administrative burdens remain high and companies increasingly face overlapping and sometimes inconsistent requirements (e.g. DMA, DSA, ESG and VAT). Greater coherence and practical enforceability are key to making simplification effective on the ground.

This year, the EU institutions clinched the deal on the revision of the Union Customs Code. Will the new regulatory framework help increase the competitiveness of the local companies? Specifically, how will the business sector in Belgium be impacted by the removal of the customs duty exemption?

The focus on non-EU imports and large marketplaces is appropriate, but implementation risks being slow and fragmented. Any competitiveness gains will depend less on legislation itself and more on effective, harmonised enforcement. Rapid and coordinated digitalisation of customs control across all Member States is essential. Without this, non-compliant products will keep entering the EU and distort competition, while logistics hubs risk being unevenly impacted.

In light of the recent trade and tariff policy developments in the global scenario, how will the new international trade arrangements impact the business opportunities of companies established in Belgium?

Recent trade and tariff developments are having a mixed impact on Belgian companies. Increased trade barriers raise costs and complexity for cross-border e-commerce, while geopolitical shifts also open opportunities through supply chain diversification and regionalisation. Belgian companies are reassessing sourcing strategies, with more attention to nearshoring and EU partners. Flexibility, digital capabilities and leveraging the EU Single Market are key to remaining competitive.

Sustainability

How are e-commerce businesses in your market adapting their sustainable practices (e.g., product offer, communication of sustainability information, logistics) to respond to new market trends?

Belgian e-commerce companies continue to innovate in sustainability, including circular models such as repair, resale and refurbished products, improved transparency and more efficient logistics. However, the pace has slowed somewhat due to reduced policy emphasis and cost pressures, particularly for SMEs. Companies are increasingly balancing sustainability ambitions against investments in AI-driven efficiency and competitiveness.

"Belgian e-commerce companies continue to innovate in sustainability, including circular models such as repair, resale and refurbished products, improved transparency and more efficient logistics."

Technology

This year, agentic AI has become one of the most referenced new technologies in digital commerce. How do you see this influencing your national market and have you noticed any notable effects already?

AI adoption is accelerating in Belgium, particularly in customer service, personalisation, and content creation. It delivers efficiency gains, especially for mid-sized companies. A growing number of practical use cases are emerging, although levels of maturity vary considerably between businesses. At the same time, concerns regarding governance, data, and skills persist. While adoption is relatively high, experimentation with more disruptive AI-driven business models remains cautious.

In an increasingly crowded environment, SMEs need to find ways to stand out and provide services that make them an attractive partner to their customers. Which digital tools can be the greatest asset for a newly emerging company?

Data- and AI-driven tools for customer insight, pricing and personalisation are the most critical assets for new companies. User-friendly e-commerce platforms, smart marketing automation and CRM tools help SMEs compete in crowded markets. While many of these tools are developed outside the EU, accessibility and ease of integration currently outweigh concerns about origin, although digital sovereignty is gaining attention.

Continued on the next page

Belgium

Continued from previous page

e-Payments

Have there been any changes or emerging trends in consumer payment behaviour in your market?
Consumer expectations for seamless and frictionless checkout experiences continue to rise. Bancontact remains the leading domestic payment method. Payconiq, originally developed as a peer-to-peer and QR-based account-to-account payment solution within the Bancontact ecosystem, has now had its Belgian activities fully integrated into Bancontact Pay. Its European peer to peer ambitions are pursued via Wero under the European Payments Initiative. While this offers strategic benefits, it should not lead to higher costs or reduced competition.

Are merchants in your market adopting or experimenting with new payment methods, and if so, what are the impacts?
Merchants are increasingly experimenting with new payment methods. Peer-to-peer solutions are gaining traction, while wallet adoption is growing, albeit from a lower base compared to other markets. These developments enhance convenience but also contribute to increasing complexity and cost structures.

Have there been increases in the costs associated with payment in your market, and if so, why?
Yes, payment costs have clearly increased. While interchange fees are capped, overall costs continue to rise due to the growing dominance of international card schemes and wallet providers, as well as additional services such as deferred payment or return guarantees. Those costs cannot legally be passed on to consumers, putting extra pressure on merchant margins, an issue Becom continues to raise with policymakers.

e-Logistics

Are you witnessing any changes in the delivery landscape of Belgium, notably linked to the increase in parcel delivery volumes, such as the development of new infrastructures for out-of-home delivery options (e.g., parcel lockers), and innovative solutions (e.g., parcel tracking)?
Belgium is seeing growing competition in out-of-home delivery infrastructure, including parcel lockers, with both private players and public authorities involved. Security innovations such as delivery codes are gaining traction. Home delivery remains the preferred option. At the same time, the postal regulation is under review, with increased focus on administrative simplification.

How would you describe the level of competition for delivery providers in your market, looking at the diversity of players (postal service providers and other operators), variety of delivery options, competitive pricing, etc.?
The delivery market in Belgium is highly competitive, with many players, diverse delivery options and strong price pressure. Expected expansion of same-day delivery by large international marketplaces may further increase competition. While this benefits consumers, it also intensifies margin pressure on local merchants, who often bear the cost of price competition driven by large volume players.

Other areas related to e-commerce

Current economic shifts have largely affected the EU negatively. In an attempt to adapt to this new environment, have you noticed any significant behavioural changes for consumers and companies?
Consumers have become more price-conscious and rational, placing greater emphasis on value, reliability and service quality. Companies are responding by focusing on efficiency, cost control and customer loyalty. At the same time, awareness of digital and economic sovereignty is growing, influencing decisions on hosting, technology choices and payment solutions.

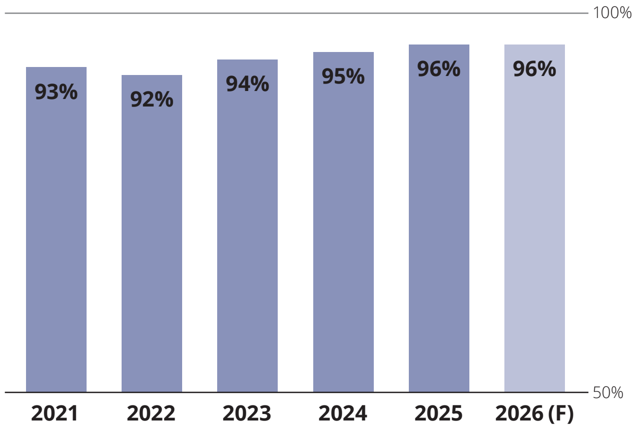
"[In payments], peer-to-peer solutions are gaining traction, while wallet adoption is growing, albeit from a lower base compared to other markets."

France

Currency: euro | VAT: 20%

Internet users

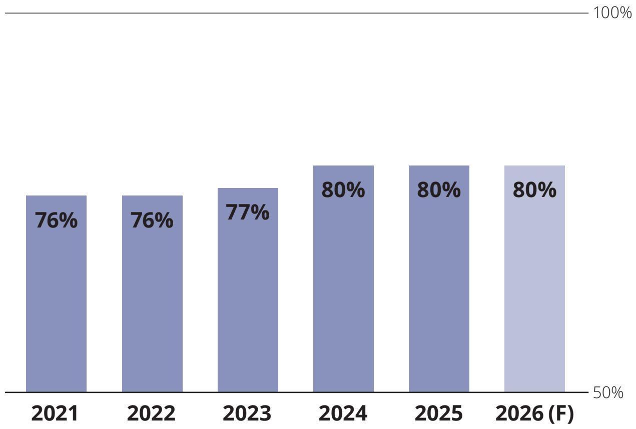
Percentage of the population aged 16-74 accessing the internet



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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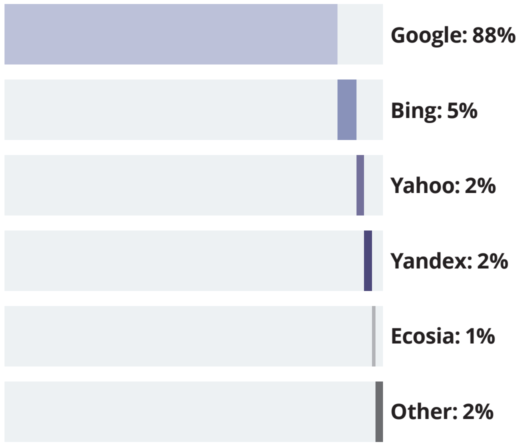
Search engine market share

Most popular search engines in 2025



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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France

Interview
Marc Lolivier
CEO, Fevad

Policies and regulation

How do national policymakers in France perceive e-commerce in 2026? Are the policies currently discussed or implemented in France spurring or hampering e-commerce?
The perception of e-commerce among French policymakers has evolved significantly over the past years. Previously seen mainly as a competitor to physical retail, e-commerce is now recognised as a fully integrated part of consumer habits and of the broader retail ecosystem. Policymakers increasingly acknowledge its role in supporting omnichannel strategies and helping SMEs expand their customer base.

At the same time, France maintains a strong regulatory focus on consumer protection, sustainability and fair competition. Some measures currently discussed, such as a national fee on low-value parcels ahead of EU implementation timelines, may however create additional constraints for e-commerce operators and risk fragmenting the Single Market. Overall, French policies in 2026 reflect an effort to balance economic development with increased regulatory oversight.

In line with the EU priorities set for 2024-2029, the European Commission is gradually implementing its simplification agenda. However, the policy areas or instruments prioritised by the Commission do not always match companies' or Member States' specific concerns. Do you think that the measures communicated or adopted so far correspond to the needs of the e-commerce ecosystem in France?

Following a legislative cycle marked by a significant expansion of EU rules affecting online commerce, the European Commission's simplification agenda is timely and broadly welcomed by the French e-commerce sector. Measures aimed at reducing burdens are seen positively.

However, further simplification is still needed regarding Extended Producer Responsibility (EPR), where national approaches continue to fragment the Single Market and create operational complexity for cross-border businesses. In parallel, upcoming initiatives such as the Digital Fairness Act raise concerns about adding new regulatory layers. Priority should now be given to harmonising and effectively enforcing existing rules rather than introducing additional obligations.

This year, the EU institutions clinched the deal on the revision of the Union Customs Code. Will the new regulatory framework help increase the competitiveness of the local companies? Specifically, how will the business sector in France be impacted by the removal of the customs duty exemption?
Thanks to the efforts of FEVAD and other trade associations, the revision of the Union Customs Code became a political priority for the French authorities before gaining momentum at EU level.

Overall, the reform is strongly supported by the French e-commerce sector, particularly the removal of the customs duty exemption for low-value parcels, which is expected to improve the level playing field between European retailers and non-EU operators. However, its impact will vary depending on companies' business models and their reliance on third-country sellers. Many operational aspects of the reform also remain unclear and will require further clarification to ensure effective implementation.

In light of the recent trade and tariff policy developments in the global scenario, how will the new international trade arrangements impact the business opportunities of companies established in France?
Recent trade and tariff policy developments are increasing uncertainty for companies operating internationally, including in the e-commerce sector.

> **"Recent trade and tariff policy developments are increasing uncertainty for companies operating internationally, including in the e-commerce sector."**

For French businesses, stability, predictability and coordinated implementation of trade measures are essential to preserve investment capacity, supply chain efficiency and consumer access. While some initiatives may help improve fairness between European and non-European operators, frequent changes in tariff policies or fragmented national approaches could create additional costs and operational complexity for businesses engaged in cross-border trade.

Therefore, maintaining a stable and predictable international trade framework remains a key priority for the sector.

Sustainability

How are e-commerce businesses in your market adapting their sustainable practices (e.g., product offer, communication of sustainability information, logistics) to respond to new market trends?
Thanks to the French Sustainable E-commerce Charter and the initiatives led by FEVAD's CSR Commission, French e-retailers have a robust roadmap to support their sustainability transition. The Charter's 11 commitments address companies' environmental challenges while responding to consumers' growing expectations.

French e-retailers are taking concrete action to improve consumer information, reduce return rates, promote the reduction, recycling and reuse of packaging, and develop more sustainable logistics practices. Each year, FEVAD reviews the progress made in order to adjust the sector's trajectory, identify areas of progress and address remaining obstacles.

Continued on the next page

France

fevad www.fevad.com fédération e-commerce et vente à distance

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Technology

This year, agentic AI has become one of the most referenced new technologies in digital commerce. How do you see this influencing your national market and have you noticed any notable effects already?
Agentic AI is gaining visibility in French e-commerce, particularly in product search, comparison, recommendations and customer support. Our studies show that nearly one-third of French online shoppers already use generative AI tools during their purchasing journey, mainly before making a purchase, to compare offers or seek advice.

Trust nevertheless remains a key issue, especially regarding autonomous payments and fully delegated purchasing decisions. For merchants, the challenge is clear: to understand these emerging uses, invest in this field, and adapt now to a transformation that is set to reshape purchasing journeys over the long term.

In an increasingly crowded environment, SMEs need to find ways to stand out and provide services that make them an attractive partner to their customers. Which digital tools can be the greatest asset for a newly emerging company?
For SMEs, AI-powered tools can become a strong competitive advantage, especially for customer acquisition, personalisation and operational efficiency. Solutions based on generative AI already help merchants improve product descriptions, customer service and marketing content at lower cost.

Beyond front-office uses, AI is also increasingly being applied to back-office tasks such as catalogue updates, returns processing, stock management, customer service responses, accounting entries and data analysis. By automating time-consuming operations, these tools can help merchants gain efficiency and reduce costs. However, trust, transparency and quality of service will remain key differentiating factors for emerging companies.

e-Payments

Have there been any changes or emerging trends in consumer payment behaviour in your market?
In France, online payment behaviour is becoming more mobile, diversified and flexible. Smartphones are playing a growing role in the purchasing journey, encouraging the use of digital wallets and alternative payment solutions, while bank cards remain the main reference point.

Payment in instalments and BNPL are also becoming more familiar, reflecting a demand for flexibility in a context of pressure on purchasing power. However, security remains the decisive factor: consumers expect payment solutions to be seamless and convenient, but above all reliable, transparent and highly protective of their personal and banking data.

Are merchants in your market adopting or experimenting with new payment methods, and if so, what are the impacts?
Payment innovation and changing consumer habits require merchants to anticipate and adapt to new expectations. French consumers now use an average of 4.6 payment methods, creating human, financial and operational costs for companies that need to integrate these new solutions.

Offering digital wallets, BNPL, Click to Pay, passkeys or tokenisation requires merchants to combine payment security with a seamless customer experience. FEVAD is also actively monitoring discussions on the digital euro and its potential operational implications for merchants.

Have there been increases in the costs associated with payment in your market, and if so, why?
FEVAD has received substantial feedback from merchants on this issue. Many report a sharp increase in card payment costs, mainly linked to the practices, rules and penalties set by international card schemes. Merchants also highlight a lack of transparency and communication from these schemes. In this context, FEVAD strongly welcomes provisions aimed at ensuring greater transparency of payment-related fees, notably within the framework of the Payment Services Regulation.

"Innovations in reverse logistics are emerging to create reuse loops for e-commerce parcels and support environmental objectives."

e-Logistics

Are you witnessing any changes in the delivery landscape of France, notably linked to the increase in parcel delivery volumes, such as the development of new infrastructures for out-of-home delivery options (e.g., parcel lockers), and innovative solutions (e.g., parcel tracking)?
In France, home delivery remains the dominant option. However, out-of-home delivery is gaining momentum, notably through local pick-up points and click-and-collect services. This highlights the complementarity between local retail and e-commerce. Parcel lockers are also expanding very fast, supported by their 24/7 accessibility. At the same time, innovations in reverse logistics are emerging to create reuse loops for e-commerce parcels and support environmental objectives.

How would you describe the level of competition for delivery providers in your market, looking at the diversity of players (postal service providers and other operators), variety of delivery options, competitive pricing, etc.?
Given the strategic importance of delivery for the e-commerce sector, both from an economic perspective and in terms of customer satisfaction, competition remains a key factor for the future development of the market. It is therefore essential to preserve a competitive environment that encourages innovation, competitiveness and high service quality, while also maintaining a broad diversity of delivery solutions capable of meeting increasingly varied consumer expectations.

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France

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Europe should also further promote the opening of the e-commerce delivery market at the European level in order to stimulate competition and strengthen competitiveness and service quality, in the interest of both e-commerce businesses and consumers.

Other areas related to e-commerce

Current economic shifts have largely affected the EU negatively. In an attempt to adapt to this new environment, have you noticed any significant behavioural changes for consumers and companies?

Current economic shifts are reshaping consumer and company behaviour in France. The inflation experienced in recent years has left a lasting mark on households, making consumers more price-sensitive and focused on value for money. In this context, very low-price models operated by some non-EU platforms are increasing pressure on purchasing power-driven decisions.

At the same time, consumers expect greater convenience, personalisation and seamless digital experiences, while AI and agentic solutions are accelerating this transformation. In an increasingly competitive environment, companies are investing in AI-powered tools. Finally, trust remains decisive, with cybersecurity, secure payments and data protection becoming key priorities.

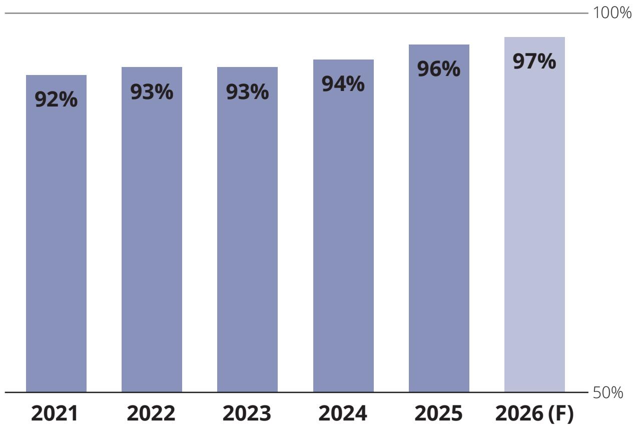
“Very low-price models operated by some non-EU platforms are increasing pressure on purchasing power-driven decisions.”

Germany

Currency: euro | VAT: 19%

Internet users

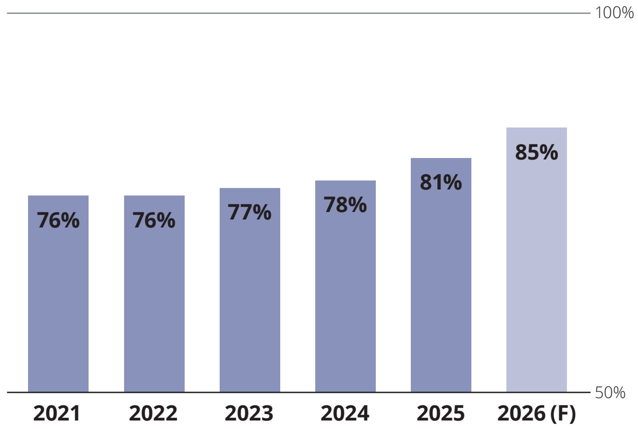
Percentage of the population aged 16-74 accessing the internet



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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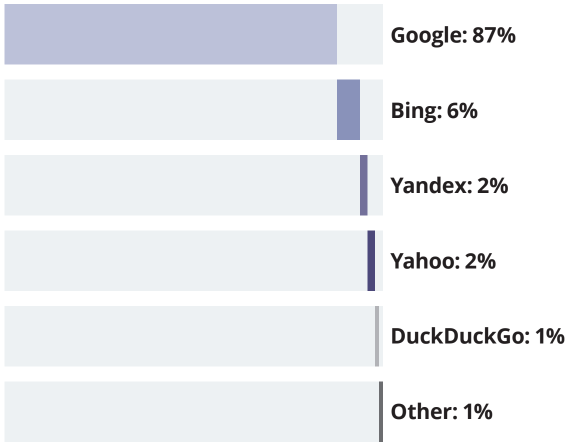
Search engine market share

Most popular search engines in 2025



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Germany

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Der E-Commerce Verband

Interview

Martin Groß-Albenhausen

Deputy Secretary General, Bundesverband E-Commerce und Versandhandel Deutschland e.V.

Policies and regulation

How do national policymakers in Germany perceive e-commerce in 2026? Are the policies currently discussed or implemented in Germany spurring or hampering e-commerce?
The regulatory burden remains very high with most of the legislation originating from the EU. Purely national laws with a direct impact on e-commerce are rare but still tend to favour brick-and-mortar retail as is the case with the current reform of pharmacy law. At the same time, the lack of effective law enforcement distorts the level playing field for all actors operating within the Single Market.

In line with the EU priorities set for 2024-2029, the European Commission is gradually implementing its simplification agenda. However, the policy areas or instruments prioritised by the Commission do not always match companies' or Member States' specific concerns. Do you think that the measures communicated or adopted so far correspond to the needs of the e-commerce ecosystem in Germany?
The will for simplification is clearly visible and the speed at which the institutions are working on the omnibus packages is very high compared with other legislative files. But at the same time, proposals that would have led to significant reductions of red tape for online retailers got blocked, for example, the suspension of the obligation for EU-based sellers to appoint an EPR authorised representative in every EU Member State.

This year, the EU institutions clinched the deal on the revision of the Union Customs Code. Will the new regulatory framework help increase the competitiveness of the local companies? Specifically, how will the business sector in Germany be impacted by the removal of the customs duty exemption?
Removing the customs duty exemption can be a first step, but it alone will not level the playing field or prevent non-compliant products from entering the Single Market. It needs to be accompanied by improved data exchange and cooperation between the relevant authorities as well as more efficient law enforcement.

In light of the recent trade and tariff policy developments in the global scenario, how will the new international trade arrangements impact the business opportunities of companies established in Germany?
Free trade remains a key prerequisite for business growth, while protectionism is generally detrimental to companies' ability to operate and expand internationally. Recent developments in customs and tariff policies as we have seen them with the US, particularly when applied in a discriminatory manner, have a negative impact on business opportunities, creating additional barriers to market access.

Sustainability

How are e-commerce businesses in your market adapting their sustainable practices (e.g., product offer, communication of sustainability information, logistics) to respond to new market trends?
Re-commerce, the sale of pre-loved goods, is growing strongly, with some companies adding such products to their portfolios. In terms of logistics, the range of collection points is ever-expanding, but they still come with a higher returns rate and fraud issues. Due to the current difficult economic climate, consumers in our survey report that they cannot afford more sustainable purchasing choices. This limits the possibility of increasing the range of sustainable products at subsequently higher price points. Moreover, companies need to adapt, for example, to new rules resulting from the Empowering Consumers Directive. Being overly complex, this might in the future prevent companies from advertising environmental benefits of their products or services at all. Above all, given the lack of a sell-off period at EU and national level, there is a risk that goods which are still perfectly fine will become unsaleable.

"Our research indicates that the use of AI as a tool for product discovery is steadily increasing, with younger consumers leading this development."

Technology

This year, agentic AI has become one of the most referenced new technologies in digital commerce. How do you see this influencing your national market and have you noticed any notable effects already?
So far, agentic AI does not appear to fundamentally alter the customer journey. However, our research indicates that the use of AI as a tool for product discovery is steadily increasing, with younger consumers leading this development. It is encouraging to see that at least for now the market is not dominated by a single player but remains competitive. At the same time, greater clarity and transparency are needed regarding how traders can ensure visibility within agentic commerce environments, and it is important that they retain control over the customer relationship. For now, the vast majority of consumers are not yet willing to fully delegate purchasing decisions or the checkout process to AI agents, particularly when it involves sharing payment and personal data to conclude the transaction.

In an increasingly crowded environment, SMEs need to find ways to stand out and provide services that make them an attractive partner to their customers. Which digital tools can be the greatest asset for a newly emerging company?
The most important things are a strong social media presence

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Germany

bevh
Der E-Commerce Verband

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and a competitive product offering. The latter is becoming increasingly difficult as platforms originating in China gain market share despite often poor product quality. Many new brands are starting out as D2C businesses, focusing on marketing and products while outsourcing e-commerce processes such as shop management, logistics and customer service. New approaches like vibe coding appear to reduce initial programming costs, although this remains to be verified and GDPR compliance must still be ensured. In general, AI is proving to be a substantial help in reducing costs.

e-Payments

Have there been any changes or emerging trends in consumer payment behaviour in your market?
In the current economic climate, we are seeing a growing use of Buy Now, Pay Later (BNPL), but on a small scale. While instalments have long been a common payment method for larger purchases, younger customers, who use digital payment service providers for most of their online shopping, are beginning to use it for smaller purchases too. However, negative effects such as debt or defaults account for only a very small percentage of all purchases. The Consumer Credit Directive was intended to address this, but it also leads to the regulation of other important and consumer-friendly payment methods, such as payment by invoice.

Are merchants in your market adopting or experimenting with new payment methods, and if so, what are the impacts?
WERO was introduced to German e-commerce shops at the end of 2025, with the first integrations taking place in early 2026. However, we have only seen a slow uptake so far.

Have there been increases in the costs associated with payment in your market, and if so, why?
Major payment service providers have increased their fees. Interchange fees change several times a year, and there is a push to fix these fees for a longer period of time. The lack of transparency surrounding these fees also makes it difficult to decide whether to change acquirers.

e-Logistics

Are you witnessing any changes in the delivery landscape of Germany, notably linked to the increase in parcel delivery volumes, such as the development of new infrastructures for out-of-home delivery options (e.g., parcel lockers), and innovative solutions (e.g., parcel tracking)?
Both Amazon and DHL have established a dense network of parcel lockers. While we have seen somewhat more installations of multicarrier parcel lockers in 2025, obtaining a licence to put lockers on public ground in Germany is not easy. There are sufficient and growing numbers of pick-up points in small businesses (kiosks, laundry services, locksmiths, etc.). Also, nearly all carriers request authorisation to leave parcels with neighbours or on doorsteps, which can cause legal problems in the event of goods being lost.

How would you describe the level of competition for delivery providers in your market, looking at the diversity of players (postal service providers and other operators), variety of delivery options, competitive pricing, etc.?
There are about four to five major carriers in the parcel delivery business in Germany. Some new entrants, such as Cainiao (Alibaba Group), have yet to establish a strong foothold. Today, Amazon mostly relies on its own fleet for delivery but also uses other carriers in the FBM organisation. Nevertheless, according to data from the regulatory authority Bundesnetzagentur, DHL held a market share of over 40% in 2024. Amazon is in second place with a market share of between 15% and 25%. The rest of the market is divided between Hermes, DPD, GLS and UPS, each with a share of between 4% and 15%. Germany has experienced year-on-year price increases for a long period. In the last year, DHL introduced so-called ‘peak pricing’ and ‘double peak pricing’, a practice that has been somewhat copied by other carriers. This has sparked a lot of criticism. Even if companies do not participate in the ‘Black Friday’ and ‘Cyber Monday’ business, they still have to pay the higher prices although they are not exceeding ‘normal’ parcel volumes. However, they have no real bargaining power.

“In the current economic climate, we are seeing a growing use of Buy Now, Pay Later (BNPL), but on a small scale.”

Other areas related to e-commerce

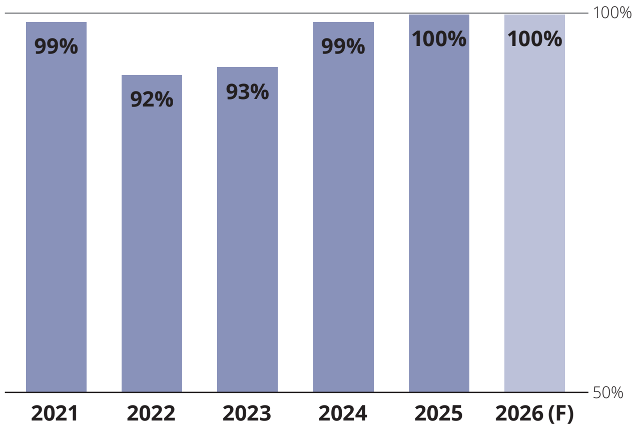
Current economic shifts have largely affected the EU negatively. In an attempt to adapt to this new environment, have you noticed any significant behavioural changes for consumers and companies?
In times of economic insecurity, German consumers tend to save money. They only buy what they really need and spend some of their shopping budget rather on cheaper offers either from platforms originating in China or from re-commerce operators. This means that retailers need to spend more on customer acquisition.

Ireland

Currency: euro | VAT: 23%

Internet users

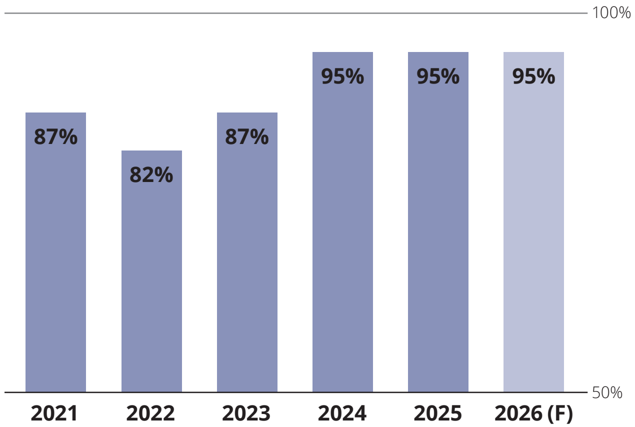
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

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



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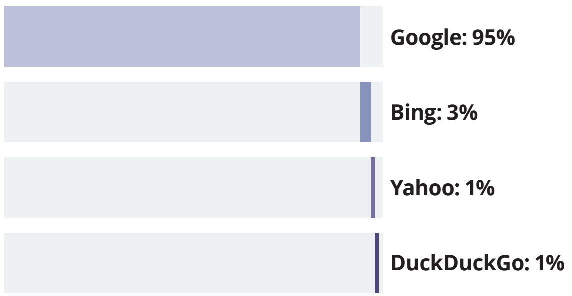

SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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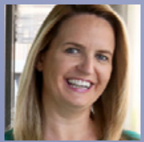
Ireland

Digital Business Ireland

Interview

Lorraine Higgins

Founder, Digital Business Ireland



Policies and regulation

How do national policymakers in Ireland perceive e-commerce in 2026? Are the policies currently discussed or implemented in Ireland spurring or hampering e-commerce?
National policymakers in Ireland increasingly recognise e-commerce as a core driver of productivity and growth. Policy direction is broadly supportive, with a focus on digital adoption, skills development and enabling businesses to compete in a global marketplace. However, a gap remains between ambition and execution. Many SMEs continue to face barriers including investment costs, understanding of the effectiveness of AI to drive efficiencies, skills shortages and regulatory complexity. While regulation is essential to build trust, its cumulative burden can constrain innovation and scaling, and that is a concern. Overall, policy needs to focus on practical supports and simplification to fully unlock growth.

In line with the EU priorities set for 2024-2029, the European Commission is gradually implementing its simplification agenda. However, the policy areas or instruments prioritised by the Commission do not always match companies' or Member States' specific concerns. Do you think that the measures communicated or adopted so far correspond to the needs of the e-commerce ecosystem in Ireland?
The European Commission's focus on simplification is welcome and reflects a growing recognition of the cumulative burden of increased digital regulation. However, there remains a gap between policy intent and the practical needs of Ireland's e-commerce ecosystem, particularly for SMEs. While recent measures aim to streamline frameworks, businesses continue to face complexity arising from overlapping rules and evolving compliance requirements. For many firms, simplification has yet to translate into a materially reduced administrative burden. This challenge is particularly pertinent as Ireland assumes the Presidency of the Council of the European Union from 1 July, presenting a key opportunity to prioritise meaningful simplification and ensure that the implementation of existing and upcoming legislation better reflects the operational realities of the e-commerce sector, while focusing on driving competitiveness.

This year, the EU institutions clinched the deal on the revision of the Union Customs Code. Will the new regulatory framework help increase the competitiveness of the local companies? Specifically, how will the business sector in Ireland be impacted by the removal of the customs duty exemption?
The revision of the Union Customs Code has the potential to enhance competitiveness by creating a more level playing field between EU-based retailers and third-country sellers. The removal of the customs duty exemption may help address distortions caused by low-value imports, supporting Irish businesses competing on price and compliance. However, the impact will depend on effective and proportionate implementation. For Irish companies, particularly SMEs, there is a risk that increased administrative requirements could add complexity and cost. Ensuring streamlined processes and clear guidance will be essential to ensure the reforms support, rather than hinder, competitiveness as envisaged in the Draghi report.

In light of the recent trade and tariff policy developments in the global scenario, how will the new international trade arrangements impact the business opportunities of companies established in Ireland?
Recent trade and tariff developments are reshaping global commerce, creating both opportunities and risks for Irish businesses. As an open, export-oriented economy with strong reliance on international trade flows, Ireland stands to benefit from diversified trade relationships and improved market access. However, increased geopolitical uncertainty and potential tariff barriers can disrupt supply chains and raise costs, particularly for SMEs with limited resilience. In this context, digital capability will be critical in enabling firms to access new markets. Stable trade frameworks, alongside reduced friction in cross-border commerce, will be key to supporting competitiveness.
This is particularly relevant in light of advancing international agreements such as the proposed EU-Mercosur Trade Agreement and the EU-Australia Free Trade Agreement, which have the potential to open new markets for Irish businesses while also introducing increased competition and compliance considerations.

"The revision of the Union Customs Code has the potential to enhance competitiveness by creating a more level playing field between EU-based retailers and third-country sellers."

Sustainability

How are e-commerce businesses in your market adapting their sustainable practices (e.g., product offer, communication of sustainability information, logistics) to respond to new market trends?
E-commerce businesses in Ireland are increasingly embedding sustainability into their operations in response to evolving consumer expectations and regulatory requirements. This includes more sustainable product sourcing, clearer communication of environmental credentials, and efforts to reduce packaging and emissions across logistics and fulfilment. Many firms are also leveraging digital tools to optimise delivery routes and improve supply chain efficiency. The growing emphasis on circular economy principles is also driving the expansion of re-use and resale models, with major retailers such as Zara and technology platforms entering the second-hand market, reflecting a broader shift towards extending product lifecycles and reducing waste. However, progress is uneven, particularly among SMEs facing cost and capability

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Ireland

Digital Business Ireland

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constraints. While the direction of travel is positive, continued support and clear guidance will be essential to help businesses implement sustainable practices in a commercially viable and scalable way.

Technology

This year, agentic AI has become one of the most referenced new technologies in digital commerce. How do you see this influencing your national market and have you noticed any notable effects already?

Agentic AI is set to significantly reshape digital commerce in Ireland, with more and more businesses anticipating great benefits for their operations and engagement. Early use cases are emerging, particularly in personalised marketing, content creation and workflow automation. However, adoption remains uneven. While SMEs are increasingly investing in AI, levels of investment are typically modest and insufficient to bridge the gap with larger businesses. Without targeted government support and incentives, there is a risk that this divide will widen, limiting the ability of smaller firms to fully realise the benefits of AI and compete effectively. That said, the Irish Government just recently launched an AI Ready tool for businesses to help inform their journey.

In an increasingly crowded environment, SMEs need to find ways to stand out and provide services that make them an attractive partner to their customers. Which digital tools can be the greatest asset for a newly emerging company?

For newly emerging SMEs, the most valuable tools are those that directly drive customer acquisition and retention. Paid search and social media advertising platforms such as Meta, TikTok, and Google Ads enable targeted reach, while listing on Amazon provides global reach. For many businesses, email marketing remains a highly effective, low-cost channel for conversion, with the data emanating from this helping to understand customer behaviour and optimising performance. Increasingly, AI tools are supporting business advertising, which complements social advertising strategies deployed by businesses. This is reflected in recent research from Digital Business Ireland. Our research found that 56% of Irish consumers who purchased online in the lead-up to Cyber Monday did so after clicking on a digital advertisement, underlining the effectiveness of paid and social channels in converting interest into sales. The same research also found that 40% of consumers made purchases influenced by email marketing, highlighting its continued relevance as a reliable and cost-effective tool for customer engagement, even amid the growth of newer digital channels.

However, to fully leverage these tools, SMEs require strong data infrastructure and digital skills, alongside access to practical funding supports and training.

e-Payments

Have there been any changes or emerging trends in consumer payment behaviour in your market?

Consumer payment behaviour in Ireland continues to evolve towards faster, more seamless digital transactions, with strong adoption of contactless payments, mobile wallets such as Apple Pay and Google Pay, BNPL, and integrated checkout solutions. Alongside this, consumers are increasingly comfortable making higher-value purchases online, reflecting growing confidence in digital commerce. However, this confidence is closely linked to trust. Security, data protection, and brand reputation are now central to payment decisions, with consumers unlikely to transact where confidence is undermined. Customer reviews conducted by companies like Trustpilot are key to reaching new customers. As a result, payment behaviour is shaped not only by convenience, but by the assurance of safe and reliable transactions.

Are merchants in your market adopting or experimenting with new payment methods, and if so, what are the impacts?

Merchants in Ireland are increasingly adopting and experimenting with new payment methods to meet evolving consumer expectations. Digital wallets such as Apple Pay and Google Pay are now widely integrated, while "buy now, pay later" (BNPL) options and one-click checkout solutions are becoming more common, particularly in retail. These innovations are helping to reduce friction at the point of purchase, improve conversion rates, and enhance the overall customer experience. However, they also introduce additional costs and operational considerations for merchants, particularly SMEs, who must balance offering flexible payment options with managing fees, risk, and complexity.

"Consumers are increasingly comfortable making higher-value purchases online, reflecting growing confidence in digital commerce."

Have there been increases in the costs associated with payment in your market, and if so, why?

There is growing concern among merchants in Ireland regarding rising payment-related costs. Fees associated with card transactions, digital wallets, and third-party payment providers can be significant, particularly for SMEs operating on tight margins. As businesses adopt a wider range of payment options to meet consumer expectations, they often face increased transaction fees and platform charges. In addition, compliance requirements related to security and fraud prevention can add further costs. While these systems are essential to maintaining trust in digital commerce, the cumulative impact can place pressure on smaller businesses and affect overall profitability.

e-Logistics

Are you witnessing any changes in the delivery landscape of Ireland, notably linked to the increase in parcel delivery volumes, such as the development of new infrastructures for out-of-home delivery options (e.g., parcel lockers), and innovative solutions (e.g., parcel tracking)?

Ireland's delivery landscape is evolving rapidly in response to sustained growth in e-commerce and parcel volumes. There has been a notable expansion of out-of-home delivery options, including parcel lockers and click-and-collect services, offering greater flexibility for consumers. At the same time, delivery providers are investing in enhanced tracking technologies and real-time updates to improve transparency and customer experience. While these developments are positive, they also place pressure on infrastructure and increase operational complexity, particularly for SMEs. Balancing efficiency, cost and customer expectations remains a key challenge across the sector.

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Ireland

Digital Business Ireland

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How would you describe the level of competition for delivery providers in your market, looking at the diversity of players (postal service providers and other operators), variety of delivery options, competitive pricing, etc.?

The delivery market in Ireland is characterised by strong competition and increasing diversification, with a broad mix of logistics providers offering a wide range of services. This has led to greater choice in delivery options, including faster fulfilment, flexible delivery windows and out-of-home solutions. Competition has also driven improvements in service quality, innovation in tracking technologies, and more customer-centric delivery models. However, the market remains challenging, with providers operating in a high-cost environment, meaning that maintaining competitive pricing while meeting rising service expectations continues to be a key pressure across the sector.

Other areas related to e-commerce

Current economic shifts have largely affected the EU negatively. In an attempt to adapt to this new environment, have you noticed any significant behavioural changes for consumers and companies?

Recent economic pressures, as a consequence of inflation and fuel shortages, have led to more cautious and value-driven consumer behaviour in Ireland, with greater emphasis on price comparison, promotions and overall value. However, digital engagement remains strong, with e-commerce continuing to play a central role in purchasing decisions. For businesses, rising costs across energy, labour and logistics are placing pressure on margins, prompting a stronger focus on efficiency and targeted customer engagement. Many are leveraging digital tools to optimise operations and improve conversion. Overall, while economic conditions have tightened, they have reinforced rather than reduced the importance of digital commerce in adapting to changing market dynamics.

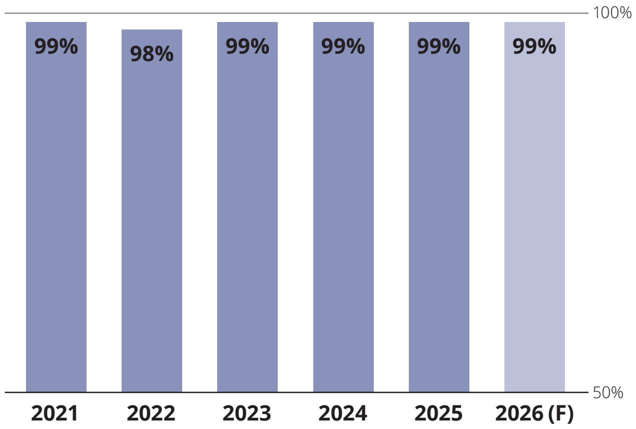
"Recent economic pressures, as a consequence of inflation and fuel shortages, have led to more cautious and value-driven consumer behaviour in Ireland."

Luxembourg

Currency: euro | VAT: 17%

Internet users

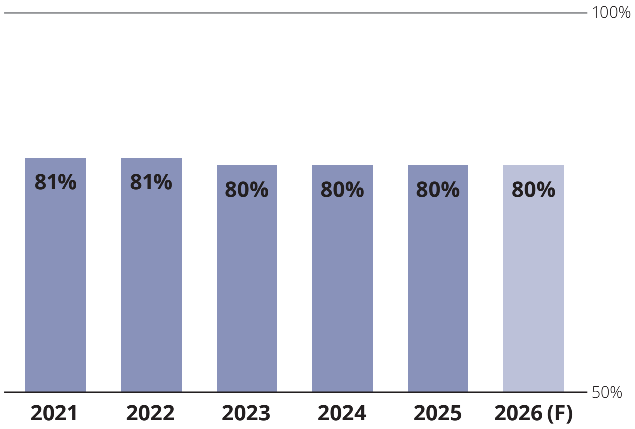
Percentage of the population aged 16-74 accessing the internet



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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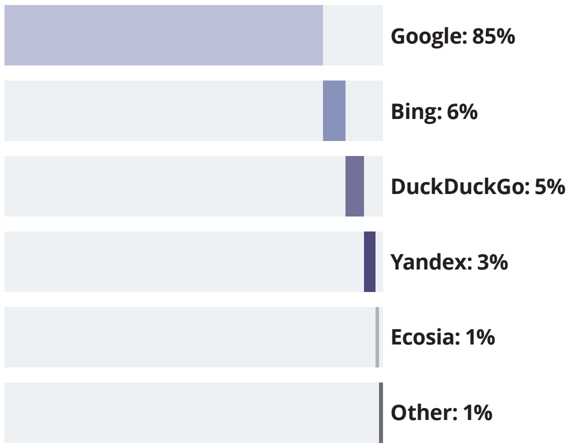
Search engine market share

Most popular search engines in 2025



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Luxembourg

Interview

Janssen Liu

Retail Coordinator, Luxembourg Confederation

Policies and regulation

How do national policymakers in Luxembourg perceive e-commerce in 2026? Are the policies currently discussed or implemented in Luxembourg spurring or hampering e-commerce?

Policymakers in Luxembourg continue to regard e-commerce as an emergent retail paradigm that necessitates further regulation. Both current policies and their enforcement clearly demonstrate a cautious, consumer-protectionist stance. From their perspective, e-commerce represents a potential risk to consumers. The policies under discussion at the national level are largely based on EU directives and regulations. The process of transposing these measures is set to introduce significant administrative burdens for businesses. These burdens risk becoming an invisible barrier preventing smaller enterprises from competing with larger counterparts, owing to disparities in the resources available to meet such obligations.

This year, the EU institutions clinched the deal on the revision of the Union Customs Code. Will the new regulatory framework help increase the competitiveness of the local companies? Specifically, how will the business sector in Luxembourg be impacted by the removal of the customs duty exemption?

In our assessment, the revision of the Union Customs Code alone is insufficient to enhance the competitiveness of domestic enterprises. While it serves as an effective measure to signal intent towards third-country platforms, its impact will diminish once those entities align with EU regulations. In this context, fostering competitiveness for local businesses necessitates establishing a genuinely level playing field vis-à-vis external competitors, who are not encumbered by excessive administrative requirements and protectionist policies. Such regulations, regrettably, often fail to achieve their stated objectives and instead create unnecessary obstacles that offer no tangible benefit to Europe.

In light of the recent trade and tariff policy developments in the global scenario, how will the new international trade arrangements impact the business opportunities of companies established in Luxembourg?

Luxembourgish companies are likely to experience a mixture of challenges and opportunities because of evolving international trade arrangements. On one hand, the tightening of global trade and tariff policies may increase operational costs and administrative requirements, particularly for smaller enterprises, mirroring the effects seen with recent EU-driven regulations. These changes could make it more difficult for Luxembourg-based businesses to compete internationally, especially where larger competitors have greater resources to absorb new compliance demands.

On the other hand, Luxembourg's strategic location and its strong integration within the European Union may offer certain advantages. If new trade agreements succeed in simplifying customs procedures or creating more predictable and transparent trading conditions, local firms could benefit from enhanced market access and reduced uncertainty. However, the overall impact will depend heavily on whether these international arrangements truly address the needs of Luxembourg's business ecosystem, rather than simply introducing additional layers of regulation. For genuine growth in business opportunities, it will be crucial that policymakers focus on establishing a level playing field and minimising unnecessary administrative burdens, so that local companies can compete effectively both within Europe and globally. In conclusion, the EU should remove the taboo on deregulation and start tackling the issue of overregulation.

"Smaller enterprises encounter greater challenges in achieving compliance, as regulations increasingly become complex and, consequently, difficult for them to navigate."

Sustainability

How are e-commerce businesses in your market adapting their sustainable practices (e.g., product offer, communication of sustainability information, logistics) to respond to new market trends?

Companies are addressing these practices in distinct ways, largely contingent upon their size. Smaller enterprises encounter greater challenges in achieving compliance, as regulations increasingly become complex and, consequently, difficult for them to navigate. They are often constrained by limited resources, which impedes their capacity to adopt more sustainable approaches. Moreover, the implementation of sustainable practices invariably demands additional resources, thereby exacerbating the burden on these firms.

In contrast, larger corporations are better equipped to adapt swiftly to emerging market trends prompted by new regulations.

Technology

This year, agentic AI has become one of the most referenced new technologies in digital commerce. How do you see this influencing your national market and have you noticed any notable effects already?

It is clear that agentic AI will eventually have an impact on digital commerce. As of now, we do not see notable effects.

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Luxembourg

LUXEMBOURG CONFEDERATION
SERVICES • COMMERCE • TRANSPORT

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In an increasingly crowded environment, SMEs need to find ways to stand out and provide services that make them an attractive partner to their customers. Which digital tools can be the greatest asset for a newly emerging company?
SMEs are likely to fall behind since they might struggle more to implement new innovative tools such as Agentic AI (particularly for small enterprises).

We do not have information on which digital tools will be the greatest assets, but they will certainly be those that best respond to SMEs' needs.

e-Payments

Have there been any changes or emerging trends in consumer payment behaviour in your market?
Buy Now, Pay Later (BNPL) is one form of emerging payments. The demand is on the rise, however, this concept is getting more and more attacked by consumer protection associations which is paradoxical since it is the customers who are asking more and more of this service.

Have there been increases in the costs associated with payment in your market, and if so, why?
All costs are increasing, even those related to payments. In Luxembourg, the indexation of salaries is impacting every service provider, but also because of cost increases with regard to the commissions from card providers.

e-Logistics

Are you witnessing any changes in the delivery landscape of Luxembourg, notably linked to the increase in parcel delivery volumes, such as the development of new infrastructures for out-of-home delivery options (e.g., parcel lockers), and innovative solutions (e.g., parcel tracking)?
Parcel lockers are being developed more and more in Luxembourg. POST Luxembourg, as well as other providers such as Mondial Relay, are expanding their lockers in Luxembourg, which provides a better customer service since the customer does not need to be at home anymore to wait for a package (in fear of getting it stolen if they are absent).

How would you describe the level of competition for delivery providers in your market, looking at the diversity of players (postal service providers and other operators), variety of delivery options, competitive pricing, etc.?
No complaints from members regarding delivery providers in our market, which should indicate that competitiveness is good in Luxembourg.

Other areas related to e-commerce

Current economic shifts have largely affected the EU negatively. In an attempt to adapt to this new environment, have you noticed any significant behavioural changes for consumers and companies?
In periods of economic uncertainty and a high cost of living, consumers tend to shift to low price platforms, such as TEMU and others. This makes it more difficult for local companies to compete, since their prices are still increasing.

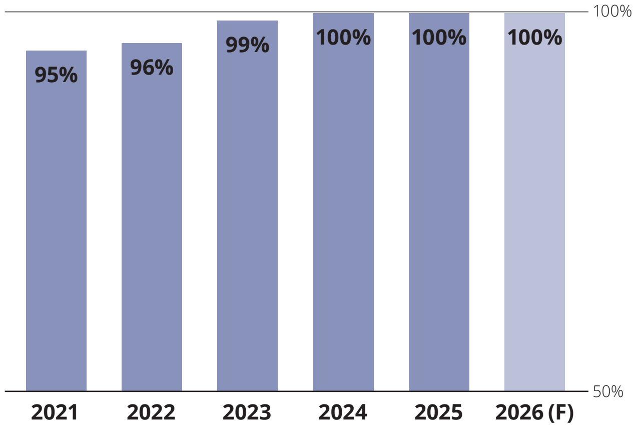
"In Luxembourg, the indexation of salaries is impacting every service provider, but also because of cost increases with regard to the commissions from card providers."

Netherlands

Currency: euro | VAT: 21%

Internet users

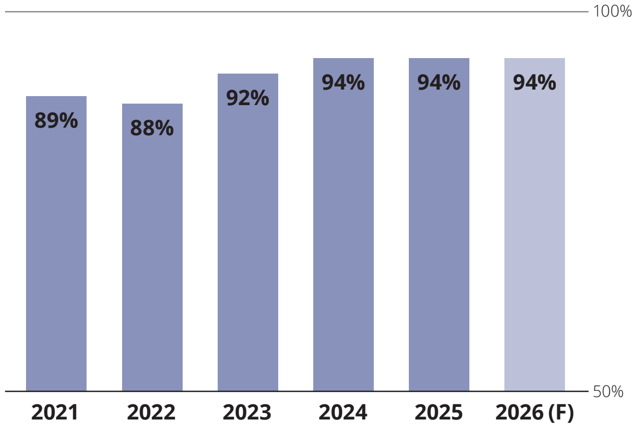
Percentage of the population aged 16-74 accessing the internet



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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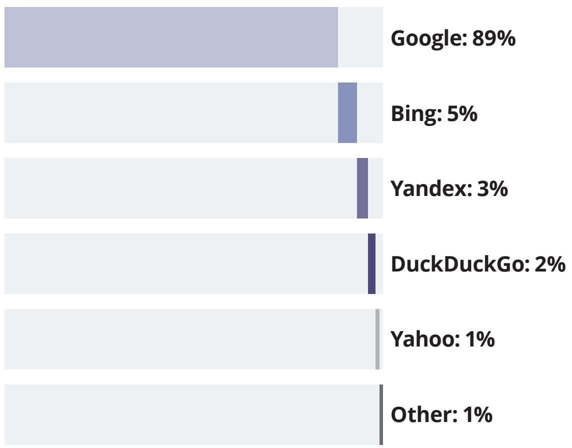
Search engine market share

Most popular search engines in 2025



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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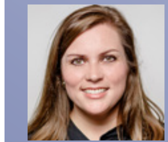
Netherlands

thuiswinkel.org

Interview
Marlene ten Ham
Managing Director, Thuiswinkel.org



Policies and regulation

How do national policymakers in the Netherlands perceive e-commerce in 2026? Are the policies currently discussed or implemented in the Netherlands spurring or hampering e-commerce?
Over the past year, e-commerce in the Netherlands has mainly been in the spotlight due to the high influx of parcels entering the Netherlands from outside the EU, particularly from China. In addition, there has been increased attention on buy-now-pay-later solutions, especially regarding the risks of consumer debt, product safety and fraud, including the rise of fake webshops. Media coverage has therefore often been rather negative. At the same time, we have noticed a more positive shift with the arrival of a new government. There is renewed attention for the digital economy, the importance of resilience, strategic autonomy and innovation. Moreover, the government has launched a regulatory burden reduction agenda, mainly tackling outdated rules, burdensome labour obligations and unnecessary information requirements. While concrete results are still awaited, the intention to reduce regulatory pressure is clearly there.

In line with the EU priorities set for 2024-2029, the European Commission is gradually implementing its simplification agenda. However, the policy areas or instruments prioritised by the Commission do not always match companies' or Member States' specific concerns. Do you think that the measures communicated or adopted so far correspond to the needs of the e-commerce ecosystem in the Netherlands?
Overall, we welcome the European Commission's simplification agenda. Initiatives such as the Digital Omnibus address several relevant issues in a constructive way. However, simplification can also cause uncertainty due to unclear timelines. Legislative pauses or withdrawals, such as with the EUDR, make it difficult for businesses to determine when and where to invest in compliance. At the same time, we have to ensure that we don't work on a simplification agenda on the one hand, but on the other hand create new legislation that adds to the existing regulatory burden of companies. In many instances, perceived gaps in legislation can be addressed by improving and harmonising enforcement across the EU.

This year, the EU institutions clinched the deal on the revision of the Union Customs Code. Will the new regulatory framework help increase the competitiveness of the local companies? Specifically, how will the business sector in the Netherlands be impacted by the removal of the customs duty exemption?
We are optimistic that the revision of the Union Customs Code is a step in the right direction. While it will not eliminate all compliance challenges, it contributes to a more level playing field, particularly between EU and non-EU sellers. The introduction of a handling fee is a key improvement, as customs authorities are currently structurally underfunded and understaffed. With approximately 3.5 million parcels entering the Netherlands daily, additional resources are essential for effective enforcement. We also very much welcome the introduction of the new customs authority and the customs data hub, which we believe will help improve enforcement.

In light of the recent trade and tariff policy developments in the global scenario, how will the new international trade arrangements impact the business opportunities of companies established in the Netherlands?
It is still too early to fully assess the impact of new international trade developments. However, together with the ongoing geopolitical tensions, we already see signals of supply chain disruptions, raw material shortages and rising fuel costs. These developments increase operational costs for businesses and are likely to translate into higher prices for both entrepreneurs and consumers. At the same time, the extent and duration of these effects will largely depend on how global trade dynamics evolve in the coming period.

> **"Sustainability remains one of the most important areas of investment for building future proof e commerce business models."**

Sustainability

How are e-commerce businesses in your market adapting their sustainable practices (e.g., product offer, communication of sustainability information, logistics) to respond to new market trends?
E-commerce businesses in the Netherlands are increasingly embedding sustainability into their core business strategies. As Thuiswinkel.org, we actively support our members through our sustainability certification programme, which provides a concrete framework for continuous improvement across key areas such as product offer, circular business models, packaging and delivery. At the same time, companies are investing significantly in preparing for upcoming European sustainability legislation, including the Digital Product Passport, the Ecodesign for Sustainable Products Regulation, the Packaging and Packaging Waste Regulation and other related initiatives. This preparation goes beyond compliance alone and increasingly influences product design choices, supply chain organisation and the way sustainability information is communicated to consumers.

Overall, sustainability remains one of the most important areas of investment for building future proof e-commerce business models. We strongly believe that sustainability is also becoming a key competitive advantage for European companies, particularly in an increasingly global market, where responsible, transparent and high quality business practices are an important differentiating factor.

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Netherlands

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Technology

This year, agentic AI has become one of the most referenced new technologies in digital commerce. How do you see this influencing your national market and have you noticed any notable effects already?

Agentic AI is currently one of the most disruptive developments in e-commerce and can be considered a true game changer. Unlike previous technological innovations, where companies typically developed new solutions and gradually introduced them to consumers, we now see a reversed dynamic. Consumers are already widely experimenting with AI driven tools and assistants, which means that companies need to accelerate their adoption of AI much faster in order to remain relevant.

Across the Dutch e-commerce market, businesses are therefore investing in AI solutions, ranging from customer service and marketing to supply chain optimisation systems. At the same time, there is a strong sense of uncertainty. The pace of change is exceptionally high, and it is unclear how e-commerce will look in a year's time, or even in the coming months. Key strategic questions are emerging throughout the sector: how will consumers shop in an increasingly AI mediated environment, what will be the future role of the webshop or brand, how can companies remain visible and findable within AI driven interfaces, and who ultimately controls and owns the customer data. While some effects are already noticeable in experimentation and investment levels, many businesses are still searching for clear direction and sustainable business models in this rapidly evolving AI landscape.

In an increasingly crowded environment, SMEs need to find ways to stand out and provide services that make them an attractive partner to their customers. Which digital tools can be the greatest asset for a newly emerging company?

AI can play an important role in helping SMEs remain competitive by improving efficiency, personalisation and decision-making, even with limited resources. In addition, social commerce offers opportunities for smaller companies to reach and engage customers in a more direct and authentic way. At the same time, it remains essential that SMEs can continue to rely on personalised advertising to reach new consumers and stand out in a crowded digital environment. Future legislation, such as the Digital Fairness Act, should therefore ensure that these possibilities are not unnecessarily restricted.

e-Payments

Have there been any changes or emerging trends in consumer payment behaviour in your market?

The Netherlands is undergoing significant changes in the online payments landscape. While consumers currently continue to rely on familiar payment methods, most notably iDEAL (which still accounts for over 70% of online transactions) we see a gradual increase in the use of Buy Now, Pay Later (BNPL) solutions. Furthermore, Dutch banks now issue Visa or Mastercard debit cards, which can increasingly be used for online debit payments. As a result, the use of online debit cards is expected to grow. In addition, iDEAL will transition into Wero, requiring both consumers and merchants to adapt to a new payment brand and infrastructure. In response to the possible vacuum created by the transition from iDEAL to Wero, payment service providers are opting to standardise Pay By Bank payment solutions.

At the same time, regulatory developments are also shaping consumer payment behaviour. The revised Consumer Credit Directive poses challenges for BNPL providers, as strict Dutch implementation requires changes to existing business models. Finally, discussions around the potential introduction of the digital euro have led to increased consumer awareness and interest in this future payment option. All these developments should be seen in the broader context of discussions on European sovereignty and strategic dependencies in the payments ecosystem.

Are merchants in your market adopting or experimenting with new payment methods, and if so, what are the impacts?

It is still too early to draw firm conclusions, but the changes underway are significant. As of 2026, we have started collecting data on the use of online debit payments in the Netherlands. These insights will allow us to better assess adoption and impact in the coming period, with more concrete results expected next year.

"Consumers are already widely experimenting with AI driven tools and assistants, which means that companies need to accelerate their adoption of AI much faster in order to remain relevant."

Have there been increases in the costs associated with payment in your market, and if so, why?

Payment costs in the Netherlands have increased steadily but noticeably. While payment processes are becoming more efficient, overall costs for merchants are rising. iDEAL remains a stable and relatively affordable payment method compared to other Member States. At the same time, the Netherlands applies a market specific option under the Interchange Fee Regulation, meaning retailers pay a fixed interchange fee of two euro cents per transaction, compared to a percentage based fee in other Member States. As scheme fees continue to rise, this increases the total merchant service charge.

e-Logistics

Are you witnessing any changes in the delivery landscape of the Netherlands, notably linked to the increase in parcel delivery volumes, such as the development of new infrastructures for out-of-home delivery options (e.g., parcel lockers), and innovative solutions (e.g., parcel tracking)?

We clearly see continued developments in the Dutch delivery landscape. The shift towards more sustainable delivery methods, such as electric vans and cargo bikes, is accelerating, and an increasing share of parcels is now delivered using zero emission solutions.

In addition, the number of parcel lockers and other out of home delivery options continues to grow. While home delivery remains the preferred option for many consumers, there is a noticeable shift towards delivery at parcel lockers or pick-up points, reflecting changing consumer preferences around convenience and flexibility.

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Netherlands

thuiswinkel.org

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How would you describe the level of competition for delivery providers in your market, looking at the diversity of players (postal service providers and other operators), variety of delivery options, competitive pricing, etc.?
The Netherlands has a very dense and highly efficient logistics network. The market is largely dominated by two major players. Alongside these, there are several smaller delivery operators with more limited market shares. At the same time, we are seeing the emergence of new international players, including companies from the United States and China. This contributes to a competitive landscape with a wide range of delivery options and continued pressure on innovation and efficiency.

Other areas related to e-commerce

Current economic shifts have largely affected the EU negatively. In an attempt to adapt to this new environment, have you noticed any significant behavioural changes for consumers and companies?
Consumers in the Netherlands are clearly adjusting their behaviour in response to changing economic conditions. They have become more price conscious and increasingly compare offers, postpone purchases, or opt for cheaper alternatives, increasingly buying from non-EU players. At the same time, convenience remains a decisive factor. Fast delivery, clear and reliable return policies, and a smooth and frictionless checkout process continue to play a crucial role in purchase decisions.

On the business side, there is a strong and growing focus on efficiency and conversion. Webshops are investing more in optimising the customer journey, data driven decision making and cost control. At the same time, international competition has intensified, making market conditions challenging for many product categories, in particular fashion and home and living. In addition, companies face increasing pressure from the continuous flow of new European and national legislation. Compliance with these evolving requirements demands significant time, organisational capacity and financial investment, further adding to operational complexity in an already uncertain economic environment.

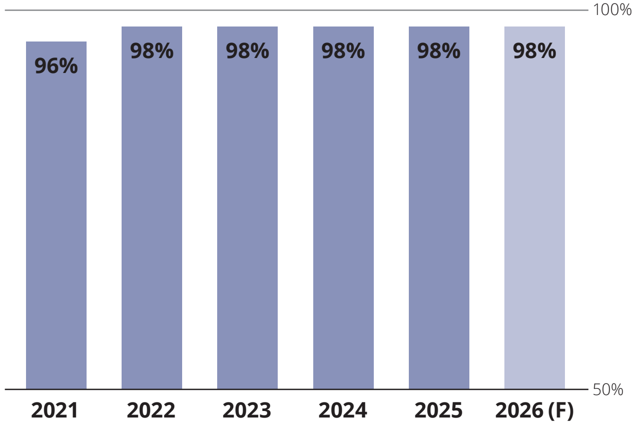
“Fast delivery, clear and reliable return policies, and a smooth and frictionless checkout process continue to play a crucial role in purchase decisions.”

United Kingdom

Currency: pound | VAT: 20%

Internet users

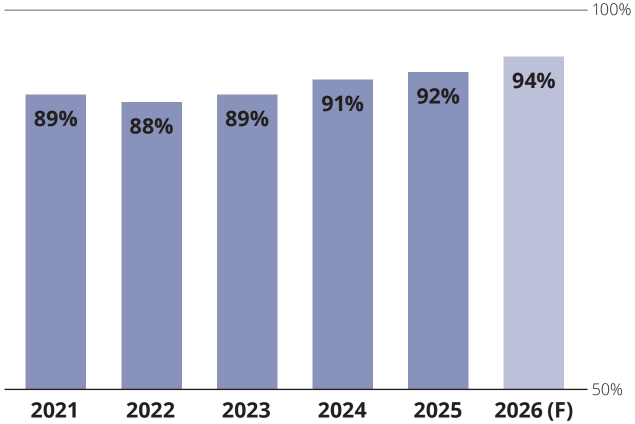
Percentage of the population aged 16-74 accessing the internet



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)

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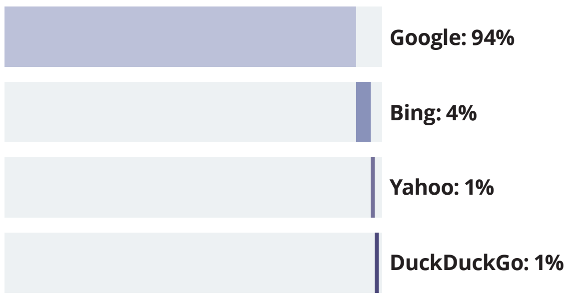
Search engine market share

Most popular search engines in 2025



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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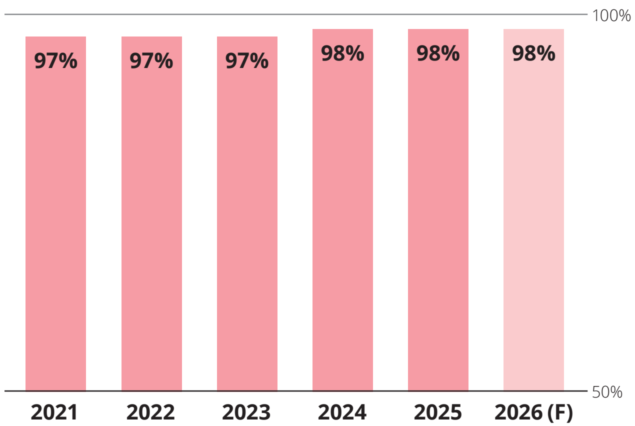
Northern Europe

Internet users

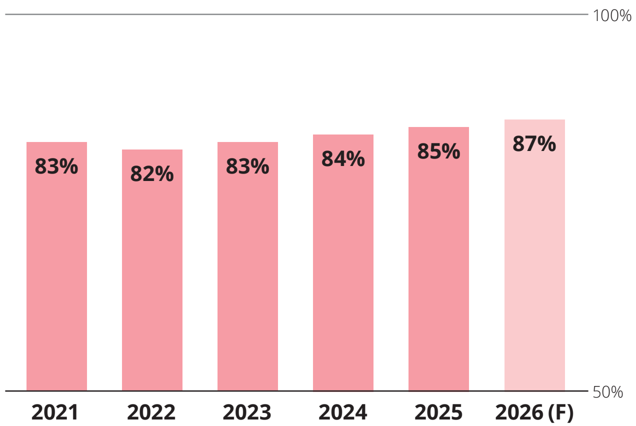
Percentage of the population aged 16-74 accessing the internet



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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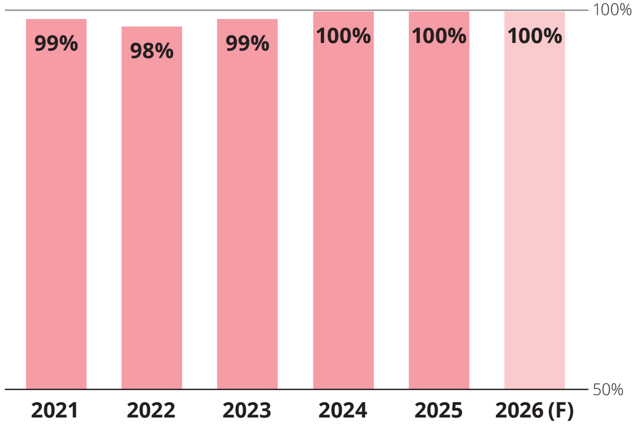
Denmark

Currency: krone | VAT: 25%

Internet users

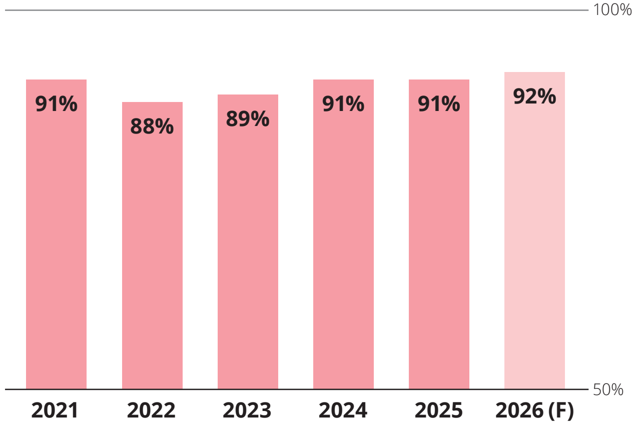
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

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



SOURCE: EUROSTAT

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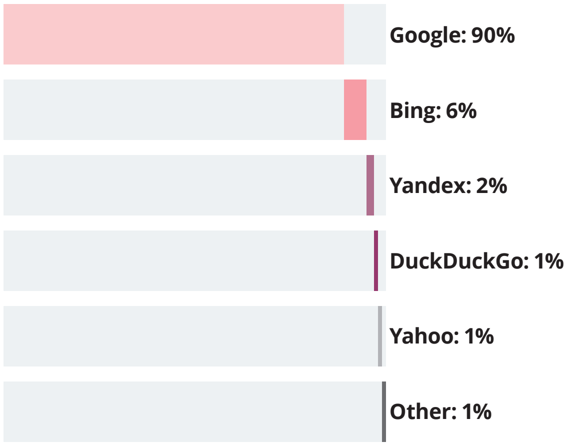

SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Denmark

DANSK ERHVERV

Interview
Niels Ralund
eCommerce Director,
Danish Chamber of Commerce

Policies and regulation

How do national policymakers in Denmark perceive e-commerce in 2026? Are the policies currently discussed or implemented in Denmark spurring or hampering e-commerce?

Danish policymakers view e-commerce as a key part of the retail economy, but increasingly also as an area where competition is distorted by non-compliant actors, particularly from outside the EU.

There is broad political support for strengthening the level playing field, especially within VAT, customs, product safety and platform responsibility. However, much of the current policy response still adds obligations for compliant EU businesses, while enforcement towards third-country sellers and platforms remains insufficient.

From the perspective of Dansk Erhverv Digital Handel, the priority should be stronger and more consistent enforcement of existing rules. Without this, new regulation risks reinforcing an uneven playing field rather than improving it.

In line with the EU priorities set for 2024-2029, the European Commission is gradually implementing its simplification agenda. However, the policy areas or instruments prioritised by the Commission do not always match companies' or Member States' specific concerns. Do you think that the measures communicated or adopted so far correspond to the needs of the e-commerce ecosystem in Denmark?

The overall direction of the EU's simplification agenda is relevant and welcomed by Danish e-commerce companies. Reducing administrative burdens and creating more harmonised rules across Member States are essential for competitiveness.

However, there is a growing gap between ambition and practical impact. The simplification agenda is progressing slowly, and its expected impact is often reduced during the legislative process. As a result, many companies experience that new initiatives add complexity rather than remove it, particularly when multiple frameworks are introduced simultaneously.

From the perspective of Dansk Erhverv Digital Handel, the main challenge is not a lack of regulation, but insufficient enforcement, particularly towards non-EU actors. Simplification should therefore focus not only on reducing rules, but on ensuring consistent enforcement and real harmonisation across the Single Market.

This year, the EU institutions clinched the deal on the revision of the Union Customs Code. Will the new regulatory framework help increase the competitiveness of the local companies? Specifically, how will the business sector in Denmark be impacted by the removal of the customs duty exemption?

The revision of the Union Customs Code has the potential to strengthen competitiveness for Danish companies, particularly if it addresses structural challenges in cross-border e-commerce. Beyond the removal of the customs duty exemption on low-value consignments, the reform introduces more fundamental changes, including increased digitalisation through a common EU Customs Data Hub and stronger responsibilities for platforms and importers. This can improve enforcement and reduce unfair competition, while also simplifying processes for companies trading with non-EU markets.

From the perspective of Dansk Erhverv Digital Handel, the overall impact will depend on effective implementation. The framework can support a more balanced competitive environment, but only if the new rules are applied consistently across the EU.

> **"Much of the current policy response still adds obligations for compliant EU businesses, while enforcement towards third-country sellers and platforms remains insufficient."**

In light of the recent trade and tariff policy developments in the global scenario, how will the new international trade arrangements impact the business opportunities of companies established in Denmark?

Recent trade and tariff developments, particularly linked to the US, are increasing uncertainty for Danish e-commerce companies operating internationally.

US trade policy has become more volatile, with tariffs and requirements changing frequently and with limited predictability. This creates significant challenges for Danish companies exporting to or sourcing from the US, as planning, pricing and supply chains are affected on an ongoing basis.

From the perspective of Dansk Erhverv Digital Handel, Danish companies are generally adaptable, but the current environment requires greater flexibility and risk management. Predictable and rules-based trade frameworks remain essential to support cross-border e-commerce and long-term business planning.

Sustainability

How are e-commerce businesses in your market adapting their sustainable practices (e.g., product offer, communication of sustainability information, logistics) to respond to new market trends?

Danish e-commerce businesses are increasingly integrating sustainability into both operations and customer-facing activities, driven not only by regulation and consumer expectations, but also by clear business incentives.

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Denmark

DANSK ERHVERV

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Many companies are working with more transparent product information, including materials, origin and durability, while optimising logistics through fewer shipments, better packaging and expanded out-of-home delivery options. At the same time, recommerce models such as resale, refurbishment and rental are gaining traction, creating new revenue streams while extending product lifecycles.

However, companies also face challenges related to documentation requirements and the risk of greenwashing as new EU rules are introduced.

From the perspective of Dansk Erhverv Digital Handel, the key is ensuring that sustainability efforts both create business value and remain practical to implement.

Technology

This year, agentic AI has become one of the most referenced new technologies in digital commerce. How do you see this influencing your national market and have you noticed any notable effects already?

Agentic AI differs from traditional AI in that it can act on behalf of the user rather than simply assisting. Instead of supporting individual tasks, it can initiate actions, navigate across platforms and execute parts of the customer journey.

In the Danish market, the impact is still emerging. According to Dansk Erhverv E-handelsanalysen, 45% of consumers have used AI in connection with online research or purchases, but most still use it for inspiration and comparison rather than delegating decisions.

From the perspective of Dansk Erhverv Digital Handel, the short-term impact is a shift in how consumers discover and evaluate products. Over time, agentic AI may reshape visibility, customer journeys and the role of the webshop as a destination.

In an increasingly crowded environment, SMEs need to find ways to stand out and provide services that make them an attractive partner to their customers. Which digital tools can be the greatest asset for a newly emerging company?

For SMEs in Danish e-commerce, the most valuable digital tools are those that strengthen visibility, customer insight and operational efficiency.

AI-driven tools are increasingly important, particularly for content creation, product data enrichment and customer insights, enabling smaller companies to compete with larger players. At the same time, tools that support omnichannel integration, personalisation and marketing automation help create more relevant and consistent customer experiences.
In a crowded market, visibility is a key challenge. Tools that improve discoverability across search, marketplaces and AI-driven interfaces are therefore becoming critical.

From the perspective of Dansk Erhverv Digital Handel, the greatest asset is not a single tool, but the ability to combine technologies in a way that supports both growth and scalability.

e-Payments

Have there been any changes or emerging trends in consumer payment behaviour in your market?

Consumer payment behaviour in Denmark continues to be characterised by high digital adoption and strong trust in online payments, but with some notable shifts.

Mobile payments remain dominant, with solutions such as MobilePay playing a central role in both online and offline transactions. At the same time, there is growing demand for seamless and frictionless checkout experiences, where speed and simplicity are key drivers of conversion.

From the perspective of Dansk Erhverv Digital Handel, the overall trend is towards convenience and ease of use. Payment is no longer just a transaction, but a central part of the customer experience and a potential differentiator for e-commerce businesses.

Are merchants in your market adopting or experimenting with new payment methods, and if so, what are the impacts?

Merchants in Denmark are continuously adopting and refining payment solutions, with a strong focus on improving conversion rates and customer experience.

"Payment is no longer just a transaction, but a central part of the customer experience and a potential differentiator for e-commerce businesses."

Rather than rapid adoption of entirely new payment methods, the primary focus is on optimising existing solutions. This includes faster checkouts, fewer steps in the payment flow and better integration of mobile payment options such as MobilePay.

From the perspective of Dansk Erhverv Digital Handel, the impact of payment innovation is less about disruption and more about incremental optimisation, where ease of use, speed and reliability remain key competitive parameters.

Have there been increases in the costs associated with payment in your market, and if so, why?

Payment costs have become an increasing concern for Danish e-commerce businesses, particularly as digital transactions continue to grow in volume and importance.

Several factors contribute to rising costs, including fees from payment service providers, card schemes and increased complexity in the payment landscape. As more intermediaries are involved in the transaction flow, costs can accumulate across the value chain.

From the perspective of Dansk Erhverv Digital Handel, there is a growing need for transparency and competition in the payments market to ensure that costs remain fair and do not undermine the competitiveness of e-commerce businesses.

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Denmark

DANSK ERHVERV

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e-Logistics

Are you witnessing any changes in the delivery landscape of Denmark, notably linked to the increase in parcel delivery volumes, such as the development of new infrastructures for out-of-home delivery options (e.g., parcel lockers), and innovative solutions (e.g., parcel tracking)?
The Danish delivery landscape is undergoing significant changes, driven by increasing parcel volumes and evolving consumer expectations.

Out-of-home delivery options, particularly parcel lockers and pick-up points, are expanding rapidly and becoming a preferred choice for many consumers due to convenience and flexibility. This supports more efficient and scalable last-mile delivery.

At the same time, there is continued innovation within tracking and delivery communication, with consumers expecting real-time updates and greater transparency. Quick commerce is also gaining traction in selected categories, indicating a growing demand for faster delivery options.

From the perspective of Dansk Erhverv Digital Handel, the key shift is towards more flexible and differentiated delivery models that balance speed, convenience and operational efficiency.

How would you describe the level of competition for delivery providers in your market, looking at the diversity of players (postal service providers and other operators), variety of delivery options, competitive pricing, etc.?
The Danish delivery market is highly competitive, with a diverse mix of postal operators, logistics companies and specialised last-mile providers.

Consumers benefit from a wide range of delivery options, including home delivery, parcel lockers and pick-up points, as well as increasing flexibility in delivery time and location. This has intensified competition on both price and service levels. At the same time, structural changes are taking place, illustrated by PostNord, the national postal operator, shifting away from letter delivery to focus solely on parcels.

High expectations for speed, reliability and convenience continue to put pressure on margins, particularly in the last mile.

From the perspective of Dansk Erhverv Digital Handel, competition is strong and generally benefits both businesses and consumers, but maintaining profitability while meeting rising service expectations remains a key challenge.

Other areas related to e-commerce

Current economic shifts have largely affected the EU negatively. In an attempt to adapt to this new environment, have you noticed any significant behavioural changes for consumers and companies?
The current economic environment has led to more cautious consumer behaviour in Denmark, with increased focus on price, value and necessity.

Consumers are more likely to compare prices, delay purchases and prioritise essential categories, while still expecting convenience and high service levels. At the same time, e-commerce remains a natural part of everyday shopping, particularly through mobile channels.

For companies, this has led to a stronger focus on efficiency, cost control and conversion optimisation, including pricing strategies, assortment adjustments and customer retention.
From the perspective of Dansk Erhverv Digital Handel, the key shift is not a decline in e-commerce, but a more conscious and value-driven consumer, requiring companies to balance competitiveness with profitability.

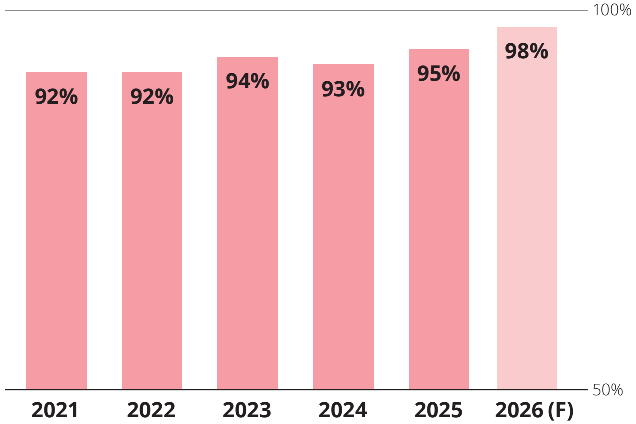
"Consumers are more likely to compare prices, delay purchases and prioritise essential categories, while still expecting convenience and high service levels."

Estonia

Currency: euro | VAT: 24%

Internet users

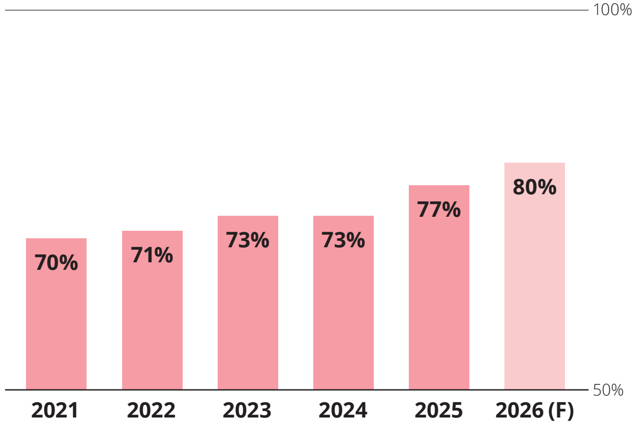
Percentage of the population aged 16-74 accessing the internet



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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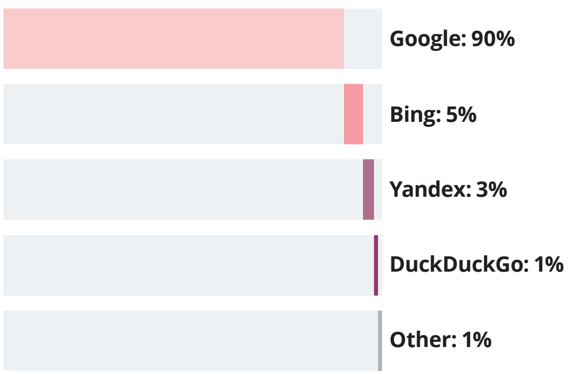
Search engine market share

Most popular search engines in 2025



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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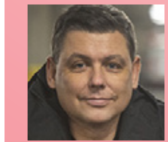
Estonia

Eesti e-kaubanduse liit

Interview

Tõnu Väät

CEO, Estonian e-Commerce Association



Policies and regulation

How do national policymakers in Estonia perceive e-commerce in 2026? Are the policies currently discussed or implemented in Estonia spurring or hampering e-commerce?
Estonian politicians are well aware of the unequal conditions between cross-border sellers and local merchants, as well as the lack of effective oversight of cross-border trade. However, because addressing these issues requires politically unpopular decisions, there is often insufficient willingness to take action.

This year, the EU institutions clinched the deal on the revision of the Union Customs Code. Will the new regulatory framework help increase the competitiveness of the local companies? Specifically, how will the business sector in Estonia be impacted by the removal of the customs duty exemption?
The abolition of the VAT exemption for shipments under €22 a year ago increased the price of such goods in Estonia by 22%, yet direct orders from Asia have increased tenfold, suggesting that the measure had little effect. Given that the average package ordered from Asia costs less than €20, the €3 customs duty introduced in July, together with the handling fee due to be introduced in November, is unlikely to significantly reduce import volumes from Asia. This share will still remain high. Around 40% of all parcels ordered by Estonian consumers are cross-border purchases, and approximately 90% of those come directly from Asia. This share continues to grow each month.

In light of the recent trade and tariff policy developments in the global scenario, how will the new international trade arrangements impact the business opportunities of companies established in Estonia?
Energy, fuel and workforce costs have increased significantly in Estonia in recent years. As a result, it is increasingly difficult for companies operating in Estonia to compete internationally on cost.

Sustainability

How are e-commerce businesses in your market adapting their sustainable practices (e.g., product offer, communication of sustainability information, logistics) to respond to new market trends?
Recent global developments and declining consumer spending have slowed the momentum behind sustainability initiatives. Consumers are placing less emphasis on environmentally conscious shipping, packaging and product ingredients. Reusable packaging is becoming increasingly common among online retailers.

Technology

In an increasingly crowded environment, SMEs need to find ways to stand out and provide services that make them an attractive partner to their customers. Which digital tools can be the greatest asset for a newly emerging company?
This year's hottest topic is AI. AI is now being used in customer chat functions, search tools, product descriptions and marketing activities. Almost all e-shops in Estonia probably use AI in some way. This is particularly true in marketing.

e-Payments

Have there been any changes or emerging trends in consumer payment behaviour in your market?
Payment options such as splitting purchases into three instalments and traditional instalment plans are becoming increasingly popular. Apple Pay and Google Pay still account for less than 10% of the market, but their use is growing, particularly among younger consumers, demonstrating the importance of convenience.

"Around 40% of all parcels ordered by Estonian consumers are cross-border purchases, and approximately 90% of those come directly from Asia. This share continues to grow each month."

e-Logistics

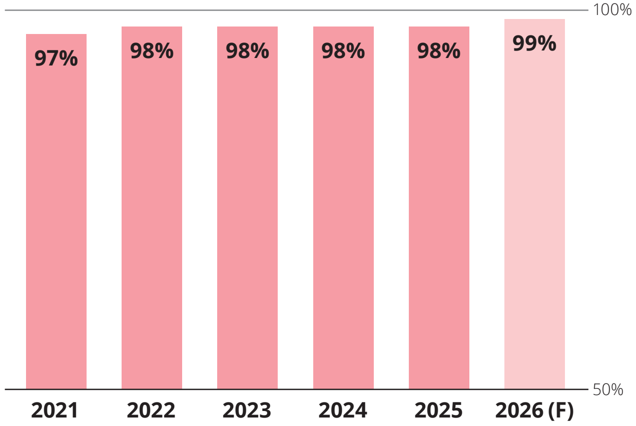
How would you describe the level of competition for delivery providers in your market, looking at the diversity of players (postal service providers and other operators), variety of delivery options, competitive pricing, etc.?
Estonia is probably among the European leaders in terms of the number of parcel lockers per capita. With a population of 1.3 million people and around 1,500 parcel lockers, the market is highly developed. New players have entered the market, including Lithuanian Post (Unisend), while Venipak is also trying to gain a foothold. Competition is intense, creating strong price pressure and making it difficult for parcel operators to make a profit.

Finland

Currency: euro | VAT: 24%

Internet users

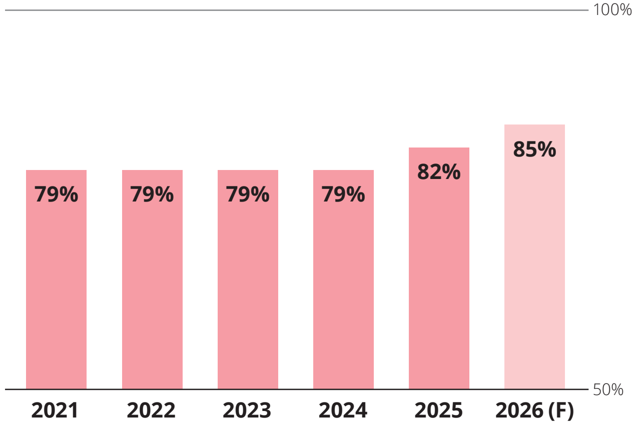
Percentage of the population aged 16-74 accessing the internet



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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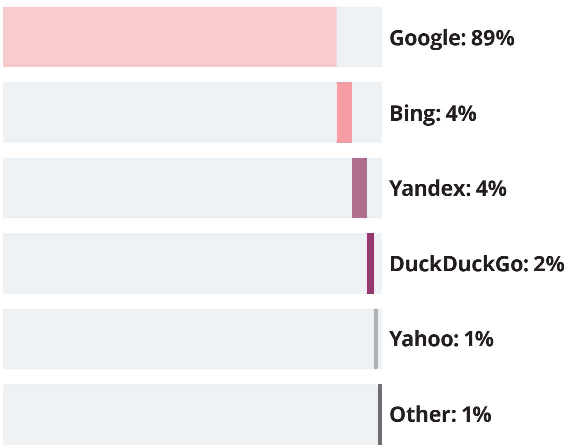
Search engine market share

Most popular search engines in 2025



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

How do national policymakers in Finland perceive e-commerce in 2026? Are the policies currently discussed or implemented in Finland spurring or hampering e-commerce?
The current regulatory approach has a strong emphasis on consumer protection and compliance, which means that several recent measures have added new obligations for online retailers rather than actively spurring growth. Rules on the presentation order of payment methods require non-credit payment options to be shown first and prohibit pre-selected payment methods, which limits merchants' flexibility in designing the checkout journey.

A further example is the new statutory withdrawal function, or "cancellation button", which online stores must provide from 19 June 2026. The purpose is to make withdrawing from a contract as easy as concluding one, but for merchants it also means extra implementation costs, system updates and process changes. Overall, current policies in Finland are strengthening consumer safeguards and transparency, but from the perspective of e-commerce businesses they are more likely to hamper operations through added compliance burdens than to create new growth opportunities.

In line with the EU priorities set for 2024-2029, the European Commission is gradually implementing its simplification agenda. However, the policy areas or instruments prioritised by the Commission do not always match companies' or Member States' specific concerns. Do you think that the measures communicated or adopted so far correspond to the needs of the e-commerce ecosystem in Finland?
The key unresolved challenge continues to be the lack of true Single Market harmonisation, which is visible, for example in consumer protection rules and their national interpretation and enforcement as well as national gold-plating. For e-commerce businesses, the omnibus initiatives have only partially addressed the need for simplification. At the same time, the Digital Omnibus initiative on cookie rules may bring some welcome relief in this area if done properly. However, the Commission is planning on introducing new legislation concerning digital fairness, which is deeply concerning if not done in a very targeted and clear manner and combined with revision of the enforcement rules for more efficient, effective and risk-based enforcement.

This year, the EU institutions clinched the deal on the revision of the Union Customs Code. Will the new regulatory framework help increase the competitiveness of the local companies? Specifically, how will the business sector in Finland be impacted by the removal of the customs duty exemption?
The EU customs reform removes the duty-free threshold for consignments valued below €150, which should help create a more level playing field, as the exemption has distorted competition. However, it is equally important that the EU addresses other factors that continue to undermine fair competition, such as infringements of intellectual property rights, non-compliance with product safety requirements, and failures to contribute to waste management and recycling costs. Strengthening the competitiveness of Finnish retailers will also require additional measures, including greater uptake of innovation.

In light of the recent trade and tariff policy developments in the global scenario, how will the new international trade arrangements impact the business opportunities of companies established in Finland?
The new trade agreements concluded by the EU are highly welcome from the perspective of Finnish companies. They create new opportunities both for retailers' sourcing operations

"Strengthening the competitiveness of Finnish retailers will also require additional measures, including greater uptake of innovation."

and for accessing new export markets. It should be noted, however, that the implementation of new trade agreements is typically subject to long transitional periods.

U.S. tariff policy, by contrast, has had a negative impact on the exports of Finnish e-commerce. As a result of changing tariff policies, U.S. consumers may feel less confident about buying from foreign online stores. Higher tariffs also make exports to the United States more expensive and more difficult.

Sustainability

How are e-commerce businesses in your market adapting their sustainable practices (e.g., product offer, communication of sustainability information, logistics) to respond to new market trends?
Many e-commerce businesses also offer consumers a selection of second-hand goods. In addition, peer-to-peer e-commerce in used goods is very popular in Finland. When it comes to communicating sustainability information, the Empowering Consumers for the Green Transition Directive brings significant implementation challenges and raises a number of interpretation questions. The Right to Repair Directive is currently being transposed and it remains to be seen what impact this will have on repair and repairability services.

Technology

This year, agentic AI has become one of the most referenced new technologies in digital commerce. How do you see this influencing your national market and have you noticed any notable effects already?
The use of generative AI is gradually shifting towards mobile applications. As app downloads become more widespread, the

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Finland

KAUPAN LIITTO

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use of GenAI through mobile applications is likely to strengthen their role as shopping assistants. One of the major barriers to the use of AI as a consumer shopping assistant is trust. Consumers want to read genuine user experiences or see authentic product images and videos, rather than AI-generated ones, and receive product recommendations based on the experiences of real consumers, or on experiences that AI has identified as genuine. In Finland, GenAI remains a tool mainly used by those under the age of 55, at least for now.

In an increasingly crowded environment, SMEs need to find ways to stand out and provide services that make them an attractive partner to their customers. Which digital tools can be the greatest asset for a newly emerging company?
Newly emerging e-commerce companies are increasingly leveraging artificial intelligence and social media platforms to acquire new customers and strengthen existing customer relationships. Companies have introduced AI agents into customer-facing interfaces and enhanced interaction and community-building with their customers through social media platforms.

e-Payments

Have there been any changes or emerging trends in consumer payment behaviour in your market?
In e-payments, Finnish consumers still rely on online banking payment buttons more often than consumers elsewhere in Europe, making them the most widely used payment method. At the same time, mobile payments and digital wallets have been growing in popularity and now rank as the second most common payment method, followed by card payments.

Are merchants in your market adopting or experimenting with new payment methods, and if so, what are the impacts?
From merchants' perspective, mobile payments and wallet-based payments are important new payment methods. In Finland, account-to-account instant payments are also on the rise, although the market remains less developed than in the other Nordic countries. In summer 2026, a new Siirto instant payment method was launched alongside Vipps MobilePay by two major banks.

Have there been increases in the costs associated with payment in your market, and if so, why?
Retail payment costs in Finland have increased in card payments, especially for tokenised payments used in mobile wallet transactions.

e-Logistics

Are you witnessing any changes in the delivery landscape of Finland, notably linked to the increase in parcel delivery volumes, such as the development of new infrastructures for out-of-home delivery options (e.g., parcel lockers), and innovative solutions (e.g., parcel tracking)?
In 2025, Finnish consumers received 69.3 million e-commerce parcels, equivalent to around 15 parcels per person aged 18 or over. Compared with the previous year, the number increased by 8.4 million parcels, representing growth of 13.8%.

Cross-border e-commerce is very common in Finland, more than two out of five e-commerce parcels received over the past year originated from foreign companies. The number of consignments arriving from outside the EU continued to grow strongly in 2025, according to statistics from Finnish Customs. The number increased by 46% compared with the previous year, from 27.8 million consignments to 40.5 million. Of the total number of consignments, 98.5% arrived from China.

In Finland, parcel lockers remain highly popular among consumers as an alternative to home delivery. However, rapid home deliveries have been gaining popularity in larger cities. According to Finnish Parcel index, nearly 44% of all e-commerce parcels were delivered to parcel lockers, while 41% were delivered to pick-up points. Home deliveries accounted for 15% of all deliveries, and their growth rate was the fastest at 32.8%.

How would you describe the level of competition for delivery providers in your market, looking at the diversity of players (postal service providers and other operators), variety of delivery options, competitive pricing, etc.?
Competition in the parcel delivery market is increasing. The market has traditionally been dominated by the national postal service, but other operators have been expanding their market share.

The internationalisation of Finnish e-commerce and their growing need to ship parcels abroad is changing the dynamics of the parcel market. In 2025, nearly 1.7 million e-commerce parcels were sent to consumers outside Finland.
A major source of concern among e-commerce businesses has been the fact that it can be cheaper to deliver parcels from China to Finland than to send parcels domestically within Finland.

Other areas related to e-commerce

Current economic shifts have largely affected the EU negatively. In an attempt to adapt to this new environment, have you noticed any significant behavioural changes for consumers and companies?
The retail sector has been growing since September 2025, and this positive trend is expected to continue. At the same time, consumer confidence in Finland has been particularly weak, largely due to fears of job losses. This has been influenced by the fact that Finland's employment situation has been among the weakest in Europe. Over the past two years, the retail sector has also lost around 8,000 jobs.

Domestic e-commerce in Finland grew by 5.1% in the first quarter of the year, outpacing overall retail growth. E-commerce merchants' expectations for growth, especially in domestic sales, have strengthened clearly. According to the latest business survey conducted in April-May, as many as 45% of e-commerce merchants expect domestic sales to grow by more than 10% over the next 12 months, compared with 36% in February.

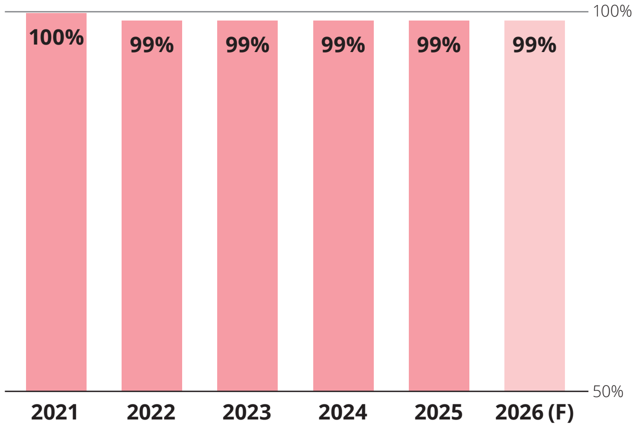
Expectations for growth in sales to foreign markets have also improved compared with the beginning of the year, although they have not yet returned to the level seen in early last year.

Iceland

Currency: krona | VAT: 24%

Internet users

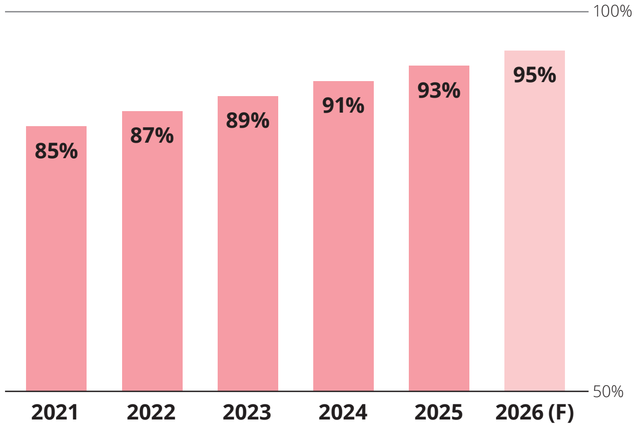
Percentage of the population aged 16-74 accessing the internet



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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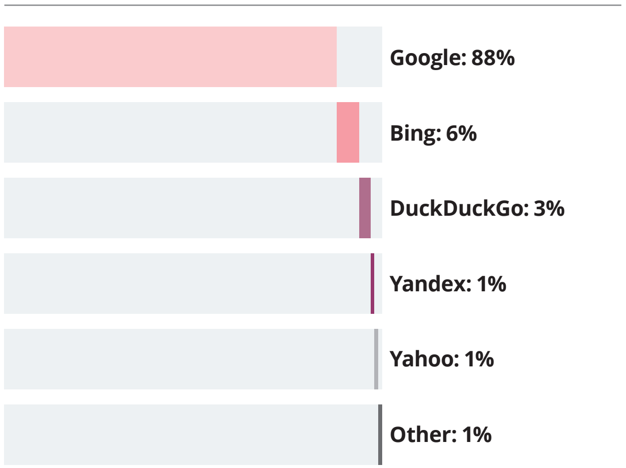
Search engine market share

Most popular search engines in 2025



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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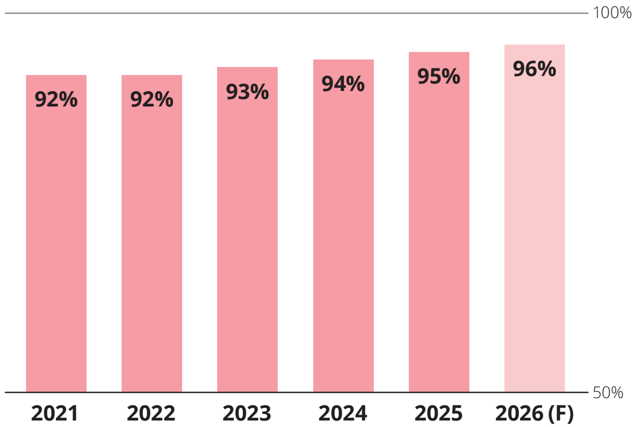
Latvia

Currency: euro | VAT: 21%

Internet users

Percentage of the population aged 16-74 accessing the internet



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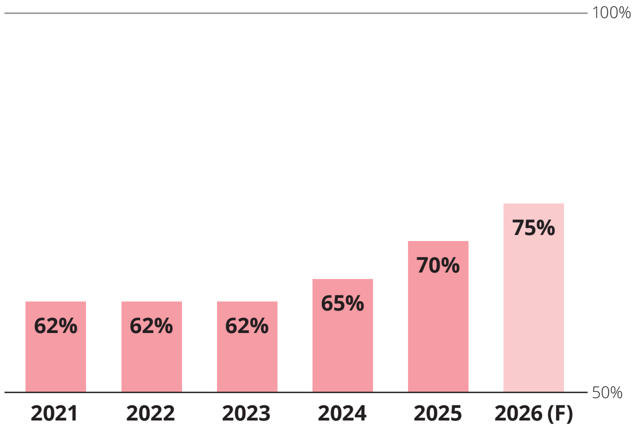

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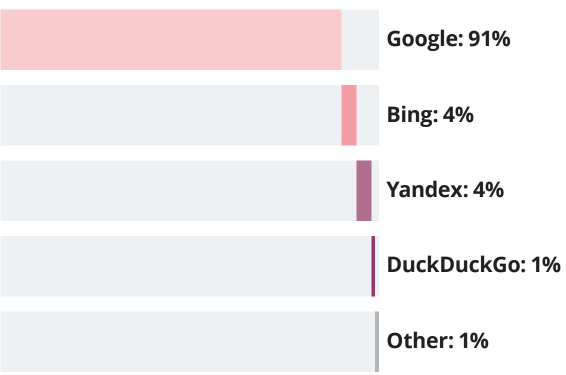

SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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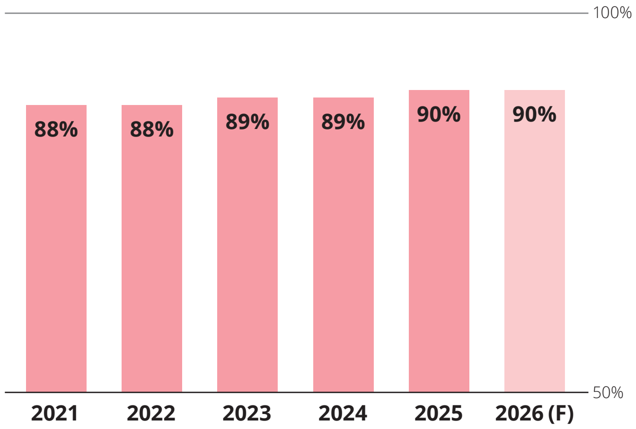
Lithuania

Currency: euro | VAT: 21%

Internet users

Percentage of the population aged 16-74 accessing the internet



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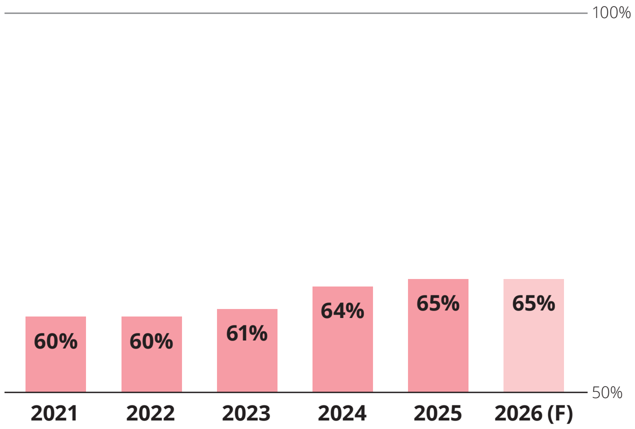
E-Shoppers

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



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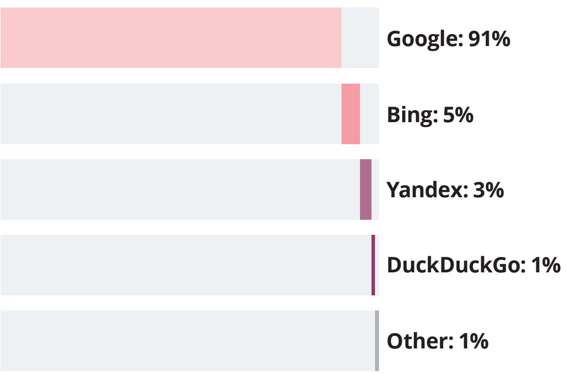

SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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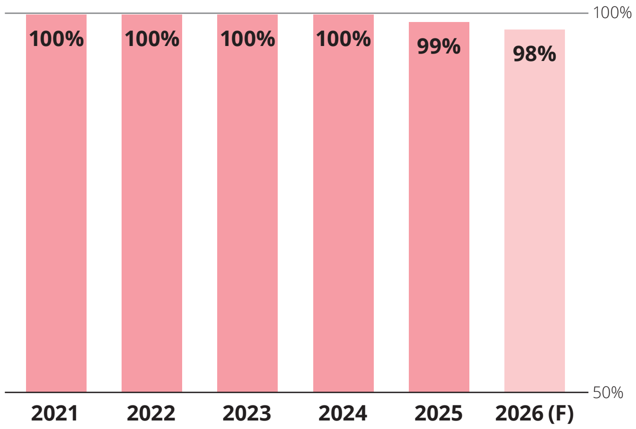
Norway

Currency: krone | VAT: 25%

Internet users

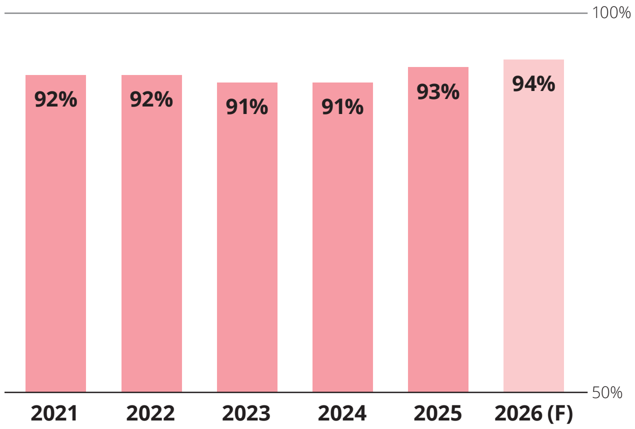
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

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



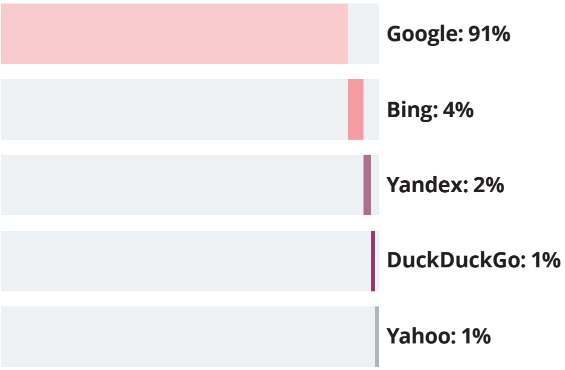
SOURCE: EUROSTAT

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 2025



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Norway

VIRKE

Interview

Jarle Hammerstad

Virke, Director of Politics

Policies and regulation

How do national policymakers in Norway perceive e-commerce in 2026? Are the policies currently discussed or implemented in Norway spurring or hampering e-commerce?

There are currently two main political discussions. The first concerns measures to address the growing volume of illegal and counterfeit goods sold through non-European online marketplaces to Norwegian consumers. The second focuses on how Norwegian customs authorities can cooperate with the EU in implementing customs reform. Although Norway is not part of the Customs Union, it participates in the Internal Market.

In line with the EU priorities set for 2024-2029, the European Commission is gradually implementing its simplification agenda. However, the policy areas or instruments prioritised by the Commission do not always match companies' or Member States' specific concerns. Do you think that the measures communicated or adopted so far correspond to the needs of the e-commerce ecosystem in Norway?

There are currently no simplification measures particularly for e-commerce, but there are important simplification measures for commerce as a whole. A standard electronic invoice is being implemented 1 January 2027. Virke argues for simplifications in VAT and tariffs for textiles.

In light of the recent trade and tariff policy developments in the global scenario, how will the new international trade arrangements impact the business opportunities of companies established in Norway?

Tariff instability means unpredictability and increasing costs for importers and exporters. The Turnberry Agreement will probably calm the situation.

Technology

In an increasingly crowded environment, SMEs need to find ways to stand out and provide services that make them an attractive partner to their customers. Which digital tools can be the greatest asset for a newly emerging company?

AI is becoming increasingly important. Norwegian consumers are among the leading users of AI for shopping, work and everyday activities, and SMEs need to build greater expertise in how AI can be applied to their business models.

e-Payments

Have there been any changes or emerging trends in consumer payment behaviour in your market?

Mobile payment is increasing rapidly in Norway.

Are merchants in your market adopting or experimenting with new payment methods, and if so, what are the impacts?

Merchants are implementing offline payment systems in case of closedown on online payments.

Have there been increases in the costs associated with payment in your market, and if so, why?

Yes, due to dominant positions for providers of payment systems, and merchants fight to avoid increasing costs related to use of double branded cards.

e-Logistics

Are you witnessing any changes in the delivery landscape of Norway, notably linked to the increase in parcel delivery volumes, such as the development of new infrastructures for out-of-home delivery options (e.g., parcel lockers), and innovative solutions (e.g., parcel tracking)?

No particular changes. Foodora and Wolt are increasing last mile market share.

> **"Norwegian consumers are among the leading users of AI for shopping, work and everyday activities, and SMEs need to build greater expertise in how AI can be applied to their business models."**

How would you describe the level of competition for delivery providers in your market, looking at the diversity of players (postal service providers and other operators), variety of delivery options, competitive pricing, etc.?

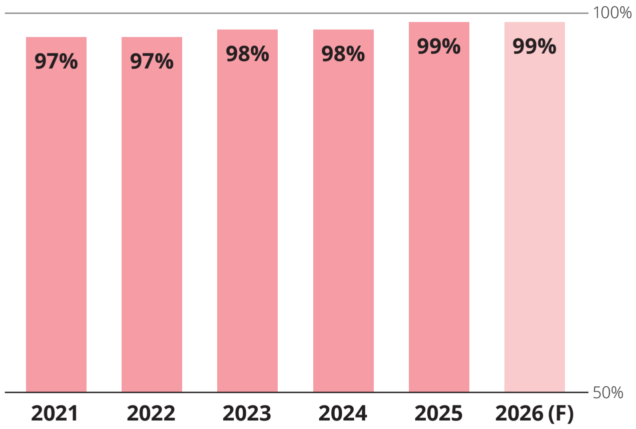
Posten Bring has a dominant position, particularly in handling e-commerce parcels from Chinese platforms.

Sweden

Currency: krone | VAT: 25%

Internet users

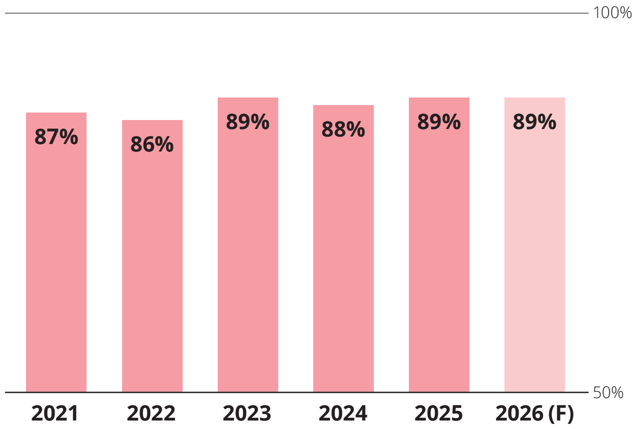
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

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



SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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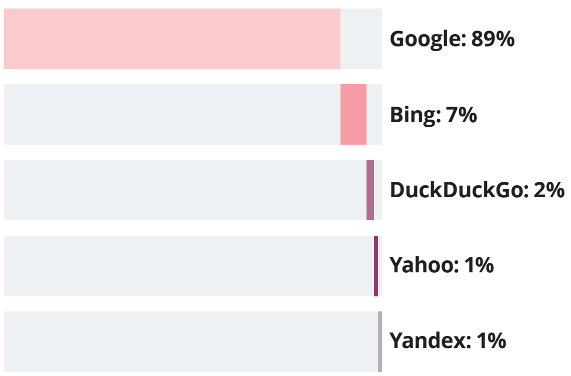

SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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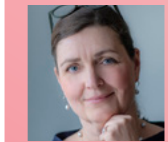
Sweden

Svensk Handel
Swedish Commerce

Interview
Martina Elfgren
Head of Brussels office,
Swedish Commerce



Policies and regulation

How do national policymakers in Sweden perceive e-commerce in 2026? Are the policies currently discussed or implemented in Sweden spurring or hampering e-commerce?
Swedish national policymakers appear to see e-commerce as economically valuable and strategically important, but also as an area where unfair competition, unsafe imports, fragmented rules, and weak enforcement have become politically interesting. So the policy mix is mixed: measures aimed at simplification, harmonisation, and stronger enforcement against non compliant foreign platforms are intended to spur competitive, compliant e-commerce, while parts of the current and emerging rulebook can still hamper e-commerce through added complexity, overlapping compliance duties, and friction in cross border trade.

In line with the EU priorities set for 2024-2029, the European Commission is gradually implementing its simplification agenda. However, the policy areas or instruments prioritised by the Commission do not always match companies' or Member States' specific concerns. Do you think that the measures communicated or adopted so far correspond to the needs of the e-commerce ecosystem in Sweden?
On an overall level we welcome the efforts made by the European Commission with regard to simplification issues (e.g. release of Better Regulation Communication) and that simplification is still part of the political agenda. However, we believe that it is imperative that, to remain true to the simplification agenda, impact assessments on different legislative proposals better reflect true challenges or possibilities for the business sector. This is something that needs to be instilled sooner rather than later. We therefore urge that the Commission put a lot of effort into the assessments of the forthcoming proposals (e.g. EPA and DFA). The business sector will make sure to assist the Commission, should it be required.

This year, the EU institutions clinched the deal on the revision of the Union Customs Code. Will the new regulatory framework help increase the competitiveness of the local companies? Specifically, how will the business sector in Sweden be impacted by the removal of the customs duty exemption?
The removal of the customs duty exemption is a good start. In combination with the planned fees, it will hopefully stop the influx of packages from non-EU countries. Swedish Customs has stated that when carrying out random checks on consignments from non-EU countries, officers use gloves and face masks because of the risk of exposure to hazardous chemicals.

In light of the recent trade and tariff policy developments in the global scenario, how will the new international trade arrangements impact the business opportunities of companies established in Sweden?
Sweden and Swedish Commerce strongly support free trade agreements and view them as creating important opportunities for Swedish businesses.

Sustainability

How are e-commerce businesses in your market adapting their sustainable practices (e.g., product offer, communication of sustainability information, logistics) to respond to new market trends?
Over the past decade, Swedish e-commerce businesses, supported by coordinated industry efforts, have made significant progress in integrating sustainability into their operations. To reduce returns, companies have invested in improved product information, sizing tools, and customer guidance, as well as data-driven methods to better match consumer expectations. At the same time, there has been a strong shift toward fossil-free logistics, including increased use of electric vehicles, renewable fuels, and optimised delivery flows. For example, Swedish Commerce has coordinated the work to introduce labelling that promotes sustainable transport choices. E-commerce actors have also focused on improving packaging efficiency by reducing material use, increasing recyclability, introducing reusable solutions and adapting packing to the requirements of e-commerce. In parallel, the sector has played a key role in enabling the rapid growth of second-hand markets, both through dedicated resale platforms and by integrating circular business models into their existing offerings.

> **"Swedish Commerce has coordinated the work to introduce labelling that promotes sustainable transport choices."**

Technology

This year, agentic AI has become one of the most referenced new technologies in digital commerce. How do you see this influencing your national market and have you noticed any notable effects already?
Agentic AI is still at an early stage in Sweden and has not yet had a clear impact on the e-commerce market. While AI is gradually being used, its role in the full purchasing journey remains limited, and there are no clear signs of widespread deployment of autonomous AI agents.

In an increasingly crowded environment, SMEs need to find ways to stand out and provide services that make them an attractive partner to their customers. Which digital tools can be the greatest asset for a newly emerging company?
For SMEs, the most important digital tools are still foundational rather than advanced AI solutions. Strong product data, visibility across platforms, customer reviews, and simple AI-based recommendation tools are key to building reach, trust, and competitiveness in the market.

Continued on the next page

Sweden

Svensk Handel
Swedish Commerce

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e-Payments

Have there been any changes or emerging trends in consumer payment behaviour in your market?
Swish has for several years now established itself as a popular payment option, mainly in e-commerce but increasingly in physical stores as well.

Are merchants in your market adopting or experimenting with new payment methods, and if so, what are the impacts?
Swish, as mentioned above, has a market share of about 30% in e-commerce. In physical stores, Swish is being implemented more and more, driven by readiness and consumer demand. The market share of Swish payments in physical retail is currently about 1%.

Have there been increases in the costs associated with payment in your market, and if so, why?
The fees for card payments keep going up. The fees for card networks, called scheme fees, are going up. More business cards are being issued and they are significantly more expensive than debit cards. Neither scheme fees nor corporate cards are regulated under IFR. The positive cost effect that IFR initially provided has therefore largely been eroded.

The cost of handling cash is also going up as volumes go down and there's only one player in the market.

e-Logistics

Are you witnessing any changes in the delivery landscape of Sweden, notably linked to the increase in parcel delivery volumes, such as the development of new infrastructures for out-of-home delivery options (e.g., parcel lockers), and innovative solutions (e.g., parcel tracking)?
We are not noticing any significant changes in terms of delivery methods. Delivery to pick-up points remains the most popular option, followed by parcel lockers and unattended home delivery. We do see strong growth in the use of parcel lockers for collecting and returning pre-loved (second-hand) goods.
On the other hand, so-called dynamic delivery checkouts have developed significantly over the past year, offering a greater degree of personalised delivery choices based on the products ordered and the customer's postal code. We are also seeing integrated delivery and payment checkouts becoming increasingly prevalent.

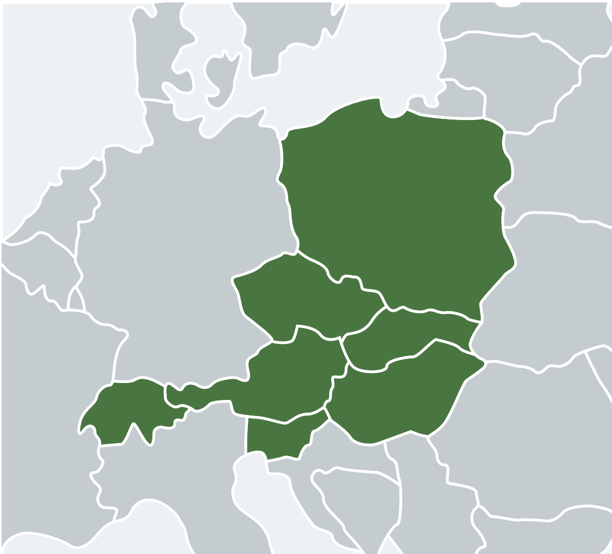
How would you describe the level of competition for delivery providers in your market, looking at the diversity of players (postal service providers and other operators), variety of delivery options, competitive pricing, etc.?
We observe strong competition among delivery providers, with most operators able to offer very similar delivery options and pricing. A clear trend is that virtually all providers are making significant efforts to offer fossil-free delivery solutions and reduce the environmental impact of their services.

Other areas related to e-commerce

Current economic shifts have largely affected the EU negatively. In an attempt to adapt to this new environment, have you noticed any significant behavioural changes for consumers and companies?
After several years of economic uncertainty, a turnaround is becoming visible among Swedish consumers. Although uncertainty remains, economic conditions have improved somewhat and fewer consumers are willing to compromise on sustainability when purchasing goods and services. Sustainability is once again a key factor in purchasing decisions across all age groups, particularly among younger consumers, and this renewed focus is clearly reflected in consumers' expectations of companies. Expectations regarding sustainability have now returned to levels seen before the recession.

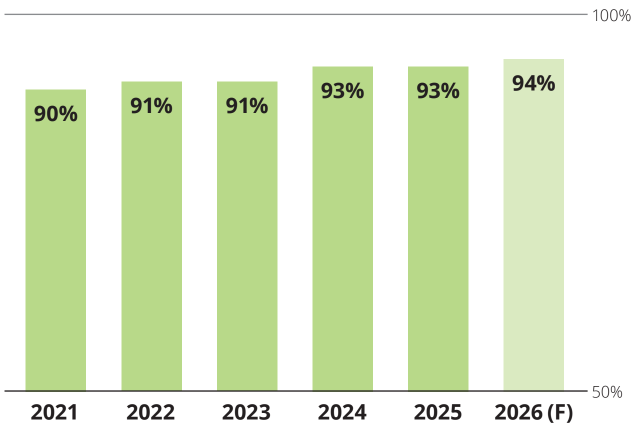
"After several years of economic uncertainty, a turnaround is becoming visible among Swedish consumers."

Central Europe



Internet users

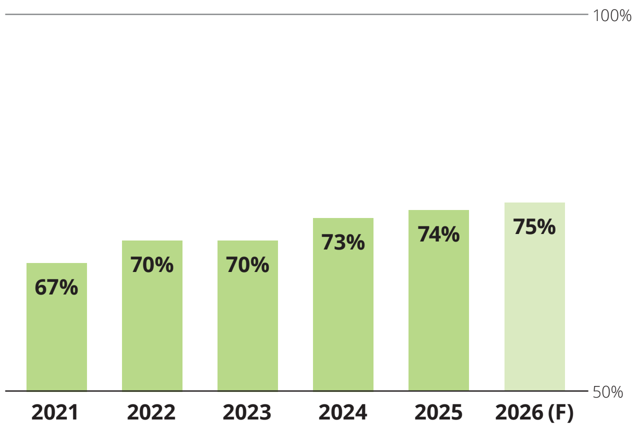
Percentage of the population aged 16-74 accessing the internet



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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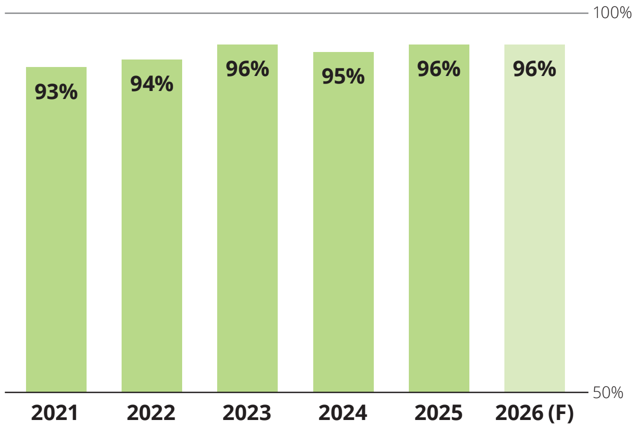
Austria

Currency: euro | VAT: 20%

Internet users

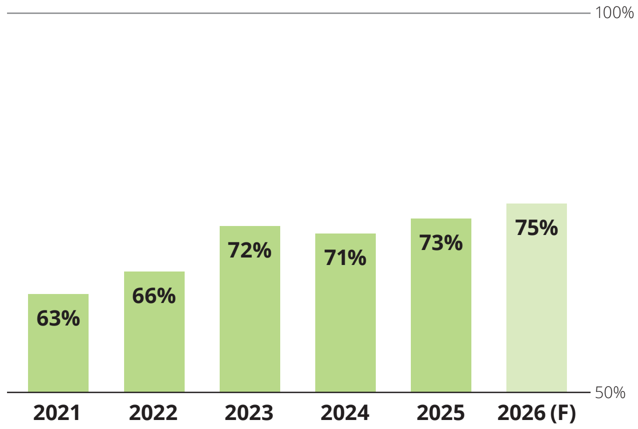
Percentage of the population aged 16-74 accessing the internet



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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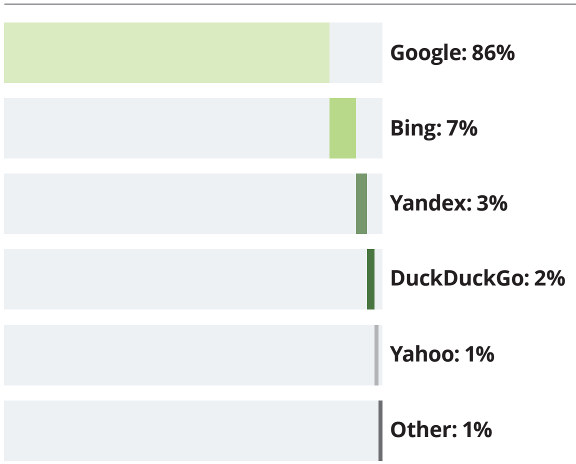
Search engine market share

Most popular search engines in 2025



SOURCE: STATCOUNTER

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Austria

Interview

Rainer Will

CEO, Handelsverband/
Austrian Retail Association

Policies and regulation

How do national policymakers in Austria perceive e-commerce in 2026? Are the policies currently discussed or implemented in Austria spurring or hampering e-commerce?
We are currently observing an ambivalent economic policy approach in Austria. While policymakers have clearly recognized the problem of unequal competition from third-country platforms, they are finding it very difficult to identify national options for improving the framework conditions. For example, at the beginning of the year, the new government announced a new levy on third-country packages. Now, a draft law has been published that targets all online commerce – meaning it would also tax packages from EU-based retailers. This would not only burden retailers but also increase prices for consumers and thus inflation. At the same time, market reality – Temu is already number two in the domestic e-commerce market behind Amazon and has overtaken Zalando – demonstrates the intense pressure to act to ensure fair competition.

In line with the EU priorities set for 2024-2029, the European Commission is gradually implementing its simplification agenda. However, the policy areas or instruments prioritised by the Commission do not always match companies' or Member States' specific concerns. Do you think that the measures communicated or adopted so far correspond to the needs of the e-commerce ecosystem in Austria?
Partially. The EU's simplification agenda is generally welcomed, particularly regarding reporting obligations and digital processes. From the perspective of Austrian e-commerce, however, the core problem lies less in a lack of regulation and more in the inadequate enforcement of existing rules against third-country platforms. Issues such as customs clearance and market surveillance are priorities. The measures taken so far are a step in the right direction, but they don't go far and fast enough. A stronger focus on enforcement and practical solutions for cross-border trade is needed.

This year, the EU institutions clinched the deal on the revision of the Union Customs Code. Will the new regulatory framework help increase the competitiveness of the local companies? Specifically, how will the business sector in Austria be impacted by the removal of the customs duty exemption?
The customs reform is generally viewed positively in Austria, as it addresses a key distortion of competition: the preferential treatment of low-value shipments from third countries. However, we would have preferred this measure to be implemented much earlier. The elimination of the duty-free threshold and interim solutions such as flat-rate duties can contribute to greater fairness and reduce price dumping. Crucially, however, implementation is key: the reform will only be effective if systems function and controls are effective. In particular, technical solutions are needed to ensure that only correctly declared and compliant products enter the EU market. Otherwise, compliant companies risk being disadvantaged once again.

In light of the recent trade and tariff policy developments in the global scenario, how will the new international trade arrangements impact the business opportunities of companies established in Austria?
As an export-oriented economy, Austria is particularly vulnerable to trade tensions. Rising tariffs, geopolitical uncertainties, and fragmented supply chains dampen growth and investment. In the retail sector, it has recently been observed that global trade shifts – for example, due to the US tariff regime – have a direct impact on the European market: Goods from Asia, originally destined for the US, have increasingly been redirected to Europe. This further intensifies competitive pressure.

"While policymakers have clearly recognized the problem of unequal competition from third-country platforms, they are finding it very difficult to identify national options for improving the framework conditions. "

Sustainability

How are e-commerce businesses in your market adapting their sustainable practices (e.g., product offer, communication of sustainability information, logistics) to respond to new market trends?
Austrian e-commerce companies are increasingly pursuing a pragmatic approach to sustainability. The focus is on more efficient logistics processes, reducing returns, and expanding pickup points. At the same time, there is a growing emphasis on legally compliant and verifiable sustainability statements in their communication. Sustainability is understood less as a marketing issue and more as an operational factor. For many companies, it remains a challenge to reconcile the increasing regulatory requirements with economic viability. The desire for simplification and clear, practical guidelines is strong.

Technology

This year, agentic AI has become one of the most referenced new technologies in digital commerce. How do you see this influencing your national market and have you noticed any notable effects already?
Agentic AI is a much-discussed topic in Austria, but it is still in an early implementation phase. Initial effects of AI use are primarily seen in automated customer communication, content creation, and increased efficiency in day-to-day operations. Fully autonomous purchasing processes, however,

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Austria

Continued from previous page

are still rare. According to a consumer survey by the Austrian Retail Association, 4% of Austrians already use agentic AI when shopping. Overall, artificial intelligence is accelerating digitalisation and productivity in retail, while true agent-based business models are only just emerging.

In an increasingly crowded environment, SMEs need to find ways to stand out and provide services that make them an attractive partner to their customers. Which digital tools can be the greatest asset for a newly emerging company?
For new companies in Austria, digital tools that quickly increase visibility, efficiency, and conversion are particularly crucial. These include integrated shop and marketplace solutions, product data management, and AI-supported marketing and service tools. Reliable payment and logistics solutions are equally important. In a market heavily influenced by large international platforms, SMEs differentiate themselves through specialisation, service quality, and trust. Digital tools make it possible to efficiently scale and strategically deploy these strengths.

e-Payments

Have there been any changes or emerging trends in consumer payment behaviour in your market?
E-commerce has long since arrived in the mainstream: Around 97% of Austrians shop online. At the same time, payment behaviour is clearly evolving towards digital, mobile, and convenient solutions. Consumers expect fast, seamless, and secure payment processes as well as a wide selection of payment methods. Simultaneously, issues such as trust and data security are gaining in importance. Overall, there is no disruptive change, but rather a continuous evolution towards greater convenience and integration in the payment process.

Are merchants in your market adopting or experimenting with new payment methods, and if so, what are the impacts?
Yes, instant payments and digital wallet solutions in particular are gaining in importance. Regulatory initiatives at the EU level are further supporting this development. This presents merchants with opportunities through faster payment processing and potentially more efficient processes. At the same time, however, the complexity of the checkout process is increasing, as more and more payment methods need to be integrated. Dependence on international card providers remains high.

Have there been increases in the costs associated with payment in your market, and if so, why?
Payment costs are developing less due to individual fee increases and more due to increasing complexity. Merchants face rising demands in the areas of security, fraud prevention, and technical integration. The multitude of payment methods offered also increases operational overhead. Additionally, service provider and infrastructure costs are playing an increasingly significant role. Merchants therefore report less of a single cost driver and more of a general increase in complexity and indirect costs.

e-Logistics

Are you witnessing any changes in the delivery landscape of Austria, notably linked to the increase in parcel delivery volumes, such as the development of new infrastructures for out-of-home delivery options (e.g., parcel lockers), and innovative solutions (e.g., parcel tracking)?
Parcel volume is still growing rapidly. In 2025, 320 million parcels were transported in the B2C market (+7.2%), of which an estimated 100 million originated in China. This is driving the expansion of out-of-home solutions such as parcel lockers and collection points. These are considered more efficient and sustainable than traditional home deliveries. At the same time, digital services such as shipment tracking and flexible delivery options are improving. Austria is thus developing into a highly sophisticated logistics market with a wide range of services. However, the increasing demand requires ongoing investments in infrastructure and digitalisation. Overall, the industry faces the challenge of managing growth, costs, and sustainability simultaneously.

How would you describe the level of competition for delivery providers in your market, looking at the diversity of players (postal service providers and other operators), variety of delivery options, competitive pricing, etc.?
Competition in the Austrian delivery market is becoming increasingly intense, but there is clear market leadership by a dominant national provider. In addition to Österreichische Post, several international and specialized providers are active, increasing the diversity of services offered. For retailers, this means more choice, innovation, and flexible delivery options. At the same time, the competition is leading to increasing margin pressure for logistics service providers.

> **"Payment costs are developing less due to individual fee increases and more due to increasing complexity."**

Other areas related to e-commerce

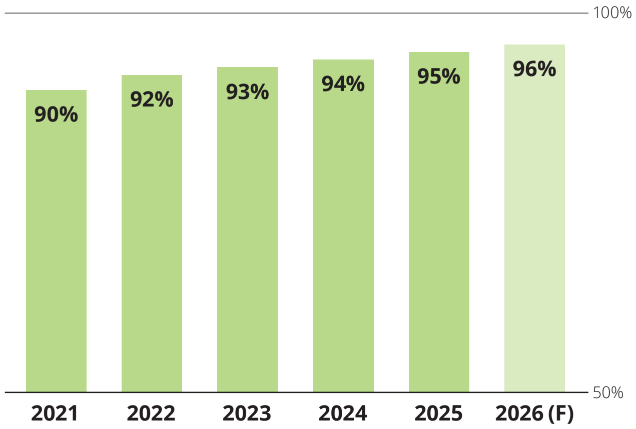
Current economic shifts have largely affected the EU negatively. In an attempt to adapt to this new environment, have you noticed any significant behavioural changes for consumers and companies?
Yes, significant behavioural changes are evident. Consumers are more price-sensitive and are saving more in their everyday lives, but are also investing specifically in personal needs such as health, longevity, and lifestyle. Retail continues to account for around 30% of purchasing power, but more selectively and consciously. Online retail achieved growth of 10% last year and increased its market share to a record level of 16%. For companies, this means a stronger focus on value for money, efficiency, and targeted offers. At the same time, personalisation and data-driven customer communication are gaining in importance. Overall, consumer behaviour is becoming more rational, yet still active, with increasing demands on retailers.

Czech Republic

Currency: koruna | VAT: 21%

Internet users

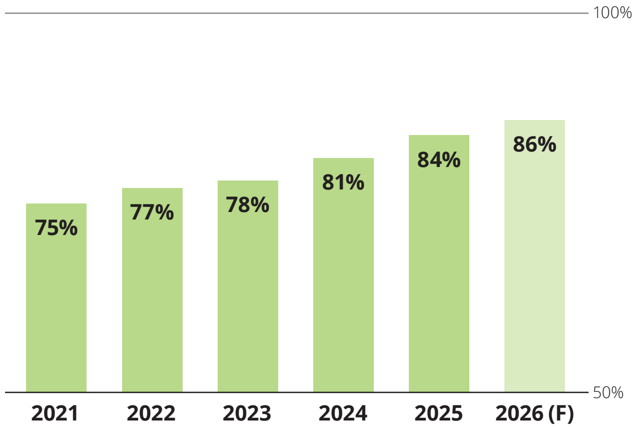
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

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



SOURCE: EUROSTAT

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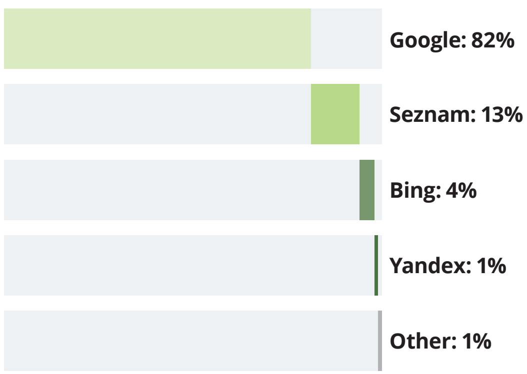

SOURCE: STATCOUNTER

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Czech Republic

ASOCIACE PRO ELEKTRONICKOU KOMERCI

Interview
Jan Vetyška
Executive director, Asociace pro elektronickou komerci (APEK)

Policies and regulation

How do national policymakers in Czech Republic perceive e-commerce in 2026? Are the policies currently discussed or implemented in Czech Republic spurring or hampering e-commerce?
The Czech government is generally supportive of e-commerce. From a legislative perspective, we see efforts to actively communicate with businesses, particularly through our association, and to seek solutions that support both the development of e-commerce and consumer protection. As a smaller EU Member State, our perspective sometimes differs from that of larger countries, but we perceive clear efforts by our national representatives to protect and support Czech retailers.

In line with the EU priorities set for 2024-2029, the European Commission is gradually implementing its simplification agenda. However, the policy areas or instruments prioritised by the Commission do not always match companies' or Member States' specific concerns. Do you think that the measures communicated or adopted so far correspond to the needs of the e-commerce ecosystem in Czech Republic?
This is a difficult question. Retailers across the EU are certainly calling for legislative simplification. Any effort in this direction is positive; however, there is a widespread feeling that the measures taken so far are insufficient. E-commerce is an extremely dynamic environment, and it may be more effective to reflect the views of businesses earlier in the legislative process rather than trying to simplify regulation afterwards. Many small and medium-sized enterprises do not understand the objectives of certain rules and perceive them as bringing no real benefits. Therefore, simplification could be more ambitious and more business-friendly.

This year, the EU institutions clinched the deal on the revision of the Union Customs Code. Will the new regulatory framework help increase the competitiveness of the local companies? Specifically, how will the business sector in Czech Republic be impacted by the removal of the customs duty exemption?
This issue is absolutely crucial for us. It is essential to protect the internal market from actors who ignore the rules and, as a result, undermine local businesses. We see changes in customs policy as a key step toward restoring fair competition. APEK has dedicated the past two years to advocating for these changes, and it is now our role, together with Ecommerce Europe, to ensure that they are implemented properly and effectively.

In light of the recent trade and tariff policy developments in the global scenario, how will the new international trade arrangements impact the business opportunities of companies established in Czech Republic?
Global developments are changing so dynamically that it is essential for the EU to act as a strong global player. The EU must negotiate trade conditions that ensure long-term development for European businesses under fair and balanced terms.

Sustainability

How are e-commerce businesses in your market adapting their sustainable practices (e.g., product offer, communication of sustainability information, logistics) to respond to new market trends?
The approach of Czech retailers to sustainability is generally positive, and progress is visible in several areas. However, demand from consumers themselves is not particularly strong; as elsewhere in the world, customers are still largely price-oriented. That said, the largest players in the Czech market do take sustainability seriously, and we see efforts to reduce waste and increase the share of low-emission or zero-emission delivery.

"Many small and medium-sized enterprises do not understand the objectives of certain rules and perceive them as bringing no real benefits."

Technology

This year, agentic AI has become one of the most referenced new technologies in digital commerce. How do you see this influencing your national market and have you noticed any notable effects already?
The role of AI is growing at an incredible pace. Customers are already beginning to change their habits and increasingly rely on artificial intelligence when shopping. At the same time, AI has a major impact on business operations themselves: AI agents are effectively replacing or supporting employees across many professions by enhancing efficiency. By the time this interview is published, the situation will likely have evolved significantly.

In an increasingly crowded environment, SMEs need to find ways to stand out and provide services that make them an attractive partner to their customers. Which digital tools can be the greatest asset for a newly emerging company?
AI is undoubtedly a game changer. It is important for entrepreneurs to understand that AI is not just about large language models or text editing. Choosing the right AI solutions and agents can help businesses move forward more quickly. What matters most is not falling behind.

e-Payments

Have there been any changes or emerging trends in consumer payment behaviour in your market?
We observe a shift toward mobile devices, which has also influenced preferences toward mobile payments. Overall, however, the payment landscape in the Czech Republic remains relatively stable.

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Czech Republic

ASOCIACE PRO ELEKTRONICKOU KOMERCI

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Are merchants in your market adopting or experimenting with new payment methods, and if so, what are the impacts?
Merchants closely monitor new trends, but consumers tend to be rather conservative, apart from mobile payments, which are the main exception.

Have there been increases in the costs associated with payment in your market, and if so, why?
At the moment, we do not have information indicating significant changes in payment-related costs in the market.

e-Logistics

Are you witnessing any changes in the delivery landscape of Czech Republic, notably linked to the increase in parcel delivery volumes, such as the development of new infrastructures for out-of-home delivery options (e.g., parcel lockers), and innovative solutions (e.g., parcel tracking)?
The most significant trend in delivery is the continued and rapidly growing popularity of parcel lockers. By the end of last year, around 15,000 parcel lockers were available in the Czech Republic, compared to just over 6,000 three years ago. Throughout the year, we also observed growing customer interest in out-of-home delivery. At the same time, carriers are offering increasingly precise delivery time windows for home delivery and are testing innovative delivery solutions, although these have not yet had a major impact on the market.

How would you describe the level of competition for delivery providers in your market, looking at the diversity of players (postal service providers and other operators), variety of delivery options, competitive pricing, etc.?
The Czech e-commerce market, including logistics, is highly competitive. In the delivery sector, there is a group of leading providers offering high-quality services to both e-shops and their customers.

Other areas related to e-commerce

Current economic shifts have largely affected the EU negatively. In an attempt to adapt to this new environment, have you noticed any significant behavioural changes for consumers and companies?
E-commerce is among the most flexible sectors, and even under current economic pressures we are seeing rapid adaptation. Alongside rising costs, the fast development of AI enables technologically open companies in our sector to continue offering high-quality services at affordable prices. This flexibility, already demonstrated several times by Czech e-commerce in the past, helps the sector overcome current challenges.

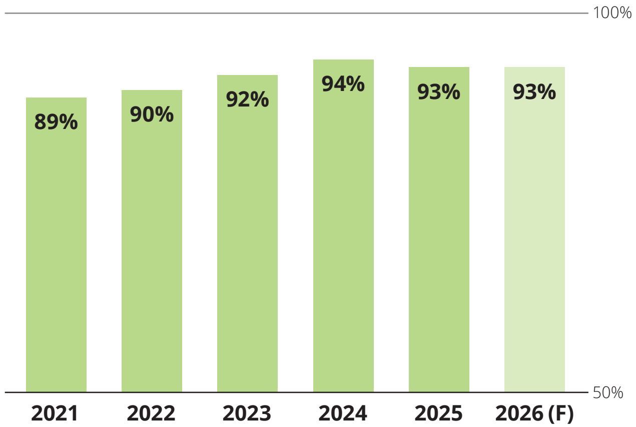
"E-commerce is among the most flexible sectors, and even under current economic pressures we are seeing rapid adaptation."

Hungary

Currency: forint | VAT: 27%

Internet users

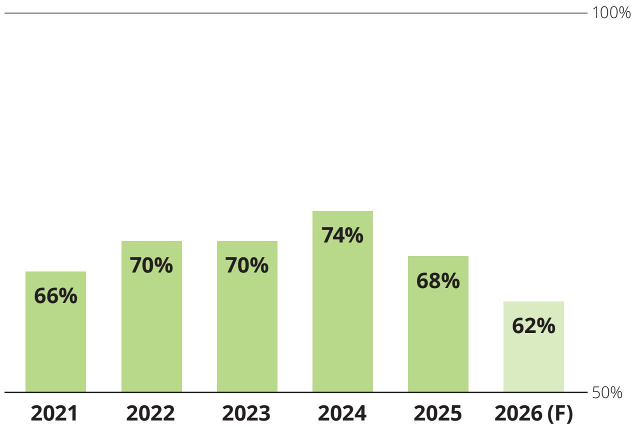
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

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



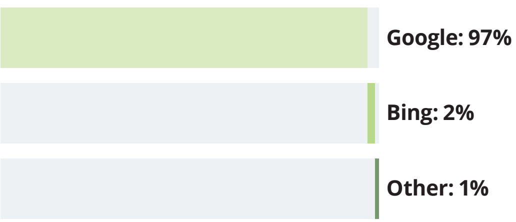
SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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 2025



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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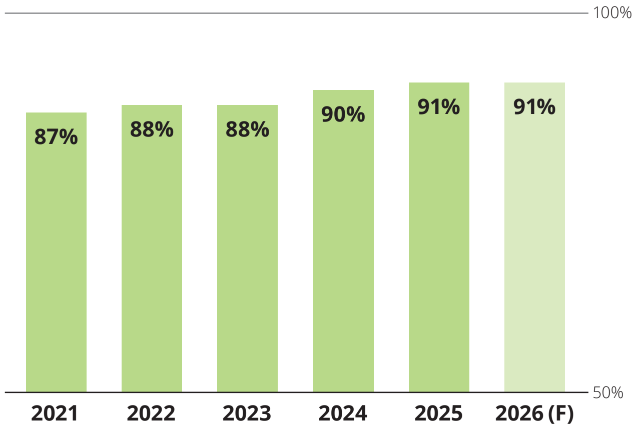
Poland

Currency: zloty | VAT: 23%

Internet users

Percentage of the population aged 16-74 accessing the internet



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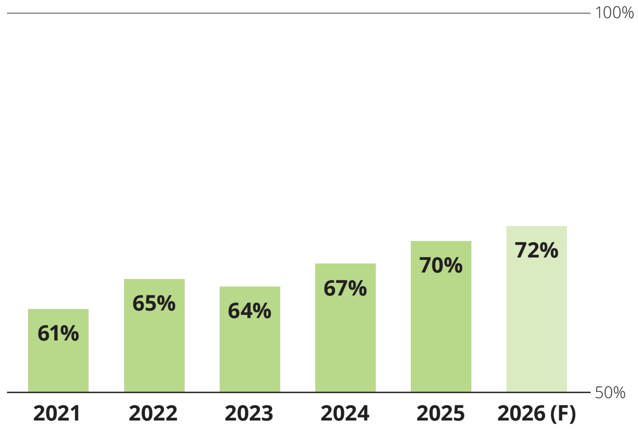
E-Shoppers

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



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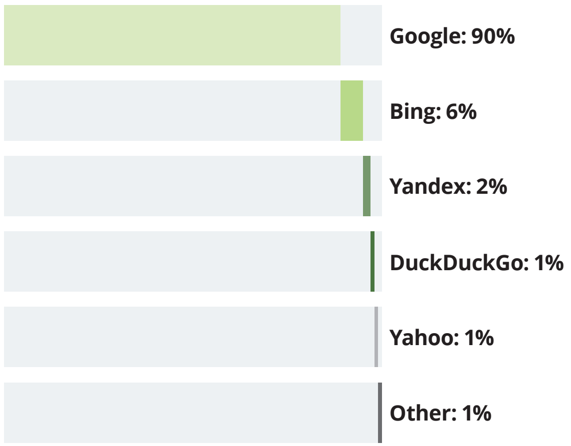
Most popular search engines in 2025



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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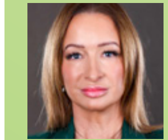
Poland

CHAMBER OF DIGITAL ECONOMY

Interview

Patrycja Sass-Staniszewska

The President of the e-Chamber, Poland, Chamber of Digital Economy / e-Chamber (pol. Izba Gospodarki Elektronicznej)



Katarzyna Czuchaj-Łagód

e-Chamber Council Member, Research Expert, Poland, Chamber of Digital Economy / e-Chamber (pol. Izba Gospodarki Elektronicznej)

Policies and regulation:

How do national policymakers in Poland perceive e-commerce in 2026? Are the policies currently discussed or implemented in Poland spurring or hampering e-commerce?
In 2026, Polish policymakers generally view e-commerce as a strategic driver of the digital economy, reflected in active dialogue between government institutions and the Chamber of Digital Economy (e-Chamber). The Ministry of Digitisation has committed to reviewing e-Chamber's "White e-Book," which calls for simpler, more coherent regulation. The overall picture is nonetheless mixed: e-Chamber notes that the cumulative effect of GDPR, DSA, DMA, the AI Act, and VAT e-commerce rules has driven up compliance costs, accounting for up to 40-45% of business margins in some cases. While policy direction is broadly supportive, industry representatives continue to call for a more systemic, technology-neutral legislative approach that spurs rather than hampers growth.

In line with the EU priorities set for 2024-2029, the European Commission is gradually implementing its simplification agenda. However, the policy areas or instruments prioritised by the Commission do not always match companies' or Member States' specific concerns. Do you think that the measures communicated or adopted so far correspond to the needs of the e-commerce ecosystem in Poland?
The Commission's simplification agenda is a step in the right direction but does not yet address the industry's most pressing concern: the unequal playing field between EU businesses and third-country sellers, particularly from China. e-Chamber's "Taki Sam Start" ("The Same Start") campaign calls for removing the customs duty exemption for imports below €150, a loophole allowing platforms like Temu and Shein a major competitive advantage. e-Chamber estimates Polish retailers lose PLN 6.5-8.8 billion annually because of this asymmetry. Real progress requires not just simplification for EU businesses, but coherent, technology-neutral rules and fair conditions for non-EU competitors.

This year, the EU institutions might clinch the deal on the revision of the Union Customs Code. Will the new regulatory framework help increase the competitiveness of the local companies? Specifically, how will the business sector in Poland be impacted by the removal of the customs duty exemption?
The removal of the €150 customs duty exemption is a development the Polish e-commerce sector has long advocated for through e-Chamber's "Taki Sam Start" campaign, which argued the exemption gave non-EU sellers like Temu and Shein an unfair advantage over VAT- and customs-compliant domestic retailers. The EU's November 2025 decision to abolish the exemption, introducing a transitional flat-rate duty of €3 per parcel from 1 July 2026, directly addresses a distortion that, according to e-Chamber, has imposed significant costs on Polish retailers, allowing Polish merchants to compete more fairly, especially in high-volume, low-margin categories. However, the industry sees the €3 rate as an interim step. Full reform, including the EU Customs Data Hub, isn't expected until 2028, and the industry will be watching for rigorous enforcement, given documented practices of undervaluing shipments.

In light of the recent trade and tariff policy developments in the global scenario, how will the new international trade arrangements impact the business opportunities of companies established in Poland?
Global trade shifts, chiefly US tariff volatility, bring both risks and opportunities for Polish companies. As part of the EU Single Market, Poland benefits from collective trade policy, though its e-commerce businesses remain exposed to global supply chain ripple effects. The most consequential development remains regulatory pressure on non-EU platforms: the EU's removal of the €150 customs exemption, combined with the suspension of the US de minimis threshold, is converging toward fairer global trade rules, a real opportunity for Polish merchants as non-EU sellers face higher costs. e-Chamber also sees the EU-India free trade agreement (January 2026) as a potential new export corridor. The key will be to take advantage of this more level playing field while continuing to diversify markets and supply chains.

Sustainability:

How are e-commerce businesses in your market adapting their sustainable practices (e.g., product offer, communication of sustainability information, logistics) to respond to new market trends?
Polish e-commerce businesses are making clear progress on sustainability, according to e-Chamber's "Sustainable e-Commerce 2025" study of 565 online sellers (September

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Poland

CHAMBER OF DIGITAL ECONOMY

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2025). On product and supply chain, 43% of businesses are preparing to implement the EU Digital Product Passport (+20 percentage points compared with 2024), and 81% are undertaking environmental protection measures such as reducing resource consumption and setting energy targets. On communication, awareness of "responsible e-commerce" has grown to 52% of sellers (+18 percentage points year-on-year); 35% actively inform customers about ESG activities, 40% offer pro-ecological incentives, and 24% are actively countering greenwashing (40% among the largest players). On logistics, 23% already offer low-emission delivery, while a further 46% plan to do so. Further, parcel locker adoption keeps rising (only 20% do not yet offer this option, compared with 36% in 2024), and 39% now calculate their carbon footprint.

Technology:

This year, agentic AI has become one of the most referenced new technologies in digital commerce. How do you see this influencing your national market and have you noticed any notable effects already?

Agentic AI is rapidly becoming a tangible force in Polish e-commerce, as confirmed by e-Chamber's 2025 research among both the consumers and businesses. On the consumer side, the "Loyalty in e-Commerce 2025" study, conducted among more than 1,600 respondents, shows 66% already use AI assistants while shopping, mainly to compare offers and analyse reviews; 26% now start their product search with an AI assistant, fourth after Google, store websites, and price comparison engines. 71% say they are more likely to buy from a brand using AI-driven innovations like personalised recommendations and chatbot-based customer service. On the business side, e-Chamber's "Sustainable e-Commerce 2025" study shows 19% of sellers already invest in AI to optimise logistics and reduce environmental impact (up 11 percentage points year-on-year). Overall, agentic AI is becoming a competitive differentiator rather than an optional feature.

In an increasingly crowded environment, SMEs need to find ways to stand out and provide services that make them an attractive partner to their customers. Which digital tools can be the greatest asset for a newly emerging company?

Polish SMEs face a dual challenge: standing out against large domestic platforms and increasingly aggressive non-EU competitors. According to e-Chamber's "Omni-commerce 2025" study, conducted among more than 2,400 respondents, success depends on combining several complementary digital tools. A mobile-first presence is now essential, with 65% of Polish consumers shopping via smartphone, up 12 percentage points year-on-year, while 23% say they would be permanently put off by a brand that does not offer a mobile-friendly shopping experience. Speed and responsiveness in customer communication are also critical differentiators: 27% of consumers expect a response within 15 minutes and 19% within an hour, making AI-powered chatbots and automated notifications valuable tools for SMEs seeking to compete with larger businesses. Social commerce and user-generated content continue to grow in importance, with 49% of consumers purchasing products recommended through social media advertising in 2025, up 34 percentage points year-on-year. Flexible delivery and payment options also have a direct impact on conversion: 15% of abandoned shopping carts result from missing delivery methods and a further 12% from limited payment options. Offering parcel locker delivery, preferred by 66% of shoppers, together with BLIK from launch can help reduce cart abandonment and strengthen customer loyalty. Together, these are the digital capabilities that Polish consumers value most, regardless of a company's size.

e-Payments

Have there been any changes or emerging trends in consumer payment behaviour in your market?

According to e-Chamber's "Omni-commerce 2025" study conducted among more than 2,400 respondents, Polish payment behaviour shifted significantly in 2025. BLIK, Poland's homegrown instant payment system, is now dominant: 38% of consumers use it as their primary method (up 4 percentage points, third consecutive year of growth), and 28% rate it the most convenient option. Fast bank transfers (pay-by-link) hold second place at 31% (up 6 percentage points), displacing cards and cash on delivery. For the first time, more consumers finalise purchases on a smartphone than on a laptop (39% compared with 31%). This marks a structural shift for checkout design. BNPL is also gaining ground, although consumers remain cautious: 66% of those familiar with deferred payments use them, and

"Polish merchants are at the forefront of European payment innovation."

48% believe BNPL could eventually replace credit cards. Cross-border shopping has grown from 15% of consumers in 2024 to 39% in 2025. Polish payment preferences travel with the shopper: BLIK and pay-by-link remain the preferred payment methods even for international purchases, and consumers favour platforms offering payments through a Polish operator.

Are merchants in your market adopting or experimenting with new payment methods, and if so, what are the impacts?

Polish merchants are at the forefront of European payment innovation. Poland's payment market exceeded 15.4 billion transactions in 2024, up 12% year-on-year. BLIK has evolved into a merchant conversion tool rather than simply a consumer payment preference, and its one-time-code model helps keep e-commerce fraud low (approximately 1% of buyers affected annually, compared with a European average of 2%). BNPL adoption is accelerating too: the market reached PLN 6.3 billion in H1 2025, with nearly 1.5 million active users (more than 55% aged under 24), and BLIK Pay Later is linked to higher average order values. BLIK is also expanding internationally, having signed a letter of intent in May 2025 to join the European Payments Alliance (EuroPA), opening the door for Polish merchants selling cross-border to offer a familiar payment experience abroad. On the B2B side, the mandatory e-invoicing system KSeF (phased in from February 2026) will shorten VAT refund periods from 60 to 40 days for compliant businesses, providing a meaningful liquidity benefit.

Have there been increases in the costs associated with payment in your market, and if so, why?

The picture is nuanced. BLIK's account-to-account model keeps merchant processing costs lower than card-based transactions, and pay-by-link remains a cost-efficient alternative, with both acting as natural cost moderators. However, EU card scheme fees have risen. Although the Interchange Fee Regulation caps interchange fees for consumer debit and credit cards at 0.2%

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Poland

CHAMBER OF DIGITAL ECONOMY

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and 0.3%, respectively, increases in other Merchant Service Charge components have pushed average EU card costs above pre-IFR (2015) levels, affecting Polish merchants with higher card or cross-border transaction volumes. Compliance is a further pressure: e-Chamber's "White e-Book" found adapting to overlapping EU regulation (PSD2, GDPR, DSA, VAT rules) can consume up to 40-45% of business margins, with KSeF adding further near-term adaptation costs, though promising longer-term efficiency gains. Finally, BNPL, while boosting conversion, typically carries higher merchant fees than standard payment methods, a trade-off merchants must manage.

e-Logistics

Are you witnessing any changes in the delivery landscape of Poland, notably linked to the increase in parcel delivery volumes, such as the development of new infrastructures for out-of-home delivery options (e.g., parcel lockers), and innovative solutions (e.g., parcel tracking)?

According to e-Chamber's "Logistics and Delivery 2025" study, conducted among 1,714 respondents, Poland's delivery landscape is transforming rapidly. Parcel lockers, led by InPost, remain the most frequently used delivery method (66% of consumers) and the most convenient; branded retailer-specific lockers are also emerging (7% of consumers already use them, 11% intend to). Pick-up/drop-off (PUDO) points are gaining ground too, up 11 percentage points for the most recent purchase. Expectations around tracking have risen sharply: 86% now expect delivery within 48 hours (up 10 percentage points), and real-time tracking has become a positive part of the shopping experience (38% cite it among their best shopping moments). The most common delivery complaint isn't delays but lack of shipment status information (16%). 61% want AI assistance selecting the optimal delivery method, and 79% (up 27 percentage points) are willing to wait longer if it meaningfully cuts the carbon footprint.

How would you describe the level of competition for delivery providers in your market, looking at the diversity of players (postal service providers and other operators), variety of delivery options, competitive pricing, etc.?

Poland's delivery market is among the most competitive in Central and Eastern Europe. InPost leads the out-of-home delivery market, with parcel lockers located within a seven-minute walk for 60% of urban residents. The network is supported by PLN 1.8 billion of investment in 2025 and also leads merchant adoption, with a 32.9% market share, ahead of DPD (23.2%) and DHL (10.4%). Competition is intensifying: DHL opened a 32,000 m2 hub near Poznań with the capacity to process 45,000 parcels per hour, GLS partnered with Orlen to add 15,000 locker locations at fuel stations, and Allegro is expanding its own Allegro One Box network. Free delivery remains a strong consumer expectation, while merchants continue to face pressure to offer multiple delivery options. According to e-Chamber's research, 47% of consumers abandon a purchase if their preferred delivery method is unavailable.

Other areas related to e-commerce:

Current economic shifts have largely affected the EU negatively. In an attempt to adapt to this new environment, have you noticed any significant behavioural changes for consumers and companies?

Poland's economy has been relatively resilient, with real GDP growth of 3.2% in 2025 and 3.5% in 2026, but consumers and businesses continue to adapt to inflation and global uncertainty. Consumers continue to feel the impact of rising prices: 99% report being affected, while 66%, up 30 percentage points, now buy more online specifically for cost reasons, driven by promotions and price comparison, alongside a decline in average basket value. Recommerce is also growing rapidly, with 56% now buying second-hand products online, up 14 percentage points, while cross-border shopping has increased from 15% to 39% in a single year, driven largely by price. This has contributed to the growth of Temu and Shein despite e-Chamber's concerns about product quality and regulatory compliance. Companies are investing more in AI and automation to reduce costs, relying more heavily on promotions and expanding into marketplaces. Faced with trade uncertainty in the US and Germany, many Polish entrepreneurs are expanding into Central and Eastern European markets, including Romania, Bulgaria, Czechia and Slovakia. Compliance costs also remain a major burden, averaging PLN 159,500 per enterprise for adapting to the GDPR, the Omnibus Directive and the DSA. This is encouraging companies to pool resources through associations such as e-Chamber.

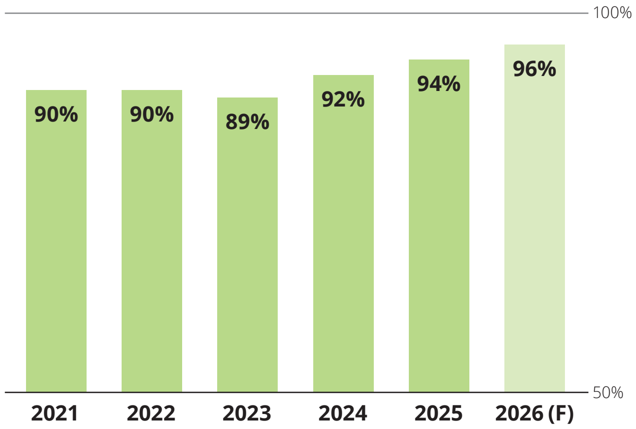
> **"Free delivery remains a strong consumer expectation, while merchants continue to face pressure to offer multiple delivery options."**

Slovak Republic

Currency: euro | VAT: 20%

Internet users

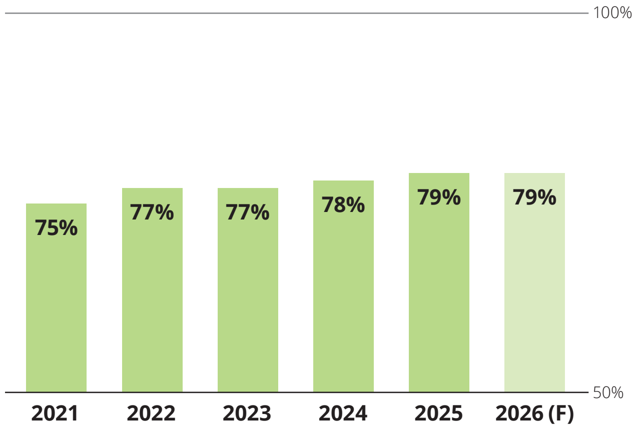
Percentage of the population aged 16-74 accessing the internet



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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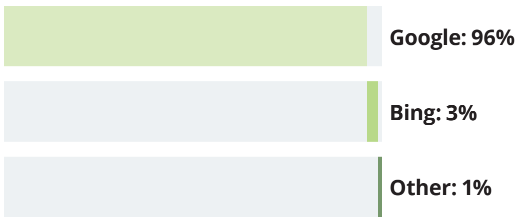
Search engine market share

Most popular search engines in 2025



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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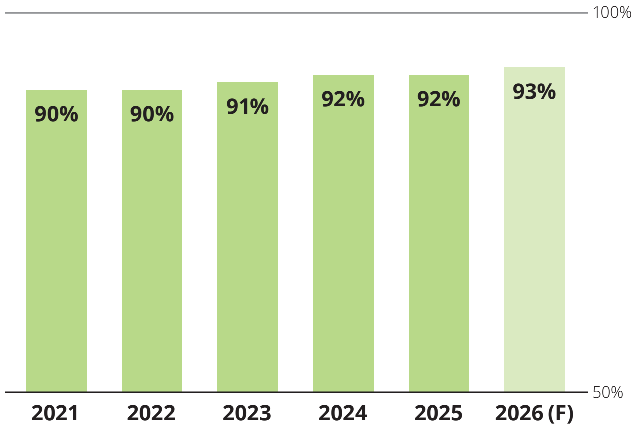
Slovenia

Currency: euro | VAT: 22%

Internet users

Percentage of the population aged 16-74 accessing the internet



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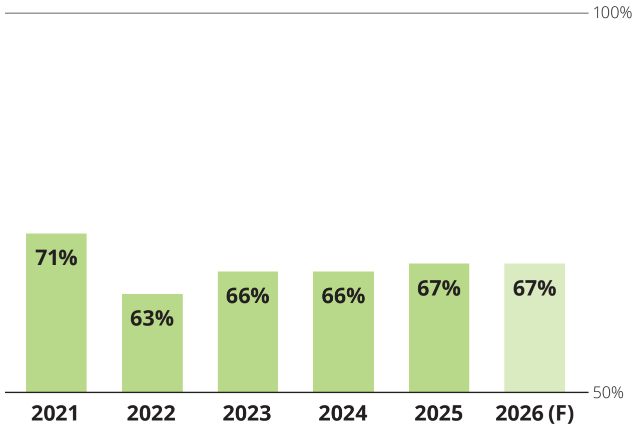

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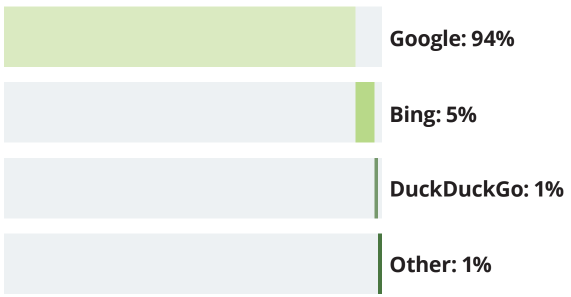

SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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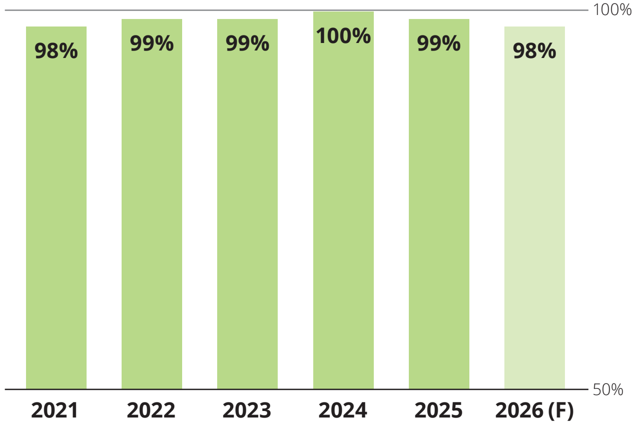
Switzerland

Currency: Swiss franc | VAT: 7.7%

Internet users

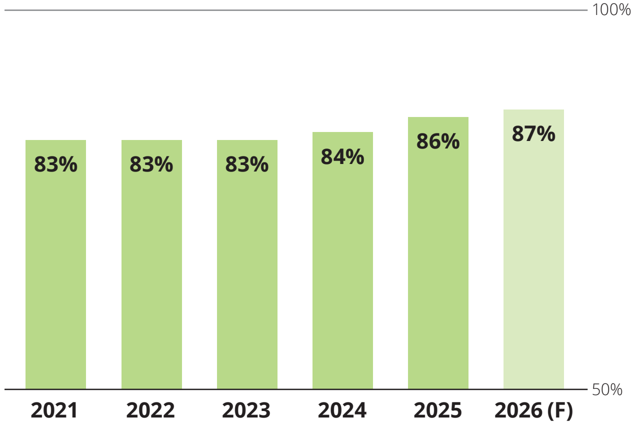
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

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



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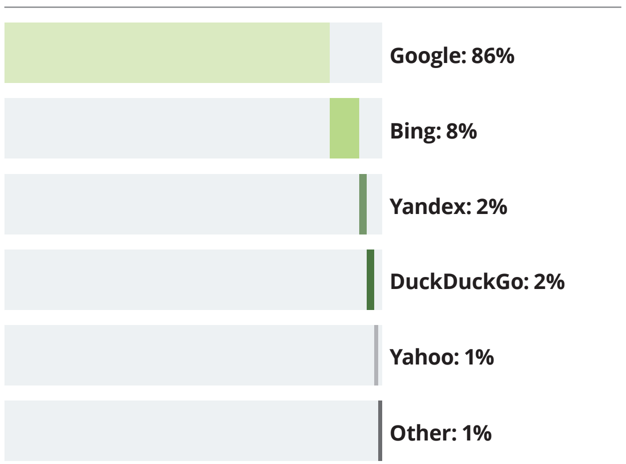

SOURCE: STATCOUNTER

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Switzerland

HANDELSVERBAND ASSOCIATION DE COMMERCE .SWISS

Interview

Bernhard Egger

CEO, HANDELSVERBAND.swiss

Policies and regulation

How do national policymakers in Switzerland perceive e-commerce in 2026? Are the policies currently discussed or implemented in Switzerland spurring or hampering e-commerce?
We are currently working across the political spectrum in Switzerland to ensure that foreign platforms comply with Swiss laws, particularly those from the Asian region. This specifically concerns issues relating to product liability, product safety and electrical recycling. Politicians recognise the need for this. However, it is not yet clear how this should be implemented in practice.

In line with the EU priorities set for 2024-2029, the European Commission is gradually implementing its simplification agenda. However, the policy areas or instruments prioritised by the Commission do not always match companies' or Member States' specific concerns. Do you think that the measures communicated or adopted so far correspond to the needs of the e-commerce ecosystem in Switzerland?
In Switzerland, we are not directly subject to EU legislation. However, we often see it as a blueprint for Swiss legislation.

This year, the EU institutions clinched the deal on the revision of the Union Customs Code. Will the new regulatory framework help increase the competitiveness of the local companies? Specifically, how will the business sector in Switzerland be impacted by the removal of the customs duty exemption?
In Switzerland, we are not directly subject to EU legislation. In Switzerland, we abolished industrial tariffs in September 2024, which has brought some relief.

In light of the recent trade and tariff policy developments in the global scenario, how will the new international trade arrangements impact the business opportunities of companies established in Switzerland?
US trade policy, in particular, has a significant impact on the Swiss economy. At present, however, we do not see a clear direction regarding either the level or the focus of tariffs.

Sustainability

How are e-commerce businesses in your market adapting their sustainable practices (e.g., product offer, communication of sustainability information, logistics) to respond to new market trends?
Sustainability and supply chains have a moderate impact on e-commerce companies. The extent to which companies adapt varies depending on legislative requirements.

Technology

This year, agentic AI has become one of the most referenced new technologies in digital commerce. How do you see this influencing your national market and have you noticed any notable effects already?
All our retailers are exploring the topic of AI. In particular, the focus is on the role of AI agents in product search and the resulting consumer purchasing behaviour, for example, the growing importance of generative engine optimisation (GEO) compared with traditional search engine optimisation (SEO).

In an increasingly crowded environment, SMEs need to find ways to stand out and provide services that make them an attractive partner to their customers. Which digital tools can be the greatest asset for a newly emerging company?
In our view, success will depend less on the tools themselves and more on maintaining a clear USP and offering experiences that resonate with customers on an emotional level.

"The shift towards digital payment methods and away from payment on account continues unabated. It is all about convenience."

e-Payments

Have there been any changes or emerging trends in consumer payment behaviour in your market?
Purchases on account continue to decline and are expected to account for 42% of the market in Switzerland in 2025 (down from 47% the previous year). The mobile payment method TWINT ranks second in Switzerland with a 26% share (down from 28% the previous year), followed by credit cards in third place with 20% (up from 13% the previous year).

Are merchants in your market adopting or experimenting with new payment methods, and if so, what are the impacts?
At present, we do not see any changes. The shift towards digital payment methods and away from payment on account continues unabated. It is all about convenience.

Have there been increases in the costs associated with payment in your market, and if so, why?
TWINT remains one of the most costly payment options for merchants. However, as this payment method is widely used in Switzerland, merchants cannot afford to do without it. Since the start of the Covid pandemic, card payments have also risen sharply in physical shops.

e-Logistics

Are you witnessing any changes in the delivery landscape of Switzerland, notably linked to the increase in parcel delivery volumes, such as the development of new infrastructures for out-of-home delivery options (e.g., parcel lockers), and innovative solutions (e.g., parcel tracking)?
Postal Services Switzerland is still searching for the best last-mile delivery method. Neutral parcel lockers, which can be used by several parcel delivery providers, are one solution they are

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Switzerland

HANDELSVERBAND ASSOCIATION DE COMMERCE .SWISS

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exploring. In addition, various services, such as door-to-door collection of returns, are being tested.

How would you describe the level of competition for delivery providers in your market, looking at the diversity of players (postal service providers and other operators), variety of delivery options, competitive pricing, etc.?
In Switzerland, Swiss Post still accounts for around 75–80% of the market. The remaining 20–25% is shared among a small number of service providers. The pressure is less intense than in Germany, for example.

Other areas related to e-commerce

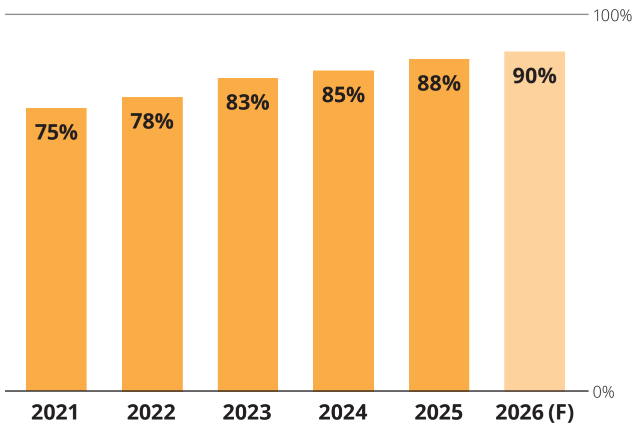
Current economic shifts have largely affected the EU negatively. In an attempt to adapt to this new environment, have you noticed any significant behavioural changes for consumers and companies?
We are seeing growing caution and uncertainty among consumers, which is undoubtedly being driven at present by high energy prices and the conflict in the Middle East. Companies continue to face significant cost pressures, and in the e-commerce sector they are also being impacted by the strong presence of Asian platforms.

“We are seeing growing caution and uncertainty among consumers, which is undoubtedly being driven at present by high energy prices and the conflict in the Middle East.”

Eastern Europe

Internet users

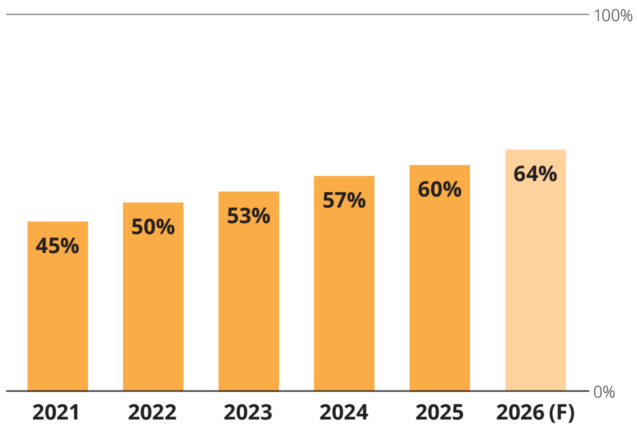
Percentage of the population aged 16-74 accessing the internet



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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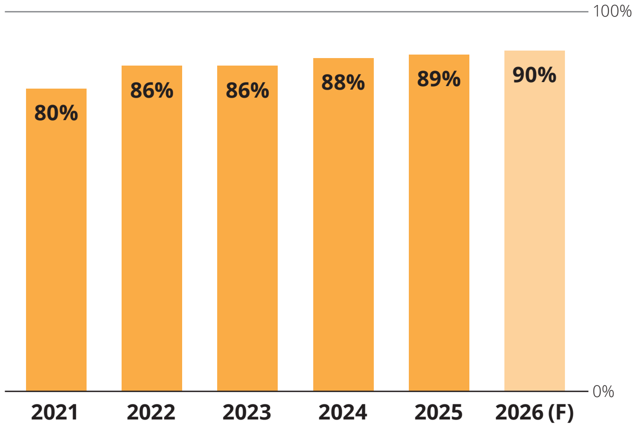
Albania

Currency: lek | VAT: 20%

Internet users

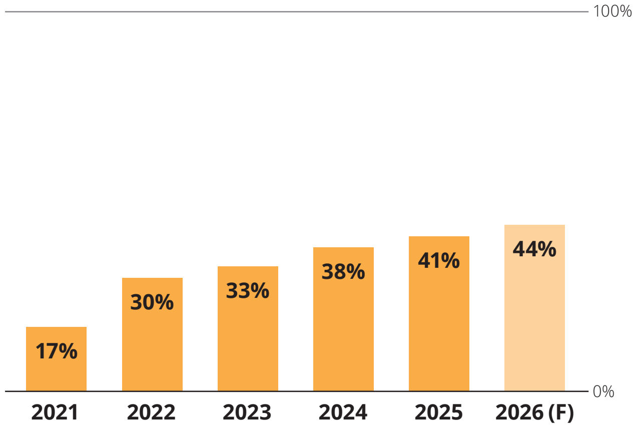
Percentage of the population aged 16-74 accessing the internet



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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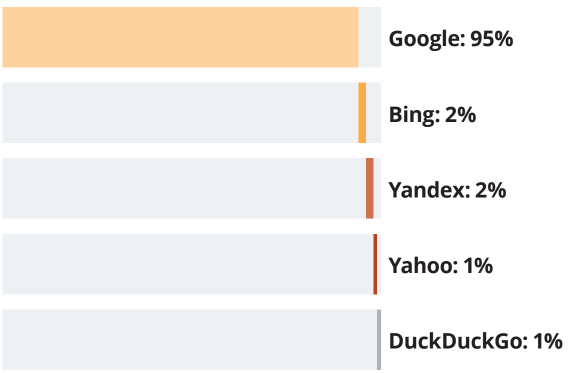
Search engine market share

Most popular search engines in 2025



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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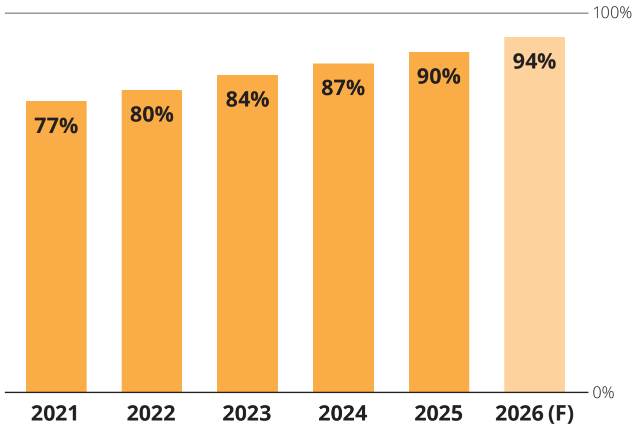
Bosnia & Herzegovina

Currency: convertible mark | VAT: 17%

Internet users

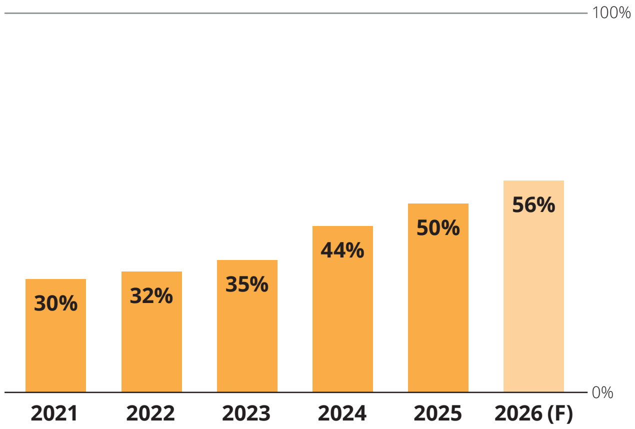
Percentage of the population aged 16-74 accessing the internet



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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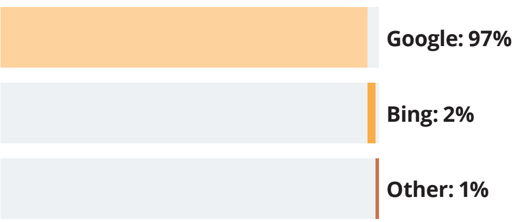
Search engine market share

Most popular search engines in 2025



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Bosnia & Herzegovina

Interview

Orhan Gazibegović

President, eCommerce Association in Bosnia & Herzegovina

Policies and regulation

How do national policymakers in Bosnia and Herzegovina perceive e-commerce in 2026? Are the policies currently discussed or implemented in Bosnia & Herzegovina spurring or hampering e-commerce?
National policymakers in Bosnia and Herzegovina increasingly recognise e-commerce as an important driver of economic growth and digitalisation, but it is not yet treated as a major strategic priority. Current policies are partially supportive, but fragmented. Progress has been made in areas like digital payments and alignment with EU regulations, which is helping the market develop. However, slow regulatory harmonisation, administrative complexity, and inconsistent enforcement across entities still create friction for businesses. Overall, policies are more enabling than restrictive, but they are not yet strong enough to fully accelerate e-commerce growth.

In line with the EU priorities set for 2024-2029, the European Commission is gradually implementing its simplification agenda. However, the policy areas or instruments prioritised by the Commission do not always match companies' or Member States' specific concerns. Do you think that the measures communicated or adopted so far correspond to the needs of the e-commerce ecosystem in Bosnia and Herzegovina?
Partially, but not fully aligned with local needs. EU simplification measures are directionally positive, especially around consumer protection, digital payments, and cross-border trade. However, Bosnia and Herzegovina faces more fundamental challenges, including fragmented regulation, extremely complex administrative procedures, and uneven digital infrastructure, which these measures do not directly address. As a result, EU policies provide a useful framework, but their impact is limited without stronger local adaptation and implementation.

This year, the EU institutions clinched the deal on the revision of the Union Customs Code. Will the new regulatory framework help increase the competitiveness of the local companies? Specifically, how will the business sector in Bosnia and Herzegovina be impacted by the removal of the customs duty exemption?
Yes, but the impact on Bosnia and Herzegovina is mixed. The new EU Customs framework is intended to create fairer competition by reducing the price advantage enjoyed by low-cost non-EU sellers. Key measures include the removal of the €150 duty-free threshold and the introduction of a €3 handling fee from 2026.

For local companies, this can be positive because it reduces pressure from ultra-cheap imports, especially from Asian marketplaces, and creates a more balanced environment for regional and EU-based sellers.

At the same time, Bosnia and Herzegovina faces specific challenges. Many local e-commerce businesses depend on cross-border sourcing. The removal of the exemption increases both costs and administrative complexity when selling into the EU, which can significantly affect businesses operating with low margins and high sales volumes.

In Bosnia and Herzegovina, customs rules are also important for local consumers and merchants. Non-commercial shipments, such as gifts between private individuals, with a value of up to 300 BAM are exempt from customs duties and VAT. Commercial shipments, including online purchases, are subject to customs procedures if the package value exceeds 90 BAM, in which case both customs duty and VAT apply. VAT is charged at 17%, while customs duty depends on the type and origin of the goods. Products imported from the EU often benefit from lower duty rates or even a 0% duty rate under existing trade agreements. Delivery costs are not included in the customs value if they are shown separately on the invoice.

"National policymakers in Bosnia and Herzegovina increasingly recognise e-commerce as an important driver of economic growth and digitalisation, but it is not yet treated as a major strategic priority."

Overall, this reform will improve competitiveness for more structured and EU-aligned businesses, but it will also create challenges for smaller, price-driven players. It will accelerate the need for local companies to strengthen logistics, pricing strategies, and market positioning.

In light of the recent trade and tariff policy developments in the global scenario, how will the new international trade arrangements impact the business opportunities of companies established in Bosnia and Herzegovina?
The impact will be two-sided, creating both pressure and new opportunities.

On one hand, rising global tariffs and stricter trade rules are slowing global trade and increasing costs, forcing companies to rethink supply chains and pricing.

On the other hand, this shift is accelerating the regionalisation of trade, which can benefit Bosnia and Herzegovina. Companies located closer to the EU can become more attractive sourcing and fulfilment partners, while growing demand for nearshoring and regional supply chains creates additional opportunities for businesses in the country.

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Bosnia & Herzegovina

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At the same time, new EU rules, like stricter customs controls and duties on small parcels, are raising compliance requirements and operational complexity for exporters.

Global trade fragmentation will increase costs and complexity, but it also creates a clear opportunity for Bosnia and Herzegovina to position itself as a regional, EU-adjacent e-commerce and logistics hub.

Sustainability

How are e-commerce businesses in your market adapting their sustainable practices (e.g., product offer, communication of sustainability information, logistics) to respond to new market trends?
E-commerce businesses in Bosnia and Herzegovina are adapting gradually, although the market is still at an early stage of development. Most progress can be seen in logistics and operations, where companies are improving delivery efficiency through better route planning, consolidated shipments, and a stronger focus on local sourcing to reduce both costs and delivery times.

On the product side, sustainability remains limited but is slowly growing. Some merchants are introducing more eco-friendly and EU-compliant product lines, while private label brands are gradually aligning with European standards and requirements. Communication around sustainability is still the weakest area. Sustainability is rarely used as a key marketing message, as consumers in Bosnia and Herzegovina remain highly price-sensitive. As a result, adoption is driven more by cost efficiency and compliance with EU standards than by consumer demand or brand positioning.

Technology

This year, agentic AI has become one of the most referenced new technologies in digital commerce. How do you see this influencing your national market and have you noticed any notable effects already?
Agentic AI is still at a very early stage in Bosnia and Herzegovina, but interest is growing quickly. Current adoption is focused on practical use cases such as automated customer support via chatbots, order tracking, and basic marketing automation like product recommendations and campaign management. More advanced applications, such as autonomous purchasing or fully AI-driven operations, are not yet widely used. This is due to limited resources, lower levels of digital maturity, and the fact that many merchants are still developing their core e-commerce capabilities.

Even so, AI is already having an impact by making businesses more data-driven and improving awareness of efficiency gains, cost reduction, and better decision-making. In the short term, AI will mainly enhance operational efficiency, while true agentic commerce remains a mid-term opportunity led by larger, more advanced players.

In an increasingly crowded environment, SMEs need to find ways to stand out and provide services that make them an attractive partner to their customers. Which digital tools can be the greatest asset for a newly emerging company?
For SMEs in Bosnia and Herzegovina, the priority is not complex technology, but smart, scalable, and cost-efficient solutions. The most valuable tools are all-in-one e-commerce platforms that enable fast setup, lower operating costs, and easier business growth. Integrated payment solutions, including cards and digital wallets, are essential as they reduce checkout friction and improve conversion rates.

Digital marketing tools such as social media advertising and email automation support customer acquisition, while analytics tools help optimise performance and sales. Logistics integrations are also increasingly important for reliable delivery and tracking. AI-powered tools for customer support and personalisation are gaining attention, but the main advantage comes from simple, well-integrated systems that improve efficiency and customer experience.

e-Payments

Have there been any changes or emerging trends in consumer payment behaviour in your market?
Payment behaviour in Bosnia and Herzegovina is changing steadily. Cash remains dominant, but its share is gradually declining, according to the eCommerce Association of Bosnia and Herzegovina (www.e-comm.ba). Card payments are growing, particularly in urban retail and e-commerce, as consumers become more comfortable with digital transactions. Digital wallets such as Apple Pay and Google Pay are also gaining traction, especially among younger users in larger cities. Cross-border online payments are increasingly card-based rather than cash-on-delivery, reflecting stronger trust in online shopping. A key future development is the TIPS initiative by the Central Bank, expected around 2027, which will enable instant 24/7 payments and supporting SEPA alignment, fintech innovation, and further shift away from cash.

"Digital marketing tools such as social media advertising and email automation support customer acquisition, while analytics tools help optimise performance and sales."

Are merchants in your market adopting or experimenting with new payment methods, and if so, what are the impacts?
Merchants in Bosnia and Herzegovina are increasingly adopting new payment methods, with clear market impact. The rollout of Apple Pay and Google Pay in 2025–2026, supported by banks enabling tokenised payments, has driven growth in contactless and mobile wallet usage, especially in urban retail and e-commerce.

Merchants are upgrading POS systems, integrating wallets into online checkouts, and testing QR and account-to-account payments to reduce cash-on-delivery dependence and improve conversion rates.

Although adoption is uneven, the direction is clear: the market is moving from basic card acceptance towards a multi-method, wallet-first payment environment, improving both user experience and competitiveness.

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Bosnia & Herzegovina

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Have there been increases in the costs associated with payment in your market, and if so, why?
Payment-related costs in Bosnia and Herzegovina have increased in some segments, but not uniformly across the market. Card acceptance fees remain relatively stable in percentage terms, but they are becoming more significant for merchants as transaction volumes grow and profit margins come under pressure. Merchant discount rates include interchange, scheme fees, and acquiring bank margins. Interchange fees are generally regulated and, in comparable regional frameworks, are capped at around 0.2% for debit and 0.3% for credit cards, which helps limit major increases.

Cost pressure is mainly coming from higher acquiring margins for smaller or higher-risk merchants, increasing transaction volumes, and cross-border payments, which involve currency conversion and additional fees. New payment methods such as Apple Pay and Google Pay, along with fraud tools and payment infrastructure, also add integration costs.

Overall, fees per transaction are not rising sharply, but total payment costs are increasing due to higher usage and greater system complexity.

e-Logistics

Are you witnessing any changes in the delivery landscape of Bosnia and Herzegovina, notably linked to the increase in parcel delivery volumes, such as the development of new infrastructures for out-of-home delivery options (e.g., parcel lockers), and innovative solutions (e.g., parcel tracking)?
Bosnia and Herzegovina's e-commerce market is clearly shifting towards more flexible last-mile delivery solutions. Home delivery remains dominant, but hybrid models with pickup points and parcel lockers are growing as parcel volumes increase. Consumers increasingly value flexibility, and interest in self-service delivery options is strong. Parcel lockers are still in an early stage, mainly being tested in major cities, but adoption is accelerating. Real-time parcel tracking, better delivery time windows, and improved courier communication are also improving customer trust and conversion rates. The main challenge remains infrastructure investment and courier network development.

How would you describe the level of competition for delivery providers in your market, looking at the diversity of players (postal service providers and other operators), variety of delivery options, competitive pricing, etc.?
Competition in Bosnia and Herzegovina's delivery market is moderate and still relatively concentrated, led by a few postal and private courier players.

It is becoming more competitive due to e-commerce growth and cross-border demand, which is attracting new logistics providers and improving service levels.

The main shift is towards better services rather than price wars, with a greater focus on faster delivery, improved tracking and emerging pickup and locker solutions.

However, government-owned postal operators still have a structural advantage from a regulatory and legislative perspective, particularly in network coverage and access.

Bottom line: competition is increasing, but the market remains in a transition phase towards a more diversified EU-like logistics ecosystem.

Other areas related to e-commerce

Current economic shifts have largely affected the EU negatively. In an attempt to adapt to this new environment, have you noticed any significant behavioural changes for consumers and companies?
There are clear behavioural shifts among both consumers and companies in Bosnia and Herzegovina, largely driven by inflationary pressures and broader EU-linked economic uncertainty. Consumers are becoming more price-sensitive and increasingly focused on promotions, while also shifting towards cheaper alternatives and cross-border shopping. Purchasing behaviour is becoming more selective, with fewer but more intentional orders, and many consumers continue to rely on cash-on-delivery as a means of maintaining trust and control. Companies, meanwhile, are placing greater emphasis on cost optimisation and operational efficiency, showing increased interest in automation and digital tools, including payments, logistics and AI. Many are also expanding into cross-border sales to diversify revenue streams, while pressure on margins

"The main shift is towards better services rather than price wars, with a greater focus on faster delivery, improved tracking and emerging pickup and locker solutions."

is leading to leaner product assortments and more strategic pricing approaches.

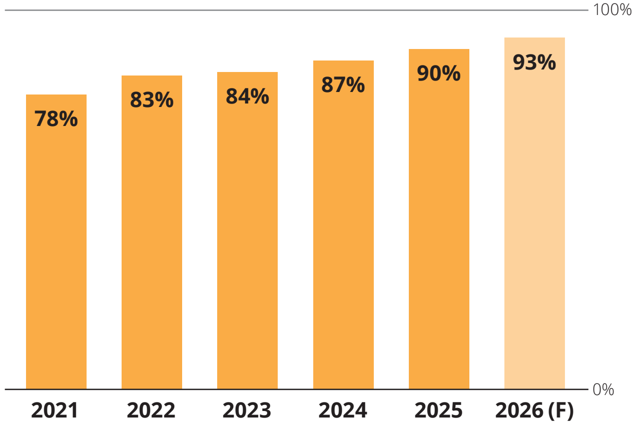
Economic pressure is making both consumers and businesses in Bosnia and Herzegovina more value-driven, efficiency-focused, and cross-border oriented, accelerating digital adoption but also tightening spending behaviour.

Bulgaria

Currency: euro | VAT: 20%

Internet users

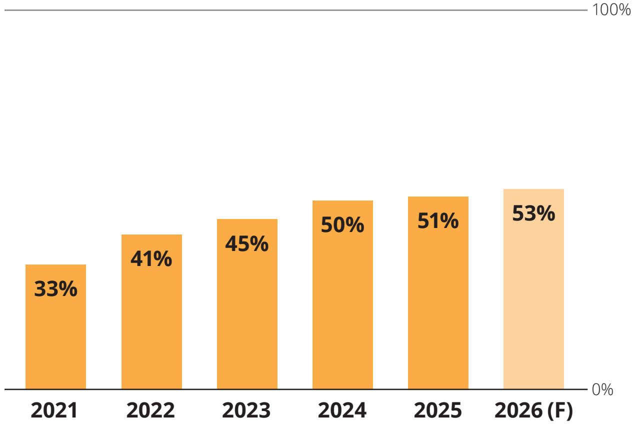
Percentage of the population aged 16-74 accessing the internet



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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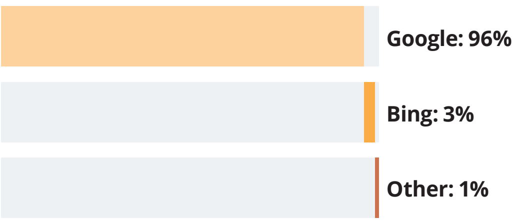
Search engine market share

Most popular search engines in 2025



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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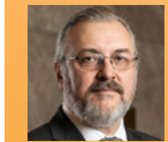
Bulgaria

Interview

Nikolay Bakalov

Chairperson, Bulgarian E-commerce Association (BEA)



Policies and regulation

How do national policymakers in Bulgaria perceive e-commerce in 2026? Are the policies currently discussed or implemented in Bulgaria spurring or hampering e-commerce?
E-commerce in Bulgaria is increasingly recognised by policymakers as a strategic growth driver, particularly in the context of cross-border trade and SME digitalisation. However, the policy approach remains somewhat fragmented.

On one hand, there is clear alignment with EU priorities around digitalisation, consumer protection, and fair competition. On the other, businesses still face regulatory complexity, administrative burden, and inconsistent enforcement.

Overall, policies are well-intentioned but not always business-calibrated. The key challenge is not the direction, but the execution.

In line with the EU priorities set for 2024-2029, the European Commission is gradually implementing its simplification agenda. However, the policy areas or instruments prioritised by the Commission do not always match companies' or Member States' specific concerns. Do you think that the measures communicated or adopted so far correspond to the needs of the e-commerce ecosystem in Bulgaria?
Partially. The gap is becoming more visible. While the European Commission speaks about simplification, businesses experience an accumulation of rules, obligations and compliance requirements. From the perspective of the Bulgarian ecosystem, which is dominated by SMEs, the pace and focus of implementation do not always reflect operational realities.

Businesses are calling for greater clarity and predictability, lower compliance costs and genuine harmonisation across Member States. Without this, "simplification" risks becoming another layer of complexity. Simplification should be felt on the balance sheet, not just described in policy papers!

For SMEs in Bulgaria, the real issue is not regulation itself but regulatory asymmetry. While EU companies are subject to extensive regulation, non-EU players often continue to operate in a grey area. Europe is regulating its own companies into discipline, while importing competition without equivalent rules.

This year, the EU institutions clinched the deal on the revision of the Union Customs Code. Will the new regulatory framework help increase the competitiveness of the local companies? Specifically, how will the business sector in Bulgaria be impacted by the removal of the customs duty exemption?
The removal of the customs duty exemption is a critical step towards restoring fair competition. This is one of the most important regulatory shifts in recent years and, frankly, long overdue. For years, European and Bulgarian merchants have competed with non-EU players benefiting from structural advantages, particularly in low-value imports.

For too long, platforms shipping directly from Asia have benefited from de facto tax advantages, weaker enforcement and lower compliance expectations. The removal of the customs duty exemption is not protectionism, it is correction.
This United Customs Code reform helps to level the playing field, improve consumer protection and reduce unfair price distortions. However, it must be accompanied by efficient enforcement and digitalised customs processes, otherwise delays and administrative costs could offset the benefits. Fair competition starts at the border.

> **"Bulgarian companies are agile, but they cannot compete sustainably in a system where rules are unevenly applied."**

In light of the recent trade and tariff policy developments in the global scenario, how will the new international trade arrangements impact the business opportunities of companies established in Bulgaria?
Global trade is becoming more fragmented, and this exposes structural vulnerabilities in smaller markets like Bulgaria. At the same time, it creates a strategic question for Europe:

Do we want to be:
- a marketplace for global platforms, or
- a competitive ecosystem of European businesses?

The evolving global trade environment creates both risks and opportunities. Bulgarian companies are becoming more cautious in their supply-chain management, diversifying their sourcing strategies and exploring regionalisation. At the same time, geopolitical shifts are opening new niches for agile players, especially in cross-border e-commerce.

The winners will be those who can adapt quickly and operate across multiple markets with flexibility. Bulgarian companies are agile, but they cannot compete sustainably in a system where rules are unevenly applied.

Sustainability

How are e-commerce businesses in your market adapting their sustainable practices (e.g., product offer, communication of sustainability information, logistics) to respond to new market trends?
Sustainability is accelerating, but let's be honest: it is also becoming another compliance battlefield. Large players can absorb the cost. SMEs struggle. There is a real risk that sustainability policies, if not calibrated appropriately, will

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Bulgaria

Bulgarian E-commerce Association

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consolidate the market further and push smaller players out. If sustainability becomes too expensive, it stops being sustainable for businesses.

Sustainability is moving from a branding exercise to a business requirement. In Bulgaria, progress is most evident in greener logistics, more transparent communication with consumers, and gradual changes in sourcing and packaging practices. However, adoption remains uneven, as SMEs often face significant cost barriers. As a result, sustainability is no longer a differentiator; it is becoming a licence to operate.

Technology

This year, agentic AI has become one of the most referenced new technologies in digital commerce. How do you see this influencing your national market and have you noticed any notable effects already?
Agentic AI will not just optimise e-commerce, it will redefine competition. The gap will no longer be between large and small companies, but between those that use AI effectively and those that do not. Agentic AI has the potential to fundamentally reshape e-commerce operations.

Early adoption is already visible in customer service automation, personalised shopping experiences, and dynamic pricing and inventory management. In Bulgaria, adoption is still at an early stage, but interest is high, especially among fast-growing digital-native companies. AI is shifting e-commerce from reactive to predictive.

In an increasingly crowded environment, SMEs need to find ways to stand out and provide services that make them an attractive partner to their customers. Which digital tools can be the greatest asset for a newly emerging company?
For emerging companies, success is less about a single tool and more about smart integration. The most valuable assets include data analytics and customer insight tools, marketing automation platforms, omnichannel commerce solutions and AI-powered customer engagement tools. The real competitive advantage lies in using data to make faster, better decisions.

e-Payments

Have there been any changes or emerging trends in consumer payment behaviour in your market?
Consumers are moving fast, faster than regulation and sometimes faster than merchants. Convenience is the key driver, with mobile payments, digital wallets and frictionless checkout continuing to gain popularity. Consumers in Bulgaria are rapidly shifting towards digital wallets, card payments and mobile-first transactions. Cash-on-delivery is still relevant, but its share is declining. Trust, convenience, and speed are the main drivers.

Are merchants in your market adopting or experimenting with new payment methods, and if so, what are the impacts?
Yes, merchants are actively experimenting with Buy Now, Pay Later (BNPL) services, one-click payments and embedded finance offerings. These innovations are improving conversion rates and customer experience, but they also introduce new cost and risk considerations.

While innovation improves conversion and customer experience, it also increases dependency on global payment providers and shifts bargaining power away from merchants. The smoother the payment, the stronger the platform behind it.

Have there been increases in the costs associated with payment in your market, and if so, why?
Yes, there is a noticeable increase in payment-related costs, driven by rising transaction fees, investments in fraud prevention and compliance with new regulations. For SMEs in particular, this is becoming a significant pressure point. Payments are becoming smoother for consumers, but more expensive for merchants.

e-Logistics

Are you witnessing any changes in the delivery landscape of Bulgaria, notably linked to the increase in parcel delivery volumes, such as the development of new infrastructures for out-of-home delivery options (e.g., parcel lockers), and innovative solutions (e.g., parcel tracking)?
The delivery ecosystem in Bulgaria is evolving rapidly. We are seeing significant growth in parcel volumes, the expansion of parcel locker networks, increasing demand for out-of-home delivery options, and improved tracking and transparency. Consumers expect flexibility, and logistics providers are adapting quickly. Bulgaria is evolving particularly rapidly in the areas of out-of-home delivery and parcel lockers. This is a positive development, but it also reflects a deeper shift: consumers expect maximum flexibility at minimum cost, while logistics providers are having to manage increasing operational complexity.

How would you describe the level of competition for delivery providers in your market, looking at the diversity of players (postal service providers and other operators), variety of delivery options, competitive pricing, etc.?
The market is highly competitive, with a diverse mix of national postal operators, international couriers and local last-mile specialists. This competition drives better pricing, faster delivery times and more innovative services. However, it also puts pressure on margins. Cheap delivery today can mean weaker infrastructure tomorrow.

Other areas related to e-commerce

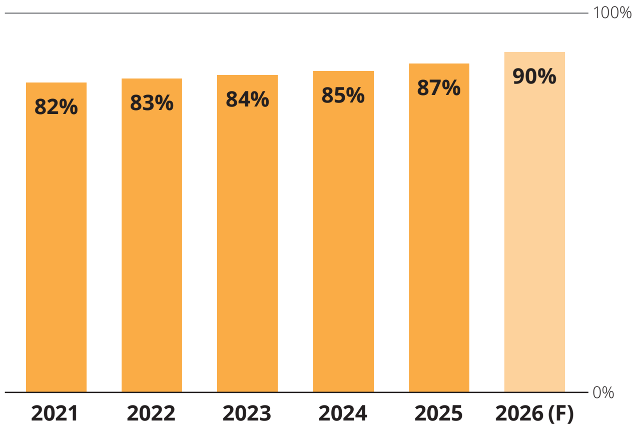
Current economic shifts have largely affected the EU negatively. In an attempt to adapt to this new environment, have you noticed any significant behavioural changes for consumers and companies?
Yes, both consumers and companies are becoming more cautious and strategic. Consumers are increasingly price-sensitive, compare options more carefully before making purchases, and focus on value rather than price alone. Companies, meanwhile, are optimising costs more aggressively, placing greater emphasis on efficiency and profitability, and rethinking their expansion strategies. The market is shifting from growth at all costs towards sustainable growth. E-commerce in Europe is no longer competing only within Europe; it is competing with business models that were never designed to operate under European rules.

Croatia

Currency: euro | VAT: 25%

Internet users

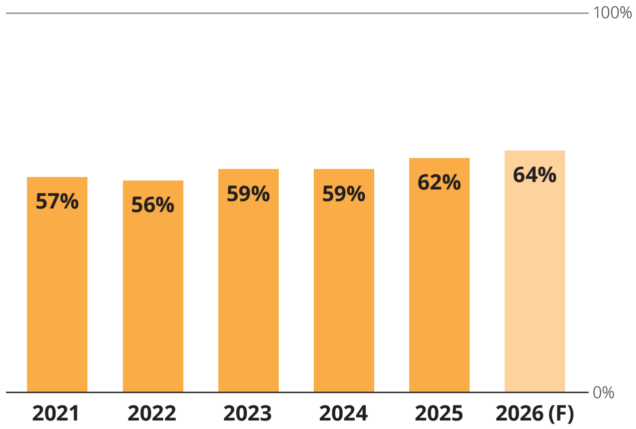
Percentage of the population aged 16-74 accessing the internet



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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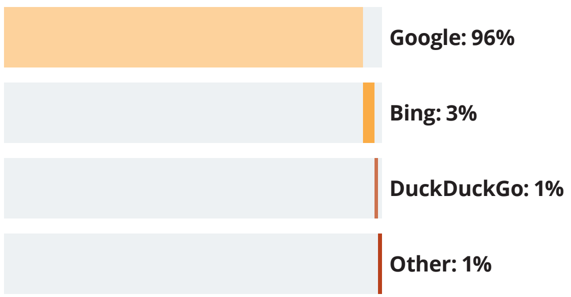
Search engine market share

Most popular search engines in 2025



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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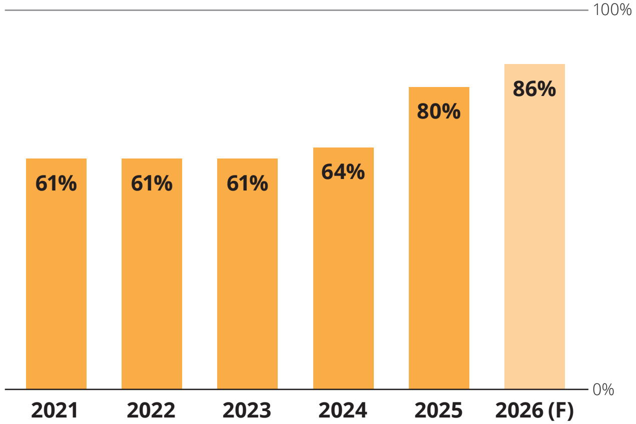
Moldova

Currency: leu | VAT: 20%

Internet users

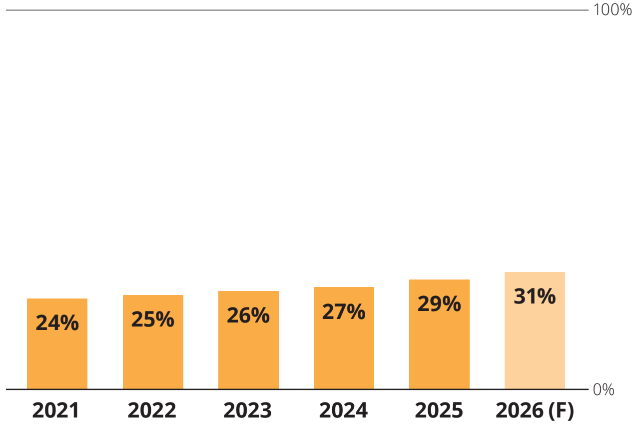
Percentage of the population aged 16-74 accessing the internet



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

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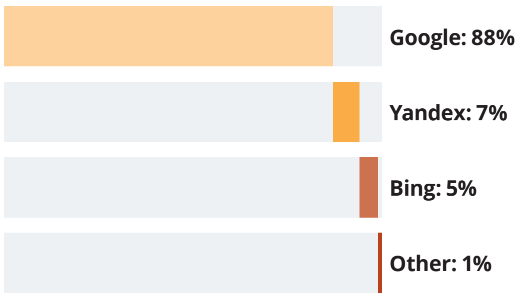

SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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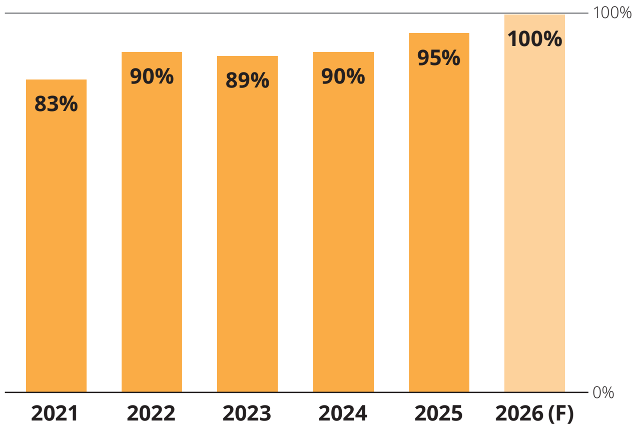
Montenegro

Currency: euro | VAT: 21%

Internet users

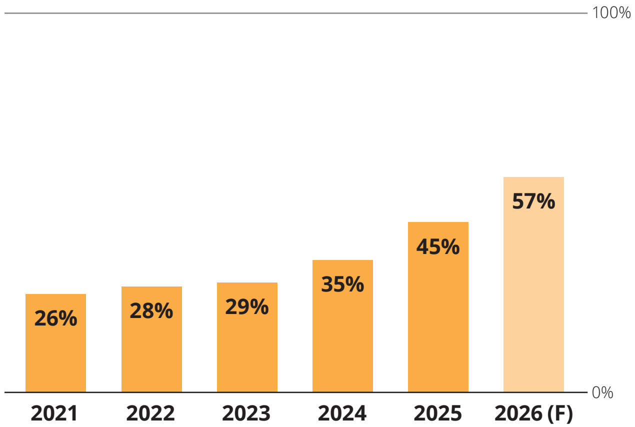
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

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



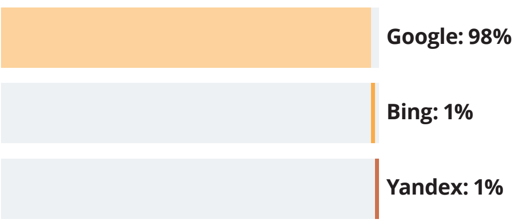
SOURCE: EUROSTAT

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 2025



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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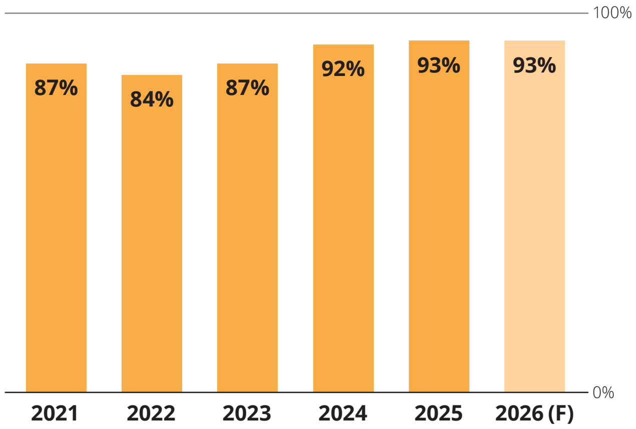
North Macedonia

Currency: denar | VAT: 18%

Internet users

Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

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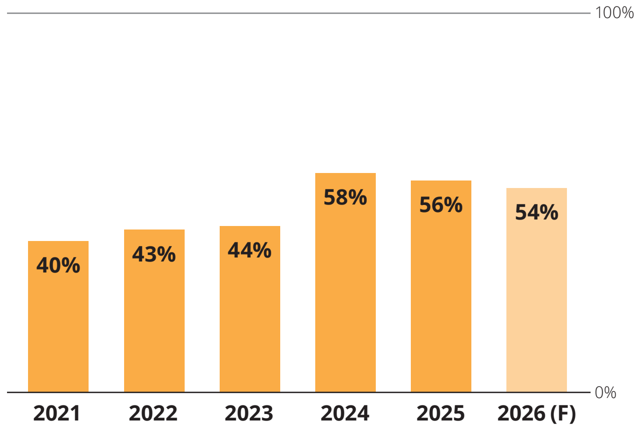
Percentage of the population aged 16-74 who bought goods or services online



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Search engine market share

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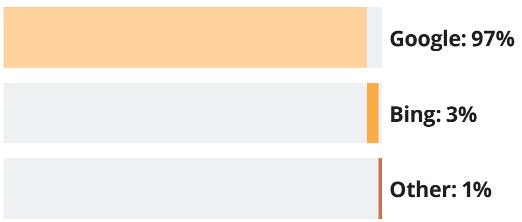

SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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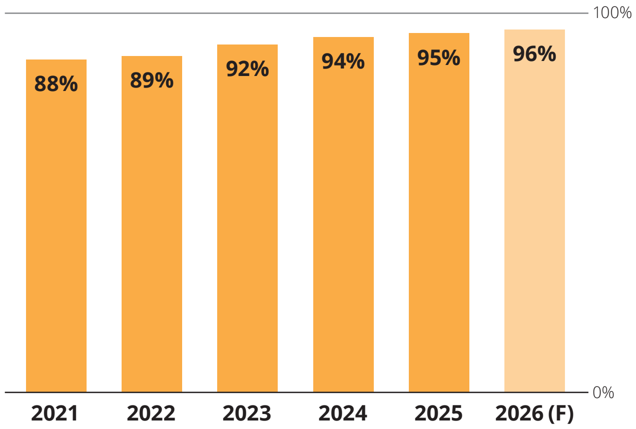
Romania

Currency: new leu | VAT: 19%

Internet users

Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

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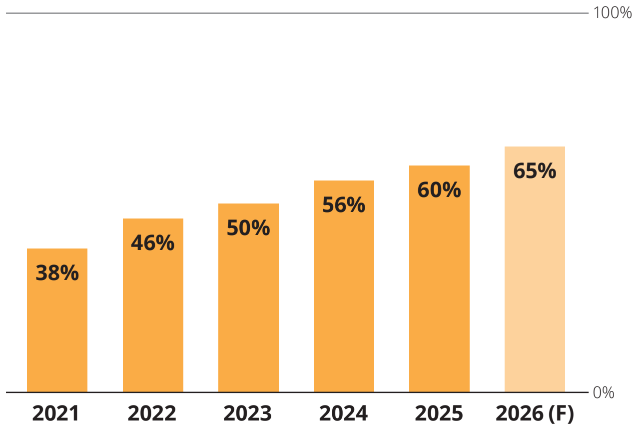
Percentage of the population aged 16-74 who bought goods or services online



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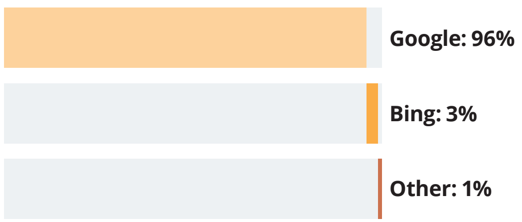

SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Romania

Interview

Cristian Pelivan

Executive Director, ARMO

Policies and regulation

How do national policymakers in Romania perceive e-commerce in 2026? Are the policies currently discussed or implemented in Romania spurring or hampering e-commerce?

Romanian policymakers increasingly recognise e-commerce as economically relevant, but there is still a limited understanding of how online commerce transcends national borders. Online commerce is not confined to national borders: merchants from other EU Member States or third countries can target Romanian consumers without being subject to local legislation. Despite this, many national initiatives impose obligations primarily on Romanian companies. The result is a structural imbalance, where compliant local businesses face higher regulatory burdens than competitors operating from other jurisdictions, ultimately affecting innovation and discouraging investment. On balance, several recent national initiatives risk hampering rather than spurring local e-commerce, precisely because they do not account for this asymmetry.

In line with the EU priorities set for 2024-2029, the European Commission is gradually implementing its simplification agenda. However, the policy areas or instruments prioritised by the Commission do not always match companies' or Member States' specific concerns. Do you think that the measures communicated or adopted so far correspond to the needs of the e-commerce ecosystem in Romania?

Only partially. The European Commission's simplification agenda is directionally correct, yet it does not fully address the realities of how online commerce actually works today. Romanian businesses need fewer duplications, clearer rules, and consistent enforcement across Member States. Instead, they still face fragmented compliance, while competing with non-EU players not subject to the same constraints. Without stronger alignment and enforcement at EU level, simplification risks benefiting the ecosystem only partially and failing to correct existing competitive distortions.

This year, the EU institutions clinched the deal on the revision of the Union Customs Code. Will the new regulatory framework help increase the competitiveness of the local companies? Specifically, how will the business sector in Romania be impacted by the removal of the customs duty exemption?

It is a step in the right direction. Removing the customs duty exemption for low-value consignments addresses a long-standing distortion that favoured non-EU sellers. For Romanian merchants, particularly SMEs in fashion, electronics accessories, and home products, this should narrow a price gap that has been difficult to compete with for years. The actual impact, however, depends on enforcement. Undervaluation, product safety, and platform accountability remain critical. If these are not properly addressed, non-EU operators will continue to benefit from loopholes and the relief for Romanian businesses will be modest. The reform is necessary, but not sufficient on its own to ensure regulatory symmetry between EU-based businesses and third-country sellers.

In light of the recent trade and tariff policy developments in the global scenario, how will the new international trade arrangements impact the business opportunities of companies established in Romania?

Global trade volatility increases pressure on Romanian businesses through higher costs and uncertainty, but it also creates opportunities. As supply chains regionalise, proximity to EU consumers becomes an advantage. At the same time, Romanian companies still compete with international players who may operate under different regulatory and cost structures, which reinforces the need for equal regulatory treatment across all actors serving European consumers.

"The key differentiator is not access to AI, but the ability to integrate it into core business processes."

Sustainability

How are e-commerce businesses in your market adapting their sustainable practices (e.g., product offer, communication of sustainability information, logistics) to respond to new market trends?

Romanian e-commerce companies are moving from communication to implementation, investing in packaging optimisation, out-of-home delivery, and clearer sustainability information. Compliance, however, remains uneven across market players, creating additional cost pressure for those who do invest. For sustainability policies to be effective, they must be both practical for SMEs and consistently applied across all actors targeting the EU market; otherwise, they risk distorting competition rather than improving environmental outcomes.

Technology

This year, agentic AI has become one of the most referenced new technologies in digital commerce. How do you see this influencing your national market and have you noticed any notable effects already?

Agentic AI is already influencing decision-making, personalisation, and automation in Romanian e-commerce. The main impact is not full automation of transactions, but improved efficiency in marketing, customer service, and operations. Adoption, however, varies significantly. In a market without geographical barriers, competing with large international platforms with high capabilities of data integration can widen the gap. The key differentiator is not access to AI, but the ability to integrate it into core business processes.

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Romania

ARMO
ASOCIAȚIA ROMÂNĂ
A MAGAZINELOR ONLINE

Continued from previous page

In an increasingly crowded environment, SMEs need to find ways to stand out and provide services that make them an attractive partner to their customers. Which digital tools can be the greatest asset for a newly emerging company?
For Romanian SMEs entering the online market, the most valuable digital tools are those that compensate for limited scale. Three categories stand out. First, presence: a reliable storefront combined with marketplace integration allows small merchants to reach customers without building everything in-house. Second, customer experience: integrated payment options (including wallets and BNPL) and connection to out-of-home delivery networks, which today shape conversion as much as price. Third, intelligence: even basic CRM, analytics, and marketing automation tools allow SMEs to understand and retain customers in ways that were previously reserved for larger players. AI-powered tools for content, customer service, and merchandising are increasingly accessible. The decisive factor, however, is not adoption in isolation but the ability to combine these tools into a coherent commercial approach.

e-Payments

Have there been any changes or emerging trends in consumer payment behaviour in your market?
Romania remains a hybrid market: cash-on-delivery is still significant, while digital payments grow steadily. Card payments, wallets, and BNPL are increasingly used, especially in higher-value transactions. Payment behaviour is also influenced by trust and familiarity, which means the transition toward digital payments is clear but uneven, reflecting both consumer habits and the broader competitive landscape.

Are merchants in your market adopting or experimenting with new payment methods, and if so, what are the impacts?
Yes, adoption is increasing. Merchants integrate wallets, BNPL, and other flexible options to improve conversion and customer experience; these tools are becoming standard rather than optional. The impacts are visible on several fronts: higher conversion rates and average basket sizes for merchants who offer BNPL, lower cart abandonment when wallets are available at checkout, and a gradual shift away from cash-on-delivery in segments where alternatives are well integrated. At the same time, broader payment-method coverage adds operational complexity and contributes to the cost pressures discussed below.

e-Logistics

Are you witnessing any changes in the delivery landscape of Romania, notably linked to the increase in parcel delivery volumes, such as the development of new infrastructures for out-of-home delivery options (e.g., parcel lockers), and innovative solutions (e.g., parcel tracking)?
The main shift is toward out-of-home delivery. Parcel lockers and pick-up points are expanding rapidly, improving efficiency and customer flexibility. Delivery is also becoming more digital, with better tracking and redirection options. Romanian merchants rely heavily on efficient last-mile delivery to hold their ground, especially against international platforms offering fast and often subsidised shipping.

How would you describe the level of competition for delivery providers in your market, looking at the diversity of players (postal service providers and other operators), variety of delivery options, competitive pricing, etc.?
The Romanian delivery market is highly competitive, with a diverse mix of players: the national postal operator, established private couriers, locker network operators, and newer last-mile specialists. This diversity benefits e-commerce through better pricing, broader delivery options, and continuous service improvements. Competition is also shaped by parcel inflows from large global platforms that can leverage scale advantages well beyond what local operators can match. Romanian delivery providers are adapting quickly, particularly in out-of-home infrastructure, but holding their position requires continuous investment.

Other areas related to e-commerce

Current economic shifts have largely affected the EU negatively. In an attempt to adapt to this new environment, have you noticed any significant behavioural changes for consumers and companies?
Yes. Consumers have become more cautious and price-sensitive, focusing more on value than on impulse purchases. Companies, in turn, are facing tighter margins and stronger competition, which pushes them to become more efficient, data-driven, and customer-focused. However, structural imbalances remain: local companies often have to adapt faster while operating under stricter regulatory conditions. This highlights the importance of ensuring that existing rules are applied consistently and effectively in a market increasingly shaped by the borderless nature of e-commerce.

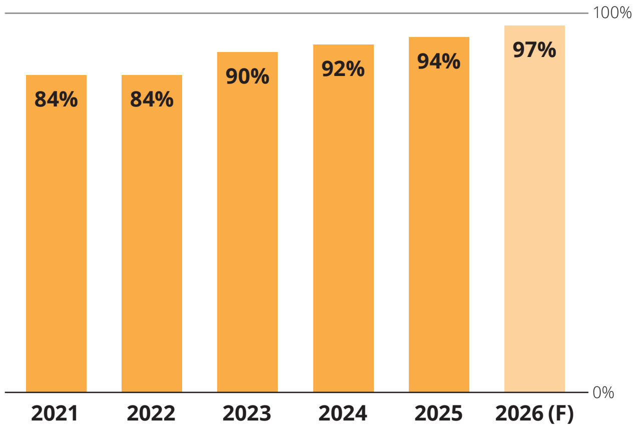
"Parcel lockers and pick-up points are expanding rapidly, improving efficiency and customer flexibility."

Serbia

Currency: dinar | VAT: 20%

Internet users

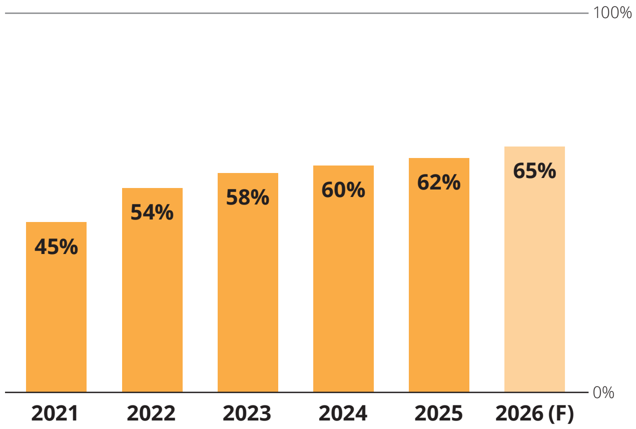
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

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



SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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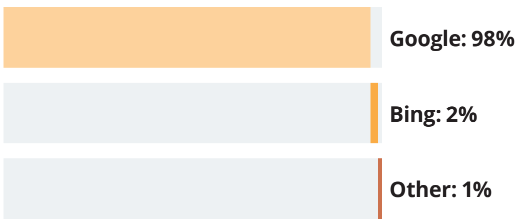
Search engine market share

Most popular search engines in 2025



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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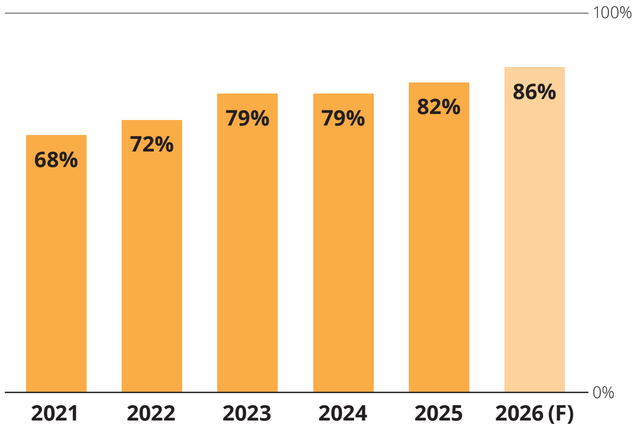
Ukraine

Currency: hryvnia | VAT: 20%

Internet users

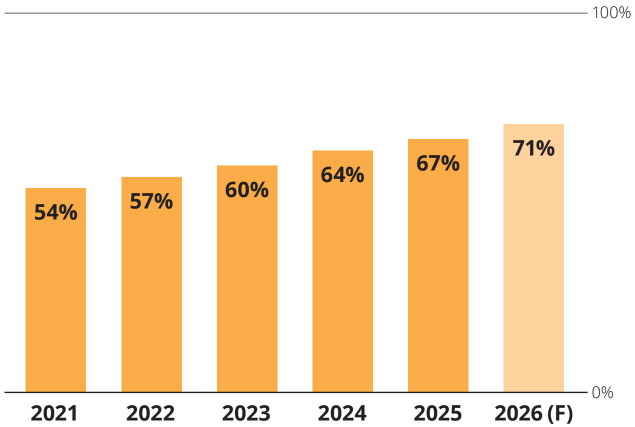
Percentage of the population aged 16-74 accessing the internet



SOURCE: WORLD BANK, DATAREPORTAL

E-Shoppers

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



SOURCE: STATISTA

GDP and E-GDP (€bn)

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Search engine market share

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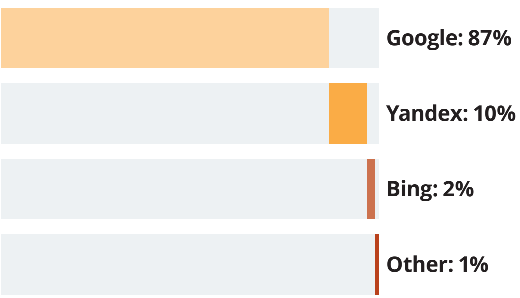

SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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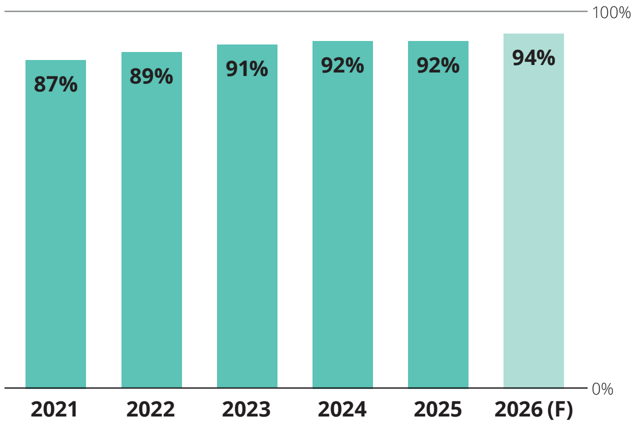
Southern Europe

Internet users

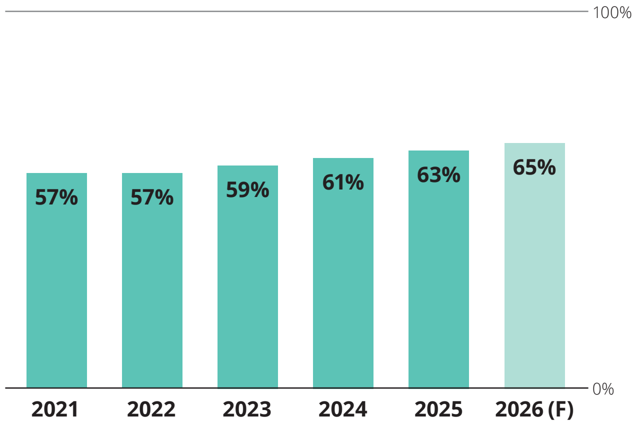
Percentage of the population aged 16-74 accessing the internet



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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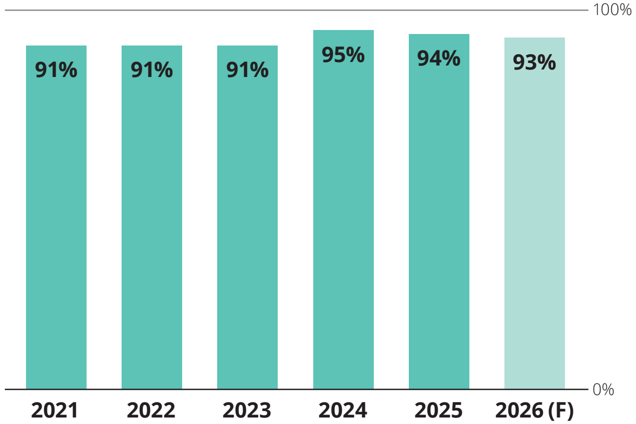
Cyprus

Currency: euro | VAT: 19%

Internet users

Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

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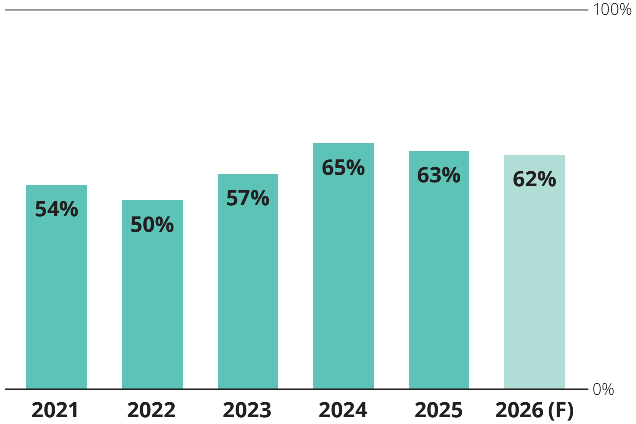

SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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Search engine market share

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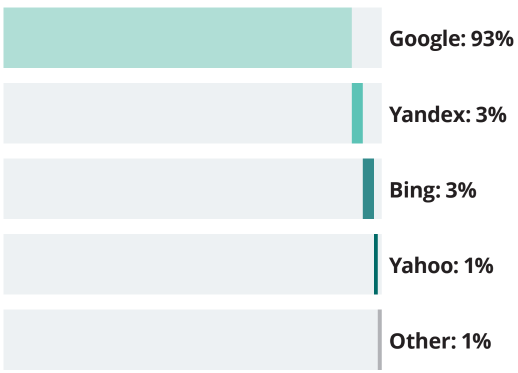

SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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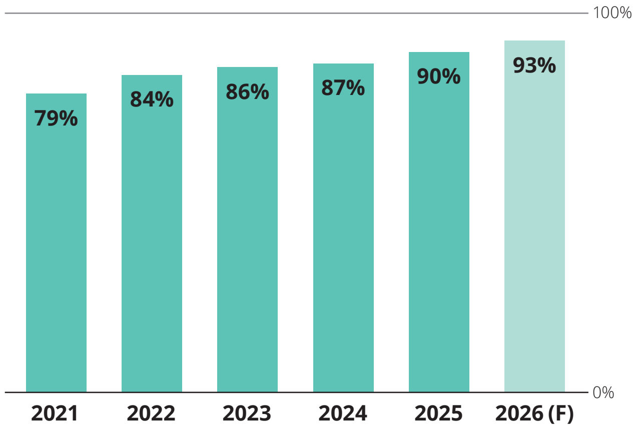
Greece

Currency: euro | VAT: 24%

Internet users

Percentage of the population aged 16-74 accessing the internet



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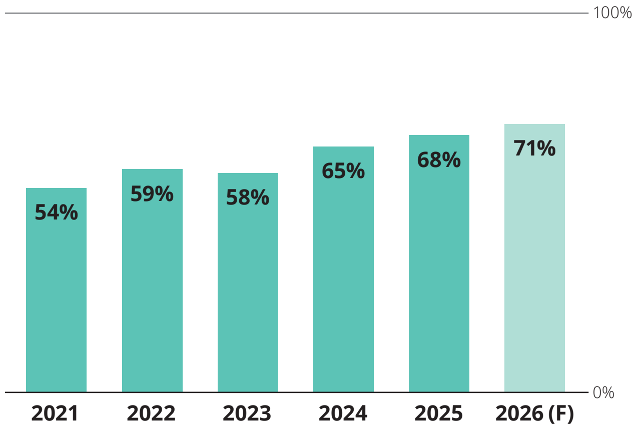

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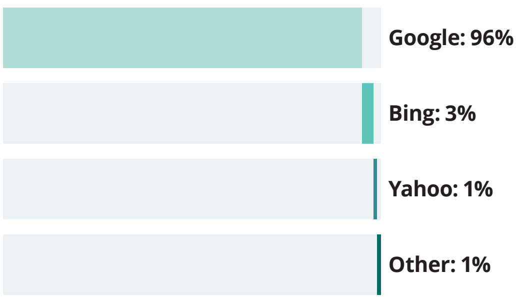

SOURCE: STATCOUNTER

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Greece

GRECA
GREEK E-COMMERCE ASSOCIATION

Interview

Savvidis Makis

Vice President, Greek E-commerce Association

Policies and regulation

How do national policymakers in Greece perceive e-commerce in 2026? Are the policies currently discussed or implemented in Greece spurring or hampering e-commerce?
E-commerce in Greece is now widely recognised as an important driver of growth, digitalisation and transparency. Policymakers appear to acknowledge its strategic role in the economy. At the same time, the regulatory environment is evolving, with new requirements across areas such as taxation, payments and compliance. Going forward, it would be beneficial to ensure that this framework remains well-coordinated and proportionate, so that businesses, especially SMEs, can continue to grow and scale efficiently.

In line with the EU priorities set for 2024-2029, the European Commission is gradually implementing its simplification agenda. However, the policy areas or instruments prioritised by the Commission do not always match companies' or Member States' specific concerns. Do you think that the measures communicated or adopted so far correspond to the needs of the e-commerce ecosystem in Greece?
The European Commission's simplification agenda is a positive and necessary step. However, from a business perspective, there is still room to ensure that these efforts translate more directly into day-to-day operational improvements. For companies in Greece, clarity, consistency and reduction of administrative burden are key priorities. Continued alignment between policy objectives and practical business needs will be important to maximise the impact of these initiatives.

This year, the EU institutions clinched the deal on the revision of the Union Customs Code. Will the new regulatory framework help increase the competitiveness of the local companies? Specifically, how will the business sector in Greece be impacted by the removal of the customs duty exemption?
The removal of the €150 exemption is an important development that can contribute to a more level playing field between EU-based businesses and international competitors. For Greece, this could strengthen competitiveness, particularly in relation to low-cost imports. At the same time, it will be important to ensure that implementation remains efficient and does not create additional administrative burden, especially for smaller businesses.

Considering the recent trade and tariff policy developments in the global scenario, how will the new international trade arrangements impact the business opportunities of companies established in Greece?
Global instability is now a daily operational variable. Greek e-commerce businesses are not directly exposed to tariffs, but they feel the impact through supply chains, costs and demand shifts across Europe. This environment is compressing margins and forcing strategic adjustments. The response should not be defensive but structural in nature: strengthening the Single Market, reducing internal friction and enabling companies to rely more on a stable European ecosystem in an increasingly unpredictable global trade landscape.

Sustainability

How are e-commerce businesses in your market adapting their sustainable practices (e.g., product offer, communication of sustainability information, logistics) to respond to new market trends?
Sustainability only matters if it scales operationally. Greek e-commerce businesses are gradually integrating sustainability into their operations, with initiatives such as improved packaging, optimised logistics and more transparent communication. While larger companies are often able to move faster, SMEs may face additional challenges related to cost and complexity. Supporting practical, scalable solutions and providing clear guidelines can help ensure broader adoption across the market.

"Greek e-commerce businesses are gradually integrating sustainability into their operations, with initiatives such as improved packaging, optimised logistics and more transparent communication."

Technology

This year, agentic AI has become one of the most referenced new technologies in digital commerce. How do you see this influencing your national market and have you noticed any notable effects already?
AI is no longer a tool; it is becoming an operator. In Greece, AI is already improving customer experience and efficiency, but the real disruption lies ahead with agentic AI, where systems execute tasks autonomously. This will redefine productivity and competitive dynamics. The risk is not technological, it is accessibility. If SMEs cannot adopt these capabilities due to cost or complexity, the digital gap will widen significantly. The priority must be enabling broad, practical deployment, not just regulating edge cases.

In an increasingly crowded environment, SMEs need to find ways to stand out and provide services that make them an attractive partner to their customers. Which digital tools can be the greatest asset for a newly emerging company?
The problem is not lack of tools, it is lack of integration. Greek SMEs are not underserved in technology; they are underserved in coherence. Fragmented systems create inefficiencies that limit growth. The real competitive advantage lies in building a connected operational model across commerce, payments, logistics and data. Adding more tools will not solve the problem;

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Greece

GRECA
GREEK E-COMMERCE ASSOCIATION

Continued from previous page

integrating them will. Policy should focus on enabling this transition from fragmented setups to scalable, interoperable infrastructures.

e-Payments

Have there been any changes or emerging trends in consumer payment behaviour in your market?
Digital payments are accelerating, but cash has not disappeared from the system. Greece is clearly moving toward digital and instant payments, but it remains a hybrid market. Consumer expectations are shifting fast, yet behaviour evolves more gradually. This creates a dual reality for merchants, who must support both legacy and emerging payment methods. The priority is not to force transition, but to ensure interoperability and a seamless experience across all payment options.

Are merchants in your market adopting or experimenting with new payment methods, and if so, what are the impacts?
Every new payment option adds value, but it also adds complexity. Greek merchants are embracing instant payments and alternative methods to improve customer experience and conversion. However, behind the scenes, this creates operational friction by more integrations, more reconciliation, more systems to manage. Without standardisation and simplification, the benefits risk being offset by complexity. The ecosystem must evolve toward fewer, more interoperable solutions, not an ever-expanding patchwork of payment options.

Have there been increases in the costs associated with payment in your market, and if so, why?
The real pressure lies not in fees alone, but in the total cost of the payments ecosystem. Payment costs are rising structurally, driven by compliance, fraud management and integration requirements, not just transaction pricing. For many businesses, especially SMEs, this is becoming a margin issue. The conversation needs to move beyond interchange and focus on total cost of acceptance. Transparency, competition and simplification are critical to ensure that payments remain an enabler of growth, not a hidden cost centre.

e-Logistics

Are you witnessing any changes in the delivery landscape of Greece, notably linked to the increase in parcel delivery volumes, such as the development of new infrastructures for out-of-home delivery options (e.g., parcel lockers), and innovative solutions (e.g., parcel tracking)?
Out-of-home delivery is not an alternative, it is the future baseline. Greece is rapidly building a more scalable last-mile model through parcel lockers and pickup networks. This is improving efficiency, reducing failed deliveries and aligning with consumer convenience. The shift is structural, not temporary. Supporting infrastructure investment and enabling deployment at scale will be key to sustaining this transformation.

How would you describe the level of competition for delivery providers in your market, looking at the diversity of players (postal service providers and other operators), variety of delivery options, competitive pricing, etc.?
Competition is intensifying, but this is not a frictionless market. Greece has a growing and dynamic delivery ecosystem, but geography still defines cost and complexity. Islands, regional dispersion and seasonality create structural constraints. More players increase choice, but not necessarily efficiency. The focus should be on fair competition, innovation and network optimisation, not assuming that market forces alone will solve structural challenges.

Other areas related to e-commerce

Current economic shifts have largely affected the EU negatively. In an attempt to adapt to this new environment, have you noticed any significant behavioural changes for consumers and companies?
Recent economic developments have led to a shift in both consumer and business behaviour. Consumers are becoming more selective and value-oriented, while businesses are focusing more on efficiency, optimisation and sustainable growth. This evolving environment highlights the importance of delivering consistent value and leveraging technology effectively.

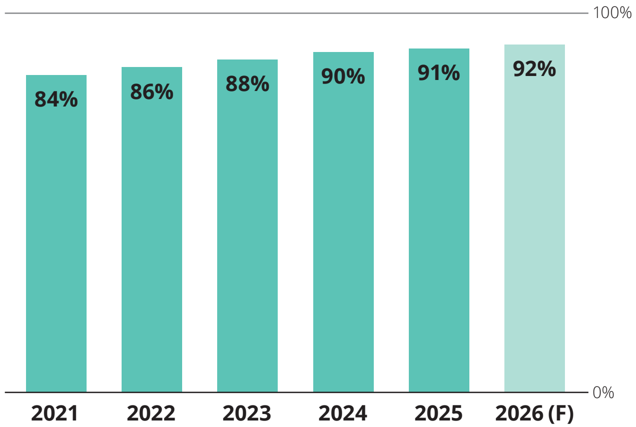
> **“The ecosystem must evolve toward fewer, more interoperable solutions, not an ever-expanding patchwork of payment options.”**

Italy

Currency: euro | VAT: 22%

Internet users

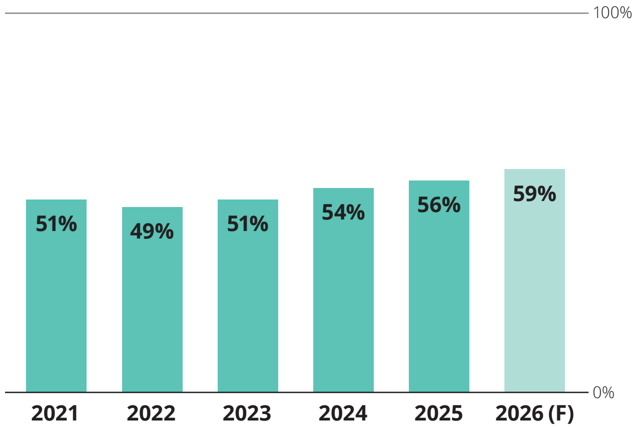
Percentage of the population aged 16-74 accessing the internet



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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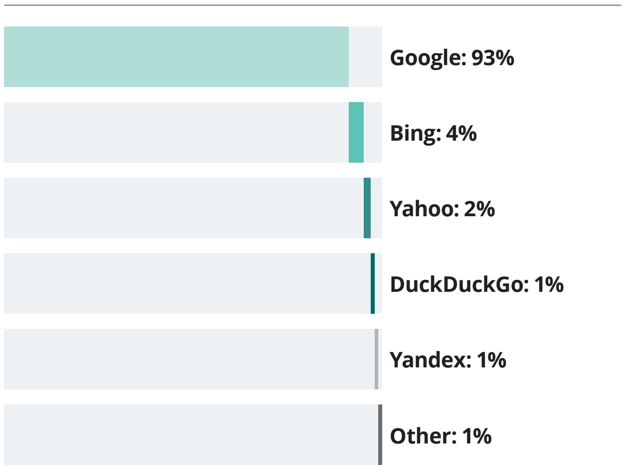
Search engine market share

Most popular search engines in 2025



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Italy

netcomm
IL COMMERCIO DIGITALE ITALIANO

Interview
Roberto Liscia
President, Netcomm

Policies and regulation

How do national policymakers in Italy perceive e-commerce in 2026? Are the policies currently discussed or implemented in Italy spurring or hampering e-commerce?
In Italy, policymakers increasingly recognise e-commerce as a structural component of economic growth and consumer access, rather than a marginal retail channel. However, regulatory approaches remain fragmented. On the one hand, policies aim to enhance transparency, consumer protection, and tax fairness; on the other, they risk creating operational complexity for businesses. Recent measures, such as those related to age verification, product compliance, and platform accountability, highlight a stronger regulatory focus. While these initiatives strengthen trust, they can also introduce asymmetries if not harmonised at EU level, especially when non-EU players operate under less stringent conditions.

In line with the EU priorities set for 2024-2029, the European Commission is gradually implementing its simplification agenda. However, the policy areas or instruments prioritised by the Commission do not always match companies' or Member States' specific concerns. Do you think that the measures communicated or adopted so far correspond to the needs of the e-commerce ecosystem in Italy?
While the European Commission's simplification agenda is moving in the right direction, it does not always align with the operational priorities of e-commerce companies in Italy. Businesses require simplification in areas such as cross-border VAT compliance, digital identity interoperability, and platform governance. However, current initiatives often focus more on regulatory consolidation than on reducing administrative burden. SMEs in particular still face high compliance costs and fragmentation across Member States. There is a need for more practical tools, clearer guidance, and interoperable frameworks that reduce friction in cross-border trade and enable companies to scale efficiently within the Single Market.

This year, the EU institutions clinched the deal on the revision of the Union Customs Code. Will the new regulatory framework help increase the competitiveness of the local companies? Specifically, how will the business sector in Italy be impacted by the removal of the customs duty exemption?
The revision of the Union Customs Code and the removal of the €150 duty exemption represent a significant step toward restoring fair competition. Italian businesses have long faced competitive pressure from low-value imports benefiting from regulatory loopholes. The new framework can strengthen market fairness by ensuring that all operators comply with similar standards in terms of duties, VAT, and product safety. However, implementation will be critical. Increased customs controls may introduce delays and costs if not supported by digitalisation and efficient processes. On balance, the reform is positive but must balance enforcement with operational efficiency.

In light of the recent trade and tariff policy developments in the global scenario, how will the new international trade arrangements impact the business opportunities of companies established in Italy?
Global trade fragmentation and rising tariff tensions are reshaping the competitive environment for Italian e-commerce companies. While some sectors may benefit from reshoring and regional supply chains, increased trade barriers can raise costs and reduce product availability. Italian companies with strong brand identity and quality positioning, especially in fashion and food, may find new opportunities in premium markets. However, SMEs remain vulnerable to volatility in logistics costs and regulatory uncertainty. Diversification of supply chains and investment in cross-border capabilities will be key to maintaining competitiveness in an increasingly complex global trade environment.

"Diversification of supply chains and investment in cross-border capabilities will be key to maintaining competitiveness in an increasingly complex global trade environment."

Sustainability

How are e-commerce businesses in your market adapting their sustainable practices (e.g., product offer, communication of sustainability information, logistics) to respond to new market trends?
E-commerce companies in Italy are progressively integrating sustainability across their value chain. This includes expanding eco-friendly product assortments, improving transparency through digital product passports, and optimising logistics through consolidated deliveries and out-of-home solutions. Communication of sustainability attributes is becoming more structured, although standardisation remains a challenge. Companies are also investing in circular models such as resale and refurbishment. However, the main barrier is balancing sustainability with cost efficiency, particularly for SMEs. Regulatory clarity and incentives will be essential to accelerate adoption and ensure that sustainability becomes both a competitive advantage and a driver of long-term business resilience, rather than simply a compliance requirement.

Technology

This year, agentic AI has become one of the most referenced new technologies in digital commerce. How do you see this influencing your national market and have you noticed any notable effects already?
Agentic AI is beginning to reshape digital commerce by shifting decision-making from consumers to intelligent systems. In Italy, early adoption is visible in areas such as customer service automation, product recommendation, and marketing optimisation. The next phase will involve AI agents directly interacting with product catalogues and

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Italy

netcomm
IL COMMERCIO DIGITALE ITALIANO

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completing transactions on behalf of consumers. Companies with structured, interoperable and trusted product data will be significantly better positioned to compete in AI-driven commerce. While large players are leading adoption, SMEs risk falling behind without access to scalable tools. Looking ahead, agentic AI has the potential to redefine the competitive landscape by prioritising efficiency, personalisation, and speed.

In an increasingly crowded environment, SMEs need to find ways to stand out and provide services that make them an attractive partner to their customers. Which digital tools can be the greatest asset for a newly emerging company?
For SMEs, the most valuable digital tools are those that enhance visibility, efficiency, and customer relationship management. These include integrated e-commerce platforms, CRM systems, marketing automation tools, and data analytics solutions. Increasingly, AI-powered tools, such as content generation, demand forecasting, and customer segmentation, are becoming accessible and impactful. Additionally, digital identity and payment solutions play a crucial role in building trust. The main challenge is not only adoption but integration: SMEs need ecosystems of interoperable tools rather than fragmented solutions. Training and support are essential to ensure effective use and long-term competitiveness.

e-Payments

Have there been any changes or emerging trends in consumer payment behaviour in your market?
Consumer payment behaviour in Italy continues to evolve toward digital and mobile-first solutions. Wallets, contactless payments, and one-click checkouts are increasingly preferred due to convenience and speed. Trust remains a central factor, with consumers favouring secure and familiar methods. The growing adoption of instant payments, Verification of Payee and the future introduction of the Digital Euro will further reshape the European payments landscape, improving security, efficiency and consumer trust. The shift is also driven by omnichannel experiences, where consumers expect seamless payment across online and physical environments. Overall, payment is becoming a strategic component of the customer experience rather than a purely transactional step.

Are merchants in your market adopting or experimenting with new payment methods, and if so, what are the impacts?
Merchants in Italy are actively experimenting with new payment methods, including digital wallets, Buy Now Pay Later (BNPL), and instant payments. These solutions can increase conversion rates, reduce cart abandonment, and enhance customer loyalty. However, they also introduce complexity in terms of integration, risk management, and cost structures. BNPL, in particular, requires careful governance to ensure responsible use. The evolution toward payment orchestration, where merchants dynamically manage multiple providers, is becoming more relevant. Ultimately, innovation in payments is a key lever for competitiveness but requires strategic management.

Have there been increases in the costs associated with payment in your market, and if so, why?
Payment costs have generally increased, driven by factors such as higher fraud prevention requirements, regulatory compliance (e.g., SCA), and the growing complexity of payment ecosystems. The need to support multiple payment methods and providers also adds operational costs. For SMEs, these increases can significantly impact margins. At the same time, investments in advanced fraud detection and orchestration can improve approval rates and offset some costs. There is a need for greater transparency in pricing and for solutions that balance security, efficiency, and cost-effectiveness.

e-Logistics

Are you witnessing any changes in the delivery landscape of Italy, notably linked to the increase in parcel delivery volumes, such as the development of new infrastructures for out-of-home delivery options (e.g., parcel lockers), and innovative solutions (e.g., parcel tracking)?
Italy is experiencing a significant evolution in its delivery landscape, driven by increasing parcel volumes. Out-of-home delivery solutions, such as parcel lockers and pick-up points, are expanding rapidly, improving efficiency and reducing last-mile costs. At the same time, real-time tracking and delivery customisation are becoming standard expectations. Urban logistics is also adapting, with a focus on sustainability and congestion reduction. However, infrastructure development remains uneven across regions. The trend is toward more flexible, efficient, and consumer-centric delivery models.

"For SMEs, the most valuable digital tools are those that enhance visibility, efficiency, and customer relationship management."

How would you describe the level of competition for delivery providers in your market, looking at the diversity of players (postal service providers and other operators), variety of delivery options, competitive pricing, etc.?
The Italian delivery market is highly competitive, with a mix of traditional postal operators, international logistics players, and innovative last-mile providers. This diversity drives service innovation and competitive pricing but also creates pressure on margins. The expansion of out-of-home networks and same-day delivery services is intensifying competition. At the same time, partnerships and consolidation are emerging as strategies to achieve scale and efficiency. For merchants, this competitive environment offers a wider range of options, but also requires careful selection of logistics partners.

Other areas related to e-commerce

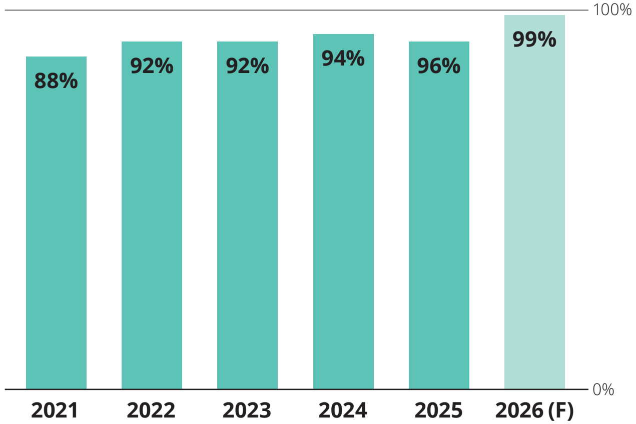
Current economic shifts have largely affected the EU negatively. In an attempt to adapt to this new environment, have you noticed any significant behavioural changes for consumers and companies?
Economic uncertainty has led to more selective and polarised consumer behaviour in Italy. On one side, price sensitivity has increased, driving demand for discounts and value-oriented platforms. On the other, a segment of consumers continues to prioritise quality, experience, and brand. Companies are adapting by optimising pricing strategies, investing in customer retention, and diversifying channels. There is also a growing focus on efficiency and cost control. Taken together, both consumers and companies are evolving toward more conscious and deliberate choices, with a stronger emphasis on value, trust, and reliability.

Malta

Currency: euro | VAT: 18%

Internet users

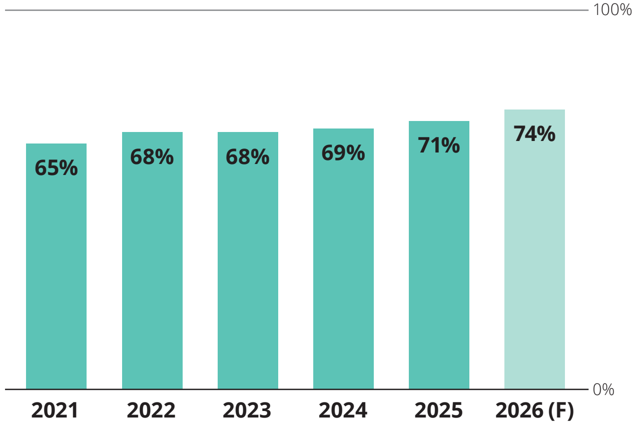
Percentage of the population aged 16-74 accessing the internet



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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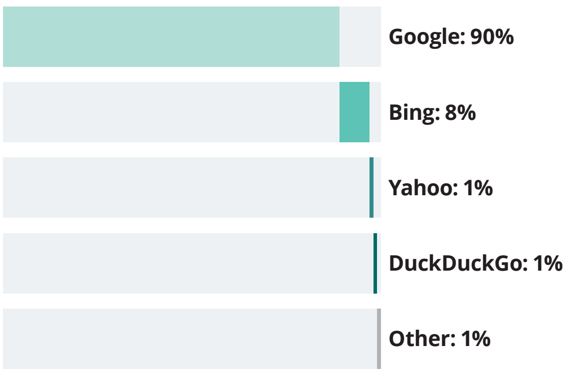
Search engine market share

Most popular search engines in 2025



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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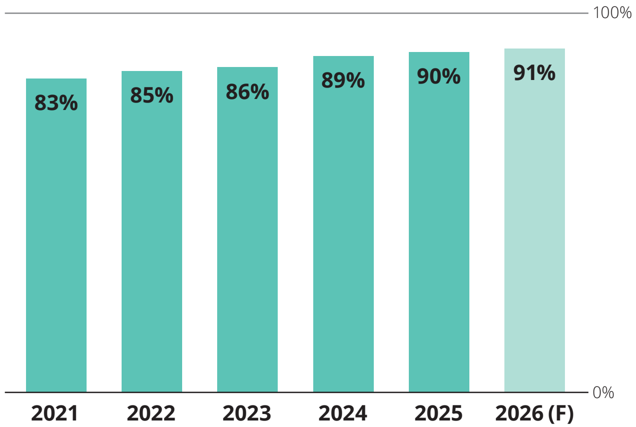
Portugal

Currency: euro | VAT: 23%

Internet users

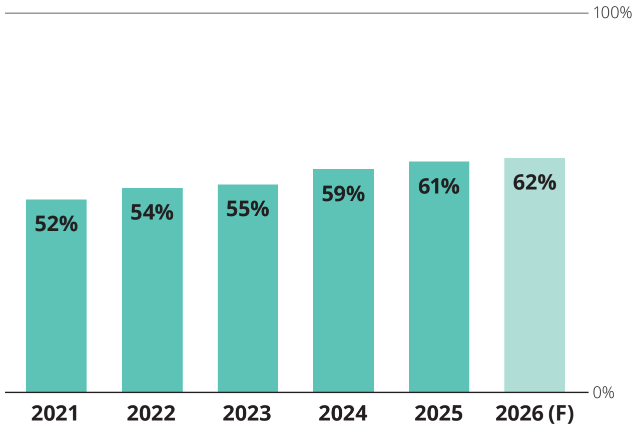
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

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



SOURCE: EUROSTAT

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Search engine market share

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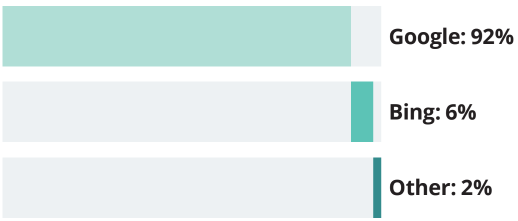

SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Portugal

Interview

Alexandre Nilo Fonseca

President, Portuguese Digital Economy Association

Policies and regulation

How do national policymakers in Portugal perceive e-commerce in 2026? Are the policies currently discussed or implemented in Portugal spurring or hampering e-commerce?

In Portugal, e-commerce is increasingly perceived as a strategic pillar of the digital economy, SME competitiveness and consumer convenience. Policymakers recognise its contribution to business modernisation, exports, digital payments and logistics innovation.

However, the regulatory environment remains demanding for SMEs. While consumer protection, taxation, sustainability and platform regulation are important, Portuguese companies often face increasing compliance obligations without equivalent simplification in administrative processes.

Overall, policies are positive in intent but mixed in practical impact: they support digitalisation, but can also create additional burdens for smaller merchants.

In line with the EU priorities set for 2024-2029, the European Commission is gradually implementing its simplification agenda. However, the policy areas or instruments prioritised by the Commission do not always match companies' or Member States' specific concerns. Do you think that the measures communicated or adopted so far correspond to the needs of the e-commerce ecosystem in Portugal?

Only partially. The European Commission's simplification agenda includes targets to reduce administrative burdens by at least 25% for companies and 35% for SMEs, which is very relevant for Portugal's SME-dominated business landscape.

However, many Portuguese e-commerce companies still feel that simplification has not yet translated into visible operational relief. Key priorities should include simpler VAT procedures, clearer product compliance rules, more harmonised consumer protection enforcement and easier cross-border selling within the Single Market.

This year, the EU institutions clinched the deal on the revision of the Union Customs Code. Will the new regulatory framework help increase the competitiveness of the local companies? Specifically, how will the business sector in Portugal be impacted by the removal of the customs duty exemption?

The removal of the €150 customs duty exemption can help restore fairer competition between EU-based merchants and non-EU platforms selling low-value goods directly to consumers. The European Commission has confirmed a political agreement to remove the threshold from 2026.

For Portuguese companies, this may be positive because it reduces the competitive advantage of ultra-low-cost imports. However, it may also increase operational complexity for merchants, marketplaces, carriers and customs authorities. The main challenge will be ensuring that the new rules are enforced effectively and do not simply add costs for compliant businesses.

In light of the recent trade and tariff policy developments in the global scenario, how will the new international trade arrangements impact the business opportunities of companies established in Portugal?

Portuguese companies may benefit from a more level playing field if EU customs and product safety rules are applied more consistently to non-EU platforms. At the same time, uncertainty

"For Portuguese SMEs, the opportunity lies in strengthening trusted, EU-compliant offers, faster local delivery, quality, sustainability and after-sales service."

in global trade can raise sourcing, transport and compliance costs.

For Portuguese SMEs, the opportunity lies in strengthening trusted, EU-compliant offers, faster local delivery, quality, sustainability and after-sales service. The risk is that higher import costs and tariffs may reduce margins or increase consumer prices.

Sustainability

How are e-commerce businesses in your market adapting their sustainable practices (e.g., product offer, communication of sustainability information, logistics) to respond to new market trends?

Portuguese e-commerce companies are gradually adopting more sustainable practices, especially in packaging, delivery options, product information and returns management.

The most visible areas are recyclable packaging, reduced packaging volume, more efficient logistics, out-of-home delivery, better product descriptions to reduce returns, and clearer sustainability communication. However, adoption is uneven: larger retailers and marketplaces are moving faster, while SMEs often lack resources and clear guidance.

Technology

This year, agentic AI has become one of the most referenced new technologies in digital commerce. How do you see this influencing your national market and have you noticed any notable effects already?

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Portugal

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Agentic AI is still at an early stage in Portugal, but interest is growing quickly. The most immediate use cases are customer service automation, product recommendations, campaign optimisation, dynamic pricing, fraud detection, content generation and automated back-office tasks.

For SMEs, the main impact will be productivity. AI tools can help smaller companies compete with larger players by improving marketing, personalisation and customer support. The challenge will be trust, data quality, integration costs and compliance with EU AI and data protection rules.

In an increasingly crowded environment, SMEs need to find ways to stand out and provide services that make them an attractive partner to their customers. Which digital tools can be the greatest asset for a newly emerging company?
For emerging SMEs, the most valuable tools include CRM and marketing automation platforms, AI-assisted content and customer service solutions, analytics dashboards, marketplace integration tools, social commerce tools, payment orchestration services, logistics management platforms and cybersecurity solutions. The biggest priority is not simply adopting more tools, but integrating them into a coherent digital commerce operation.

e-Payments

Have there been any changes or emerging trends in consumer payment behaviour in your market?
Portugal continues to show strong adoption of digital and mobile payments. MB WAY remains one of the most important trends in the Portuguese market. SIBS reported strong growth in MB WAY operations during Easter 2026, with the number of operations up 36% and value up 46% versus Easter 2025.

In e-commerce, consumers increasingly expect fast, mobile-first, secure and familiar payment methods. Cards, MB WAY, Multibanco references and wallets remain highly relevant.

Are merchants in your market adopting or experimenting with new payment methods, and if so, what are the impacts?
Yes. Merchants are increasingly adopting MB WAY, wallets, tokenised payments, one-click checkout, instalment solutions and payment orchestration services.

The impact is positive when these solutions improve conversion, reduce friction and increase consumer trust. However, merchants must balance innovation with cost, fraud management and operational complexity.

Have there been increases in the costs associated with payment in your market, and if so, why?
Payment costs remain a concern, particularly for SMEs. Costs may increase due to fraud prevention, chargeback management, payment gateway fees, instalment payment services and the need to support multiple methods.

The market remains competitive, but merchants are under pressure to offer more payment options while protecting margins.

e-Logistics

Are you witnessing any changes in the delivery landscape of Portugal, notably linked to the increase in parcel delivery volumes, such as the development of new infrastructures for out-of-home delivery options (e.g., parcel lockers), and innovative solutions (e.g., parcel tracking)?
Yes. Portugal is seeing strong development of out-of-home delivery, including parcel lockers and pick-up/drop-off points. Reports point to growing adoption of lockers and collection points, with operators such as CTT, DPD and others expanding their networks.

Consumers increasingly value flexibility, tracking, predictable delivery windows and easier returns. For merchants, logistics is now a key part of the customer experience.

"AI tools will help Portuguese SMEs compete with larger players by improving productivity, marketing, personalisation and customer support."

How would you describe the level of competition for delivery providers in your market, looking at the diversity of players (postal service providers and other operators), variety of delivery options, competitive pricing, etc.?
Competition is increasing. CTT remains a major player, but the market includes postal operators, express carriers, pick-up networks, lockers and international parcel operators.

Competition is strongest in urban areas, where consumers have more delivery options. In less dense regions, including islands and rural areas, coverage, cost and delivery times remain important challenges.

Other areas related to e-commerce

Current economic shifts have largely affected the EU negatively. In an attempt to adapt to this new environment, have you noticed any significant behavioural changes for consumers and companies?
Yes. Consumers are more price-sensitive due to inflation and economic uncertainty, but they also expect convenience, fast delivery, easy returns and secure payments.

Companies are adapting by investing more in efficiency, automation, data, marketplaces, loyalty and cross-border opportunities. Many SMEs are also becoming more selective in digital investment, focusing on tools that clearly improve sales, conversion or operational productivity.

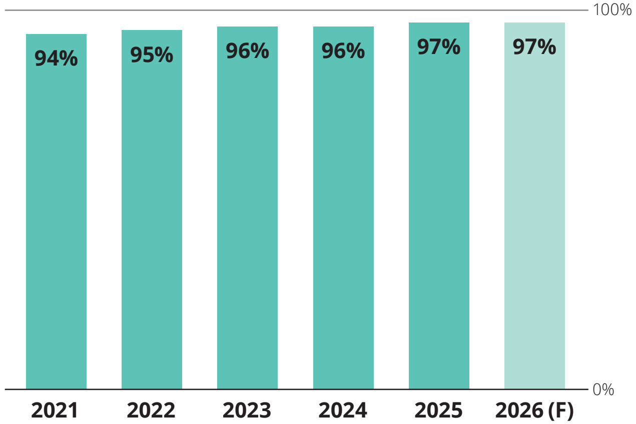
Overall, Portugal's e-commerce market remains resilient, but growth is becoming more competitive and more dependent on trust, efficiency, technology and customer experience.

Spain

Currency: euro | VAT: 21%

Internet users

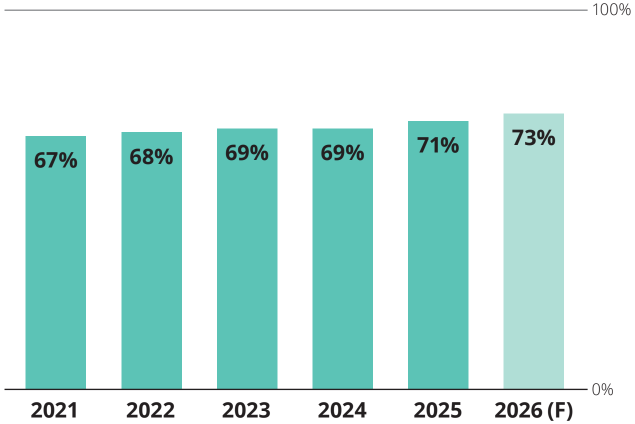
Percentage of the population aged 16-74 accessing the internet



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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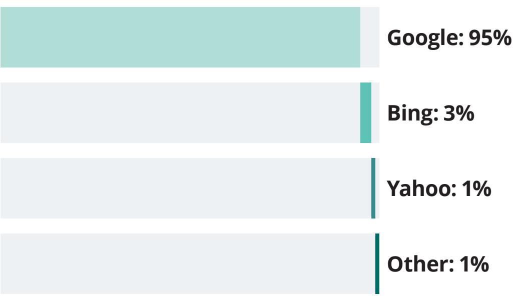
Search engine market share

Most popular search engines in 2025



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Spain

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Interview

Diego Carretero López

General Secretary, Spanish E-commerce Association & Adigital

Policies and regulation

How do national policymakers in Spain perceive e-commerce in 2026? Are the policies currently discussed or implemented in Spain spurring or hampering e-commerce?
While aligned with EU trends, Spain's national initiatives frequently go beyond what EU laws require, creating additional compliance burdens and potential normative fragmentation that risk hampering e-commerce competitiveness.

Two examples illustrate this. The Law on Customer Service, passed in December 2025, imposes mandatory quality standards on large companies and digital platforms, including requirements for 95% of calls to be answered within three minutes, complaints to be resolved within 15 business days, annual external audits, and universal accessibility measures, all backed by sanctions under consumer protection law. This creates significant operational costs for e-commerce operators. In addition, the Draft Sustainable Consumption Law, which is still under discussion, transposes the Right to Repair Directive and the Empowering Consumers for the Green Transition Directive, but goes beyond them in ways that increase the burden on e-commerce businesses. These include a 12-month warranty extension on top of Spain's existing three-year guarantee, which already exceeds the EU minimum, greenwashing restrictions on brand names that go beyond the EU text and create trademark uncertainty, 10-year spare parts obligations above EU benchmarks, and an implementation period of just 20 days, which is widely considered insufficient.

Additionally, a draft law on collective actions for consumer protection is under discussion in the Parliament, and ministries are working on regulations related to packaging and packaging waste as well as textile and footwear products and the management of their waste. All these will clearly condition the operational framework of e-commerce businesses in Spain.

In line with the EU priorities set for 2024-2029, the European Commission is gradually implementing its simplification agenda. However, the policy areas or instruments prioritised by the Commission do not always match companies' or Member States' specific concerns. Do you think that the measures communicated or adopted so far correspond to the needs of the e-commerce ecosystem in Spain?
We believe there remains significant room for further simplification of e-commerce rules. In August 2025, Adigital published the Spanish Business Proposal for Regulatory Simplification in the European Union's Digital Agenda, which includes a specific chapter on simplification suggestions for regulation affecting e-commerce. Some of the recommendations include establishing a digital register of responsible persons in the EU, available for consultation by platforms, authorities, and consumers, as well as exploring how the underlying technology of the Digital Product Passport could be leveraged for other product-related information tools, such as digital labelling, by applying only the minimum essential features required for each use case.

Current measures do not address all of our suggestions. In this regard, we believe that the Digital Fitness Check will be particularly relevant in the context of the rapid expansion of EU digital and horizontal regulation in recent years. We urge the Commission to define a clear roadmap with a commitment to bold action, ensuring meaningful and early follow-up to the current omnibus packages under negotiation. This follow-up should include, and go beyond, the simplification proposals currently put forward by industry that will not make it into the final legal text due to time pressures for swift adoption (e.g. within the scope of the AI Act Omnibus). The Digital Fitness Check should focus on ensuring further coordination, avoiding overlaps and contradictions, and simplifying regulation in existing legislative files, rather than creating new proposals.

"The Digital Fitness Check should focus on ensuring further coordination, avoiding overlaps and contradictions, and simplifying regulation in existing legislative files, rather than creating new proposals."

This year, the EU institutions clinched the deal on the revision of the Union Customs Code. Will the new regulatory framework help increase the competitiveness of the local companies? Specifically, how will the business sector in Spain be impacted by the removal of the customs duty exemption?
We believe that the agreement on the UCC reform and the removal of the customs duty exemption are right steps towards ensuring a level playing field. Regulation must ensure that global platforms, large online retailers, and innovative new companies operating in Spain and Europe face the same obligations and responsibilities in terms of consumer protection, compliance, and transparency.

Another key aspect for Spanish companies, especially the ones operating in several member states, will be ensuring the effective functioning of the Customs Data Hub to streamline data submission, enable effective product control, and support the movement of goods, especially low-value consignments. In this regard, the once-only principle should apply, ensuring that economic operators are not required to submit the same data multiple times across different systems. The Customs Data Hub should therefore be interoperable with other systems such as the Digital Product Passport and the Safety Gate.

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Spain

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In light of the recent trade and tariff policy developments in the global scenario, how will the new international trade arrangements impact the business opportunities of companies established in Spain?
The digital market offers significant opportunities for the global economy. Collaboration among economic blocs has been fundamental for investment, business development, and talent generation. Many European companies rely on foreign technologies and services, just as many foreign companies find in Europe key markets and investment opportunities. This reciprocal relationship has driven strategic sectors such as digital services and technology, fostering economic growth and competitiveness.

We therefore consider it essential to promote international relations based on openness and cooperation, to the benefit of both consumers and businesses.

Sustainability

How are e-commerce businesses in your market adapting their sustainable practices (e.g., product offer, communication of sustainability information, logistics) to respond to new market trends?
E-commerce businesses in Spain are increasingly adapting their sustainable practices in response to changing consumer expectations, stricter regulation and the need for greater operational efficiency. Sustainability is becoming a strategic market response rather than simply a voluntary initiative.

One of the main areas of adaptation is the product offer. Growing demand for environmentally responsible products is encouraging businesses to expand sustainable ranges, introduce refillable formats and reduce unnecessary packaging. At the same time, new regulatory requirements are pushing companies to redesign packaging in line with waste reduction targets, increase recyclability, minimise single-use materials and contribute to extended producer responsibility schemes. Product sourcing is also under greater scrutiny, with increasing expectations regarding traceability and responsible supply chains.

A second key area is the communication of sustainability information. Regulation is becoming especially relevant in this field. New rules require environmental claims to be clear, accurate and supported by evidence, reducing the use of vague or misleading statements. As a result, businesses are improving digital product pages with verified information on materials, origin, certifications, repairability, recyclability and environmental impact. Some are also introducing QR codes or digital passports to provide more detailed and accessible sustainability information.

Finally, logistics and fulfilment systems are also evolving. Higher delivery volumes, rising transport costs and climate-related regulation are driving investment in more efficient operations. Businesses are adopting route optimisation, grouped deliveries, lower-emission fleets and packaging reduction strategies. In addition, emissions reporting obligations and decarbonisation targets are encouraging companies to measure transport impacts and implement cleaner delivery models.

Technology

This year, agentic AI has become one of the most referenced new technologies in digital commerce. How do you see this influencing your national market and have you noticed any notable effects already?
In Spain, we estimate agentic AI will change digital commerce first at the point of discovery and decision, more than at the point of fully autonomous purchase. The clearest signal we already have in Europe is that AI is compressing search, comparison and recommendation. McKinsey's survey across France, Germany and the UK found that 38% of consumers already use AI tools when researching products or deciding what to buy, and they use them mainly to compare brands, prices and reviews, learn about categories and discover products. Trust is still much stronger when AI helps people judge than when it acts on its own, so the immediate impact is influence over choice, not a mass handover of checkout to machines.

For the Spanish market, that matters because the base is already large and growing. The CNMC says e-commerce in Spain reached €28.346 billion in the second quarter of 2025, up 22.6% year on year, and INE says 21.1% of companies with 10 or more employees were already using AI in early 2025, rising to

"Sustainability is becoming a strategic market response rather than simply a voluntary initiative."

25.7% in services. So what we see is a practical first wave: better product data, better search, better personalisation, more efficient customer service, and more pressure on merchants to make their catalogues understandable not just for people, but for AI interfaces as well. In that environment, being easy for an agent to compare, explain and assess becomes increasingly important.

The next notable effect will be in payments and control. It is important to emphasise that automated agentic transactions may require new technologies and controls on how and where an agent may transact on behalf of an individual. Visa has already launched infrastructure for AI-driven commerce, including tokenised credentials, spending limits and explicit authorisation so an agent can act within boundaries set by the user. That tells you where this is heading. Agentic commerce will move fastest wherever trust, identity and accountability are built in from the start. With agents, the key question is still how much control the user retains and how cautious Europe will be in terms of adoption.

In an increasingly crowded environment, SMEs need to find ways to stand out and provide services that make them an attractive partner to their customers. Which digital tools can be the greatest asset for a newly emerging company?
For a new company, the biggest asset is usually not one spectacular tool. Even in the times of AI, it starts with a small digital stack that helps you know the customer, move fast, and stay reliable as you grow.

Understanding your customers is key, so we would recommend a good CRM, a cloud-based commerce or operations platform, and an AI layer on top of both. The CRM matters because early stage companies win by helping and being close to customers better than larger competitors do. The cloud layer gives flexibility

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Spain

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without heavy upfront cost, and it is already mainstream in Europe: 52.74% of EU enterprises used paid cloud services in 2025. AI is obviously critical now, when it is attached to real workflows, writing better product content, summarising sales calls, segmenting leads, forecasting demand, or improving support, and EU business use is rising quickly, reaching about 20% in 2025.

For most SMEs, the most valuable tools are those that create consistency and enable scale. Tools or approaches such as marketing automation that follows up on time, a helpdesk that keeps every customer interaction in one place, or an analytics layer that shows which channels convert and which products are actually profitable, are key.

Our advice would be to think less about buying "AI tools" in the abstract, and more about building the stack from a strategic standpoint: memory, visibility and responsiveness.

e-Payments

Have there been any changes or emerging trends in consumer payment behaviour in your market?

Yes. Consumer payment behaviour in Spain continues to shift steadily toward digital methods, although cash remains relevant in physical retail. According to the Banco de España, Spain's central bank and the national authority responsible for monetary policy implementation, financial supervision and payment systems oversight, mobile payments at the point of sale have doubled since 2022, reflecting the rapid adoption of smartphone-based payments and digital wallets. At the same time, cash and cards remain the most commonly used methods for in-store purchases. Consumers increasingly choose new payment methods because of their convenience and perceived security.

E-commerce has been a major driver of this transition. The share of online payments in consumers' daily transactions increased from 8% in 2019 to 16% in 2022 and reached 22% in 2024, showing how online shopping is reshaping payment habits. For e-commerce transactions, cards remain the leading payment method, although digital wallets and app-based solutions continue gaining share. Instant payments are also particularly strong in person-to-person transfers, demonstrating growing familiarity with real-time digital payments.

Are merchants in your market adopting or experimenting with new payment methods, and if so, what are the impacts?

Yes. Merchants in Spain are adapting quickly to changing consumer preferences by expanding digital payment acceptance both online and offline. According to Banco de España data, non-cash payment transactions increased by 8.5% year-on-year in the first half of 2025, reaching 9.4 billion transactions. This reflects continued merchant investment in payment infrastructure and digital checkout solutions.

Payment cards remain dominant, accounting for 65.7% of all non-cash transactions, while the number of cards in circulation rose by 11.6% to 119 million, equivalent to around 2.4 cards per person. These figures suggest a mature and highly accessible payments market with broad acceptance across merchants.

The main impacts have been faster checkout, improved customer experience and stronger e-commerce conversion rates. Offering multiple payment methods also helps retailers appeal to younger and more digitally engaged consumers. However, businesses must continue investing in systems integration, terminal upgrades and fraud prevention capabilities.

Have there been increases in the costs associated with payment in your market, and if so, why?

Payment costs in Spain appear to be changing rather than increasing uniformly. As digital payments expand, some traditional costs associated with cash handling, such as transport, reconciliation and physical security, may gradually decline. However, these savings are increasingly replaced by new costs linked to electronic payments.

Merchants now face expenses related to payment gateways, card acquiring fees, POS terminals, fraud prevention systems, cybersecurity and regulatory compliance such as Strong Customer Authentication requirements. The rapid growth in payment volumes also increases the need for scalable technology infrastructure. Banco de España reported that the total value of non-cash payments rose by 6.3% to €6.4 trillion in the first half of 2025.

"While digital payments can improve efficiency and customer convenience, they also create a more complex and technology-intensive cost structure for businesses."

As a result, while digital payments can improve efficiency and customer convenience, they also create a more complex and technology-intensive cost structure for businesses.

e-Logistics

Are you witnessing any changes in the delivery landscape of Spain, notably linked to the increase in parcel delivery volumes, such as the development of new infrastructures for out-of-home delivery options (e.g., parcel lockers), and innovative solutions (e.g., parcel tracking)?

Yes. Spain is witnessing clear changes in its delivery landscape, driven by sustained e-commerce growth, rising parcel volumes and increasing customer expectations around convenience and speed. According to the CNMC (Comisión Nacional de los Mercados y la Competencia), Spain's national competition authority and postal market regulator, parcel shipments reached a record 1.216 billion items in 2024, up around 20% year-on-year, confirming continued structural expansion of the market. This growth is accelerating investment in more efficient last-mile solutions beyond traditional home delivery. CNMC reports that 13.6% of marketplace parcels were already delivered through convenience pick-up points, while 3.8% were delivered via parcel lockers. In parallel, industry research shows that 33% of logistics companies already use lockers or convenience points as a key tool to reduce failed deliveries, while 26% have increased their use in urban areas to improve customer experience.

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Spain

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Urban logistics infrastructure is also evolving, with 21% of companies already implementing urban hubs in key cities and 49% exploring their viability. Sustainability is becoming more operationally embedded as well, with 62% of companies already using electric or low-emission vehicles in their fleets. At the same time, operators continue investing in route optimisation, warehouse automation, AI and real-time parcel tracking to improve efficiency and service visibility.

How would you describe the level of competition for delivery providers in your market, looking at the diversity of players (postal service providers and other operators), variety of delivery options, competitive pricing, etc.?
Competition among delivery providers in Spain is high and continues to intensify. CNMC reports more than 4,300 registered operators in the postal and parcel market, highlighting a fragmented landscape with a mix of incumbent postal players, international express carriers, parcel specialists and regional last-mile providers. While Correos, Spain's national postal operator and universal service provider, remains a major player, particularly in traditional mail, its parcel market share is only 17.5%, showing strong competition from alternative carriers. Pricing pressure is significant, especially in standard B2C deliveries, and operators increasingly compete on delivery speed, flexibility, returns management and tracking quality. This is reflected in service levels: 48% of companies state that more than 80% of their shipments are delivered within 24-48 hours, while 59.6% outsource over 75% of their last-mile operations, underlining the importance of scale and specialist delivery partners.

At the same time, logistics costs remain a major issue, with 55.8% of companies saying logistics has a high impact on profitability, while 99% report that customers are not willing to pay extra for sustainable delivery options. Overall, Spain can be described as a mature and highly competitive parcel market that is steadily shifting toward a more diversified delivery ecosystem, where home delivery remains dominant but lockers, PUDO networks and click & collect are gaining clear momentum.

Other areas related to e-commerce

Current economic shifts have largely affected the EU negatively. In an attempt to adapt to this new environment, have you noticed any significant behavioural changes for consumers and companies?
Current economic disruptions in the EU, including inflationary pressures and reduced purchasing power, have significantly influenced both consumer and business behaviour in the Spanish e-commerce sector.

From a consumer perspective, there has been a shift towards more cautious and value-oriented purchasing. Households are increasingly sensitive to price and prioritise essential goods, reflecting tighter budgets and economic uncertainty. At the same time, digital habits remain strong, with widespread use of online channels to search for information and compare products before making purchase decisions.

From a business perspective, companies are adapting through a stronger focus on efficiency, resilience and strategic investment. Rising operational costs are pushing firms to optimise supply chains, improve cost structures and enhance operational performance. At the same time, many are investing in digital technologies and expanding into international markets to sustain growth and remain competitive.

Overall, the current environment reflects a dual adjustment: more cautious and price-sensitive consumers, and more efficiency-driven and strategically adaptive businesses. This highlights the increasing maturity and resilience of the e-commerce sector in Spain.

"Households are increasingly sensitive to price and prioritise essential goods, reflecting tighter budgets and economic uncertainty."

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:

- Eurostat: Digital intensity (isoc_e_dii)
- Enterprises with web sales B2C (isoc_ec_esels)
- Enterprises with web sales via e-commerce marketplaces (isoc_ec_esels)

B2C e-commerce turnover:

- National E-commerce Associations: Data was requested and submitted by May 2026, 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.
- 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.

Comparability of B2C e-commerce turnover data

- The methodology used to measure B2C e-commerce turnover differs between countries. Turnover figures may cover goods only or both goods and services. For figures provided by national e-commerce associations, the scope of the turnover data is indicated on the respective country pages. These differences should be taken into account when comparing B2C e-commerce turnover between countries and interpreting cross-country rankings.

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 2026

Search Engine Market Share:

- StatCounter: Search Engine Market Share, 2025

Rounding

- Figures in the report are rounded for presentation. As a result, country figures may not always add up exactly to regional totals, and regional figures may not always add up exactly to the European total.

About us and thanks

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About the CMI:

The Centre for Marketing Innovation 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

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