LIGHT VERSION

ECOMMERCE EUROPE

EuroCommerce
Retail & Wholesale

EUROPEAN E-COMMERCE REPORT 2025

EXECUTED BY:

Amsterdam University of Applied Sciences

CMI HvA
Centre for Market Insights

A word from Ecommerce Europe

Luca Cassetti

Secretary General

Ecommerce Europe, the voice of the European digital commerce sector, is pleased to present a new edition of the European E-Commerce Report and acknowledges the hard work of the Centre for Market Insights of the Amsterdam University of Applied Sciences to execute the research.

After a couple of years of relative stagnation for the sector, the report indicates new growth in European e-commerce. In 2024, the total B2C European e-commerce turnover increased by 7%, rising from €765 billion to €819 billion. This year's growth rate remains positive when adjusted for inflation, with real growth hovering at 4.2%, upending the trend since 2022. Nonetheless, the picture is nuanced when taking a closer look at macro-regions and national markets. This suggests that market maturity, consumer behaviour and infrastructure still strongly influence the e-commerce performance at the national and macro-regional level. Some tendencies are however common to most European countries. In 2024, EU-based e-commerce players have continued to face harsh unfair competition from non-EU based players and experienced challenges in implementing new rules. But compared to previous years, the sector senses a renewed, stronger commitment from national governments as well as EU institutions to reinstating a level playing field and pushing for regulatory simplification. While the concrete effects of such policies on facilitating the day-to-day business for e-commerce enterprises remain to be seen, the new policy orientation fosters optimism and emboldens companies to invest in innovative solutions.

This year marks an important change of perspective at the EU level on issues such as competitiveness and simplification. Following Ecommerce Europe's [2024 campaign for a level playing field](), policymakers seem to have heeded the industry's call for streamlining the regulatory framework for legitimate businesses to easily comply, and for improving enforcement against non-compliant players. Considerations about simplification and further digitalisation for the purpose of enhanced compliance and enforcement appear on an array of new policy initiatives (e.g., Omnibus I Proposal to simplify sustainability reporting, Omnibus IV Proposals aligning product rules with the digital age, Environmental Omnibus) and are reflected in ongoing policy procedures (e.g., revision of the Union Customs Code). While these new policy priorities send positive signals to compliant companies, they fall short of translating the urgency of the situation. This is why Ecommerce Europe renewed its call for a level playing field in e-commerce in its [open letter of June 2025](), exactly one year after the launch of its campaign. In this letter, we call for a mix of actions aimed at speeding the enforcement of existing rules and timely agreement on open files.

While national and EU policymakers work on ensuring a positive outlook for the Single Market of tomorrow, the e-commerce environment continues offering a concrete outlet for a wide range of products and services. Throughout the years, e-commerce has established as a convenient, consumer-friendly and competitive shopping experience. Its accessibility, underpinned by the share of internet users and e-shoppers growing steadily, allows for a large pool of products to be sold in all kinds of transactions, including C2C. Thanks to the ease of buying and selling goods, including pre-owned ones, the sector has affirmed itself as a key enabler of circular economy solutions. The rise of social commerce, platform models, omnichannel solutions are bringing a variety of new players and users, contributing to tapping into unexplored growth opportunities. Against this background, the task of the public sector should be to encourage businesses and consumers to experiment with emerging shopping trends, while creating trust and safety nets, and setting market-based standards for a carefree and seamless shopping experience.

"After a couple of years of relative stagnation for the sector, the report indicates new growth in European e-commerce."

Looking forward, the further development of a reliable and competitive European e-commerce environment also depends on a balanced and fit-for-purpose regulatory framework. EU rules must set clear objectives and be capable of protecting consumers but also simplify legitimate businesses' operations and sanction serious and repeated non-compliance. In other words, compliance should revert to being an incentive for businesses to improve their products and services, and a tool to facilitate authorities' enforcement. Ecommerce Europe, together with its members, will ensure that the voice of legitimate e-commerce companies is heard and continue promoting the central role that e-commerce can play in securing a competitive 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.

Continued on the next page

A word from Ecommerce Europe

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Ecommerce Europe's Public Affairs activities

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

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

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

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 European voice for the retail and wholesale sector, we are pleased to introduce the 2025 edition of the European E-commerce Report. This year's report offers a comprehensive overview of the evolving digital commerce landscape across 38 European countries, with a particular focus on the EU-27. It arrives at a pivotal moment for our sector, as Europe continues to navigate the twin transitions of digitalisation and sustainability amidst escalating geopolitical and economic pressures.

The data presented in this report reveals a dynamic and diverse picture. While overall B2C e-commerce turnover in Europe grew by 7% in 2024, regional disparities remain stark. Eastern Europe led with an impressive 18% growth, while Western Europe lagged behind at 5%. Countries such as Bosnia and Herzegovina and Ukraine have shown remarkable growth, reflecting both recovery and improved data coverage.

Despite these positive developments, consumer sentiment remains subdued. Affordability concerns, inflationary pressures, and economic uncertainty are reshaping purchasing behaviour. Consumers are increasingly turning to second-hand and refurbished goods and comparing prices across borders. This trend underscores the importance of maintaining trust, transparency, and fairness in the digital marketplace.

Ensuring fair competition has become a major priority. In 2024, we launched our **#Compliance4All** campaign advocating for a fairer and more competitive e-commerce environment. This initiative calls for robust enforcement of EU rules across all players targeting EU consumers, regardless of their origin. The campaign has gained traction at EU level, with recognition in the Commission's ecommerce strategy of Feb 2025 and several investigations initiated under the Digital Services Act and the Consumer Protection Cooperation Regulation. We have also engaged actively with our members at national level, addressing enforcement authorities. We are now exploring the legal implications and policy instruments that could support a truly level playing field. We believe that compliance should be a competitive advantage - not a burden - and that businesses deserve clear, enforceable rules that protect consumers and uphold European standards.

The Single Market is once again at the forefront of the EU agenda. In her recent State of the Union address, President von der Leyen referenced the **Single Market Roadmap to 2028**, signalling renewed political commitment to strengthening Europe's economic foundation. Yet, much remains to be done.

Artificial intelligence, sustainable logistics, and mobile payments are reshaping the e-commerce value chain. However, only 6% of SMEs currently meet the EU's very high digital-intensity threshold. This digital divide must be addressed urgently if we are to ensure inclusive growth and innovation across all regions and business sizes.

EuroCommerce remains committed to supporting retailers and wholesalers in navigating these challenges. 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. We continue to work closely with EU institutions to shape policies that foster competitiveness, sustainability, and digital transformation.

EuroCommerce: The voice of European retail and wholesale

EuroCommerce is the principal European organisation representing the retail and wholesale sectors. We represent national associations in 28 countries and over 5 million companies, from global brands to local SMEs. Our sector provides 1 in 7 jobs in Europe and supports millions more across the supply chain. As the recognised European social partner for retail and wholesale, we advocate for a thriving, fair, and future-ready Single Market.

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

September 2025

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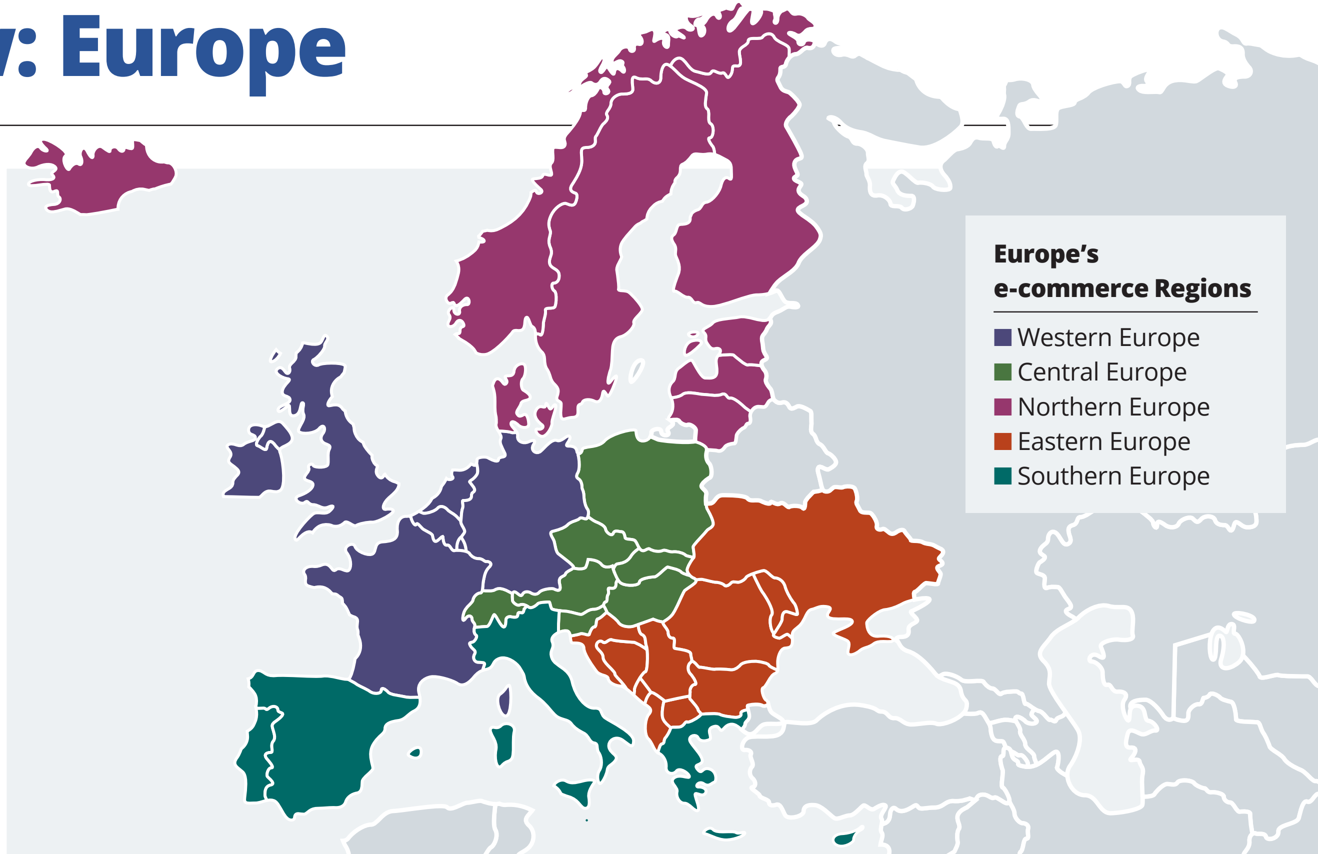
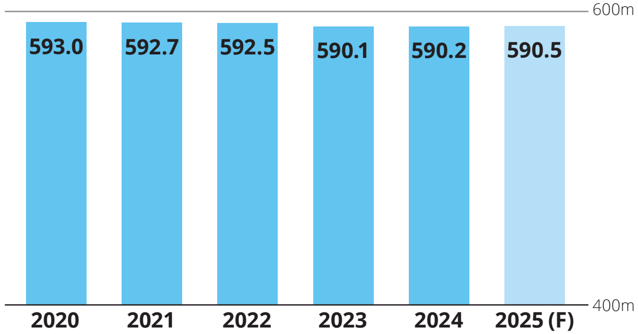
Market Overview: Europe

Europe hosts a diverse range of markets, particularly in the digital sector. After years of decline, the continent's population is slightly increasing again in 2024, with further growth expected in 2025. Internet usage continues to rise, reaching an average of 93% in 2024 and projected to climb to 94% in 2025. GDP has grown in 2024, with further growth anticipated in 2025. However, challenges such as high inflation rates, global turmoil including the war in Ukraine, and increased US import taxes could negatively impact the European economy in the coming year.



Population of Europe

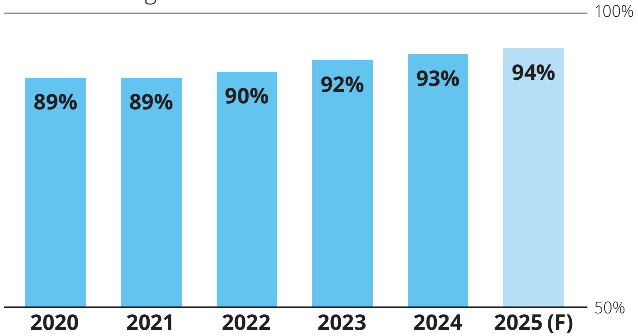
Population in millions



SOURCE: UNITED NATIONS

Internet users

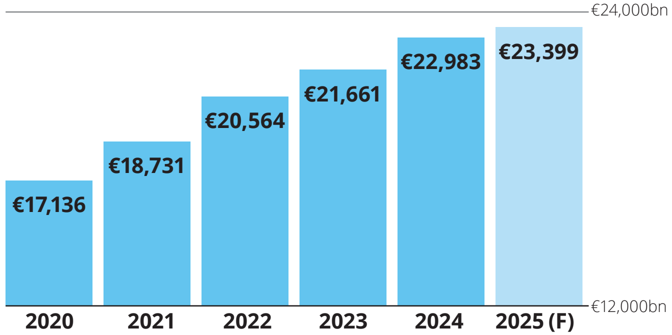
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT, DATAREPORTAL, NATIONAL STATISTICAL OFFICES, STATISTA

GDP (€bn)

Gross Domestic Product (GDP) in €bn



SOURCE: IMF

Infrastructure, Logistics & Sustainability Rankings

Rankings highlighted are leaders among countries in the report

Country	Logistics Performance Index (2023)	E-Government Development Index (2024)	Inclusive Internet Index (2022)	Environmental Performance Index Ranking (2024)	SDG Index Ranking (2025)
Belgium	7	56	24	14	18
France	13	34	4	13	5
Germany	3	12	14	3	4
Ireland	26	20	34	16	31
Luxembourg	26	45	-	2	39
Netherlands	3	10	8	12	23
United Kingdom	19	7	5	5	11
Denmark	3	1	19	10	3
Estonia	26	2	25	1	17
Finland	2	9	-	4	1
Iceland	26	5	-	20	15
Latvia	34	29	-	31	13
Lithuania	38	21	15	22	29
Norway	19	15	-	7	7
Sweden	7	14	11	6	2
Austria	7	22	32	8	6
Czech Republic	43	54	-	17	10
Hungary	51	59	44	30	21
Poland	26	37	16	19	9
Slovak Republic	43	60	-	18	16
Slovenia	43	33	-	25	12
Switzerland	3	26	10	9	26
Albania	97	62	-	51	45
Bosnia and Herzegovina	61	107	-	89	57
Bulgaria	51	55	28	37	41
Croatia	43	32	-	24	8
Moldova	97	70	-	89	30
Montenegro	73	81	-	72	55
North Macedonia	57	84	-	60	58
Romania	51	72	30	35	37
Serbia	73	39	-	64	33
Ukraine	79	30	-	41	42
Cyprus	51	38	-	43	56
Greece	19	36	18	11	27
Italy	19	51	20	29	22
Malta	43	28	-	15	24
Portugal	38	49	28	26	20
Spain	13	17	7	21	14

Definitions

Logistics Performance Index (LPI):
LPI measures performance along the logistics supply chain within a country.

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

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

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

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

SOURCES: UNITED NATIONS: E-GOVERNMENT DEVELOPMENT INDEX REPORT 2024, THE ECONOMIST INTELLIGENCE UNIT: INCLUSIVE INTERNET INDEX 2022, YALE UNIVERSITY: ENVIRONMENTAL PERFORMANCE INDEX REPORT 2024, SUSTAINABLE DEVELOPMENT REPORT 2025 IMPLEMENTING THE SDG STIMULUS

E-commerce Overview: Europe

The e-commerce overview section of the report includes data from 38 countries on the European continent. Europe continues to show steady growth following the peak years of 2020 and 2021 during the COVID-19 pandemic, with annual increases of 5–7%. For 2025, a further growth of 7% is projected. Turnover figures are slightly lower this year due to a new data source for the United Kingdom.* While inflation was a major challenge in 2022 and 2023, levels returned to more normal ranges in 2024, though some countries still report elevated rates. E-shopper penetration continues to grow steadily. E-GDP remained fairly constant between 2022 and 2024, but a significant increase is expected in 2025.

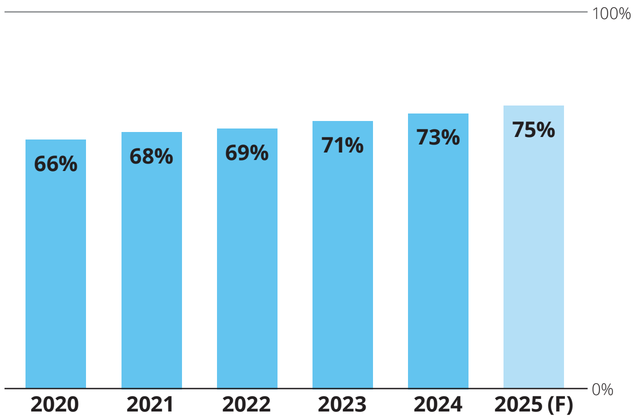
Countries included:

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

* Only goods are included in this new data source

E-Shoppers, Europe

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

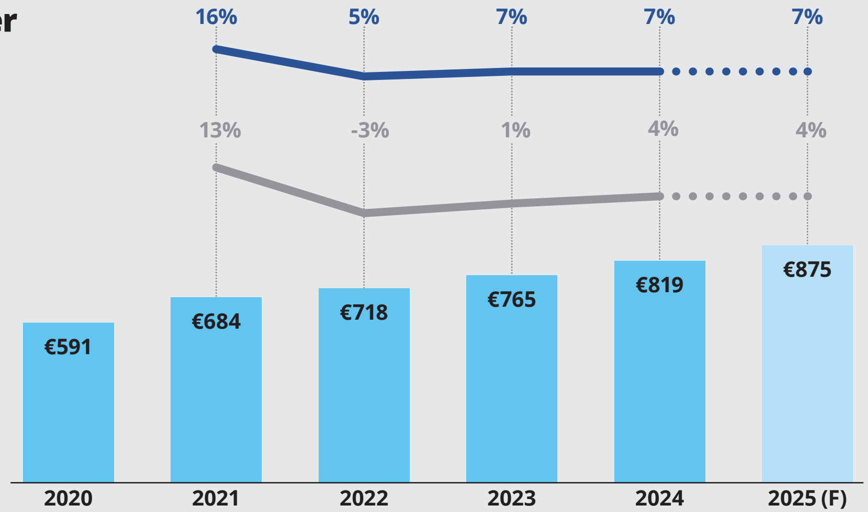


SOURCE: EUROSTAT, DATAREPORTAL, NATIONAL STATISTICAL OFFICES, STATISTA

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)

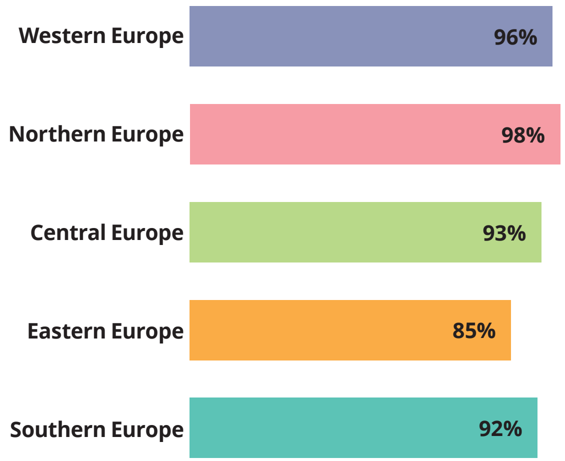


SOURCE: EUROSTAT, DATAREPORTAL, IMF, NATIONAL STATISTICAL OFFICES, STATISTA

E-commerce Overview: By Region

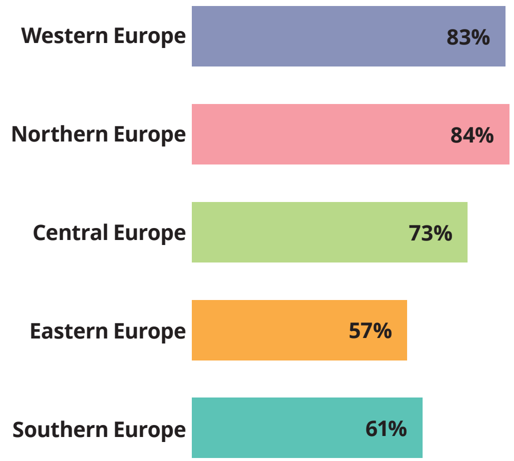
Western Europe continues to hold the highest share of B2C e-commerce turnover in Europe. Figures for Western Europe are lower this year due to a change in the data source for the United Kingdom, which reduced the country's reported turnover, turnover share, and E-GDP. Southern Europe follows, while Northern Europe's figures now include Estonia. Northern Europe leads in e-shopper penetration, closely followed by Western Europe. After the source change for the United Kingdom, Southern Europe now records the highest E-GDP, with Western Europe in second place.

Internet users by region, 2024



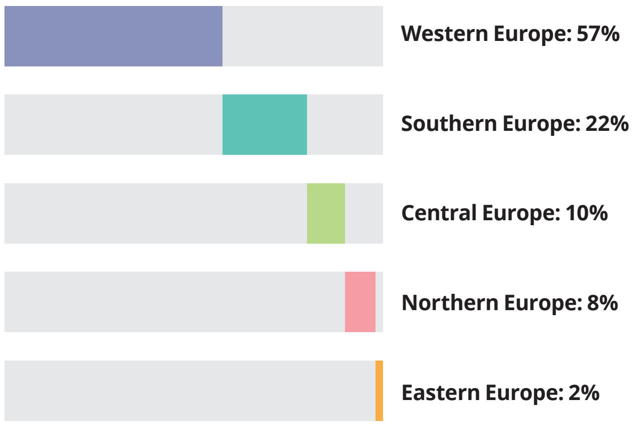
SOURCE: EUROSTAT, DATAREPORTAL, NATIONAL STATISTICAL OFFICES, STATISTA

E-shoppers by region, 2024



SOURCE: EUROSTAT, DATAREPORTAL, NATIONAL STATISTICAL OFFICES, STATISTA

Share of total European e-commerce turnover by region, 2024



SOURCE: NATIONAL E-COMMERCE ASSOCIATIONS, STATISTA

B2C e-commerce turnover by region in €bn, 2024

E-GDP as a percentage of GDP, 2024

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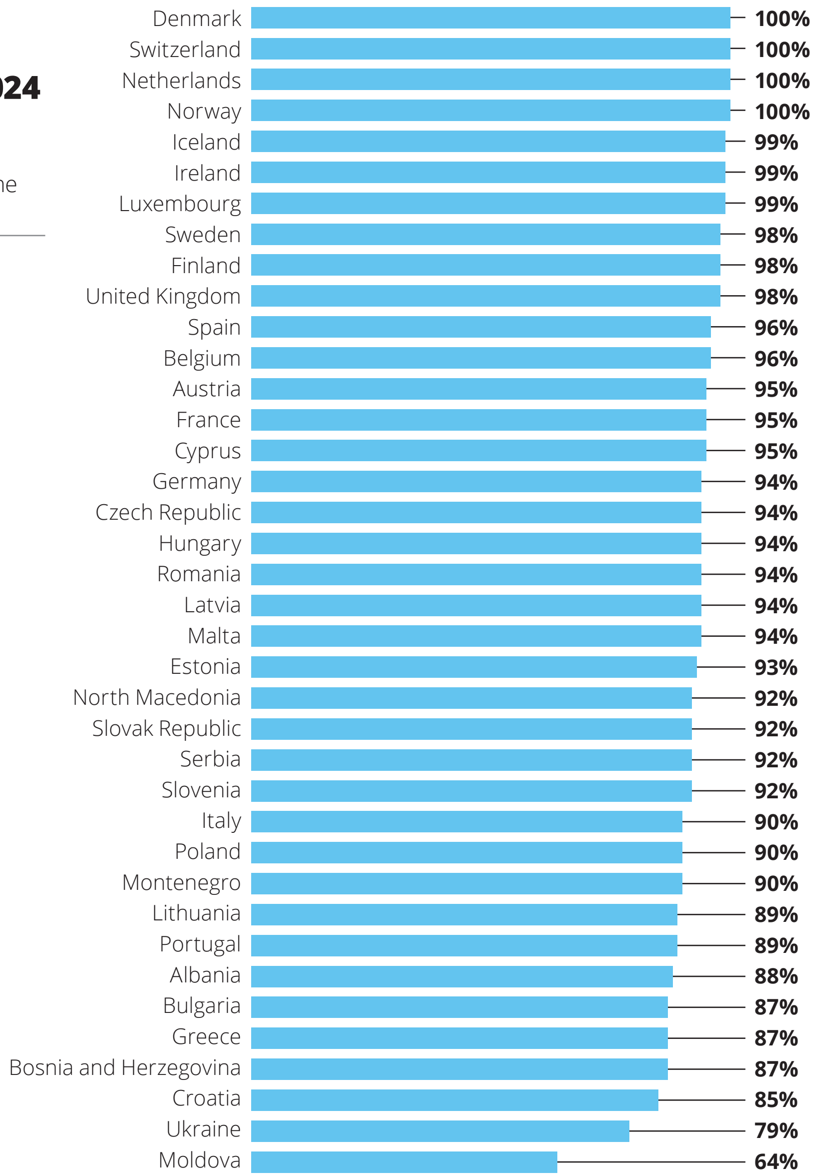
E-commerce Overview: By Country

Internet users per country, 2024

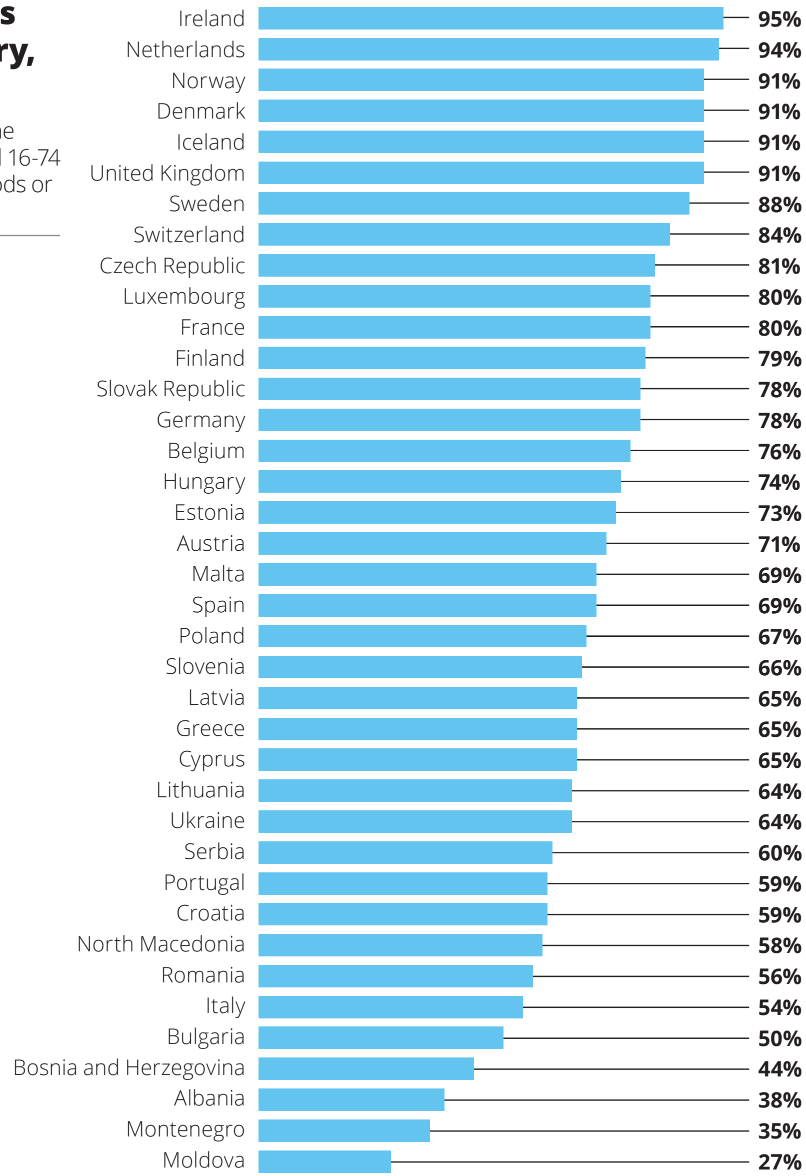
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT, DATAREPORTAL, NATIONAL STATISTICAL OFFICES, STATISTA

E-shoppers per country, 2024

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



SOURCE: EUROSTAT, DATAREPORTAL, NATIONAL STATISTICAL OFFICES, STATISTA

E-commerce Overview: By Country

B2C e-commerce growth rate by country, 2024

E-GDP by country, 2024

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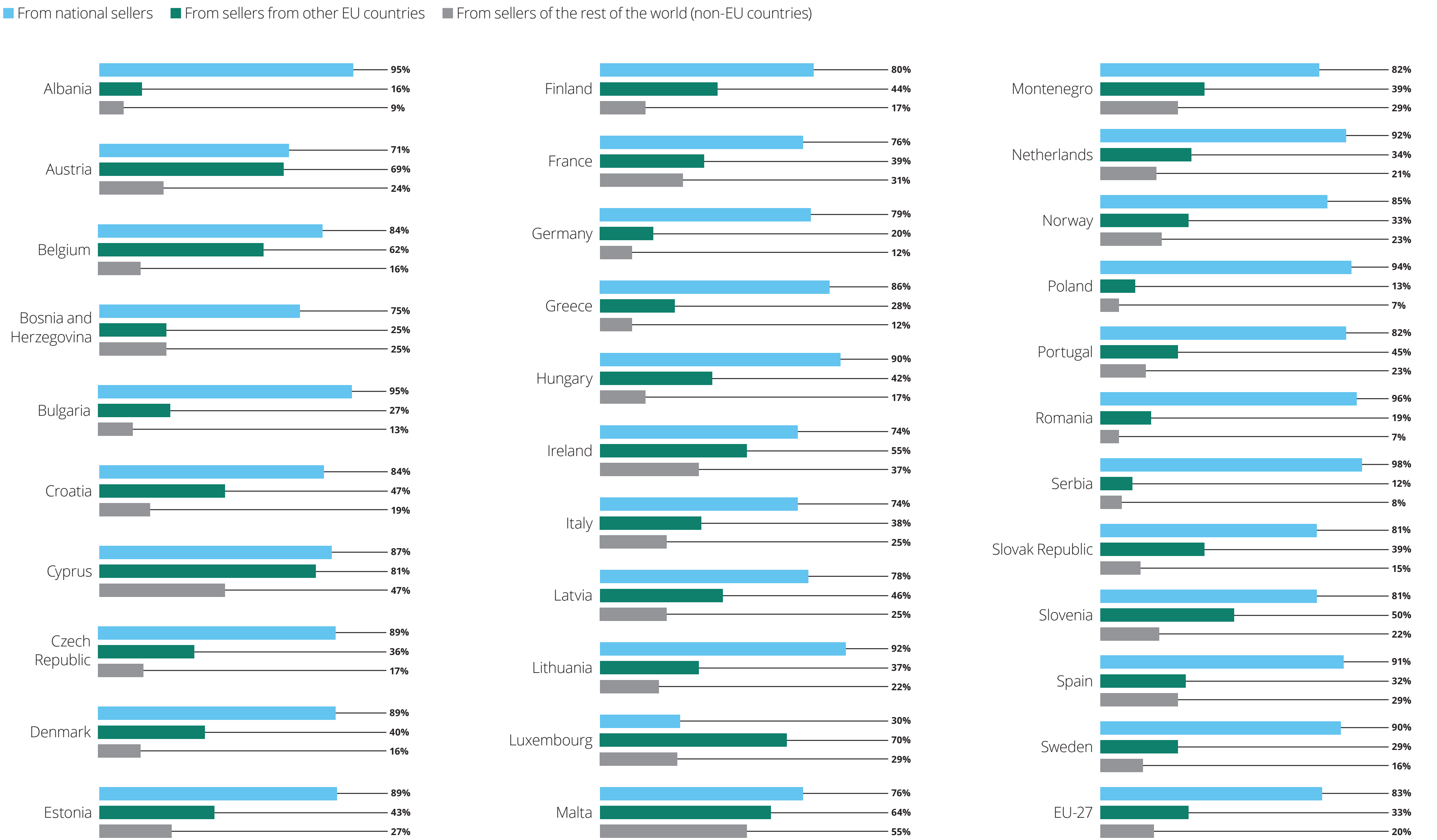
Online purchasing nationally and cross-border, as a share of individuals who purchased online in the last 3 months, 2024



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

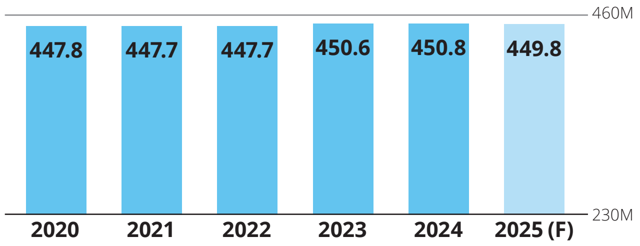
SOURCE: EUROSTAT (2024): PERCENTAGE OF INDIVIDUALS WHO PURCHAESD ONLINE IN THE LAST 3 MONTHS

Market Overview: EU-27

The population of the EU-27 has continued to grow since 2023, with further growth recorded in 2024, although a slight decline is expected in 2025. The EU-27 remains responsible for the largest share of European e-commerce, accounting for 81% of total turnover in 2024. Since 2022, the region has experienced steady e-commerce growth of 7–9% annually. However, when adjusted for inflation, growth was nearly flat in 2022 and 2023. From 2024 onwards, real growth resumed, reaching around 5%, with similar figures projected for 2025. Both internet and e-shopper penetration continue to rise steadily, although rates are already relatively high.

Population of the EU-27

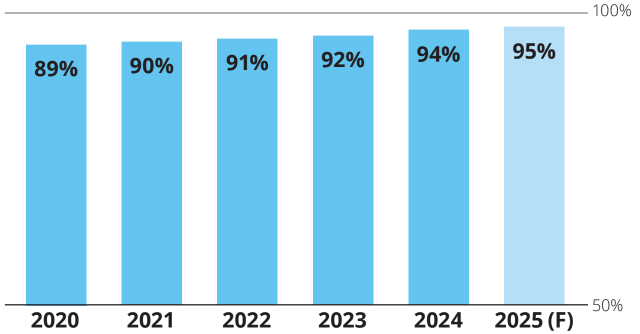
Population in millions



SOURCE: WORLD BANK, UNITED NATIONS

Internet users

Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT, DATAREPORTAL, STATISTA, NATIONAL STATISTICAL OFFICES

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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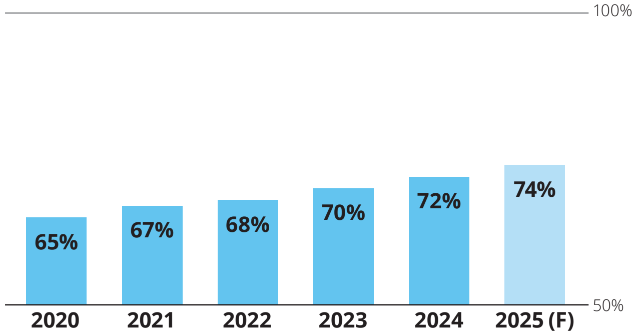
E-Shoppers

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



SOURCE: EUROSTAT, STATISTA, NATIONAL STATISTICAL OFFICES

GDP and E-GDP (€bn)

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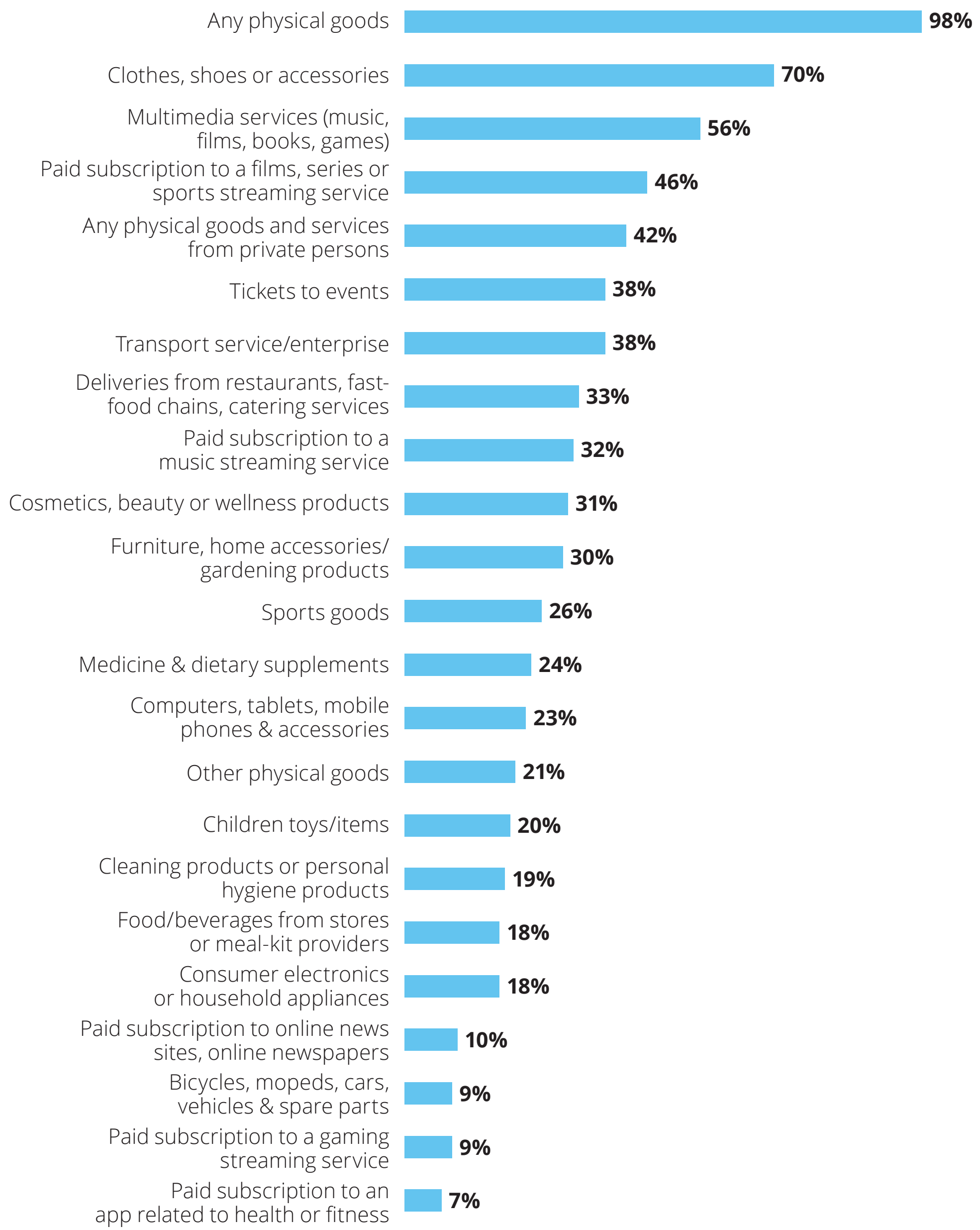
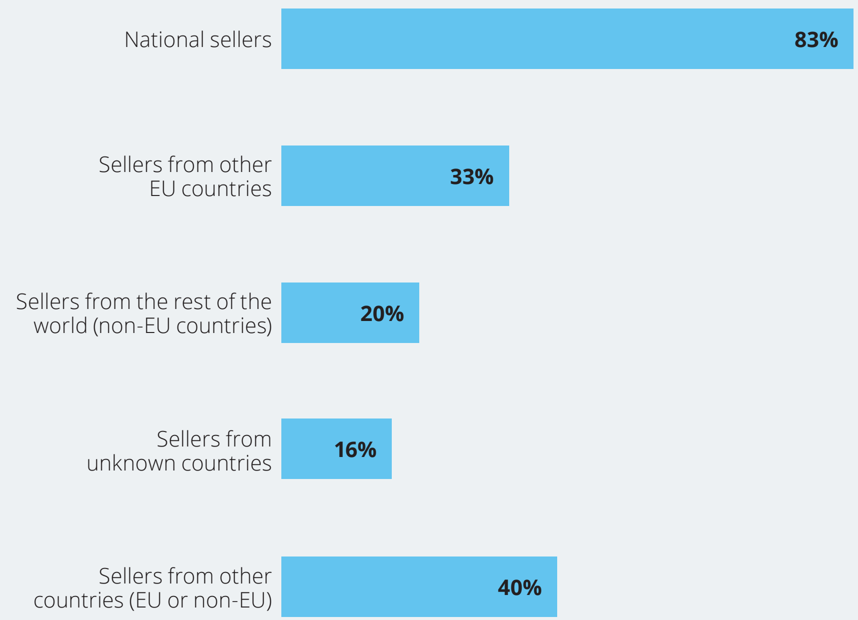
EU-27 product category purchasing, 2024



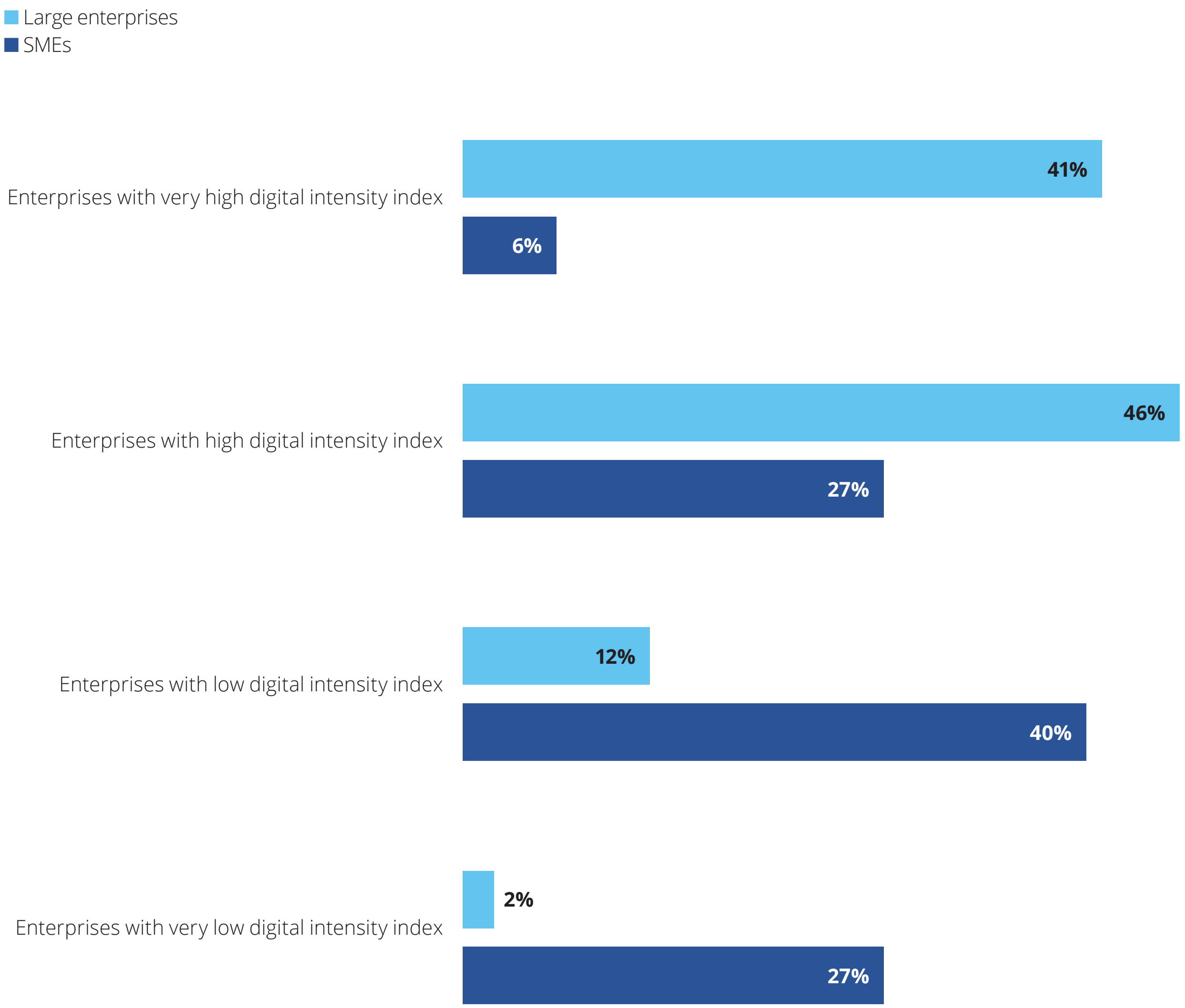
SOURCE: EUROSTAT (2024): PERCENTAGE OF INDIVIDUALS WHO PURCHASED ONLINE IN THE LAST 3 MONTHS

EU-27 cross-border online purchase, 2024



EUROSTAT (2024): PERCENTAGE OF INDIVIDUALS WHO PURCHASED ONLINE IN THE LAST 3 MONTHS

EU-27 digital intensity, 2025



"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

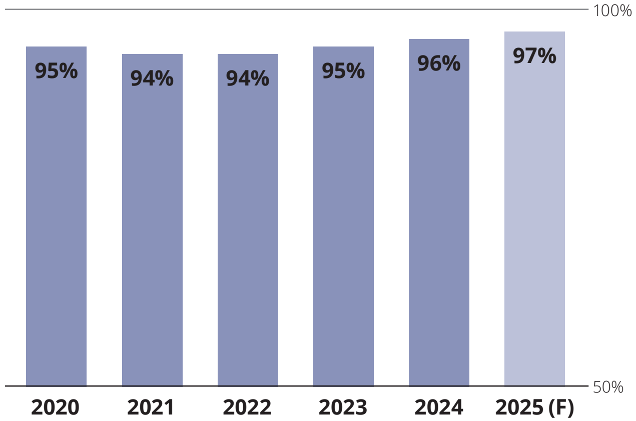
SOURCE: EUROSTAT

*SME = 10-249 employees and self-employed persons, without financial sector
Large enterprise = 250 employees and self-employed persons or more, without financial sector
https://ec.europa.eu/eurostat/web/interactive-publications/digitalisation-2025

Western Europe

Internet users

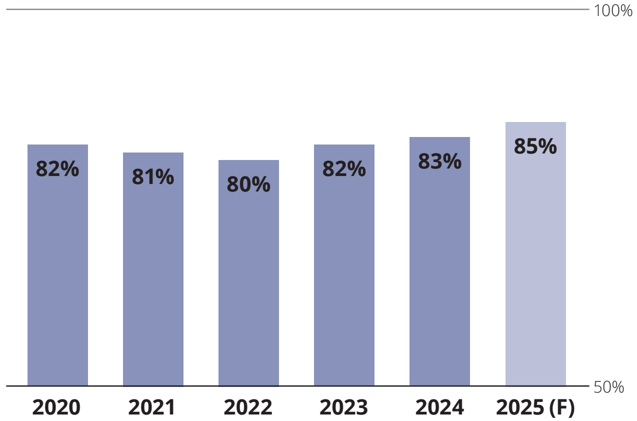
Percentage of the population aged 16-74
accessing the internet



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)*

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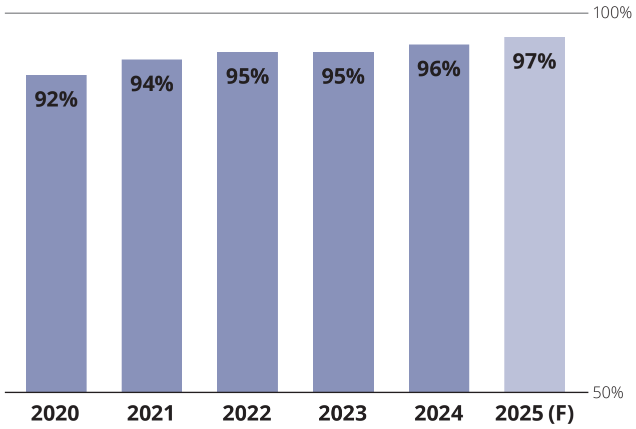
GDP and E-GDP (€bn)

Belgium

Currency: euro | VAT: 21%

Internet users

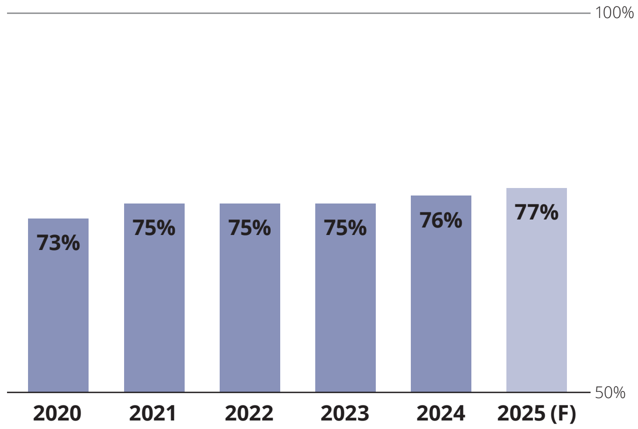
Percentage of the population aged 16-74 accessing the internet



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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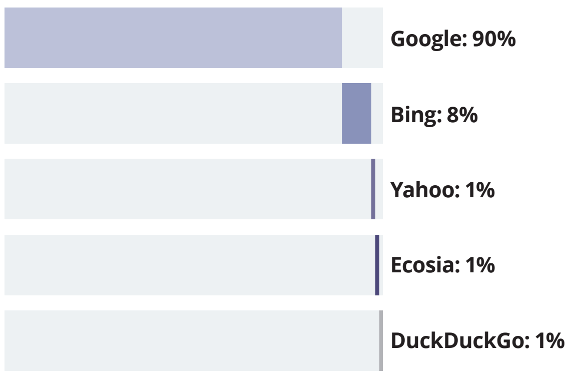
Search engine market share

Most popular search engines in 2024



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Belgium

Interview

Greet Dekocker
Managing Director
Becom

Ilse Meyers
Head Legal
Becom

Policies and regulation:

What national policies, if any, are being considered or have been recently adopted in Belgium that will likely have an impact on e-commerce?
Starting 2 May 2025, manufacturers and importers will be required to provide information regarding the repairability of their products. This tool will indicate how repairable products on the Belgian market are, ranging from lawnmowers to vacuum cleaners.

Specifically for marketplaces, new rules have been introduced in Flanders under VLAREMA, effective from 29 March 2025. Article 3.2.1.6 subjects online marketplaces to specific obligations concerning extended producer responsibility (EPR). These rules aim to better integrate producers selling through online platforms into existing EPR systems, promoting a more inclusive and accountable approach to waste management and sustainability.

In the last few years, the issue of level playing field between EU-based and non-EU-based e-commerce players has been high on the agenda of EU as well as national policymakers. Which concrete measures have been taken in Belgium to ensure a level playing field? Are they enough to meet the challenge, in your opinion?
A dedicated Digital Markets Act (DMA) contact has been established by the Belgian Competition Authority to address queries and concerns relating to the act's implementation and compliance. This initiative provides businesses, policymakers, and other stakeholders with direct access to expert guidance, supporting them in navigating the complexities of the DMA. While this effort promotes transparency and practical support, it may not fully address the broad challenges confronting the e-commerce sector. Additional measures are necessary to deliver a more comprehensive response. The new federal government's proactive stance and urgency reflect the prioritisation of effective customs solutions. However, not every platform contributing to an uneven playing field falls under the DMA's scope.

Moreover, compliance monitoring within the DSA regulations still leaves room for improvement.

Currently, the European Commission and the Member States are prioritising the simplification of rules, among others to stimulate the competitiveness of our European economy. Has Belgium adopted such measures and do you think they will effectively simplify the day-to-day of e-commerce businesses in Belgium?
Although no specific measures have yet been implemented, enhancing competitiveness is a key priority for Belgium's newly elected government. They plan to introduce an administrative simplification programme promptly. As a federation, we have already received invitations from the government to contribute our proposals for administrative simplification.

"The Belgian government considers the reform of the Union Customs Code a significant move towards addressing challenges posed by emerging Chinese marketplaces in e-commerce."

This year, the EU institutions will have made good progress on the negotiations for a revision of the Union Customs Code, which will have a strong impact on e-commerce imports into the EU. Is this a popular topic in Belgium and how is the initiative seen by Belgian e-commerce companies?
The Belgian government considers the reform of the Union Customs Code a significant move towards addressing challenges posed by emerging Chinese marketplaces in e-commerce. Nevertheless, the practical improvements in customs control from this reform are expected to be only partial. Long-term solutions must focus on technological innovations and enhanced data support to optimise customs operations effectively.

Sustainability:

What is currently happening in Belgium to foster the emergence of a circular e-commerce?
In response to the aforementioned legislative initiative, Belgium is introducing the 'repairability index', following France's example. Additionally, the government continues to prioritise the implementation of comprehensive European regulations.

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Belgium

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What is currently happening in Belgium regarding sustainable logistics and packaging?
Becom is working in partnership with other trade organisations and the Federal Public Service Mobility on an innovative analysis and assessment tool. This tool incorporates sustainable criteria for packaging, shipping, and logistics, supporting companies in enhancing the sustainability of their operations. The project draws inspiration from and collaborates with the Dutch e-commerce organisation Thuiswinkel, known for its commitment to sustainability and innovation.

While foundational regulations such as the Packaging and Packaging Waste Regulation (PPWR), the EU Deforestation Regulation (EUDR), and second delivery methods are integrated, the initiative seeks to go beyond compliance. It aims to drive innovation and ambition in circular business models, helping companies achieve strategic renewal and competitive advantage through sustainability.

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers made, particularly SMEs, and how did this impact their activities?
Many small and medium-sized enterprises (SMEs) in Belgium continue to rely heavily on software-as-a-service (SaaS) platforms and other technology providers. This dependency affects both their capacity for innovation and their responsiveness to rapidly shifting market demands. However, there is a growing interest in AI, which SMEs are beginning to leverage. That said, most traders remain focused on using existing tools rather than creating new AI-based innovations.

Which technologies, such as AI, VR, big data, etc. are e-commerce industry players in Belgium focusing on? Have there been any changes in your market due to these technologies?
Larger retailers and e-traders are concentrating on developing new AI technologies. Although there is considerable curiosity and enthusiasm, current implementations tend to be small-scale. 'Agent AI' is receiving significant attention as businesses assess its potential to transform various facets of e-commerce.

Consumer behaviour is also evolving, with 8% already using AI for product searches. As a result, Generative Engine Optimisation (GEO) is gaining traction within the e-commerce sector.

Other areas related to e-commerce:

Have there been any changes/updates in Belgium regarding consumers' payment and delivery preferences/behaviours?
Yes, significant changes are underway. The introduction of Wero (EPI) has led to notable shifts. Wero aims to become a European payment platform, app, and system, directly challenging the dominance of VISA and Mastercard. Their strategy includes acquiring or partnering with local payment methods, such as Payconiq, which is particularly noteworthy.

What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?
The continued evolution of AI, the entry of younger generations into the e-commerce space, and the sector's dedication to sustainability all point towards growth. Consumer preferences are clearly shifting towards digital convenience and sustainable options, suggesting a promising future for the industry.

Are there any other e-commerce trends specific or unique to Belgium you would like to share?
Second-hand purchasing remains popular in Belgium. However, the increasing presence of fast fashion and low-quality goods poses challenges. These products are often unsuitable for circular use and, in some cases, even non-recyclable.

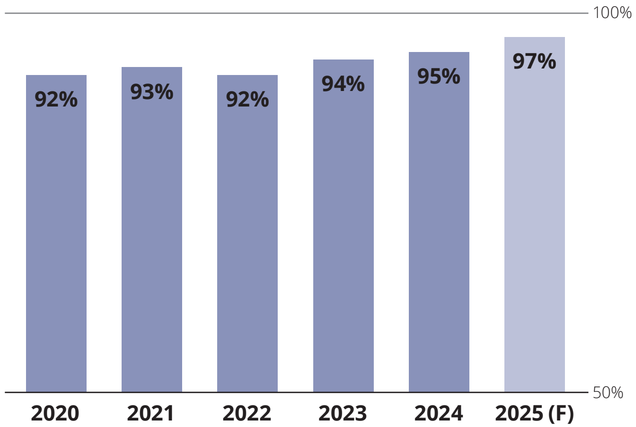
"Consumer preferences are clearly shifting towards digital convenience and sustainable options, suggesting a promising future for the industry."

France

Currency: euro | VAT: 20%

Internet users

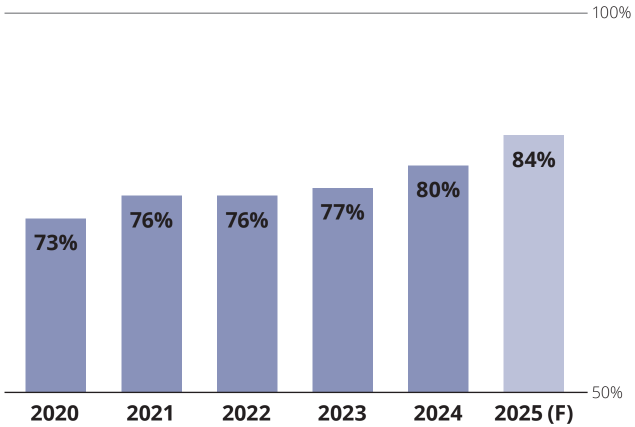
Percentage of the population aged 16-74 accessing the internet



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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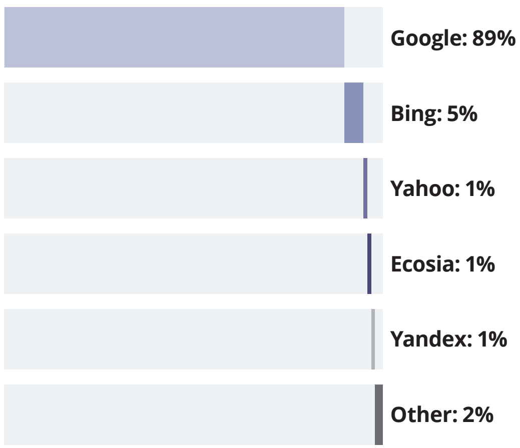
Search engine market share

Most popular search engines in 2024



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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France

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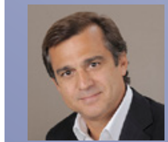
fédération e-commerce et vente à distance

Interview

Marc Lolivier

General Delegate, FEVAD



Policies and regulation:

What national policies, if any, are being considered or have been recently adopted in France that will likely have an impact on e-commerce?

E-commerce in France remains primarily governed by European legislation, with significant efforts underway to transpose and implement recent texts such as the DSA, the GSPR, and the Accessibility Act. The main challenge remains to be the harmonisation of their application and interpretation. Concurrently, certain national initiatives may substantially impact the sector. For instance, the proposed law on the environmental impact of the textile industry, which aims to define and regulate ultra-fast fashion practices. Discussions on personal data protection, such as the use of tracking pixels in emails, could also lead to new recommendations likely to affect the sector.

In the last few years, the issue of level playing field between EU-based and non-EU-based e-commerce players has been high on the agenda of EU as well as national policymakers. Which concrete measures have been taken in France to ensure a level playing field? Are they enough to meet the challenge, in your opinion?

For over a year, FEVAD has been alerting public authorities to the impact of unfair competition from non-European platforms. Given the Sino-American trade tensions and the risk of Chinese parcels being rerouted to the EU, the French government has announced several measures, which we now expect to be followed by concrete action. FEVAD will closely monitor their swift and effective implementation and will continue to support Ecommerce Europe's strong efforts to ensure fair competition conditions at the European level.

Currently, the European Commission and the Member States are prioritising the simplification of rules, among others to stimulate the competitiveness of our European economy. Has France adopted such measures and do you think they will effectively simplify the day-to-day of e-commerce businesses in France?

Simplification has long been a topic in French politics. Previous governments introduced a draft bill aimed at streamlining regulations across sectors, including commerce. FEVAD contributed by proposing simplified reporting obligations for platforms and the establishment of a one-stop shop for EPR schemes.

However, progress has been delayed, and a recent amendment from the radical left has introduced stricter conditions for warehouse expansion, contrary to simplification objectives. We are actively campaigning to have this provision removed to support balanced development and alleviate unnecessary constraints on the sector.

This year, the EU institutions will have made good progress on the negotiations for a revision of the Union Customs Code, which will have a strong impact on e-commerce imports into the EU. Is this a popular topic in France and how is the initiative seen by France's e-commerce companies?

Thanks to FEVAD's and other trade associations' advocacy, the abolition of the de minimis threshold has become a political priority for the French Ministry of Commerce. The Ministry, encouraged by FEVAD's efforts, has publicly supported its earliest possible implementation. Recent government announcements have affirmed this commitment to reform.

"The transformative force in French e-commerce is Generative AI, with 82% of e-merchants now utilising it."

E-merchants' opinions on the reform vary depending on their reliance on non-European third-party sellers. However, many practical aspects of the reform remain ambiguous, and further clarification will be essential to ensure its smooth and effective implementation.

Sustainability:

What is currently happening in France to foster the emergence of a circular e-commerce?

France is a European leader, with 18 Extended Producer Responsibility (EPR) schemes that reinforce the "polluter pays" principle. Within this framework, FEVAD collaborates with multiple eco-organisations to promote waste reduction, reuse, and recycling in the e-commerce sector. FEVAD is also heavily involved in broader sustainability initiatives, such as the so-called Anti Fast Fashion Bill, which penalises fast fashion companies.

In March 2025, a new Charter for Sustainable E-commerce was signed by 33 companies, including industry leaders, the Ministers for Ecological Transition and Trade, and FEVAD, demonstrating a collective commitment to more responsible online retail.

What is currently happening in France regarding sustainable logistics and packaging?

The Charter for Sustainable E-commerce also sets out a framework for more eco-friendly logistics and packaging practices. Key challenges in logistics include enhancing the environmental performance of warehouses and advancing low-carbon delivery solutions. FEVAD is also addressing reverse logistics.

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France

fevad
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fédération e-commerce et vente à distance

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Regarding packaging, French legislation sets ambitious short-term goals, such as reusing 10% of packaging by 2027. Alongside regulatory measures, there is strong industry support for sustainable packaging. Innovative solutions are emerging to accelerate the ecological transition in this area.

Technology:

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

In recent years, there has been a notable shift in digitalisation and technology adoption among retailers, especially SMEs. These businesses are increasingly implementing advanced technologies such as AI-driven personalisation, automated inventory management, and integrated payment systems.

Such changes have enabled SMEs to optimise operations, enhance the customer experience, and increase efficiency. Many have also embraced omnichannel strategies, integrating both online and offline interactions to better respond to evolving consumer channels. This has significantly improved their competitiveness and responsiveness to market trends.

Which technologies, such as AI, VR, big data, etc. are e-commerce industry players in France focusing on? Have there been any changes in your market due to these technologies?

Generative AI is the transformative force in French e-commerce, with 82% of e-merchants now utilising it (an 11% year-on-year increase). It is considered the most promising innovation, particularly in customer relations, marketing, and fraud prevention.

While technologies such as Virtual and Augmented Reality and Blockchain also show potential, their adoption remains more limited. Notably, interest in NFTs and the Metaverse has waned, reflecting a realignment of industry priorities. Generative AI's widespread adoption underscores its pivotal role in driving innovation, operational efficiency, and personalised customer engagement. This will remain a core focus for FEVAD in 2025.

Other areas related to e-commerce:

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

In France, consumers are increasingly diversifying their payment and delivery options, often using more than two methods. Credit cards remain dominant, used by 89% of online shoppers. Digital wallets like PayPal, Apple Pay, and Google Pay are on the rise, with 46% adoption (a 9-point increase year-on-year), driven by convenience and the growth of mobile commerce.

Regarding delivery, home delivery remains the most preferred option (81%), closely followed by pickup points (70%). Notably, locker use is growing rapidly, reaching 19% (a 4-point increase), according to FEVAD's 2025 e-commerce survey.

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

Several factors have contributed to increased e-commerce purchasing. In 2023, inflation boosted online sales, particularly in services and FMCG. By 2024, transaction volumes had grown by 10% year-on-year, highlighting the sector's resilience.

Despite ongoing economic uncertainty, the easing of inflation on essential goods and rising wages have positively influenced consumer behaviour. This has driven growth in online shopping, particularly for non-food convenience items, as consumers show greater confidence and adapt their habits.

> **"A prominent trend in France is the rapid expansion of the second-hand market, driven by rising living costs and a shift towards sustainable consumption."**

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

A prominent trend in France is the rapid expansion of the second-hand market. Over the past year, 51% of French consumers have purchased second-hand items, while 43% have sold them online.

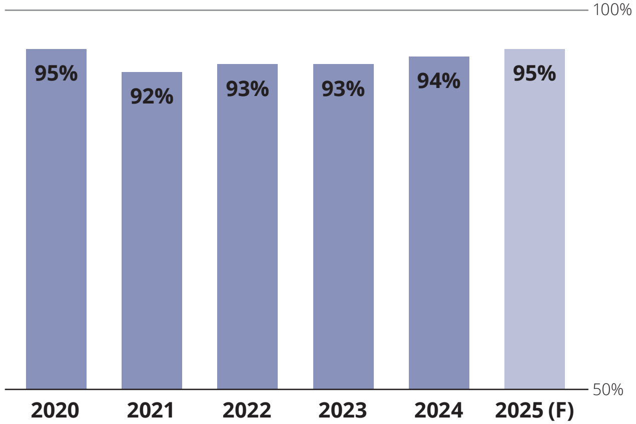
Leading categories include clothing, toys and games, cultural products, as well as high-tech and household appliances. This trend is driven by the rising cost of living and a broader shift towards sustainable consumption. It reflects both economic pressures and increasing environmental awareness.

Germany

Currency: euro | VAT: 19%

Internet users

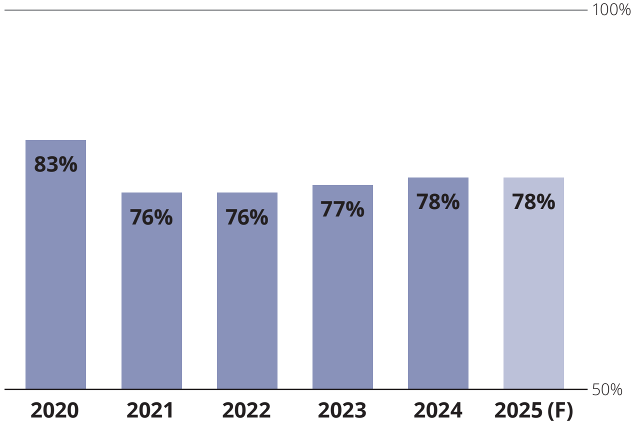
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

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



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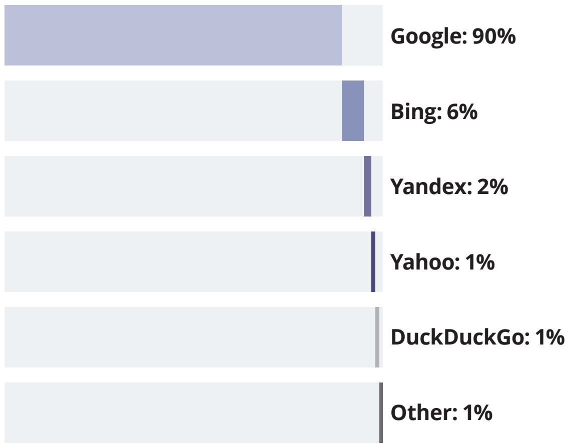
Search engine market share

Most popular search engines in 2024



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Germany

Der E-Commerce Verband

Interview

Martin Groß-Albenhausen

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

Policies and regulation:

What national policies, if any, are being considered or have been recently adopted in Germany that will likely have an impact on e-commerce?
The previous German government primarily focused on transposing EU legislation into national law. Its own initiatives impacting e-commerce largely centred around a voluntary personal information management system enabling consumers to manage their cookie settings centrally, and on data processing in the context of scoring.

In the last few years, the issue of level playing field between EU-based and non-EU-based e-commerce players has been high on the agenda of EU as well as national policymakers. Which concrete measures have been taken in Germany to ensure a level playing field? Are they enough to meet the challenge, in your opinion?
The previous government adopted an "E-Commerce Action Plan" aimed at ensuring a level playing field. It was published shortly before the European Commission's Communication and focuses on improved law enforcement. The new government continues this strategy, stating in the coalition agreement its intention to protect the retail sector from unfair competition from third countries.

As an industry, we welcome this ambition to ensure a level playing field. However, it is clear that in a Single Market, we need the commitment of all Member States to improve the situation.

Currently, the European Commission and the Member States are prioritising the simplification of rules, among others to stimulate the competitiveness of our European economy. Has Germany adopted such measures and do you think they will effectively simplify the day-to-day of e-commerce businesses in Germany?
The election campaign and the coalition agreement have shown that politicians in Germany are aware of the existing administrative burden on businesses. The new government is committed to digitalising and modernising the administration and to ensuring that legislation is effective and practice-oriented.

This year, the EU institutions will have made good progress on the negotiations for a revision of the Union Customs Code, which will have a strong impact on e-commerce imports into the EU. Is this a popular topic in Germany and how is the initiative seen by Germany's e-commerce companies?
The revision of the Union Customs Code is primarily viewed as an opportunity to contribute to levelling the playing field with third-country actors. As such, it is a highly debated and anticipated piece of legislation.

Sustainability:

What is currently happening in Germany to foster the emergence of a circular e-commerce?
The German National Circular Economy Strategy focuses on preventing waste, promoting smart product design, extending product lifespans, improving repairability, and keeping raw materials in circulation across all sectors. Based on this strategy, the new government plans to develop short-term, actionable measures focused on packaging, improving reuse and recycling, preventing waste, and promoting shared economy models. Meanwhile, consumer interest in second-hand goods is steadily increasing, driven by the desire for more affordable options combined with sustainability benefits.

> **"The revision of the Union Customs Code is primarily viewed as an opportunity to contribute to levelling the playing field with third-country actors."**

What is currently happening in Germany regarding sustainable logistics and packaging?
The new Postal Act, which came into force in July 2024, places a clear emphasis on sustainability. Postal service providers with an annual turnover exceeding 50 million euros are now required to disclose their greenhouse gas emissions. Additionally, a new environmental label will be introduced to rate the climate-friendliness of parcel delivery, enabling consumers to make more informed choices. A regular climate dialogue between the Federal Network Agency and companies will also promote emission reduction measures. Furthermore, voluntary cooperation between delivery services will be encouraged to ensure more efficient and environmentally friendly deliveries.

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers made, particularly SMEs, and how did this impact their activities?
The use of AI has become mainstream, primarily for marketing purposes (e.g. predictive modelling, personalisation, text generation, translation) and customer service (e.g. chatbots, first-level support). Increasingly, SMEs are moving their software and systems off-premise, migrating to cloud infrastructure. This is often driven by the shift of system providers towards cloud-native development rather than voluntary migration.

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Germany

bevh Der E-Commerce Verband

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Which technologies, such as AI, VR, big data, etc. are e-commerce industry players in Germany focusing on? Have there been any changes in your market due to these technologies?
AI and big data are the primary areas of investment at present. However, there remains uncertainty around how companies can or should leverage GPT-based software to maintain their competitive edge. Businesses are seeking AI guidelines to ensure data and information security. IT departments are increasingly using AI to facilitate backend programming.

Other areas related to e-commerce:

Have there been any changes/updates in Germany regarding consumers' payment and delivery preferences/behaviours?
Digital payments now account for nearly every second purchase. Among more traditional payment methods, direct debit (SEPA) remains the most important, while payment by invoice continues to be popular, representing more than 10% of transactions. Buy Now, Pay Later (BNPL) is more popular among younger e-commerce customers but still only accounts for a low single-digit percentage of transactions. Regardless of their size, it is essential for many e-commerce companies to involve a third party in the payment process. Unclear legal terms such as 'third party' hinder a basic understanding of the legislation.

It remains to be seen how the new Consumer Credit Directive (CCD2) and its implementation into national law will affect the use of payment methods. If there are no mitigating measures introduced, the conditions for purchases on account could deteriorate considerably for small and medium-sized merchants and especially for marketplaces and platforms in Germany.

What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?
The German economy has been affected by the broader economic downturn. However, e-commerce has returned to growth, exceeding 3% in the first and second quarter of 2025. While this provides a solid foundation for further growth, consumer purchasing behaviour remains volatile, largely due to political developments originating in the US or dissatisfaction with the new German government.

Are there any other e-commerce trends specific or unique to Germany you would like to share?
The share of transactions from platforms or retailers based in Asia/China rose from 2% in 2023 to 5.8% in 2024. This growth has driven an above-average increase in online marketplace shopping. In 2024, online marketplaces saw a combined growth of 4.7%, compared to a market average of 1.1%. The absolute growth of Asian e-commerce companies exceeded the total market growth. Independent online retailers and multichannel retailers experienced a decline, while most platform businesses saw increased business in 2024. As a result, most online retailers now sell through both their own online shops and various platforms. TikTok Shop has recently entered the German market, introducing an additional platform sales channel expected to significantly impact market dynamics and potentially alter consumer purchasing behaviour.

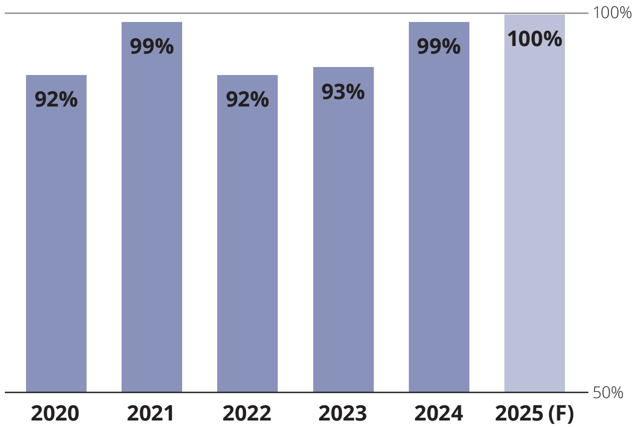
"TikTok Shop has recently entered the German market (...) expected to significantly impact market dynamics and potentially alter consumer purchasing behaviour."

Ireland

Currency: euro | VAT: 23%

Internet users

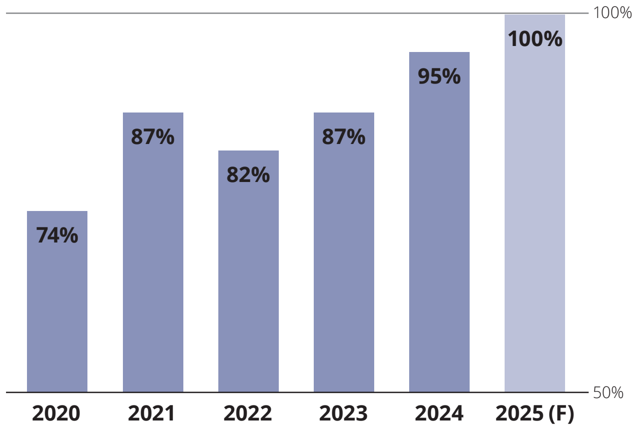
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

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



SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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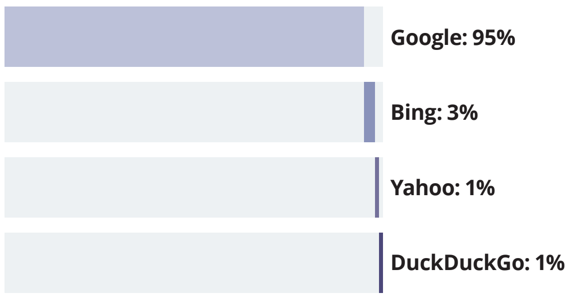
Search engine market share

Most popular search engines in 2024



SOURCE: STATCOUNTER

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Ireland

Digital Business Ireland

Interview
Lorraine Higgins
Founder, Digital Business Ireland

Policies and regulation:

What national policies, if any, are being considered or have been recently adopted in Ireland that will likely have an impact on e-commerce?
In Ireland, the Programme for Government laid out a number of policies for e-commerce, which, when implemented over the coalition's term (2025–2030), will impact how e-commerce businesses operate in the market. There is a pledge to implement the following policies and associated legislation:

- Updating legislation and guidelines regarding the disclosure of commercial content by online influencers, to ensure their effectiveness.
- Strengthening competition by promoting price transparency in all sectors..
- An independent review will examine the role of the Competition and Consumer Protection Commission (CCPC) in consumer protection, potentially resulting in strengthened powers.
- Developing air cargo infrastructure and assessing the feasibility of an all-island (North-South) approach to improving speed to market and competitiveness for indigenous and FDI exporting firms. This will be an enabling policy measure once fully implemented.

In the last few years, the issue of a level playing field between EU-based and non-EU-based e-commerce players has been high on the agenda of EU as well as national policymakers. Which concrete measures have been taken in Ireland to ensure a level playing field? Are they enough to meet the challenge, in your opinion?
Ireland has implemented EU-wide VAT changes, including the removal of low-value consignment VAT relief and the introduction of the Import One-Stop Shop (IOSS) system. These measures ensure that all e-commerce sellers, regardless of their location, are subject to the same VAT rules.

However, Digital Business Ireland believes more must be done to help businesses grow their online operations. It has proposed that a tiered scheme of digital grants be introduced in the next Irish budget.

Currently, the European Commission and the Member States are prioritising the simplification of rules, among others to stimulate the competitiveness of our European economy. Has Ireland adopted such measures and do you think they will effectively simplify the day-to-day of e-commerce businesses in Ireland?
Ireland has adopted the EU's VAT reforms, including the expansion of the One-Stop Shop (OSS) and IOSS systems, to streamline VAT compliance for e-commerce businesses.

Digital Business Ireland believes that the simplification process will actively benefit businesses of all sizes nationwide. While regulation must be balanced and provide necessary safeguards, offering support through less burdensome measures will make businesses more competitive and enable greater investment in digital development.

This year, the EU institutions will have made good progress on the negotiations for a revision of the Union Customs Code, which will have a strong impact on e-commerce imports into the EU. Is this a popular topic in Ireland and how is the initiative seen by Ireland's e-commerce companies?
A PwC survey has found support for the revision of the Union Customs Code among Irish businesses, as it will streamline operations and enhance efficiency in cross-border trade.

"Ireland has adopted the EU's VAT reforms... to streamline VAT compliance for e-commerce businesses. Digital Business Ireland believes that the simplification process will actively benefit businesses of all sizes nationwide."

However, the survey also found that e-commerce operators are concerned about the practical aspects of implementing the new customs regulations, particularly regarding compliance complexity and potential delays.

Sustainability:

What is currently happening in Ireland to foster the emergence of a circular e-commerce?
Ireland has established CIRCULÉIRE, a national platform aimed at accelerating circular business models. This initiative supports over 50 organisations in transitioning from linear to circular operations, facilitating knowledge exchange and sharing innovation across various sectors.

What is currently happening in Ireland regarding sustainable logistics and packaging?
The national postal service, An Post, is investing in fleet decarbonisation using renewable HVO biofuel and the deployment of electric vans, aiming to reduce CO2 emissions per parcel by 90% by 2030.
Repak, Ireland's compliance scheme for packaging waste, met all EU recycling targets in 2022.

Continued on the next page

Ireland

Digital Business Ireland

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Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers made, particularly SMEs, and how did this impact their activities?
Yes, there has been a marked shift in digitalisation and technology adoption among Irish retailers over the past year, particularly among scaling SMEs. This shift has been driven by evolving consumer expectations, rising operational costs, and a strong drive for resilience and efficiency in a competitive market.

Many SMEs have invested in more sophisticated websites, mobile-optimised online stores, digitally accessible tools, and integrated payment and delivery solutions. Retailers have increasingly adopted AR and VR strategies and enhanced their use of omnichannel services, merging in-store and online experiences through click-and-collect, digital loyalty programmes, and centralised customer databases. TikTok and Instagram have become critical tools for direct selling and marketing.

Operationally, cloud-based POS systems and inventory management tools have become more prevalent, helping small retailers improve efficiency. Overall, technology adoption has extended reach, enhanced customer experiences, and supported more resilient, future-ready retail operations across Ireland.

On the digital marketing front, the IAB Digital Adspend Report for 2024 shows that the Irish digital ad market now exceeds $1 billion annually.

However, the government must do more to encourage technology adoption. Only six businesses have received funding from a government scheme aimed at helping SMEs increase their digital presence, with less than 1% of the available €5 million budget disbursed to date.

Which technologies, such as AI, VR, big data, etc., are e-commerce industry players in Ireland focusing on? Have there been any changes in Ireland due to these technologies?
AI use among Irish enterprises has nearly doubled, from 8.1% in 2023 to 15% in 2024. It is being employed in various practical ways, including personalised product recommendations, dynamic pricing, and customer service chatbots. Irish retailers are beginning to use AI-driven tools for predictive analytics, aiding in demand forecasting, stock management, and campaign planning.

Big data is increasingly shaping customer insights and behavioural analysis, particularly for businesses operating across multiple channels or international markets.

While VR and AR technologies are still emerging, some retailers in furniture, fashion, and home improvement have started experimenting with virtual try-ons and immersive shopping experiences.

These technologies are reshaping how Irish e-commerce businesses engage customers. As user-friendly, plug-and-play tools become more accessible, broader adoption is expected. CeADAR, Ireland's National Centre for AI, is at the forefront, developing regulatory sandboxes and offering free online AI training. Additionally, various digital upskilling programmes, such as Springboard+, are funded through the National Training Fund.

Other areas related to e-commerce:

Have there been any changes/updates in Ireland regarding consumers' payment and delivery preferences/behaviours?
In relation to consumer behaviour we have seen a major increase in online purchasing. For instance in 2024, 85% of Irish internet users made online purchases, up from 78% in 2023. While B2C is performing strongly there has been a noticeable shift in B2B too with 40.4% of businesses making online purchases in 2024, an increase from 36% in 2023.

"The proliferation of Ireland's tech sector has driven the rapid growth of augmented and virtual reality in e-commerce."

What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?
A survey by Marketing.ie revealed that 72% of Irish shoppers use e-commerce due to its convenience. Additionally, 64% cited time savings, and 52% pointed to competitive pricing as primary motivations.

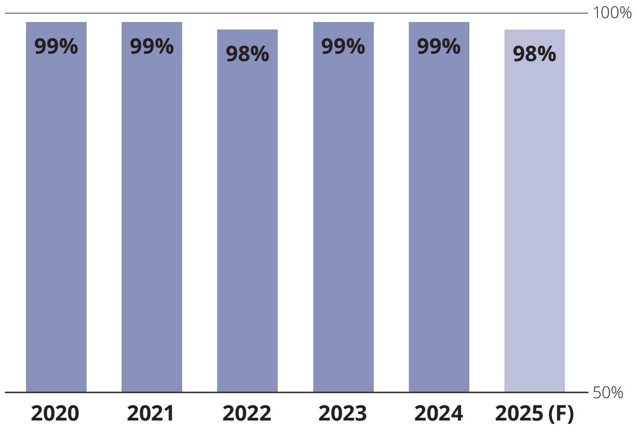
Are there any other e-commerce trends specific or unique to Ireland you would like to share?
The proliferation of Ireland's tech sector has driven the rapid growth of augmented and virtual reality in e-commerce. The combined market for these technologies in Ireland reached $108.9 million in 2023.

Luxembourg

Currency: euro | VAT: 17%

Internet users

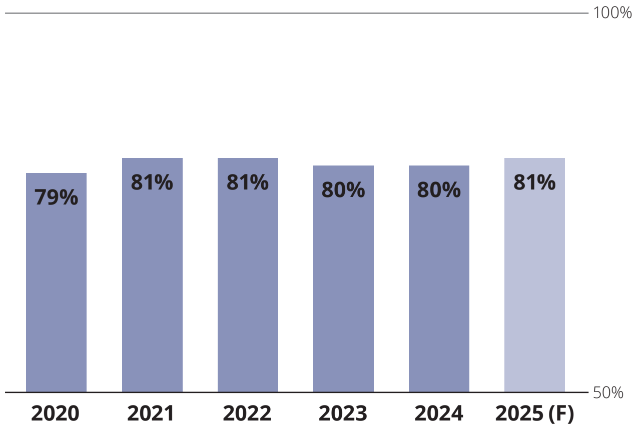
Percentage of the population aged 16-74 accessing the internet



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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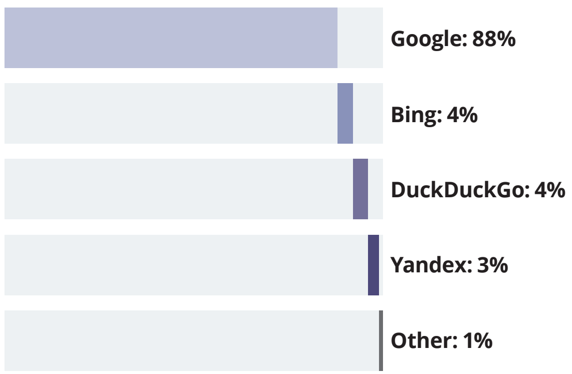
Search engine market share

Most popular search engines in 2024



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Luxembourg

LUXEMBOURG CONFEDERATION
SERVICES • COMMERCE • TRANSPORT

Interview

Théodore Biewer

Chief Public Affairs Officer,
Luxembourg Confederation

Policies and regulation:

What national policies, if any, are being considered or have been recently adopted in Luxembourg that will likely have an impact on e-commerce?
At present, Luxembourg is closely observing the evolution of the e-commerce sector but has not introduced new national policies directly targeting e-commerce. However, general developments regarding digitalisation, administrative simplification, and sustainability indirectly affect the sector. Luxembourg Confederation remains actively engaged with policymakers to ensure that future national policies support a competitive and dynamic e-commerce environment.

In the last few years, the issue of level playing field between EU-based and non-EU-based e-commerce players has been high on the agenda of EU as well as national policymakers. Which concrete measures have been taken in Luxembourg to ensure a level playing field? Are they enough to meet the challenge, in your opinion?
We have held multiple discussions with several Luxembourg Ministers regarding the need for a level playing field between EU-based and non-EU-based e-commerce players. The Luxembourg government has shown a clear understanding of the challenges and is open to working towards solutions. However, Luxembourg strongly believes that effective measures must be taken at the European level to ensure consistency and impact. That is one of the key reasons why we decided to join Ecommerce Europe — to stay informed on the latest developments and to contribute actively to the European dialogue.

Currently, the European Commission and the Member States are prioritising the simplification of rules, among others to stimulate the competitiveness of our European economy. Has Luxembourg adopted such measures and do you think they will effectively simplify the day-to-day of e-commerce businesses in Luxembourg?
Luxembourg's government is actively prioritising administrative simplification, recognising that it is a key lever to enhance the competitiveness of businesses, including online retailers. We particularly appreciate that the government is involving the private sector directly through consultations. Initiatives such as the implementation of a "one-stop-shop" ("once only") system are highly welcomed, as they promise to greatly ease the administrative burden on businesses and simplify daily operations for e-commerce players.

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers made, particularly SMEs, and how did this impact their activities?
In recent years, we have seen signs of acceleration in digitalisation among Luxembourg's retailers, particularly SMEs. Supported by public subsidies offered through the Ministry of the Economy, businesses have been actively encouraged to digitise their operations.

We also organise initiatives such as the E-Forum and the "Futur du commerce" conference, where experts and businesses showcase concrete examples of how digitalisation — including artificial intelligence — can significantly optimise logistics, supply chains, and customer experiences. Last year, our main theme was AI, highlighting how it can enhance operational efficiency and competitiveness.

"Consumers increasingly seek more flexible and autonomous delivery options."

Which technologies, such as AI, VR, big data, etc. are e-commerce industry players in Luxembourg focusing on? Have there been any changes in Luxembourg due to these technologies?
The use cases vary:

- Basic Generative AI tools are being employed by smaller enterprises, representing a significant step forward for them.
- Advanced AI applications are being used for sales optimisation, marketing personalisation, and process optimisation.
- Other companies are still at the beginning of their journey implementing AI.

While Virtual Reality (VR) is less prevalent, the broader integration of data analytics and AI is transforming business operations at various levels.

Other areas related to e-commerce:

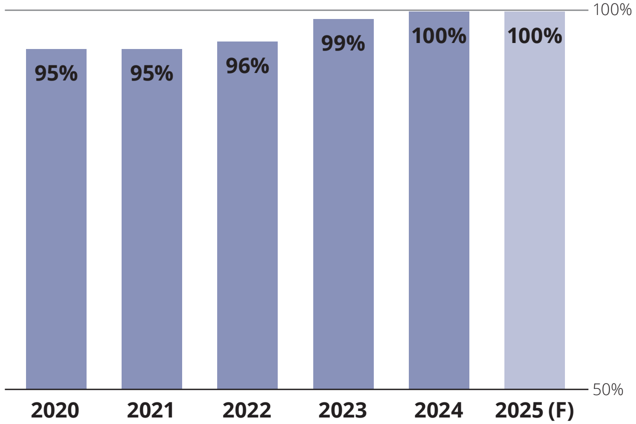
Have there been any changes/updates in Luxembourg regarding consumers' payment and delivery preferences/ behaviours?
We are witnessing a growing trend towards pack-up stations and click-and-collect solutions in Luxembourg. Consumers, often not available at home during delivery times, increasingly seek more flexible and autonomous delivery options. Businesses are responding to this demand progressively by offering these alternatives.

Netherlands

Currency: euro | VAT: 21%

Internet users

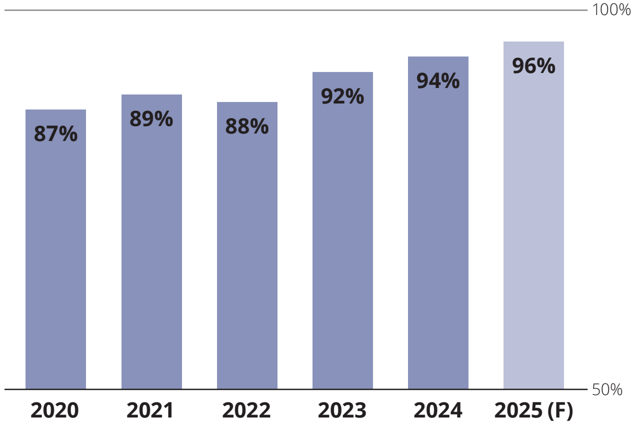
Percentage of the population aged 16-74 accessing the internet



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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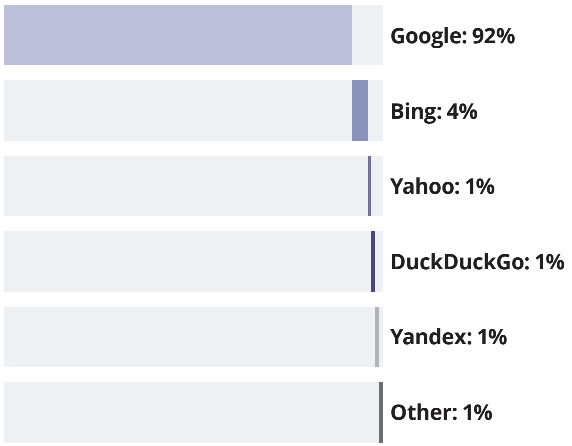
Search engine market share

Most popular search engines in 2024



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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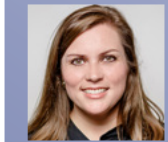
Netherlands

thuiswinkel.org

Interview

Marlene ten Ham

Managing Director, Thuiswinkel.org



Policies and regulation:

What national policies, if any, are being considered or have been recently adopted in the Netherlands that will likely have an impact on e-commerce?
The Dutch political and regulatory landscape affecting e-commerce continues to evolve, with growing attention on key themes such as buy-now-pay-later (BNPL) services, the circular economy, and consumer protection. Businesses continue to face increasing regulatory demands, and while we support initiatives that protect consumers and the environment, we urge policymakers to prioritise harmonisation and proportionality in regulation.

BNPL remains a highly debated topic, especially given rising concerns around consumer debt among younger demographics. While the upcoming implementation of the revised EU Consumer Credit Directive (CCD) introduces important safeguards, many in politics and civil society argue that these measures do not go far enough to address the societal risks. Meanwhile, the Dutch regulatory framework diverges from the EU norm by mandating that online retailers offer consumers the option to pay at least 50% after delivery. We believe that this requirement is outdated and should be repealed in favour of a more harmonised European approach, ensuring responsible usage without creating market distortion or incentivising debt.

Sustainability remains a central policy focus. The Dutch Ministry for Infrastructure and Water is preparing national legislation to support the transition to a circular economy, running alongside the European Commission's proposal for a Circular Economy Act. While we fully endorse the ambition to make the economy more sustainable, Thuiswinkel.org strongly advocates for coordinated EU-level legislation to avoid fragmentation of the internal market. Divergent national rules not only create unnecessary compliance burdens for cross-border e-commerce but also risk undermining the effectiveness of the broader EU Green Deal goals.

In the last few years, the issue of level playing field between EU-based and non-EU-based e-commerce players has been high on the agenda of EU as well as national policymakers. Which concrete measures have been taken in the Netherlands to ensure a level playing field? Are they enough to meet the challenge, in your opinion?
As a key entry point for non-EU parcels, Dutch Customs processes approximately 3 to 3.5 million parcels each day—equivalent to over 40 parcels per second, 24 hours a day. This immense volume strains enforcement and fuels unfair competition. The Netherlands has actively contributed to EU customs reforms, proposing measures such as promoting bulk imports to improve oversight and reduce individually imported parcels. Political awareness is growing, especially in Parliament, but concrete actions have not yet been taken.

Thuiswinkel.org urges the Dutch government to follow Germany and France by introducing a national action plan to address unfair competition from non-EU platforms. We believe more decisive and swift measures are necessary to truly level the playing field.

Currently, the European Commission and the Member States are prioritising the simplification of rules, among others to stimulate the competitiveness of our European economy. Has the Netherlands adopted such measures and do you think they will effectively simplify the day-to-day of e-commerce businesses in the Netherlands?
Yes, the Netherlands has introduced several measures aimed at reducing regulatory burdens for businesses. In December 2024, the government launched an Action Programme on Reducing Regulatory Pressure, focusing on preventing unnecessary rules in new legislation and addressing existing burdens. This is reinforced by a parliamentary motion setting a target to reduce regulatory costs by 20% for key sectors by the end of 2026.

> **"Businesses continue to face increasing regulatory demands, and while we support initiatives that protect consumers and the environment, we urge policymakers to prioritise harmonisation and proportionality in regulation."**

The Business Impact Assessment has also been strengthened, introducing a "no, unless" principle for new reporting requirements ensuring that new rules are feasible for (small) businesses. The Advisory Board on Regulatory Burden (ATR) now has a permanent status and enhanced powers, including mandatory early involvement in the legislative process.

These initiatives mark a meaningful step forward. While it is too early to assess their full impact, they show a political commitment to making regulation more workable for (SME) businesses.

This year, the EU institutions will have made good progress on the negotiations for a revision of the Union Customs Code, which will have a strong impact on e-commerce imports into the EU. Is this a popular topic in the Netherlands and how is the initiative seen by the Netherlands' e-commerce companies?
It is an important topic for the Dutch e-commerce sector. The government is actively involved in the negotiations in Brussels, with a Dutch rapporteur in the European Parliament and strong engagement in the Council.

Continued on the next page

Netherlands

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Dutch e-commerce companies generally support key elements of the proposal, including the removal of the EUR 150 de minimis threshold, which currently allows low-value goods from outside the EU to enter without customs duties. This change is expected to support fairer competition. There is also support for improved data use through the EU Customs Data Hub and for enhanced coordination via the proposed EU Customs Authority.

Sustainability:

What is currently happening in the Netherlands to foster the emergence of a circular e-commerce?
The Netherlands aims for a fully circular economy by 2050. Through the National Circular Economy Programme, businesses are supported in adopting circular models and using secondary raw materials. Efforts are underway to promote circular product design, emphasising durability, repairability, and recyclability. E-commerce platforms and retailers are piloting circular packaging and reusable systems to minimise single-use packaging. Additionally, waste management and recycling infrastructure are being enhanced to improve the collection and sorting of packaging and products, supported by programmes like "Van Afval Naar Grondstof".

The government is currently exploring how to involve consumers in the transition. For example, they are researching whether prohibiting free returns would alter consumption and return patterns. Our own research shows that nearly half of consumers find sustainability very important when shopping online. Webshops are often their first stop for information. We see it as our responsibility to drive meaningful change in the e-commerce industry. That's why we have developed the Thuiswinkel Sustainability Certification, specifically for sustainable e-commerce.

What is currently happening in the Netherlands regarding sustainable logistics and packaging?
Dutch consumers consider both sustainable delivery and packaging to be very important. Currently, 30% of webshops communicate about sustainable packaging and 23% use recycled materials. Packaging-free shipping and the use of reusable packaging are gaining ground.

Sustainable logistics remains a key challenge. We've been strongly committed to this: 86% of webshops now provide information on more sustainable delivery options. CO_2 emissions in the last mile for an e-commerce parcel have dropped by 56% compared to 2018, now averaging just 100 grams of CO_2 per parcel. The sector is embracing a new ambition to reduce last-mile CO_2 emissions from parcel delivery by 90% by 2030, compared to 2018 levels.

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers made, particularly SMEs, and how did this impact their activities?
Many have embraced AI tools for customer service, content creation, and supply chain optimisation. There's growing adoption of warehouse automation, live chatbots, and personalised product recommendations. SMEs are also increasingly investing in privacy-first data strategies, prompted by the phase-out of third-party cookies and stricter data regulations.

At the same time, sustainability and efficiency are driving tech choices — from smarter packaging to emissions tracking. This shift is helping retailers improve customer experience, cut operational costs, and stay competitive in a fast-evolving e-commerce landscape.

Which technologies, such as AI, VR, big data, etc. are e-commerce industry players in the Netherlands focusing on? Have there been any changes in the Netherlands due to these technologies?
Dutch e-commerce companies are moving beyond experimentation and are now actively integrating AI. It is not only used for content creation and personalisation, but also for optimising supply chains, automating warehouses, and improving inventory forecasting. Intelligent systems help businesses reduce delivery times, cut costs, and make operations more sustainable.

"The sector is embracing a new ambition to reduce last-mile CO_2 emissions from parcel delivery by 90% by 2030, compared to 2018 levels."

On the customer side, AI powers chatbots, virtual assistants and product recommendation engines, making online shopping more intuitive and efficient. Voice technology and image search are also gaining traction. These developments are not only reshaping internal processes, but also elevating the customer experience and redefining what digital commerce can offer.

Other areas related to e-commerce:

Have there been any changes/updates in the Netherlands regarding consumers' payment and delivery preferences/behaviours?
Currently, 81.3% of parcels are delivered to consumers' homes, 12.2% to service points, and 6.4% to other locations such as parcel lockers. The number of parcel lockers saw significant growth in 2024 — increasing by 70%, from 2,873 to 4,883 locations. We continue to emphasise the importance of picking up parcels by bike or on foot, or combining it with other errands if travelling by car.

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Netherlands

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What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?
E-commerce has grown in share of spend over the last years, from 27% in 2020 to 32% in 2024. Consumers expect to spend more online in the coming years. According to their own estimates, the online share of spending will grow to 40% in 2030. Categories where they anticipate ordering more frequently online include telecom, clothing, household electronics, sports and leisure, health and beauty, and food.

Are there any other e-commerce trends specific or unique to the Netherlands you would like to share?
While the focus on sustainability in European e-commerce is not unique, it remains essential for the sector to take responsibility in driving the transition to a green economy. With the Thuiswinkel Sustainability Certification, webshops are independently assessed across six key themes: strategy, delivery, returns, packaging, circular economy, and product offering. This enables online retailers to take concrete steps toward a more responsible future, while providing consumers with clear insight into a webshop's sustainability performance.

Together, we're building a movement to make the e-commerce sector more sustainable. Our next goal is to scale this across the industry and set the standard internationally. The challenges are significant — but the opportunities are even greater.

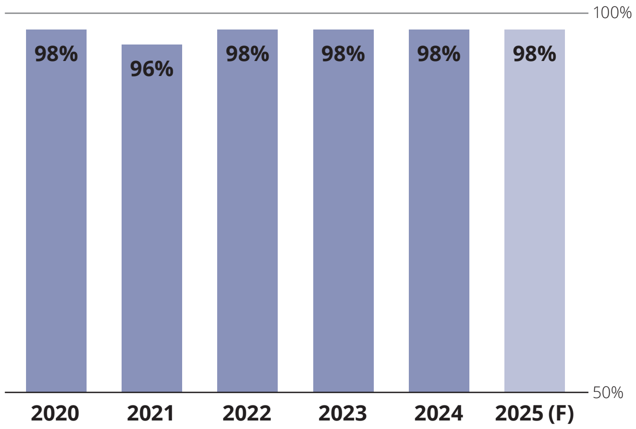
"With the Thuiswinkel Sustainability Certification webshops are independently assessed across six key themes, enabling online retailers to take concrete steps toward a more responsible future."

United Kingdom

Currency: pound | VAT: 20%

Internet users

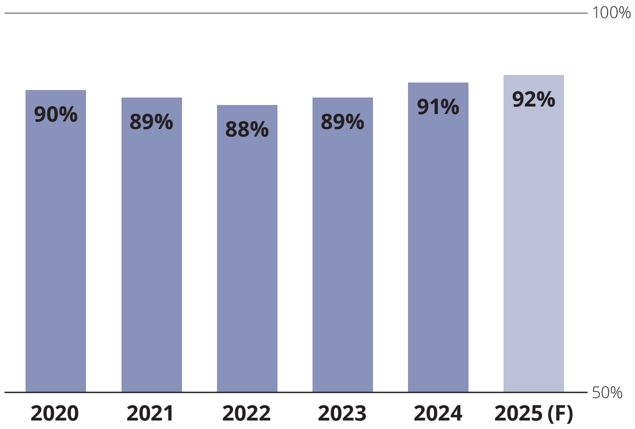
Percentage of the population aged 16-74 accessing the internet



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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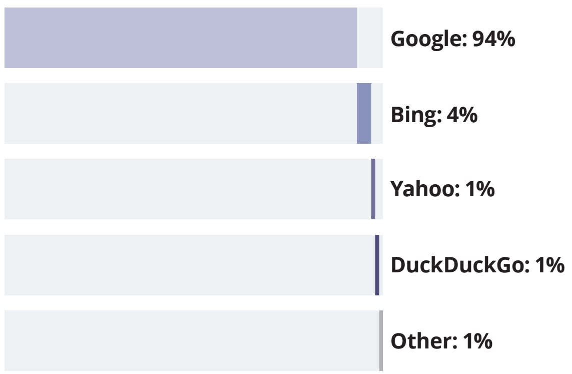
Search engine market share

Most popular search engines in 2024



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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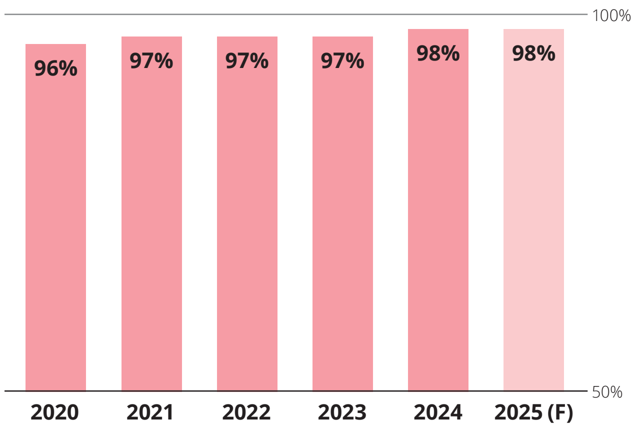
Northern Europe

Internet users

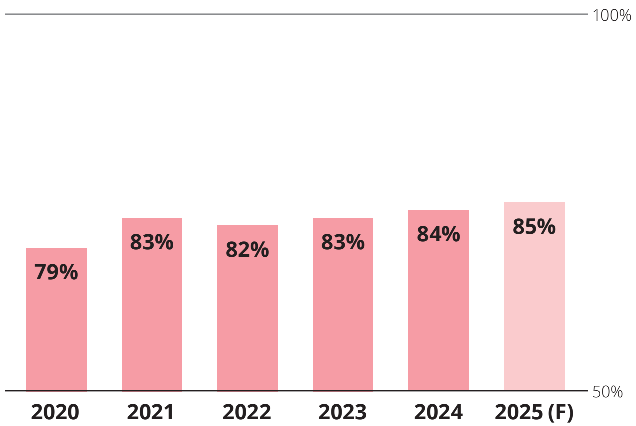
Percentage of the population aged 16-74 accessing the internet



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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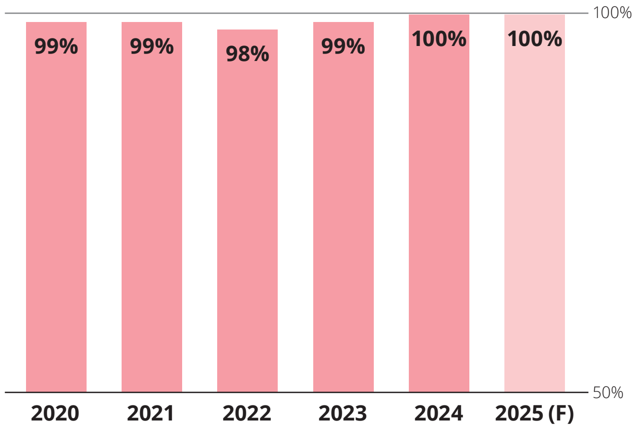
Denmark

Currency: krone | VAT: 25%

Internet users

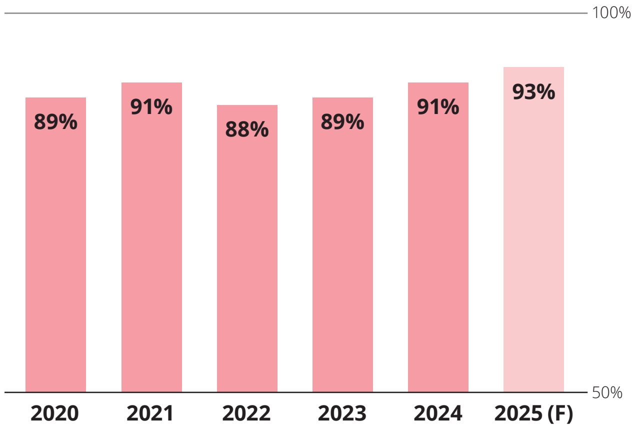
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

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



SOURCE: EUROSTAT

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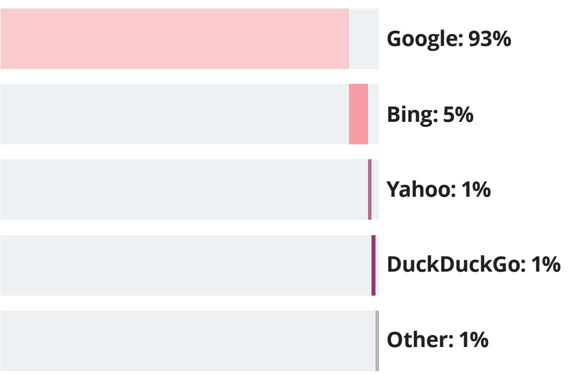

SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Denmark

DANSK ERHVERV

Interview

Niels Ralund

eCommerce Director, The Danish Chamber of Commerce (Dansk Erhverv)

What national policies, if any, are being considered or have been recently adopted in Denmark that will likely have an impact on e-commerce?
Denmark is aware of the challenges in e-commerce regulation and supports the ongoing EU Customs Reform. However, the Danish Chamber of Commerce believes that the proposed "deemed importer" concept alone is insufficient to close the legal loophole that allows online marketplaces to avoid the compliance obligations faced by traditional importers and retailers, undermining the level playing field. The proposed €2 handling fee on small parcels is seen as symbolic and ineffective in reducing the volume of non-compliant imports.

In the last few years, the issue of level playing field between EU-based and non-EU-based e-commerce players has been high on the agenda of EU as well as national policymakers. Which concrete measures have been taken in Denmark to ensure a level playing field? Are they enough to meet the challenge, in your opinion?
Current measures fall short of ensuring a level playing field between EU sellers and those facilitated through online marketplaces. Key gaps include the absence of proactive due diligence obligations for online marketplaces, which leads to non-compliant imports.

Currently, the European Commission and the Member States are prioritising the simplification of rules, among others to stimulate the competitiveness of our European economy. Has Denmark adopted such measures and do you think they will effectively simplify the day-to-day of e-commerce businesses in Denmark?
The Danish government has launched a broader effort to reduce regulatory burdens, which the Danish Chamber of Commerce supports. This includes simplifying rules for businesses, including e-commerce. While these initiatives are a step in the right direction, Danish companies remain cautious about whether the measures will lead to meaningful simplification in day-to-day operations.

This year, the EU institutions will have made good progress on the negotiations for a revision of the Union Customs Code, which will have a strong impact on e-commerce imports into the EU. Is this a popular topic in Denmark and how is the initiative seen by Denmark's e-commerce companies?
We have yet to see whether it will have a strong impact or just some impact. As mentioned earlier, we would like to see stronger legal actions taken against platforms that do not comply with EU regulations. Danish e-commerce actors call for online platforms to be recognised as economic operators with proactive compliance obligations to ensure a fair, safe, and sustainable digital market in line with EU environmental and consumer protection goals.

Sustainability:

What is currently happening in Denmark to foster the emergence of a circular e-commerce?
Global insecurity affects the market, as general consumer buying expectations remain low, making price the most important factor when purchasing both new and second-hand items. Price and climate concern are also the main drivers behind the purchase of re-commerced products. A small but growing number of companies have started viewing re-commerce as a new sales channel, with more now offering end-to-end re-commerce services on behalf of brands and stores. Over the coming years, we expect more companies to adopt re-commerce as a way to enhance brand value and as a gateway into their brand universe.

"Danish e-commerce actors call for online platforms to be recognised as economic operators with proactive compliance obligations..."

What is currently happening in Denmark regarding sustainable logistics and packaging?
The largest delivery companies have integrated sustainable logistics into their core offerings, which cannot be opted out of. They also communicate these efforts to end-users when selecting delivery methods online. However, they are currently reevaluating this approach due to the difficulty in substantiating the claimed sustainable effects.

New companies are emerging with offerings such as packaging that can be returned to the producer after use. This innovation is still in its early stages and remains relatively expensive, making it a conscious choice for consumers. Denmark continues to focus on developing sustainable solutions and has recently opened the world's largest e-methanol plant, which will enable Mærsk's first container ship to operate on alternative fuel.

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers made, particularly SMEs, and how did this impact their activities?
The use of AI technologies is rapidly increasing among Danish retailers. There is a particular focus on process optimisation, with AI being implemented in time-consuming areas such as customer service, Q&As, product management, and marketing content creation. Combined, AI serves as a driver for both cost-saving initiatives and sustainable growth.

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Denmark

DANSK ERHVERV

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Which technologies, such as AI, VR, big data, etc. are e-commerce industry players in Denmark focusing on? Have there been any changes in Denmark due to these technologies?
A mix of AI and big data is transforming the marketplace. There is a particular emphasis on process and performance optimisation, which is significantly increasing efficiency and enhancing growth potential.

Other areas related to e-commerce:

Have there been any changes/updates in Denmark regarding consumers' payment and delivery preferences/behaviours?
Consumers increasingly prefer using their smartphones for online payments, a trend that continues to grow. Parcel lockers, click-and-collect, and local pickup options are gaining popularity as consumers opt for the most cost-effective delivery solutions. The robust infrastructure and widespread availability of these options make them convenient and attractive.

What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?
In Denmark, e-commerce continues to grow due to its convenience and the strength of the digital infrastructure. Mobile commerce and user-friendly platforms have further driven sales. However, economic uncertainty and inflation have prompted some consumers to cut back on non-essential purchases, causing a slight slowdown in specific segments.

Are there any other e-commerce trends specific or unique to Denmark you would like to share?
A notable trend in Denmark is the integration of social media with e-commerce, with many retailers leveraging platforms like Instagram and TikTok for direct sales. Additionally, Danish consumers increasingly expect seamless omnichannel experiences, prompting many businesses to enhance both their digital and physical presences.

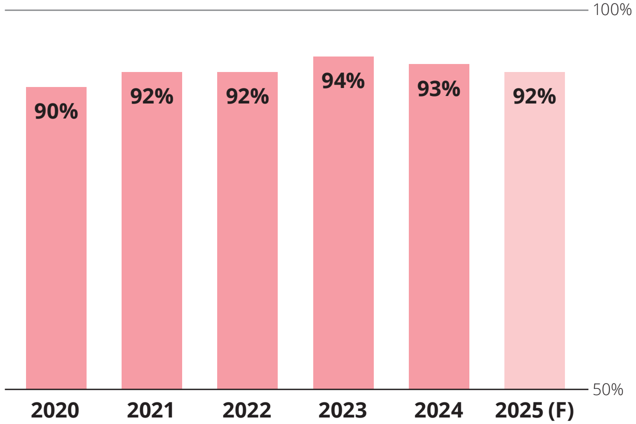
"A mix of AI and big data is transforming the marketplace, significantly increasing efficiency and enhancing growth potential."

Estonia

Currency: euro | VAT: 20%

Internet users

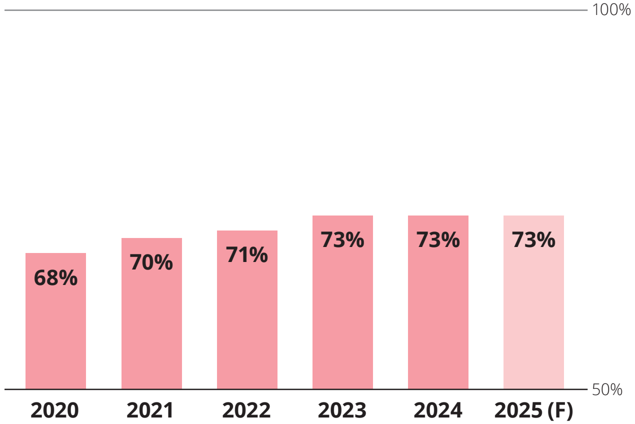
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

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



SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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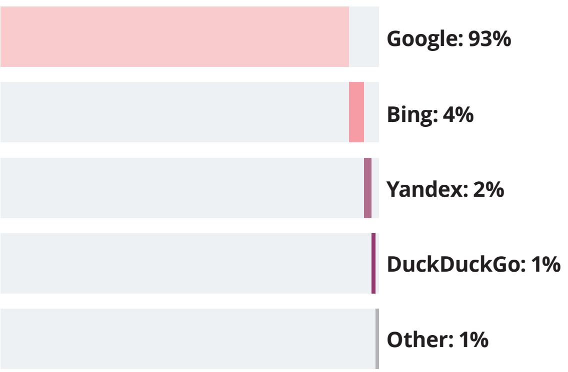
Most popular search engines in 2024



SOURCE: STATCOUNTER

B2C e-commerce turnover (€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.

Estonia

Eesti e-kaubanduse liit

Interview
Tõnu Väät
CEO, Estonian e-Commerce Association

Policies and regulation:

What national policies, if any, are being considered or have been recently adopted in Estonia that will likely have an impact on e-commerce?
Everything coming from the European institutions is expected to be adopted immediately. This poses a problem, as Brussels often overlooks the lack of control over Asia. Most regulations only introduce additional obligations and costs for entrepreneurs. Can anyone identify a regulation that has genuinely improved life for entrepreneurs, increased profits, enhanced competitiveness with Asia, and simultaneously made life safer and better for consumers?

In the last few years, the issue of level playing field between EU-based and non-EU-based e-commerce players has been high on the agenda of EU as well as national policymakers. Which concrete measures have been taken in Estonia to ensure a level playing field? Are they enough to meet the challenge, in your opinion?
The main issue with the EU is that while it passes the right laws, it fails to enforce compliance among third countries—especially in Asia—leading to unequal competition. Most large Asian platforms fail to comply with requirements such as packaging excise duties, environmental standards, discount price regulations, product safety, and accessibility. Ensuring compliance with these rules demands significant investment—often hundreds of thousands of euros—which is beyond the capacity of many companies.

Currently, the European Commission and the Member States are prioritising the simplification of rules, among others to stimulate the competitiveness of our European economy. Has Estonia adopted such measures and do you think they will effectively simplify the day-to-day of e-commerce businesses in Estonia?
That sounds good, but I'd prefer to see tangible results before commenting. Again, the real issue is not simplification, but the lack of oversight for third-country actors. For example, 50,000 out of 80,000 Temu factories do not meet the EU's standards for product safety. What needs to be simplified? Supervision must begin!

This year, the EU institutions will have made good progress on the negotiations for a revision of the Union Customs Code, which will have a strong impact on e-commerce imports into the EU. Is this a popular topic in Estonia and how is the initiative seen by Estonia's e-commerce companies?
There have been no noticeable effects yet. We're keenly awaiting the customs reform. Applying handling fees to cheap goods from Asia and removing customs duty exemptions would certainly help. It would encourage consumers to reconsider overconsumption, question the quality of inexpensive products, and ultimately foster fairer competition for European businesses.

Sustainability:

What is currently happening in your market regarding sustainable logistics and packaging?
There's been something of a retreat—some greenwashing, some real benefits. While courier companies are moving towards carbon-neutral transport and companies are using more eco-friendly packaging, consumers are generally unwilling to pay extra for it. Their priority remains fast delivery, not environmental impact.

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers made, particularly SMEs, and how did this impact their activities?
Yes—automation, recommendation indexes, improved search functions, and smarter digital marketing are becoming more common.

Which technologies, such as AI, VR, big data, etc. are e-commerce industry players in your market focusing on? Have there been any changes in your market due to these technologies?
AI is the leading focus. It's rapidly developing and is being used in search functionality, product recommendations, chat interfaces, marketing optimisation, word processing, and campaign planning.

Other areas related to e-commerce:

Have there been any changes/updates in your market regarding consumers' payment and delivery preferences/behaviours?
In Estonia, bank link payments are still the most common. However, instalment payment, Buy Now Pay Later (BNPL) options, crypto payment solutions, and "click and try" models (where payment is made only after keeping the goods for 30 days) are gaining traction.

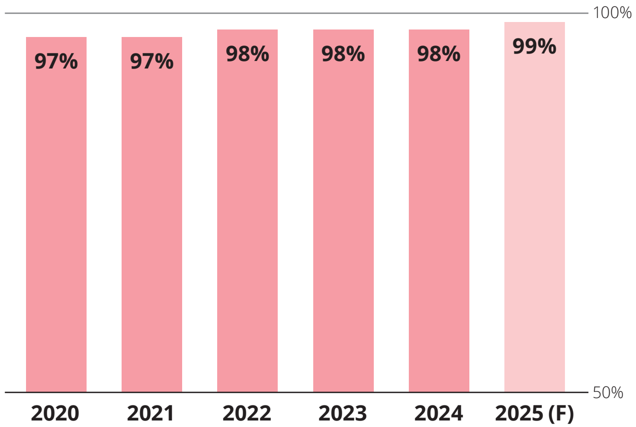
What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?
Online shopping surged by 200–300% during the pandemic. Last year it grew by 18%. Prior to the pandemic, normal growth was between 15–25%, and we're now returning to that norm. In 2024, Estonians ordered 17 million packages from parcel machines—14% more than in 2023. About 65% of those were from within Estonia, and 35% from abroad, mainly from Asia.

Finland

Currency: euro | VAT: 24%

Internet users

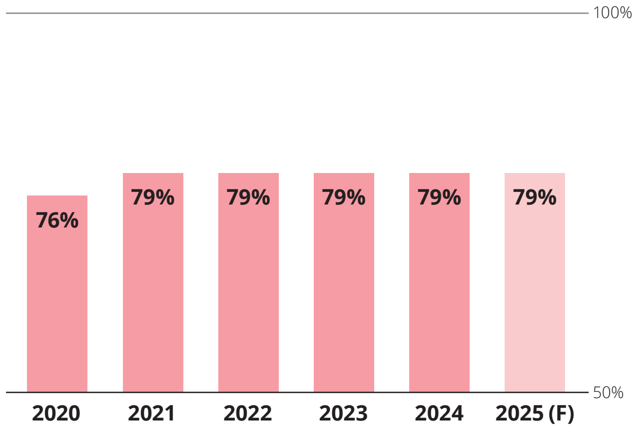
Percentage of the population aged 16-74 accessing the internet



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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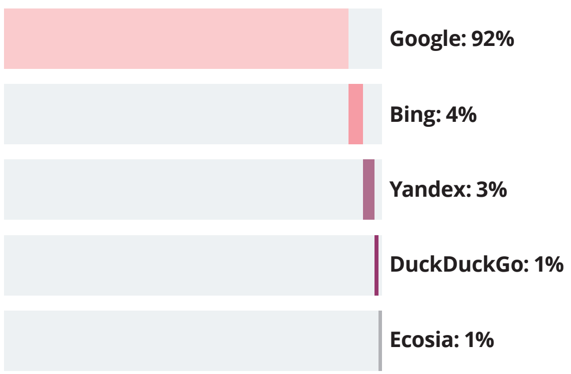
Search engine market share

Most popular search engines in 2024



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Finland

KAUPAN LIITTO

Interview

Tiina Vyyryläinen

Chief Policy Adviser, Finnish Commerce Federation

Policies and regulation:

What national policies, if any, are being considered or have been recently adopted in Finland that will likely have an impact on e-commerce?
The Directive on the accessibility requirements for products and services entered into force on 28 June 2025. This Directive affects, for example, e-commerce layouts. Additionally, an interpretation of the Consumer Protection Act by the Finnish Consumer and Competition Agency, which impacts how payment methods can be displayed on the payment page, must be taken into consideration.

Amendments to the Consumer Credit Directive are currently being implemented into national legislation, as are the Directives on empowering consumers for the green transition and on the right to repair, both due to be applied in 2026.

In terms of taxation, the standard VAT rate was raised from 24 percent to 25.5 percent from September 2024. Most goods and services previously subject to the reduced 10 percent VAT rate, such as medicines and books, were raised to 14 percent as of 1 January 2025.

Following the implementation of the SME VAT Directive, the national threshold for small-scale VAT activity was increased from €15,000 to €20,000 in January 2025.

In the last few years, the issue of level playing field between EU-based and non-EU-based e-commerce players has been high on the agenda of EU as well as national policymakers. Which concrete measures have been taken in Finland to ensure a level playing field? Are they enough to meet the challenge, in your opinion?
The Finnish Parliament is currently forming its position on the Commission's e-commerce communication. It encourages the Finnish Government to actively promote swift action to supplement the regulatory framework and introduce legislative changes related to the liability of online platforms facilitating the sale of goods from third countries. It also supports the removal of the customs duty-free limit of EUR 150. No other measures have been undertaken in this regard.

Given the complexity of the situation, more should be done, primarily at the EU level, but also nationally.

Currently, the European Commission and the Member States are prioritising the simplification of rules, among others to stimulate the competitiveness of our European economy. Has Finland adopted such measures and do you think they will effectively simplify the day-to-day of e-commerce businesses in Finland?
National deregulation efforts have focused on factors with relatively minor impacts. However, the Commission's simplification measures will alleviate companies' reporting obligations.

This year, the EU institutions will have made good progress on the negotiations for a revision of the Union Customs Code, which will have a strong impact on e-commerce imports into the EU.

Is this a popular topic in Finland and how is the initiative seen by Finnish e-commerce companies?
Over the past year, there has been active public debate in Finland regarding online marketplaces and online stores based in third countries. The removal of the EUR 150 customs duty-free limit has also been a key topic. The Finnish Commerce Federation has extensively raised awareness on this issue.

“ The market for second-hand goods has grown rapidly in Finland, both in physical stores and online. “

Sustainability:

What is currently happening in Finland to foster the emergence of a circular e-commerce?
The market for second-hand goods has grown rapidly in Finland, both in physical stores and online. However, there are currently no specific incentives to foster the development of circular e-commerce.

What is currently happening in Finland regarding sustainable logistics and packaging?
Finland is committed to ambitious climate goals, which are steering logistics towards low-emission solutions.

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers made, particularly SMEs, and how did this impact their activities?
The use of artificial intelligence and AI agents is increasing among e-commerce companies and is becoming more accessible to SMEs through the services of Digital Commerce Finland.

Other areas related to e-commerce:

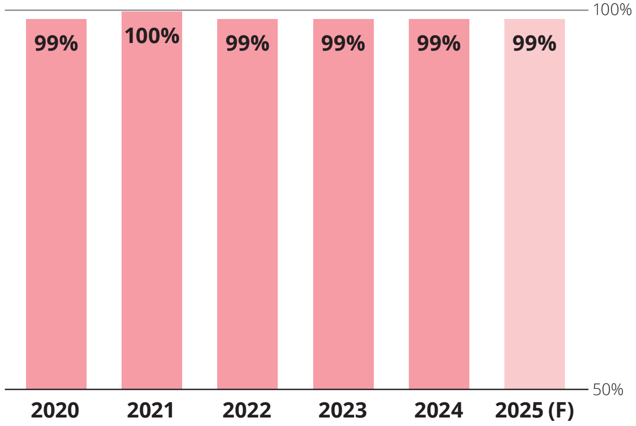
Have there been any changes/updates in Finland regarding consumers' payment and delivery preferences/behaviours?
Mobile payments have become increasingly popular. Bank transfer-based instant payments are also becoming more widespread. A distinctive feature of Finnish consumers is their preference for bank transfer-based payments for online purchases. When it comes to receiving shipments, Finnish consumers prefer pickup boxes.

Iceland

Currency: krona | VAT: 24%

Internet users

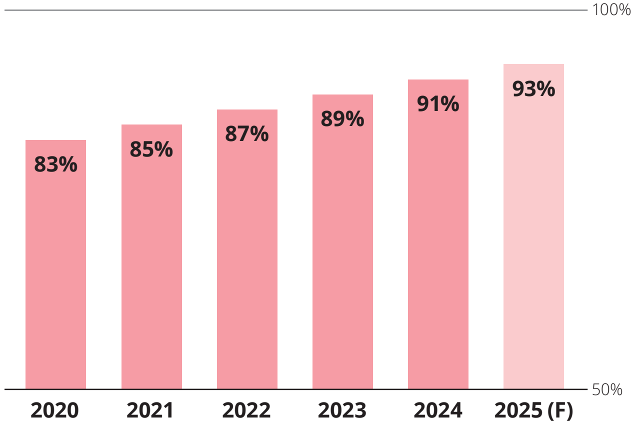
Percentage of the population aged 16-74 accessing the internet



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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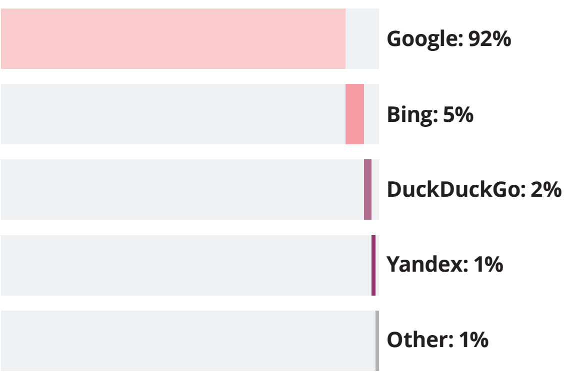
Search engine market share

Most popular search engines in 2024



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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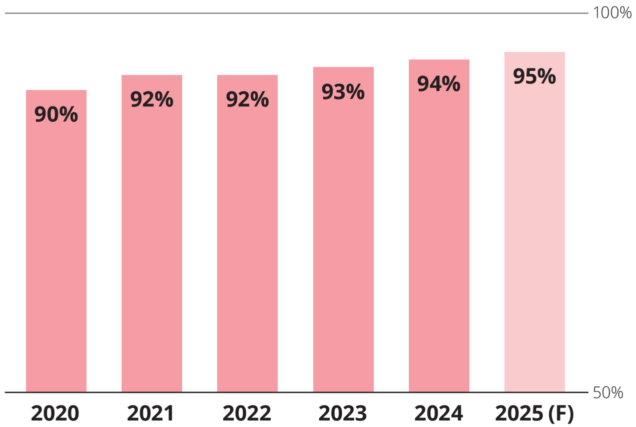
Latvia

Currency: euro | VAT: 21%

Internet users

Percentage of the population aged 16-74 accessing the internet



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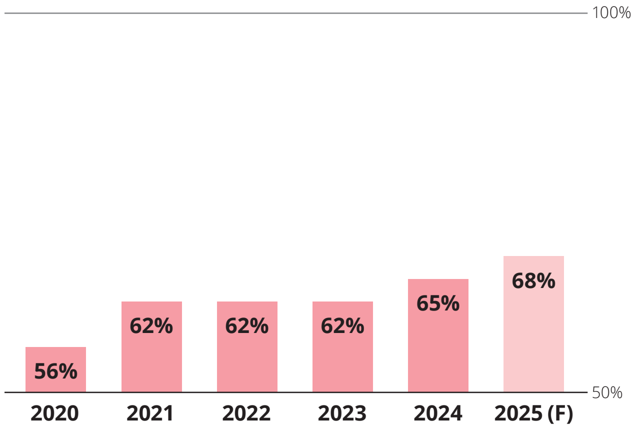
Percentage of the population aged 16-74 who bought goods or services online



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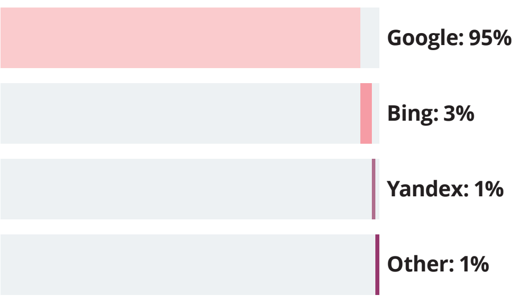
Search engine market share

Most popular search engines in 2024



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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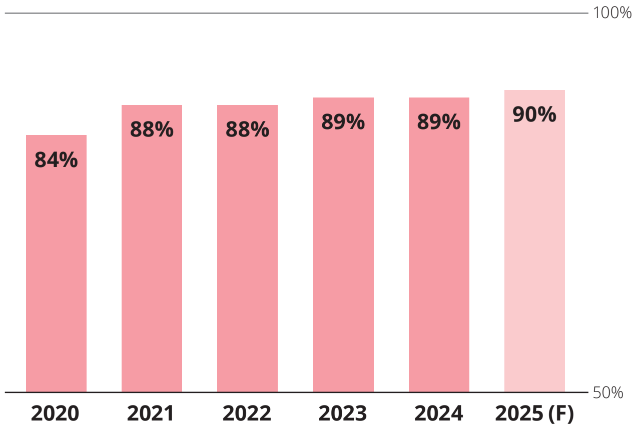
Lithuania

Currency: euro | VAT: 21%

Internet users

Percentage of the population aged 16-74 accessing the internet



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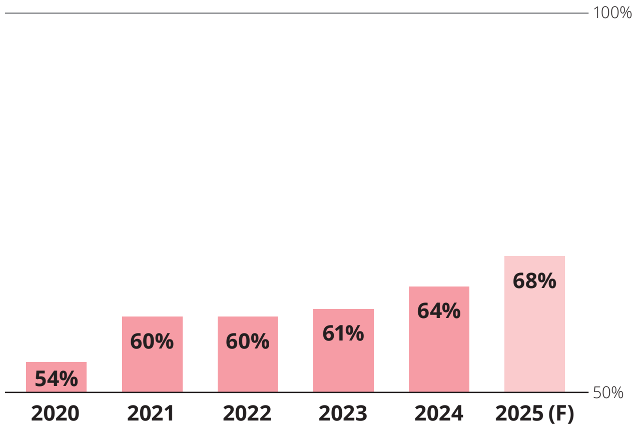

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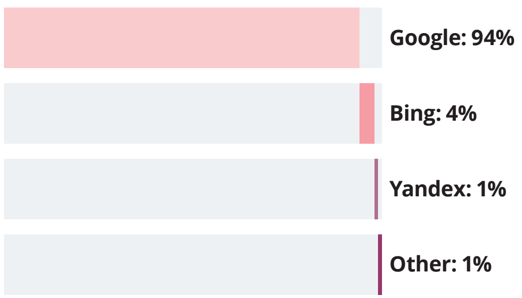

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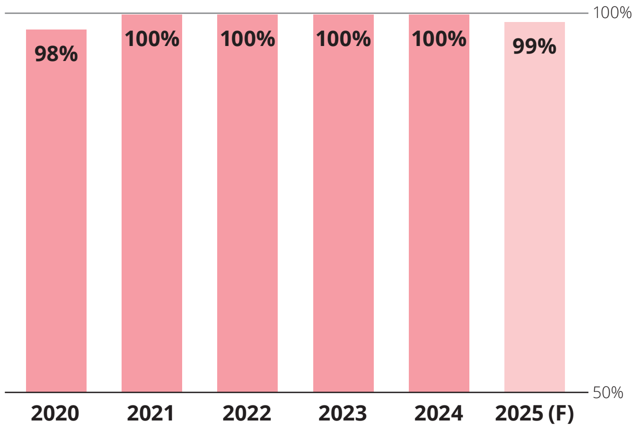
Norway

Currency: krone | VAT: 25%

Internet users

Percentage of the population aged 16-74 accessing the internet



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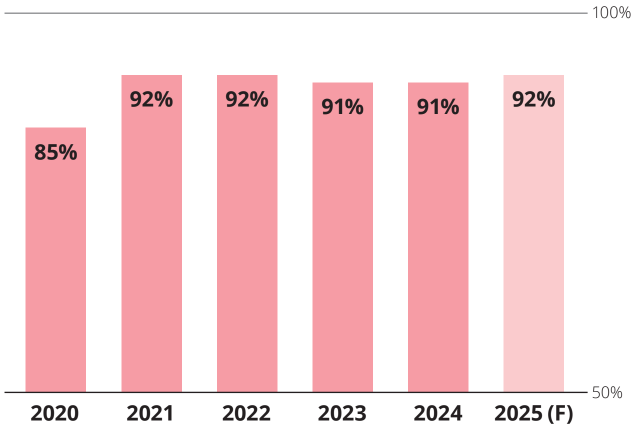
Percentage of the population aged 16-74 who bought goods or services online



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Search engine market share

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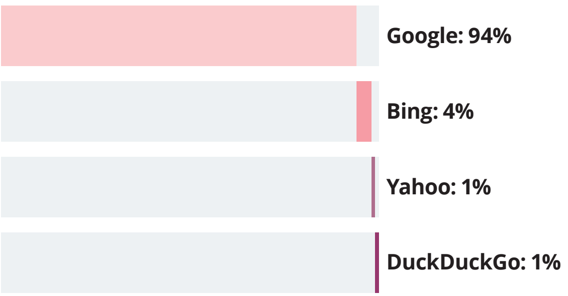

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Norway

VIRKE eHANDEL

Interview

Jarle Hammerstad

Director of Politics, Virke

Policies and regulation:

What national policies, if any, are being considered or have been recently adopted in Norway that will likely have an impact on e-commerce?
The Norwegian VAT On E-Commerce (VOEC) scheme is mandatory for e-commerce shops and marketplaces outside Norway that sell to Norwegian customers. It applies to goods valued below NOK 3,000. Since 1 January 2024, all parcels must be declared. See: Online shops and e-marketplaces registered in the VOEC register – The Norwegian Tax Administration.

In the last few years, the issue of level playing field between EU-based and non-EU-based e-commerce players has been high on the agenda of EU as well as national policymakers. Which concrete measures have been taken in Norway to ensure a level playing field? Are they enough to meet the challenge, in your opinion?
To ensure that the correct VAT is paid, all parcels from VOEC-registered shops and marketplaces must be declared. However, according to investigations by the Norwegian Environmental Authorities, a significant number of goods purchased from online marketplaces outside the EEA do not comply with environmental regulations. The lack of non-fiscal enforcement suggests that a level playing field does not currently exist. In fact, the disparity is widening as the volume of goods purchased from non-EEA marketplaces increases, along with the compliance costs tied to environmental regulations and requirements for domestic players.

Currently, the European Commission and the Member States are prioritising the simplification of rules, among others to stimulate the competitiveness of our European economy. Has Norway adopted such measures and do you think they will effectively simplify the day-to-day of e-commerce businesses in Norway?
As of 1 July 2024, regulations governing second-hand goods sold in commerce and e-commerce have been simplified. Registration and storage requirements for second-hand goods such as electronics and textiles have been removed. There are ongoing discussions on further simplifications related to reporting on corporate responsibility and environmental matters under the EU Omnibus Regulation.

This year, the EU institutions will have made good progress on the negotiations for a revision of the Union Customs Code, which will have a strong impact on e-commerce imports into the EU. Is this a popular topic in Norway and how is the initiative seen by Norway's e-commerce companies?
Norway is not part of the EU Customs Union. However, Norwegian authorities closely monitor developments in the Union Customs Code and cooperate with EU customs authorities. The potential for Norway to participate in the UCC remains unclear.

Sustainability:

What is currently happening in your market to foster the emergence of a circular e-commerce?
The simplification of regulations for second-hand sales in commerce and e-commerce is having a positive impact. Producer responsibility for textiles is currently being prepared, with regulations expected to enter into force in 2026.

What is currently happening in your market regarding sustainable logistics and packaging?
The commerce and e-commerce sectors are working actively to reduce packaging waste.

"The simplification of regulations for second-hand sales in commerce and e-commerce is having a positive impact."

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers made, particularly SMEs, and how did this impact their activities?
AI technologies are currently being tested.

Other areas related to e-commerce:

Have there been any changes/updates in your market regarding consumers' payment and delivery preferences/behaviours?
There has been an increase in the use of digital wallets, such as Vipps MobilePay.

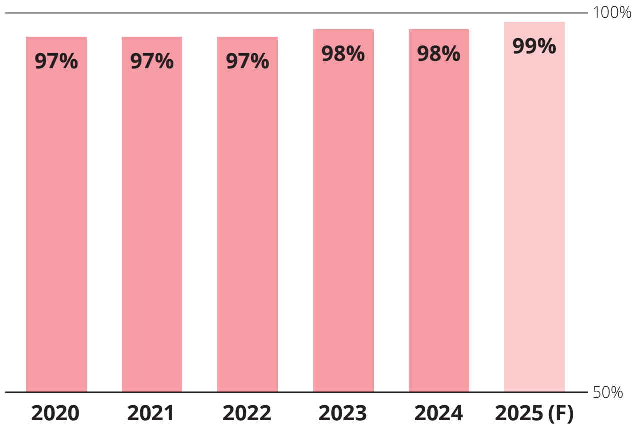
What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?
Norwegian consumers enjoy shopping online. There has been no significant change in e-commerce purchasing trends.

Sweden

Currency: krone | VAT: 25%

Internet users

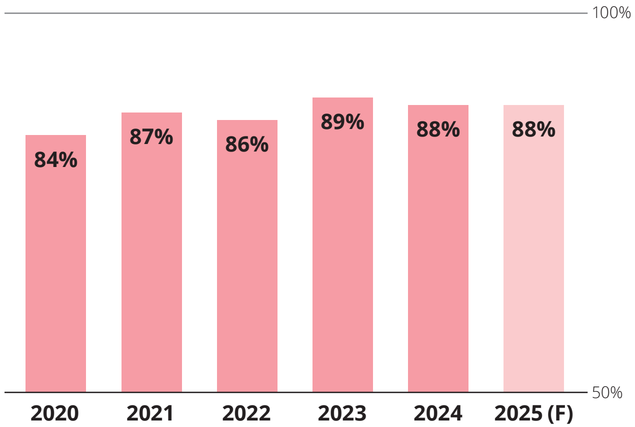
Percentage of the population aged 16-74 accessing the internet



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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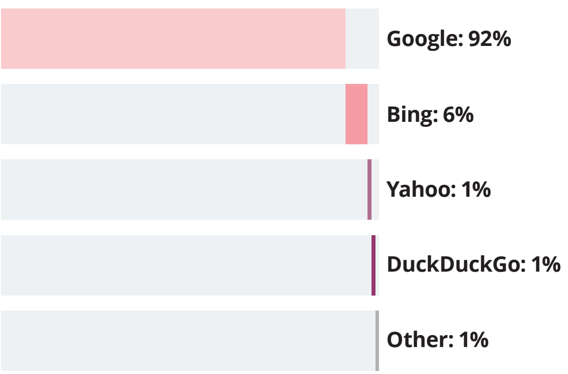
Search engine market share

Most popular search engines in 2024



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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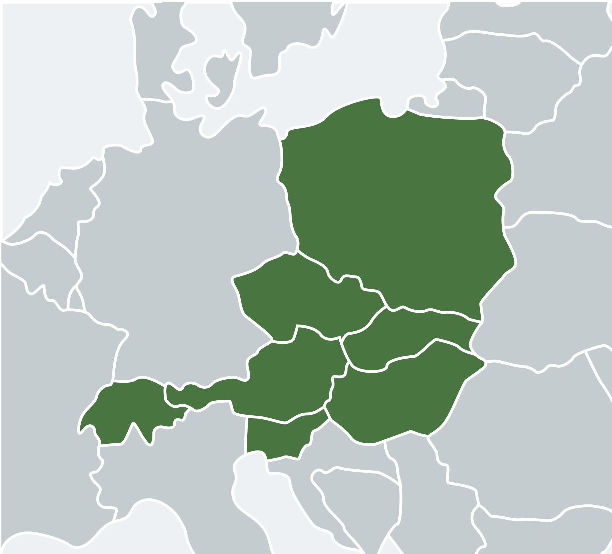
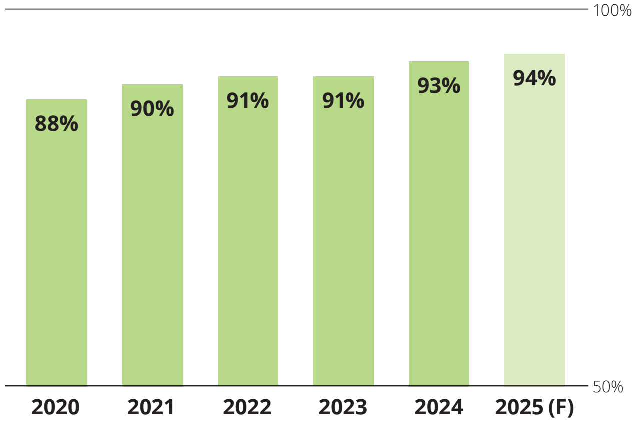
Central Europe



Internet users

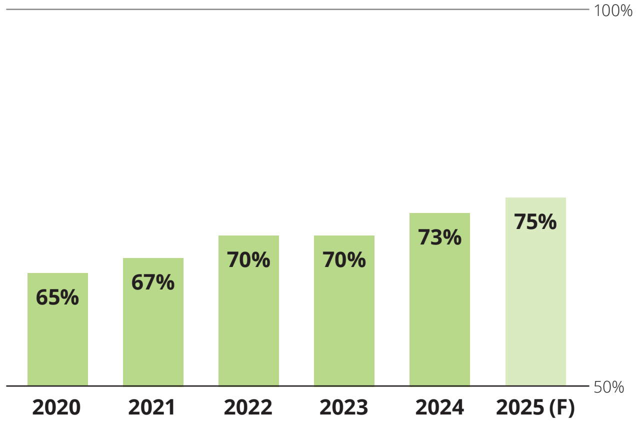
Percentage of the population aged 16-74 accessing the internet



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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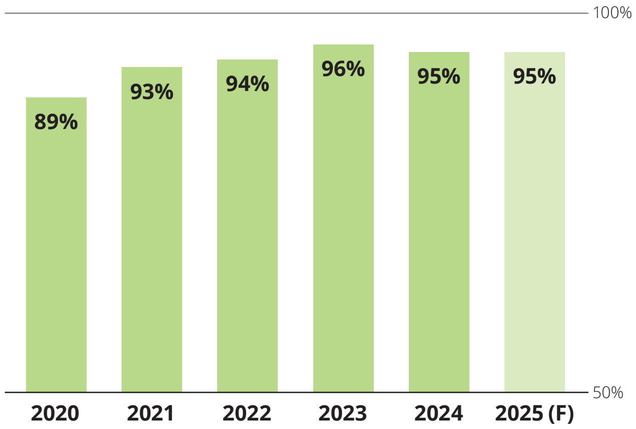
Austria

Currency: euro | VAT: 20%

Internet users

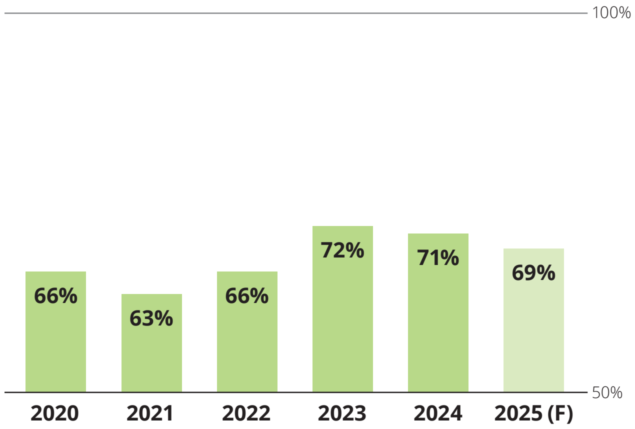
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

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



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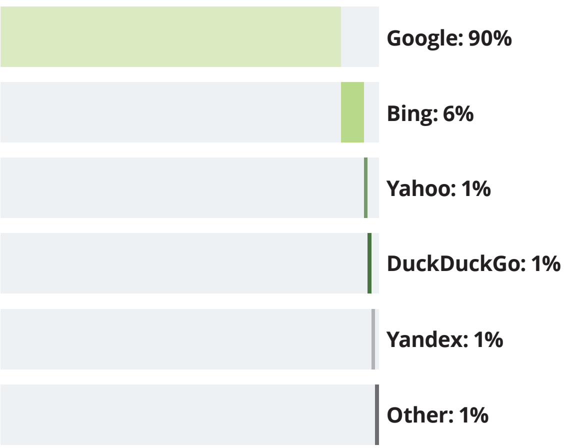
Search engine market share

Most popular search engines in 2024



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Austria

Interview

Rainer Will

CEO, Austrian Retail Association

Policies and regulation:

What national policies, if any, are being considered or have been recently adopted in Austria that will likely have an impact on e-commerce?
At the national level, no independent legislative initiatives with a direct impact on e-commerce are currently known. The practical implementation of the numerous new European regulations is crucial for Austrian retailers.

In the last few years, the issue of level playing field between EU-based and non-EU-based e-commerce players has been high on the agenda of EU as well as national policymakers. Which concrete measures have been taken in Austria to ensure a level playing field? Are they enough to meet the challenge, in your opinion?
In Austria, a new Parliament was elected in September 2024, and the new government was not sworn in until March 2025. Therefore, there have been few concrete steps recently. However, the new government has repeatedly announced that it will address this problem. Improved market surveillance has been promised to quickly identify unsafe or suspicious products. Imports of technical devices, in particular, are to be more closely monitored. New methods and digital tools are to be used, and cooperation between the various authorities is to be improved.

Currently, the European Commission and the Member States are prioritising the simplification of rules, among others to stimulate the competitiveness of our European economy. Has Austria adopted such measures and do you think they will effectively simplify the day-to-day of e-commerce businesses in Austria?
Austria supports the EU-wide push for deregulation. The new government is also expected to focus on this issue at the national level. For example, a dedicated State Secretary for Deregulation has been appointed for the first time, with whom we are in close contact. This will significantly reduce corporate reporting obligations, particularly for SMEs, and significantly accelerate company start-ups, even enabling them to be fully digitalised. The principle of "advise rather than punish" is to be established for authorities. For now, however, these are just announcements.

This year, the EU institutions will have made good progress on the negotiations for a revision of the Union Customs Code, which will have a strong impact on e-commerce imports into the EU. Is this a popular topic in Austria and how is the initiative seen by Austria's e-commerce companies?
The planned reform of the Union Customs Code is being closely followed in Austria, particularly with regard to the planned central customs platform (EU Customs Data Hub). Many domestic e-commerce companies generally welcome the idea of uniform, digital customs clearance – but still see open questions regarding costs, responsibilities, and the technical transition. It is crucial for Austrian trade that the implementation is SME-friendly and does not lead to new hurdles in cross-border online business.

Sustainability:

What is currently happening in Austria to foster the emergence of a circular e-commerce?
Circular economy is becoming increasingly important in Austrian e-commerce, and consumers are increasingly placing value on sustainable consumption. Many retailers are relying on refurbished products or resale models. Platforms for second-hand offers are booming.

"After several difficult years, e-commerce in Austria regained momentum in 2024."

What is currently happening in Austria regarding sustainable logistics and packaging?
In Austria, online retailers are investing in sustainable logistics solutions – for example, through electric vehicles, reusable packaging, and plastic-free materials. The trend is towards individually optimised packaging to reduce volume and emissions. Logistics partners play a key role in this. It remains important that innovations are also economically viable.

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers made, particularly SMEs, and how did this impact their activities?
Over the past year, digitalisation in Austrian retail has gained further momentum – not least due to increased customer expectations and competitive pressure. The use of AI solutions, retail media, and social commerce in particular are experiencing a resurgence. These investments lead to greater efficiency, better customer loyalty, and increased resilience to market changes.

Which technologies, such as AI, VR, big data, etc. are e-commerce industry players in Austria focusing on? Have there been any changes in your market due to these technologies?
Artificial intelligence is definitely at the top of the agenda – for example, for personalising offers, chatbots in customer service, or dynamic pricing. Big data is also increasingly being used to analyse purchasing behaviour. Virtual and augmented reality are increasingly being used, especially in the furniture and fashion sectors, for example through virtual fittings. These technologies can help avoid returns and improve the shopping experience, but are still in the testing phase.

Continued on the next page

Austria

Continued from previous page

Other areas related to e-commerce:

Have there been any changes/updates in Austria regarding consumers' payment and delivery preferences/behaviours?
Buy-now-pay-later models and mobile payments are gaining popularity among Austrian consumers. When it comes to home delivery, many users still prefer traditional home delivery, but pickup points and pick-from-store options are gaining popularity—especially in urban areas. This is directly related to the increasing introduction of delivery fees for home deliveries. Ease of return and transparency regarding shipping status remain key criteria for purchasing decisions. At the same time, purchasing on account remains a popular payment method in Austria. Therefore, it is particularly important that the outstanding issues related to the Consumer Credit Directive are clarified.

What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?
After several difficult years, e-commerce in Austria regained momentum in 2024. On closer inspection, however, the weak growth in 2022/23 was more a reaction to the excessive growth during the coronavirus pandemic. At the same time, inflation and consumer reluctance led to generally weaker retail sales. Now the industry appears to be back on its decades-long growth trajectory.

Are there any other e-commerce trends specific or unique to Austria you would like to share?
In Austria, too, the rapid growth of Far Eastern platforms has been the most remarkable development of recent years. Combining its own retail sales and platform sales, Shein has already become the second-largest online fashion retailer in the country, just behind Zalando. And Temu, in its second year of market presence, has climbed to fourth place among the country's largest online stores.

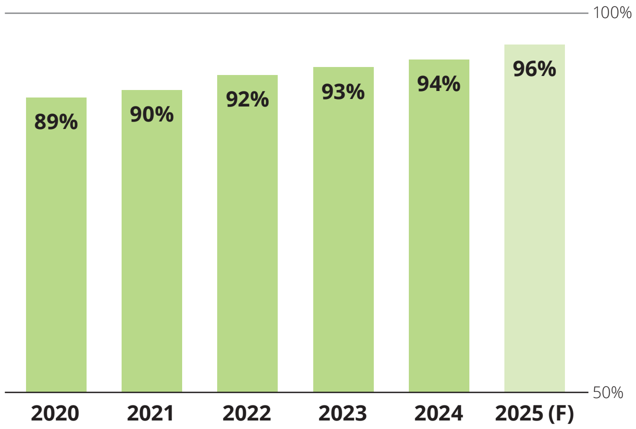
"Circular economy is becoming increasingly important in Austrian e-commerce, and consumers are increasingly placing value on sustainable consumption."

Czech Republic

Currency: koruna | VAT: 21%

Internet users

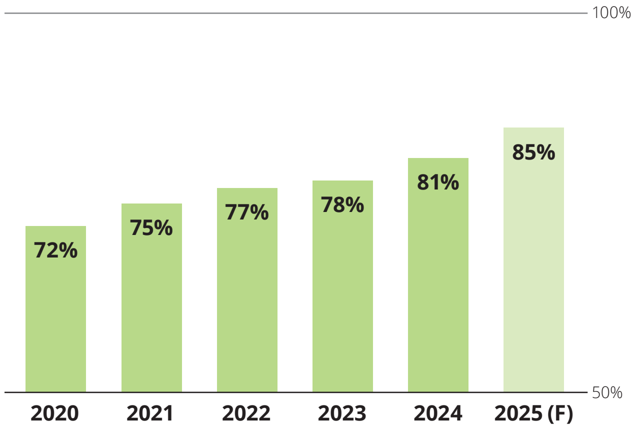
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

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



SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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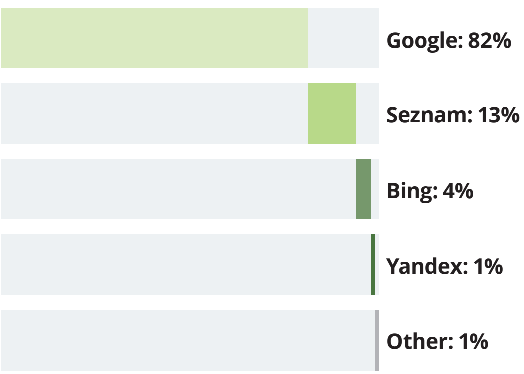
Search engine market share

Most popular search engines in 2024



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Czech Republic

ASOCIACE PRO ELEKTRONICKOU KOMERCI

Interview

Jan Vetyška

Executive Director, Asociace pro elektronickou komerci (APEK)

Policies and regulation:

What national policies, if any, are being considered or have been recently adopted in the Czech Republic that will likely have an impact on e-commerce?
There are no specific national policies under consideration at the moment, as European regulations are currently driving legislative changes. Our association has initiated discussions about a national solution to address the issue of a level playing field and the non-compliance of non-EU sellers using various platforms to deliver goods to the Czech Republic. We are at the early stages, but I believe we can make progress in changing the current situation.

In the last few years, the issue of level playing field between EU-based and non-EU-based e-commerce players has been high on the agenda of EU as well as national policymakers. Which concrete measures have been taken in the Czech Republic to ensure a level playing field? Are they enough to meet the challenge, in your opinion?
The level playing field has been the most discussed issue in the Czech Republic over the past months, or nearly a year. Our market has always been characterised by a high level of competition among leading Czech and European companies. However, the increasing imports from non-EU sellers using international marketplaces have created critical challenges for local companies. To comply with EU and national legislation, European merchants must make significant investments, while some non-EU sellers blatantly disregard the rules. This creates a situation where competition becomes nearly impossible, as local players must pay all taxes, fees, and ensure proper certifications and documentation. We believe immediate action at both the European and national levels is crucial to maintaining the success of our businesses.

Currently, the European Commission and the Member States are prioritising the simplification of rules, among others to stimulate the competitiveness of our European economy. Has the Czech Republic adopted such measures and do you think they will effectively simplify the day-to-day of e-commerce businesses in the Czech Republic?
We do not perceive any forthcoming simplification, neither at the European nor the national level. This remains one of the key barriers for our local companies, particularly SMEs, in remaining competitive.

This year, the EU institutions will have made good progress on the negotiations for a revision of the Union Customs Code, which will have a strong impact on e-commerce imports into the EU. Is this a popular topic in the Czech Republic and how is the initiative seen by Czech e-commerce companies?
This is a highly important topic. We urgently need to adopt the revision. The customs exemption for deliveries of packages under EUR 150 must be addressed immediately. It is essential to protect our market from unfair competition, and the Customs Code revision is one of the necessary steps.

Sustainability:

What is currently happening in your market to foster the emergence of a circular e-commerce?
All major market players recognise that sustainability is an important issue, and we are witnessing progress. This includes optimisation and greener delivery methods in logistics, and improvements in packaging and internal processes on the part of merchants. However, high energy prices continue to limit development.

"To comply with EU and national legislation, European merchants must make significant investments, while some non-EU sellers blatantly disregard the rules."

What is currently happening in your market regarding sustainable logistics and packaging?
As previously mentioned, continuous progress is being made. Ecological delivery methods, coupled with the promotion of parcel lockers as a preferred delivery method, and packaging optimisation, are important developments for e-commerce companies.

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers made, particularly SMEs, and how did this impact their activities?
We understand that AI represents an important advancement for many of our members. They are exploring the benefits of AI across various stages of development. However, there remains a need for legal education related to these technologies.

Which technologies, such as AI, VR, big data, etc. are e-commerce industry players in your market focusing on? Have there been any changes in your market due to these technologies?
E-commerce continues to be at the forefront of technological development in the retail sector. Currently, AI tools are more widely adopted than VR, for example, although technologies are advancing rapidly. Nevertheless, market changes have been more significantly influenced by the unfair trade practices of non-EU companies than by new technologies.

Continued on the next page

Czech Republic

ASOCIACE PRO ELEKTRONICKOU KOMERCI

Continued from previous page

Other areas related to e-commerce:

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

We are observing growth in mobile commerce, with Apple Pay and Google Pay becoming increasingly important for consumers. In terms of delivery preferences, parcel lockers are now the most popular method and continue to develop.

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

The key factors are trust in e-commerce, pricing, and fast, high-quality services. Consumers are also heavily influenced by reviews. Following two years of declining turnover since the COVID period, Czech e-commerce experienced growth again in 2024. We expect this positive trend to continue in 2025.

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

I do not believe there are any particularly unique trends. However, the Czech market stands out due to its successful local companies and the significance of comparison sites, which any new seller entering the market must take into account.

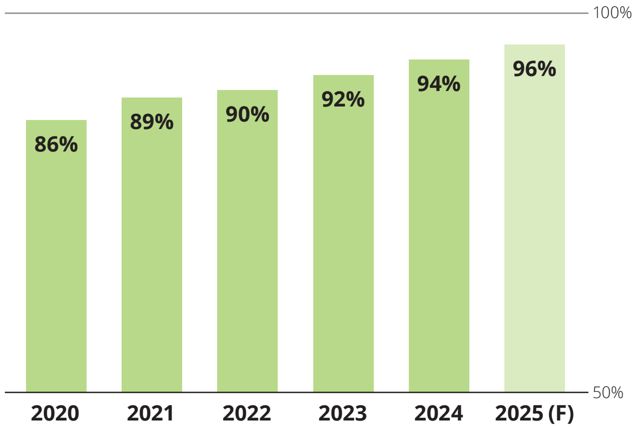
"The Czech market stands out due to its successful local companies and the significance of comparison sites."

Hungary

Currency: florint | VAT: 27%

Internet users

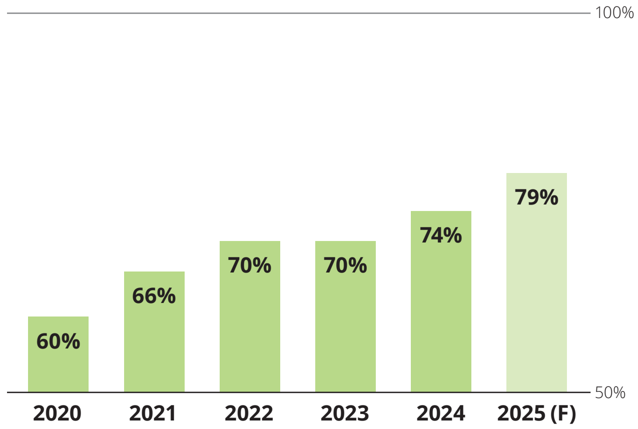
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

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



SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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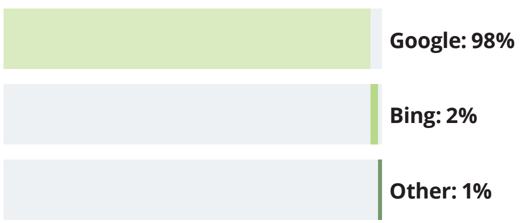
Search engine market share

Most popular search engines in 2024



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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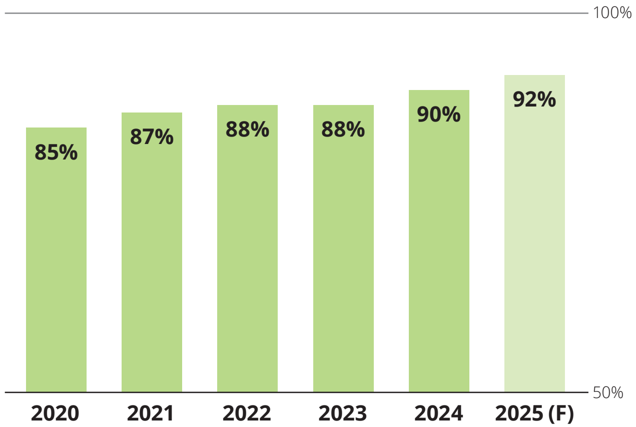
Poland

Currency: zloty | VAT: 23%

Internet users

Percentage of the population aged 16-74 accessing the internet



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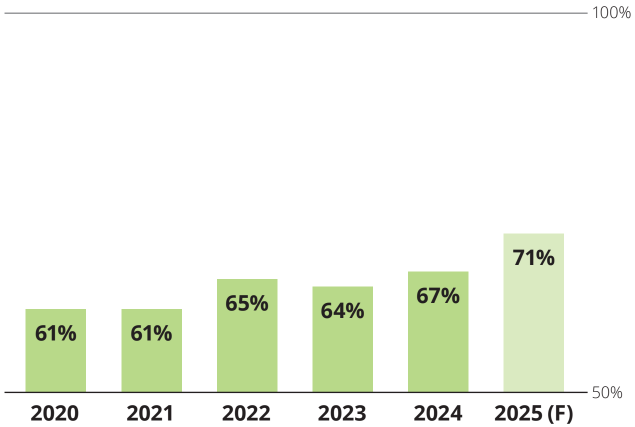

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GDP and E-GDP (€bn)

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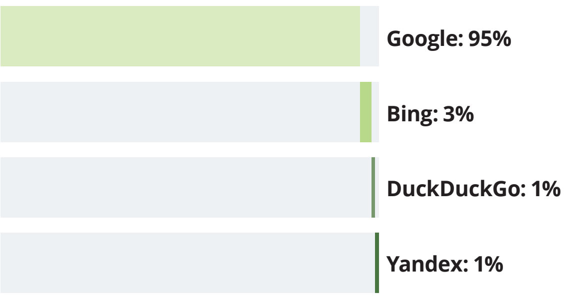

SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Poland

CHAMBER OF DIGITAL ECONOMY

Interview

Patrycja Sass-Staniszewska

President, The Chamber of Digital Economy

Policies and regulation:

What national policies, if any, are being considered or have been recently adopted in Poland that will likely have an impact on e-commerce?

The last two years have primarily been a challenging and costly process for Polish e-tailers, who have had to adapt to EU legal requirements regarding security, purchasing standards, and tax regulations. According to a survey of over 500 Polish e-entrepreneurs, changes in the tax area—including VAT e-commerce, the DAC7 directive, and AES PLUS and NCTS PLUS standards—have resulted in an average cost of 456,200 zł for a single company and 171.5 billion zł for the market. Regulatory changes concerning RODO, the Omnibus Directive, and the Digital Services Act have imposed an average cost of 159,500 zł per company, amounting to an estimated 55.4 billion zł for the market overall.

Moreover, Polish e-tailers face unfair competition from Chinese companies and platforms that do not pay taxes, and whose products are not inspected for quality and fail to meet EU standards. Therefore, e-Izba is actively pursuing its "Same Start" project, which aims to raise awareness of these disparities and drive change through collaboration with the Polish government, EU authorities, and consumer education initiatives.

Currently, the e-commerce industry in Poland is preparing to implement requirements regarding website accessibility. This pertains to the Act of 26 April 2024 on Ensuring the Fulfilment of Accessibility Requirements for Certain Products and Services by Economic Operators, which will come into force on 28 June 2025. Meanwhile, in December of last year, online shops and platforms had to implement changes in line with the requirements of Regulation 2023/988.

In the last few years, the issue of level playing field between EU-based and non-EU-based e-commerce players has been high on the agenda of EU as well as national policymakers. Which concrete measures have been taken in Poland to ensure a level playing field? Are they enough to meet the challenge, in your opinion?

Currently, no specific legislative actions have been undertaken in Poland beyond the implementation of EU directives. Furthermore, Poland is lagging behind in adopting the legal regulations required to fully enforce the Digital Services Act, which hampers an effective response to these challenges. At the declarative level, Polish lawmakers recognise the issue and have expressed intent to take action.

Currently, the European Commission and the Member States are prioritising the simplification of rules, among others to stimulate the competitiveness of our European economy. Has Poland adopted such measures and do you think they will effectively simplify the day-to-day of e-commerce businesses in Poland?

A recent survey of more than 500 e-tailers revealed that 45% have complied with the Omnibus Directive, 57% with RODO, and 53% with the DSA. Compliance with the VAT e-commerce package stands at 37%, while 38% of businesses have aligned with the DAC7 Directive, and 24% have met the AES PLUS and NCTS PLUS standards.

"Polish e-commerce businesses are heavily investing in AI to optimise and automate processes, particularly in customer service."

This year, the EU institutions will have made good progress on the negotiations for a revision of the Union Customs Code, which will have a strong impact on e-commerce imports into the EU. Is this a popular topic in Poland and how is the initiative seen by Poland's e-commerce companies?

Yes, this is a prominent topic. We stress the necessity of revising the Union Customs Code, particularly advocating for the elimination of the customs exemption on goods valued under 150 euros. This matter should be prioritised.

Sustainability:

What is currently happening in Poland to foster the emergence of a circular e-commerce?

Consumers in Poland increasingly expect e-tailers to take the initiative in driving green transformation within the sector. Many online shoppers identify persistent issues with packaging, such as oversized parcels, the mixing of foil and cardboard materials, and the lack of options to return items using the same packaging. There is a growing demand for optimised packaging, with some consumers even willing to pay extra for environmentally friendly options and for consolidated deliveries—even if delayed. Re-commerce is gaining popularity as it not only supports environmental goals but also saves money, making it a win-win situation for consumers.

Continued on the next page

Poland

CHAMBER OF DIGITAL ECONOMY

Continued from previous page

What is currently happening in Poland regarding sustainable logistics and packaging?
Shopping habits are evolving, although inflation and economic challenges have somewhat hindered pro-environmental behaviours. Nevertheless, internet users are becoming more conscious of the negative environmental impact associated with long-distance deliveries, particularly from Chinese platforms. There has also been a notable surge in re-commerce, with the proportion of consumers purchasing second-hand items rising from 42% in 2024 to 56% today.

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers made, particularly SMEs, and how did this impact their activities?
There has been a significant surge in the popularity of AI in e-commerce. Companies are increasingly implementing AI-supported solutions for customer service and operational optimisation. Additionally, customers—both individual and business—are enthusiastically adopting AI to enhance their shopping experiences. AI is now involved in some stage of the shopping journey for 91% of online consumers and 94% of micro, small, and medium-sized enterprises engaged in e-commerce.

Which technologies, such as AI, VR, big data, etc. are e-commerce industry players in Poland focusing on? Have there been any changes in your market due to these technologies?
Polish e-commerce businesses are heavily investing in AI to optimise and automate processes, particularly in customer service. Chatbots are widely used to improve customer interactions, while logistics and delivery systems are being enhanced through automation. There is also a concerted effort to position more effectively within AI-driven search results. Selling via social media, including real-time shopping formats, is becoming increasingly popular.

In addition, businesses are leveraging technology to analyse and optimise their product portfolios, implement dynamic pricing strategies, and adapt software and operations to comply with evolving legal requirements such as VAT e-commerce, DAC7, AES PLUS, and NCTS PLUS standards.

Other areas related to e-commerce:

Have there been any changes/updates in Poland regarding consumers' payment and delivery preferences/behaviours?
Parcel vending machines have maintained their position as the most preferred delivery method among Polish consumers, who consider them both convenient and environmentally friendly. There is also a growing expectation for the ability to return items via these machines. In terms of payment preferences, the dominance of BLIK continues to grow, complemented by an increase in the use of electronic wallets, particularly Google Pay. Cash on delivery is becoming increasingly rare, now used by only 9% of e-customers.

What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?
E-commerce activity in Poland is on the rise, with 93% of respondents reporting having shopped online in the past six months—up 6 percentage points from the previous year. All surveyed internet users have made online purchases. While purchase frequency is increasing, economic constraints have led to a drop in average cart value. Consumers are budgeting more carefully, with wealthier shoppers shifting their purchases online. There is also a notable rise in cross-border shopping in search of more affordable alternatives and better deals.

"E-commerce activity in Poland is on the rise... All surveyed internet users have made online purchases."

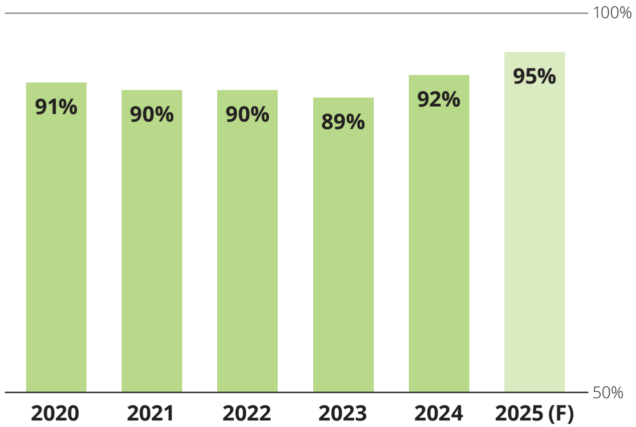
Are there any other e-commerce trends specific or unique to Poland you would like to share?
Recent trends in Poland's e-commerce landscape include a marked increase in cross-border purchasing and a growing appetite for re-commerce. Both consumers and businesses are adopting AI tools more broadly for online shopping. Delivery and return policies remain critical factors in purchasing decisions, while social media platforms are emerging as significant sales channels. At the same time, there is a clear shift away from cash payments, with electronic wallets becoming increasingly popular. Deferred payment options are also on the rise as a method of crediting purchases.

Slovak Republic

Currency: euro | VAT: 20%

Internet users

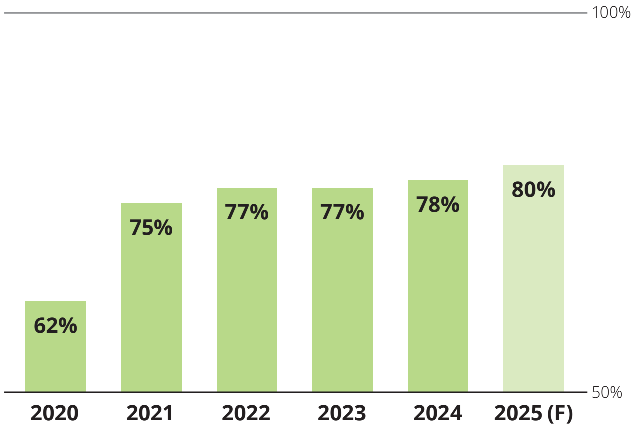
Percentage of the population aged 16-74 accessing the internet



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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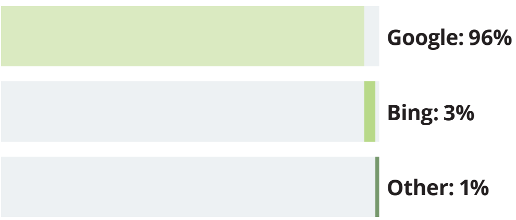
Search engine market share

Most popular search engines in 2024



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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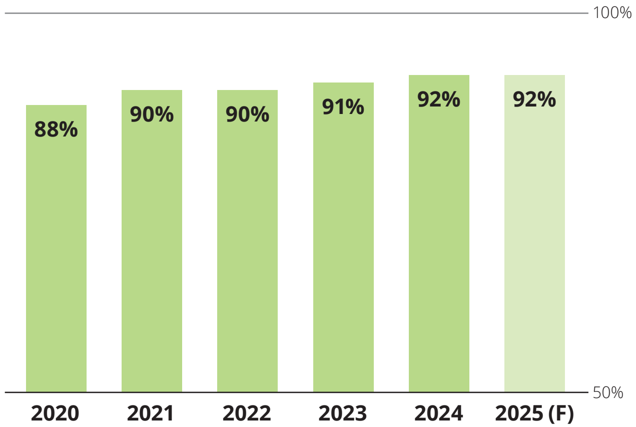
Slovenia

Currency: euro | VAT: 22%

Internet users

Percentage of the population aged 16-74 accessing the internet



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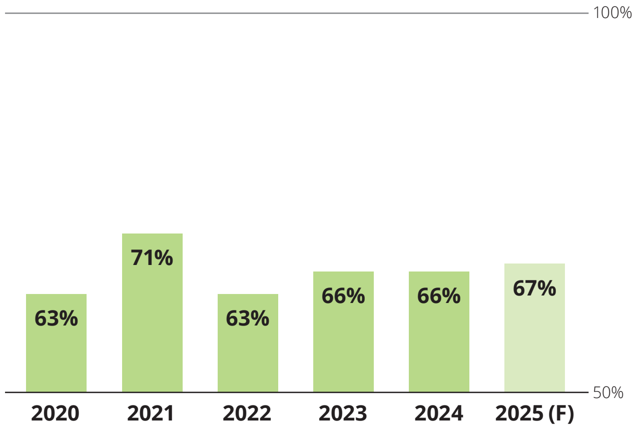

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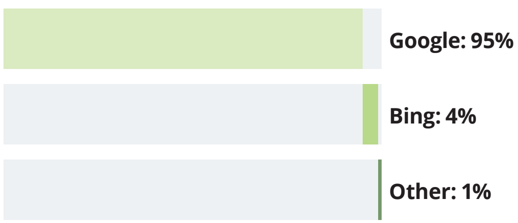

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B2C e-commerce turnover (€bn)

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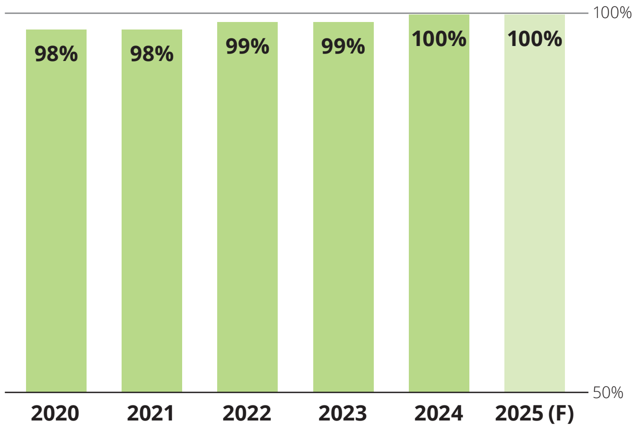
Switzerland

Currency: Swiss franc | VAT: 7.7%

Internet users

Percentage of the population aged 16-74 accessing the internet



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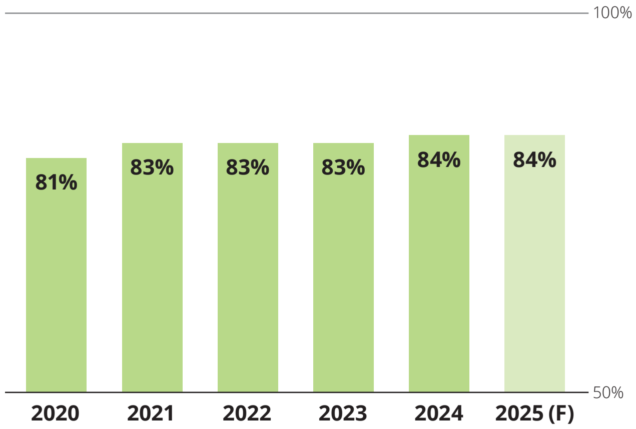
E-Shoppers

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



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Search engine market share

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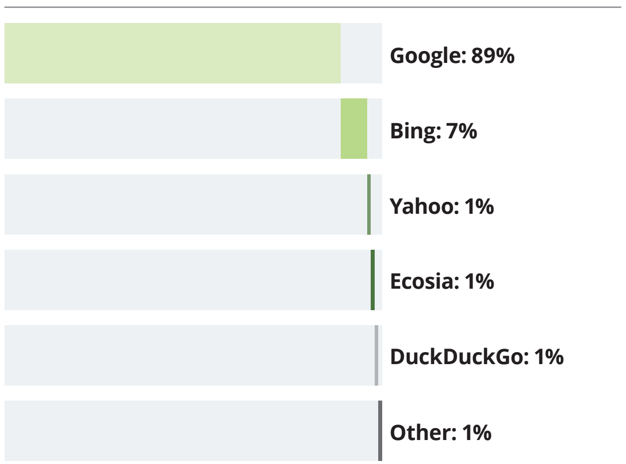

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B2C e-commerce turnover (€bn)

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Switzerland

HANDELSVERBAND
ASSOCIATION DE COMMERCE
.SWISS

Interview

Bernhard Egger

Director, HANDELSVERBAND.swiss

Policies and regulation:

What national policies, if any, are being considered or have been recently adopted in Switzerland that will likely have an impact on e-commerce?
There are currently several initiatives in Parliament aimed at creating a level playing field for Swiss and foreign retailers, particularly foreign platforms. An important milestone is the introduction of platform taxation in the area of value added tax. From 1 January 2025, all platforms (including foreign ones) in Switzerland will be subject to value added tax.

We have not yet reached the necessary stage in terms of implementing measures. Legislation, particularly in the areas of product liability and recycling fees, is lagging behind the platform issue. Foreign platforms claim they are not liable as platforms and therefore reject any responsibility. We need to re-regulate this aspect in law. An initial success has been the reduction of the VAT exemption threshold, which has been lowered to CHF 150. Ideally, this exemption threshold should be abolished altogether.

Currently, there are no items on the agenda in Switzerland aimed at facilitating e-commerce within the country. On the contrary, the trend is moving towards more regulations that complicate trade.

Switzerland abolished industrial tariffs on 1 September 2024. This has removed financial barriers to e-commerce. Although administrative requirements remain, they do not carry financial implications.

Sustainability:

What is currently happening in Switzerland to foster the emergence of a circular e-commerce?
Efforts are underway in the area of sustainability, but these have not yet been enshrined in legislation.

What is currently happening in Switzerland regarding sustainable logistics and packaging?
In logistics, participants are striving to offer electric last-mile delivery. The expansion of electric trucks is on the agenda. Numerous projects are also underway concerning "last-mile city logistics."

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers made, particularly SMEs, and how did this impact their activities?
In recent years, digitisation has improved in Switzerland, particularly in terms of data and data fees. This has been driven by platforms that demand high-quality data. Nevertheless, data quality remains insufficient, and further efforts are needed.

Which technologies, such as AI, VR, big data, etc., are e-commerce industry players in Switzerland focusing on? Have there been any changes in your market due to these technologies?
AI is specifically used for providing texts and product descriptions. It also significantly impacts customer service and product search. New AI assistants from Google, OpenAI, and Perplexity are having a major impact on e-commerce.

"From 1 January 2025, all platforms (including foreign ones) in Switzerland will be subject to value added tax."

Other areas related to e-commerce:

Have there been any changes/updates in Switzerland regarding consumers' payment and delivery preferences/behaviours?
In the area of payments, credit card usage is declining in favour of Twint. Twint, a Swiss payment provider, has secured its market position with a dedicated payment app. In 2024, 28% of e-commerce transactions at surveyed companies were made via Twint. Payment by invoice remains the most popular method at 47%, followed by Twint at 28% and credit cards at 13%.

Over 70% of parcel deliveries in Switzerland use priority parcel delivery (next-day delivery). Same-day delivery plays a minor role in the non-food sector, accounting for approximately 5% of deliveries. Customers are generally unwilling to pay extra for same-day delivery.

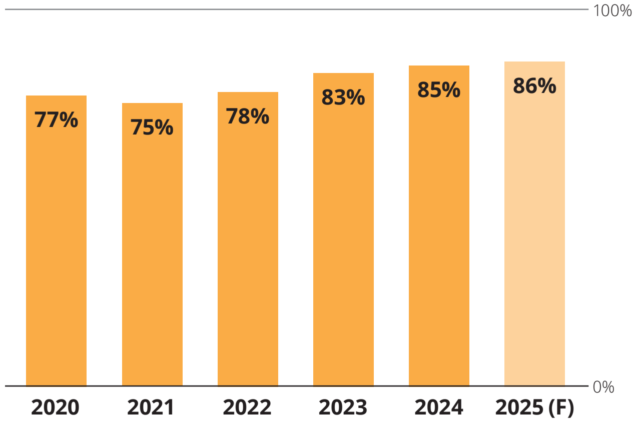
What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?
The share of e-commerce in total retail sales in Switzerland varies significantly by sector. In the food sector, online sales represent only 3% of total retail sales. In the non-food sector, the figure is just under 19%. Home electronics leads with a 54% online share, followed by toys at 35%, fashion and shoes at 30% each, and home & living at 18%. All segments have seen substantial growth since the onset of the coronavirus pandemic and have maintained or expanded their share since then.

In Switzerland, the Digitec-Galaxus marketplace is particularly successful. Amazon has not managed to achieve the same market share in Switzerland as it has in the EU.

Eastern Europe

Internet users

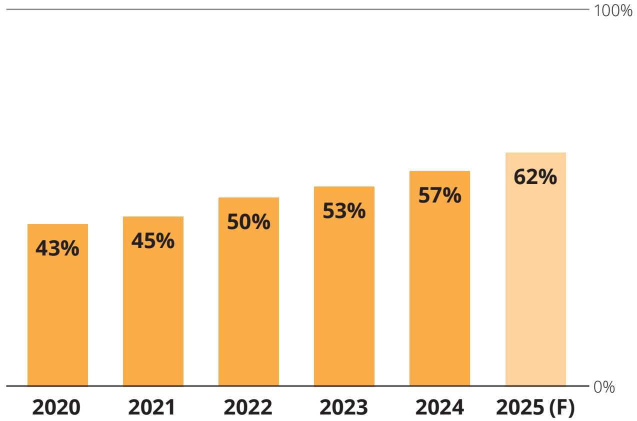
Percentage of the population aged 16-74 accessing the internet



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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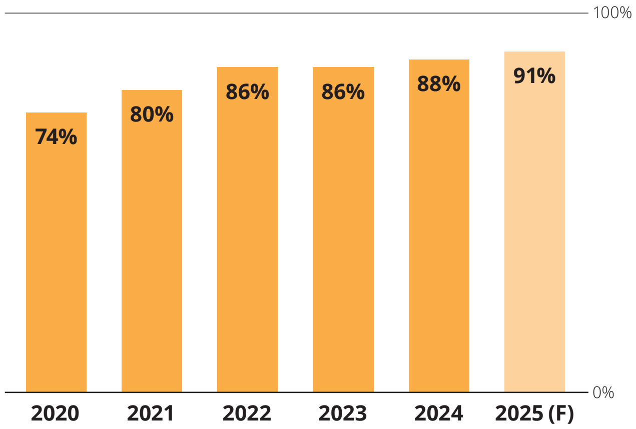
Albania

Currency: lek | VAT: 20%

Internet users

Percentage of the population aged 16-74 accessing the internet



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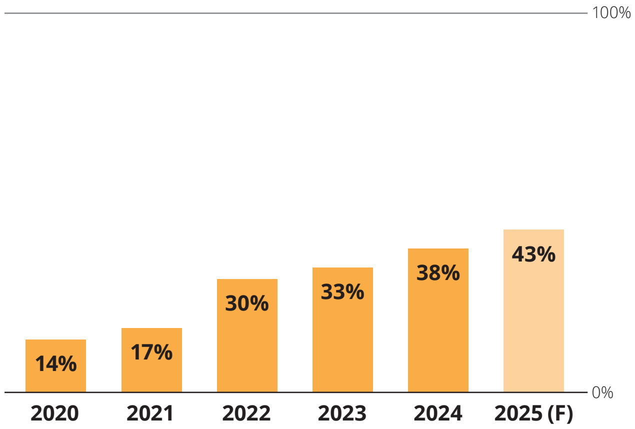

SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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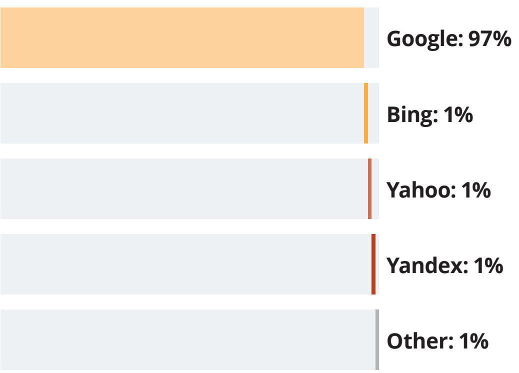
Search engine market share

Most popular search engines in 2024



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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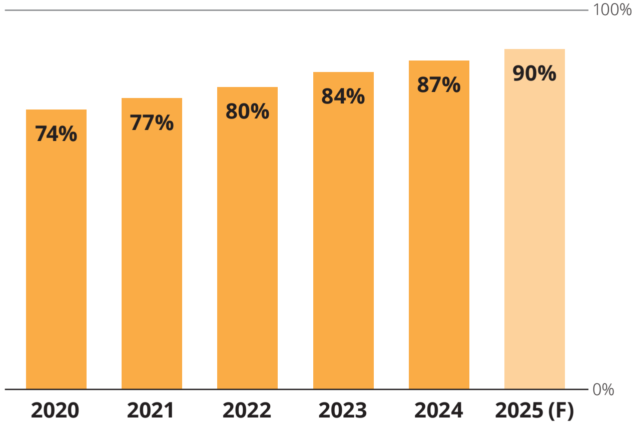
Bosnia & Herzegovina

Currency: convertible mark | VAT: 17%

Internet users

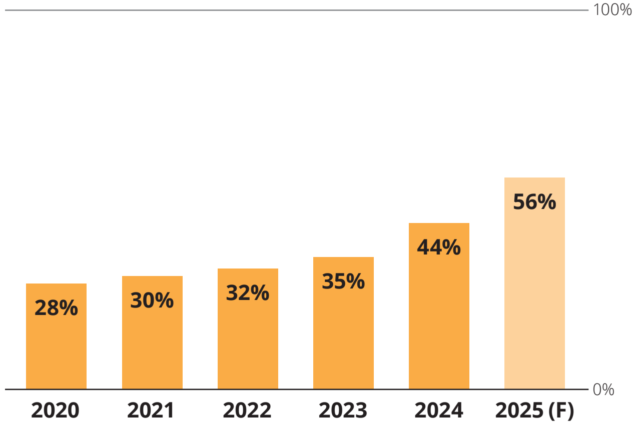
Percentage of the population aged 16-74 accessing the internet



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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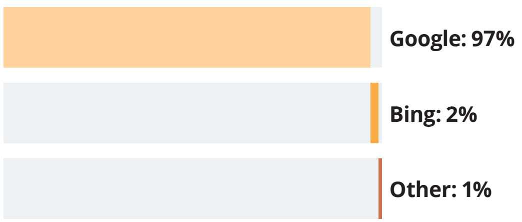
Search engine market share

Most popular search engines in 2024



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Bosnia & Herzegovina

Interview

Belma Agić

Executive Director, eCommerce Association in Bosnia and Herzegovina

Policies and regulation:

What national policies, if any, are being considered or have been recently adopted in Bosnia and Herzegovina that will likely have an impact on e-commerce?
One of the most important developments came in November 2024, when the Federation of Bosnia and Herzegovina adopted a new Law on Internal Trade (Official Gazette no. 87/24), which for the first time formally defines e-commerce as a form of distance selling. The law introduces mandatory registration for online sellers, clear pricing requirements, and stronger consumer protections. It also bans discriminatory pricing based on payment methods and expands inspection authority. At the same time, a national working group, led by the Ministry of Trade, is drafting a dedicated Law on e-commerce, which will further modernise the legal framework for online business.

In parallel, the eCommerce Association has appointed a representative to the Working Group for the Development Strategy of Trade in the Federation of Bosnia and Herzegovina for the period 2025–2031.

In the last few years, the issue of level playing field between EU-based and non-EU-based e-commerce players has been high on the agenda of EU as well as national policymakers. Which concrete measures have been taken in Bosnia and Herzegovina to ensure a level playing field? Are they enough to meet the challenge, in your opinion?
To level the playing field between EU-based and non-EU e-commerce players, Bosnia and Herzegovina has introduced key measures:

1. The Law on Internal Trade (Nov 2024) prohibits discriminatory pricing based on payment method and ensures transparent pricing rules that apply equally to all e-commerce vendors.

2. Under CEFTA, Bosnia forbids restrictions on "information society services" from other member states, aligning with EU digital regulations.

While these steps enhance fairness, full EU-market equivalence requires stronger enforcement, streamlined customs, and harmonisation of consumer protection.

Currently, the European Commission and the Member States are prioritising the simplification of rules, among others to stimulate the competitiveness of our European economy. Has Bosnia and Herzegovina adopted such measures and do you think they will effectively simplify the day-to-day of e-commerce businesses in Bosnia and Herzegovina?
In line with EU priorities, Bosnia and Herzegovina has introduced measures to simplify e-commerce operations. A proposed e-invoicing bill for 2025 mandates live, real-time invoicing, improving tax compliance and reducing red tape for online businesses. In addition, the 2024 Federal Law on Internal Trade formalised e-commerce standards, simplifying seller registration and transaction transparency. However, broader administrative simplification remains limited: company registration still takes 3–5 weeks, and fragmented entity-level regulations hinder unified compliance. These are positive initial steps, yet more harmonisation is needed to fully streamline day-to-day e-commerce operations.

"One of the most important developments came in November 2024, when the Federation of Bosnia and Herzegovina adopted a new Law on Internal Trade, which for the first time formally defines e-commerce as a form of distance selling."

This year, the EU institutions will have made good progress on the negotiations for a revision of the Union Customs Code, which will have a strong impact on e-commerce imports into the EU. Is this a popular topic in Bosnia and Herzegovina and how is the initiative seen by Bosnia and Herzegovina's e-commerce companies?
The revision of the EU Union Customs Code (UCC) is hardly discussed directly in Bosnia and Herzegovina—even though it will significantly affect e-commerce imports into the EU. Local e-commerce companies see limited immediate relevance, as most exports target regional and EU markets under existing CEFTA trade agreements, and EU accession discussions remain a primary focus. They have not publicly raised concerns about the UCC's changes, such as removing the €150 low-value consignment relief or IOSS improvements. Still, once implemented, these changes will matter for cross-border parcels, especially for small retailers shipping to EU consumers. The eCommerce Association, with partners such as DHL and X-Express, is continuing to work on improving the logistics segment of e-commerce and enhancing the currently low percentage of cross-border online trade from Bosnia and Herzegovina.

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Bosnia & Herzegovina

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Sustainability:

What is currently happening in Bosnia and Herzegovina to foster the emergence of a circular e-commerce?

Circular e-commerce in Bosnia and Herzegovina is gaining momentum through multiple initiatives. In April 2022, the UNDP launched the Green Transition Platform and convened stakeholders across public and private sectors to build circular economy infrastructure. In 2025, Ekopak exceeded goals by recycling over 22,000 tons of packaging waste, supported by eco-islands and educational campaigns. Sarajevo's repair & reduce 2R Center enables free electronic repairs and product donations, extending product life. Additionally, emerging online resale platforms and second-hand fashion services are paving the way for circular consumption. These combined efforts show promising steps toward circular e-commerce.

At eCommerce Day, the most prominent e-commerce event in Bosnia and Herzegovina organised by our Association, we addressed the issues and challenges of sustainability and circular e-commerce by bringing together the most relevant stakeholders to discuss these important topics.

What is currently happening in Bosnia and Herzegovina regarding sustainable logistics and packaging?

Bosnian courier companies are actively advancing sustainable logistics. X Express expanded its fleet with electric delivery vehicles featuring custom eco-design, while also implementing Mily Tech's AI routing in 2025, reducing monthly mileage by 75,000 km and cutting CO_2 emissions. BH Pošta is conducting feasibility studies for a centralised logistics centre to increase delivery efficiency and reduce environmental impact. Croatian Post Mostar introduced 10 electric mopeds into its urban fleet in 2021, and GS TMT in Travnik developed the country's first EVO electric delivery vehicle, with plans for domestic production. Additionally, multiple couriers are phasing out single-use plastics in favour of corrugated, recyclable packaging, aligned with Bosnia's 2023–24 EU-oriented waste legislation.

Technology:

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

Yes, Bosnian retailers, particularly SMEs, are undergoing significant digital transformation. The EBRD-EU "Go Digital in the Western Balkans" initiative builds on a €61.5 million pilot programme in Bosnia that has supported nearly 200 companies in innovating, digitalising, and adopting green technologies. Separately, retailers have increasingly adopted digital payment infrastructure, led by providers Monri and WSPay, enabling card, tokenised, and mobile payments. According to our 2024 national research, card usage rose from 33% to 43.1%, while payment issues dropped from 16.3% to just 2.5%. These shifts have improved transaction reliability, customer satisfaction, and logistical efficiency across the sector.

Which technologies, such as AI, VR, big data, etc. are e-commerce industry players in Bosnia and Herzegovina focusing on? Have there been any changes in Bosnia and Herzegovina due to these technologies?

Yes, in the last year, Bosnian retailers have embraced several advanced technologies. AI-powered solutions are gaining traction: consumers now benefit from personalised product recommendations and dynamic search tools. Retailers are leveraging predictive analytics and big data to optimise inventory and anticipate demand peaks. Our national research shows 83% of purchases are mobile, so mobile-first platforms, simpler UX, and tokenised payment mechanisms via Monri and WSPay are becoming standard. Some businesses are piloting conversational commerce (chatbots via WhatsApp/Facebook Messenger) and exploring AI-driven sentiment analysis for customer feedback intelligence. These tools have boosted customer satisfaction, lowered return rates, and made operations leaner.

"Over 50% of consumers now shop online at least once a month, and 24.3% of webshops already sell across borders, showing rising digital maturity."

Other areas related to e-commerce:

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

As already mentioned, trust in digital payments is growing, and new data from our Association's research confirms a broader shift in consumer expectations, especially around convenience, transparency, and post-purchase experience. The findings show significant changes in both payment and delivery preferences. While cash on delivery remains common, its share fell from 53.8% to 46.4% in one year. In contrast, card payments increased from 33% to 43.1%, reflecting growing trust in digital transactions. Additionally, payment-related issues dropped sharply, from 16.3% to just 2.5%, indicating improved infrastructure and user experience. On the delivery side, 77.9% of online shoppers express interest in using parcel lockers, highlighting demand for faster, self-managed collection options. These trends are redefining expectations around convenience, reliability, and flexibility in Bosnia's e-commerce market.

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Bosnia & Herzegovina

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What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?
Our latest research indicates a continued increase in e-commerce usage across Bosnia and Herzegovina. Over 50% of consumers now shop online at least once a month, and 24.3% of webshops already sell across borders, showing rising digital maturity. The key drivers behind this growth include greater trust in digital payments, fewer technical issues (with reported problems dropping from 16.3% to 2.5%), and improved delivery reliability. Consumers are also motivated by transparent return policies, secure platforms, and the availability of product information and reviews. Together, these factors are strengthening consumer confidence and encouraging more frequent, deliberate online shopping.

Are there any other e-commerce trends specific or unique to Bosnia and Herzegovina you would like to share?
One trend that stands out in Bosnia and Herzegovina is the resilience and evolution of its domestic e-commerce market. Despite the entry of global platforms like Temu and SHEIN (in September 2024 and January 2025, respectively), over 60% of local webshops report no significant impact, and 43.4% of consumers still prefer buying from domestic stores. Mobile commerce is dominant (83%), and 24.3% of shops already sell cross-border, reflecting growing digital readiness. Strong local trust, rising consumer expectations, and interest in parcel lockers (77.9%) all signal market potential. For foreign companies, this is not just a growing sales destination, it's an emerging ecosystem worth investing in, partnering with, and helping to build.

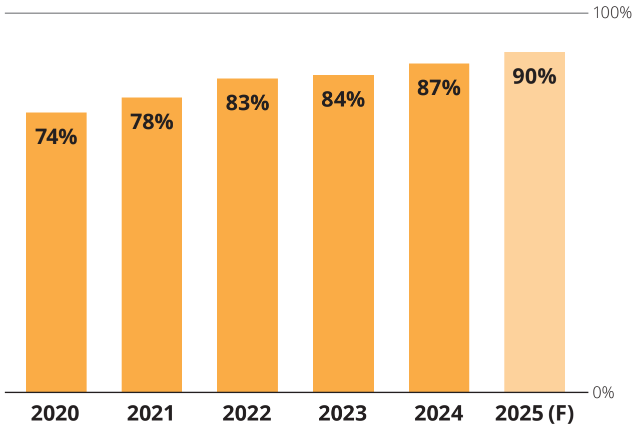
"Despite the entry of global platforms like Temu and SHEIN, over 60% of local webshops report no significant impact."

Bulgaria

Currency: lev | VAT: 20%

Internet users

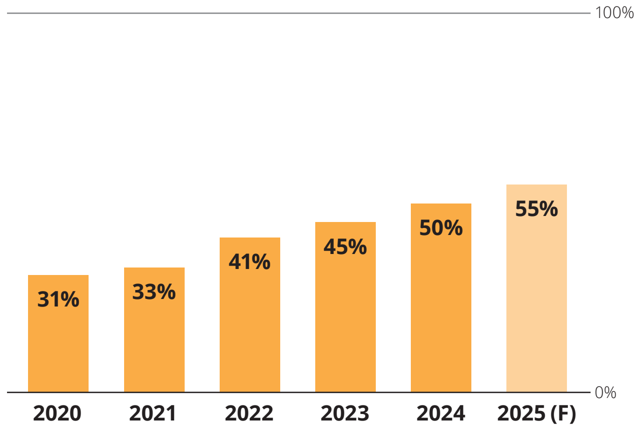
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

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



SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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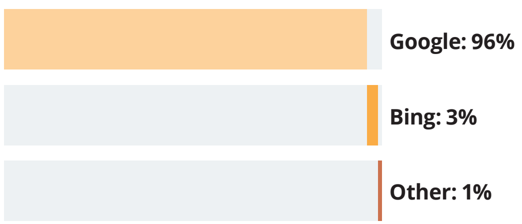
Search engine market share

Most popular search engines in 2024



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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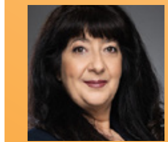
Bulgaria

Bulgarian E-commerce Association

Interview

Janet Naidenova

Chairperson, Bulgarian E-commerce Association (BEA)



Policies and regulation:

What national policies, if any, are being considered or have been recently adopted in Bulgaria that will likely have an impact on e-commerce?

Recent and upcoming Bulgarian national policies are expected to significantly shape the e-commerce landscape, aligning with EU directives and responding to local needs. Key developments include the transposition of EU Directive 2021/514 (DAC7), requiring digital platforms to report seller activities to the National Revenue Agency (NRA). From 2026, the Standard Audit File for Tax (SAF-T) will be introduced, initially for large companies and gradually extending to smaller ones by 2030, mandating monthly electronic submissions to enhance tax compliance.

Environmental marketing will also come under scrutiny through stricter regulations to counter greenwashing, requiring scientific evidence for environmental claims by September 2026. Amendments to the Consumer Protection Act will reinforce product safety rules for online sales, mandate responsibilities for marketplaces, and introduce mechanisms for collective consumer actions. Additionally, Bulgaria is adopting Directive 2020/284 to improve VAT compliance by obligating payment providers to report cross-border transactions quarterly. The Commerce Act is also being amended to simplify cross-border mergers and transformations in line with Directive 2019/2121, facilitating EU market integration for Bulgarian e-commerce businesses. Collectively, these policies reflect a commitment to transparency, sustainability, and consumer protection, and businesses must stay proactive to ensure compliance.

In the last few years, the issue of level playing field between EU based and non-EU based e-commerce players has been high on the agenda of EU as well as national policymakers. Which concrete measures have been taken in Bulgaria to ensure a level playing field? Are they enough to meet the challenge, in your opinion?

In cooperation with Ecommerce Europe, Bulgaria has implemented several measures to counter unfair competition from non-EU e-commerce retailers. These include the DAC7 reporting rules, adoption of the deemed supplier principle, tighter customs controls on low-value imports, real-time reporting systems, and raising the VAT registration threshold. While these initiatives mark significant progress, enforcement remains a challenge, particularly ensuring VAT compliance among non-EU sellers. Consumer education on buying from compliant sellers and continued investment in monitoring technology are also essential. Although Bulgaria is well-aligned with EU efforts, sustained action is necessary to adapt to the evolving global e-commerce environment.

Currently, the European Commission and the Member States are prioritising the simplification of rules, among others to stimulate the competitiveness of our European economy. Has Bulgaria adopted such measures and do you think they will effectively simplify the day-to-day of e-commerce businesses in Bulgaria?

Yes, Bulgaria supports the EU's drive to reduce regulatory burdens and foster innovation. It has embraced the EU's Action Plan for Services, joined efforts to simplify the 'InvestEU' regulation—expected to save up to €350 million in administrative costs—and adopted the Competitiveness Compass, which aims to close innovation gaps and enhance the business environment. These initiatives are likely to benefit e-commerce companies by cutting bureaucracy, facilitating funding access, and supporting EU-wide market reach. However, successful outcomes depend on implementation and responsiveness from institutions.

> **"Digital transformation in Bulgaria presents substantial opportunities, but uptake varies across sectors. While high-tech industries are advancing, many traditional sectors lag."**

This year, the EU institutions will have made good progress on the negotiations for a revision of the Union Customs Code, which will have a strong impact on e-commerce imports into the EU. Is this a popular topic in Bulgaria and how is the initiative seen by Bulgarian e-commerce companies?

The Union Customs Code revision is a significant topic in Bulgaria, with mixed reactions among e-commerce stakeholders. Larger platforms welcome the move towards digitalisation and a centralised customs system, expecting improved efficiency and reduced costs. On the other hand, small and medium-sized enterprises (SMEs) are concerned about the added administrative and financial pressures, especially regarding low-value consignments. While the reform is generally viewed as a step towards modernisation, SMEs will need targeted support to adapt successfully.

Sustainability:

What is currently happening in Bulgaria to foster the emergence of circular e-commerce?

Bulgaria is advancing towards circular e-commerce through national and municipal strategies. The National Circular Economy Strategy (2022–2027) sets out to reduce waste, promote reuse and recycling, and support SMEs in adopting circular business models. Sofia's Waste Management Programme complements this with specific efforts on waste and food prevention.

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Bulgaria

Bulgarian E-commerce Association

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Within the e-commerce sector, there is a growing awareness of sustainable practices, including eco-friendly packaging and logistics, though adoption remains uneven. Technologies like blockchain and IoT are being explored to increase transparency and efficiency. However, challenges persist, notably the country's low circular material use rate, limited consumer awareness, and underdeveloped infrastructure. Investment and policy support are essential to accelerate this transition.

What is currently happening in Bulgaria regarding sustainable logistics and packaging?
In line with new EU regulations, Bulgaria has introduced legislation to reduce packaging waste. These rules set ambitious reduction targets (5% by 2030, 15% by 2040) and impose a 50% maximum empty space ratio for packaging. From 2030, certain single-use plastics will be banned. The regulations also encourage reusable packaging and allow consumers to bring their own containers. All packaging, with few exceptions, must be recyclable, and by 2029, 90% of single-use beverage containers must be collected separately. These changes are expected to have a significant impact on e-commerce logistics and packaging.

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers made, particularly SMEs, and how did this impact their activities?
Digital transformation in Bulgaria presents substantial opportunities, but uptake varies across sectors. While high-tech industries are advancing, many traditional sectors lag. To encourage SME adoption, initiatives are underway to build supportive infrastructure—incubators, accelerators, and innovation hubs. Emphasis is placed on digital skills, AI adoption, and developing products and services based on cutting-edge technologies.

Which technologies, such as AI, VR, big data, etc. are e-commerce industry players in your market focusing on? Have there been any changes in your market due to these technologies?
AI is gaining traction in software, finance, education, and e-commerce, supported by Bulgaria's national AI strategy. Fintech services, including digital payments and neobanking, are rapidly growing. The IoT market is projected to reach over $1 billion by 2029, with smart city projects already underway in major cities. However, smaller municipalities are slower to adopt these innovations, and available EU funding remains underutilised.

Other areas related to e-commerce:

Have there been any changes in Bulgaria regarding consumers' payment and delivery preferences or behaviours?
Data from the BEA (September–October 2024) shows a decline in cash-on-delivery payments to 55.14%, while card and mobile payments have risen. The use of "Buy Now Pay Later" options remains stable at around 4%. In delivery methods, courier office pickups have decreased, while home deliveries and click-and-collect services have grown. Notably, contactless locker deliveries surged to 9.27%, driven by expanded locker networks with extended access hours.

What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?
The rise in e-commerce is largely driven by increasing internet access and the convenience it offers. Many consumers, particularly those who began shopping online during the pandemic, continue to favour digital channels. Over 50% of Bulgarians aged 16–74 now shop online. Consumer protections, such as the right to withdraw within 14 days, enhance trust in online shopping. A BEA study found that 7.99% of orders involved customers exercising this right.

"The BEA has introduced a TrustMark to raise ethical standards and consumer protection in Bulgarian e-commerce, also covering cross-border sales."

Are there any other e-commerce trends specific or unique to Bulgaria you would like to share?
The BEA has introduced a TrustMark to raise ethical standards and consumer protection in Bulgarian e-commerce, also covering cross-border sales. Bulgaria's e-commerce market has doubled over four years and now accounts for nearly 12% of the Eastern European market. The country's E-GDP ratio is 2.26%, below the European average but showing growth potential. Market consolidation is evident, with the top 10 online stores accounting for 21.5% of B2C sales, indicating a shift towards dominant platforms prioritising innovation and sustainability.

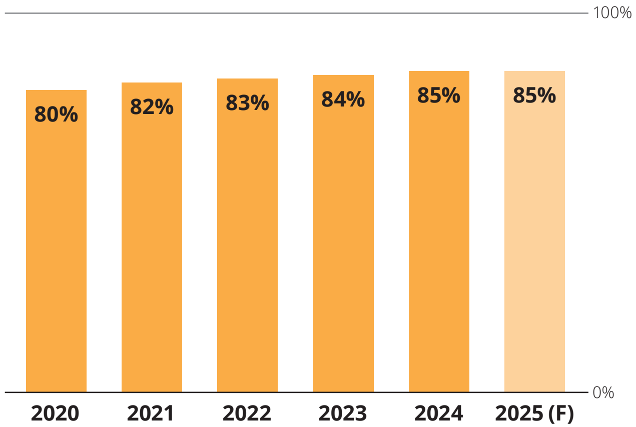
Bulgaria is set to adopt the euro on 1 January 2026, marking a historic step in its economic integration within the European Union. Joining the eurozone is expected to enhance financial stability, reduce currency exchange risks, and lower transaction costs for businesses and consumers alike. For e-commerce, the transition will facilitate cross-border trade, simplify pricing and payments, and strengthen consumer trust by eliminating currency conversion barriers. This development positions Bulgaria as a more competitive player within the European Single Market and provides new growth opportunities for both domestic and international online retailers.

Croatia

Currency: euro | VAT: 25%

Internet users

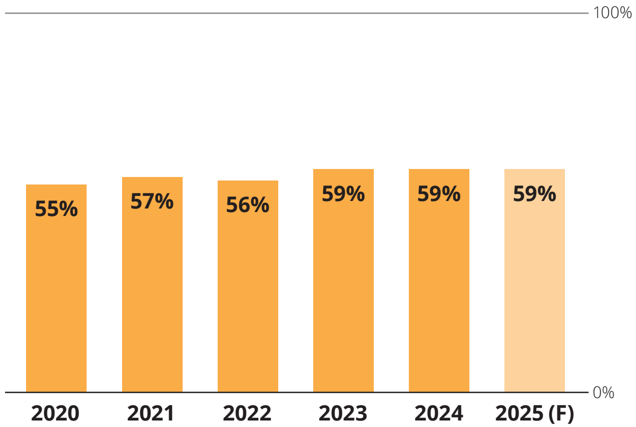
Percentage of the population aged 16-74 accessing the internet



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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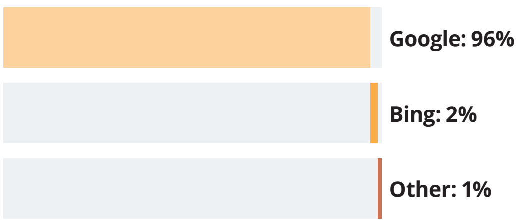
Search engine market share

Most popular search engines in 2024



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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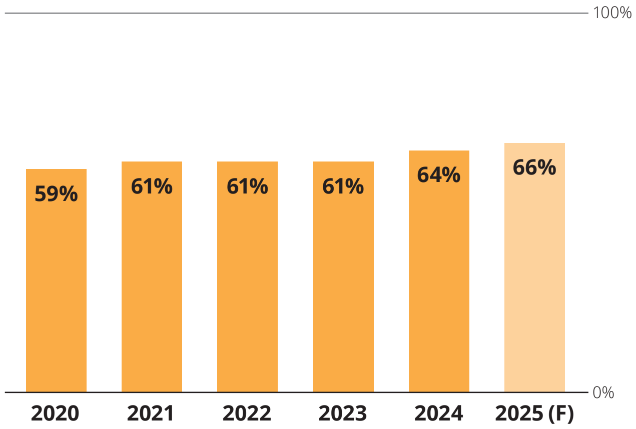
Moldova

Currency: leu | VAT: 20%

Internet users

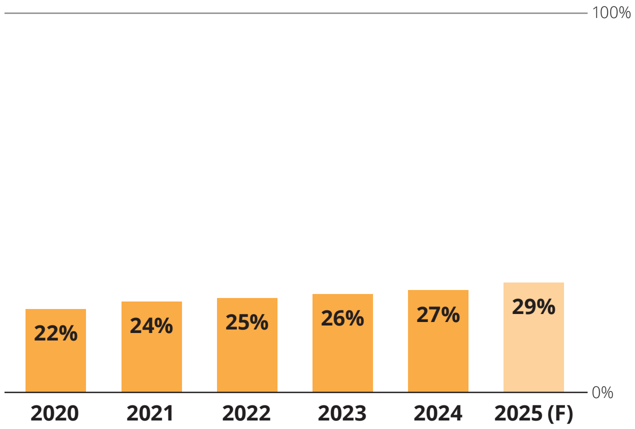
Percentage of the population aged 16-74 accessing the internet



SOURCE: WORLD BANK, DATAREPORTAL

E-Shoppers

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



SOURCE: STATISTA

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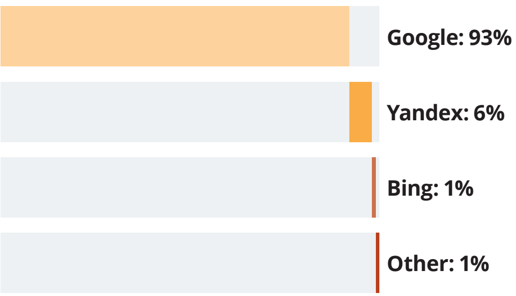

SOURCE: STATCOUNTER

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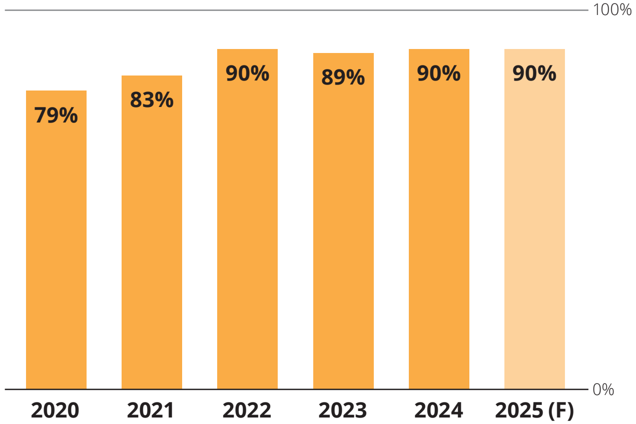
Montenegro

Currency: euro | VAT: 21%

Internet users

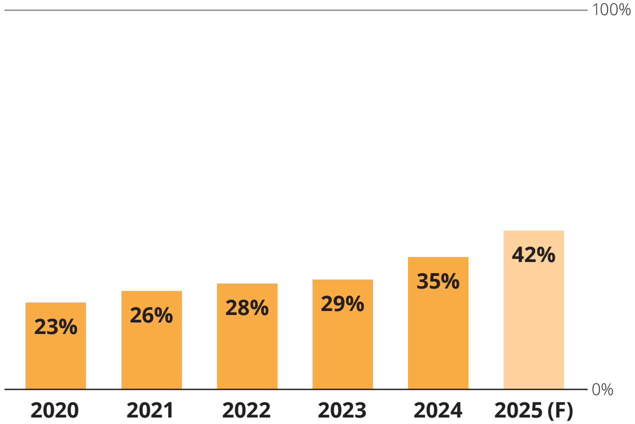
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

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



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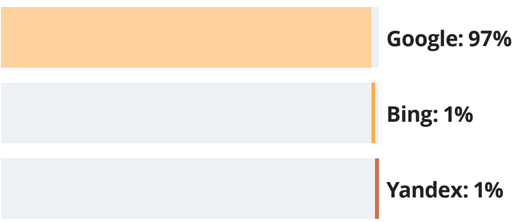

SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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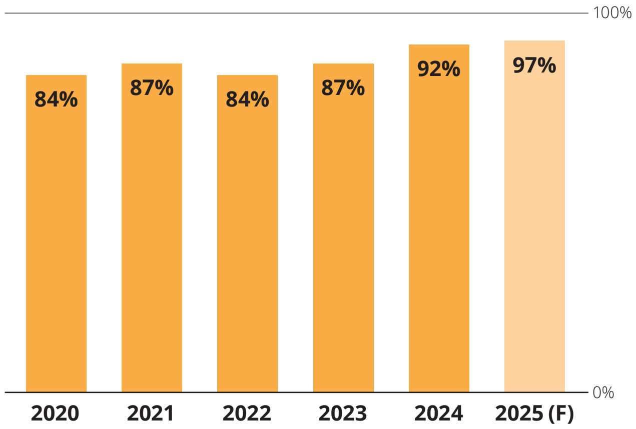
North Macedonia

Currency: denar | VAT: 18%

Internet users

Percentage of the population aged 16-74 accessing the internet



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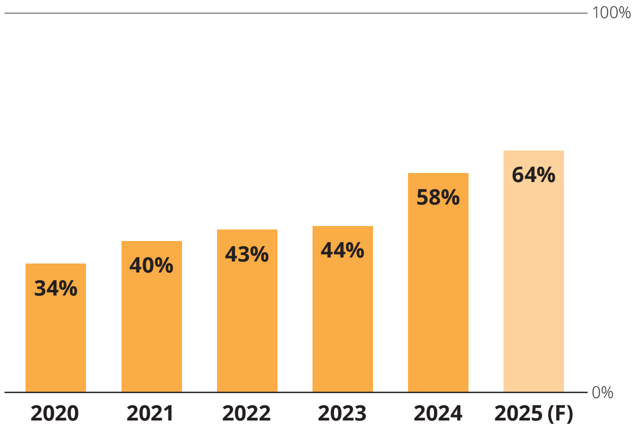

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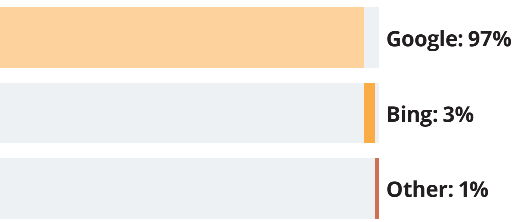

SOURCE: STATCOUNTER

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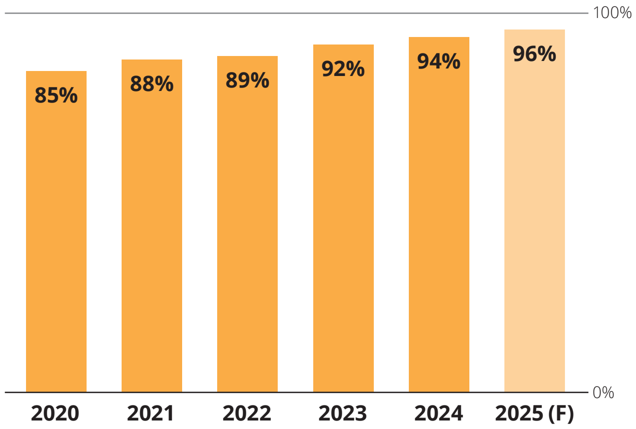
Romania

Currency: new leu | VAT: 19%

Internet users

Percentage of the population aged 16-74 accessing the internet



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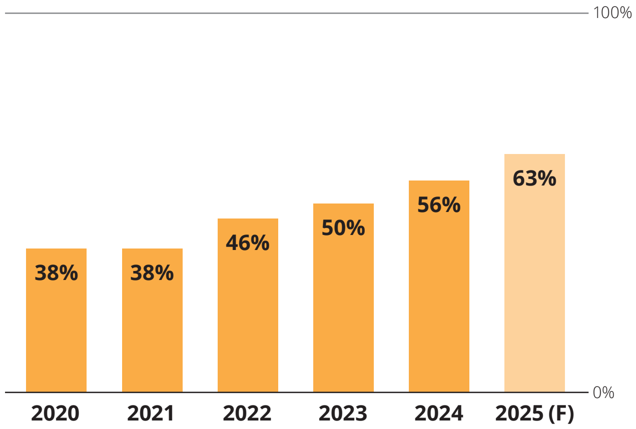

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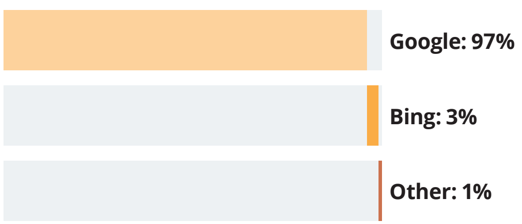

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Romania

Interview
Cristian Pelivan
Executive Director, ARMO

Policies and regulation:

What national policies, if any, are being considered or have been recently adopted in your market that will likely have an impact on e-commerce?
Romania is advancing several policy initiatives with direct impact on e-commerce. The National Consumer Protection Authority is drafting an e-commerce good practice guide as part of Romania's OECD accession, aimed at promoting responsible business conduct, strengthening consumer trust, and aligning local practices with international standards. At the same time, Romania is transposing the General Product Safety Regulation (GPSR) into national law, bringing important updates to product safety in the digital environment, especially for online marketplaces.

ARMO actively participates in these processes, ensuring that recommendations reflect the realities of the ecosystem and that new rules foster a responsible, competitive, and innovative e-commerce sector.

In the last few years, the issue of level playing field between EU based and non-EU based e-commerce players has been high on the agenda of EU as well as national policymakers. Which concrete measures have been taken in Romania to ensure a level playing field? Are they enough to meet the challenge, in your opinion?
ARMO has actively engaged with authorities at both EU and national level, providing studies and data on the impact of non-EU platforms on Romania's retail sector, especially SMEs in fashion and electro-IT. In August 2025, the Romanian Government proposed the introduction of a RON 25 (~EUR5) handling fee for all non-EU parcels, reflecting the high tax risks such imports pose. The project is under debate and, depending on its final form, it can contribute to rebalancing the playing field.

Still, we strongly believe any type of tax or fee alone cannot fully level competition: compliant Romanian merchants remain at a disadvantage compared to non-EU operators. Enforcement is key. As similar concerns are voiced across CEE, we trust both EU and national policymakers will move forward with broader steps to ensure fair taxation and competition in the digital market.

Currently, the European Commission and the Member States are prioritising the simplification of rules, among others to stimulate the competitiveness of our European economy. Has Romania adopted such measures and do you think they will effectively simplify the day-to-day of e-commerce businesses in Romania?
Romania has recently introduced mandatory e-invoicing (RO e-Factura) for all B2B and B2C transactions and a pre-filled VAT return system (RO e-TVA), both meant to ease compliance and reduce administrative burdens. We believe further simplification should complement EU priorities and be guided by three principles: it must be cross-sectoral, reflect digital-first solutions that genuinely cut bureaucracy, and ensure clear consultation and follow-up. Ultimately, consistent enforcement and alignment with EU rules remain essential to deliver real simplification and a genuine level playing field for businesses.

This year, the EU institutions will have made good progress on the negotiations for a revision of the Union Customs Code, which will have a strong impact on e-commerce imports into the EU. Is this a popular topic in Romania and how is the initiative seen by Romania's e-commerce companies?
The Union Customs Code reform is highly relevant in Romania. Senate has already supported removing the €150 customs duty exemption for low-value imports, underlining the need for strong enforcement of EU and national rules while avoiding over-regulation. ARMO's research (n: 511 SMEs) shows why: 8 in 10 Romanian retailers expect to be negatively impacted

"Companies are adopting sustainable packaging, investing in renewable energy, and expanding reuse and recycling programs."

by international platforms in the next 12 months, with the offline stores of SMEs most at risk; 75% of respondents warn that small Romanian producers risk bankruptcy. With one in four Romanians working in retail, moving forward with the UCC reform is crucial not only for fair competition but also for safeguarding jobs and fiscal revenues across the economy.

Sustainability:

What is currently happening in your market to foster the emergence of a circular e-commerce?
Romanian e-commerce is moving steadily towards circular models. Companies are adopting sustainable packaging, investing in renewable energy, and expanding reuse and recycling programs. Consumer demand is driving strong double-digit growth in refurbished electronics and pre-owned fashion. In 2024, e-grocery platforms voluntarily joined the national Deposit Return System (SGR), even though they were not legally required to do so, and helped recover tens of millions of plastic and glass containers within just a few months. Together with Romania's National Circular Economy Strategy, we see all these initiatives form a solid foundation for scaling circular practices across packaging, textiles, and electronics.

What is currently happening in your market regarding sustainable logistics and packaging?
Sustainable logistics is expanding rapidly in Romania. The fastest-growing trend is the roll-out of parcel-locker networks, which cut van-kilometers, reduce failed deliveries, and enable batch returns. Some operators are now installing solar-powered lockers, making them energy-independent, while courier companies are gradually expanding their electric vehicle fleets for last-mile deliveries, supported by local and national policies such as Bucharest's Green City Action Plan (PAOV) introducing

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Romania

ARMO
ASOCIAȚIA ROMÂNĂ
A MAGAZINELOR ONLINE

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low-emission zones, state aid schemes for zero-emission fleets, and draft legislation on Zero Emission Urban Zones (ZUEZ) that combine restrictions with grants for EVs, charging stations and a locker-friendly setup.

On packaging, companies are shifting to recycled paper and cardboard, while large retailers and couriers have introduced re-usable plastic totes for intra-city deliveries and switched to 100% recycled void-fill in fulfilment centers. These steps respond both to environmental concerns and to cost efficiency, while meeting rising consumer demand for sustainable solutions.

Technology:

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

Romanian SMEs remain below the EU average in digitalization: only 22–27% SMEs reach a basic level of digital intensity and just 12% sell online, according to DESI 2025. While digital adoption is focused on essentials like e-invoicing and digital payments, our own research and data show a clear message from local SMEs, online and offline: their top request is dedicated programs to support their digital transformation and innovation, so they can compete fairly with larger and international players.

The outlook is positive: with €327.5 million in EU and national funding and targeted programs for skills, cloud and cybersecurity, Romania now has the right levers to close the gap by 2030. With a clear national strategy, stronger leadership and vendor support, SMEs can shift from "digital basics" to genuine transformation, boosting both competitiveness and resilience.

Which technologies, such as AI, VR, big data, etc. are e-commerce industry players in your market focusing on? Have there been any changes in your market due to these technologies?

Artificial intelligence now dominates technology roadmaps: retailers began turning to generative tools for content creation and experimentation, applying predictive models to improve planning and inventory flow, and deploying Romanian-language conversational assistants that already absorb a large share of routine customer interactions. Against this background and the adoption of the AI Act, the Romanian Government approved last year the National AI Strategy 2024–2027 which recognises the importance of AI for economic and societal development, and implementation is awaited.

Other areas related to e-commerce:

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

Payment behaviour in Romania is still dominated by cash-on-delivery (about two-thirds of all transactions), though digital wallets are gaining traction. Card payments prevail during peak periods such as Black Friday, while Buy-Now-Pay-Later has quickly evolved from a "nice-to-have" into an almost non-negotiable feature for merchants. Overall, we expect card payments to steadily gain ground, with acceptance expanding beyond large retailers to SMEs, helped by national legislation and programs for cheaper POS and digital acceptance solutions. On delivery, consumers increasingly prefer parcel-lockers and pick-up/drop-off points, valuing round-the-clock access, fewer failed deliveries, and greater privacy. This behavioural shift is reinforced by policy developments: under the Green City Action Plan (PAOV) and national schemes for zero-emission logistics, locker expansion and EV fleets are becoming priorities, supported by EU and state funding. These measures align consumer convenience with sustainability goals, accelerating the modernisation and green transition of last-mile delivery in Romania.

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

E-commerce in Romania continues to grow, driven by rural penetration, better broadband coverage, and the roll-out of click-and-collect points in smaller towns. Online sales are consistently outpacing overall consumer spending, reflecting a structural shift toward digital channels, further supported by mobile commerce and the rise of q-commerce.

"There is hope that future policies will not only balance competition with non-EU platforms but also support the export potential and internationalisation of Romanian SMEs."

At the same time, inflationary pressures are weighing on household budgets, making affordability and value critical drivers of purchasing decisions. Growth will therefore depend on how effectively e-commerce players can combine convenience, price competitiveness, and innovation to meet changing consumer expectations.

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

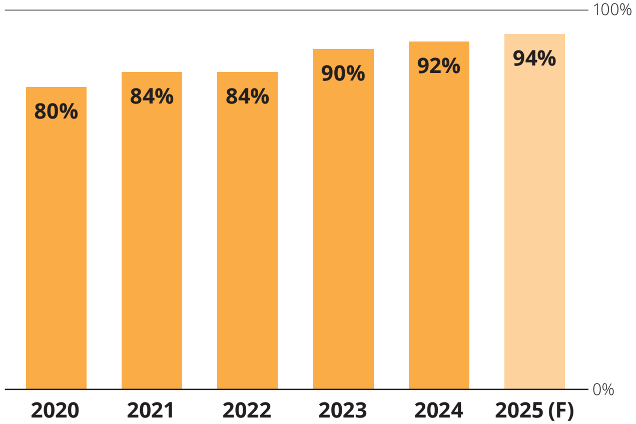
As a trend, we see that the e-commerce and courier sectors in Romania have grown organically and in close connection, supporting each other's development in the past years. Courier services have already surpassed the EUR1 billion turnover threshold as a sector in 2024, showing how they scale together with online retail. At the same time, there is hope that future policies will not only balance competition with non-EU platforms but also support the export potential and internationalisation of Romanian SMEs - beyond domestic borders and, with access to the Schengen Area starting 2025, closer and quicker to customers all around the single market. This will further help local couriers develop their businesses in the region. Thus, synergies between industries are important and any policy decision protecting e-commerce players can positively impact couriers as well.

Serbia

Currency: dinar | VAT: 20%

Internet users

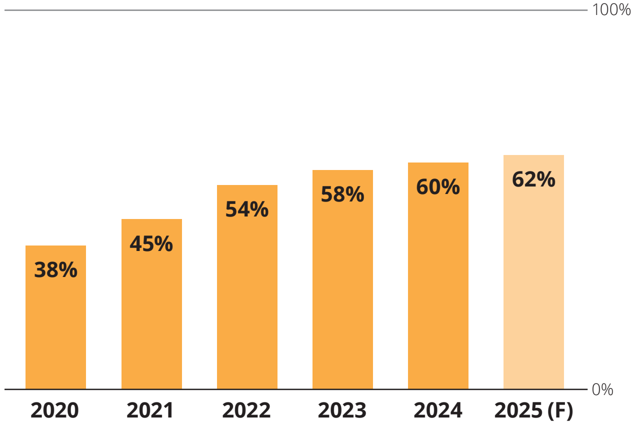
Percentage of the population aged 16-74 accessing the internet



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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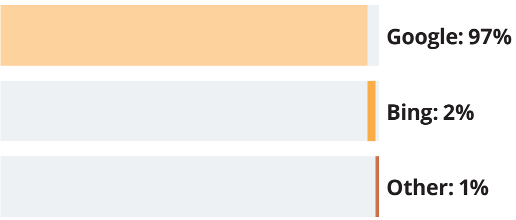
Search engine market share

Most popular search engines in 2024



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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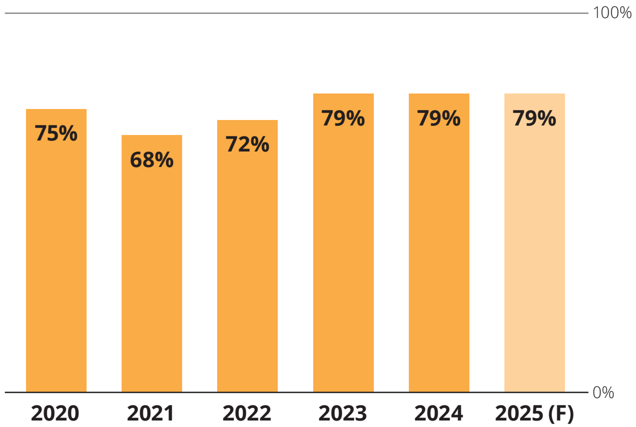
Ukraine

Currency: hyrvnia | VAT: 20%

Internet users

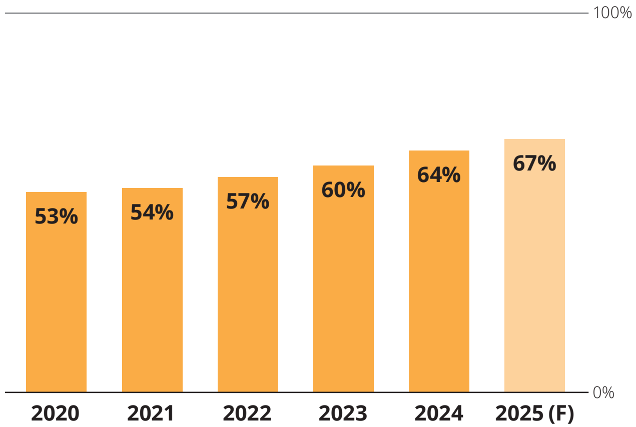
Percentage of the population aged 16-74 accessing the internet



SOURCE: WORLD BANK, DATAREPORTAL

E-Shoppers

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



SOURCE: STATISTA

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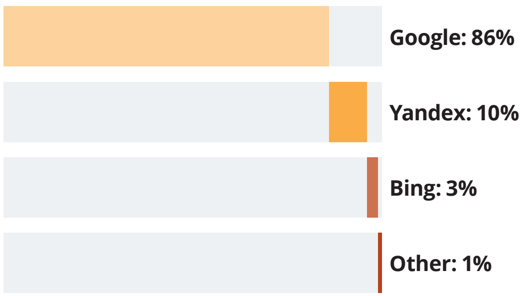
Search engine market share

Most popular search engines in 2024



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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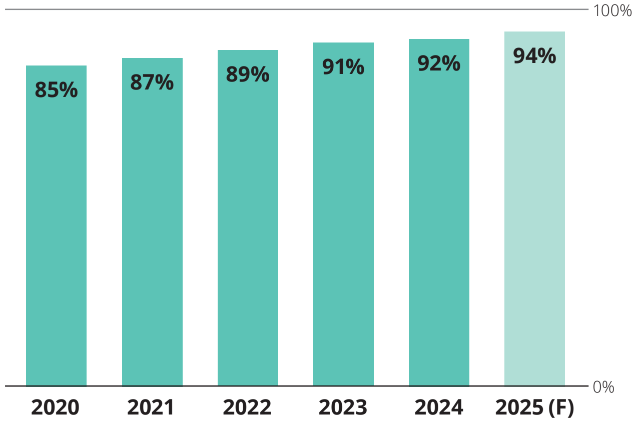
Southern Europe

Internet users

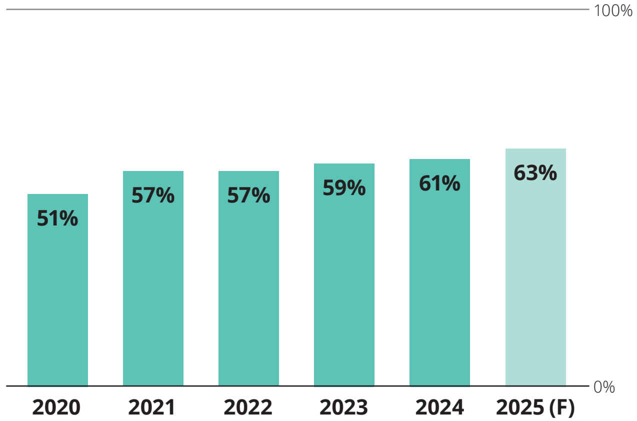
Percentage of the population aged 16-74 accessing the internet



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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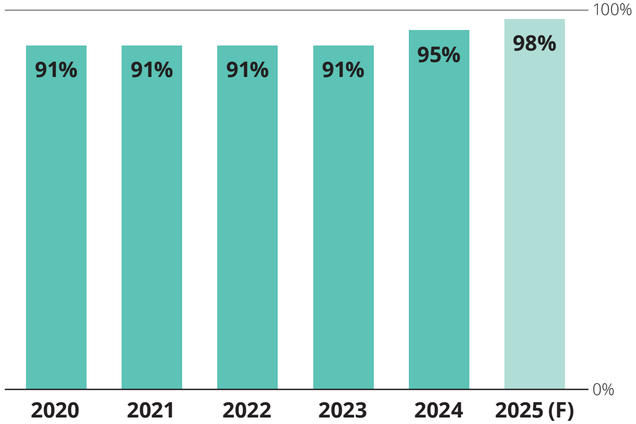
Cyprus

Currency: euro | VAT: 19%

Internet users

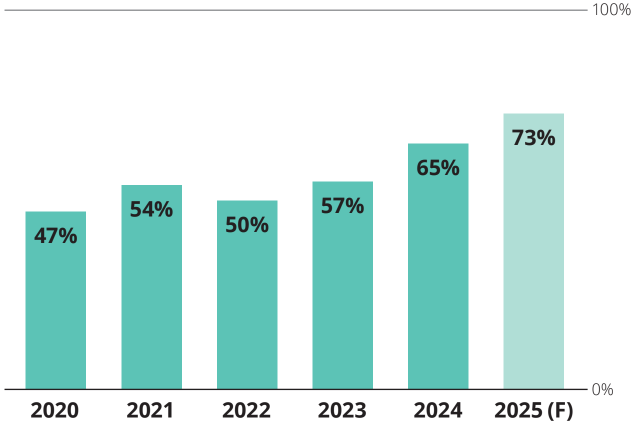
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

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



SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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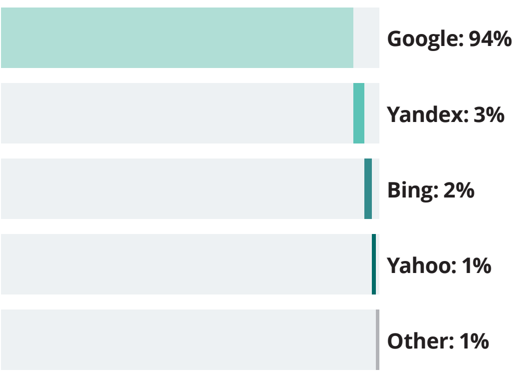
Search engine market share

Most popular search engines in 2024



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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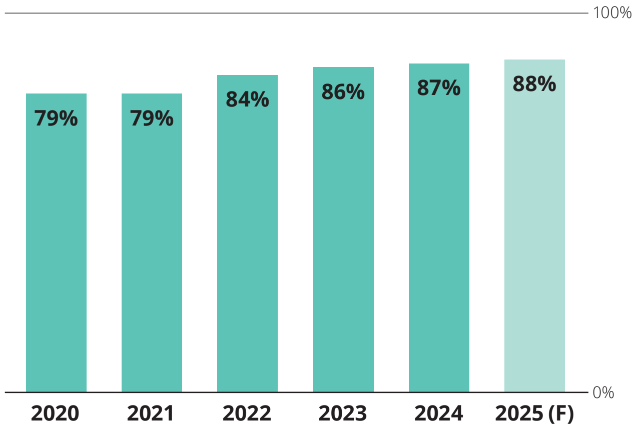
Greece

Currency: euro | VAT: 24%

Internet users

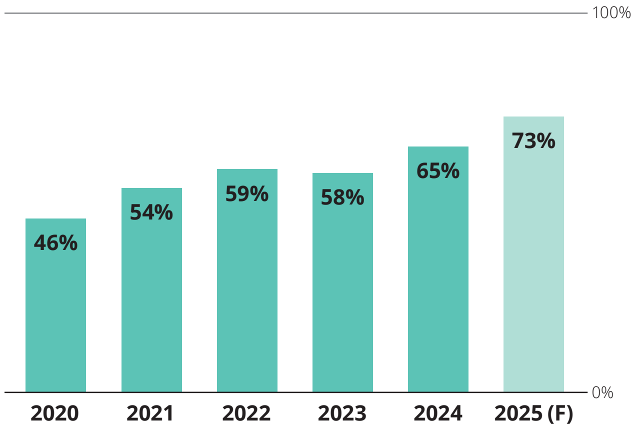
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

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



SOURCE: EUROSTAT

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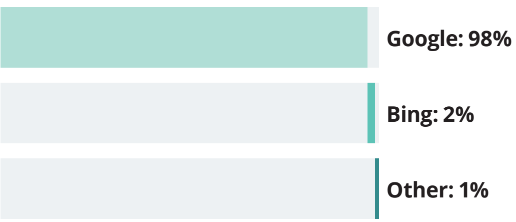

SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Greece

Greek e-Commerce Association

Interview
Makis Savvidis
VP Greek E-Commerce Association (GR.EC.A) – CEO SGC Group

Policies and regulation:

What national policies, if any, are being considered or have been recently adopted in Greece that will likely have an impact on e-commerce?
The implementation of the Omnibus Directive (EU) 2019/2161 in Greece has been significantly stricter than in most other EU countries. While the directive aims to enhance consumer protection across the European Union, Greece's particularly rigorous enforcement has placed a disproportionate burden on Greek e-businesses. This strict application results in increased compliance costs and regulatory pressure, which foreign competitors operating under more lenient national interpretations do not face. Consequently, an uneven playing field has emerged, putting Greek companies at a competitive disadvantage within the single market.

In addition, the 2% tax on internet advertising in Greece, which is allocated to the supplementary pension fund of journalists, significantly increases operational costs for online businesses. This levy, which benefits a third-party entity unrelated to the e-commerce sector, places an undue financial burden on Greek e-shops. As a result, it undermines their competitiveness compared to European and international platforms that do not face similar charges, making it more difficult for local businesses to grow in the digital marketplace.

In the last few years, the issue of level playing field between EU-based and non-EU-based e-commerce players has been high on the agenda of EU as well as national policymakers. Which concrete measures have been taken in Greece to ensure a level playing field? Are they enough to meet the challenge, in your opinion?
In recent years, Greece has implemented several measures aimed at creating a better playing field between EU-based and non-EU based e-commerce players, in line with broader EU efforts. Some of the key actions include the implementation of the EU VAT e-commerce package (from July 2021), customs and parcel inspections, digital platform accountability, and tax enforcement mechanisms. While these steps are significant and align with EU-wide strategies, they are not yet sufficient to fully level the playing field. Non-EU based sellers still benefit from lower regulatory burdens, shipping subsidies, and less stringent enforcement in their own countries. Greek sellers continue to face higher compliance costs, which do not apply to their non-EU competitors.

Currently, the European Commission and the Member States are prioritising the simplification of rules, among others to stimulate the competitiveness of our European economy. Has Greece adopted such measures and do you think they will effectively simplify the day-to-day of e-commerce businesses in Greece?
Greece has adopted several measures in line with the European Commission's push to simplify rules and enhance competitiveness, which include the adoption of the EU VAT e-commerce package, One Stop Shop (OSS) and Import One Stop Shop (IOSS) systems, simplification of invoicing and digital bookkeeping (myDATA platform), and reforms in licensing and start-up procedures. While these initiatives represent real progress and are aligned with broader EU simplification goals, many Greek e-commerce businesses—especially small and medium-sized ones—still face complex tax rules, high compliance costs, and regulatory fragmentation. While Greece has taken important steps toward simplification, continued support, clearer guidance, and the elimination of nationally specific obstacles are needed to truly make day-to-day operations easier for e-commerce businesses.

"Greece's particularly rigorous enforcement [of the Omnibus Directive] has placed a disproportionate burden on Greek e-businesses."

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers made, particularly SMEs, and how did this impact their activities?
In the Greek market, the shift towards digitalisation and technology adoption among retailers, particularly SMEs, has been somewhat slow. While larger companies have been embracing e-commerce platforms, digital marketing, and advanced logistics, many smaller retailers still face challenges in fully integrating these technologies into their operations. One major barrier is the cost of implementing such technologies, which can be prohibitive for SMEs operating on tighter budgets.

Additionally, the complexity of maintaining an online presence, managing digital payments, and handling logistics effectively has proven to be difficult for many, especially with limited technical expertise. While some businesses have made strides in setting up online stores and using social media for marketing, there is still a lack of comprehensive digital strategies, particularly in areas such as customer relationship management (CRM) or advanced data analytics.

This lag in adoption has impacted SMEs by limiting their competitiveness on both the local and international stage. Without fully embracing digital transformation, many retailers struggle to keep up with larger, more tech-savvy competitors who can leverage data to optimise sales, streamline operations, and offer better customer experiences.

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Greece

Greek e-Commerce Association

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Other areas related to e-commerce:

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

In Greece, there has been a noticeable shift in consumer payment preferences, with digital payments and mobile wallets gaining significant ground over the traditional "cash on delivery" method, which used to dominate. The COVID-19 pandemic accelerated this change, and now most consumers prefer card payments, e-banking, and platforms like Apple Pay or Google Pay for convenience and security. Regarding delivery, consumers increasingly value fast and flexible delivery options, including same-day or next-day shipping, parcel lockers, and click & collect services offered by brick-and-mortar stores.

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

The continued increase in e-commerce activity in Greece is mainly driven by:

- Improved digital literacy and trust in online shopping.
- Broader product variety and competitive pricing online.
- The expansion of local e-shops and marketplaces, often with better service and return policies than international players.
- Ongoing investment in logistics infrastructure, improving delivery reliability.

However, challenges like inflation, reduced disposable income, and added operational costs (e.g. the 2% advertising tax) have made some consumers more cautious, potentially slowing the pace of growth.

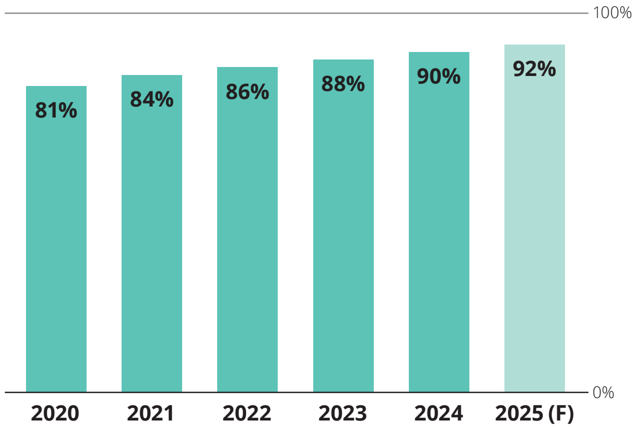
"Digital payments and mobile wallets are gaining significant ground over the traditional 'cash on delivery' method."

Italy

Currency: euro | VAT: 22%

Internet users

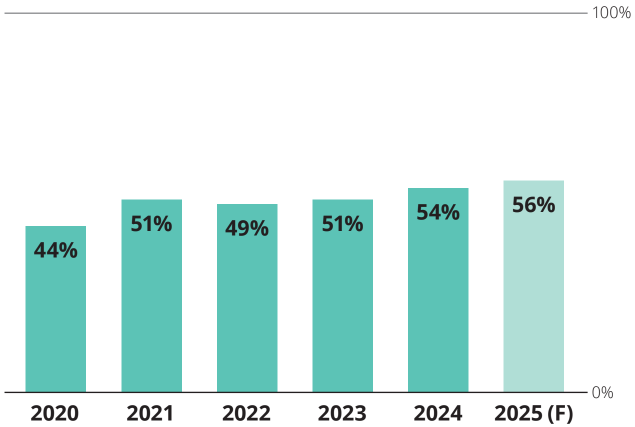
Percentage of the population aged 16-74 accessing the internet



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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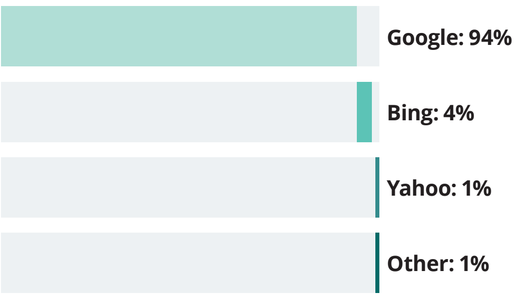
Search engine market share

Most popular search engines in 2024



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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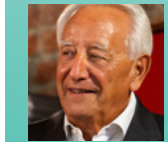
Italy

NETCOMM IL COMMERCIO DIGITALE ITALIANO

Interview

Roberto Liscia

President, Netcomm



Policies and regulation:

What national policies, if any, are being considered or have been recently adopted in Italy that will likely have an impact on e-commerce?

In Italy, several policies have recently been introduced or discussed that affect e-commerce. These include stricter rules for digital payment traceability, tax reforms targeting online trade, and incentives for SMEs' digital transformation under the National Recovery and Resilience Plan (PNRR). Consumer protection regulations have also been strengthened, with an increased focus on transparency and accountability in digital sales. Furthermore, discussions are ongoing around regulating marketplaces and gig economy actors. These efforts aim to support fairer competition and better integration of e-commerce into the national economy, although more streamlined and coordinated policies at both EU and national levels are still needed.

In the last few years, the issue of level playing field between EU-based and non-EU-based e-commerce players has been high on the agenda of EU as well as national policymakers. Which concrete measures have been taken in Italy to ensure a level playing field? Are they enough to meet the challenge, in your opinion?

Italy has implemented the EU VAT e-commerce package, including the Import One Stop Shop (IOSS) and the removal of VAT exemptions for low-value goods under €22. Customs checks have intensified, and compliance enforcement for non-EU operators is increasing. However, many local stakeholders feel that enforcement remains uneven, particularly with large non-EU platforms that can exploit loopholes. While the steps taken are significant, they are not yet fully sufficient to level the playing field. Stronger cross-border enforcement and harmonisation across EU Member States are essential to ensure fair competition and protect EU-based businesses from unfair advantages.

Currently, the European Commission and the Member States are prioritising the simplification of rules, among others to stimulate the competitiveness of our European economy. Has Italy adopted such measures and do you think they will effectively simplify the day-to-day of e-commerce businesses in Italy?

Italy has taken steps to simplify regulations for digital businesses, including digital invoicing, streamlined tax procedures, and improved digital access to public administration. Under the PNRR, efforts are being made to reduce bureaucracy and digitise interactions between businesses and government. However, SMEs still often face complexity due to fragmented laws and frequent regulatory changes. While these simplification measures are a step in the right direction, they need to be more consistent and easier to apply, especially for small businesses. Greater alignment with EU initiatives could further reduce barriers and support competitiveness in the Italian e-commerce sector.

This year, the EU institutions will have made good progress on the negotiations for a revision of the Union Customs Code, which will have a strong impact on e-commerce imports into the EU. Is this a popular topic in Italy and how is the initiative seen by Italy e-commerce companies?

The revision of the Union Customs Code is gaining attention in Italy, particularly among companies importing from non-EU countries. Industry associations see the reform as an opportunity to modernise customs operations and improve data management, transparency, and traceability. While large companies are preparing for the transition, SMEs are concerned about the complexity and potential increase in compliance costs. Overall, the initiative is welcomed, but stakeholders emphasise the need for clear guidelines, adequate transition time, and technical support. If properly implemented, it could significantly enhance efficiency and fairness in cross-border e-commerce logistics and taxation.

"Italy has taken steps to simplify regulations for digital businesses... but SMEs still often face complexity due to fragmented laws and frequent regulatory changes."

Sustainability:

What is currently happening in Italy to foster the emergence of a circular e-commerce?

The concept of circular e-commerce is gradually emerging in Italy. Several platforms now promote second-hand goods, refurbished electronics, and fashion resale. Companies are exploring take-back systems, product repair services, and reverse logistics solutions. Public awareness around sustainability is increasing, and digital channels are facilitating more conscious consumption. However, structural support from policymakers remains limited. While some pilot projects and private-sector initiatives are underway, a broader national strategy on the circular economy in e-commerce is lacking. Greater collaboration between institutions, retailers, and tech providers is needed to create scalable models that reduce waste and extend product life cycles.

What is currently happening in Italy regarding sustainable logistics and packaging?

In Italy, many e-commerce companies are investing in sustainable logistics, including electric delivery fleets, urban consolidation centres, and carbon-neutral shipping options. Eco-friendly packaging is becoming more common, with recyclable, compostable, and reusable solutions being adopted by both large and small businesses. Regulatory initiatives are starting to emerge, but industry-wide standards and incentives remain limited. Consumer demand for green options is rising, driving innovation in this area. However, high costs remain a challenge, particularly for SMEs. Broader incentives, clearer regulations, and improved infrastructure are needed to scale sustainable logistics and packaging across the entire supply chain.

Continued on the next page

Italy

netcomm
IL COMMERCIO DIGITALE ITALIANO

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Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers made, particularly SMEs, and how did this impact their activities?
In 2024, a significant shift occurred in digitalisation among Italian retailers, particularly SMEs. Many adopted e-commerce platforms, digital payment systems, and CRM tools to enhance customer engagement. Marketing automation, data analytics, and social media selling also saw growth. The COVID-19 pandemic accelerated these changes, and the momentum has continued as businesses seek more resilience and flexibility. This transformation has enabled many SMEs to expand their reach and improve operations. However, challenges remain in terms of digital skills, infrastructure, and access to finance. Ongoing support through training and funding is essential to sustain and scale this digital transition.

Which technologies, such as AI, VR, big data, etc., are e-commerce industry players in Italy focusing on? Have there been any changes in Italy due to these technologies?
AI is the most influential technology currently shaping Italian e-commerce. Retailers are using it for personalisation, recommendation engines, chatbots, fraud detection, and inventory optimisation. Augmented reality is being adopted in the fashion and furniture sectors to enhance the shopping experience. Big data analytics supports customer profiling and marketing strategies. Blockchain and digital product passports are also gaining interest, particularly for sustainability and traceability. These technologies are driving efficiency, competitiveness, and innovation. However, SMEs often lack the resources to implement advanced solutions. Bridging this gap with accessible tools and support programmes will be key to widespread adoption across the market.

Other areas related to e-commerce:

Have there been any changes/updates in Italy regarding consumers' payment and delivery preferences/behaviours?
Italian consumers are increasingly embracing an omnichannel approach. They now expect a seamless shopping, delivery, and return experience across multiple channels. Digital payments have become a well-established habit, valued for their convenience, speed, and security.

What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?
Several factors influence the increase or decrease of online purchases. On the one hand, online shopping is appreciated for wider product availability, competitive pricing, and fast, flexible delivery options. Innovations in digital payments, personalised experiences, and the integration of physical and digital channels also contribute to this growth. On the other hand, a reduction in online shopping can be driven by a renewed desire for physical retail experiences post-pandemic. Economic uncertainty or inflation may also cause consumers to be more cautious with spending.

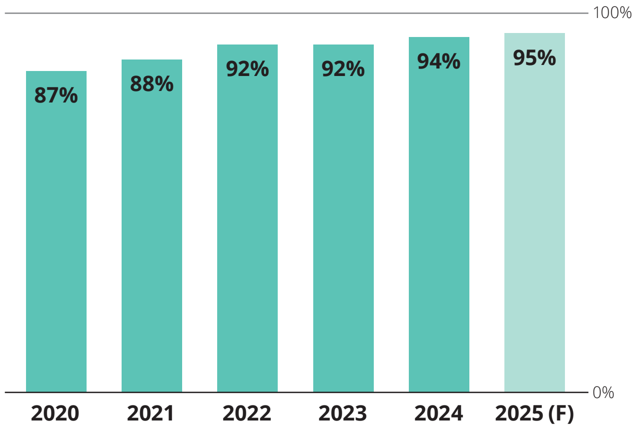
"AI is the most influential technology currently shaping Italian e-commerce."

Malta

Currency: euro | VAT: 18%

Internet users

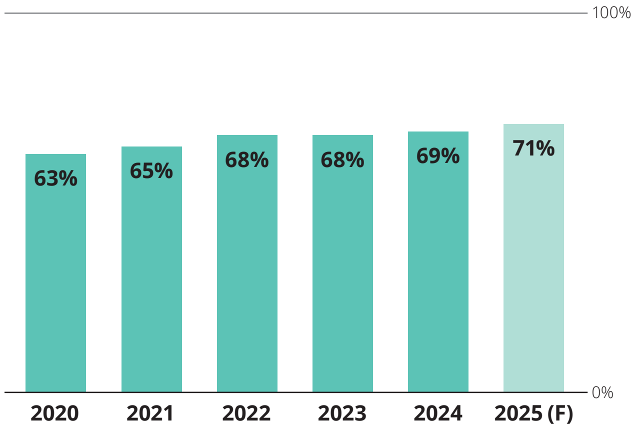
Percentage of the population aged 16-74 accessing the internet



SOURCE: EUROSTAT

E-Shoppers

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



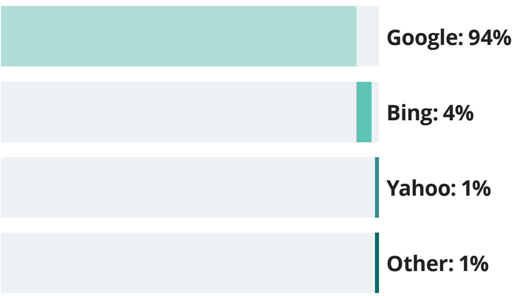
SOURCE: EUROSTAT

GDP and E-GDP (€bn)

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 2024



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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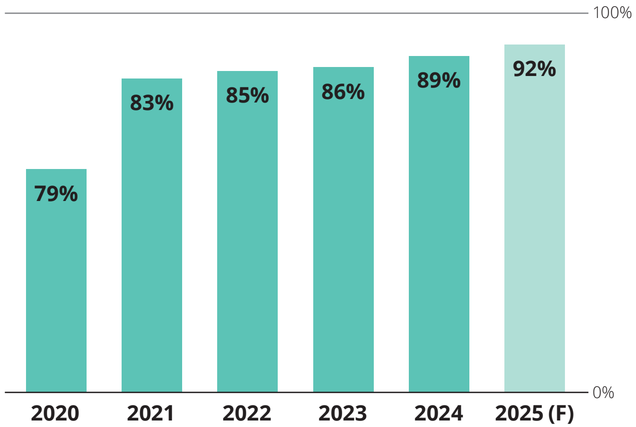
Portugal

Currency: euro | VAT: 23%

Internet users

Percentage of the population aged 16-74 accessing the internet



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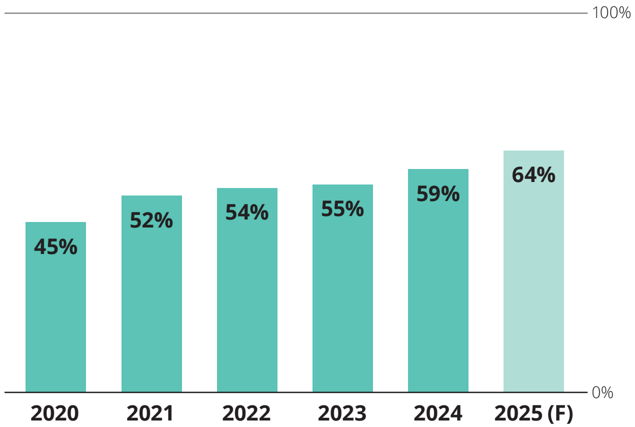
Percentage of the population aged 16-74 who bought goods or services online



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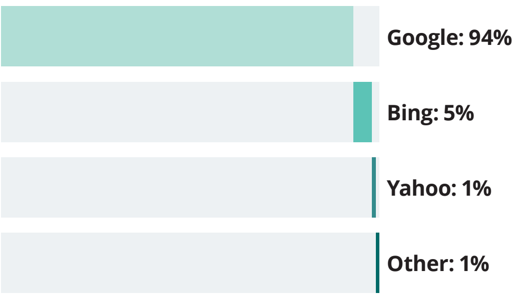

SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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Portugal

Interview

Alexandre Nilo Fonseca

President, ACEPI

Policies and regulation:

What national policies, if any, are being considered or have been recently adopted in Portugal that will likely have an impact on e-commerce?
In Portugal, recent policy developments include stronger enforcement of the Digital Services Act (DSA) and national alignment with the EU's VAT e-commerce package. There is also growing discussion around regulating digital platforms and online marketplaces, particularly concerning transparency and fair competition. Additionally, the government is revising the National Digital Transition Strategy to foster innovation, cybersecurity, and digital inclusion, which indirectly supports e-commerce development. These measures aim to strengthen consumer trust and create a fairer, more competitive digital market environment.

In the last few years, the issue of level playing field between EU-based and non-EU-based e-commerce players has been high on the agenda of EU as well as national policymakers. Which concrete measures have been taken in Portugal to ensure a level playing field? Are they enough to meet the challenge, in your opinion?
Portugal has implemented the EU VAT e-commerce package and reinforced customs controls for low-value goods imported from non-EU countries. The introduction of the Import One-Stop Shop (IOSS) helped reduce VAT fraud and simplified compliance. However, disparities remain, especially regarding product safety, environmental standards, and enforcement of rules on non-EU sellers operating via large marketplaces. While progress has been made, further investment in supervision and cooperation with EU-level enforcement tools is needed to fully ensure a level playing field.

Currently, the European Commission and the Member States are prioritising the simplification of rules, among others to stimulate the competitiveness of our European economy. Has Portugal adopted such measures and do you think they will effectively simplify the day-to-day of e-commerce businesses in Portugal?
Yes, Portugal has taken steps to simplify e-commerce-related processes, particularly for SMEs. Initiatives include online business registration portals, digital invoicing mandates, and improved integration of e-government services. Additionally, simplified reporting obligations for VAT under the OSS/IOSS schemes help reduce administrative burdens for cross-border sellers. While these measures contribute to reducing red tape, challenges remain regarding digital literacy and bureaucratic complexity. Their effectiveness depends on continued investment in digital infrastructure and clearer guidance for small businesses.

This year, the EU institutions will have made good progress on the negotiations for a revision of the Union Customs Code, which will have a strong impact on e-commerce imports into the EU. Is this a popular topic in Portugal and how is the initiative seen by Portuguese e-commerce companies?
The revision of the Union Customs Code is a relevant topic in Portugal, especially among logistics providers and large e-commerce operators. It is generally viewed positively, as it aims to modernise and digitise customs processes and ensure better oversight of cross-border flows. However, SMEs are concerned about the complexity and potential costs of adapting to new systems. Continued awareness campaigns and training will be essential to ensure all stakeholders, including smaller players, are prepared for the changes.

"The revision of the Union Customs Code is a relevant topic in Portugal, especially among logistics providers and large e-commerce operators."

Sustainability:

What is currently happening in Portugal to foster the emergence of a circular e-commerce?
Circular e-commerce is gaining traction in Portugal, with several retailers introducing re-commerce platforms and second-hand product marketplaces. Legislation encouraging the reuse and repair of goods is being debated, and public awareness around sustainability is growing. E-commerce platforms are exploring product take-back schemes and extended warranties. However, broader adoption still requires consumer incentives, logistical support, and cooperation between public and private actors. The trend is expected to expand in the coming years with EU Green Deal alignment.

What is currently happening in Portugal regarding sustainable logistics and packaging?
Sustainable logistics and packaging are priorities for many Portuguese e-commerce companies. Retailers are adopting recyclable and reusable materials and optimising packaging to reduce waste. Last-mile delivery innovations, such as electric vehicles and parcel lockers, are being piloted in urban areas. In addition, start-ups are emerging to provide eco-friendly fulfilment solutions. However, scalability and cost remain barriers. National and EU funding, alongside clearer regulations, are key to accelerating the transition to greener logistics practices.

Continued on the next page

Portugal

DIGITAL ECONOMY PORTUGAL

Continued from previous page

Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers made, particularly SMEs, and how did this impact their activities?
Yes, the pace of digitalisation among Portuguese retailers has increased. SMEs, in particular, have adopted cloud-based e-commerce platforms, CRM tools, and digital payment systems. The use of analytics for customer insight and inventory management is expanding. Government-backed programmes and EU funds have helped SMEs digitise faster. This shift has improved customer experience and operational efficiency, but some businesses still face challenges in skills and cybersecurity. Training and technical support remain crucial for sustaining this transformation.

Which technologies, such as AI, VR, big data, etc., are e-commerce industry players in Portugal focusing on? Have there been any changes in your market due to these technologies?
Portuguese e-commerce players are increasingly exploring AI for personalised recommendations, chatbots, and fraud detection. Big data and automation are used to optimise marketing and logistics. Augmented Reality (AR) is gaining popularity in fashion and home décor to improve product visualisation. Additionally, there's growing interest in voice commerce and blockchain for transparency in supply chains. Adoption is uneven across sectors, with larger companies leading innovation. Continued investment and skills development will determine the pace of wider adoption.

Other areas related to e-commerce:

Have there been any changes/updates in Portugal regarding consumers' payment and delivery preferences/behaviours?
Consumers in Portugal are increasingly favouring digital wallets and mobile apps such as MB WAY (the local standard), reflecting a strong shift towards contactless and instant payments. Credit/debit cards remain popular, but alternative payment methods are gaining traction. In terms of delivery, there is growing demand for flexible options like click-and-collect, scheduled deliveries, and parcel lockers. Speed and convenience are major drivers, and sustainability considerations are starting to influence delivery choices as well.

What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?
E-commerce growth in Portugal continues, driven by convenience, greater product availability, and improved logistics. The rise of marketplaces and mobile shopping further fuels expansion. However, inflation and economic uncertainty may limit discretionary spending in some segments. Trust in online transactions and data privacy also influences behaviour. On the positive side, generational shifts and greater digital inclusion are bringing new online consumers into the market. Continued innovation and trust-building efforts are essential to sustain growth.

Are there any other e-commerce trends specific or unique to Portugal you would like to share?
Portugal has seen a strong rise in marketplace use, with both global and local players gaining ground. Social commerce is emerging, particularly via Instagram and TikTok, among younger consumers. There's also an increase in cross-border shopping, especially within the EU, facilitated by favourable delivery and returns conditions. SMEs are creating niche e-commerce brands with a focus on storytelling, sustainability, and artisanal products. Finally, national campaigns promoting digital inclusion have widened e-commerce's consumer base.

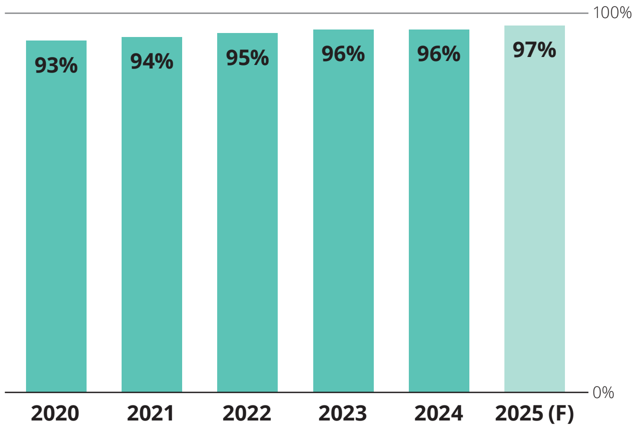
"E-commerce growth in Portugal continues, driven by convenience, greater product availability, and improved logistics."

Spain

Currency: euro | VAT: 21%

Internet users

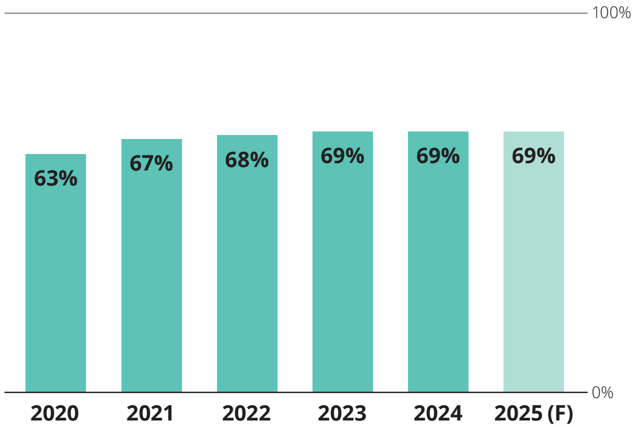
Percentage of the population aged 16-74 accessing the internet



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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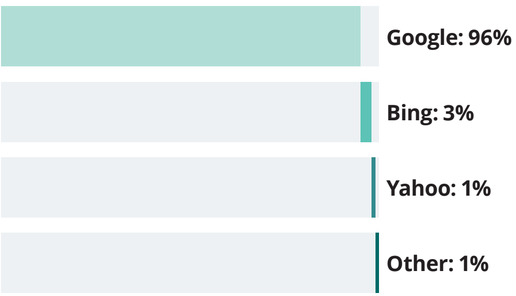
Search engine market share

Most popular search engines in 2024



SOURCE: STATCOUNTER

B2C e-commerce turnover (€bn)

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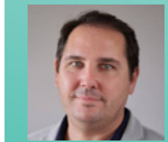
Spain

adigital

Interview
César Tello
Managing Director, Adigital



Policies and regulation:

What national policies, if any, are being considered or have been recently adopted in Spain that will likely have an impact on e-commerce?
Currently, two key regulations are under discussion in Spain that could significantly impact e-commerce. The first is the draft bill on customer services, which aims to establish stricter standards for consumer support, particularly for online businesses. The second is the draft bill on collective actions for consumer protection, designed to facilitate group claims against companies, potentially increasing legal exposure for e-commerce platforms. Additionally, there are ongoing public consultations on circular economy measures, including the Royal Decree on packaging and packaging waste, which may introduce new sustainability requirements for online retailers. These policies could shape operational and compliance strategies in the near future.

In the last few years, the issue of level playing field between EU-based and non-EU-based e-commerce players has been high on the agenda of EU as well as national policymakers. Which concrete measures have been taken in Spain to ensure a level playing field? Are they enough to meet the challenge, in your opinion?
In Spain, measures have been developed to support local SMEs, especially in emergency situations like the recent DANA storm. However, ensuring a level playing field between EU-based and non-EU based e-commerce players remains a long-standing demand from European businesses. At Adigital, we support the development of policies that promote a level playing field, fair competition, and equal conditions for all market participants. This issue remains a key topic in our ongoing discussions with policymakers. While some steps have been taken, further efforts are needed to effectively address the structural imbalance and strengthen the competitiveness of EU-based companies.

Currently, the European Commission and the Member States are prioritising the simplification of rules, among others to stimulate the competitiveness of our European economy. Has Spain adopted such measures and do you think they will effectively simplify the day-to-day of e-commerce businesses in Spain?
Unfortunately, we believe there is still much to be done in Spain regarding the simplification of rules for e-commerce. While the message of simplification is starting to resonate with public decision-makers, we have also noticed the necessity of stronger internal coordination, in order not to hinder effective implementation. This remains one of our key demands. We trust that European-level policies and priorities will help drive national efforts in this direction and ultimately lead to clearer, more streamlined regulations that ease the daily operations of e-commerce businesses in Spain. However, progress will require sustained commitment and better alignment across administrations.

This year, the EU institutions will have made good progress on the negotiations for a revision of the Union Customs Code, which will have a strong impact on e-commerce imports into the EU. Is this a popular topic in Spain and how is the initiative seen by Spain's e-commerce companies?
The revision of the Union Customs Code (UCC) is one of the key files we closely follow at Adigital, as it is highly relevant for many of our members. We are actively involved in the process through Ecommerce Europe and have shared our proposals and concerns with the institutions representing Spain's position. This reform represents an opportunity to reshape the customs framework in a way that boosts European trade globally. However, it is essential to proceed with caution, ensuring that the new rules support fair competition and a level playing field, without creating barriers that could hinder the growth of e-commerce.

"We trust that European-level policies and priorities will help drive national efforts… and ultimately lead to clearer, more streamlined regulations that ease the daily operations of e-commerce businesses in Spain."

Sustainability:

What is currently happening in Spain to foster the emergence of a circular e-commerce?
Spain is promoting circular e-commerce under its Spanish Circular Economy Strategy, which sets 2030 targets of a 30% cut in material use, a 15% drop in overall waste and a 50% reduction in household food waste. The First Action Plan rolls out 116 measures coordinated by 11 ministries. Business models built on resale, repair and rental are spreading fast, especially in fashion and electronics. More companies now add second-hand sections, switch to recyclable packaging, adopt sustainable sourcing and implement reverse logistics systems, while specialist marketplaces focused on circular products continue to multiply.

What is currently happening in Spain regarding sustainable logistics and packaging?
In Spain's e-commerce market, sustainable logistics and packaging have become strategic priorities. About 37.5% of companies now deploy electric vehicles, and 31.3% use AI to optimise delivery routes. In packaging, 75% have adopted greener solutions, from recyclable materials to "box-on-demand" systems. The rise of urban micro-hubs and the reuse of existing logistics sites (brownfields) further shortens delivery distances. These moves respond to both regulatory pressure—such as low-emission zones mandated for cities over 50,000 inhabitants—and growing demand from environmentally conscious consumers.

Continued on the next page

Spain

adigital

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Technology:

Have you seen a shift in digitalisation and technology use among retailers in this last year? If so, what changes have retailers made, particularly SMEs, and how did this impact their activities?
Yes. Public support has accelerated the shift. The government has channelled €415 million through the Kit Digital grants and the Comercio Conectado platform, which bundles training, resources and subsidies for retailers. As a result, 61% of Spanish SMEs now meet at least a "basic" digital standard of 58%. Digital tools let retailers widen their geographic reach and personalise the customer journey through data analytics. 92% of SMEs say digitalisation has boosted their competitiveness and efficiency, enabling them to expand and streamline operations.

Which technologies, such as AI, VR, big data, etc. are e-commerce industry players in Spain focusing on? Have there been any changes in Spain due to these technologies?
Spanish e-commerce players are concentrating on several advanced technologies. AI and machine learning drive personalisation—dynamic pricing, product recommendations and AI chatbots—which 30% of merchants already use. Omnichannel systems (click-and-collect, flexible returns) are now standard, while mobile wallets and BNPL options lift checkout conversion. In operations, warehouse robotics and AI-based route optimisation adopted by 45% of stores shorten delivery times and cut costs. Ongoing cloud migration and stronger cyber-security increase reliability. Finally, AR and VR "virtual try-ons" let customers preview furniture, apparel or cosmetics online, enriching the shopping experience and sharpening brands' competitive edge.

Other areas related to e-commerce:

Have there been any changes/updates in Spain regarding consumers' payment and delivery preferences/behaviours?
Over the past year, Spanish consumers have stepped up their use of digital payments: 51% of online transactions are made with cards and 26% with electronic solutions such as Bizum or PayPal, while mobile payments for higher-value purchases have doubled to 12%. Shoppers increasingly demand fast, secure and personalised methods; 64% cite cyber-security and speed as key factors.

On delivery, 76% still prefer home drop-off, but collection points have risen from 33% to 50% in two years, and 88% would accept longer lead times if shipping costs fell. Delivery reliability and flexibility are decisive purchase triggers for 66% of buyers.

What would you say are the leading reasons for either a decline or increase in e-commerce purchasing amongst consumers?
E-commerce growth in Spain is driven chiefly by convenience—shopping anytime, anywhere—together with the breadth of choice, aggressive discounts, and the availability of secure payment methods. Shoppers also prize a friction-free journey: clear navigation, personalised recommendations, and hassle-free returns all lift conversion.

On the other hand, purchase frequency and average basket size have softened as high inflation and economic uncertainty make consumers more cautious, prompting them to postpone orders until promotional periods. Persistent concerns about data privacy and online fraud likewise dampen demand and keep a share of shoppers loyal to physical or hybrid retail formats.

"Spain shows three standout e-commerce trends: instant mobile payment, vigorous re-commerce culture and rapid rise of live-shopping."

Are there any other e-commerce trends specific or unique to Spain you would like to share?
Spain shows three standout e-commerce trends. Instant mobile payment: Bizum—the interbank system that lets shoppers pay or get paid instantly via their phone number—has become a standard checkout option and is pushing other payment providers to integrate. Vigorous re-commerce culture: home-grown platforms energise second-hand trading and underpin the local circular economy. Rapid rise of live-shopping: brands and retailers stream sales events on social networks, mixing product demos, real-time interaction and one-click purchase; conversion rates are now well above the European average.

Methodology and sources

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

Internet users:

Desk research via:

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

E-shoppers:

Desk research via:

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

Supplementary e-commerce Data from Eurostat:

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

B2C e-commerce Turnover:

- National e-commerce Associations: Data was requested and submitted by May 2025, which includes data collected and analysed by associations with local/international research firms and universities. Data entries were submitted in both local currency as well as the euro. Data submitted in local currencies were converted into euros using the average exchange rate per year. Each association has its own data collection methodology for B2C e-commerce turnover (only goods; goods and services; only services, etc), therefore this should be considered when comparing markets.
- Desk research: In the event that an e-commerce association did not submit data, or there is no known association, different sources were utilised to ascertain the B2C e-commerce turnover figures. Statista's Digital Market Outlook was utilised with the output in euros.

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 2025

Search Engine Market Share:

- StatCounter: Search Engine Market Share, 2024

Indices:

- World Bank: Logistics Performance Index report 2023
- United Nations: E-Government Development Index report 2024
- SDG Index Ranking: Sustainable Development Report 2025
- Yale University: Environmental Performance Index report 2024
- *The Economist* Intelligence Unit: Inclusive Internet Index 2022

About us and thanks

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Thanks

The Amsterdam University of Applied Sciences & Centre for Market Insights team would like to thank all our report contributors. The insights are continuously enriched with your additions of quantitative and qualitative data. Importantly, creation of this report would not be possible without the contributions of experts in the e-commerce field, particularly the National Associations of Ecommerce Europe.

About the CMI:

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

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

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

Amsterdam University of Applied Sciences

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