

E-commerce in Europe 2020



How the pandemic is changing e-commerce in Europe

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About this report

PostNord has studied the European e-commerce market in the E-commerce in Europe report since 2014. The report is based on interviews with a total of about 12,800 consumers in Belgium, Denmark, Finland, France, Germany, Italy, the Netherlands, Norway, Poland, Spain, Sweden and the UK. When the report refers to Europe, it is referring to these countries unless stated otherwise.

The interviews were conducted with representative nationwide samples of private individuals aged 15-79 years. The number of respondents varies slightly between countries, but in most cases has been around 1,000.

The interviews were conducted by the research company Nepa. Since the survey was conducted online, the responses were recalculated based on the percentage of the population in each country that used the internet in 2019. This percentage was calculated by Eurostat.

This is of significance, since internet use varies among the different European countries.

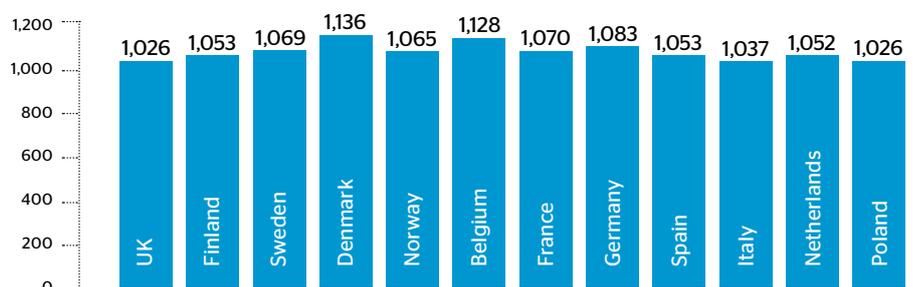
To calculate how many consumers from each market shop online, we used Eurostat's population statistics for 2019 as a basis. To calculate the average purchase in EUR we used the exchange rate from May 2020. The report describes a drop in GDP between the last quarter of 2019 and the first quarter of 2020 for several European countries. The source of these figures is Eurostat.

The Oxford COVID-19 Government Response Tracker is the source of the dates on which countries imposed lockdowns, unless stated otherwise.

E-commerce is defined as the purchase of physical products online. This means that services (e.g. travel, hotel and tickets), as well as downloads (e.g. music, movies and apps), are not included.

PostNord also publishes the E-barometer survey in Sweden. It is based on a different methodology, for which reason it is not fully comparable with this report.

NUMBER OF RESPONDENTS IN EACH COUNTRY





The crisis shows the importance of sustainable business practices

So far, 2020 has been in a class of its own. Essentially everyone has been impacted by the coronavirus pandemic in some way, although already vulnerable groups have been hit hardest.

The pandemic has also revealed just how vulnerable society is, and in this context I would like to mention PostNord's sustainability efforts.

We have been working to reduce our climate and environmental footprint for years. At the same time, we have also worked to increase social and economic sustainability.

PostNord Sweden recently achieved a gold level rating from the independent sustainability ratings provider EcoVadis, which we consider to be a sign that we are on the right track. But we want to become even better, and if we are to succeed, we must continue working with our customers and suppliers.

In our code of conduct for suppliers, we require reasonable wages and working conditions for all employees, as well as a good, safe working environment. In this way, we want to help people to achieve a better life and be more protected in a crisis.

Finally, a few words about why we are publishing this report. We at PostNord want to be the obvious choice for e-commerce

“In our code of conduct for suppliers, we require reasonable wages and working conditions for all employees, as well as a good, safe working environment.”

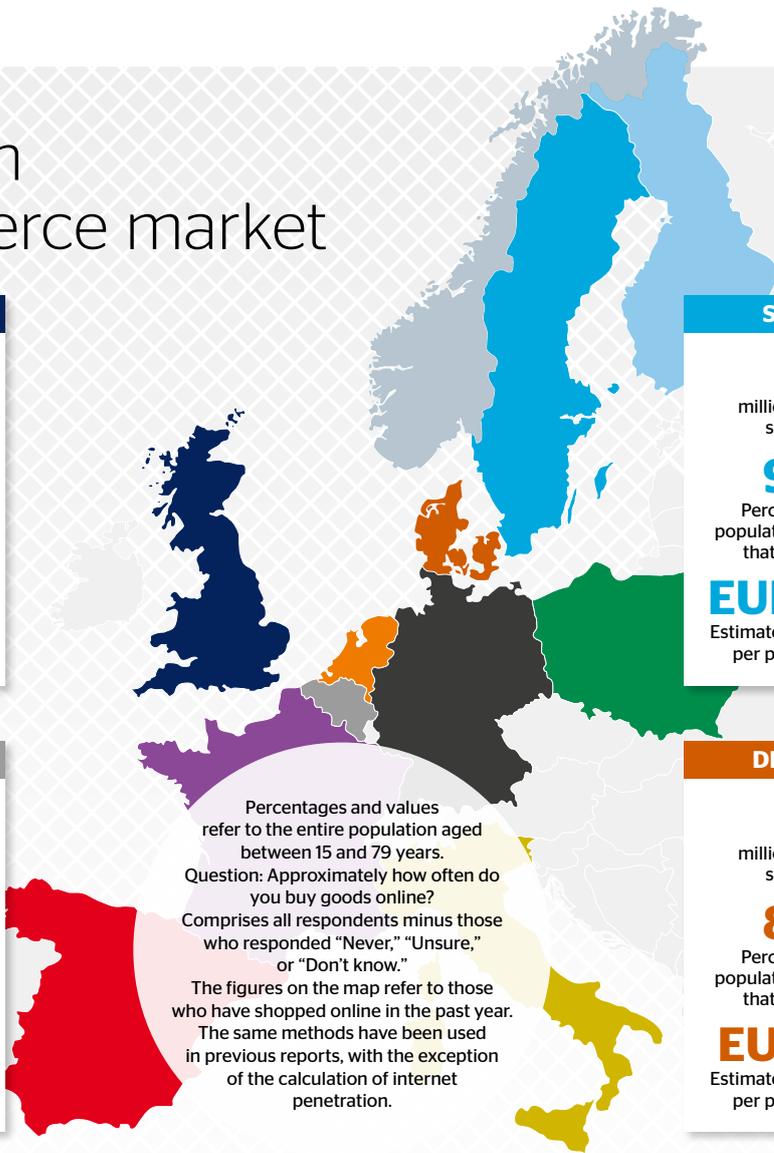
to, from and within the Nordic region, and as an e-retailer you are welcome to ask us about anything, from the markets in the Nordic countries to distribution solutions.

If you engage in e-commerce outside the Nordic region, you can also turn to our global logistics company Direct Link, which offers flexible distribution services to help e-retailers all over the world to become established in new markets.

I hope this report will provide many new insights into e-commerce in Europe.

Annemarie Gardshol
President and Group CEO of PostNord

European e-commerce market



UK

48.6
million consumers shop online

95%
Percentage of the population (15-79 years) that shops online

EUR 1,020
Estimated average spend per person per year

SWEDEN

7.5
million consumers shop online

96%
Percentage of the population (15-79 years) that shops online

EUR 1,012
Estimated average spend per person per year

BELGIUM

7.5
million consumers shop online

84%
Percentage of the population (15-79 years) that shops online

EUR 571
Estimated average spend per person per year

DENMARK

4.0
million consumers shop online

88%
Percentage of the population (15-79 years) that shops online

EUR 850
Estimated average spend per person per year

Percentages and values refer to the entire population aged between 15 and 79 years.
Question: Approximately how often do you buy goods online?
Comprises all respondents minus those who responded "Never," "Unsure," or "Don't know."
The figures on the map refer to those who have shopped online in the past year. The same methods have been used in previous reports, with the exception of the calculation of internet penetration.

NETHERLANDS

13.1
million consumers shop online

95%
Percentage of the population (15-79 years) that shops online

EUR 929
Estimated average spend per person per year

POLAND

25.4
million consumers shop online

83%
Percentage of the population (15-79 years) that shops online

EUR 456
Estimated average spend per person per year

GERMANY

61.2
million consumers shop online

92%
Percentage of the population (15-79 years) that shops online

EUR 947
Estimated average spend per person per year

NORWAY

3.9
million consumers shop online

94%
Percentage of the population (15-79 years) that shops online

EUR 635
Estimated average spend per person per year

ITALY

39.3
million consumers shop online

82%
Percentage of the population (15-79 years) that shops online

EUR 674
Estimated average spend per person per year

SPAIN

33.4
million consumers shop online

90%
Percentage of the population (15-79 years) that shops online

EUR 921
Estimated average spend per person per year

FRANCE

45.4
million consumers shop online

89%
Percentage of the population (15-79 years) that shops online

EUR 752
Estimated average spend per person per year

FINLAND

4.1
million consumers shop online

95%
Percentage of the population (15-79 years) that shops online

EUR 788
Estimated average spend per person per year



Germany and the UK are Europe's strongest e-commerce markets

European e-commerce is becoming increasingly mature, particularly as evidenced by the nearly 15 percent increase in average sales per person and year in the countries surveyed in 2020, compared with 2019. More and more countries are now approaching the top tier, with online spending per person and year of almost EUR 1,000.

The survey also shows that the

proportion of people who shop online has increased during the year, but at a more modest pace – only a percentage point or so. This trend is likely because many European countries have a digitally mature population.

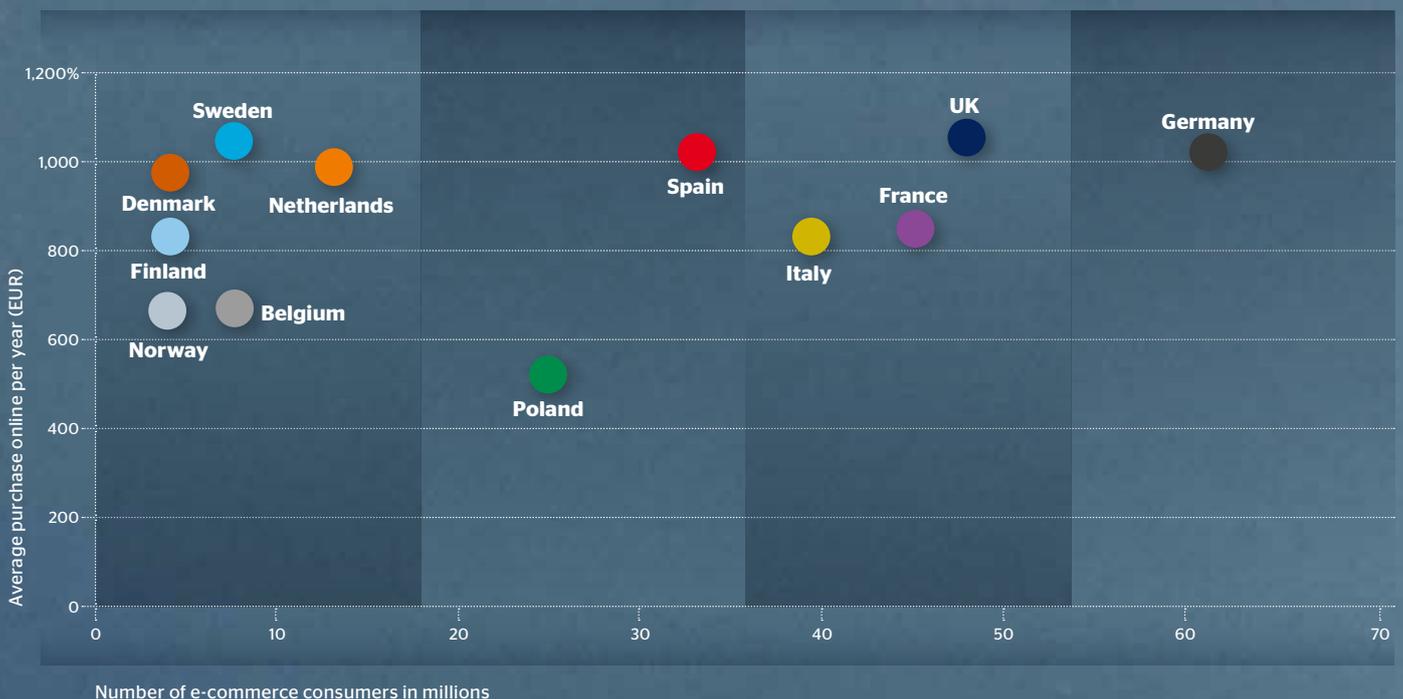
However, changes have occurred in 2020, which may become apparent in the 2021 survey. In particular, it seems that previously reluctant consumer groups,

such as older people, have started to shop online more often, with the coronavirus pandemic as a major factor.

Germany and the UK are the strongest e-commerce markets in Europe. In Germany, 61 million consumers state that they have shopped online in the past year, and the figure in the UK is 49 million. Spain, Italy and France are also significant e-commerce markets.

Number of e-commerce consumers and average online spend per year

Basis: Have shopped online



E-commerce trends in Europe and the world in 2019

Globally, e-commerce sales totaled USD 3.535 trillion in 2019. This corresponds to about 14 percent of total retail sales worldwide (USD 25.038 trillion). Europe's share of global e-commerce was estimated at USD 349 billion in 2019, which corresponds to about 10 percent.

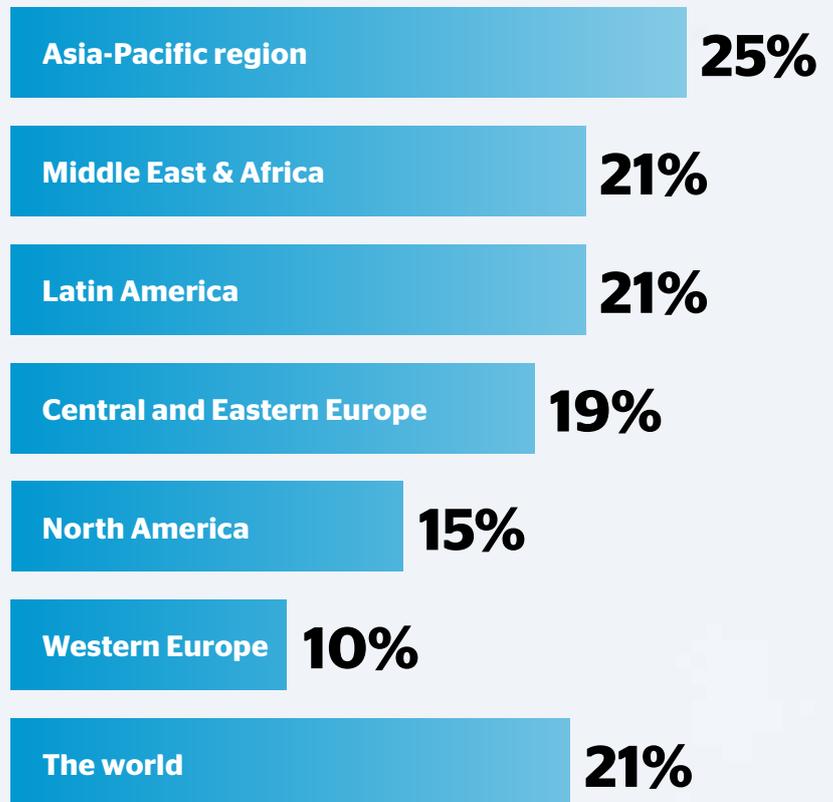
Global e-commerce is estimated to have grown by 21 percent in 2019. The Asia-Pacific region increased most (25 percent), followed by the Middle East and Africa (21 percent). In Europe, e-commerce grew by 10.2 percent in Western Europe and 14.5 percent in Eastern Europe. This means that Europe's share of global e-commerce sales is declining. The e-commerce market in many European countries, especially in Western Europe, is relatively mature, which explains the lower growth.

Growth in 2020 will likely be significantly higher - especially in mature markets that have had the capacity to scale up their e-commerce in conjunction with increased demand during the coronavirus pandemic.

¹ Source: E-markets

Growth 2019 in the different regions of the world

Source: eMarketer, 2020





Carl-Fredrik Teder.

E-commerce breaks records, but don't forget sustainability

Carl-Fredrik Teder, retail analyst at PostNord, and Olof Källgren, e-commerce expert at Direct Link, give five predictions from E-commerce in Europe 2020.



Olof Källgren.

1

Pandemic driving e-commerce

The effect of the pandemic on European countries has varied, and the report shows a strong link between concern over the virus and the proportion of consumers who shopped online more often. However, since we only interviewed consumers for this report, we have no actual data concerning the magnitude of the increase in e-commerce in each country. However, PostNord's Swedish E-barometer survey shows that Swedish e-commerce grew by 49 percent during the second quarter of 2020 compared with the previous year. This figure even exceeds the 44 percent growth rate in the US. Given that the shutdown in Sweden was far less extensive than in many other European countries, we may expect growth in other countries to be at least as high.

2

Amazon is facing competition

Amazon has played a key

role in developing e-commerce in several European countries. Already in the late 1990s, the company had established a presence in Germany, which today has one of the most mature e-commerce markets in Europe. The strong growth of e-commerce in Italy and Spain in recent years can also be attributed in part to Amazon entering these countries in 2010 and 2011. However, Amazon is beginning to experience competition in Europe from market participants such as Alibaba. In 2019, the first physical AliExpress store in Europe opened in Madrid. At this point, as Amazon is establishing a presence in Sweden, it will encounter a far more mature market than it is used to.

3

Sustainability remains important

Although the coronavirus pandemic dominates this report, we must keep in mind that sustainability continues to be an important issue, especially for consumers in mature

e-commerce markets. Last year, sustainability became a hot topic of discussion in relation to Black Friday with a call for a backlash, to be named White Monday. Christmas shopping has also become a subject for discussion. E-retailers across Europe should take into account the continued importance of sustainability issues for a growing number of consumers.

4

Popularity of cross-border online shopping varies

The popularity of making online purchases from sites abroad varies greatly from country to country. Belgian consumers make more online purchases abroad than any other Europeans. More than half the population makes cross-border purchases at least once a quarter. It is worth noting that many Belgians regularly shop from sites in the Netherlands, which is by far the most popular foreign country from which to make purchases.

5

Demands for quick delivery vary

Expectations regarding the maximum length time it may take for an online purchase to arrive vary greatly. Consumers in Poland, the Netherlands and Germany place significantly higher demands on quick deliveries than online shoppers in most other European countries. In part, expectations in various markets may be infrastructure-related, but certain strong e-retailers, such as Amazon, have driven the trend and raised consumer expectations for quick delivery.

“The report shows a strong link between concern over the virus and the proportion of consumers who shopped online more often.”

Italian and Spanish consumers also frequently make cross-border purchases, where purchases from China clearly dominate.

293 million consumers have shopped online in the past year

European e-commerce has grown during the year, especially in the spring, when entire countries shut down because of the coronavirus pandemic and pressure on e-commerce rose sharply. Given the number of respondents in the report who state that they shopped online more often during the pandemic, many countries seem to have made major strides toward digitalization.

However, the effect of the pandemic only related to a small part of the measurement period in this survey, and it is likely

that this trend will become more noticeable in next year's report. Other advances also came about during the year. Internet infrastructure continues to be expanded, and the higher bandwidth in the 5G network will further facilitate e-commerce using mobile phones and tablets.

In the countries surveyed, 293 million consumers have shopped online this year, compared with 286 million last year. Furthermore, the proportion of European consumers who made cross-border online purchases increased somewhat,

reaching 220 million. This trend is likely due to the growth of cross-border e-commerce companies and the efforts made to promote the European retail market, such as the EU Digital Single Market project².

Total e-commerce in the countries surveyed amounts to EUR 269 billion, an increase of 12 percent over last year. As in previous years, Germany remains the largest e-commerce market, followed by the UK. The third largest is France, closely followed by Spain and Italy.

² <https://ec.europa.eu/digital-single-market/en/policies/shaping-digital-single-market>

293

million consumers in Europe shop online

269

EUR billion - the total that European consumers estimate that they spent online in the past year

220

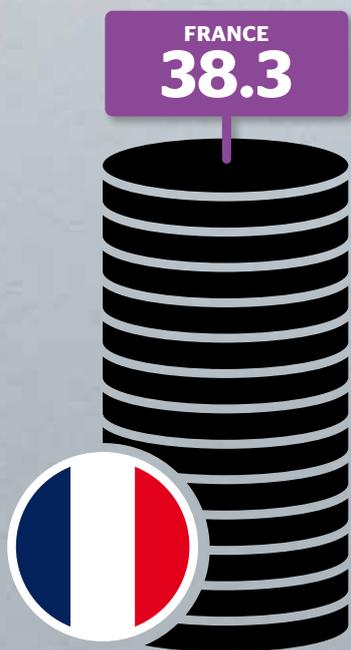
million European consumers make online purchases from abroad





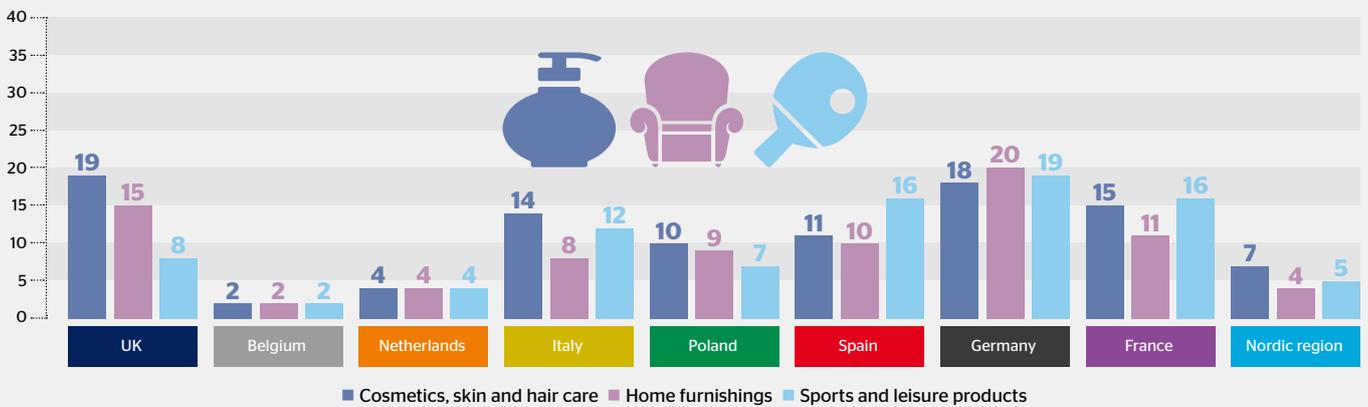
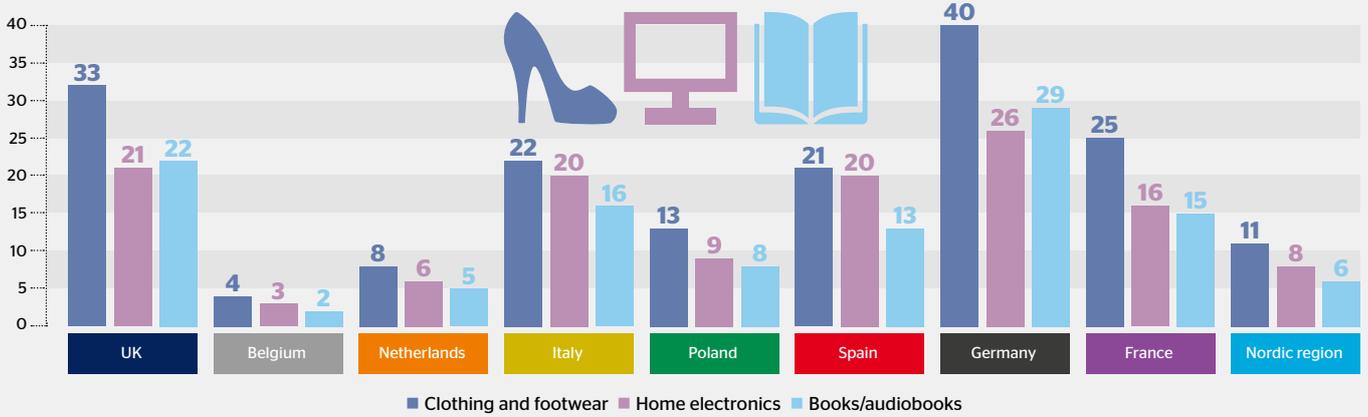
Number of EUR billion that European consumers have spent online over the past year

Basis: Have shopped online



Top product categories among European online shoppers

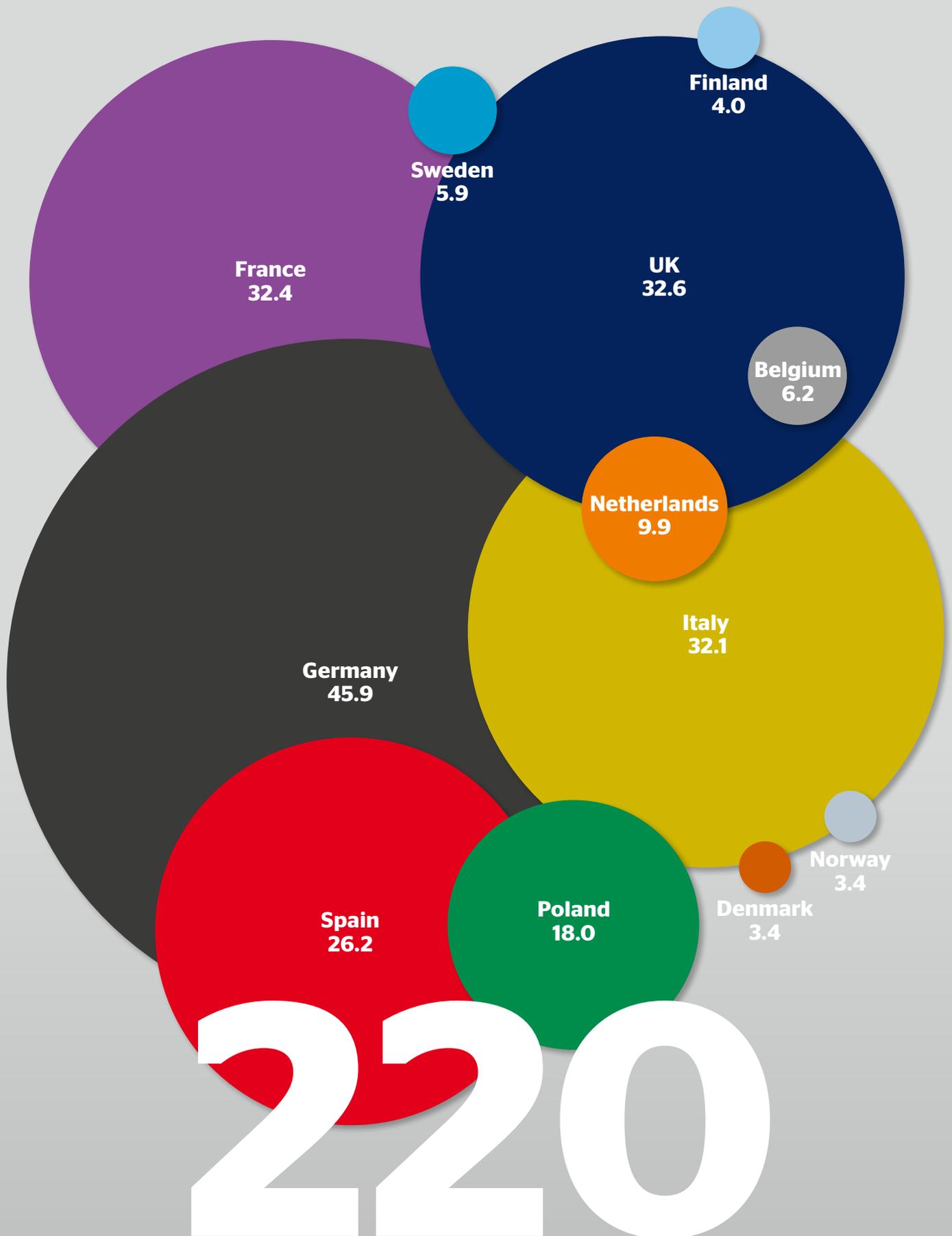
(million consumers)



Number of consumers in millions who have shopped online in each category over the past year.

Question: What types of products have you bought online in the past year? Basis: Have shopped online.

More extensive information about the Nordics can be found in the detailed results at the end of the report.



220

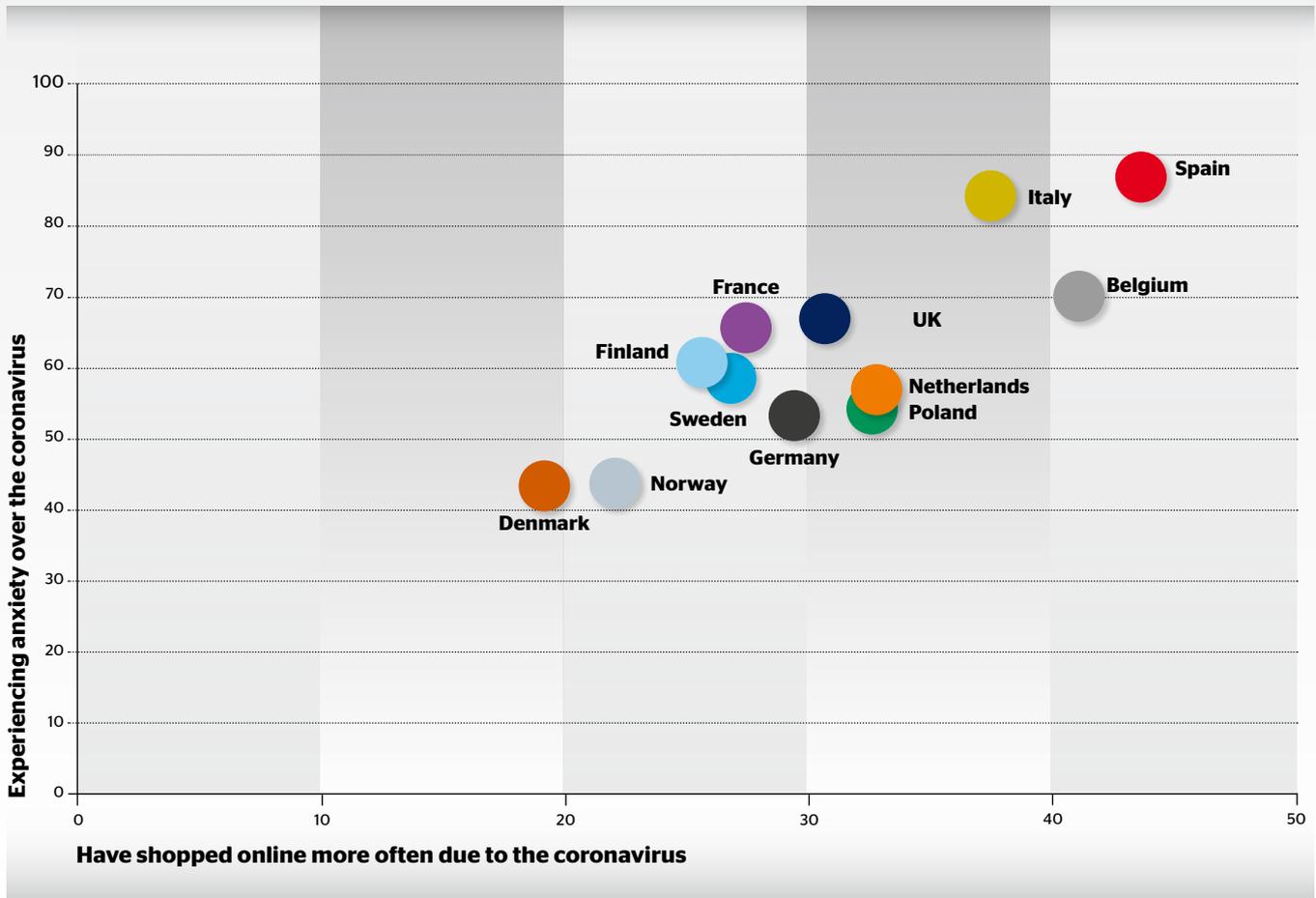
million people made cross-border online purchases

Number of consumers in millions in each country who made cross-border online purchases

Basis: Entire population, aged 15-79 years

Strong correlation between coronavirus anxiety and e-commerce sales

Basis: Have shopped online



COVID-19 driver of e-commerce in Europe

In this year's survey, e-commerce consumers answered questions about how COVID-19 had affected them personally, and whether the pandemic had caused them to change their e-commerce habits. The trend is clear. In countries where many people said they were worried about the pandemic, the proportion of respondents stating that they shopped online more than usual was also greatest. This trend coincides with the magnitude of disease outbreak, topped by hard-hit countries such as Italy, Spain and Belgium.

But it is linked not only to the virus outbreak itself, but rather to how consumers personally view the current situation. One example is Sweden, which did not impose

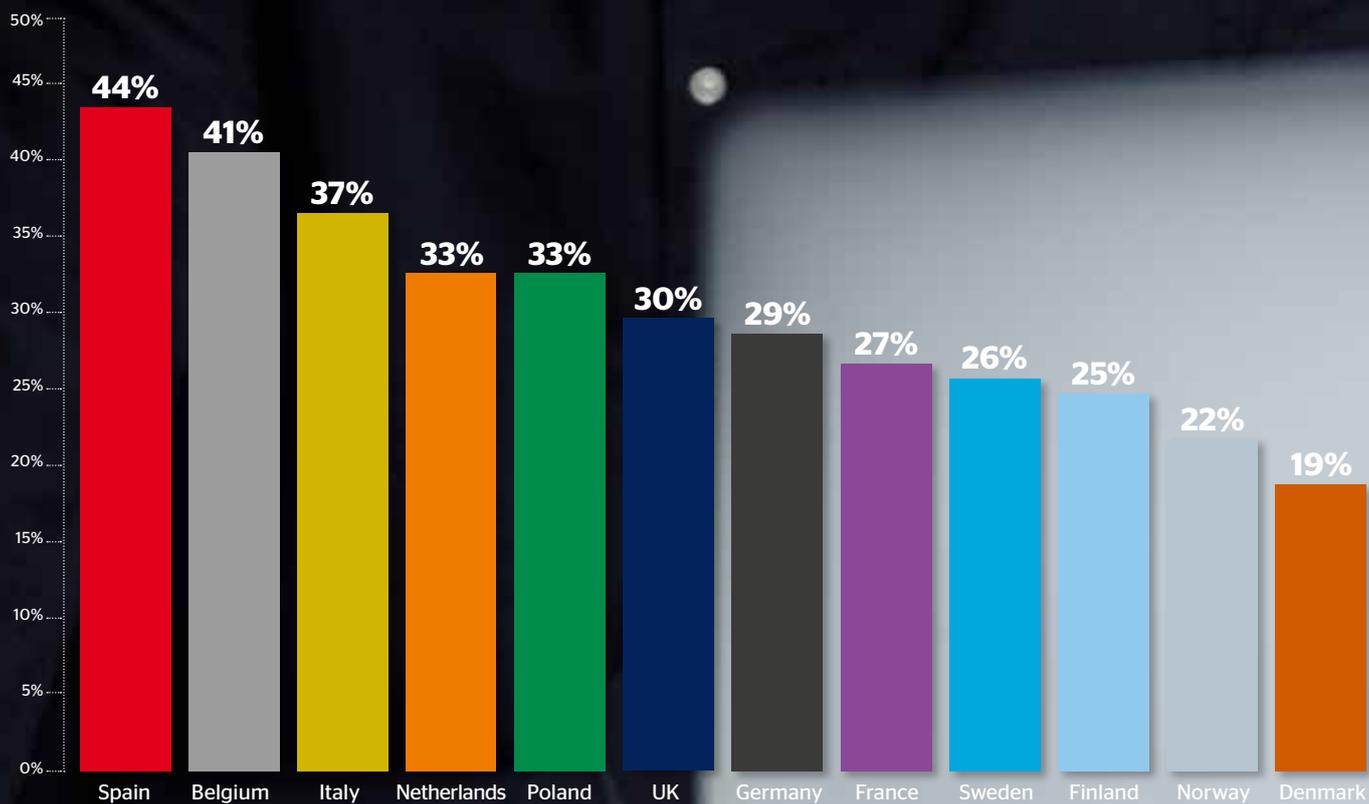
a strict lockdown but nevertheless saw a significant increase in e-commerce and was home to relatively many worried respondents. Meanwhile, Norway and Denmark - which imposed lockdowns - saw only a small increase in e-commerce, and respondents expressed a lower level of anxiety.

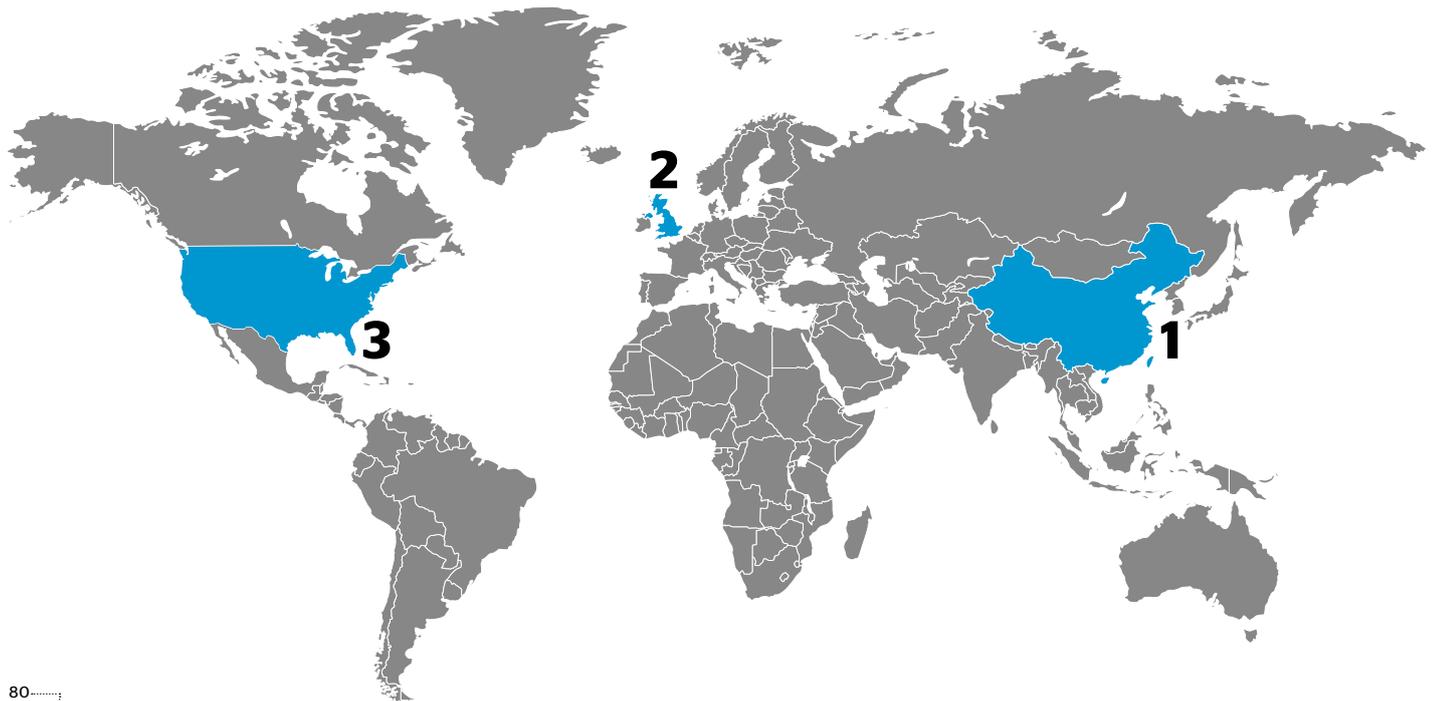
Another aspect that may affect e-commerce in the future is that several countries that were previously among the least digitalized in Europe - such as Spain and Italy - now top the list in number of people doing more online shopping due to the pandemic. It is likely that many people in these countries changed their habits in response to the social distancing measures imposed and have embraced e-commerce.

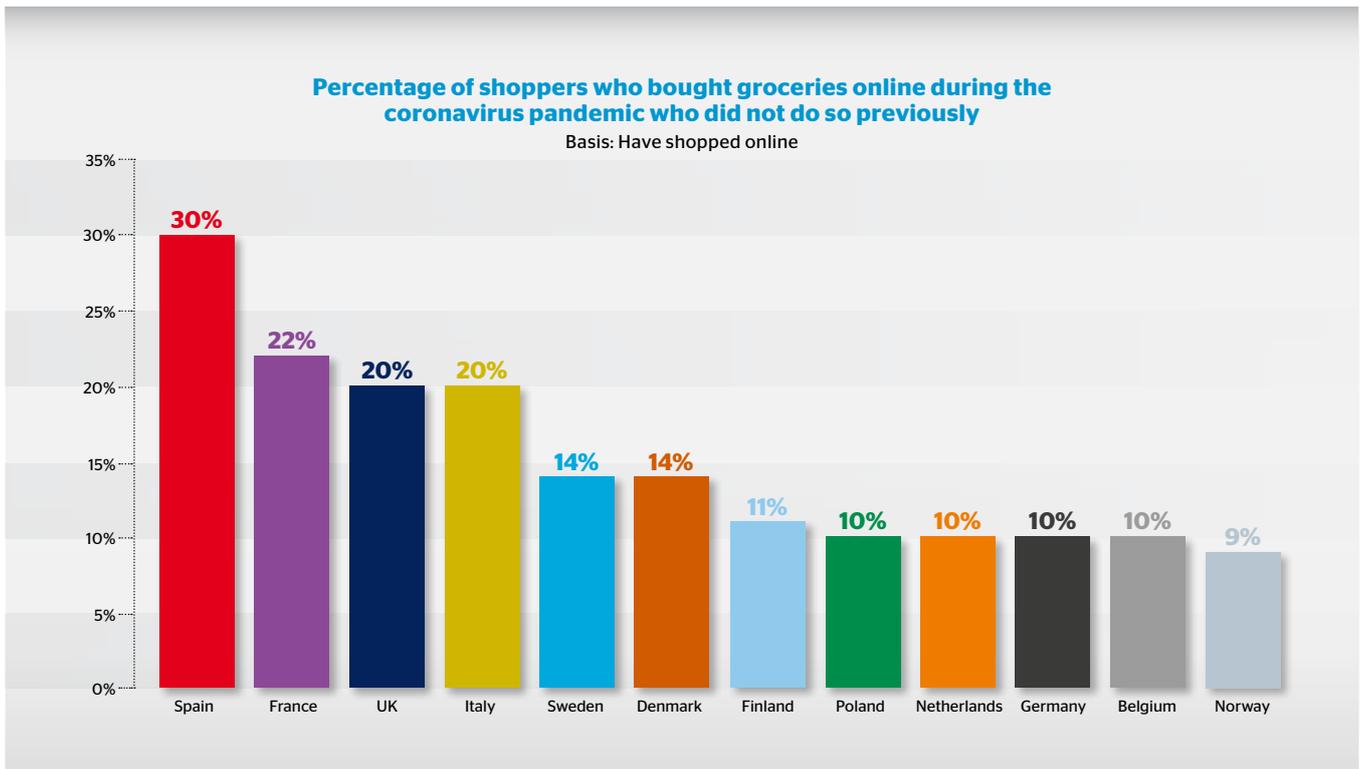
Increased e-commerce due to coronavirus pandemic

Percentage of respondents who shopped online more often due to the coronavirus pandemic

Basis: Have shopped online







Coronavirus pandemic drives online grocery shopping

The coronavirus pandemic has affected the world in many ways, and e-commerce is no exception. As described previously, many consumers have done more online shopping since the outbreak of the virus. They also shop for different types of products.

The product categories that respondents state that they bought online most because of the pandemic include fashion, groceries and pharmacy goods. While online shopping for fashion has always been very popular, groceries and pharmacy goods are two notable newcomers. Food in particular has very high sales figures in certain countries. In Spain, as many as 30 percent say they shopped online for groceries because of the pandemic, followed by France (22 percent), the UK (20 percent), and Italy (20 percent). The common denominator for these countries is that they were hit relatively hard by the pandemic.

Online shopping for basic goods and essential products, such as groceries and pharmacy products, has increased in the hardest hit countries, while consumers in less hard-hit countries have shopped online for other types of goods, such as fashion.



E-commerce has matured in Western Europe and is still growing in Eastern Europe

Europe is a continent with significant variation, especially between north and south, as well as east and west. In the latter case, there is a historical background. In Western Europe, large-scale expansion of the internet was already underway in the early 1990s. But in the poorer Eastern European countries, which belonged to the Soviet bloc until the early 1990s, this expansion generally took longer. As a result, there is a lower degree of digitalization, along with less e-commerce. To close the gap, the Eastern European e-commerce market has had a higher growth rate in recent years.

Western Europe is characterized by developed digital behaviors and relatively mature e-commerce markets, where values such as sustainable deliveries and origin marking have become increasingly important in recent years. Eastern Europe is growing more quickly, but started from a lower level. Countries in the east generally have lower, but rising, rankings in the European

Commission's Digital Economy and Society Index (DESI), which measures the degree of digitalization in various countries. Meanwhile, there are significant differences among the Eastern European countries. For example, the Baltic states clearly rank above the EU average with respect to digitalization. The Czech Republic is roughly on a par with the average, while most other Eastern European countries occupy a lower tier.

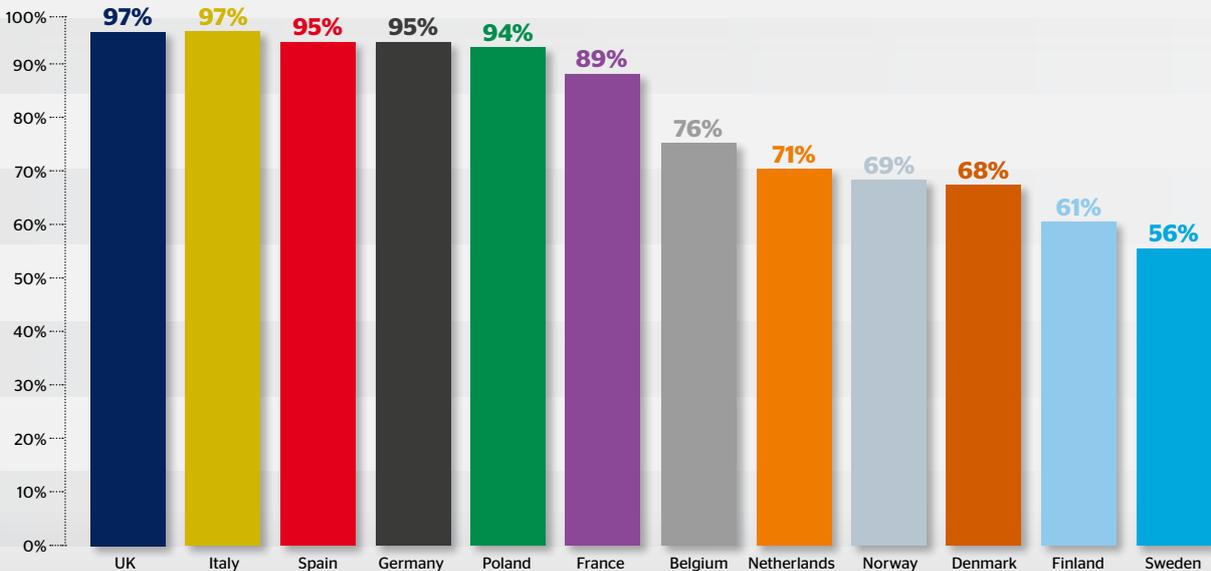
One of the largest e-commerce markets in the area that is usually considered Eastern Europe is Poland. Another potential difference between West and East emerges here: people are more interested in shopping locally, and especially in their own language. In Poland, the Allegro marketplace has withstood the pressure from foreign e-commerce giants and holds a dominant position in the market. As many as 90 percent of Polish e-commerce consumers in the survey state that they shopped at Allegro at some point during the year.

“Western Europe is characterized by developed digital behaviors and relatively mature e-commerce markets, where values such as sustainable deliveries and origin marking have become more important in recent years.”

“Eastern Europe is growing more quickly, but started from a lower level. Countries in the east generally have lower, but rising, rankings in the European Commission’s Digital Economy and Society Index (DESI), which measures the degree of digitalization in various countries.”

Proportion that shopped online from a marketplace during the year

Wish, Zalando, Amazon, Ebay, Etzy, Alibaba/Aliexpress, JD.com and Allegro
Basis: Have shopped online



Amazon and Zalando: two dominant marketplaces in Europe

Europe has generally lagged slightly behind the US in growth of online marketplaces. This is not so strange since the original - Amazon - is a US-based phenomenon that now dominates American e-commerce. Amazon established a presence in key European markets early on, but its success in Europe has varied. At the same time, German Zalando has grown to become a European marketplace for fashion, sports and beauty, and now has a presence in many countries.

Survey respondents specified the marketplaces where they shopped online, which reveals an interesting pattern. The surveyed countries can be divided into

three groups, based on whether shoppers prefer Amazon, Zalando, or both. There is an Amazon-dominant group (UK), a Zalando-dominant group (the Netherlands, Nordic countries and Belgium), and a marketplace-dominant group (Spain, Germany, France and Italy).

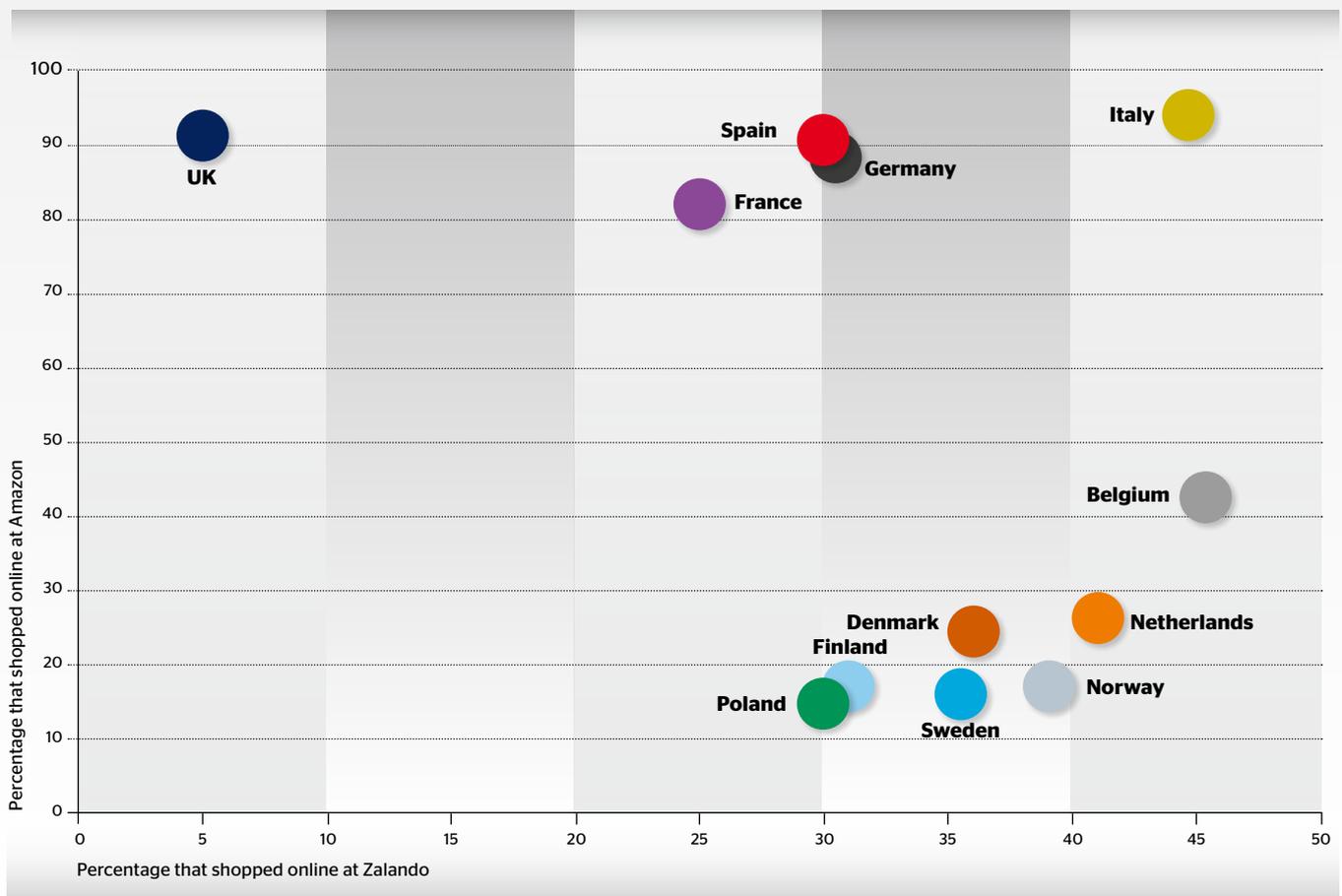
It is also clear that Zalando generally has a more even presence in the surveyed countries than Amazon. In most countries, 30-45 percent of respondents state that they shopped online at Zalando (with the exception of the UK). For Amazon, the corresponding figure is 80-90 percent in a few (large) countries, but considerably lower in other countries.



On which of the following e-commerce sites have you shopped in the past year (Amazon and/or Zalando)?

Amazon vs. Zalando in Europe

Basis: Have shopped online





Turnover 2019 (USD billion)

36.2

Amazon in Europe

6.5

Zalando



Source: Annual report for each company

Fashion is a challenge for Amazon

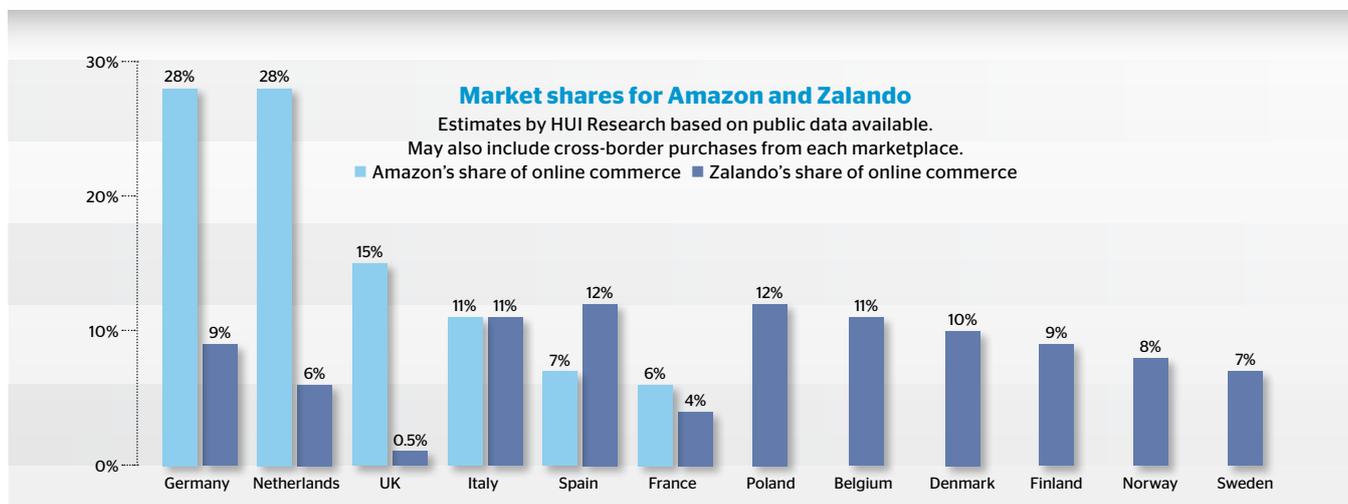
The two marketplaces Amazon and Zalando both have a strong position in Europe. In terms of turnover, Amazon is significantly larger than Zalando, which mainly focuses on fashion. Yet, Zalando has made an impressive inroad, considering its competition from a global platform with such strong economic muscles.

But fashion is Amazon's weak spot. Forbes describes ³ how Amazon has also been weak in fashion in the US, where it has had a hard time holding its own against the European competition.

European consumption is also not entirely comparable with US consumption. Zalando takes a different approach than Amazon by focusing on the premium market, while frequently collaborating with strong brands. For example, the Nike brand left Amazon at the beginning of the year, but continues to sell its collections on Zalando.

Here, Nike is in the company of other premium brands, and in recent years even purely luxury brands – which are usually highly restrictive concerning with whom they choose to partner.

Zalando's model may possibly have highlighted weaknesses in the strategy that has made Amazon so dominant in US e-commerce. Zalando's success factors – an inspiring website with high-quality images and design, combined with large-scale and efficient logistics – could conceivably gain a foothold in other industries where customers value inspiration, such as interior design or beauty. Should more industries move in the same direction, Amazon may face a growing challenge.



³ <https://www.forbes.com/sites/victoriapavlova/2019/02/09/the-amazon-effect-how-amazon-is-disrupting-european-e-commerce/#15b4ef55e7bc>

Deliveries

Consumers accept longer delivery times during the pandemic

Many factors affect delivery times for goods purchased online. Some are bulky and more difficult to transport than others. Some goods are kept in stock, others are not. Some goods are subject to regulations that the carrier must observe.

Today, consumers in most European countries have high expectations regarding delivery time. A large group in all countries surveyed feels that the maximum delivery time should be about three days, with some being reluctant to wait more than two days. But compared

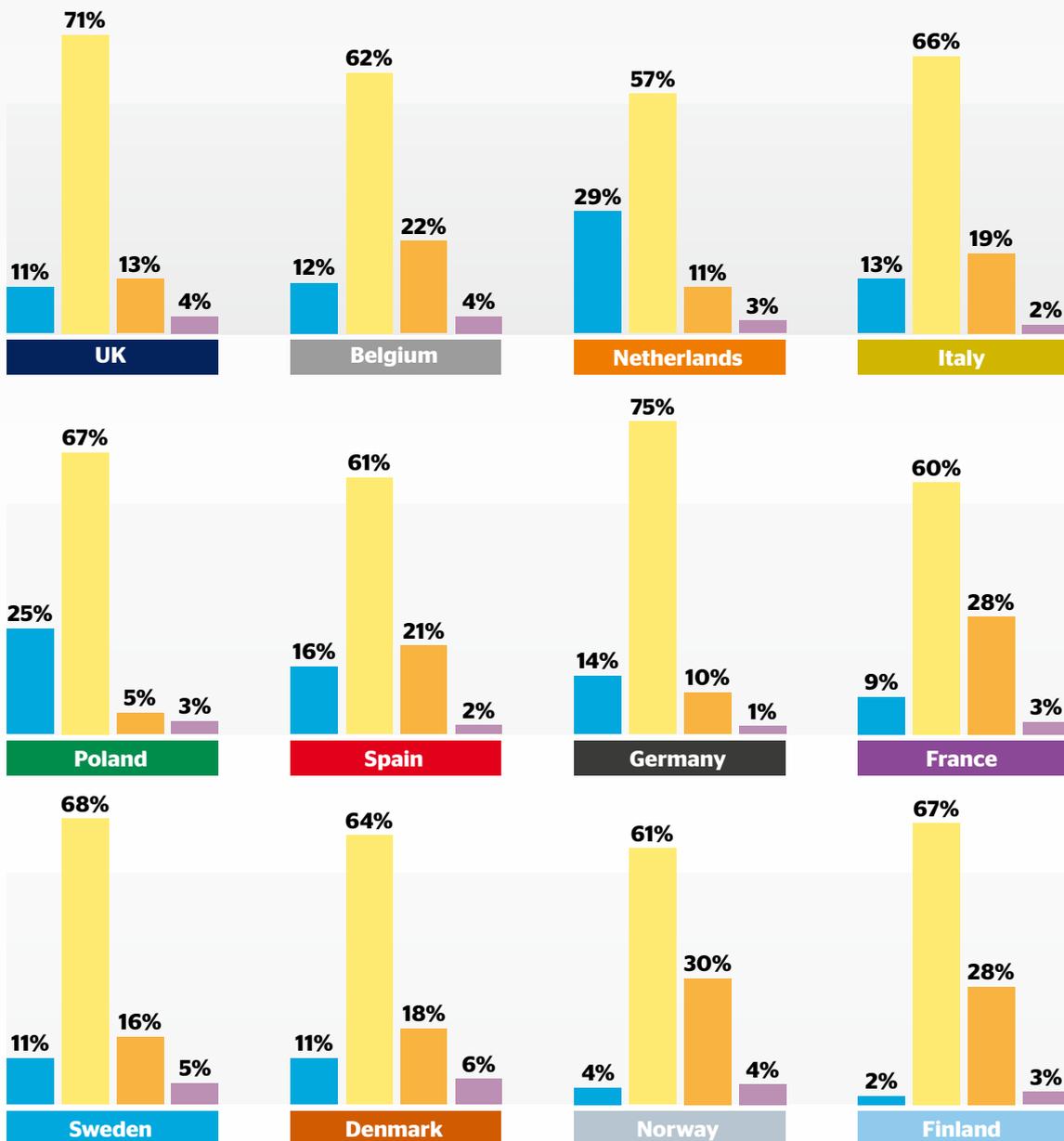
with previous years, demands are lower, probably since e-commerce and delivery times in many countries came under heavy pressure because of the coronavirus pandemic, a reason which many consumers can understand.

At the same time, willingness to pay for extra-fast deliveries is lukewarm throughout Europe, probably because fast and inexpensive deliveries have become standard as e-commerce has matured, and large companies with good logistics, such as Amazon and Zalando, have entered the markets.

E-commerce consumer expectations of delivery time

Basis: Have shopped online

When you buy a product online, what are your expectations as to delivery time? What is the maximum number of days it may take to have your product delivered?





Preferred methods of delivery

Basis: Have shopped online

Home delivery in daytime	64%	45%	51%	70%	35%	38%	41%	25%	4%	38%	6%	7%
Delivered to my mailbox/multi-occupancy mailbox by the mail carrier	11%	23%	17%	9%	4%	12%	36%	42%	39%	0%	52%	14%
Collect the product myself from a distribution point	2%	10%	12%	4%	6%	6%	2%	19%	37%	24%	14%	33%
Home delivery in evening	11%	8%	14%	6%	7%	29%	8%	5%	4%	11%	6%	4%
Collect the product myself from a parcel machine	1%	1%	0%	3%	38%	2%	5%	2%	2%	20%	1%	35%
Delivery to workplace	3%	3%	2%	4%	2%	5%	2%	1%	0%	2%	0%	1%
Pick up at the online store's physical store	1%	2%	1%	1%	2%	3%	1%	1%	2%	0%	13%	2%

■ UK ■ Belgium ■ Netherlands ■ Italy ■ Poland ■ Spain ■ Germany ■ France ■ Sweden ■ Denmark ■ Norway ■ Finland

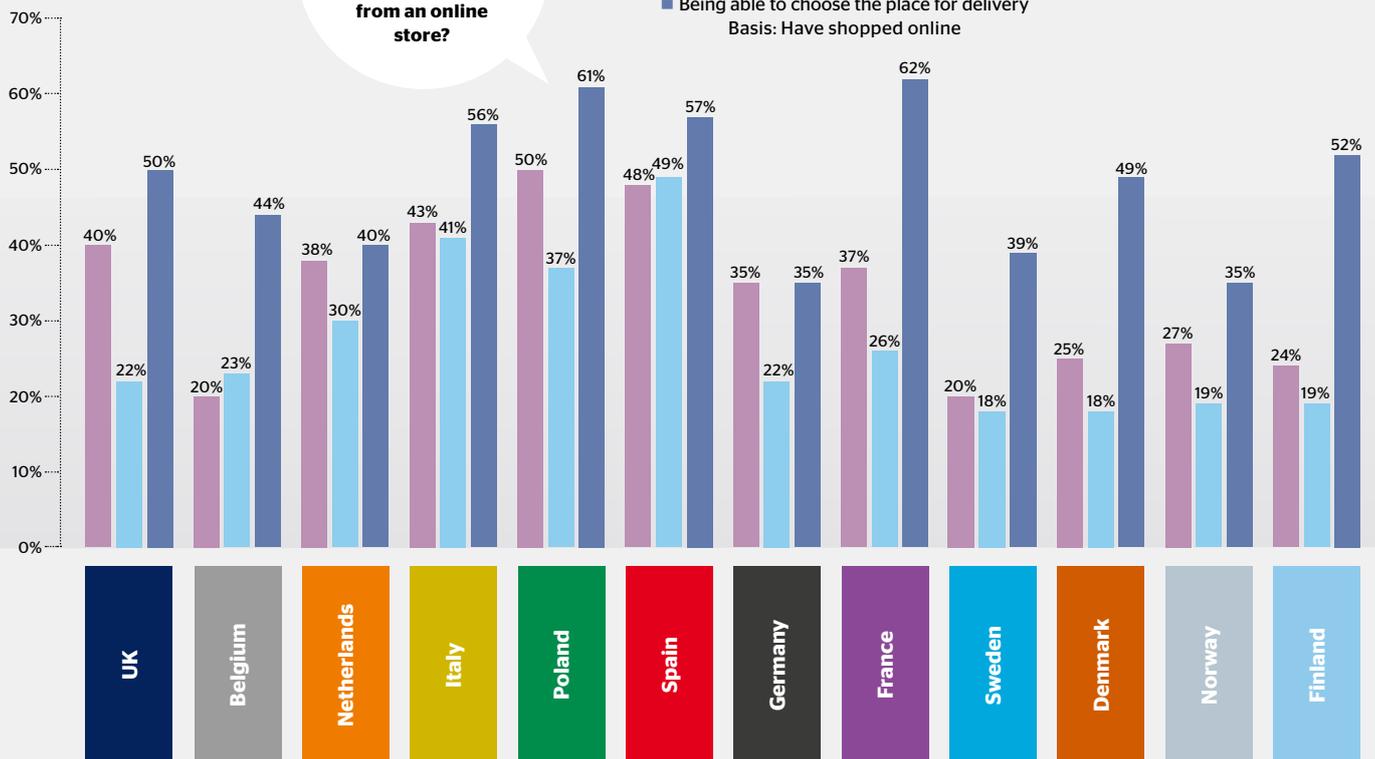
Deliveries



How important are the following factors regarding delivery in your decision to buy goods from an online store?

Speed and freedom of choice most important for delivery

- Fast delivery
 - Option to choose when delivery will occur.
 - Being able to choose the place for delivery
- Basis: Have shopped online

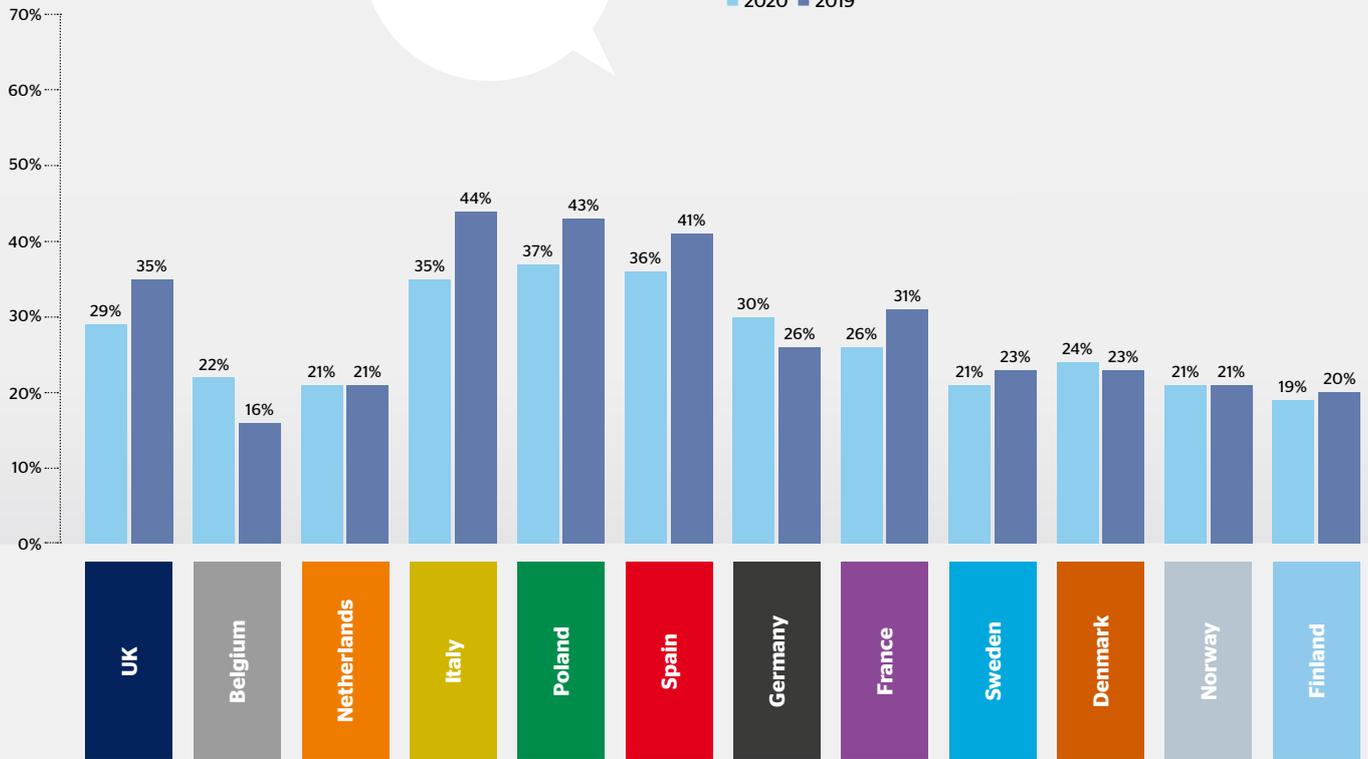


Are you willing to pay for faster delivery (next day)?

Pay for faster delivery

Percentage who answered yes.
Basis: Have shopped online.

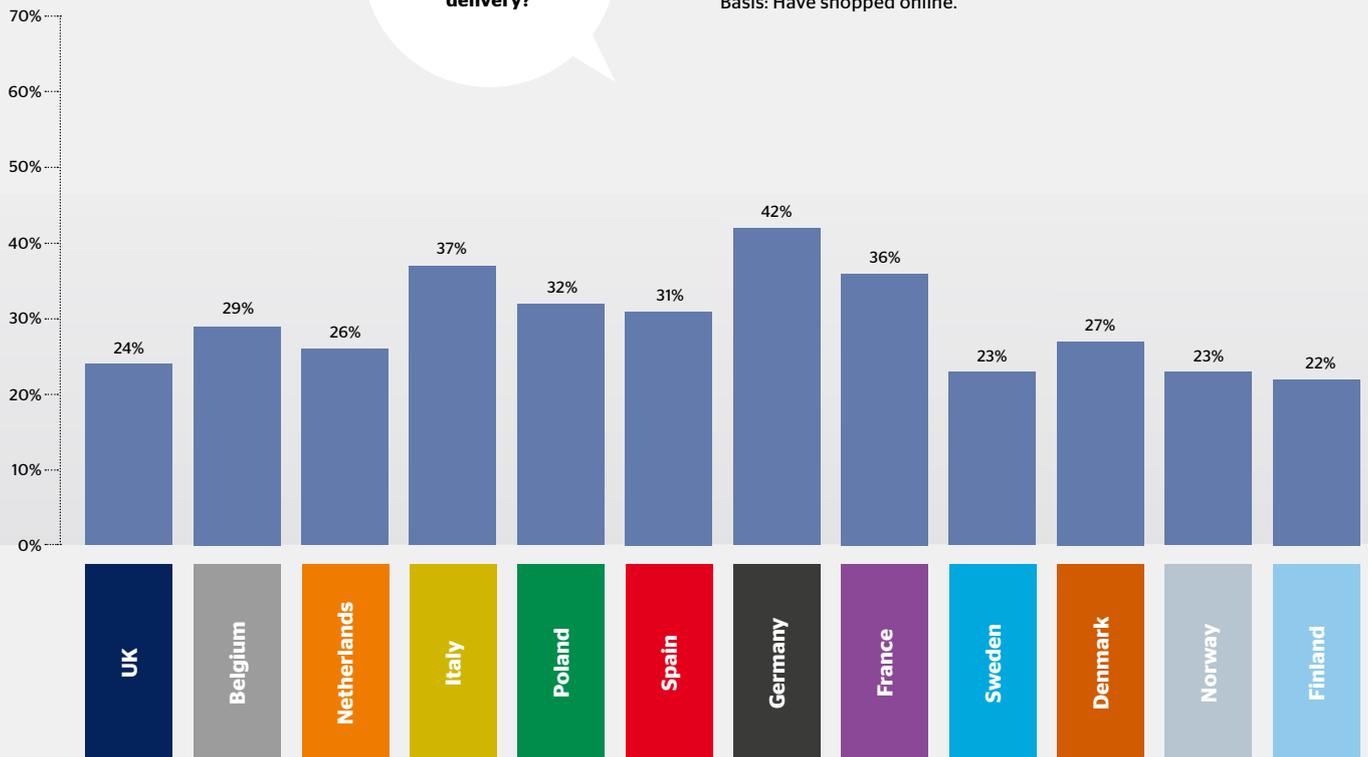
■ 2020 ■ 2019



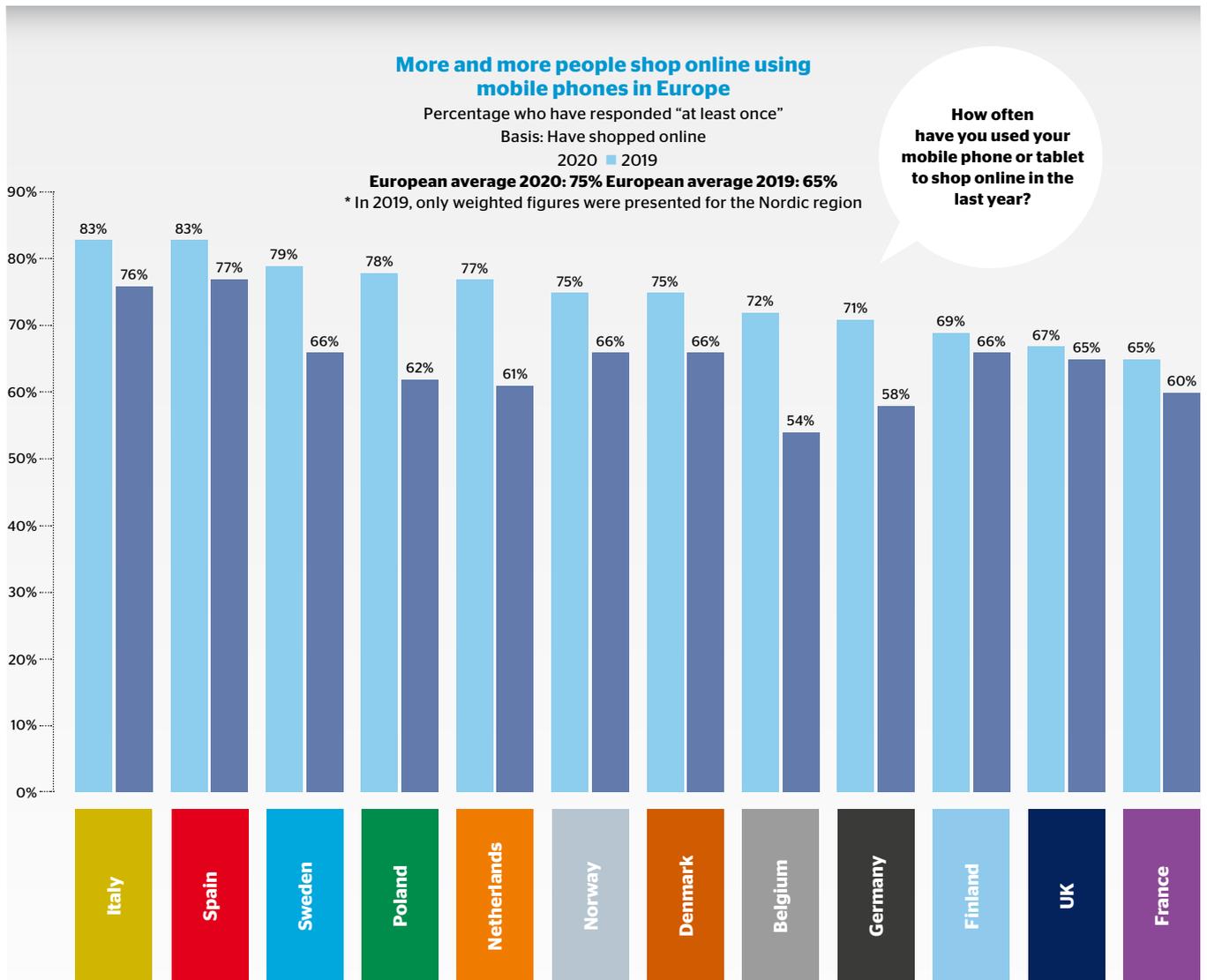
Are you willing to pay extra for more eco-friendly delivery?

Pay extra for more eco-friendly delivery

Percentage who answered yes.
Basis: Have shopped online.



Mobile e-commerce



Europeans have become accustomed to using their mobile phones to shop

In just one year mobile e-commerce has surged considerably. This year's survey shows that about three of four e-commerce consumers have used their mobile phones to shop online. The survey covers the early months of the coronavirus outbreak, and it is conceivable that the increase may be linked in part to the general increase in e-commerce at that time. Another likely reason is that use of mobile phones to shop online is no longer confined to young consumers.

Shopping by mobile phone is common in all countries surveyed, but especially in Italy, Spain and Sweden. In Spain and Italy,

the underdeveloped digital infrastructure, where it is easier to use a mobile phone than fixed networks in some places, has likely accelerated the trend.

Another factor may be that those groups who shop online differ in the different countries. For example, in the UK, the proportion of people who use their mobile phones to shop online is relatively low, but this may be because a large part of the population shops online - including a greater number of older people with more conservative habits. Meanwhile, in Italy, younger people are more likely to shop online, as are digitally savvy people in cities.



More payment solutions improve business

As digitalization expands, so too have the number of payment options. Credit/debit cards and invoices remain popular in many countries, but there are now also digital payment solutions.

One such solution is PayPal, which is one of the top three payment solutions in all countries surveyed. PayPal's success is based on consumers using their own bank information to create a personal PayPal account, which is then linked to an existing e-mail account. By linking the service to the already widespread use of e-mail, Paypal quickly gained popularity among many consumers at an early stage.

Today PayPal is one of the world's largest financial technology companies, though it has recently begun to encounter competition. Banks and finance companies have partnered to create payment apps for mobile phones, which are becoming increasingly popular. These services go by different names in different countries (for example, Swish, Mobile Pay and Vipps), but are basically the same. At first, some of these services were mainly used to transfer money between private individuals. But in recent years, they have also become increasingly common for commercial payments.



Which of the following methods do you prefer to use when paying for a product you have bought online?

Most popular online payment methods

Basis: Have shopped online

Debit card or credit card	51%	54%	23%	37%	24%	51%	19%	57%	28%	55%	37%	29%
Invoice	0%	3%	9%	1%	1%	1%	21%	1%	30%	4%	20%	20%
Direct payment through my bank	1%	5%	12%	1%	27%	2%	6%	2%	13%	3%	6%	22%
PayPal or similar	44%	23%	22%	54%	25%	41%	48%	34%	14%	16%	21%	23%
Cash on Delivery	1%	2%	2%	3%	12%	3%	2%	2%	1%	0%	1%	1%
Payment by installments	0%	0%	1%	0%	0%	0%	0%	0%	0%	1%	1%	2%
Mobile app (e.g. Swish, MobilePay, Vipps)	0%	11%	21%	1%	8%	1%	2%	1%	10%	18%	11%	2%
Other/Don't know	2%	1%	10%	3%	2%	1%	2%	3%	4%	3%	3%	2%

■ UK ■ Belgium ■ Netherlands ■ Italy ■ Poland ■ Spain ■ Germany ■ France ■ Sweden ■ Denmark ■ Norway ■ Finland



“Online grocery shopping in the UK has reached a turning point”

TIM STEINER, OCADOS
FOUNDER AND CEO

UK: the world’s third largest e-commerce market

The UK has long been a pioneer in e-commerce. In terms of turnover, the country has the third largest e-commerce market in the world, topped only by China and the US. Among British survey respondents, 95 percent state that they shopped online, which is one of the highest rates in Europe. One driver of strong consumer interest in

e-commerce is the capability for same-day delivery, even within four hours, which many people find to be far more convenient than visiting physical stores. In the spring of 2020, the UK became the first country outside the US in which Amazon launched Amazon Shipping, the company’s own delivery service.

Average for Europe

Key indicators compared with average for Europe



Coronavirus situation in the UK

On March 23, the UK imposed a lockdown in response to the COVID-19 outbreak - several days after many other European countries. With the exception of grocery stores and pharmacies, all stores were closed. Despite the lateness of the lockdown, the UK has fared better economically than the EU average. The country's GDP fell by 2 percent during the first quarter of 2020 compared with the fourth quarter of 2019. One explanation is that the country's mature e-commerce enabled a rapid increase in capacity during the period, and almost one third of British consumers stated that they shop online more often as a result of the coronavirus pandemic. In concrete terms, this means that almost 20 million of the 50 million e-commerce consumers in the UK have begun to shop online more often.

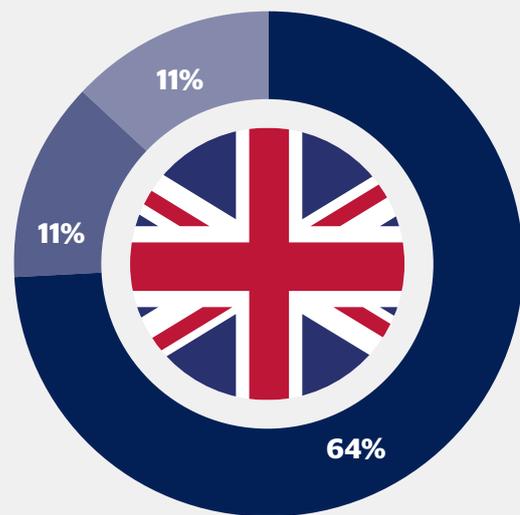
Marketplaces

One strong driving force behind the UK's mature e-commerce market is the early entry of the US e-commerce behemoths into the market. Amazon began sales in the country under a local domain as early as the 1990s. Today, there are also several strong domestic market participants, which, in light of Brexit, seem to be gaining in popularity, including ASOS, Argos and Next.

European leader in online grocery shopping

In recent years, the UK has emerged as Europe's brightest star in the online grocery shopping segment. Clearly, the coronavirus pandemic has pushed the trend even further. As many as 45 percent of British consumers state that they have shopped for groceries online this year, representing a sharp increase compared with 31 percent last year.

One contributing factor is likely that shopping for groceries online was already sufficiently well established so as to allow retailers to quickly scale up to meet the increased demand during lockdown.



Top three preferred delivery methods

How do you prefer to have your product delivered when you shop online?

Basis: Have shopped online

- Home delivery in daytime
- In mailbox
- Home delivery in evening

Top three international marketplaces

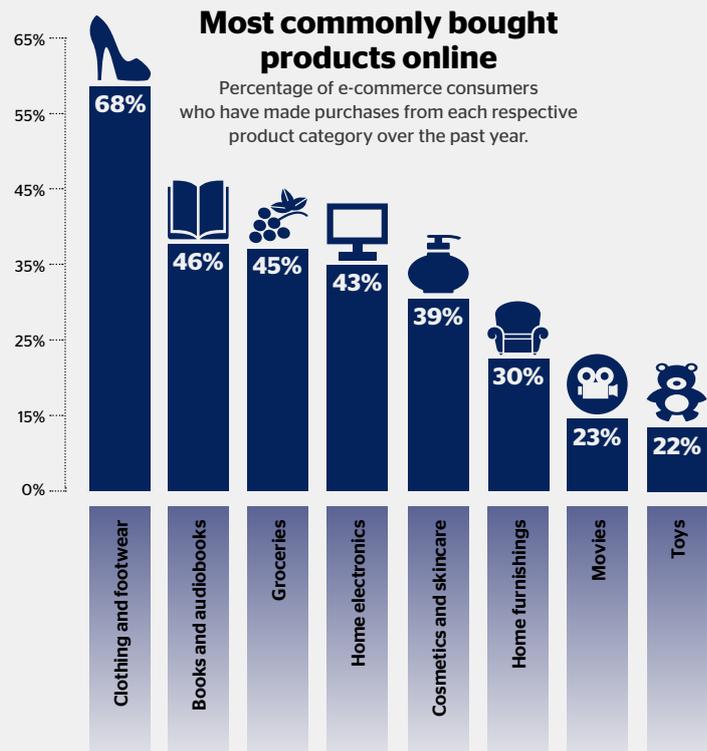
From which of the following e-commerce sites have you shopped online in the past year?

Basis: Have shopped online



Most commonly bought products online

Percentage of e-commerce consumers who have made purchases from each respective product category over the past year.





“We don’t want to copy Amazon, because we wouldn’t have a chance. We stand out.”

MICHAEL OTTO, CHAIRMAN OF THE BOARD OF THE OTTO GROUP¹

Germany: still good growth potential for e-commerce

Germany has a relatively mature and well-developed e-commerce market. As many as 92 percent of Germans in the survey state that they have shopped online.

Given Germany’s strong purchasing power, and the fact that the country has the largest population in Europe (83 million), there is still good growth potential for e-commerce.

The marketplaces seem to be gaining in strength in the country, and the domestic Otto Group was among those that increased investments in e-commerce in 2019. The major competitor is Amazon, and Otto has invested in a collaboration with Google to develop voice assistant technology² for its e-commerce site that challenges Amazon’s investment in voice-activated e-commerce.

Average for Europe :

Key indicators compared with average for Europe



Coronavirus situation in Germany

Germany's GDP fell by 2.2 percent between the fourth quarter of 2019 and first quarter of 2020. Economically, this indicates that so far, Germany has coped with the pandemic better than many other European countries. The government first imposed restrictions in the country on March 13, followed by a nationwide lockdown on March 23, when many shops, malls and shopping centers were closed. E-commerce benefited from these developments, which is also reflected in the statistics. As many as 29 percent of consumers state that they shop online more often as a result of the pandemic.

Marketplaces

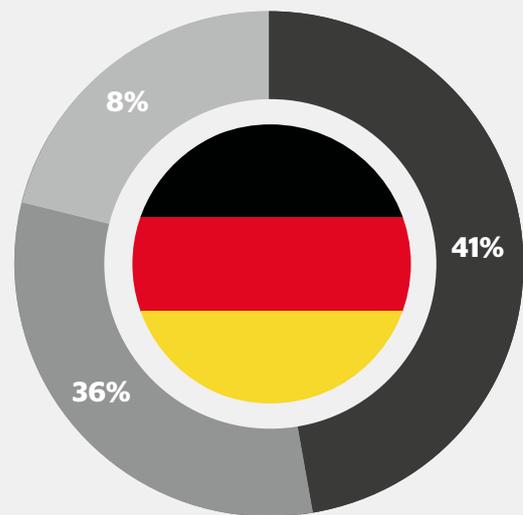
Amazon launched a domain in Germany early on (just like in the UK). One estimate shows that the company currently has about 28 percent of the country's total e-commerce, making Germany Amazon's largest market in Europe. Other established market participants include eBay and domestic Otto. In fashion, there are also strong domestic marketplaces, and 65 percent of German consumers have shopped online in this segment in the past year. The leader in fashion is Zalando, which accounts for eight percent of the country's online fashion retailing, and also has significant sales to other European countries.

Potential for growth in social media

According to DESI, the European Commission's Digital Economy and Society Index, German companies could increase sales by increasing their exposure on social media, as only 23 percent of German companies had a presence on social media in 2019. Because social media is becoming an increasingly powerful driving force for e-commerce, both through influencers and through direct shopping services (such as Instagram's investment in e-commerce), the channel is likely to grow in Germany in the coming years.

¹ To business insider

² Otto.de, Pressrum, 2019



Top three preferred delivery methods

How do you prefer to have your product delivered when you shop online?

Basis: Have shopped online

■ Home delivery in daytime ■ In mailbox ■ Home delivery in evening

Top three international marketplaces

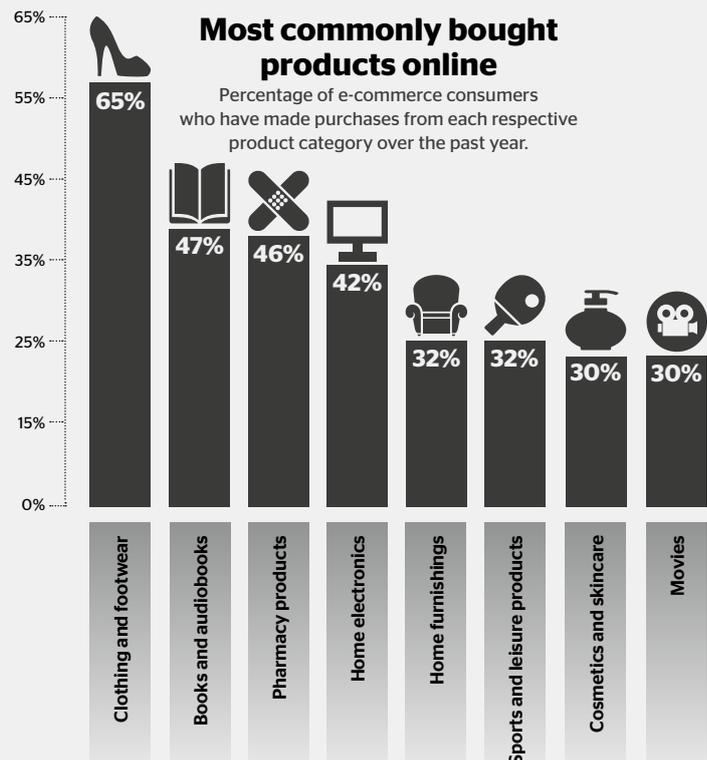
From which of the following e-commerce sites have you shopped online in the past year?

Basis: Have shopped online



Most commonly bought products online

Percentage of e-commerce consumers who have made purchases from each respective product category over the past year.





“The two key markets of Germany and France continue to ‘pose a challenge’ for ASOS.”

ASOS’ CEO
NICK BEIGHTON

France: Europe’s third largest e-commerce market

France is the third largest e-commerce market in Europe, and as many as 89 percent of French people in the survey state that they have shopped online. France also has a relatively large group of consumers who state that they do not shop online, primarily the elderly. But this year, the proportion in the 65–74 age group who shopped online increased, probably as a result of the coronavirus pandemic.

In 2019, British fashion player ASOS stated that France is a challenging market², partly because of

strong competition from global marketplaces and domestic e-retailers.

Competition rules and restrictions pose additional complications. Amazon was among those affected by these rules and could only sell a limited range in France during the coronavirus pandemic. However, this is not unique to retailers; other online companies have also struggled with restrictions in France, such as Airbnb in tourism and Uber in transportation.

Average for Europe

Key indicators compared with average for Europe

Percentage who shopped online more often due to coronavirus	27%
Average purchase per year (EUR)	EUR 752
Percentage of e-commerce consumers abroad	64%
Percentage of e-commerce consumers	89%
Internet penetration	93%

Coronavirus situation in France

France went into lockdown on March 17, and most stores had already closed on March 14. The country's lockdown has also been one of the strictest in Europe. Periodically, people were required to carry a form stating their reason for being outside their homes. As a result of the shutdown, the country experienced what may be the worst drop in GDP in Europe, 5.8 percent lower in the first quarter of 2020 compared with the fourth quarter of 2019. Despite an overall reduction in consumption, e-commerce seems to have benefited, as 27 percent of consumers state that they shopped online more often as a result of the pandemic.

Marketplaces

Marketplaces are popular in France and account for about half of the country's e-commerce sales³. The most popular is Amazon, which launched a French domain back in 2000, followed by the domestic marketplace Cdiscount. In May 2020, the country's leading supermarket group, Carrefour, also transitioned from being an online store to become a digital marketplace⁴.

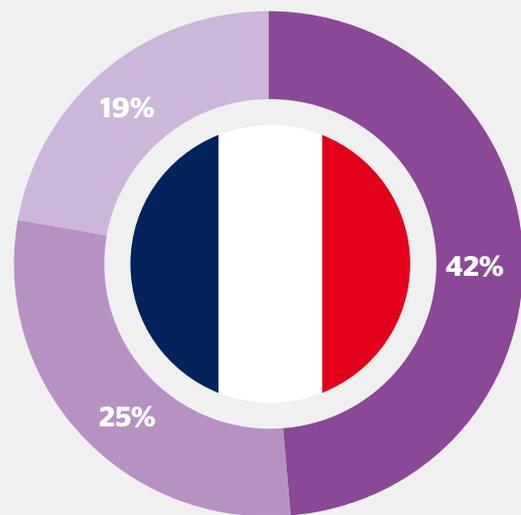
A few strong participants dominate the market

The French e-commerce market is dominated by a few strong market participants that continue to expand and reach larger segments of the French population. DESI, the European Commission's Digital Economy and Society Index, shows that less than fifteen percent of the country's small and medium-sized retailers engaged in some form of e-commerce, while 45 percent of the larger companies did so. It is therefore conceivable that smaller e-retailers who focus on niche sales, have good e-commerce solutions and profile themselves well could reach a relatively underdeveloped market segment.

² se, March Omniconomi 2020.

³ Statista, 2020.

⁴ Carrefour.com, May 2020.



Top three preferred delivery methods

How do you prefer to have your product delivered when you shop online?

Basis: Have shopped online

■ In mailbox ■ Home delivery in daytime ■ Distribution point

Top three international marketplaces

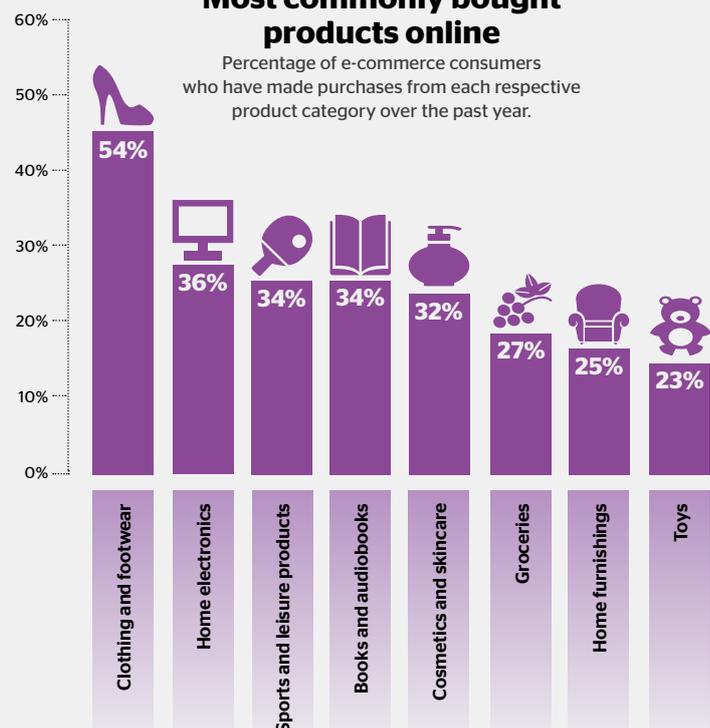
From which of the following e-commerce sites have you shopped online in the past year?

Basis: Have shopped online



Most commonly bought products online

Percentage of e-commerce consumers who have made purchases from each respective product category over the past year.





AMAZON IS SPAIN'S MOST VISITED MARKETPLACE

Spain: one of the fastest growing markets in Europe

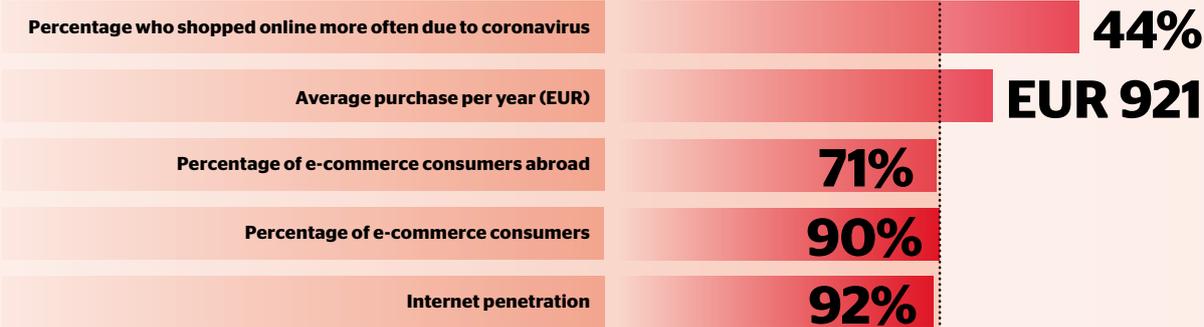
The Spanish e-commerce market is one of the fastest growing in Europe, and according to the survey, 90 percent of the population shops online. DESI, the European Commission's Digital Economy and Society Index, shows a lower percentage when e.g. the oldest age group (65+) is included. However, the percentage of consumers who shop online has increased in both surveys.

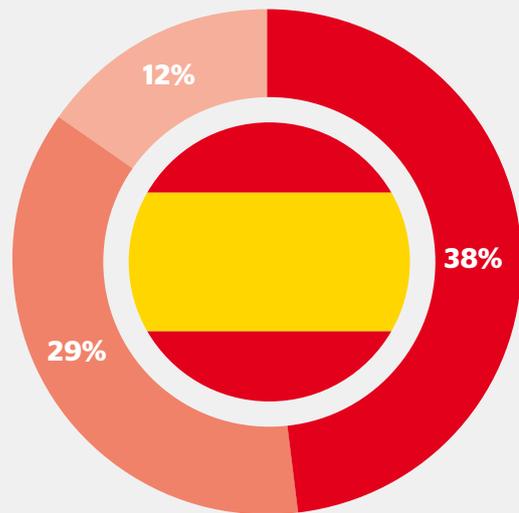
Many Spaniards also make purchases in online

stores abroad, especially Chinese stores. As many as 40 percent state that they shopped online from that country in the past year, which is 11 percentage points higher than the average for Europe. Both Amazon and Asian competitor Alibaba appear to have noted the growing interest in cross-border online shopping. In 2019, Alibaba chose Spain as the test market for its first physical AliExpress store in Europe.

Average for Europe

Key indicators compared with average for Europe





Top three preferred delivery methods

How do you prefer to have your product delivered when you shop online?

Basis: Have shopped online

■ Home delivery in daytime ■ Home delivery in evening ■ In mailbox

Top three international marketplaces

From which of the following e-commerce sites have you shopped online in the past year?

Basis: Have shopped online



Coronavirus situation in Spain

Spain was one of the first European countries to be hit hard by the pandemic, and the country went into lockdown as early as March 14. Since Spain is a growth market for e-commerce, the shutdown resulted in a sharp increase in e-commerce. A total of 44 percent of Spanish consumers stated in the survey that they shopped online more often during the coronavirus pandemic, which is the highest proportion among all countries surveyed. Online grocery shopping increased most.

Marketplaces

Amazon is Spain's most visited e-commerce platform, even though the Spanish domain was not launched until 2011. Also, in early 2020, Amazon launched its Business Prime in the Spanish market. Alibaba's marketplace AliExpress ranks second, and Spain is the only country in the survey to rank this market participant so high. No domestic e-retailer is included in the top three, although there are some popular domestic market participants, such as elcorteingles.es.

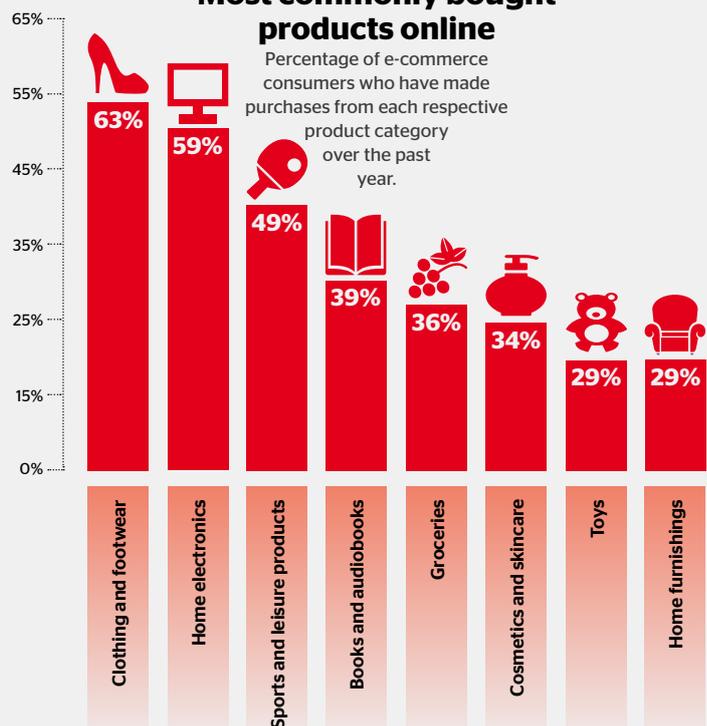
Leading edge of social media

Social media are popular in Spain, among both consumers and businesses. According to DESI, the European Commission's Digital Economy and Society Index, almost one third of companies have at least two social media accounts where they market their products and services. In 2019, more than 25 million people in Spain used social media⁵. Domestic Tiente is extremely popular, as is Facebook.

⁵ IAB Spain, 2019.

Most commonly bought products online

Percentage of e-commerce consumers who have made purchases from each respective product category over the past year.



**GREAT
POTENTIAL
IN A RAPIDLY
GROWING
MARKET**



Italy: the percentage of the population who shop online is still low

Although Italy has Europe's fastest growing e-commerce market, the share of the population that shops online is still low. In all, 82 percent of Italians have shopped online, and the figure is even lower in DESI, the European Commission's Digital Economy and Society Index. The main reason may be that a significant minority, representing twice the EU average, state that

they have never used the internet. However, the market is clearly growing, and many market participants are investing in the country. For example, Zalando opened a warehouse near Verona in the spring of 2020. Mobile coverage (4G) is also good, which means that internet access is available in places where IT infrastructure generally is not as well developed.

Average for Europe

Key indicators compared with average for Europe

Percentage who shopped online more often due to coronavirus	37%
Average purchase per year (EUR)	EUR 674
Percentage of e-commerce consumers abroad	67%
Percentage of e-commerce consumers	82%
Internet penetration	83%

Coronavirus situation in Italy

Italy was the first country in Europe to be hit hard by the coronavirus pandemic. The country went into lockdown on March 12 and its GDP fell by almost 5 percent between the fourth quarter of 2019 and the first quarter of 2020. A total of 37 percent of Italians in the survey state that they have made more online purchases as a result of the pandemic. The high proportion of new consumers is likely due to e-commerce not being as mature in Italy, but many who did not shop online regularly had reason to do so during the lockdown. Online grocery shopping in particular increased sharply, and the grocery chain Carrefour stated that the number of online customers doubled in the country.

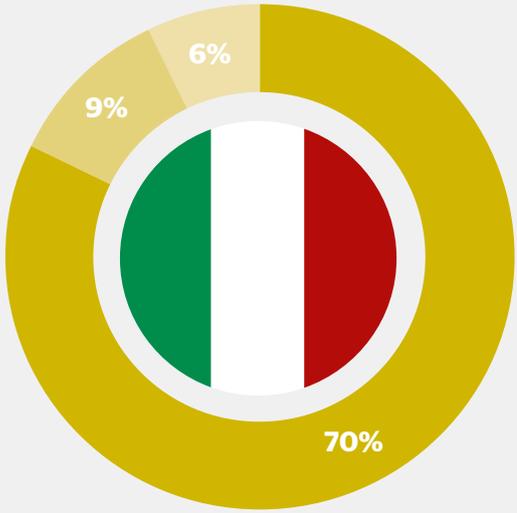
Marketplaces

As in several other European countries, the US has established a strong position in Italy. Amazon did not launch an Italian domain until 2010, but quickly achieved a market share of about 16 percent. German Zalando has also successfully established a presence and currently accounts for about eleven percent of the country's online fashion retailing. One reason for the popularity of foreign market participants in Italy is that domestic participants have lagged behind in digitalization in comparison. Many businesses, especially small and medium-sized companies, still lack a digital presence.

Right payment solution crucial

A majority of Italian consumers prefer to shop online using the Italian payment solution CartaSi/Nexi, which currently accounts for about half of all online purchases⁶. Other popular payment methods include Paypal and cash on delivery. The survey shows that 54 percent of Italians state that they prefer to pay with CartaSi or Paypal.

⁶ IcePay, 2020, <https://icepay.com/payment-methods/cartasi-credit-card/>



Top three preferred delivery methods

How do you prefer to have your product delivered when you shop online?

Basis: Have shopped online

■ Home delivery in daytime ■ In mailbox ■ Home delivery in evening

Top three international marketplaces

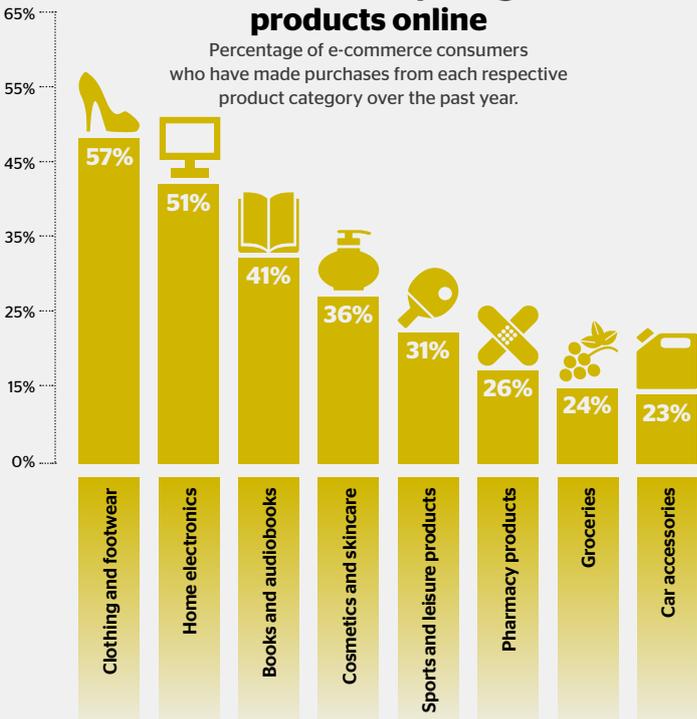
From which of the following e-commerce sites have you shopped online in the past year?

Basis: Have shopped online



Most commonly bought products online

Percentage of e-commerce consumers who have made purchases from each respective product category over the past year.





CONSUMERS WITH STRONG INTEREST IN E-COMMERCE

Netherlands: In 2019, 95 percent of the population shopped online

Consumers in the Netherlands are experienced online shoppers, with 95 percent of the population shopping online in 2019. Reasons for mature e-commerce in the Netherlands include its small geographical area that allows for efficient logistics,

a high level of consumer interest, and strong local market participants. In March 2020, Amazon officially entered the Netherlands with a wide range of products in most categories, where previously only books were sold.

Average for Europe

Key indicators compared with average for Europe

Percentage who shopped online more often due to coronavirus	33%
Average purchase per year (EUR)	EUR 929
Percentage of e-commerce consumers abroad	72%
Percentage of e-commerce consumers	95%
Internet penetration	98%

Coronavirus situation in the Netherlands

The Netherlands imposed a lockdown on March 23 which, like in so many other European countries, gave e-commerce a boost. 33 percent of survey respondents state that they shop online more often because of the pandemic, which means that more than four million Dutch consumers have increased their online spending. The country's GDP fell by 1.7 percent between the last quarter of 2019 and the first quarter of 2020.

Marketplaces

Regarding marketplaces, local companies dominate the Dutch e-commerce market. However, now that Amazon has increased its presence, preferences could possibly change.

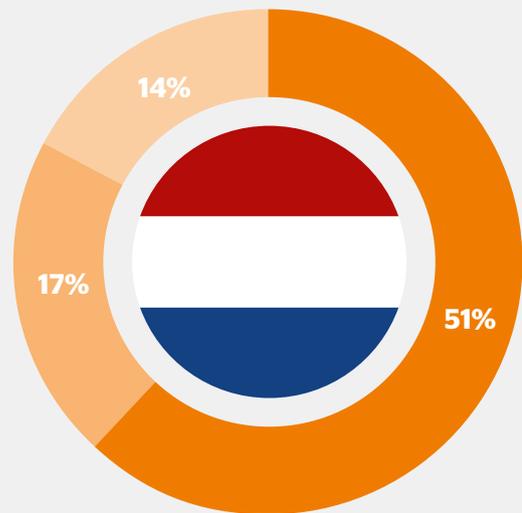
The most visited is the classifieds site Marktplaats.nl, which can be explained by the fact that as many as 38 percent of consumers in the country sell items online, according to DESI, the European Commission's Digital Economy and Society Index. This represents the highest percentage of the countries surveyed, and is twice as high as the EU average (23 percent).

Another popular domestic market participant is Bol.com, which sells goods in a wide variety of categories.

Alibaba's Aliexpress platform is also relatively popular, and in the past year, 37 percent of Dutch consumers have made online purchases from China.

Local payment solution through iDeal

Dutch consumers prefer iDeal, a local payment solution, when shopping online, which may have constituted a barrier to certain foreign companies while benefiting domestic e-commerce. However, it appears that some have begun to adapt. For example, Amazon now offers iDeal as a payment option. Over the past year, mobile payment solutions have also rapidly grown in popularity, and are now preferred by 21 percent of consumers.



Top three preferred delivery methods

How do you prefer to have your product delivered when you shop online?

Basis: Have shopped online

■ Home delivery in the daytime ■ In mailbox ■ Home delivery in the evening

Top three international marketplaces

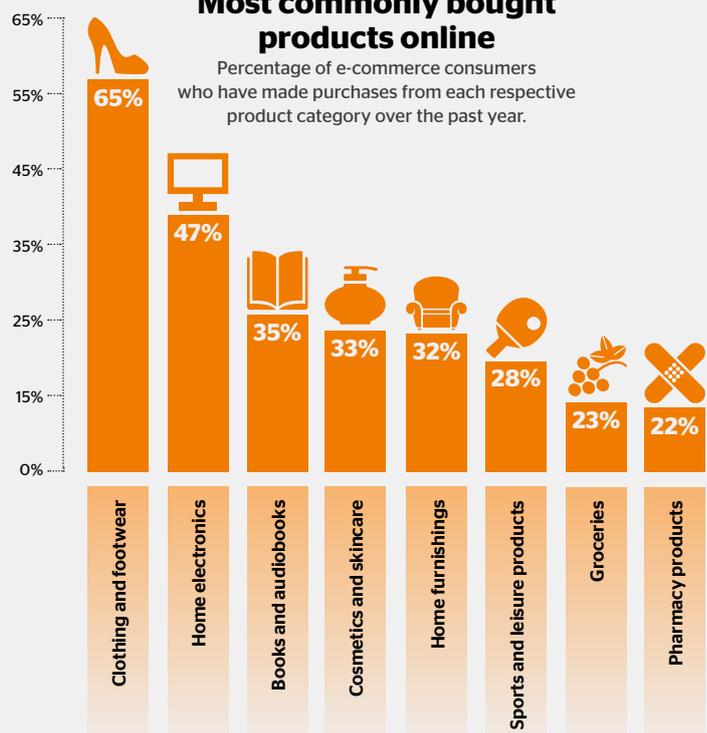
From which of the following e-commerce sites have you shopped online in the past year?

Basis: Have shopped online



Most commonly bought products online

Percentage of e-commerce consumers who have made purchases from each respective product category over the past year.





HIGH CONSUMPTION FROM FOREIGN MARKET-PLACES

Belgium: characterized by a high percentage of foreign market participants

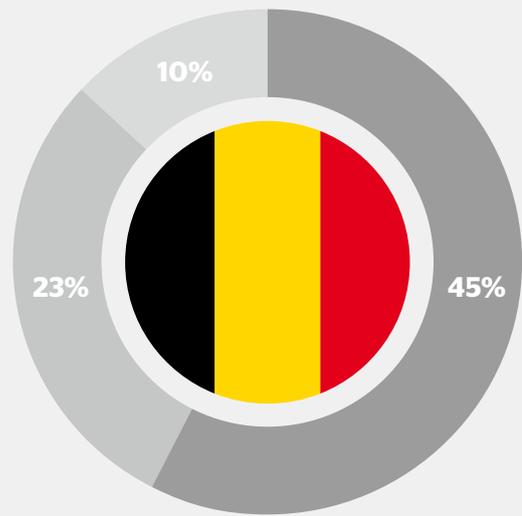
A high percentage of foreign market participants can be found in Belgian e-commerce, in part because many Belgian companies were late in catching the e-commerce wave, but also because of the country's close relationship with the Netherlands (for example, the Flemish part of Belgium speaks Dutch). Another reason is that Belgium previously had strict rules regulating work at night,

which is otherwise common in warehouses and distribution centers linked to e-commerce. The situation may have benefited distribution centers outside the country's borders, given that the area of the country is relatively small, which allows for easy transportation from beyond its borders. 84 percent of Belgian consumers state that they have shopped online.

Average for Europe

Key indicators compared with average for Europe

Percentage who shopped online more often due to coronavirus	41%
Average purchase per year (EUR)	EUR 571
Percentage of e-commerce consumers abroad	70%
Percentage of e-commerce consumers	84%
Internet penetration	93%



Top three preferred delivery methods

How do you prefer to have your product delivered when you shop online?
Basis: Have shopped online

- Home delivery in daytime
- In mailbox
- Distribution point

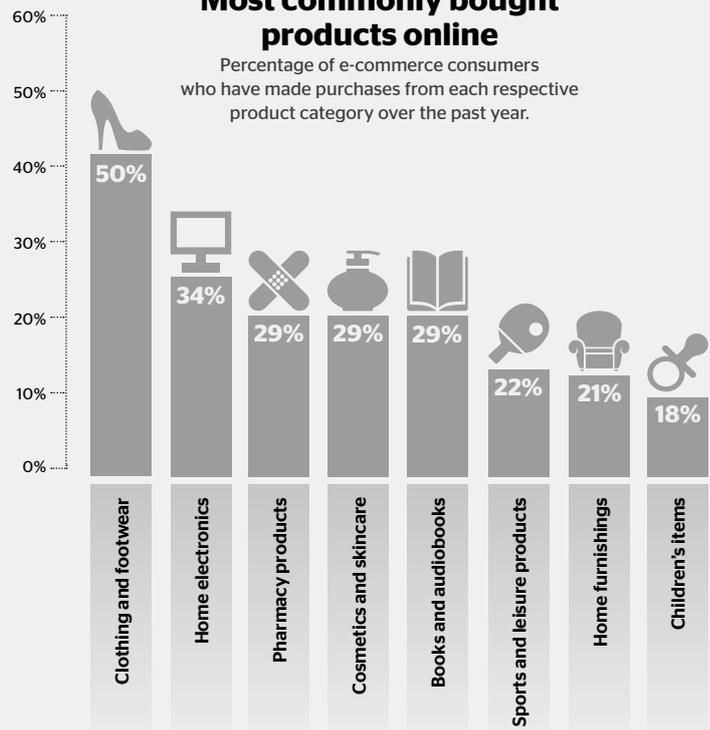
Top three international marketplaces

From which of the following e-commerce sites have you shopped online in the past year?
Basis: Have shopped online



Most commonly bought products online

Percentage of e-commerce consumers who have made purchases from each respective product category over the past year.



Coronavirus situation in Belgium

Belgium imposed a lockdown on March 17, and the country's GDP fell by almost 4 percent during the first quarter of 2020 compared with the fourth quarter of 2019. Belgium is also among the countries in Europe that have been hardest hit by the pandemic. The virus outbreak has given a real boost to Belgian e-commerce, and 41 percent of consumers state that they shopped online more often as a result of the pandemic.

Marketplaces

Belgian consumers make a great number of online purchases from foreign marketplaces. While Amazon does not actually have a presence in the country, Amazon in France is one of Belgium's most visited marketplaces, especially among Walloons, who speak French.

In the Flemish part of the country, the Dutch site Bol.com is popular instead.

Alibaba's marketplace AliExpress has also achieved some success in Belgium (just as in the Netherlands), and German Zalando occupies a strong position in fashion.

Divided e-commerce market

Belgium is geographically divided between the French-speaking Walloons and the Dutch-speaking Flemings. Online stores must adapt to two languages to deal with this division and reach both parts of the population. To date, many have chosen to focus on the Dutch part, where more consumers use the internet. But the trend is toward greater equilibrium, as illustrated by the launch of a French-language version of the Dutch Bol.com in June 2020. Over the past year, 33 percent of Dutch respondents made online purchases from sites in the Netherlands, 23 percent from France, and 21 percent from China.



THE DOMESTIC MARKETPLACE ALLEGRO DOMINATES POLISH E-COMMERCE

Poland: still a market with strong growth

In Poland, the percentage of consumers who shop online is still relatively low – only 83 percent according to this survey and 66 percent according to DESI, the European Commission’s Digital Economy and Society Index. However, the percentage is expected to increase in the coming years, and Poland’s e-commerce market is generally characterized by high growth.

Polish consumers mainly make online purchases from domestic market participants. Only 59 percent of consumers make cross-border online purchases, which is the lowest rate among the countries surveyed. This trend is partly because Polish consumers prefer Polish language sites, but also because there are strong domestic e-retailers such as Allegro that offer a wide range of products.

Average for Europe

Key indicators compared with average for Europe

Percentage who shopped online more often due to coronavirus	33%
Average purchase per year (EUR)	EUR 456
Percentage of e-commerce consumers abroad	59%
Percentage of e-commerce consumers	83%
Internet penetration	85%

Coronavirus situation in Poland

Poland is one of the countries surveyed that has coped with the coronavirus pandemic relatively well in terms of the economy, with a drop in GDP of only 0.5 percent between the last quarter of 2019 and the first quarter of 2020. The country imposed a lockdown on March 24, which was accompanied by a clear increase in e-commerce. 33 percent of Polish consumers in the survey state that they shopped online more often as a result of the virus outbreak.

Marketplaces

The largest marketplace in Poland is the domestic marketplace Allegro, which has about a 40 percent share of the e-commerce market. Allegro has also become popular in other countries. With 194 million visitors a month, it is currently the tenth most visited marketplace in the world, according to Ecommerce-news.eu⁷.

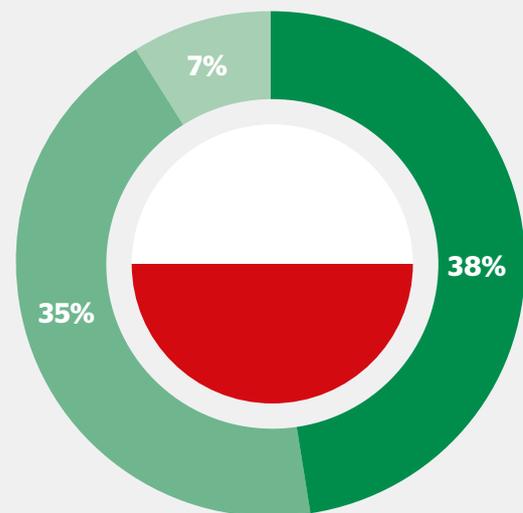
Other popular marketplaces in Poland include the domestic Olx and Alibaba's AliExpress platform. German Zalando is also taking market share in Poland, currently having about twelve percent of the online fashion market.

Sophisticated logistics

The Polish e-commerce market has relatively well-developed logistics, which benefits domestic e-commerce. Several e-retailers, including Amazon and Zalando, have chosen to locate large logistics centers in Poland due to the combination of its favorable geographical location in Europe, its proximity to the German market, and its wage level, which is lower than in countries such as Germany⁸. And Polish consumers have high expectations regarding delivery as a result: a quarter expect to receive goods purchased online within one to two days, which is the second highest among all countries surveyed.

⁷ Ecommerce-news.eu, 2020

⁸ Reuters.com, 2017.



Top three preferred delivery methods

How do you prefer to have your product delivered when you shop online?

Basis: Have shopped online

■ Parcel machine ■ Home delivery in daytime ■ Home delivery in evening

Top three international marketplaces

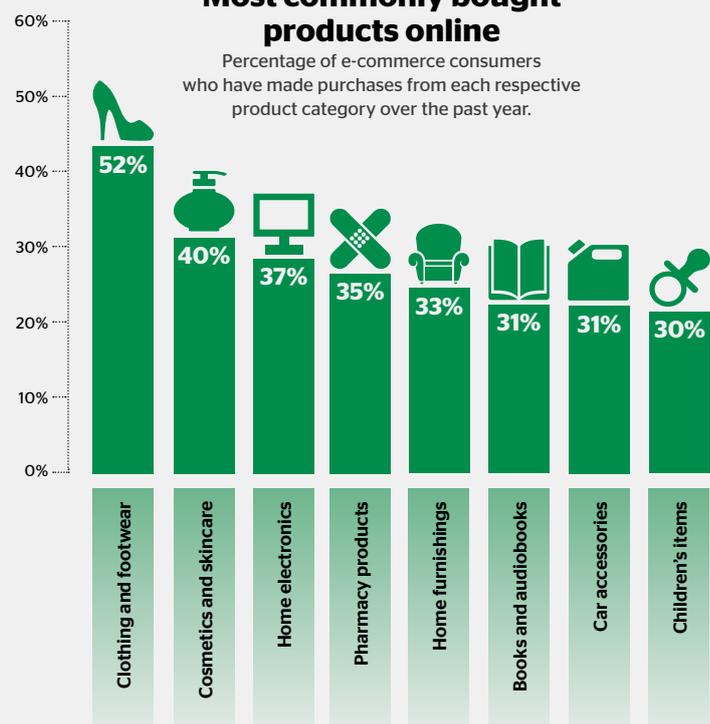
From which of the following e-commerce sites have you shopped online in the past year?

Basis: Have shopped online



Most commonly bought products online

Percentage of e-commerce consumers who have made purchases from each respective product category over the past year.





**PHARMACY
GOODS AND
FOOD INCREASED
SHARPLY DURING
THE PANDEMIC**

Swedes: excel at using digital services in general

Sweden has a mature e-commerce market and in 2019, Swedish e-commerce accounted for about 11 percent of the country's total retail sales. According to the survey, an estimated 96 percent of Swedes have shopped online.

Swedes excel at using digital services in general, and many physical retailers also engage in e-commerce. In recent years, sectors such as the pharmacy sector and grocery sector have also made major strides online.

Average for Europe :

Key indicators compared with average for Europe



Coronavirus situation in Sweden

Sweden's coronavirus strategy has received considerable global attention because the country did not impose a lockdown or shut down society to the same extent as many other countries. Nevertheless, many people have chosen not to shop in stores. The survey also shows an upturn in e-commerce, with 26 percent of respondents stating that they shopped online more often as a result of the pandemic. In Sweden, older consumers have also started shopping online, especially when it comes to pharmacy goods and groceries. As much as 19 percent of its older citizens started buying groceries online since the pandemic began ⁹.

Marketplaces

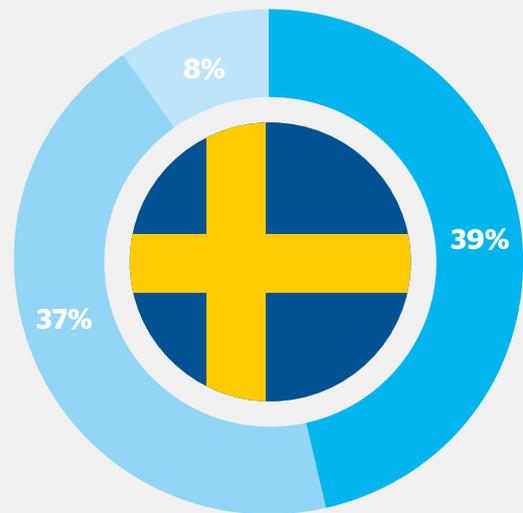
Sweden has a strong offering in terms of domestic e-retailers, for which reason the marketplaces did not have as great a level of penetration as in other European countries. But that may be about to change now that Amazon has announced its arrival in Sweden. The marketplace that has perhaps been most successful in Sweden is Zalando, which is the consumers' favorite online site (second only to the online pharmacy Apotea). Domestic CDON has also gained penetration among customers and is the most popular domestic marketplace.

Swish - a popular payment method

Transferring money using mobile apps is becoming increasingly popular in Europe, but the fact is that Swedish consumers have used the Swish app to send money to one another for several years. In 2019, the payment service also began to reach companies. Statistics from Swish ¹⁰ show that the number of payments with the app in the retail sector increased by an impressive 94 percent during the year. In 2019, commercial payments using Swish totaled about SEK 50 billion, even though this figure was insignificant just a few years ago.

⁹ E-barometer survey Q1 2020.

¹⁰ Swish Statistics 2012-2019.



Top three preferred delivery methods

How do you prefer to have your product delivered when you shop online?

Basis: Have shopped online

- In mailbox
- Distribution point
- Home delivery without signed confirmation

Top three international marketplaces

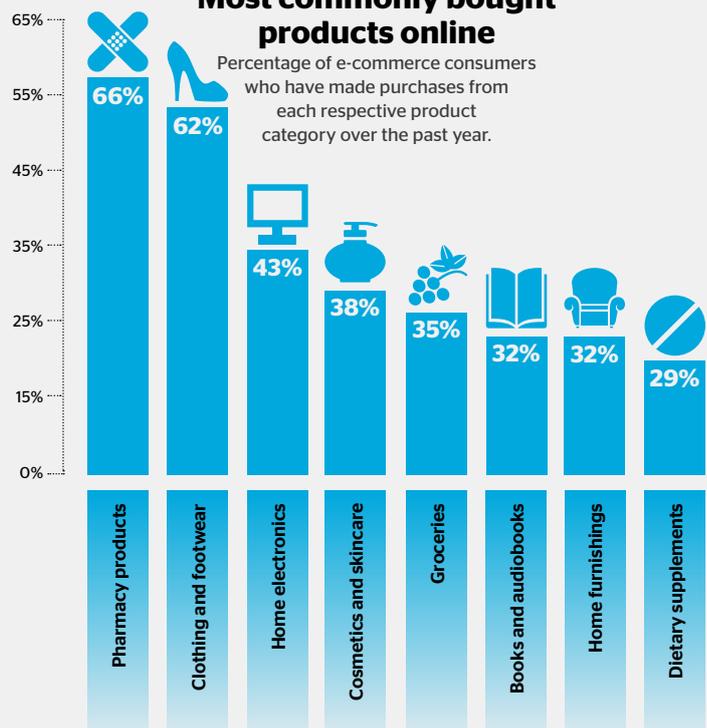
From which of the following e-commerce sites have you shopped online in the past year?

Basis: Have shopped online



Most commonly bought products online

Percentage of e-commerce consumers who have made purchases from each respective product category over the past year.





**HIGH
DEMAND FOR FAST
DELIVERIES**

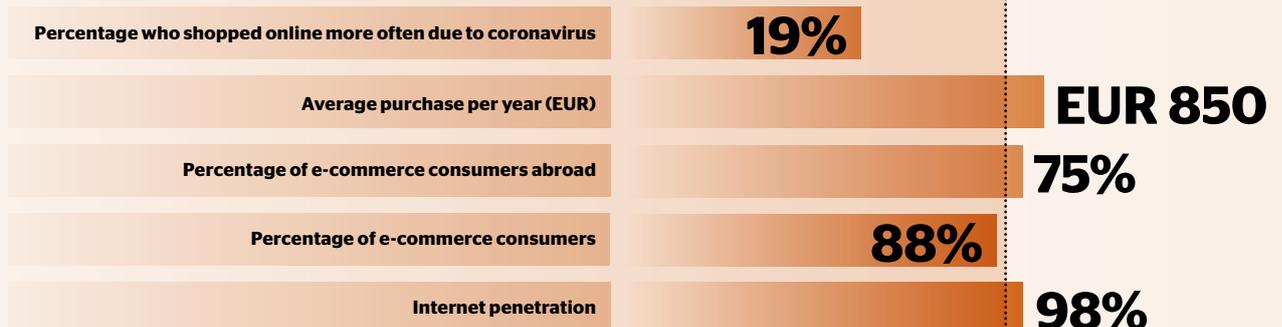
Denmark: a well-developed e-commerce market

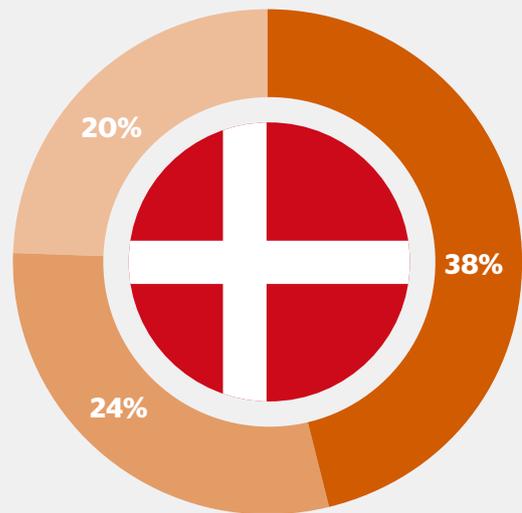
Like the rest of the Nordic region, Denmark has a well-developed e-commerce market and a population with a good grasp of digital technology. In the survey, 88 percent of Danes state that they have shopped online, a figure that is probably slightly on the low side. According to DESI, the European Commission's Digital Economy and Society

Index, Denmark is in second place, behind the UK, in terms of the percentage of the population who shopped online. Moreover, consumers are not alone in being digitally savvy in Denmark. A total of 53 percent of Danish companies state that they are highly digitalized - the highest level in the EU, where the average is 26 percent.

Average for Europe :

Key indicators compared with average for Europe





Top three preferred delivery methods

How do you prefer to have your product delivered when you shop online?

Basis: Have shopped online

- Home delivery in daytime
- Distribution point
- Collect it from a parcel machine

Top three international marketplaces

From which of the following e-commerce sites have you shopped online in the past year?

Basis: Have shopped online



Most commonly bought products online

Percentage of e-commerce consumers who have made purchases from each respective product category over the past year.



Coronavirus situation in Denmark

Denmark imposed a lockdown on March 18, and at the time of writing has averted a major outbreak of the virus. But the situation took its toll on the economy. In the first quarter of 2020, Denmark's 2% drop in GDP was the worst in the Nordic region. It is also clear that e-commerce has received a boost in Denmark, since 19 percent of respondents state that they did more shopping online as a result of the pandemic. Sound government fiscal policy also provided various types of stimuli in Denmark that have benefited consumption ¹¹.

Marketplaces

In Denmark, 75 percent of respondents state that they make cross-border online purchases. This trend can also be seen in the country's top three most visited marketplaces: eBay.com, Amazon.com and Amazon.de. Another German market participant is Zalando, which accounts for about ten percent of online fashion retailing in Denmark. Proximity to Germany likely makes it easier for Danish consumers to shop from German e-commerce sites – especially Amazon. But there are also significant domestic e-retailers, such as Saxo, an online bookstore, and Nemlig, an online retailer.

High delivery demands from Danish consumers

Danish consumers are accustomed to receiving their e-commerce goods quickly and conveniently, likely because the country has well-developed logistics and e-commerce, as well as being small in size. The Danes therefore place higher demands on deliveries than their Nordic neighbors.

¹¹ SEB Nordic Outlook, May 2020.

NEW VAT
MAY AFFECT
CROSS-BORDER
PURCHASES



Norway: internet use among the highest in Europe

Consumers in Norway are digitally mature, and internet use is among the highest in Europe. It is therefore no surprise that e-commerce is well developed in Norway. In the survey, 94 percent of Norwegians stated that they had shopped online.

In 2019, the growth of e-commerce began to

have a serious impact on the Norwegian retail sector. For example, two groups went bankrupt during the year: the sports group Gresvig Retail Group, which has G-Sport and Intersport in Norway, and Cosmetic Group, which manages the cosmetics chain Vita.

Average for Europe

Key indicators compared with average for Europe

Percentage who shopped online more often due to coronavirus

22%

Average purchase per year (EUR)

EUR 635

Percentage of e-commerce consumers abroad

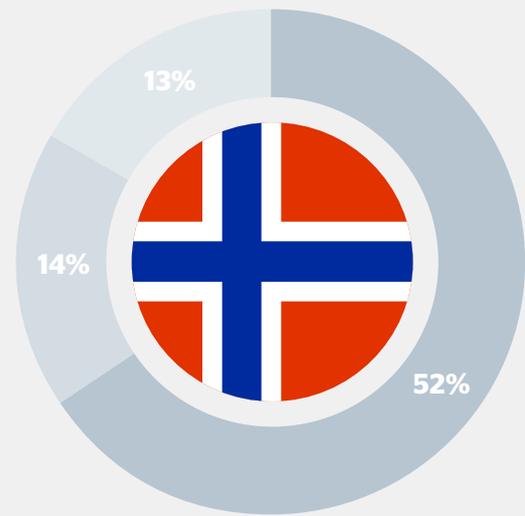
83%

Percentage of e-commerce consumers

94%

Internet penetration

99%



Top three preferred delivery methods

How do you prefer to have your product delivered when you shop online?

Basis: Have shopped online

■ In mailbox ■ Distribution point ■ Collect from physical store

Top three international marketplaces

From which of the following e-commerce sites have you shopped online in the past year?

Basis: Have shopped online



Coronavirus situation in Norway

Norway embarked on a partial shutdown because of the coronavirus pandemic on March 16, and 22 percent of Norwegian respondents state that they have shopped online more often as a result. In addition to the shutdown, the pandemic had an impact on the country's crucial oil industry, which led to an overall drop in GDP of 1.5 percent between the last quarter of 2019 and the first quarter of 2020. On the plus side, Norway has the resources to stimulate the economy, and has done just that during the year.

Marketplaces

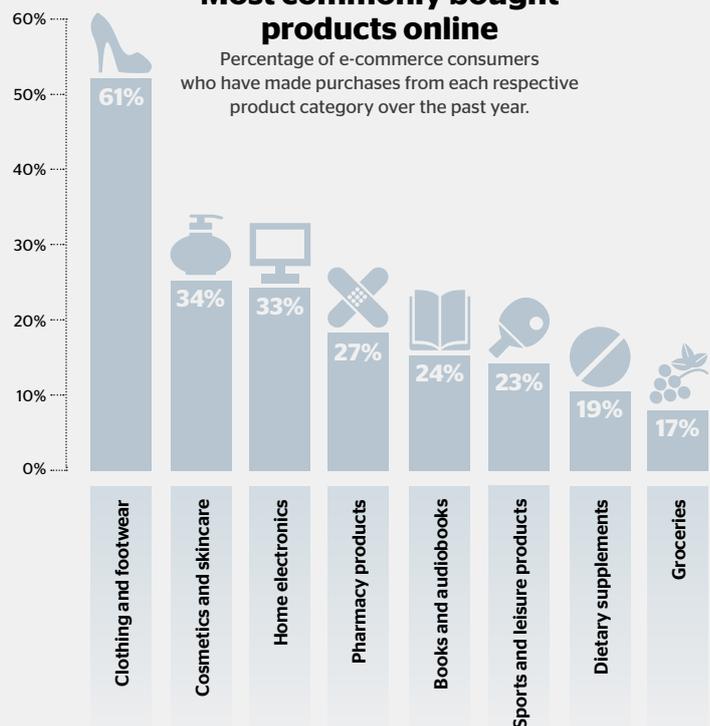
Some of the most popular marketplaces in Norway are Zalando, eBay, Wish, and Amazon. Norwegians also buy more from the US than do their Nordic neighbors, which may be because Norway is not a member of the EU. In addition to the foreign marketplaces, there are also popular domestic online stores such as Komplet.no, Elkjøp, which sells electronics, and the grocery chain Kolonial.no.

High percentage of cross-border online shopping

As many as 83 percent of Norwegians in the survey state that they make cross-border online purchases - a percentage exceeded only by Finland among the Nordics. But that may change. Beginning on January 1, 2020, foreign companies must pay VAT from the first NOK on shipments to Norway (previously, VAT only had to be paid on goods that exceeded NOK 350 in value). Along with the coronavirus pandemic, this factor may be one reason that Norwegians' online purchases from China declined from 36 to 30 percent in this year's survey. Meanwhile, China remains the most common country for cross-border online shopping in Norway.

Most commonly bought products online

Percentage of e-commerce consumers who have made purchases from each respective product category over the past year.





**HIGHEST
PERCENTAGE OF
CROSS-BORDER
PURCHASES
IN EUROPE**

Finland: the most mature digital economy in the EU

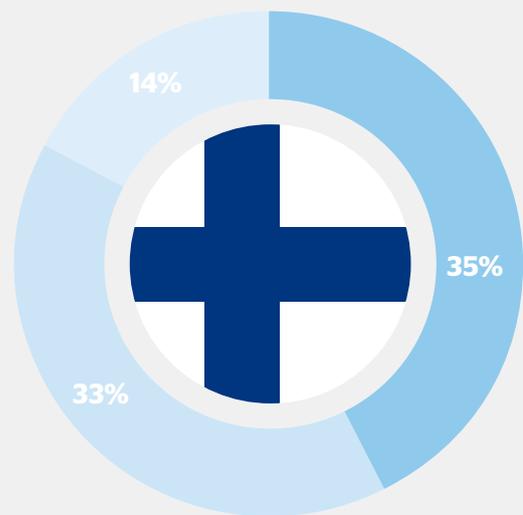
Finland is number one in 2020 in DESI, the European Commission's Digital Economy and Society Index², which means that the country is considered the most mature digital economy in the EU. But in terms of e-commerce, Finns lag behind the other Nordics somewhat, mainly because older consumers have not yet fully embraced it. When Finns shop online, they often make cross-border

online purchases. One contributing factor is that many people shop online from Swedish companies, which had an early debut and took market share online; another is that Finland has relatively few strong domestic brands. In addition, the favorable exchange rate against SEK in recent years has made it less expensive to make purchases from Sweden.

Average for Europe

Key indicators compared with average for Europe

Percentage who shopped online more often due to coronavirus	25%
Average purchase per year (EUR)	EUR 788
Percentage of e-commerce consumers abroad	93%
Percentage of e-commerce consumers	95%
Internet penetration	97%



Top three preferred delivery methods

How do you prefer to have your product delivered when you shop online?

Basis: Have shopped online

■ Parcel machine ■ Distribution point ■ In mailbox

Top three international marketplaces

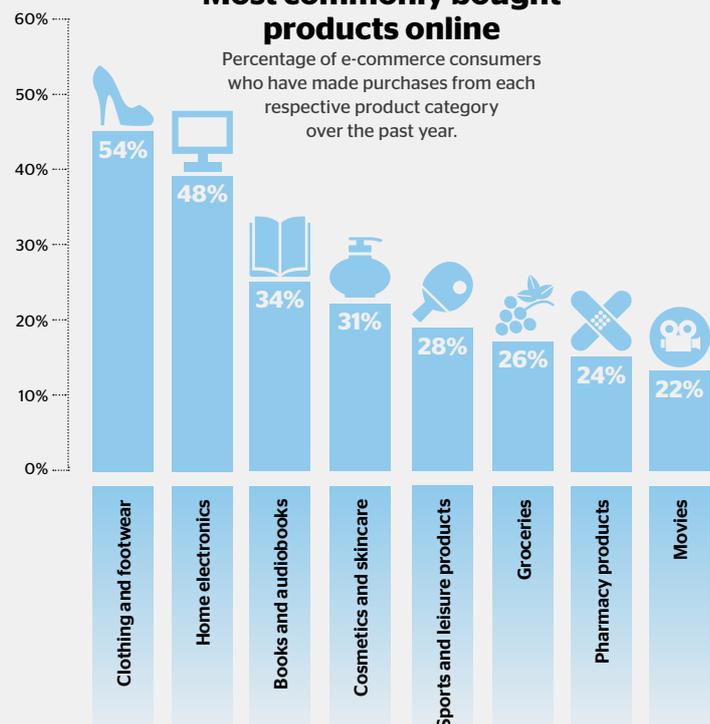
From which of the following e-commerce sites have you shopped online in the past year?

Basis: Have shopped online



Most commonly bought products online

Percentage of e-commerce consumers who have made purchases from each respective product category over the past year.



Coronavirus situation in Finland

Finland is the only country in the survey to avoid a decline in GDP between the fourth quarter of 2019 and the first quarter of 2020. A lockdown was imposed on parts of the country on March 29, with a ban on gatherings of more than ten people¹². Regarding e-commerce, 25 percent of respondents state that they shopped online more often as a result of the coronavirus pandemic. Online grocery shopping has also made great strides.

Marketplaces

Despite Finnish consumer enthusiasm regarding cross-border online shopping, the domestic Verkkokauppa.com is still the country's most visited marketplace. Verkkokauppa mainly sells electronics, which is one of the most popular product categories among Finnish e-commerce consumers. US eBay is also a relatively popular marketplace in Finland.

Parcel machines popular in Finland

Finland is one of the countries in Europe where consumers enthusiastically pick up their online purchases at parcel machines and parcel lockers - 35 percent prefer this method of delivery. One reason is probably the major campaign the country has conducted to promote this solution; according to some estimates, five out of six Finns will soon have a distance of no more than one kilometer between their home and the nearest locker¹⁴. This solution is also continuing to evolve. For example, in 2020 parcel lockers with a freezer function were launched in Helsinki.

¹² The 2020 DESI report is based on data for 2019.

¹³ SVT.se, June 2020. <https://www.svt.se/nyheter/lokalt/vasterbotten/sverige-och-finland-tre-skillnader-i-coronastrategin>

¹⁴ E-commerce in the Nordic region, full year 2019.

Detailed results

The survey was conducted in the second quarter of 2020 by the research company Nepa.

The number of respondents varies somewhat between the countries. In most countries about 1,000 people responded to the survey. The survey was carried out online, which means the results are relevant for people who have internet access. In order to comment on the population as a whole, calculations have therefore been made based on internet penetration and population statistics for each country.

Results from the survey

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
Shopped online in the past year	97%	88%	95%	96%	96%	95%	95%	92%	94%	83%	89%	93%
Have shopped online	98%	90%	97%	98%	98%	98%	97%	96%	98%	90%	95%	97%
Have made cross-border online purchases (Basis: Have shopped online)	67%	83%	76%	82%	71%	78%	75%	71%	79%	85%	88%	99%

Internet penetration

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
Internet penetration*	97%	93%	98%	83%	85%	92%	95%	93%	98%	98%	99%	97%

Source: Eurostat

Population

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
Total, millions	66.6	11.5	17.3	60.4	38.0	46.9	83.0	67.0	10.2	5.8	5.3	5.5
Percentage aged 15-79 years	77%	78%	80%	80%	80%	79%	80%	76%	77%	79%	78%	79%
Aged 15-79, millions	51.3	8.9	13.8	48.1	30.5	37.1	66.3	50.9	7.9	4.6	4.1	4.3

Source: Eurostat

Entire population (15-79 years)

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
Basis Shopped online in the past year	94%	82%	93%	80%	82%	87%	90%	86%	92%	81%	88%	90%
Basis Have shopped online	95%	84%	95%	82%	83%	90%	92%	89%	96%	88%	94%	95%
Basis Have made cross-border online purchases	63%	70%	72%	67%	59%	71%	69%	64%	76%	75%	83%	93%
Basis Have shopped online, millions	48.6	7.5	13.1	39.3	25.4	33.4	61.2	45.4	7.5	4.0	3.9	4.1
Basis Have made cross-border online purchases, millions	32.6	6.2	9.9	32.1	18.0	26.2	45.9	32.4	5.9	3.4	3.4	4.0

Average spend and turnover

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
Average spend in one year, local currency (Basis: Have shopped online)	979	680	979	825	2,379	1024	1025	843	10,577	7,210	7,498	833
Exchange rate June 23, 2020, EUR	1.1	1.0	1.0	1.0	0.2	1.0	1.0	1.0	0.1	0.1	0.1	1.0
Average spend in one year, EUR (Basis: have shopped online)	1,077	680	979	825	547	1024	1025	843	1,058	966	675	833
Average spend in one year, EUR (Basis: entire population aged 15-79)	1,020	571	929	674	456	921	947	752	1,012	850	635	788
Total turnover, EUR billions	52.38	5.09	12.78	3.24	13.90	34.15	62.77	38.27	7.96	3.89	2.63	3.40

Coronavirus

Have you made a larger or smaller percentage of your purchases online as a result of the coronavirus outbreak? (Compared with normal conditions)?

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
Smaller percentage	6%	5%	4%	11%	7%	14%	5%	12%	3%	6%	7%	4%
Slightly smaller percentage	11%	11%	9%	15%	10%	10%	9%	13%	5%	10%	12%	9%
Unchanged	50%	39%	52%	35%	46%	32%	56%	46%	60%	60%	55%	59%
Slightly larger percentage	23%	29%	25%	27%	23%	27%	23%	19%	21%	16%	18%	20%
Larger percentage	7%	12%	8%	11%	10%	16%	6%	8%	6%	3%	4%	5%
Don't know	3%	3%	2%	1%	3%	1%	1%	2%	5%	4%	4%	2%

How worried are you that the coronavirus outbreak will affect the health of you and your loved ones?

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
1 = Not at all worried	4%	4%	6%	4%	8%	2%	9%	5%	6%	10%	11%	6%
2	9%	7%	10%	6%	11%	3%	12%	11%	9%	13%	15%	10%
3 = neither agree nor disagree	21%	27%	27%	12%	27%	15%	26%	19%	28%	34%	31%	24%
4	43%	40%	44%	45%	28%	33%	37%	43%	36%	30%	31%	47%
5 = very worried	23%	23%	13%	33%	26%	48%	16%	23%	21%	13%	12%	13%

How worried are you that the coronavirus outbreak will affect your personal finances?

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
1 = Not at all worried	11%	7%	13%	4%	6%	3%	15%	12%	12%	17%	16%	10%
2	12%	9%	15%	6%	9%	3%	11%	15%	17%	13%	14%	10%
3 = neither agree nor disagree	28%	32%	32%	17%	23%	21%	30%	25%	30%	37%	29%	36%
4	28%	33%	30%	34%	29%	27%	27%	31%	25%	22%	26%	33%
5 = very worried	21%	20%	11%	39%	32%	45%	17%	17%	17%	10%	15%	12%

What new types of products have you purchased online since the coronavirus outbreak began (compared with normal conditions)?

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
Children's items	5%	7%	6%	8%	11%	8%	6%	6%	4%	3%	4%	2%
Car accessories	7%	4%	4%	7%	10%	6%	5%	4%	4%	7%	5%	2%
Books and audiobooks	15%	10%	8%	17%	12%	12%	15%	8%	6%	7%	6%	7%
CDs	4%	5%	5%	4%	3%	4%	8%	3%	3%	3%	2%	3%
Movies	7%	6%	6%	7%	5%	7%	10%	6%	4%	7%	5%	4%
Home electronics	11%	12%	13%	18%	14%	20%	12%	7%	8%	9%	8%	9%
Home furnishings	5%	7%	9%	4%	11%	7%	7%	6%	5%	5%	4%	2%
Clothing and footwear	21%	22%	26%	27%	26%	22%	26%	16%	15%	24%	21%	9%
Cosmetics, haircare and skincare	14%	11%	10%	14%	19%	12%	11%	8%	7%	9%	10%	6%
Dietary supplements	5%	5%	6%	10%	10%	6%	7%	5%	7%	7%	7%	3%
Toys	6%	6%	5%	5%	9%	8%	7%	5%	2%	4%	2%	2%
Groceries	20%	10%	10%	20%	10%	30%	10%	22%	14%	14%	9%	11%
Sporting goods	4%	7%	9%	10%	9%	17%	10%	9%	3%	7%	8%	5%
Pharmacy articles	8%	14%	8%	18%	19%	13%	20%	8%	27%	12%	13%	8%
Newspapers and magazines	3%	3%	3%	4%	4%	2%	2%	3%	3%	3%	4%	1%
Tools	5%	4%	4%	7%	10%	7%	7%	5%	3%	3%	2%	1%
Wine and alcohol-related beverages	6%	3%	4%	5%	3%	6%	6%	2%	2%	3%	1%	1%
Building materials and garden products	9%	7%	5%	10%	8%	4%	10%	4%	4%	5%	3%	2%
Other products	3%	3%	3%	3%	1%	3%	2%	2%	1%	3%	2%	2%
Unsure, don't know	4%	5%	3%	1%	4%	1%	3%	2%	7%	6%	5%	12%
Have not bought new products	34%	30%	36%	25%	26%	26%	32%	38%	42%	36%	41%	45%

Product categories

What types of products have you bought online in the past year?

(Basis: Have shopped online)

Clothing/shoes

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	68%	50%	65%	57%	52%	63%	65%	54%	62%	52%	61%	54%
Million consumers	33.2	3.7	8.4	22.2	13.1	20.9	39.6	24.5	4.7	2.1	2.4	2.2

Home electronics

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	43%	34%	47%	51%	37%	59%	42%	36%	43%	35%	33%	48%
Million consumers	20.8	2.5	6.2	20.0	9.3	19.6	25.6	16.2	3.2	1.4	1.3	2.0

Books (physical and audiobooks)

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	46%	29%	35%	41%	31%	39%	47%	34%	32%	23%	24%	34%
Million consumers	22.4	2.2	4.6	16.0	7.9	12.9	28.9	15.2	2.4	0.9	0.9	1.4

Cosmetics, haircare and skincare

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	39%	29%	33%	36%	40%	34%	30%	32%	38%	25%	34%	31%
Million consumers	19.1	2.2	4.4	13.9	10.2	11.4	18.2	14.5	2.8	1.0	1.3	1.3

Home furnishings

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	30%	21%	32%	19%	33%	29%	32%	25%	32%	16%	16%	19%
Million consumers	14.5	1.6	4.2	7.5	8.5	9.6	19.6	11.3	2.4	0.6	0.6	0.8

Movies

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	23%	13%	17%	20%	11%	20%	30%	18%	20%	18%	15%	22%
Million consumers	11.0	0.9	2.3	7.7	2.7	6.6	18.5	8.1	1.5	0.7	0.6	0.9

Sports and leisure products

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	16%	22%	28%	31%	28%	49%	32%	34%	26%	21%	23%	28%
Million consumers	7.7	1.6	3.6	12.3	7.2	16.3	19.4	15.6	1.9	0.8	0.9	1.1

Groceries

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	45%	14%	23%	24%	18%	36%	21%	27%	35%	24%	17%	26%
Million consumers	21.9	1.1	2.9	9.6	4.5	12.2	12.6	12.2	2.6	1.0	0.7	1.1

Pharmacy products

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	19%	29%	22%	26%	35%	19%	46%	15%	66%	23%	27%	24%
Million consumers	9.4	2.2	2.8	10.2	8.8	6.4	28.1	7.0	5.0	0.9	1.1	1.0

CDs

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	19%	11%	12%	15%	10%	13%	21%	13%	8%	8%	5%	9%
Million consumers	9.2	0.8	1.5	6.0	2.5	4.5	13.0	6.1	0.6	0.3	0.2	0.4

Car accessories

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	19%	12%	15%	23%	31%	22%	21%	16%	18%	14%	14%	11%
Million consumers	9.2	0.9	1.9	9.1	7.8	7.4	12.9	7.0	1.4	0.6	0.5	0.5

Toys

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	22%	16%	19%	21%	24%	29%	22%	23%	15%	15%	10%	11%
Million consumers	10.9	1.2	2.5	8.2	6.0	9.7	13.3	10.6	1.1	0.6	0.4	0.5

Children's items

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	18%	18%	20%	19%	30%	21%	17%	21%	16%	12%	9%	9%
Million consumers	8.8	1.3	2.6	7.5	7.5	7.1	10.6	9.4	1.2	0.5	0.4	0.4

Children's items

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	18%	18%	20%	19%	30%	21%	17%	21%	16%	12%	9%	9%
Million consumers	8.8	1.3	2.6	7.5	7.5	7.1	10.6	9.4	1.2	0.5	0.4	0.4

Product categories (online purchases from abroad)

What types of products have you bought online from abroad in the past year?

(Basis: Have made cross-border online purchases)

Clothing/shoes

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	18%	26%	26%	25%	22%	28%	22%	22%	22%	29%	33%	33%
Million consumers	5.9	1.6	2.6	7.9	4.1	7.2	10.2	7.2	1.3	1.0	1.1	1.3

Home electronics

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	8%	15%	15%	19%	13%	28%	13%	14%	14%	17%	14%	21%
Million consumers	2.6	0.9	1.5	6.1	2.3	7.3	6.2	4.4	0.8	0.6	0.5	0.9

Books (physical and audiobooks)

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	7%	13%	7%	8%	3%	7%	8%	6%	8%	8%	10%	12%
Million consumers	2.2	0.8	0.7	2.6	0.6	2.0	3.7	1.9	0.5	0.3	0.3	0.5

Cosmetics, haircare and skincare

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	9%	10%	8%	9%	11%	8%	7%	6%	8%	9%	15%	13%
Million consumers	2.9	0.6	0.8	2.8	1.9	2.2	3.0	2.0	0.5	0.3	0.5	0.5

DETAILED RESULTS

Product categories (online purchases from abroad)

Home furnishings

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	5%	10%	10%	4%	11%	7%	5%	9%	7%	7%	7%	9%
Million consumers	1.5	0.6	1.0	1.2	2.1	1.9	2.3	3.0	0.4	0.2	0.2	0.4

Movies

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	4%	6%	5%	4%	3%	6%	6%	4%	4%	8%	7%	10%
Million consumers	1.2	0.4	0.5	1.3	0.5	1.5	2.9	1.2	0.2	0.3	0.2	0.4

Sports and leisure products

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	3%	9%	9%	8%	10%	18%	9%	10%	8%	9%	10%	14%
Million consumers	0.9	0.6	0.9	2.7	1.8	4.6	4.2	3.3	0.5	0.3	0.4	0.6

Groceries

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	4%	4%	3%	4%	1%	6%	3%	5%	4%	4%	4%	6%
Million consumers	1.3	0.2	0.3	1.3	0.3	1.5	1.6	1.6	0.2	0.1	0.1	0.2

Pharmacy products

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	2%	9%	4%	6%	4%	5%	9%	3%	7%	6%	6%	8%
Million consumers	0.7	0.6	0.4	1.8	0.8	1.2	4.0	1.1	0.4	0.2	0.2	0.3

CDs

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	4%	6%	5%	5%	3%	6%	6%	4%	4%	5%	3%	6%
Million consumers	1.3	0.4	0.5	1.6	0.5	1.5	2.6	1.2	0.2	0.2	0.1	0.2

Car accessories

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	5%	8%	9%	12%	11%	11%	6%	7%	9%	8%	10%	8%
Million consumers	1.6	0.5	0.9	3.7	1.9	3.0	2.6	2.3	0.6	0.3	0.3	0.3

Toys

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	5%	7%	8%	6%	9%	10%	5%	7%	4%	7%	6%	7%
Million consumers	1.5	0.4	0.8	2.0	1.7	2.6	2.5	2.1	0.2	0.2	0.2	0.3

Children's items

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	4%	7%	7%	5%	10%	6%	4%	5%	4%	3%	4%	4%
Million consumers	1.3	0.5	0.7	1.6	1.8	1.5	2.0	1.7	0.3	0.1	0.1	0.2

Dietary supplements and similar

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	3%	4%	3%	5%	2%	4%	4%	4%	4%	5%	8%	6%
Million consumers	0.9	0.3	0.3	1.7	0.4	1.1	1.9	1.2	0.2	0.2	0.3	0.3

Shopping from abroad by young consumers

(Basis: Have made cross-border online purchases)

Number of individuals in age group 18-29 years who shop online at least once a quarter

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
Percentage 2020	37%	53%	46%	54%	51%	56%	35%	43%	23%	41%	29%	72%
Percentage 2015	16%	11%	10%	14%	4%	26%	5%	9%	18%*	18%*	18%*	18%*
Change, 2015-2020 (percentage points)	21%	42%	36%	40%	47%	30%	30%	34%	5%	23%	11%	54%

* This year, only weighted figures were presented for the Nordic region

Which payment method is preferred?

(Basis: Have shopped online)

Which of the following methods do you prefer to use when paying for a product you have bought online?

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
Debit card or credit card	51%	54%	23%	37%	24%	51%	19%	57%	28%	55%	37%	29%
Invoice	0%	3%	9%	1%	1%	1%	21%	1%	30%	4%	20%	20%
Direct payment through my bank	1%	5%	12%	1%	27%	2%	6%	2%	13%	3%	6%	22%
PayPal or similar	44%	23%	22%	54%	25%	41%	48%	34%	14%	16%	21%	23%
Cash on Delivery	1%	2%	2%	3%	12%	3%	2%	2%	1%	0%	1%	1%
Payment by installments	0%	0%	1%	0%	0%	0%	0%	0%	0%	1%	1%	2%
Mobile application (e.g. Swish, MobilePay, Vipps)	0%	11%	21%	1%	8%	1%	2%	1%	10%	18%	11%	2%
Other method	1%	0%	9%	2%	1%	1%	1%	1%	3%	0%	1%	1%
Don't know	1%	1%	2%	1%	1%	0%	1%	1%	2%	3%	2%	1%

How do you prefer to have your product delivered?

(Basis: Have shopped online)

When you order a product online, how do you prefer to have it delivered?

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
Delivered to my mailbox/multi-occupancy mailbox by the mail carrier	11%	23%	17%	9%	4%	12%	36%	42%	39%	0%	52%	14%
Collect it myself from a distribution point.	2%	10%	12%	4%	6%	6%	2%	19%	37%	24%	14%	33%
Home delivery in daytime	64%	45%	51%	70%	35%	38%	41%	25%	4%	38%	6%	7%
Home delivery in evening	11%	8%	14%	6%	7%	29%	8%	5%	4%	11%	6%	4%
Delivery to my workplace	3%	3%	2%	4%	2%	5%	2%	1%	0%	2%	0%	1%
Collect it myself from the online store's physical store	1%	2%	1%	1%	2%	3%	1%	1%	2%	0%	13%	2%
Collect it myself from a parcel machine.	1%	1%	0%	3%	38%	2%	5%	2%	2%	20%	1%	35%
Home delivery without signed confirmation	5%	4%	2%	2%	6%	5%	4%	4%	8%	0%	4%	2%
Other	0%	1%	0%	0%	0%	1%	0%	0%	0%	2%	1%	0%
Unsure, don't know	2%	2%	1%	1%	1%	1%	1%	1%	2%	2%	2%	2%

DETAILED RESULTS

How important are the following e-commerce criteria?

(Basis: Have shopped online)

Percentage of consumers who consider the following criteria to be very important if they are to shop online.

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
Total price is clearly printed, including shipping and other fees	71%	63%	59%	74%	75%	70%	66%	71%	76%	68%	72%	77%
There are good, clear details about and photos of the product	65%	58%	60%	72%	77%	64%	60%	62%	65%	66%	71%	72%
The website is simple to navigate	47%	40%	37%	52%	49%	46%	43%	45%	47%	48%	55%	49%
Lowest price	36%	35%	35%	45%	40%	46%	33%	35%	31%	36%	37%	39%
I know the market participant/brand	24%	20%	23%	39%	26%	41%	26%	31%	24%	24%	23%	19%
I don't have to register/become a member to shop online	23%	17%	23%	24%	31%	26%	24%	24%	23%	35%	24%	24%
Fast delivery (no more than three days)	32%	29%	34%	42%	52%	45%	34%	33%	23%	28%	20%	24%
Free shipping	36%	49%	44%	62%	53%	63%	40%	52%	34%	31%	35%	37%
Clear instructions explaining how to return the product	43%	41%	45%	64%	53%	58%	47%	52%	43%	44%	44%	48%
The website is available in my native language	65%	39%	44%	59%	61%	58%	56%	58%	46%	43%	39%	39%
Delivery price	63%	55%	48%	66%	67%	69%	54%	68%	53%	51%	54%	54%
The delivery process is fast	40%	20%	38%	43%	50%	48%	35%	37%	20%	25%	27%	24%
The date and time when the product will be delivered should be clearly stated on the date when the order is placed	36%	34%	46%	50%	45%	52%	32%	42%	23%	28%	25%	30%
That I am able to decide on the delivery time myself	22%	23%	30%	41%	37%	49%	22%	26%	18%	18%	19%	19%
That I am able to personally decide where the product will be delivered	50%	44%	40%	56%	61%	57%	35%	62%	39%	49%	35%	52%
The delivery should impact the environment as little as possible	22%	19%	17%	32%	28%	30%	26%	27%	18%	19%	16%	16%

How long a delivery time is acceptable?

(Basis: Have shopped online)

When you buy a product online, what are your expectations as to delivery time? What is the maximum number of days it may take to have your product delivered?

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
1-2 days	11%	12%	29%	13%	25%	16%	14%	9%	11%	11%	4%	2%
3-5 days	71%	62%	57%	66%	67%	61%	75%	60%	68%	64%	61%	67%
6 days or more	13%	22%	11%	19%	5%	21%	10%	28%	16%	18%	30%	28%
Don't know	4%	4%	3%	2%	3%	2%	1%	3%	5%	6%	5%	3%

Are you willing to pay for faster delivery (next day)?

(Basis: Have shopped online)

Percentage who responded Yes.

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	29%	22%	21%	35%	37%	36%	30%	26%	21%	24%	21%	19%

Would you be willing to pay extra for a more sustainable delivery method?

(Basis: Have shopped online)

Percentage who responded Yes.

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	24%	29%	26%	37%	32%	31%	42%	36%	23%	27%	23%	22%

Percentage of the population that returned an online purchase in the past year

(Basis: Have shopped online)

Percentage who responded Yes.

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
%	45%	-	-	45%	36%	49%	56%	46%	46%	44%	36%	36%

Percentage who shopped online via mobile phone or tablet in the past year

(Basis: Have shopped online)

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
2020 %	67%	72%	77%	83%	78%	83%	71%	65%	79%	75%	75%	69%
2019 %	65%	54%	61%	76%	62%	77%	58%	60%	66%*	66%*	66%*	66%*
2018 %	65%	46%	58%	66%	53%	71%	56%	57%	63%*	63%*	63%*	63%*

* This year, only weighted figures were presented for the Nordic region

Percentage who purchased products online from the following market platforms

(Basis: Have shopped online)

Percentage who responded Yes.

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
Wish	11%	15%	21%	27%	13%	18%	16%	17%	20%	27%	29%	17%
Zalando	5%	46%	42%	44%	30%	30%	31%	25%	36%	37%	38%	32%
Amazon	91%	42%	26%	94%	15%	90%	88%	82%	16%	24%	17%	17%
eBay	63%	15%	11%	52%	10%	39%	56%	28%	14%	20%	26%	22%
Etsy	10%	3%	5%	3%	1%	2%	7%	4%	2%	3%	3%	3%
Alibaba/Aliexpress	6%	23%	31%	21%	29%	45%	9%	18%	5%	9%	9%	11%
JD.com	8%	2%	5%	2%	1%	4%	4%	4%	3%	4%	1%	2%
Allegro	1%	1%	2%	2%	90%	2%	4%	2%	1%	1%	2%	1%
None of the above	3%	23%	28%	2%	6%	4%	4%	10%	42%	30%	29%	38%
Don't know	1%	1%	1%	0%	1%	0%	0%	1%	2%	1%	2%	1%
Percentage who shopped online from any of the above market platforms	97%	76%	71%	97%	94%	95%	95%	89%	56%	68%	69%	61%

Favorite marketplaces

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
First place	Amazon (91%)	Zalando (46%)	Zalando (42%)	Amazon (94%)	Allegro (90%)	Amazon (90%)	Amazon (88%)	Amazon (82%)	Zalando (36%)	Zalando (37%)	Zalando (38%)	Zalando (32%)
Second place	Ebay (63%)	Amazon (42%)	Alibaba/Aliexpress (31%)	Ebay (52%)	Zalando (30%)	Alibaba/Aliexpress (45%)	Ebay (56%)	Ebay (28%)	Wish (20%)	Wish (27%)	Wish (29%)	Ebay (22%)
Third place	Wish (11%)	Alibaba/Aliexpress (23%)	Amazon (26%)	Zalando (44%)	Alibaba/Aliexpress (29%)	Ebay (39%)	Zalando (31%)	Zalando (25%)	Amazon (16%)	Amazon (24%)	Ebay (26%)	Wish (17%)

DETAILED RESULTS

Favorite countries

(Basis: Have made cross-border online purchases)

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
First place	China (29%)	Netherl. (33%)	China (37%)	China (30%)	China (32%)	China (40%)	China (29%)	China (28%)	UK (23%)	Germany (26%)	China (30%)	Germany (31%)
Second place	USA (22%)	France (23%)	Germany (24%)	UK (24%)	Germany (14%)	UK (22%)	UK (15%)	UK (19%)	Germany (23%)	UK (26%)	USA (27%)	China (27%)
Third place	Germany (9%)	China (21%)	UK (15%)	Germany (23%)	UK (10%)	USA (18%)	USA (14%)	Germany (17%)	China (21%)	China (25%)	Sweden (23%)	Sweden, (24%)
Fourth place	France (5%)	Germany (18%)	USA (12%)	USA (14%)	USA (10%)	Germany (17%)	France (7%)	USA (12%)	USA (15%)	USA/Sweden (19%)	UK (21%)	UK (22%)

Reason for shopping from a specific country

(Basis: Have made cross-border online purchases)

Why have you shopped online from the countries you have chosen?

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
I'm looking for a wide range of products	8%	21%	16%	24%	21%	21%	19%	13%	20%	18%	17%	11%
I'm looking for a specific brand	18%	18%	18%	21%	15%	19%	16%	22%	17%	21%	20%	12%
The prices are generally lower	35%	37%	45%	31%	41%	36%	30%	36%	28%	36%	34%	38%
I can find products there that I don't find elsewhere	28%	18%	13%	17%	17%	18%	24%	20%	19%	17%	16%	19%
Other	3%	2%	3%	3%	1%	2%	3%	2%	2%	1%	3%	3%
Don't know	8%	5%	5%	4%	5%	3%	7%	7%	13%	7%	10%	16%



From which countries have you made purchases online in the past year?

	UK	Belgium	Netherl.	Italy	Poland	Spain	Germany	France	Sweden	Denmark	Norway	Finland
Sweden %	1%	2%	3%	3%	2%	2%	4%	2%	0%	19%	23%	24%
Million consumers	0.4	0.1	0.3	0.8	0.4	0.6	1.9	0.7	0.0	0.6	0.8	1.0
Denmark %	2%	1%	2%	1%	1%	2%	4%	2%	10%	0%	11%	4%
Million consumers	0.6	0.1	0.2	0.3	0.2	0.4	1.8	0.6	0.6	0.0	0.4	0.2
Norway %	1%	2%	1%	2%	1%	1%	3%	2%	4%	5%	0%	2%
Million consumers	0.4	0.1	0.1	0.5	0.2	0.3	1.3	0.6	0.3	0.2	0.0	0.1
Finland %	1%	1%	1%	1%	1%	1%	2%	1%	3%	1%	2%	0%
Million consumers	0.3	0.1	0.1	0.3	0.1	0.3	1.1	0.4	0.2	0.0	0.1	0.0
Iceland %	1%	1%	1%	1%	0%	1%	1%	1%	1%	1%	1%	1%
Million consumers	0.3	0.1	0.1	0.3	0.0	0.2	0.6	0.2	0.0	0.0	0.0	0.0
UK %	0%	11%	15%	24%	10%	22%	15%	19%	23%	26%	21%	22%
Million consumers	0.0	0.7	1.5	7.7	1.8	5.7	6.7	6.0	1.4	0.9	0.7	0.9
Germany %	9%	18%	24%	23%	14%	17%	0%	17%	23%	26%	14%	31%
Million consumers	3.1	1.1	2.4	7.3	2.5	4.3	0.0	5.6	1.4	0.9	0.5	1.2
Netherlands %	2%	33%	0%	2%	3%	2%	6%	3%	4%	5%	3%	4%
Million consumers	0.6	2.1	0.0	0.6	0.5	0.6	2.9	0.9	0.2	0.2	0.1	0.2
France %	5%	23%	4%	9%	2%	11%	7%	0%	3%	3%	3%	4%
Million consumers	1.7	1.4	0.4	3.0	0.4	2.8	3.1	0.0	0.2	0.1	0.1	0.1
Spain %	4%	3%	4%	8%	2%	0%	5%	7%	2%	3%	2%	2%
Million consumers	1.2	0.2	0.4	2.5	0.3	0.0	2.2	2.3	0.1	0.1	0.1	0.1
Italy %	4%	4%	3%	0%	2%	7%	6%	5%	1%	2%	2%	2%
Million consumers	1.3	0.2	0.3	0.0	0.4	1.9	2.7	1.6	0.1	0.1	0.1	0.1
Russia %	0%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%
Million consumers	0.1	0.0	0.1	0.3	0.1	0.2	0.6	0.3	0.0	0.0	0.1	0.0
Rest of Europe %	4%	4%	4%	3%	3%	4%	5%	3%	4%	3%	4%	5%
Million consumers	1.4	0.2	0.4	0.9	0.5	1.1	2.5	1.0	0.2	0.1	0.1	0.2
USA %	22%	7%	12%	14%	10%	18%	14%	12%	15%	19%	27%	15%
Million consumers	7.1	0.4	1.2	4.4	1.8	4.8	6.5	3.9	0.9	0.7	0.9	0.6
Canada %	2%	1%	2%	1%	1%	1%	3%	2%	1%	2%	2%	1%
Million consumers	0.5	0.1	0.2	0.4	0.2	0.4	1.2	0.8	0.1	0.1	0.1	0.1
North and Central	0%	1%	1%	1%	0%	1%	1%	0%	1%	0%	1%	1%
Million consumers	0.1	0.1	0.1	0.2	0.0	0.2	0.5	0.1	0.1	0.0	0.0	0.0
China %	29%	21%	37%	30%	32%	40%	29%	28%	21%	25%	30%	27%
Million consumers	9.6	1.3	3.7	9.8	5.8	10.4	13.5	9.0	1.2	0.8	1.0	1.1
India %	1%	1%	1%	1%	0%	1%	2%	1%	1%	1%	1%	1%
Million consumers	0.4	0.1	0.1	0.4	0.0	0.2	0.9	0.4	0.0	0.0	0.0	0.0
Japan %	3%	3%	3%	4%	1%	4%	5%	4%	1%	3%	2%	3%
Million consumers	0.9	0.2	0.3	1.2	0.3	1.2	2.2	1.3	0.1	0.1	0.1	0.1
Rest of Asia %	2%	1%	3%	2%	1%	1%	3%	1%	2%	2%	4%	2%
Million consumers	0.7	0.1	0.3	0.5	0.2	0.3	1.2	0.5	0.1	0.1	0.1	0.1
Australia %	2%	1%	1%	1%	0%	2%	1%	1%	1%	2%	1%	2%
Million consumers	0.7	0.1	0.1	0.3	0.1	0.4	0.7	0.3	0.1	0.1	0.0	0.1
South America %	0%	0%	1%	0%	0%	1%	1%	0%	0%	0%	1%	0%
Million consumers	0.0	0.0	0.1	0.1	0.0	0.1	0.3	0.1	0.0	0.0	0.0	0.0
Africa %	0%	0%	1%	0%	0%	0%	0%	1%	0%	0%	0%	0%
Million consumers	0.0	0.0	0.1	0.0	0.0	0.1	0.2	0.2	0.0	0.0	0.0	0.0



PostNord - a partner for e-commerce

PostNord provides distribution solutions all over the world. Outside the Nordics, PostNord has an established presence via its subsidiary, Direct Link, which offers global delivery of products via its local branches in Australia, Germany, Hong Kong, Singapore, the UK and the US. Direct Link helps e-commerce companies establish a presence in new markets, with everything from market analysis and direct marketing to fulfillment, product distribution and processing returns.

PostNord is the biggest and obvious partner for e-commerce in the Nordic market. We offer communications and logistics solutions to, from and within the Nordic region. In 2019, we had 28,600 employees and turnover of SEK 38.3 billion. PostNord has a comprehensive offering for e-commerce, with a range of services in the areas of customer communication, product distribution and logistics.

We have a harmonized, Nordic logistics

service offering, ranging from retail supplies and third-party logistics to product distribution and returns processing. With the widest-ranging distribution network in the Nordic region, we shrink the distance between e-commerce and the end-customer. PostNord has over 8,000 distribution points, spread out evenly across Denmark, Finland, Norway and Sweden.

In Sweden and Denmark, our mail carriers also visit all households and companies every working day. PostNord offers services in the field of third-party logistics with a high level of added value combined with information technology in customer-oriented partnerships. Using fact-based customer insight, we enhance our customers' profitability by means of communication solutions and platforms that reach the right customer in the right channel at the right time.

Find out more at www.postnord.com and www.directlink.com

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