

# Payments and E-commerce Report

## Western and Central Europe



Gain expertise and get granular insights on e-commerce in Western and Central Europe: [consumer demographics](#), [payment preferences](#), [cross-border shopping stats](#) and more.

# Western and Central Europe

With a population of over 480 million, over 420 million Internet users and an average GDP per capita of almost \$43,000, Western and Central Europe is one of the most lucrative retail markets in the world<sup>1</sup>.

Inevitably, the policies and health of the EU have a huge influence on the economy and business climate in the whole of the region. This has undeniably been a challenging time for the EU and region in general. Neither inflation nor the economic growth rates hit the targets set by policy-makers. But despite this, the finance industry registered rising confidence for much of the year<sup>2</sup>.

This culminated in a mood of cautious optimism at the news that former IMF head Christine Lagarde was to take over at the European Central Bank (ECB). Hopes are high that Lagarde can persuade member states to engage in fiscal stimulus to kick-start the economy.

At almost the same time, the European Council of Ministers agreed to create the Budgetary Instrument for Convergence and Competitiveness (BICC). This gives the eurozone at least the beginnings of a common budget, something it has very clearly needed.

Economic indicators might not be hitting official targets but consumers still have money to spend and are well connected. And with new leaders, with new approaches, in both the ECB and the commission, there's reason to be cautiously optimistic.

## THE E-COMMERCE MARKET

The value of goods sold online in Europe by the end of 2019 was planned to reach more than \$680 billion<sup>1</sup>. Analysts expect more and more Western Europeans to start looking online for bargains, rather than on the high street.

According to PPRO's own research, 14% of all retail purchases in this region are already made online<sup>1</sup>. One recent analysis of the region's shopping habits predicted a 66% growth in online grocery shopping between now and 2023, adding \$21 billion worth of market share<sup>3</sup>. At the same time, the value of e-commerce as a whole is set to grow by 38%<sup>4</sup>.

In December 2018, the EU released new rules for e-commerce. These were designed to prevent what the Commission describes as "geo-blocking" – practices which prevent consumers in one EU country from using an e-commerce site in another member state<sup>5</sup>.

## THE LOCAL PAYMENT CULTURE

The most popular way of paying for online purchases in Western Europe is with a credit or debit card. They have 43% of the online payments market<sup>1</sup>. Bank transfer comes in at 24% and e-wallets have 21%. Various smaller payment methods have a 7% share of the online market. And cash has a 6% share.

Be warned, however, that these averages contain sharp differences between national markets. Even neighbouring countries have widely divergent payment cultures. In France, consumers pay for 50% of online purchases with credit card. In Germany, it's just 11%<sup>1</sup>.

## ENABLING AND LIMITING FACTORS

As you'd expect in a highly developed region such as Western and Central Europe, almost the entire population – more than 94% – is banked<sup>1</sup>. 45% also have a credit card. Relevant indicators are good almost regardless of socio-economic status.

Internet penetration is 87%. And 77% of the population has an Internet-enabled smartphone<sup>1</sup>. Between 2014 and 2020, the EU made some €15 billion available to member states for the purpose of making fast broadband accessible to all Europeans in 2020. This has delivered an improvement in coverage but isn't going to hit the target – particularly in rural areas<sup>6</sup>.

## CONCLUSION

This has been a year of high drama in Western and Central Europe. Next year promises to be no different. But whatever the political weather, the business climate in the region is benign. The GDP per capita in the EU is over \$43,000<sup>1</sup>. This

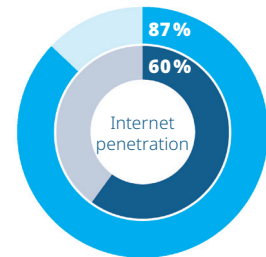
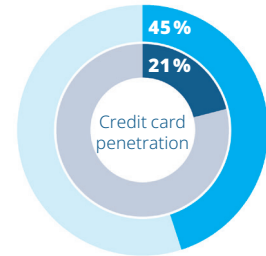
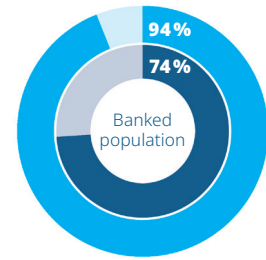
compares to a global average of just \$11,000<sup>7</sup>. Whatever today's complications, the people of Western and Central Europe are affluent, blessed with good Internet connections, and ready to shop.

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1. Original PPRO research
  2. Business and Consumer Survey Results: October 2019, European Commission
  3. IGD: Online global growth of 163% predicted by 2023, adding \$257BN to food and consumer goods industry, 5 June 2019, IGD
  4. eCommerce Europe, Statista.com
  5. New EU rules on e-commerce, 30 September 2019, EU Commission
  6. Special Report: Broadband in the EU Member States: despite progress, not all the Europe 2020 targets will be met, 2018, European Union.
  7. GDP per capita (current US\$) – World, The World Bank

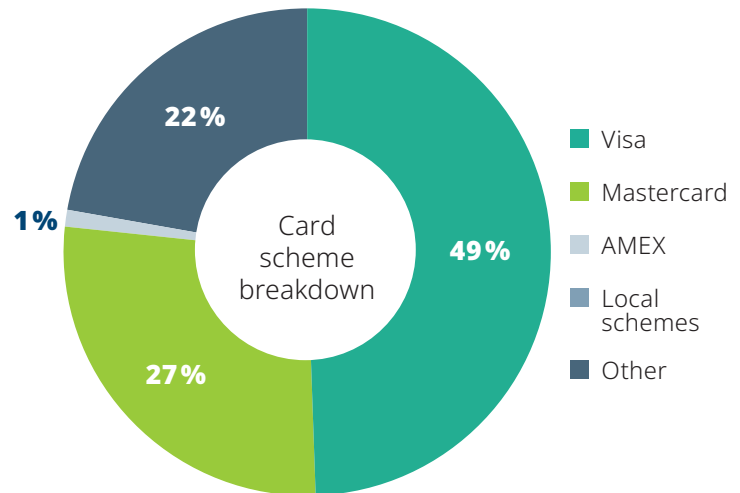
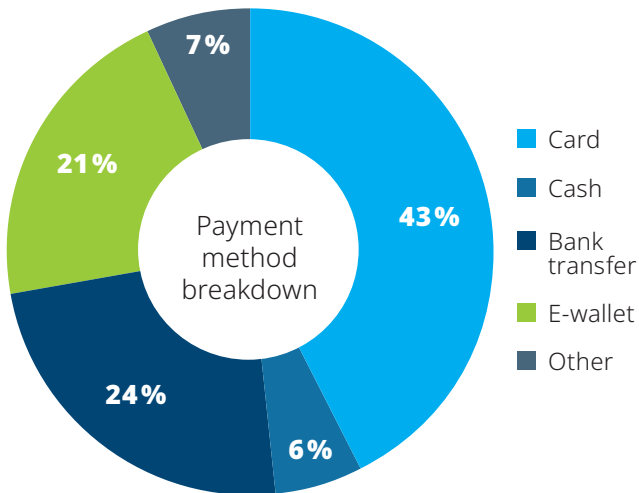
# Regional Payment Trends

	Region	World
Population	481.2 m	7.6 bn
Population (15+)	407.2 m	5.6 bn
GDP	18.9 tr	85.8 tr
GDP per capita	43,844	11,299
B2C e-commerce	680.3 bn	3.4 tr
B2C e-commerce growth	12%	18%
Online population	420.5 m	4.5 bn
Smartphone penetration	77%	58%
Mobile e-commerce	48%	50%
Average online spend	2,884	2,594
E-commerce % of total retail	14%	16%

Currencies in this report are always depicted in \$USD



World  
Region



Austria	6
Belgium	8
Czech Republic	10
Denmark	12
Finland	14
France	16
Germany	18
Greece	20
Hungary	22
Italy	24
Netherlands	26
Norway	28
Poland	30
Portugal	32
Slovakia	34
Spain	36
Sweden	38
Switzerland	40
United Kingdom	42

# Austria

**9%**  
e-commerce growth

	Austria	Region	World
Population	8.8 m	481.2 m	7.6 bn
Population (15+)	7.6 m	407.2 m	5.6 bn
GDP	455.7 m	18.9 tr	85.8 tr
GDP per capita	51,513	43,844	11,299
Online population	7.8 m	420.5 m	4.5 bn
Smartphone penetration	94%	77%	58%
Average online spend	2,231	2,884	2,594
E-commerce % of total retail	8%	14%	16%

## TOP E-COMM SEGMENTS



Airlines & Hotels



Clothing & Footwear



Media & Entertainment

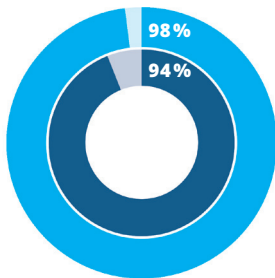


Homeware & Furniture

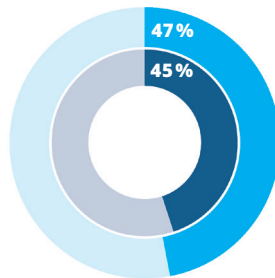


Food & Drink

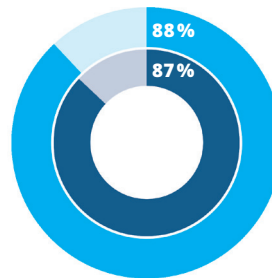
### Banked population



### Credit card penetration



### Internet penetration



■ Austria ■ Region



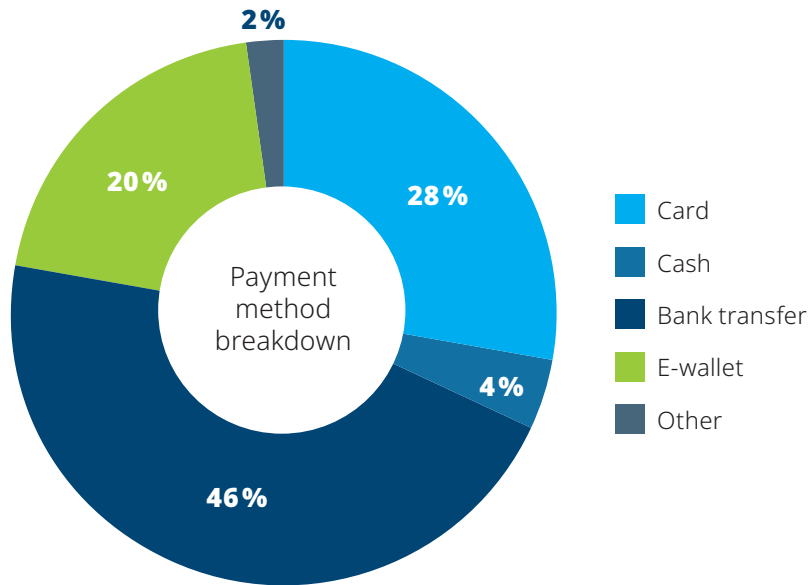
B2C e-comm.  
**11.8 bn**



Mobile e-comm.  
**44% of total**

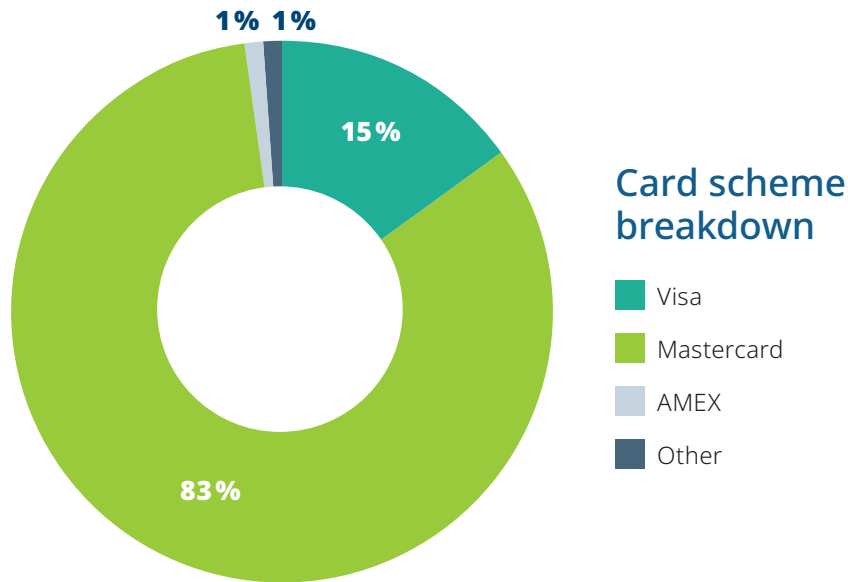


Cross-border e-comm.  
**21% of total**



**46% Bank transfer total**  
 30% Open Invoice  
 10% EPS  
 6% Direct Debit

**20% E-wallet total**  
 12% PayPal  
 8% Other



**2.5 bn**  
 Cross-border e-commerce value

**83% shop cross-border**

- Germany: **70%**
- China: **15%**
- UK: **3%**



**Klarna.** Pay later

**Klarna.** Slice it

**SEPA** SEPA Direct Debit

# Belgium

**6%**  
e-commerce growth

	Belgium	Region	World
Population	11.4 m	481.2 m	7.6 bn
Population (15+)	9.4 m	407.2 m	5.6 bn
GDP	531.8 bn	18.9 tr	85.8 tr
GDP per capita	46,556	43,844	11,299
Online population	10 m	420.5 m	4.5 bn
Smartphone penetration	77%	77%	58%
Average online spend	1,829	2,884	2,594
E-commerce % of total retail	15%	14%	16%

## TOP E-COMM SEGMENTS



Airlines & Hotels: **30%**



Clothing & Footwear: **16%**



Electrical goods: **10%**

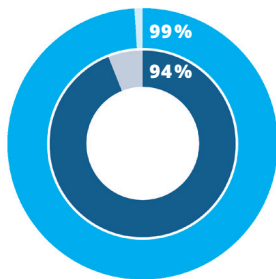


Food & Drink: **8%**

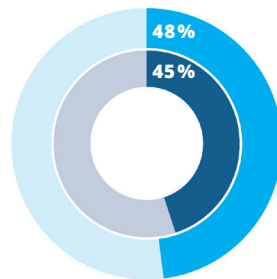


Homeware & Furniture: **6%**

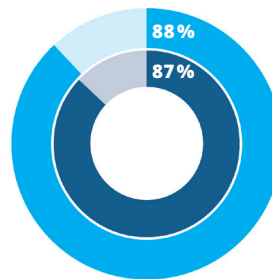
### Banked population



### Credit card penetration



### Internet penetration



■ Belgium ■ Region



B2C e-comm.  
**12.7 bn**

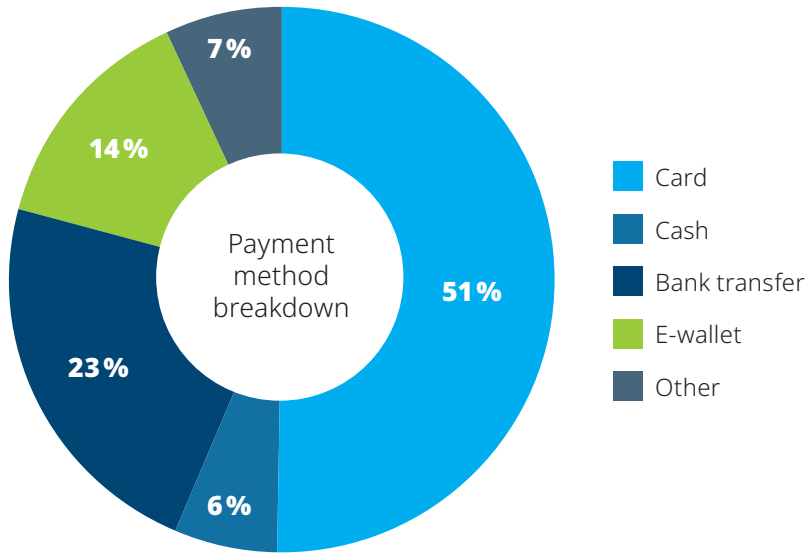


Mobile e-comm.  
**38% of total**



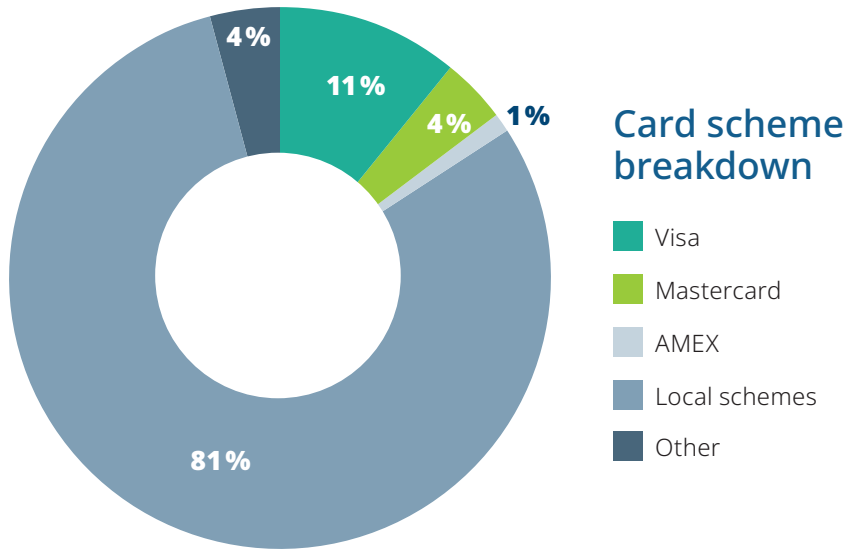
Cross-border e-comm.  
**18% of total**





**51% Card total**  
 41% Bancontact  
 10% ICS

**14% E-wallet total**  
 11% PayPal  
 3% Other



**2.3 bn**  
 Cross-border e-commerce value

**69% shop cross-border**

- Netherlands: **33%**
- China: **25%**
- France: **21%**



# Czech Republic

**17%**  
e-commerce growth

	Czech Rep.	Region	World
Population	10.6 m	481.2 m	7.6 bn
Population (15+)	8.9 m	407.2 m	5.6 bn
GDP	244.1 bn	18.9 tr	85.8 tr
GDP per capita	22,973	43,844	11,299
Online population	9.4 m	420.5 m	4.5 bn
Smartphone penetration	66%	77%	58%
Average online spend	889	2,884	2,594
E-commerce % of total retail	10%	14%	16%

## TOP E-COMM SEGMENTS



Airlines & Hotels



Clothing & Footwear



Electrical goods

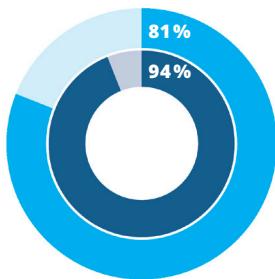


Homeware & Furniture

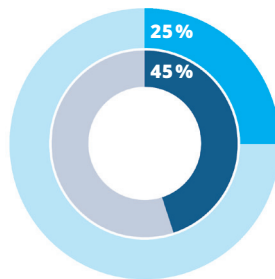


Food & Drink

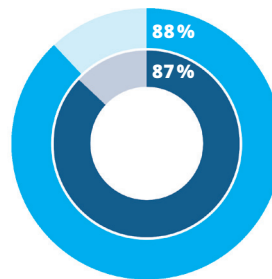
### Banked population



### Credit card penetration



### Internet penetration



■ Czech Republic ■ Region



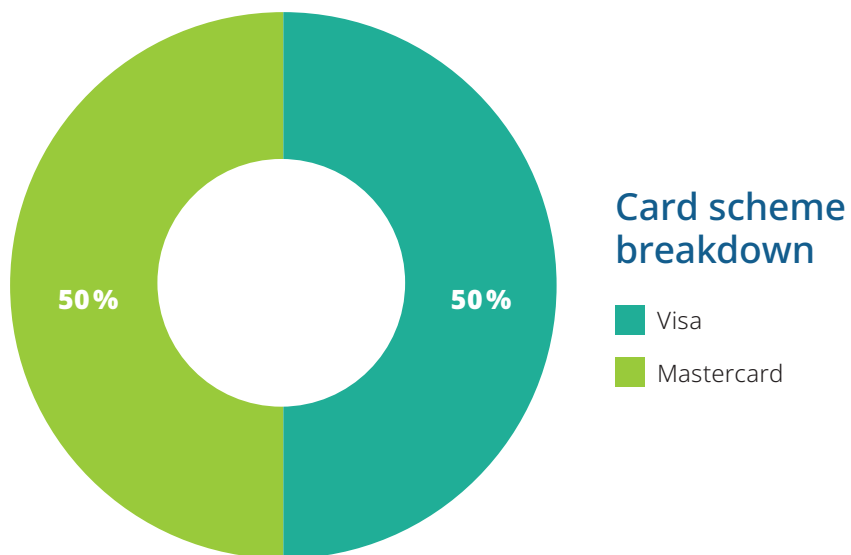
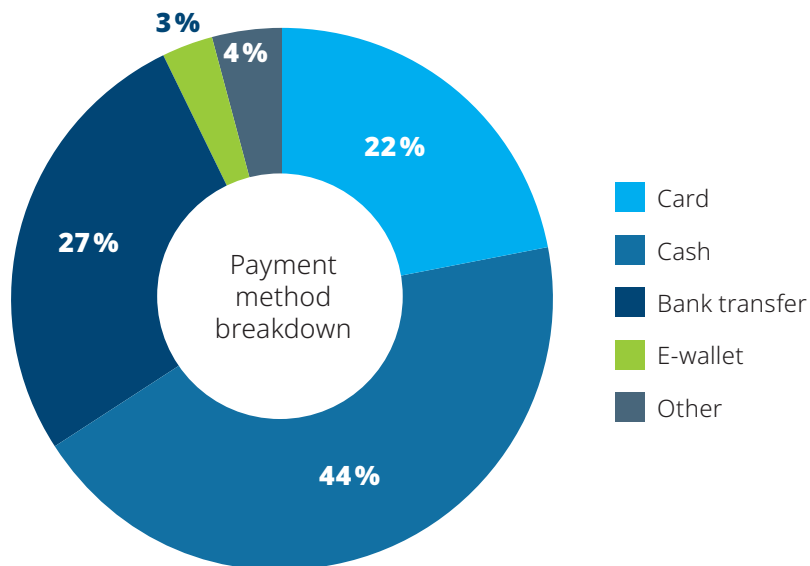
B2C e-comm.  
**5.6 bn**



Mobile e-comm.  
**54% of total**



Cross-border e-comm.  
**7% of total**



**0.4 bn**  
Cross-border e-commerce value

**23% shop cross-border**

-  Germany
-  Poland
-  Slovakia

# Denmark

**13%**  
e-commerce growth

	Denmark	Region	World
Population	5.8 m	481.2 m	7.6 bn
Population (15+)	4.8 m	407.2 m	5.6 bn
GDP	351.3 bn	18.9 tr	85.8 tr
GDP per capita	60,596	43,844	11,299
Online population	5.6 m	420.5 m	4.5 bn
Smartphone penetration	88%	77%	58%
Average online spend	4,084	2,884	2,594
E-commerce % of total retail	13%	14%	16%

## TOP E-COMM SEGMENTS



Airlines & Hotels: **32%**



Clothing & Footwear: **12%**



Electrical goods: **10%**

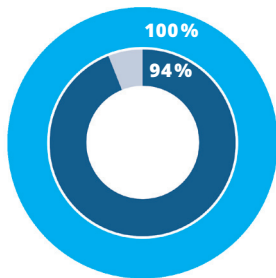


Homeware & Furniture: **9%**

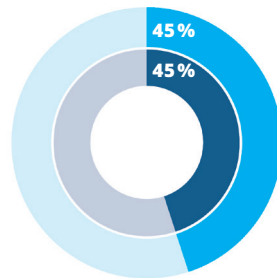


Food & Drink: **7%**

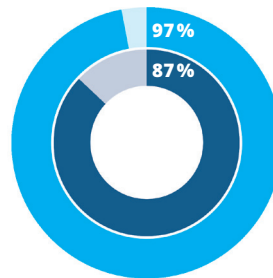
### Banked population



### Credit card penetration



### Internet penetration



■ Denmark ■ Region



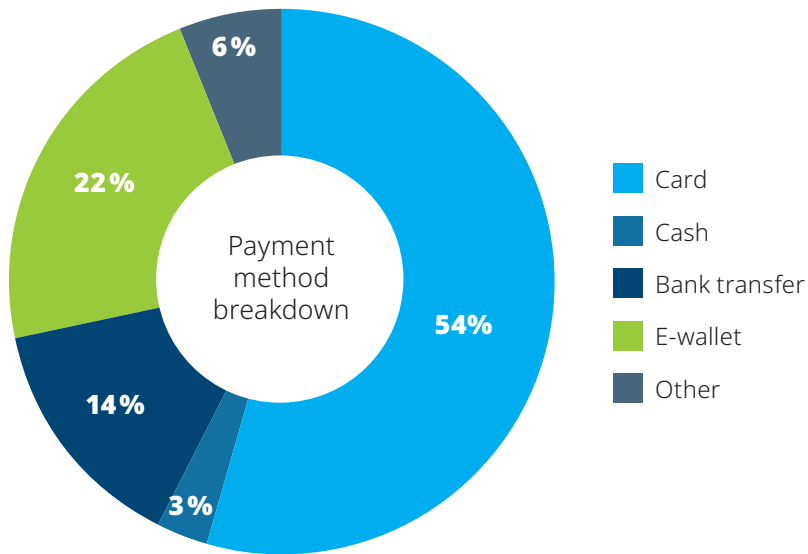
B2C e-comm.  
**19.9 bn**



Mobile e-comm.  
**51% of total**

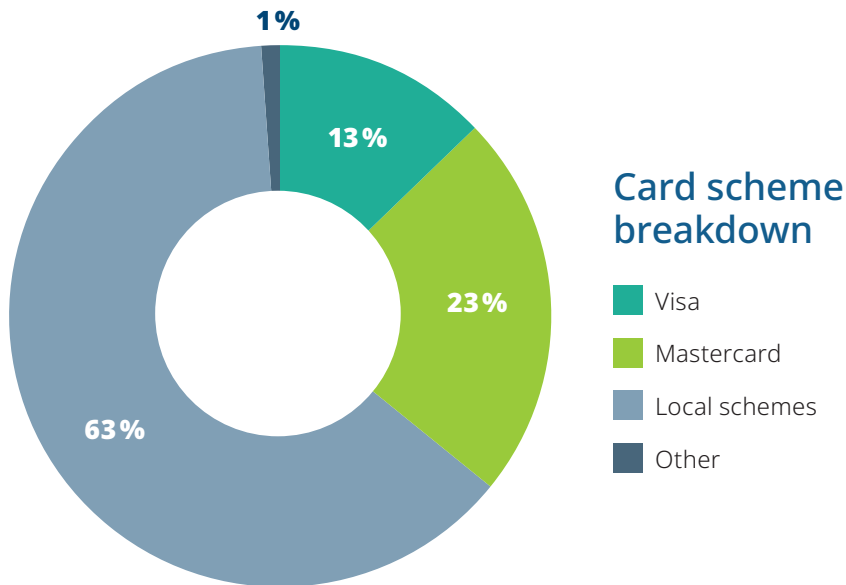


Cross-border e-comm.  
**22% of total**



**54% Card total**  
 34% Dankort  
 20% ICS

**22% E-wallet total**  
 11% MobilePay  
 9% PayPal  
 3% Other



**4.3 bn**  
 Cross-border e-commerce value

**55% shop cross-border**

- China: 31%**
- UK: 18%**
- Germany: 18%**

# Finland

**13%**  
e-commerce growth

	Finland	Region	World
Population	5.5 m	481.2 m	7.6 bn
Population (15+)	4.6 m	407.2 m	5.6 bn
GDP	275.7 bn	18.9 tr	85.8 tr
GDP per capita	49,960	43,844	11,299
Online population	5.3 m	420.5 m	4.5 bn
Smartphone penetration	82%	77%	58%
Average online spend	3,246	2,884	2,594
E-commerce % of total retail	12%	14%	16%

## TOP E-COMM SEGMENTS



Airlines & Hotels



Clothing & Footwear



Media & Entertainment

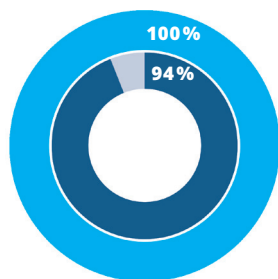


Electrical goods

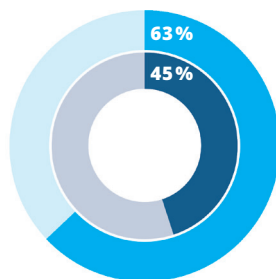


Health & Beauty

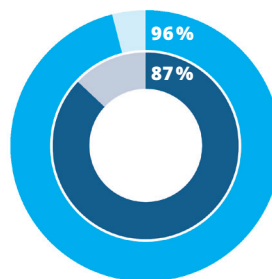
### Banked population



### Credit card penetration



### Internet penetration



■ Finland ■ Region



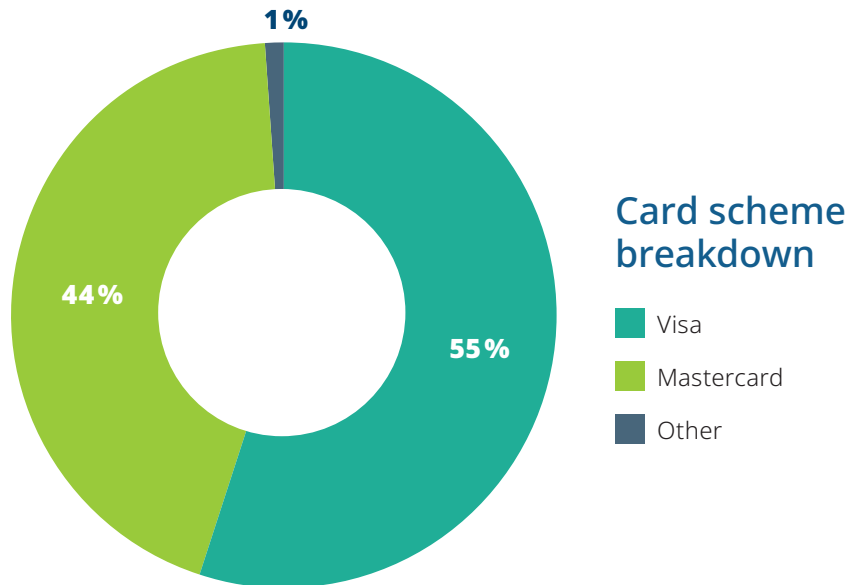
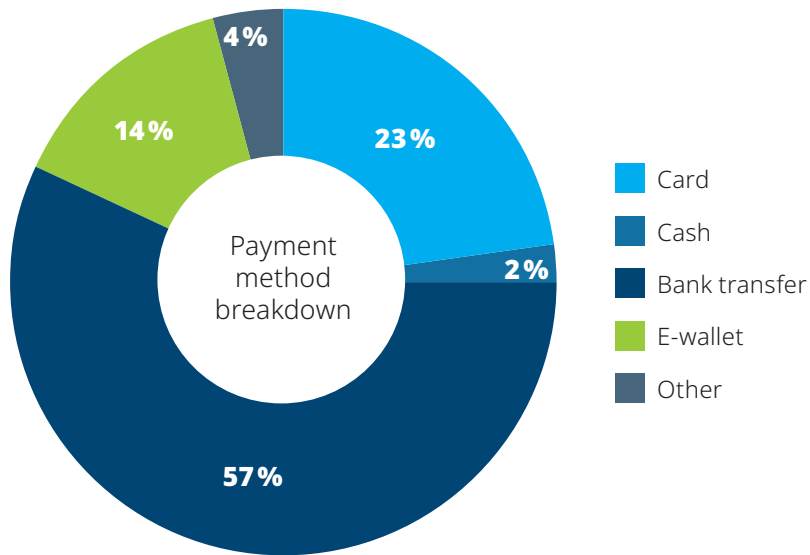
B2C e-comm.  
**12.5 bn**



Mobile e-comm.  
**49% of total**






Cross-border e-comm.  
**22% of total**



**2.8 bn**  
Cross-border e-commerce value

**61% shop cross-border**

-  **China: 35%**
-  **Germany: 20%**
-  **UK: 11%**

# France

**13%**  
e-commerce growth

	France	Region	World
Population	67 m	481.2 m	7.6 bn
Population (15+)	54.9 m	407.2 m	5.6 bn
GDP	2.8 tr	18.9 tr	85.8 tr
GDP per capita	41,464	43,844	11,299
Online population	60.3 m	420.5 m	4.5 bn
Smartphone penetration	76%	77%	58%
Average online spend	2,147	2,884	2,594
E-commerce % of total retail	11%	14%	16%

## TOP E-COMM SEGMENTS



Airlines & Hotels: **23%**



Clothing & Footwear: **15%**



Food & Drink: **11%**

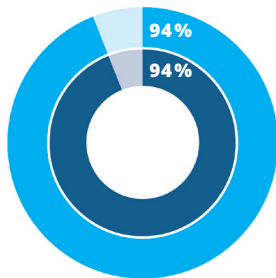


Homeware & Furniture: **10%**

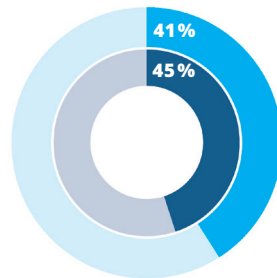


Electrical goods: **10%**

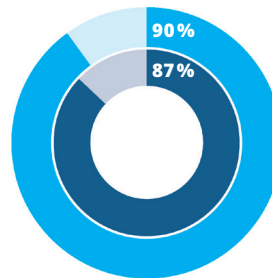
### Banked population



### Credit card penetration



### Internet penetration



■ France ■ Region



B2C e-comm.  
**106.2 bn**

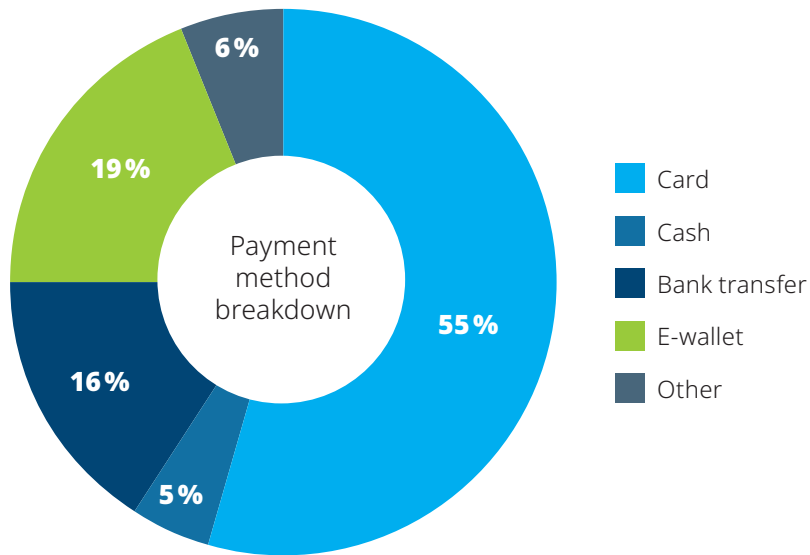


Mobile e-comm.  
**39% of total**



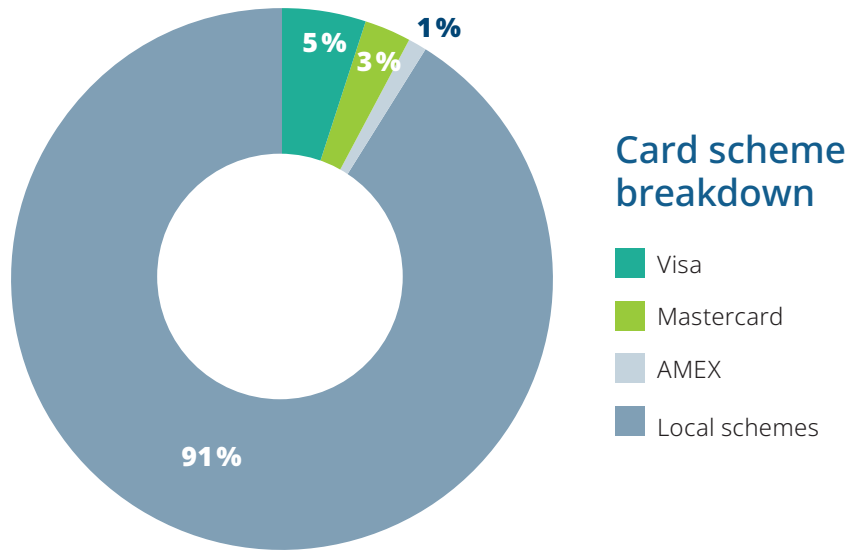
Cross-border e-comm.  
**11% of total**





**55% Card total**  
 50% Cartes Bancaires  
 5% ICS

**19% E-wallet total**  
 15% PayPal  
 4% Other



**11 bn**  
 Cross-border e-commerce value

**50% shop cross-border**

- China: **43%**
- Germany: **14%**
- UK: **11%**



Carte Bleue



Pay now



SEPA Direct Debit



# Germany

**11%**  
e-commerce growth

	Germany	Region	World
Population	82.9 m	481.2 m	7.6 bn
Population (15+)	72.1 m	407.2 m	5.6 bn
GDP	4 tr	18.9 tr	85.8 tr
GDP per capita	48,196	43,844	11,299
Online population	77.1 m	420.5 m	4.5 bn
Smartphone penetration	79%	77%	58%
Average online spend	1,824	2,884	2,594
E-commerce % of total retail	16%	14%	16%

## TOP E-COMM SEGMENTS



Airlines & Hotels: **17%**



Clothing & Footwear: **15%**



Electrical goods: **14%**

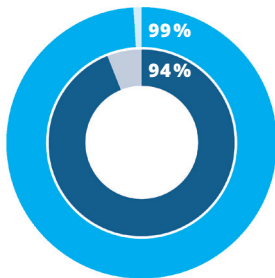


Homeware & Furniture: **9%**

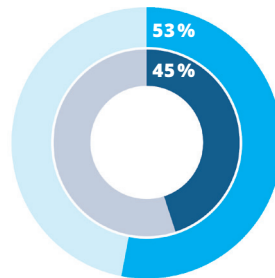


Food & Drink: **7%**

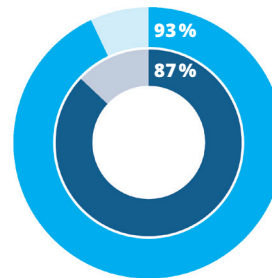
### Banked population



### Credit card penetration



### Internet penetration



■ Germany ■ Region



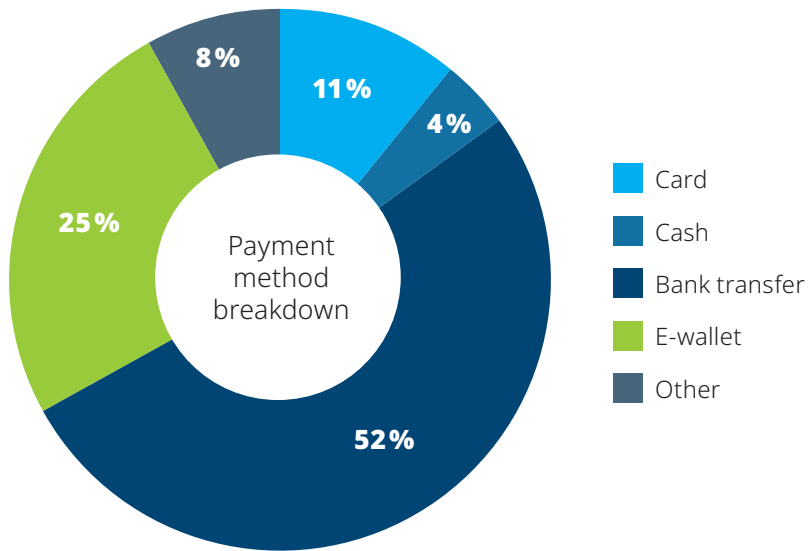
B2C e-comm.  
**108.2 bn**



Mobile e-comm.  
**50% of total**

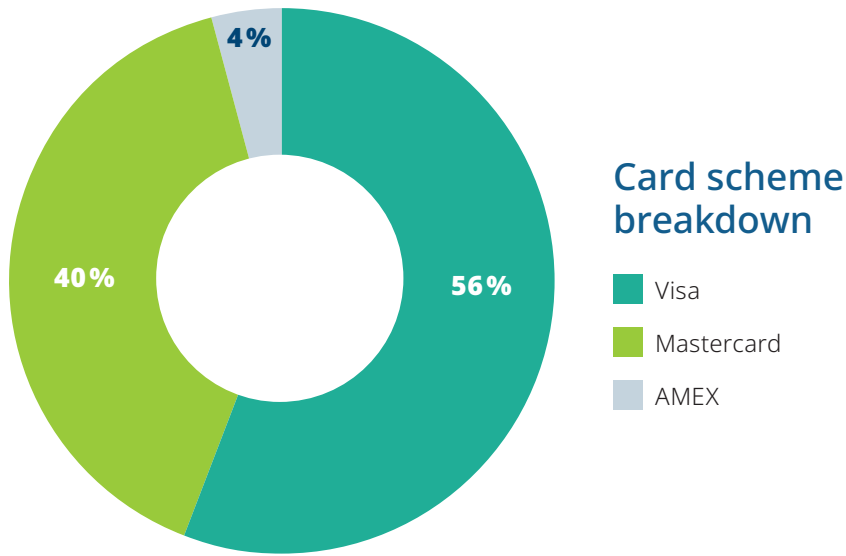


Cross-border e-comm.  
**12% of total**



**52% Bank transfer total**  
 27% Open Invoice  
 20% Direct Debit  
 5% PayDirekt

**25% E-wallet total**  
 21% PayPal  
 4% Other



**13.7 bn**  
 Cross-border e-commerce value

**35% shop cross-border**

- China: 43%**
- UK: 12%**
- USA: 7%**



# Greece

**13%**  
e-commerce growth

	Greece	Region	World
Population	10.7 m	481.2 m	7.6 bn
Population (15+)	9.2 m	407.2 m	5.6 bn
GDP	218 bn	18.9 tr	85.8 tr
GDP per capita	20,324	43,844	11,299
Online population	7.5 m	420.5 m	4.5 bn
Smartphone penetration	66%	77%	58%
Average online spend	1,453	2,884	2,594
E-commerce % of total retail	N/A	14%	16%

## TOP E-COMM SEGMENTS



Airlines & Hotels



Electrical goods



Media & Entertainment

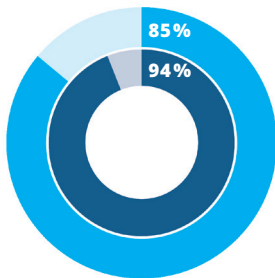


Homeware & Furniture

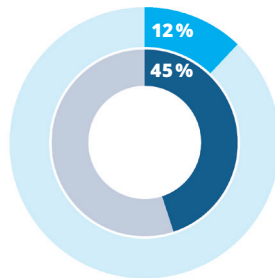


Food & Drink

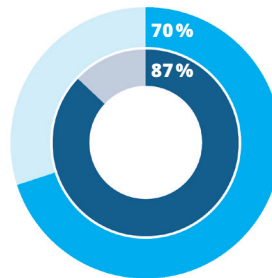
### Banked population



### Credit card penetration



### Internet penetration



■ Greece ■ Region



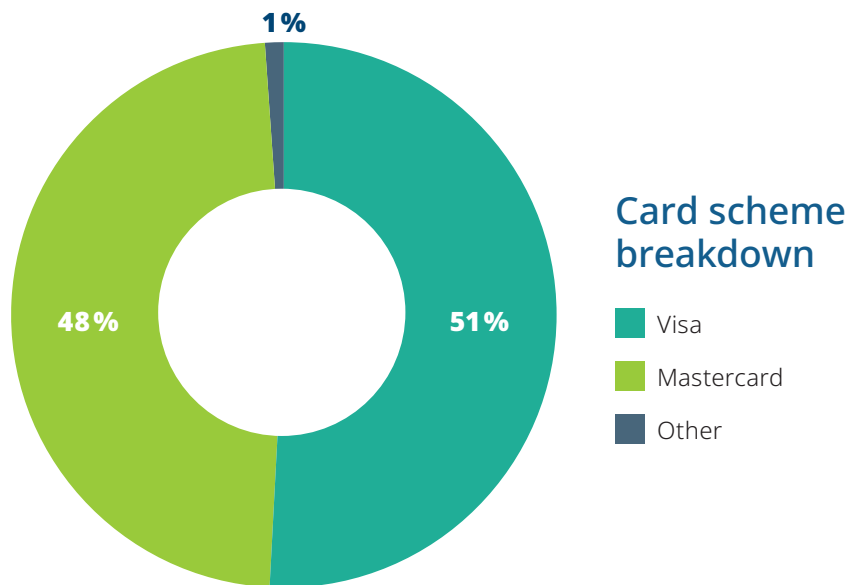
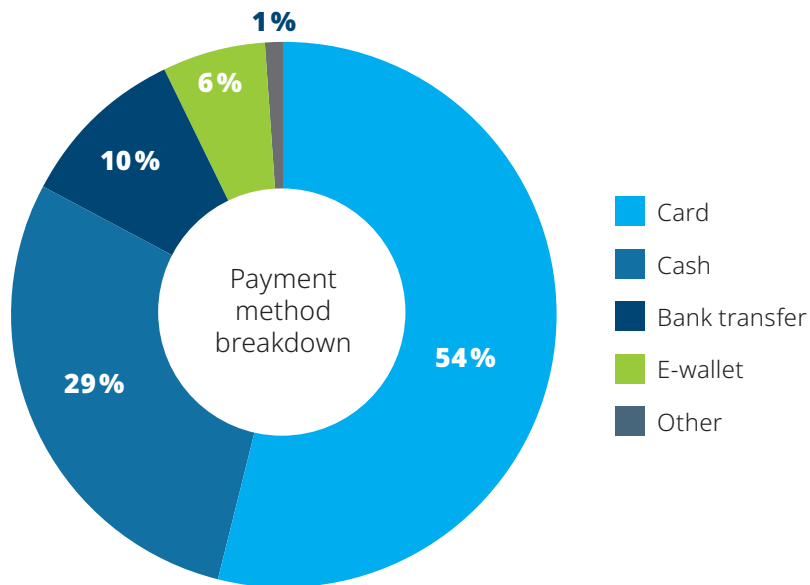
B2C e-comm.  
**5.6 bn**



Mobile e-comm.  
**25% of total**






Cross-border e-comm.  
**20% of total**



**1.1 bn**  
Cross-border e-commerce value

**41% shop cross-border**

-  **China: 39%**
-  **UK: 17%**
-  **USA: 11%**

# Hungary

**16%**  
e-commerce growth

	Hungary	Region	World
Population	9.8 m	481.2 m	7.6 bn
Population (15+)	8.4 m	407.2 m	5.6 bn
GDP	155.7 bn	18.9 tr	85.8 tr
GDP per capita	15,939	43,844	11,299
Online population	7.5 m	420.5 m	4.5 bn
Smartphone penetration	65%	77%	58%
Average online spend	525	2,884	2,594
E-commerce % of total retail	5%	14%	16%

## TOP E-COMM SEGMENTS



Airlines & Hotels



Media & Entertainment



Clothing & Footwear

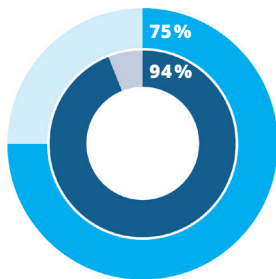


Food & Drink

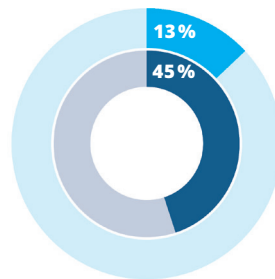


Homeware & Furniture

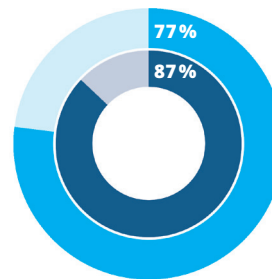
### Banked population



### Credit card penetration



### Internet penetration



■ Hungary ■ Region



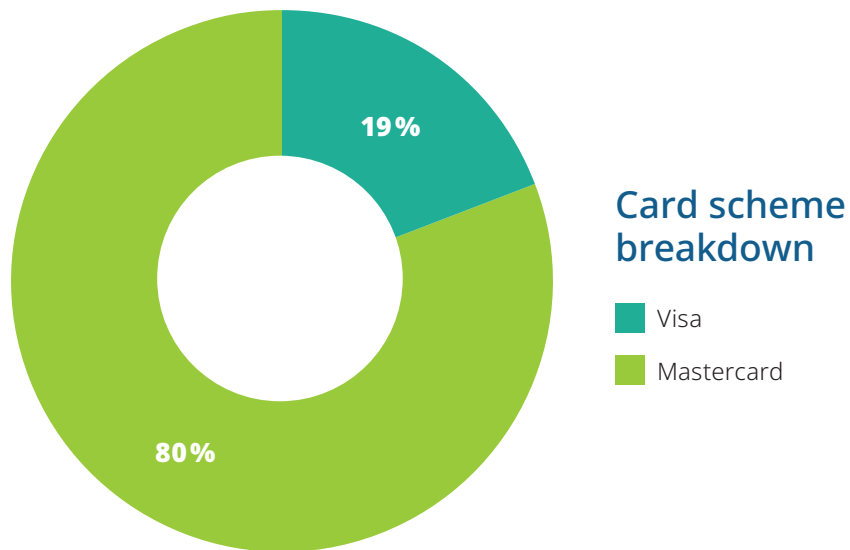
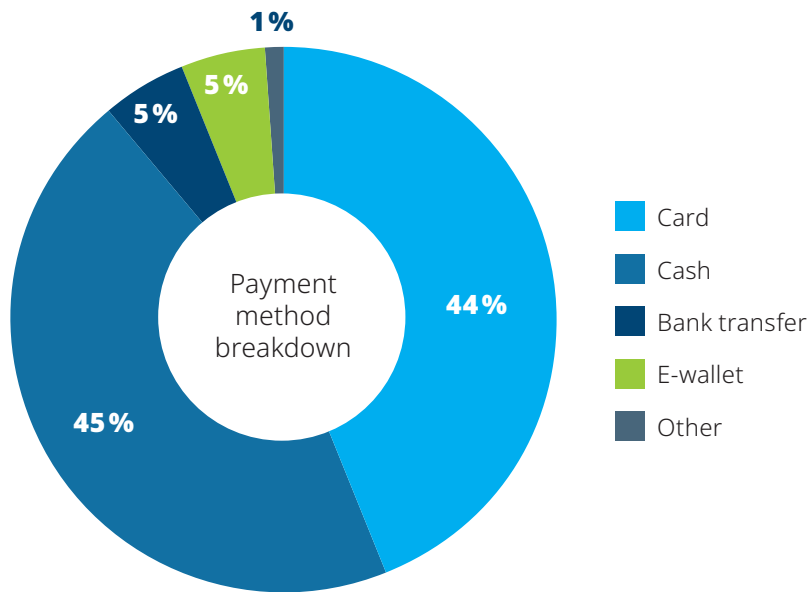
B2C e-comm.  
**2.1 bn**



Mobile e-comm.  
**13% of total**






Cross-border e-comm.  
**24% of total**



**0.5 bn**  
Cross-border e-commerce value

**50%** shop cross-border

-  **China: 61%**
-  **Hong Kong: 6%**
-  **Germany: 6%**



# Italy

**16%**  
e-commerce growth

	Italy	Region	World
Population	60.4 m	481.2 m	7.6 bn
Population (15+)	52.3 m	407.2 m	5.6 bn
GDP	2.1 tr	18.9 tr	85.8 tr
GDP per capita	34,318	43,844	11,299
Online population	47.7 m	420.5 m	4.5 bn
Smartphone penetration	76%	77%	58%
Average online spend	1,510	2,884	2,594
E-commerce % of total retail	4%	14%	16%

## TOP E-COMM SEGMENTS



Airlines & Hotels: **19%**



Clothing & Footwear: **15%**



Electrical goods: **12%**

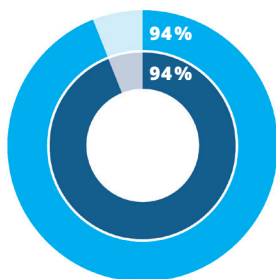


Homeware & Furniture: **8%**

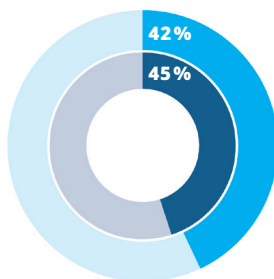


Health & Beauty: **7%**

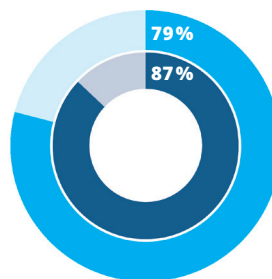
### Banked population



### Credit card penetration



### Internet penetration



■ Italy ■ Region



B2C e-comm.  
**32.9 bn**

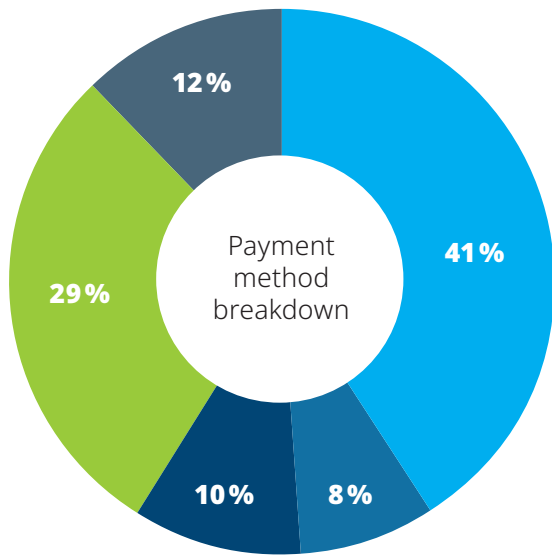


Mobile e-comm.  
**41% of total**



Cross-border e-comm.  
**20% of total**

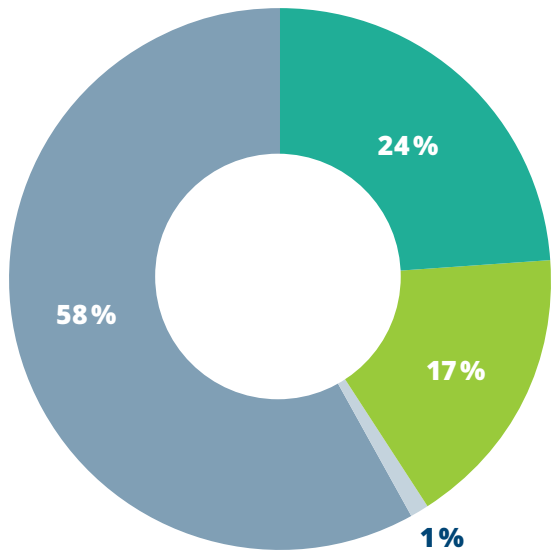




- Card
- Cash
- Bank transfer
- E-wallet
- Other

**41% Card total**  
 24% PagoBancomat  
 17% ICS

**29% E-wallet total**  
 26% PayPal  
 3% Other



- Visa
- Mastercard
- AMEX
- Local schemes

**6.6 bn**  
 Cross-border e-commerce value

**51% shop cross-border**

- China: 35%**
- UK: 19%**
- Germany: 19%**



# Netherlands

**7%**  
e-commerce growth

	Netherlands	Region	World
Population	17.2 m	481.2 m	7.6 bn
Population (15+)	14.4 m	407.2 m	5.6 bn
GDP	912.9 bn	18.9 tr	85.8 tr
GDP per capita	52,978	43,844	11,299
Online population	16.1 m	420.5 m	4.5 bn
Smartphone penetration	88%	77%	58%
Average online spend	2,098	2,884	2,594
E-commerce % of total retail	10%	14%	16%

## TOP E-COMM SEGMENTS



Airlines & Hotels: **21%**



Clothing & Footwear: **18%**



Electrical goods: **13%**

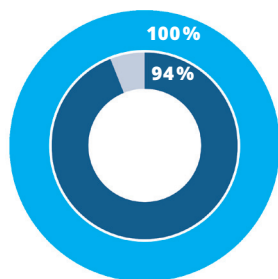


Food & Drink: **9%**

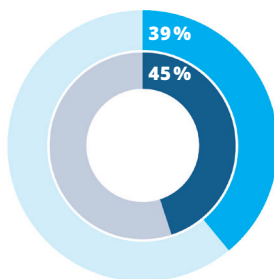


Homeware & Furniture: **7%**

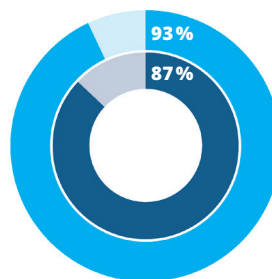
### Banked population



### Credit card penetration



### Internet penetration



■ Netherlands ■ Region



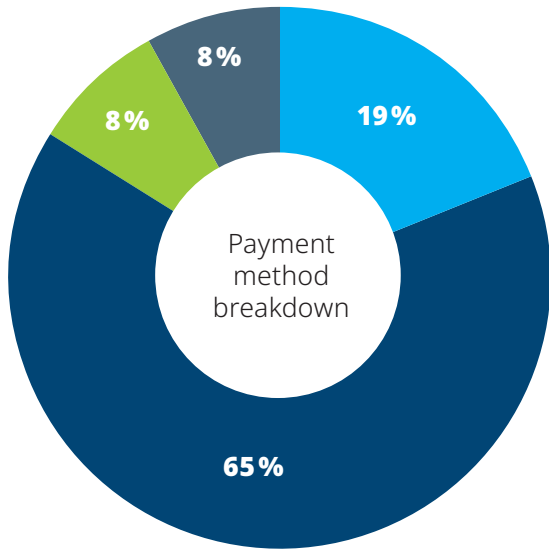
B2C e-comm.  
**28.9 bn**



Mobile e-comm.  
**49% of total**



Cross-border e-comm.  
**15% of total**

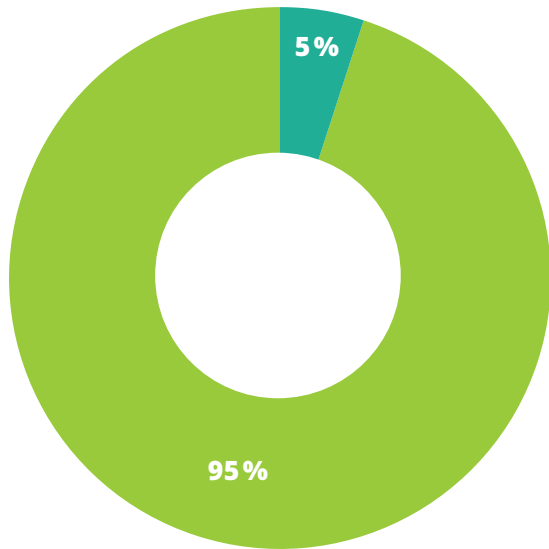


- Card
- Cash
- Bank transfer
- E-wallet
- Other

**65% Bank transfer total**  
56% iDEAL  
9% Other

**8% E-wallet total**  
5% PayPal  
3% Other

**8% Other total**  
4% AfterPay  
4% Other



### Card scheme breakdown

- Visa
- Mastercard

**4.4 bn**  
Cross-border e-commerce value

**52% shop cross-border**

- China: 52%**
- Germany: 19%**
- UK: 7%**



**Klarna.** Pay later

**Klarna.** Pay now



# Norway

**15%**  
e-commerce growth

	Norway	Region	World
Population	5.3 m	481.2 m	7.6 bn
Population (15+)	4.4 m	407.2 m	5.6 bn
GDP	434.8 bn	18.9 tr	85.8 tr
GDP per capita	81,807	43,844	11,299
Online population	5.1 m	420.5 m	4.5 bn
Smartphone penetration	85%	77%	58%
Average online spend	3,408	2,884	2,594
E-commerce % of total retail	13%	14%	16%

## TOP E-COMM SEGMENTS



Airlines & Hotels: **32%**



Clothing & Footwear: **10%**



Food & Drink: **8%**

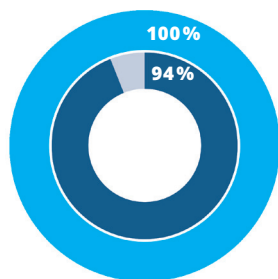


Electrical goods: **8%**

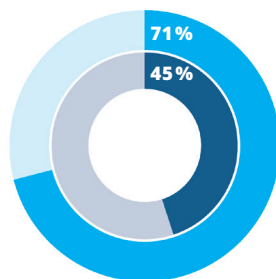


Homeware & Furniture: **6%**

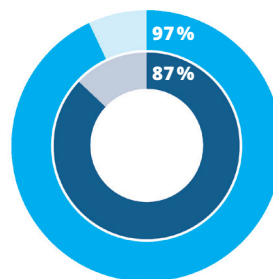
### Banked population



### Credit card penetration



### Internet penetration



■ Norway ■ Region



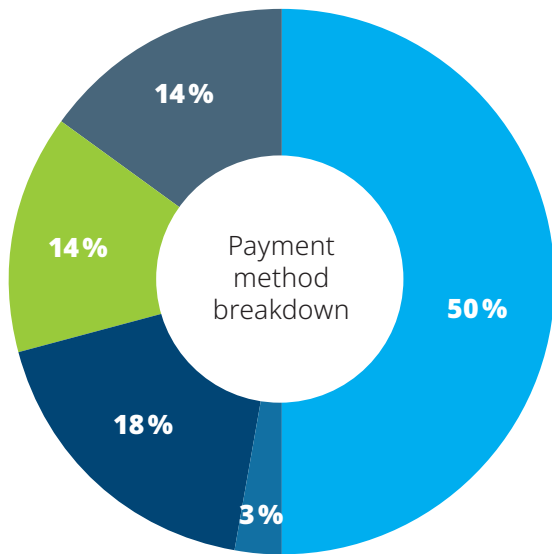
B2C e-comm.  
**14.3 bn**



Mobile e-comm.  
**57% of total**



Cross-border e-comm.  
**25% of total**

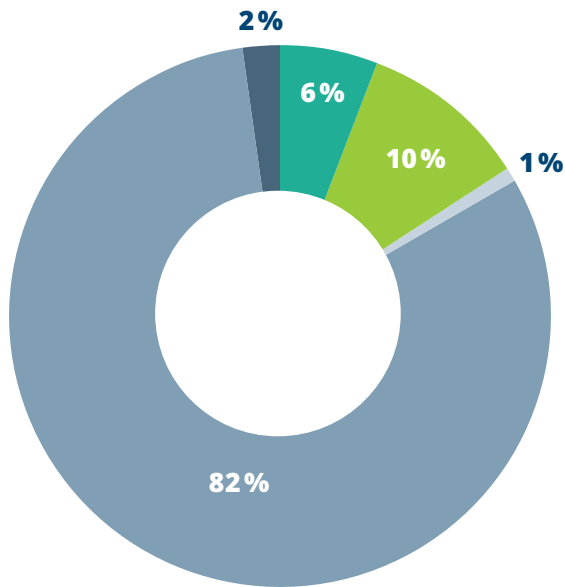


- Card
- Cash
- Bank transfer
- E-wallet
- Other

**50% Card total**  
 41% BankAxept  
 9% ICS

**14% E-wallet total**  
 8% PayPal  
 6% Vipps

**14% Other total**  
 9% Other  
 6% Klarna



**Card scheme breakdown**

- Visa
- Mastercard
- AMEX
- Local schemes
- Other

**3.6 bn**  
**Cross-border e-commerce value**

**61% shop cross-border**

- China: 37%**
- USA: 14%**
- UK: 14%**

# Poland

**11%**  
e-commerce growth

	Poland	Region	World
Population	38 m	481.2 m	7.6 bn
Population (15+)	32.3 m	407.2 m	5.6 bn
GDP	585.8 bn	18.9 tr	85.8 tr
GDP per capita	15,424	43,844	11,299
Online population	28.9 m	420.5 m	4.5 bn
Smartphone penetration	64%	77%	58%
Average online spend	645	2,884	2,594
E-commerce % of total retail	5%	14%	16%

## TOP E-COMM SEGMENTS



Clothing & Footwear: **18%**



Homeware & Furniture: **13%**



Airlines & Hotels: **12%**

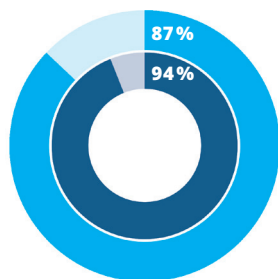


Electrical goods: **11%**

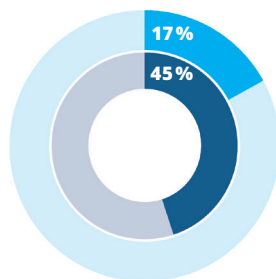


Food & Drink: **11%**

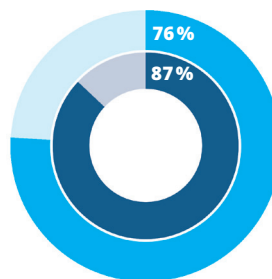
### Banked population



### Credit card penetration



### Internet penetration



■ Poland ■ Region



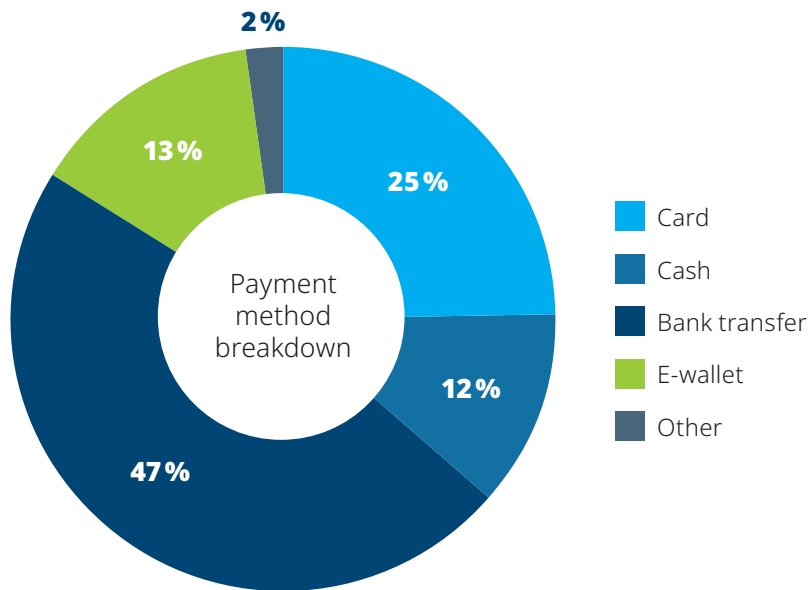
B2C e-comm.  
**11.8 bn**



Mobile e-comm.  
**39% of total**

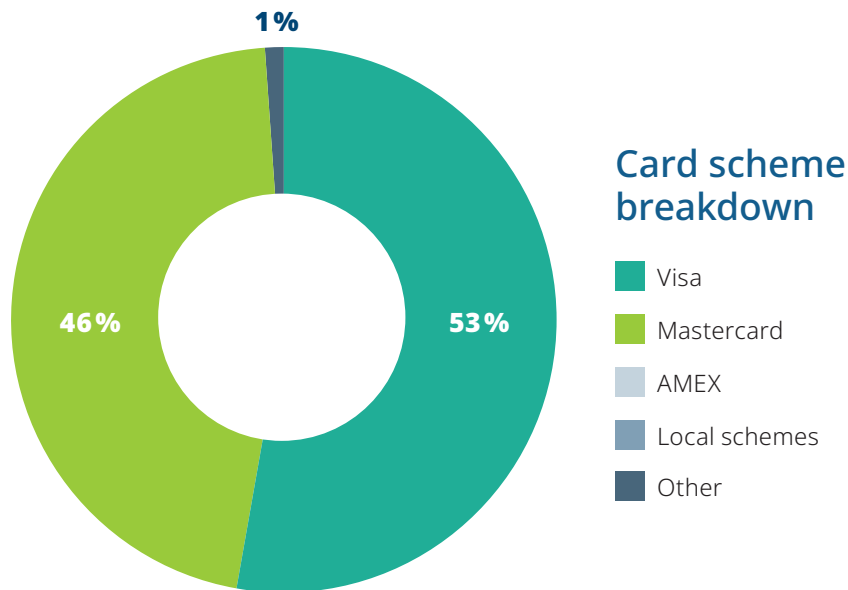


Cross-border e-comm.  
**6% of total**



**48% Bank transfer total**  
 43% Other  
 5% Przelewy24

**13% E-wallet total**  
 11% PayPal  
 2% Other



**0.7 bn**  
**Cross-border e-commerce value**

**16% shop cross-border**

- China: 18%**
- Germany: 14%**
- UK: 10%**



# Portugal

**11%**  
e-commerce growth

	Portugal	Region	World
Population	10.3 m	481.2 m	7.6 bn
Population (15+)	8.9 m	407.2 m	5.6 bn
GDP	238 bn	18.9 tr	85.8 tr
GDP per capita	23,146	43,844	11,299
Online population	7.6 m	420.5 m	4.5 bn
Smartphone penetration	67%	77%	58%
Average online spend	1,555	2,884	2,594
E-commerce % of total retail	4%	14%	16%

## TOP E-COMM SEGMENTS



Airlines & Hotels



Clothing & Footwear



Electrical goods

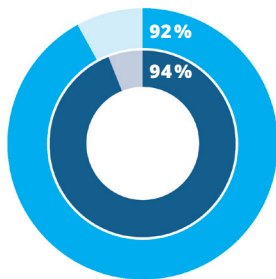


Media & Entertainment

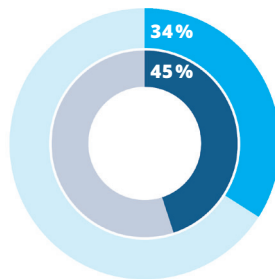


Homeware & Furniture

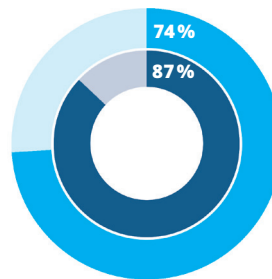
### Banked population



### Credit card penetration



### Internet penetration



■ Portugal ■ Region



B2C e-comm.  
**5.9 bn**

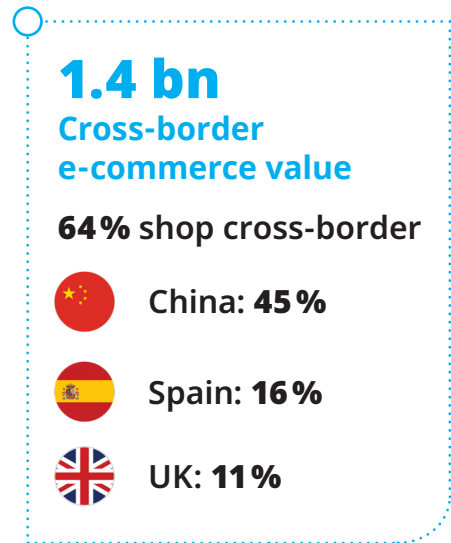
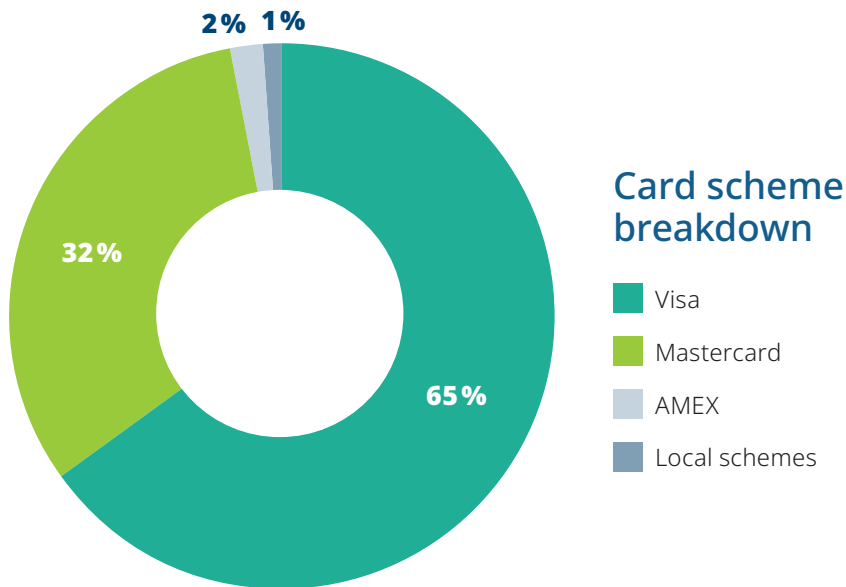
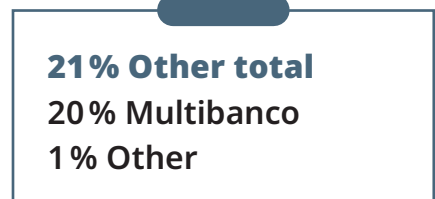
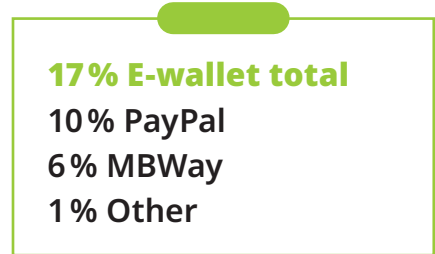
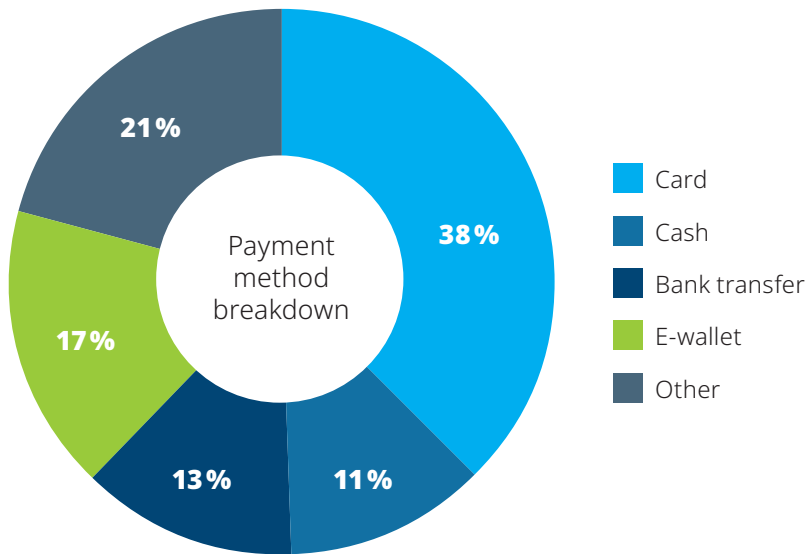


Mobile e-comm.  
**10% of total**



Cross-border e-comm.  
**23% of total**





# Slovakia

**9%**  
e-commerce growth

	Slovakia	Region	World
Population	5.4 m	481.2 m	7.6 bn
Population (15+)	4.6 m	407.2 m	5.6 bn
GDP	106.5 bn	18.9 tr	85.8 tr
GDP per capita	19,547	43,844	11,299
Online population	4.4 m	420.5 m	4.5 bn
Smartphone penetration	70%	77%	58%
Average online spend	411	2,884	2,594
E-commerce % of total retail	8%	14%	16%

## TOP E-COMM SEGMENTS



Airlines & Hotels



Electrical goods



Media & Entertainment

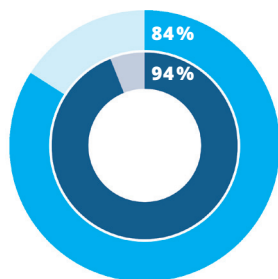


Clothing & Footwear

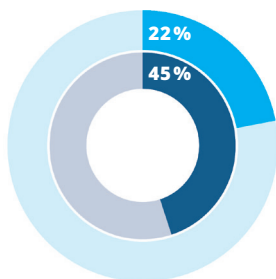


Homeware & Furniture

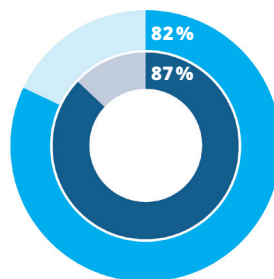
### Banked population



### Credit card penetration



### Internet penetration



■ Slovakia ■ Region



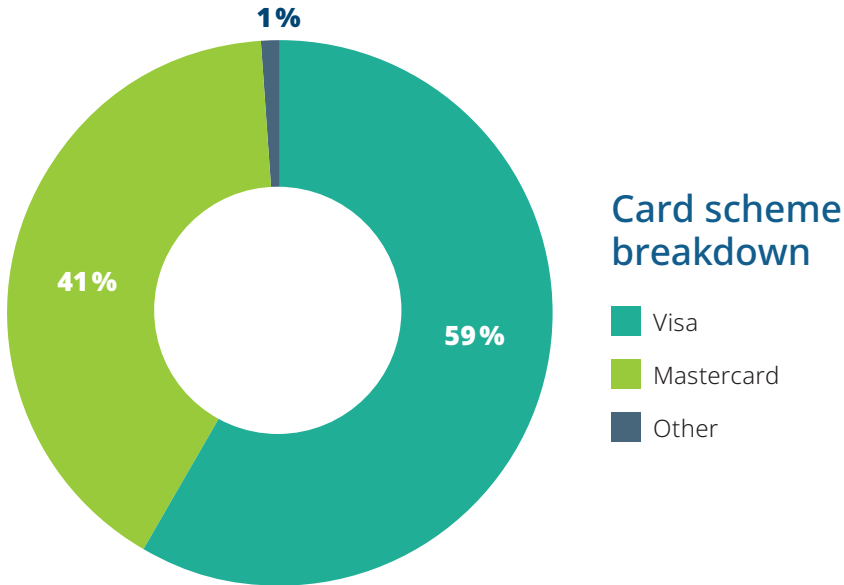
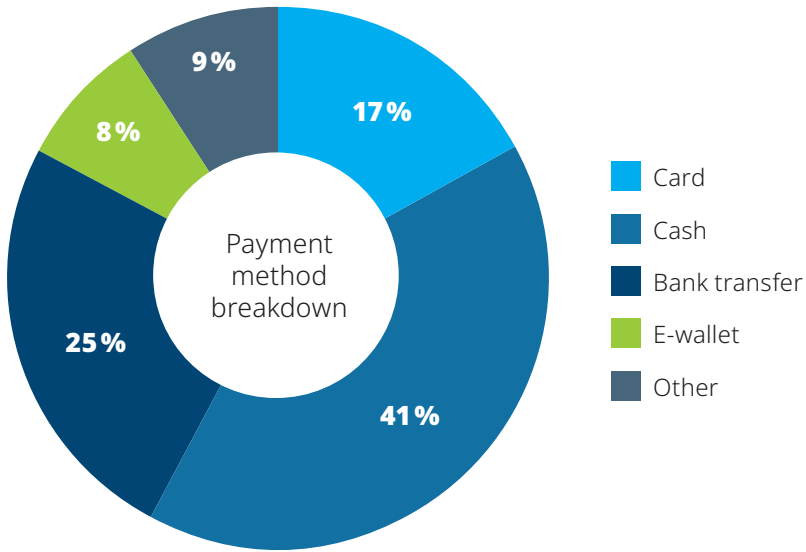
B2C e-comm.  
**1.3 bn**



Mobile e-comm.  
**10% of total**






Cross-border e-comm.  
**22% of total**



**0.3 bn**  
Cross-border e-commerce value

**46% shop cross-border**

-  Germany
-  Czech Rep.
-  China

# Spain

**19%**  
e-commerce growth

	Spain	Region	World
Population	46.7 m	481.2 m	7.6 bn
Population (15+)	39.9 m	407.2 m	5.6 bn
GDP	1.4 tr	18.9 tr	85.8 tr
GDP per capita	30,524	43,844	11,299
Online population	39.5 m	420.5 m	4.5 bn
Smartphone penetration	73%	77%	58%
Average online spend	1,447	2,884	2,594
E-commerce % of total retail	7%	14%	16%

## TOP E-COMM SEGMENTS



Airlines & Hotels: **23%**



Clothing & Footwear: **14%**



Electrical goods: **11%**

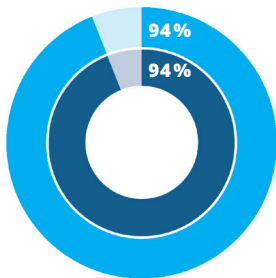


Food & Drink: **10%**

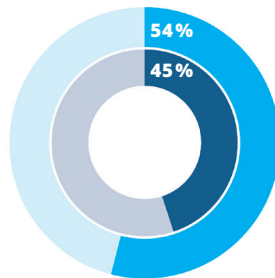


Health & Beauty: **7%**

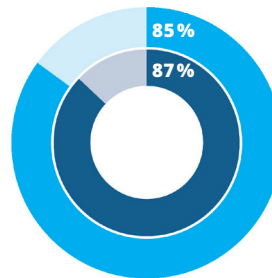
### Banked population



### Credit card penetration



### Internet penetration



■ Spain ■ Region



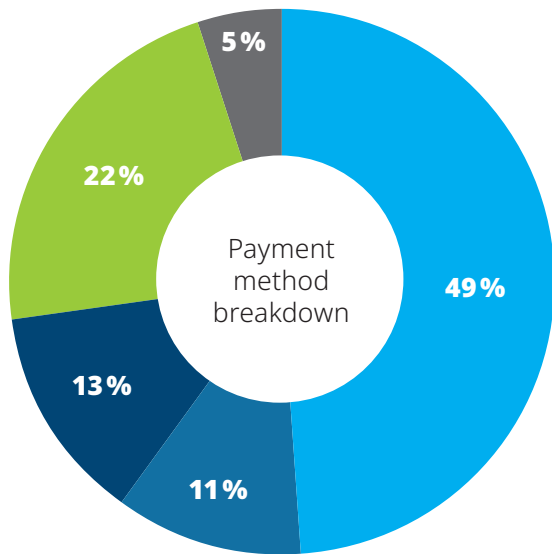
B2C e-comm.  
**35.8 bn**



Mobile e-comm.  
**48% of total**



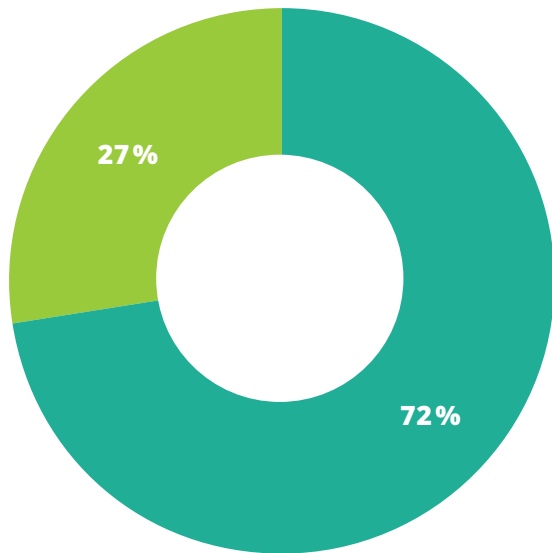
Cross-border e-comm.  
**20% of total**



- Card
- Cash
- Bank transfer
- E-wallet
- Other

**22% E-wallet total**  
 18% PayPal  
 5% Other

**5% Other total**  
 4% Prepaid  
 1% Other



- Visa
- Mastercard

**7.2 bn**  
 Cross-border e-commerce value

**57% shop cross-border**

- China: 43%**
- UK: 12%**
- Germany: 8%**

# Sweden

**11%**  
e-commerce growth

	Sweden	Region	World
Population	10.2 m	481.2 m	7.6 bn
Population (15+)	8.4 m	407.2 m	5.6 bn
GDP	551 bn	18.9 tr	85.8 tr
GDP per capita	54,112	43,844	11,299
Online population	9.8 m	420.5 m	4.5 bn
Smartphone penetration	85%	77%	58%
Average online spend	1,893	2,884	2,594
E-commerce % of total retail	10%	14%	16%

## TOP E-COMM SEGMENTS



Airlines & Hotels: **24%**



Clothing & Footwear: **14%**



Homeware & Furniture: **12%**

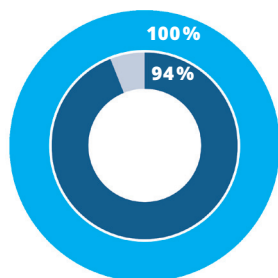


Electrical goods: **11%**

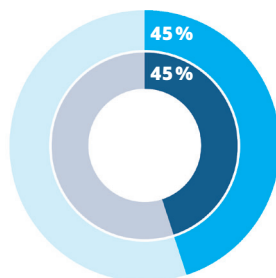


Food & Drink: **7%**

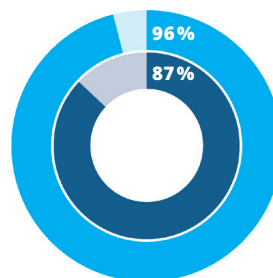
### Banked population



### Credit card penetration



### Internet penetration



■ Sweden ■ Region



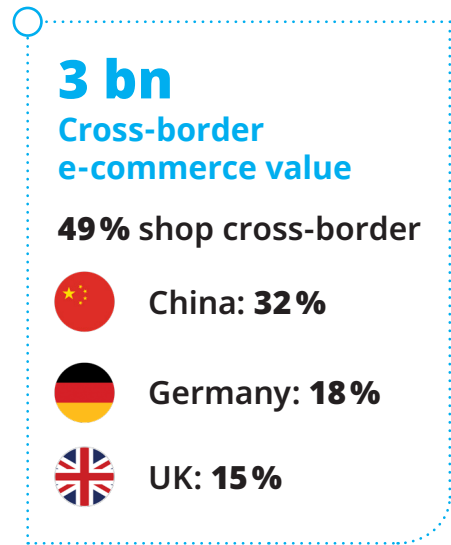
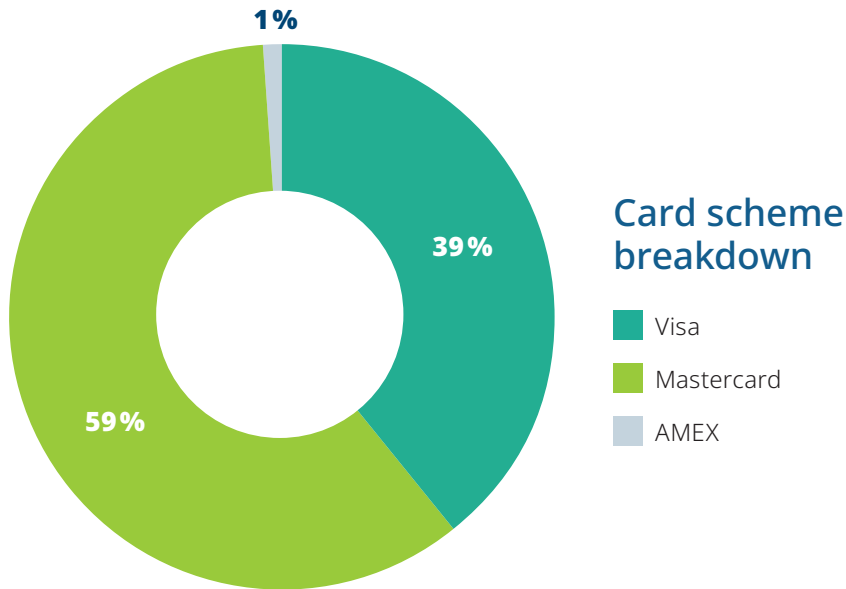
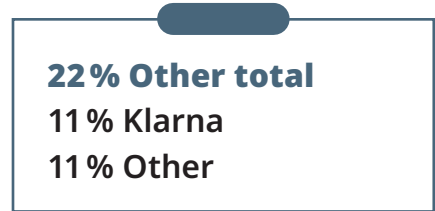
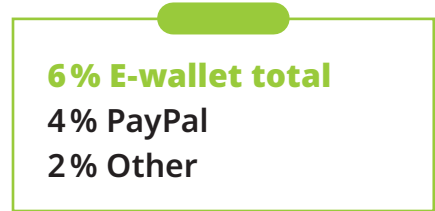
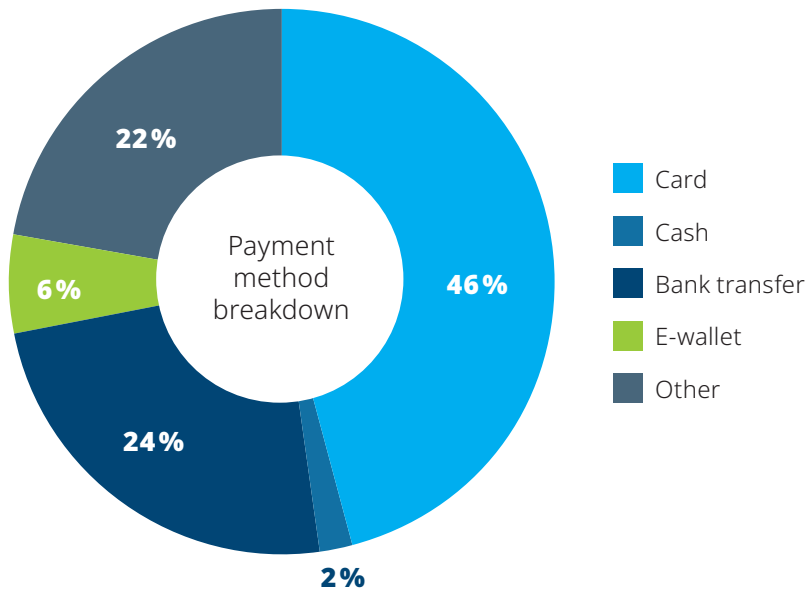
B2C e-comm.  
**17.1 bn**



Mobile e-comm.  
**60% of total**



Cross-border e-comm.  
**20% of total**



# Switzerland

**13%**  
e-commerce growth

	Switzerland	Region	World
Population	8.5 m	481.2 m	7.6 bn
Population (15+)	7.2 m	407.2 m	5.6 bn
GDP	705.5 bn	18.9 tr	85.8 tr
GDP per capita	82,839	43,844	11,299
Online population	8 m	420.5 m	4.5 bn
Smartphone penetration	80%	77%	58%
Average online spend	2,623	2,884	2,594
E-commerce % of total retail	10%	14%	16%

## TOP E-COMM SEGMENTS



Airlines & Hotels



Electrical goods



Clothing & Footwear

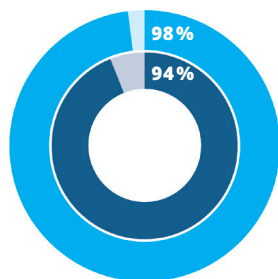


Food & Drink

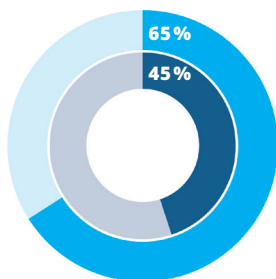


Homeware & Furniture

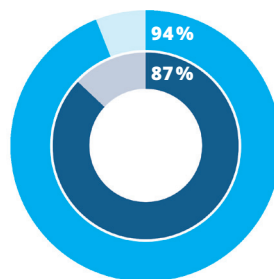
### Banked population



### Credit card penetration



### Internet penetration



■ Switzerland ■ Region



B2C e-comm.  
**14.5 bn**

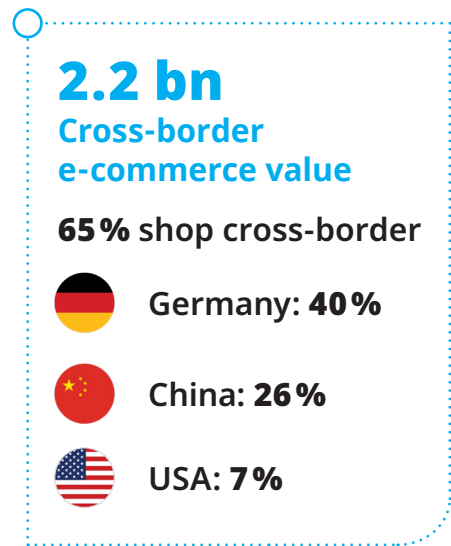
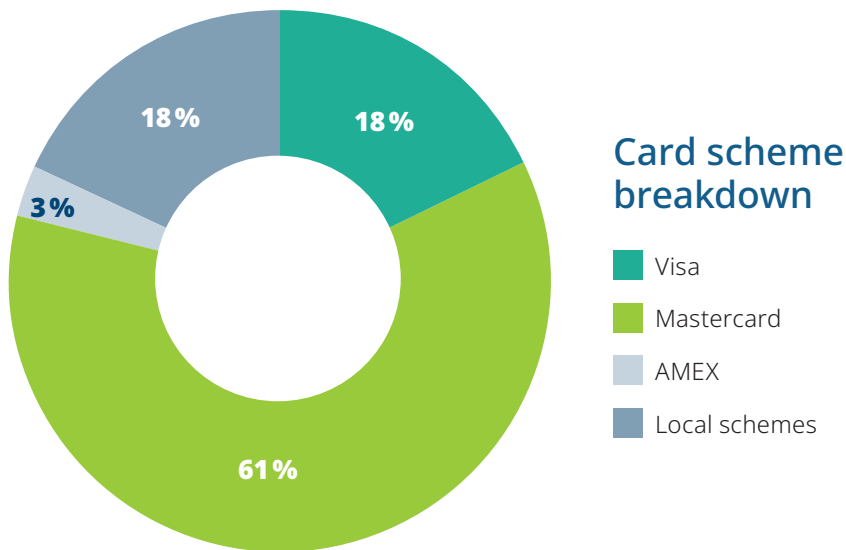
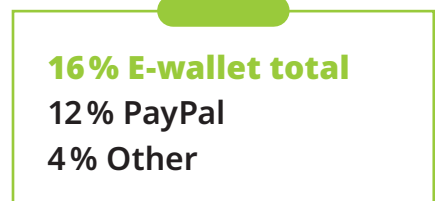
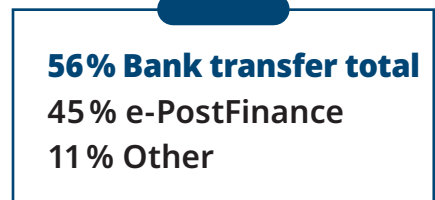
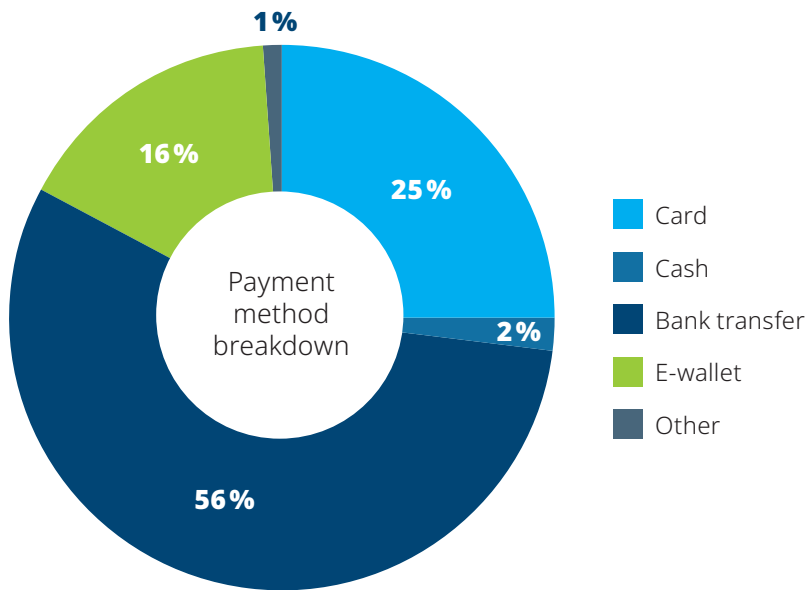


Mobile e-comm.  
**43% of total**



Cross-border e-comm.  
**15% of total**





# UK

**11%**  
e-commerce growth

	UK	Region	World
Population	66.5 m	481.2 m	7.6 bn
Population (15+)	54.6 m	407.2 m	5.6 bn
GDP	2.8 tr	18.9 tr	85.8 tr
GDP per capita	42,491	43,844	11,299
Online population	62.9 m	420.5 m	4.5 bn
Smartphone penetration	85%	77%	58%
Average online spend	4,516	2,884	2,594
E-commerce % of total retail	19%	14%	16%

## TOP E-COMM SEGMENTS



Airlines & Hotels: **20%**



Food & Drink: **15%**



Clothing & Footwear: **13%**

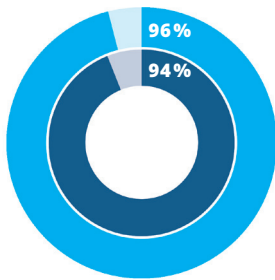


Electrical goods: **11%**

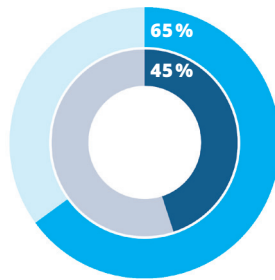


Homeware & Furniture: **7%**

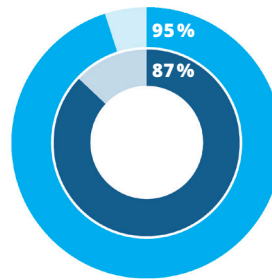
### Banked population



### Credit card penetration



### Internet penetration



■ UK ■ Region



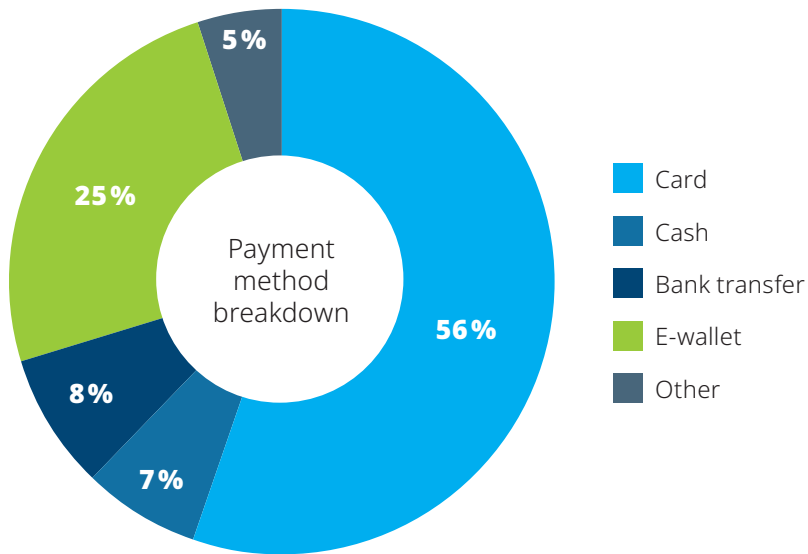
B2C e-comm.  
**233 bn**



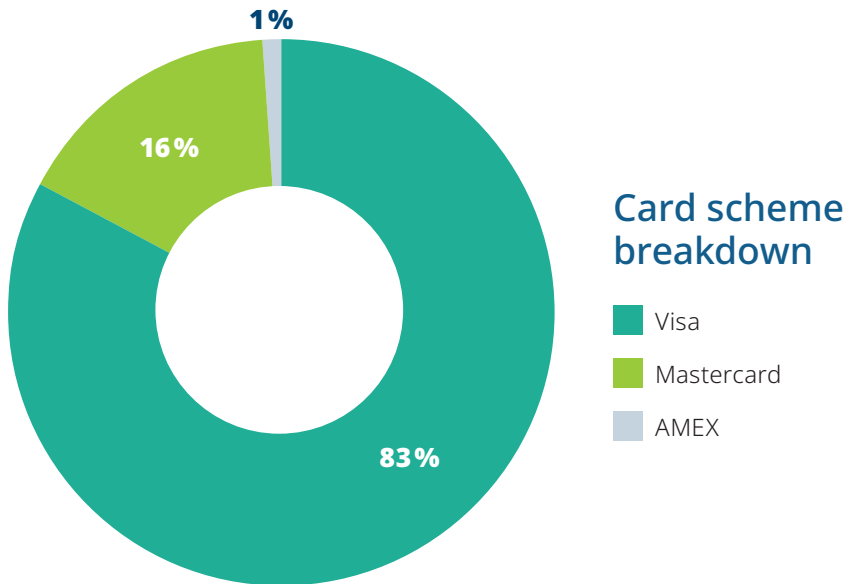
Mobile e-comm.  
**55% of total**



Cross-border e-comm.  
**19% of total**



**25% E-wallet total**  
**17% PayPal**  
**7% Other**



**46.4 bn**  
**Cross-border e-commerce value**  
**49% shop cross-border**

- China: 50%**
- USA: 19%**
- Germany: 7%**

As one of the very first payment service providers, Computop offers its customers around the world local and innovative omnichannel solutions for payment processing and fraud prevention. The internally developed Computop Paygate payment platform enables seamless integrated payment processes for e-commerce, at POS and on mobile devices. Retailers and service providers have the flexibility and freedom to choose from over 350 payment methods enabling them to specifically tailor their payment options per country. Technologies such as biometric authentication and self-learning algorithms improve security and convenience for retailers and consumers alike.

Computop, a global player with its head office in Germany and locations in China, England and the USA, has been servicing large international companies in the service, retail, mobility, gaming and travel industries for more than 20 years. These companies include global brands such as Amway, C&A, Fossil, the entire Otto Group, Sixt, Swarovski and Wargaming. Computop also provides its payment system to banks and financial service providers as a white-label solution. In total, Computop processes commercial payment transactions with a combined value of USD 36 billion annually in 127 currencies. With its individual and secure solutions, Computop makes a major contribution to the future of international payment processing.

**Sources:** PPRO and Edgar, Dunn & Company

Computop has been partnering with PPRO for a number of years and many of the alternative payment methods mentioned in this guide are provided through this partnership. PPRO provides Computop with the ability to accept locally preferred payment methods like e-wallets, bank transfers, cash, and local cards in more than 175 countries across the globe. Through one contract and one API.

**<https://www.ppro.com/almanac>**

**For questions and inquiries about Computop's solutions, contact a payment specialist in your area or visit [www.computop.com](http://www.computop.com).**

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