

# A guide to e-commerce in Europe

## Introduction

The guide is designed to help:

- Enterprise Europe Network advisers support their clients looking to develop their business online.
- Small and Medium-sized Enterprises (SMEs) expand their business into other European markets via online channels and become more competitive.



This guide has been produced by the Retail Sector Group of the Network: a team of 14 advisers, supporting business within the retail supply chain. Our group includes advisers from Italy, Belgium, Croatia, Greece, Portugal, United Kingdom, Ireland, Germany and Malta. If you're looking for support to grow your business, we can help. Get in touch with your [local Network contact point](#)<sup>1</sup>!

<sup>1</sup> <http://een.ec.europa.eu/about/branches>

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## The e-commerce Market in the European Union

### 1. Europe – B2C e-market value

Region	Market value	Growth rate 14/15
<b>Europe</b>	€ 455 bn	+13.3%
<b>West</b>	€ 252.9 bn	+12.9%
<b>Central</b>	€ 89 bn	+14.2%
<b>South</b>	€ 50.9 bn	+17.1%
<b>North</b>	€ 37.6 bn	+10.9%
<b>East</b>	€ 24.5 bn	+9.1%

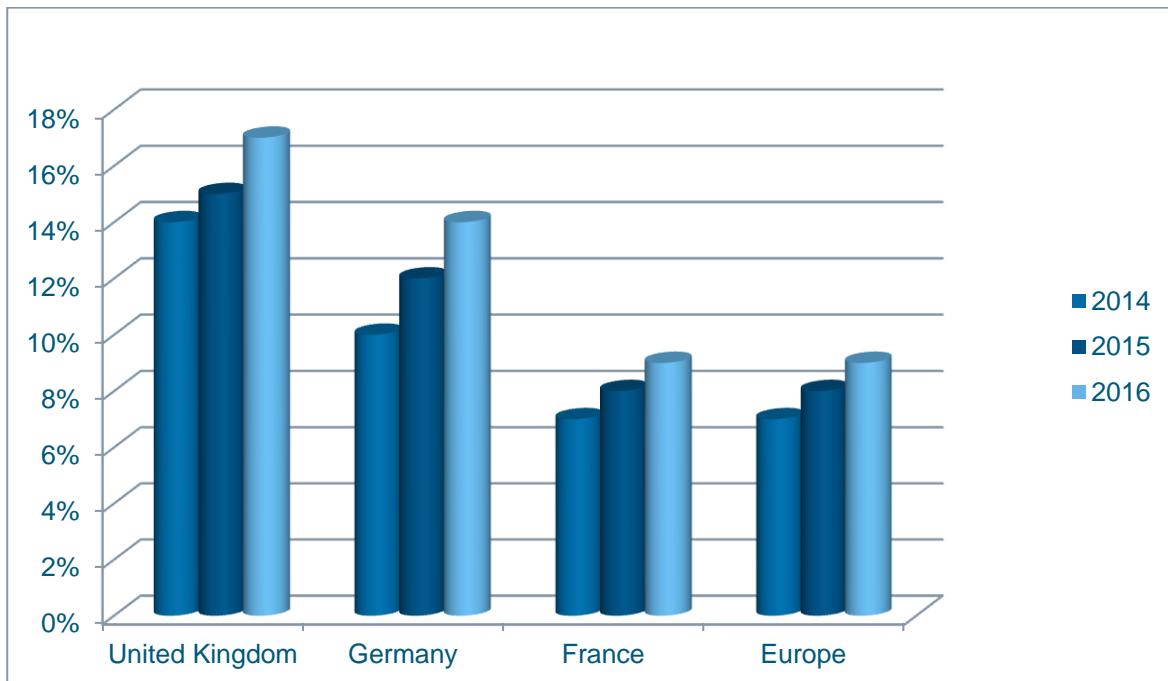
<b>e-shoppers</b>	296 million
<b>internet</b>	516 million
<b>Parcels sent users annually</b>	4bn
<b>Estimated online businesses</b>	715,000+

### 2. A two-digit growth forecast in Europe

The online retail sector is the main driver of growth in the European retail sector. While e-commerce growth rates hit 18.4% in 2014 and 18.6% in 2015, growth is expected to carry on in the coming years with Retail Research predicting 16.7% growth in 2016 and 15.7% in 2017.

The UK, Germany and France are the biggest online markets in Europe. They do not only hold the largest online share of retail trade in their respective markets, but are also together responsible for 81.5% of European sales.)<sup>2</sup>

<sup>2</sup> The source of data above is from Twenga Solutions: <https://www.twenga-solutions.com/en/insights/e-commerce-europe-2016-facts-figures/>



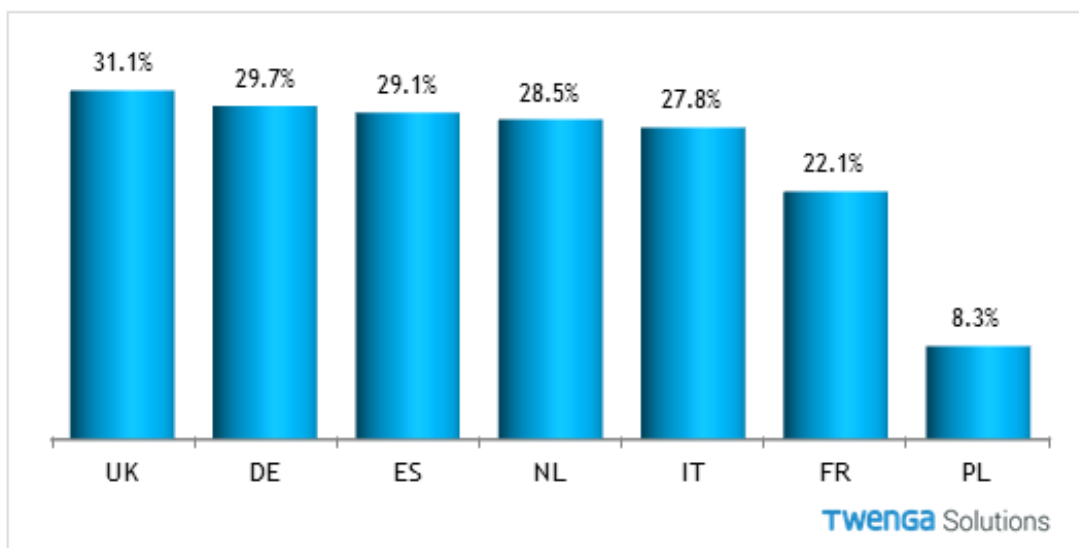
**Figure 1 Online Share of Retail Trade**

Source: Retail research

### 3. M-commerce in Europe

M-commerce (mobile commerce) is the buying and selling of goods and services through wireless handheld devices such as cellular telephone and personal digital assistants (PDAs). Besides consumer expectations regarding services, the way to reach new clients also varies significantly per country. In our most recent m-commerce study, we studied the importance of mobile and found that while 31.1% of e-commerce traffic is on mobile in the UK, this rate stood at just 8.3% for Poland.

#### Mobile traffic share per country



#### 4. Low European cross-border e-commerce figures

Today, 57% of European Internet users shop online, but only 16% of SMEs sell online – and less than half of those sell online across borders (7.5%)<sup>3</sup>.

Main reasons for not selling online:

- Overly restrictive regulations
- Not a strategic priority for the company
- Lack of resources
- Already attempted but abandoned
- Foreign markets are too competitive on our range of products

Some cross-border data for each EU market can be obtained here:

[http://ec.europa.eu/justice/contract/digital-contract-rules/index\\_en.htm](http://ec.europa.eu/justice/contract/digital-contract-rules/index_en.htm)

#### 5. The omnichannel experience in Europe

*“Whether their business is online, in physical stores or both, all retailers face similar challenges. They have to deliver a seamless customer experience at every touchpoint, maximize sales across every channel and device, and live up to their promises regarding product availability and delivery. In order to create a strong retail brand to which consumers will return, they must turn shopping into retail therapy – effortless, relaxing and ultimately enjoyable.*

*Customer experiences should not happen by accident, but must be engineered. This means that one should really understand his customer’s journey and its moments of truth, and base his next best actions on smart and predictive data analytics. An omnichannel approach to service and sales is powering the retailers’ ability to win hearts, minds and revenue share.”*

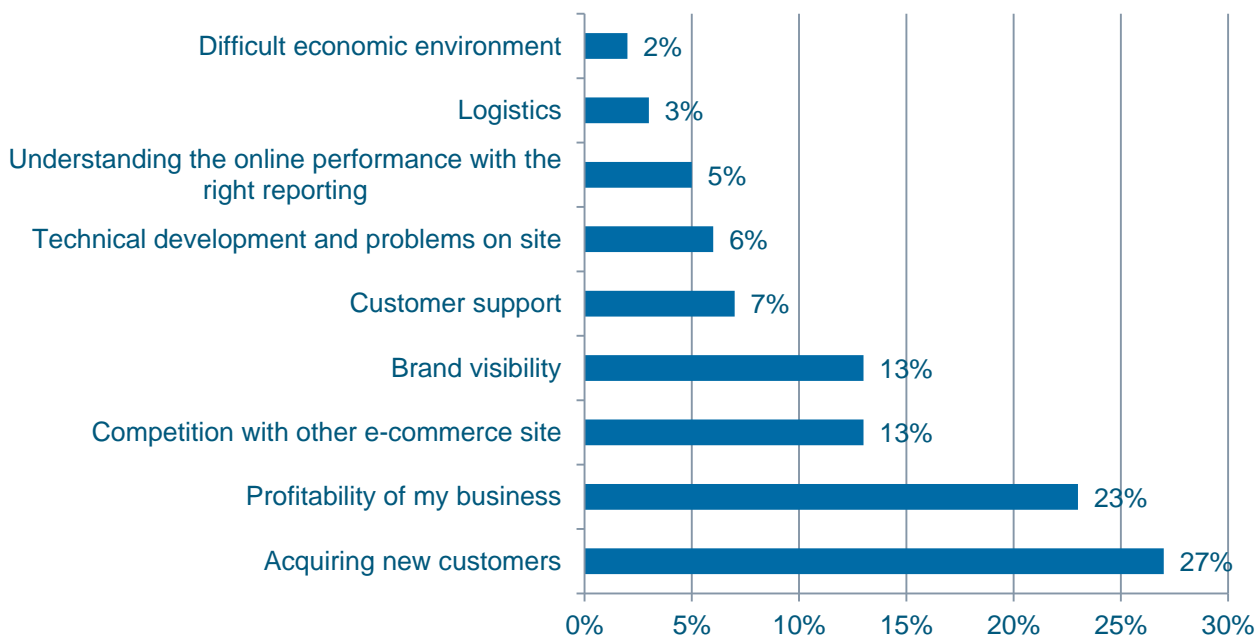
Gert-Jan Morsink, Member Executive Board Webhelp Group

90% of Spanish and 80% of Dutch retailers have already linked their online-to-store channels.

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<sup>3</sup> Source: <https://www.ecommerce-europe.eu/app/uploads/2016/07/Research-Report-Cross-Border-E-commerce-Barometer-2016-FINAL.pdf> (page 13)

## 6. 2017 onwards challenges for retailers



## 7. Country legal check

It is essential that any company checks the following legal requirements in each EU country before they sell in them:

- Shopping – Your rights
- Contract information
- Pricing and payments
- VAT - Value Added Tax
- VAT threshold registration
- Shipping and delivery
- Guarantees and returns
- Consumer rights
- Privacy and Communication EC Directive / Anti-spam regulations

## 8. Some EU-wide legal points to check out

<b>Shopping – Your rights</b>	<a href="http://europa.eu/youreurope/citizens/consumers/shopping/index_en.htm">http://europa.eu/youreurope/citizens/consumers/shopping/index_en.htm</a>
<b>Contract information</b>	<a href="http://europa.eu/youreurope/citizens/consumers/shopping/contract-information/index_en.htm">http://europa.eu/youreurope/citizens/consumers/shopping/contract-information/index_en.htm</a>
<b>Pricing and payments</b>	<a href="http://europa.eu/youreurope/citizens/consumers/shopping/pricing-payments/index_en.htm">http://europa.eu/youreurope/citizens/consumers/shopping/pricing-payments/index_en.htm</a>
<b>VAT - Value Added Tax</b>	<a href="http://europa.eu/youreurope/citizens/consumers/shopping/vat/index_en.htm">http://europa.eu/youreurope/citizens/consumers/shopping/vat/index_en.htm</a>
<b>VAT threshold registration</b>	<a href="http://www.vatlive.com/eu-vat-rules/eu-vat-number-registration/vat-registration-threshold/">http://www.vatlive.com/eu-vat-rules/eu-vat-number-registration/vat-registration-threshold/</a>
<b>Shipping and delivery</b>	<a href="http://europa.eu/youreurope/citizens/consumers/shopping/shipping-delivery/index_en.htm">http://europa.eu/youreurope/citizens/consumers/shopping/shipping-delivery/index_en.htm</a>
<b>Guarantees and returns</b>	<a href="http://europa.eu/youreurope/citizens/consumers/shopping/guarantees-returns/index_en.htm">http://europa.eu/youreurope/citizens/consumers/shopping/guarantees-returns/index_en.htm</a>
<b>Consumer rights</b>	<a href="http://ec.europa.eu/consumers/consumer_rights/rights-contracts/directive/index_en.htm">http://ec.europa.eu/consumers/consumer_rights/rights-contracts/directive/index_en.htm</a>
<b>Privacy and Communication EC Directive / Anti-spam regulations</b>	<a href="http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=CELEX:32002L0058:en:HTML">http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=CELEX:32002L0058:en:HTML</a>



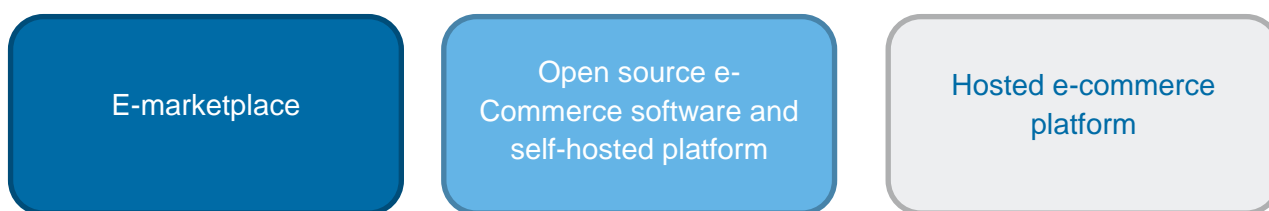
## How can I start selling online in the European Union?

### 1. Types of sellers in 2017

E-commerce covers all industry sectors and any traditional business should now look at their digital footprint to keep up with the competition. E-commerce is for you, whether you are:

- A brick and mortar store owner who wants to expand into the online retail space
- An inventor of a new widget who needs an outlet for testing and selling.
- A inactive seller who's not experienced with web development but still wants to find and sell quirky / fashion items
- Business who is more offline but would like to sell relevant items to increase revenues (Bands, charities, etc.)
- A blogger that would like to expand into eBooks or other digital products.
- An experienced sales person who is looking to act as an International sales agent without having to store and ship products

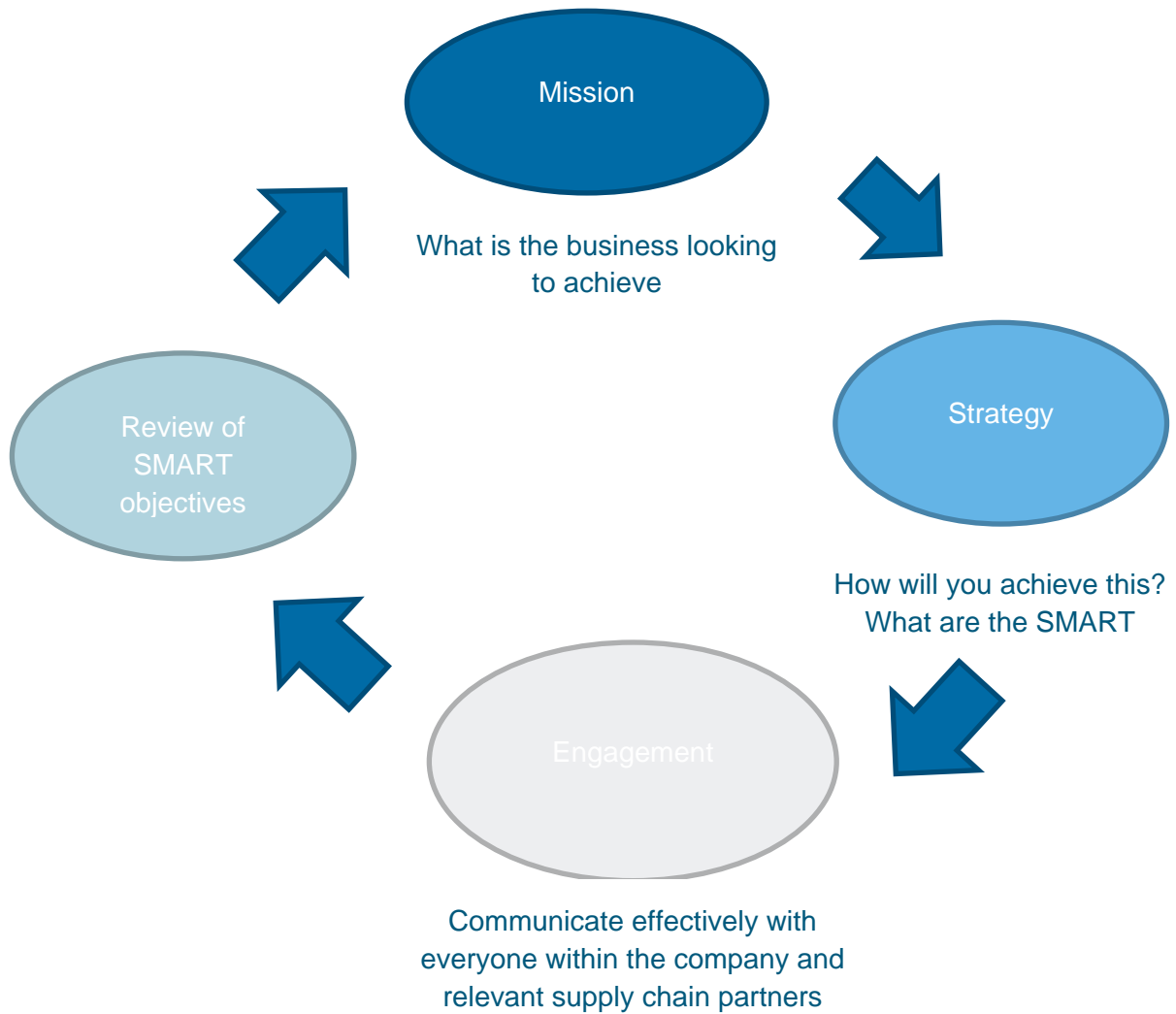
However, the e-commerce solution that is right for you will be different.



### 2. E-commerce strategy and plan

Going online needs to be an integrated part of the overall business strategy: all staff and departments need to embrace this new opportunity. This may require an effective internal communication exercise.

Once the business objectives are set then the business needs to assess what can be achieved through the online activities. This requires a plan with SMART objectives which will need to be reviewed. Success, challenges and improvement should be well communicated.



### 3. E-commerce strategy and planning - core considerations

Selling online can be more cost effective than having a "bricks and mortar" business. However, it is not free and still requires some investment from the business to get a high return on investment and quality service. The first step is to draft a business plan.

It is an evolving document that needs to be adjusted over time. In order to draft a business plan involving e-commerce activities, the following areas of the business need to be assessed:

**Value proposition** – What does your business offer and how does it compare with other offerings? What are your USPs including online USPs?

**Market** – Make sure you know your industry in all the markets you operate and envisage to enter. Who are your customers and the end-users? Will they be different in other markets? How would you define your customers' behaviour?

**Competition** – Who are your closest competitors? (Everyone has one!) How and where do they sell their products? At what price? What are their USPs?

**Human resources** – What skills do you need for your e-commerce activities? Do you need new staff, train existing one or outsource? What is the cost?

**Logistics and warehousing** – Has your business got the adequate resources to store, pack, ship and handle returns? Does your business need to rent or buy a new premise? Have you got your own fleet of vehicles? Should you outsource? Would you consider drop – shipping?

**Financing** – Has the business got or can it secure the right financial support to meet online demand? What payment gateways will you use online? Could the customers pay in different currencies? What is the business currency strategy?

**Pricing** – What is your online pricing strategy? How will it fit with your offline pricing strategy?

**Marketing** – How and who will promote your new e-commerce activities? Has the company got the right budget? Who has SEO / online marketing expertise? Who will provide customer support? What are your Social Media, Mobile and Content management plans?

**Technology** – Will the business implement a multi-channel strategy (proven to increase sales by 400%)? How will you offer an integrated and user friendly shopping experience? Will you comply to Payment Card Industry Data Security Standards? Is your e-commerce solutions localised?

**Legislation** – Do you need to register your business overseas? Are your sales still below the distance selling VAT threshold in the new country? Is your business required to provide customer service in the local language? Is your brand protected in the new market?

## Solution 1 – Self hosted website

If having your own website is the right solution for you, here are few steps to start:

- **Appoint staff** in charge of the e-commerce activities
- **Secure domain name(s)** (Top Level Domain, country code Top Level Domains, generic Top Level Domain, Second level...) and set up a business email address

Negotiate and secure **self-hosted e-commerce platform**: WooCommerce + WordPress; Magento; Easy Digital Download (Source: <https://ecommerce-platforms.com> )

- **Agree website design and functionalities**: “out of the box” solutions will be cheaper and easier to implement. Extra functionalities could be added once regular sales are coming. Having a designer and proprietary platform will offer more flexibility but may be more expensive to maintain. Always ask for a fully costed proposal and carefully read the terms and conditions.
- **Obtain SSL certificate** and decide on your payment gateways or providers

Many hosted solutions will come with shared SSL which means that it is secured. However when your visitors go to secured pages the URL (or your domain name) will change to that of the SSL Certificate owner who will be the payment provider or hosting company. This can cause concern from customers due to the change in domain name when they go to pay and lead to basket abandonment. (Source: E-corner)

- Organise **logistics and storage**; integrate **stock management** software with sales platform
- Secure competitive **shipping** deals with shipping companies; Free shipping may attract more customers
- Install payment gateways and check terms and conditions and fees (PayPal, eWAY, Dialect Solutions, Payment Express, SecurePay, Worldpay...)
- **Set up web analytics** account to track traffic and user behaviours
- Create a free account on Google **Webmasters account** and other main Search Engines
- Develop and implement **SEO / SEM strategies** (PPC, SEO for organic search...)
- Set up **Social media accounts** (i.e. Facebook, Pinterest, Twitter, LinkedIn, YouTube AND their main competitors in the local markets) and produce content plan

### Examples

- WooCommerce + Wordpress: <https://woocommerce.com/>
- Magento: <https://magento.com/>
- Easy Digital Downloads: <https://easydigitaldownloads.com/>

## Solution 2 – Hosted e-commerce solutions

Hosted e-commerce solutions (Cloud or 'SaaS' – Software as a Service) tend to provide user-friendly interfaces and back-office software to people with less technical expertise. At a monthly or yearly fee a hosted platform has cloud hosting, holding all site files and handling security and speed. The supplier is responsible for the maintenance and these system features tend to be upgraded as part of the contract.

Points to consider:

- **Agree your requirements first to ensure you get the right package:** some package offers different options and features that may not be relevant or crucial indeed.
- **Fees:** some suppliers charge a variety of fees such as set-up fee, package fee, transaction fee, support fee. Make sure you add all the costs
- **Limitations:** some providers apply revenue caps and then will force an upgrade or charge more if you exceed the cap; the amount of data that can be transferred monthly to and from your online store can also be limited.
- **Storage allowance:** this is about how much data, images etc. you can store online. Some providers apply excess storage charges.
- **Hosting location:** first check which country your website will be hosted in. This may impact on your website performance, search engine optimisation (SEO). Check also where the support and maintenance team are based, whether they provide 24 hour support to ensure your website is not down during your peak selling time.

### Examples

- Shopify: <https://www.shopify.co.uk/>
- Volusion: <https://www.volusion.com/>
- Bigcommerce: <https://www.bigcommerce.co.uk/>
- Squarespace: <https://www.squarespace.com/>

Compare platforms: <https://ecommerce-platforms.com/comparison-chart>

## E-market places

The use of international e-marketplaces can provide opportunities for overseas sales that you would not otherwise be aware of.

Selling online through e-marketplaces is a great way to:

- Provides an additional sales channel to market and sell products
- Build a customer base in another country
- Increase exposure for your brand and products across many countries
- Test the demand in a new market
- Provide trust in a new brand / product to the customer
- Potentially provide a cost effective route to market solution at lower risks
- Offer a localised experience - local currencies, local payment methods, suitable delivery methods and compliance with all the local terms and conditions
- Appeal to local buyers and avoid miscommunication with translated pages
- Help consumer compare products through standardised product pages and access to all the product range on one platform
- Provide greater transparency in the purchasing process since availability, prices and stock levels are all accessible in an open environment.

## Choose your e-marketplace carefully

There are thousands of e-marketplaces around the world. Some are big players worldwide. However, they may not be the major player in each market. For instance, Polish consumers will first go and buy products on Allegro – not Amazon.

Some e-marketplaces also operate in a certain part of the world or in specific sectors – i.e. [www.Negg.com](http://www.Negg.com), Mercado Libre (Latin America)

Before making a decision, businesses should check for instance:

- Whether the e-market place has localised versions in other countries. There are 15 different versions of Ebay and Amazon worldwide: [www.amazon.de](http://www.amazon.de) / [www.ebay.it](http://www.ebay.it)

What the overall cost of selling on it is. Selling on e-marketplaces is **not** free. Businesses should add the listing fee, commission and currency charges, as well as consider the options for delivery, returns and local support.

<https://www.nibusinessinfo.co.uk/content/benefits-e-marketplaces>

## Examples

Alibaba	EBay	Mercado Libre (Latin America)	Tmall
Amazon	Etsy	Rakuten	
Blisly (France)	Laso (Japan)	Taobao	

## Country Data

### Country name: BELGIUM

<b>E-commerce turnover</b>	9 billion €
<b>Online Population</b>	8 million
<b>E-shoppers</b>	6.9 million
<b>M-shoppers</b>	1 million – 70% tablet, 30% smartphone
<b>Age structure</b>	25-54 (40.6 %)
<b>Internet Access</b>	86%
<b>Parcels sent Annually</b>	139 million
<b>Estimated online businesses</b>	20.000
<b>Cross-border exchange (e-commerce)</b>	UE : 63% (mainly NL; Germany; FR); non UE : 15%
<b>Growth rate for next coming years</b>	13%
<b>Most bought products</b>	Fashion / Interior products Do-it-yourself and garden products
<b>Most bought services</b>	Hotel Events tickets Transport and travel
<b>VAT Threshold</b>	€35.000
<b>VAT Rate</b>	21%
<b>Reduced VAT Rate</b>	6% / 12%
<b>LEGISLATION</b>	
<b>Contract information</b>	<a href="http://economie.fgov.be/fr/consommateurs/Pratiques_commerce/Ventes_distance/Vente_internet/#.WYwX1VIUnct">http://economie.fgov.be/fr/consommateurs/Pratiques_commerce/Ventes_distance/Vente_internet/#.WYwX1VIUnct</a>
<b>Pricing and payments</b>	<a href="http://economie.fgov.be/fr/entreprises/reglementation_de_marche/Pratiques_commerce/E-Commerce/Paiements_electroniques/#.WYwZollUncs">http://economie.fgov.be/fr/entreprises/reglementation_de_marche/Pratiques_commerce/E-Commerce/Paiements_electroniques/#.WYwZollUncs</a>

<b>Shipping and delivery</b>	<a href="http://economie.fgov.be/fr/consommateurs/Pratiques_commerce/Ventes_distance/Vente_internet/#.WYwX1VIUnct">http://economie.fgov.be/fr/consommateurs/Pratiques_commerce/Ventes_distance/Vente_internet/#.WYwX1VIUnct</a>
<b>Guarantees and returns</b>	<a href="http://www.infoshopping.be/pages/traderindex.asp">http://www.infoshopping.be/pages/traderindex.asp</a>
<b>Consumer rights</b>	Loi belge du 21 décembre 2013 - <a href="http://www.ejustice.just.fgov.be/cgi_loi/change_lg.pl?language=fr&amp;la=F&amp;cn=2013122123&amp;table_name=loi">http://www.ejustice.just.fgov.be/cgi_loi/change_lg.pl?language=fr&amp;la=F&amp;cn=2013122123&amp;table_name=loi</a>
<b>Privacy and Communication EC Directive / Anti-spam regulations</b>	<a href="https://www.privacycommission.be/fr/reglement-general-sur-la-protection-des-donnees-0">https://www.privacycommission.be/fr/reglement-general-sur-la-protection-des-donnees-0</a>
<b>Leading E-commerce platforms in that country (national platforms – not the multinationals)</b>	<p>Zeb - <a href="https://www.zeb.be/fr">https://www.zeb.be/fr</a></p> <p>Torfs - <a href="https://www.torfs.be/">https://www.torfs.be/</a></p> <p>Bel&amp;Bo - <a href="https://www.bel-bo.be/fr">https://www.bel-bo.be/fr</a></p> <p>Proximus - <a href="https://www.proximus.be/fr/personal.html">https://www.proximus.be/fr/personal.html</a></p> <p>Ice Watch - <a href="https://www.ice-watch.com/be-fr/">https://www.ice-watch.com/be-fr/</a></p> <p>BelgianShop - <a href="http://www.belgianshop.com/">http://www.belgianshop.com/</a></p> <p>Bières Gourmet - <a href="http://www.bieresgourmet.be/catalog/">http://www.bieresgourmet.be/catalog/</a></p> <p>Colruyt - <a href="https://www.colruyt.be/fr/webshops">https://www.colruyt.be/fr/webshops</a></p>



**Country name: CROATIA**

<b>E-commerce turnover</b>	315 million € (2015)
<b>Online Population</b>	3.17 million
<b>E-shoppers</b>	22% of online population (approx. 698.000)
<b>M-shoppers</b>	6% of E-shoppers (approx. 42.000)
<b>Age structure</b>	23-29 – 26% 30-35 – 23% 36-42 – 19% 42-52 – 18%
<b>Internet Access</b>	68 % of population (approx. 2,9 million)
<b>Parcels sent Annually</b>	14 mln
<b>Estimated online businesses</b>	26,3 % of enterprises (2015)
<b>Cross-border exchange (e-commerce)</b>	76% of shoppers (2015)
<b>Growth rate for next coming years</b>	+3% (based on 2013/2014/2015)
<b>Most bought products</b>	Smartphones, tablets and gadgets PC equipment Clothing and apparel Books Food
<b>Most bought services</b>	Movie/theatre tickets Travel & booking Insurance
<b>VAT Threshold</b>	230.000,00 HRK (approx. 31.000,00 €)
<b>VAT Rate</b>	25%
<b>Reduced VAT Rate</b>	5% and 13%

<b>LEGISLATION</b>	
<b>Contract information</b>	The Electronic Commerce Act, OG 173/03, 67/08, 36/09, 130/11, 30/14 <a href="https://www.zakon.hr/z/199/Zakon-o-elektroni%C4%8Dkoj-trgovini">https://www.zakon.hr/z/199/Zakon-o-elektroni%C4%8Dkoj-trgovini</a>
<b>Pricing and payments</b>	The Electronic Commerce Act, OG 173/03, 67/08, 36/09, 130/11, 30/14 <a href="https://www.zakon.hr/z/199/Zakon-o-elektroni%C4%8Dkoj-trgovini">https://www.zakon.hr/z/199/Zakon-o-elektroni%C4%8Dkoj-trgovini</a>
<b>VAT - Value Added Tax</b>	The Value Added Tax Law, OG 73/13, 99/13, 148/13, 153/13, 143/14, 115/16 <a href="https://www.zakon.hr/z/186/Zakon-o-porezu-na-dodanu-vrijednost">https://www.zakon.hr/z/186/Zakon-o-porezu-na-dodanu-vrijednost</a>
<b>VAT threshold registration</b>	The Value Added Tax Law, OG 73/13, 99/13, 148/13, 153/13, 143/14, 115/16 <a href="https://www.zakon.hr/z/186/Zakon-o-porezu-na-dodanu-vrijednost">https://www.zakon.hr/z/186/Zakon-o-porezu-na-dodanu-vrijednost</a>
<b>Shipping and delivery</b>	Postal Services Act, OG 144/12, 153/13, 78/15 <a href="https://www.zakon.hr/z/249/Zakon-o-po%C5%A1tanskim-uslugama">https://www.zakon.hr/z/249/Zakon-o-po%C5%A1tanskim-uslugama</a>
<b>Guarantees and returns</b>	Consumer Protection Act, OG 41/14, 110/15 <a href="https://www.zakon.hr/z/193/Zakon-o-za%C5%A1titi-potro%C5%A1a%C4%8Da">https://www.zakon.hr/z/193/Zakon-o-za%C5%A1titi-potro%C5%A1a%C4%8Da</a>
<b>Consumer rights</b>	Consumer Protection Act, OG 41/14, 110/15 <a href="https://www.zakon.hr/z/193/Zakon-o-za%C5%A1titi-potro%C5%A1a%C4%8Da">https://www.zakon.hr/z/193/Zakon-o-za%C5%A1titi-potro%C5%A1a%C4%8Da</a>
<b>Privacy and Communication EC Directive / Anti-spam regulations</b>	Directive on privacy and electronic communications, Directive 2002/58/EC <a href="http://eur-lex.europa.eu/legal-content/EN/TXT/?uri=celex%3A32002L0058">http://eur-lex.europa.eu/legal-content/EN/TXT/?uri=celex%3A32002L0058</a>  Electronic Communications Act, OG 73/08, 90/11, 133/12, 80/13, 71/14 <a href="https://www.zakon.hr/z/182/Zakon-o-elektroni%C4%8Dkim-komunikacijama">https://www.zakon.hr/z/182/Zakon-o-elektroni%C4%8Dkim-komunikacijama</a>

<b>Leading e-commerce platforms in that country (national platforms – not the multinationals)</b>	<a href="http://www.Jeftinije.hr">www.Jeftinije.hr</a> <a href="http://www.eKupi.hr">www.eKupi.hr</a> <a href="http://www.Nabava.net">www.Nabava.net</a> <a href="https://www.emmezeta.hr/">https://www.emmezeta.hr/</a> <a href="https://www.elipso.hr/">https://www.elipso.hr/</a> <a href="http://www.Links.hr">www.Links.hr</a> <a href="http://www.abrakadabra.com">www.abrakadabra.com</a> <a href="http://www.aviokarte.hr">www.aviokarte.hr</a>
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## Market characteristics

The most common online customer in Croatia is a family person, age 23 to 35 and highly educated, with income from 500 to 1000 Euros.

The majority of e-commerce in Croatia, 76%, is done on foreign platforms. Unlike the shoppers from the rest of the EU, Croatian shoppers are mainly focused on the foreign online shops rather than the domestic ones. For foreign enterprise doing business on Croatian market, it would be preferable to upscale the usability of the website regarding language and currency options.

The most used device for research and purchase is the computer, but initial informing, and sometimes the purchase, is often done via smartphone. Statistics show a growing trend of using smartphone for all phases of shopping. If the website does not work well with mobile devices, shoppers often tend to look for another site that will work well with their smartphone or tablet, rather than give it a chance with the computer. Shoppers via smartphone shop slightly more impulsive, but they demand information about the product ASAP.

Price is the main motivation for online shopping for the Croatian shoppers because they expect lower prices than those of the same product in a physical store.

One of the key factors while deciding about purchasing a product is shipping price. According to a survey, 28% of the examinees stated that free shipping was crucial for the purchase.

Detailed information, description of the product, also customer reviews and experiences are expected to prepare for the purchase.

Return policy should be stated clearly and visibly on the website. This is something that concerns customers in Croatia the most. Unreliable store is something that regularly puts off customers.

Croatian customers are familiar with different payment methods. Overall the most popular is via PayPal (47%), followed by credit cards (23%), cash on delivery (17%) and money transfer/Net Banking (11%). When shopping online at local stores, Croatian customers prefer to pay with cash on delivery (49%), which is followed by credit cards (19%).

Regarding way of payments that Croatian e-commerce entrepreneurs offer, the most of them offer transfer/Net banking (31%), then cash on delivery (25%), followed by credit cards (21%) and then PayPal/SMS (10%).

It would be preferable to convert prices to Croatian Kunas so the additional conversion fees for the customer could be avoided.

Croatian customers trust more those online shops that also have an offline physical store. It is noticed that online stores also increase the sales in physical branches.

Regarding delivery, try to cover as much area possible while keeping the prices acceptable because Croatia has a great variety of different levels and modes of traffic connectivity within different parts of the country. This mostly concerns the islands and some rural areas. Delivery of goods to islands is sometimes followed with higher delivery prices.

Research has shown that small number of Croatian e-commerce entrepreneurs use automated e-mails or newsletter for advertising, so there can be an opportunity for promotion. Also it is preferable to provide video content and live chat on your website to give as much possible content information and strengthen relationship with the customer.

## **Tips**

DON'T: put the prices higher than those in the physical store

DON'T: have a rigorous or complicated procedure of returning the product. Return policy should be visible, in accordance with the law and offered for acceptance during the order process.

DON'T: use delivery service that has only limited delivery area.

DON'T: use complicated and unreliable payment methods.

DO: calculate the shipping price in accordance to the "shopping basket" value or offer free shipping.

DO: refund all costs in case customers use their right to cancel purchase or return goods including the costs charged for payment and delivery, in accordance with clearly stated return policy.

DO: state the price clearly, including VAT, so you don't misinform the customer. You may also state the price without VAT next to it, to inform customers which have the right to deduct VAT.

## **Sources**

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- EcommerceWiki - [https://www.ecommercewiki.org/wikis/www.ecommercewiki.org/images/2/25/European\\_B2C\\_Ecommerce\\_Report\\_2016.pdf](https://www.ecommercewiki.org/wikis/www.ecommercewiki.org/images/2/25/European_B2C_Ecommerce_Report_2016.pdf)
- 2Performant - <https://2performant.com/blog/croatia-ecommerce-market/>
- Consumer Barometer with Google - <https://www.consumerbarometer.com>
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- Shopper's Mind - <https://smind.hr/5-razloga-zbog-kojih-obavezno-morate-imati-mobilnu-verziju-web-trgovine/>
- Ecommerce news - <https://ecommercenews.eu/76-of-croatian-online-buyers-shop-abroad/>
- eMarket Services - <http://www.emarketservices.com>

**Country name: FRANCE**

<b>E-commerce Turnover</b>	€ 72 bn
<b>Online population</b>	36.7 M (82.7% of the population). Out of the 82.7%, 84% are men and 82% are women.
<b>E-shoppers</b>	36.6 M (1/4 via mobile device)
<b>M-shoppers</b>	24 M
<b>Age structure</b>	25-44 yrs old (48%)
<b>Internet access</b>	87%
<b>Parcel sent annually</b>	450 millions of parcels sent annually in France (1. home delivery; 2. then point relays; 3. Collect from shop; 4. Delivery at workplace)
<b>Estimated online business</b>	204,000
<b>Cross border exchange via e-commerce</b>	41% French online consumers 40% of European e-consumers buying from France 68% of French leading website sell internationally
<b>Growth rate for next coming years</b>	14%
<b>Most bought products</b>	Fashion & clothing Cultural products Shoes Health & beauty products White goods Games & toys Home & Interior Deco / High tech products Food and mas-market products Sports item and equipment DIY Spare parts, auto equipment

<b>Most bought services</b>	Travel/Tourism, other services Cultural products Video On Demand & Music
<b>Best hosted platforms</b>	Woocommerce (+Wordpress): <a href="https://woocommerce.com/">https://woocommerce.com/</a> Magento : <a href="https://magento.com/">https://magento.com/</a> Shopify : <a href="https://www.shopify.co.uk/">https://www.shopify.co.uk/</a>
<b>Best self-hosted platforms</b>	Prestashop : <a href="https://www.prestashop.com/en">https://www.prestashop.com/en</a> Oxatis : <a href="http://www.oxatis.com/">http://www.oxatis.com/</a> Ozcommerce : <a href="https://www.oscommerce.com/">https://www.oscommerce.com/</a> Zencart : <a href="https://www.zen-cart.com/">https://www.zen-cart.com/</a> Opencart : <a href="https://www.opencart.com/">https://www.opencart.com/</a> Virtue mart : <a href="http://www.virtuemart.fr/">http://www.virtuemart.fr/</a> Wizishop : <a href="https://www.wizishop.fr/">https://www.wizishop.fr/</a> Weezbe : <a href="https://www.weezbe.com/">https://www.weezbe.com/</a> ePages : <a href="https://www.epages.fr/">https://www.epages.fr/</a> Dupral commerce : <a href="https://drupalcommerce.org/">https://drupalcommerce.org/</a>
<b>Most used e-commerce platforms</b>	<ol style="list-style-type: none"> <li>1. Amazon (41% of population)</li> <li>2. C-discount (25.3% of population)</li> <li>3. Fnac (23.7% of the population)</li> <li>4. Ebay (17.7%)</li> </ol> <p>Others:</p> <ul style="list-style-type: none"> <li>• Carrefour</li> <li>• PriceMinister</li> <li>• E.Leclerc</li> <li>• Darty</li> <li>• Voyages SNCF</li> <li>• La Redoute</li> <li>• Vente privee</li> <li>• Leroy Merlin</li> <li>• Auchan</li> </ul>
<b>List to all e-market places</b>	Amazon : <a href="https://www.amazon.fr/">https://www.amazon.fr/</a>

	<p>Cdiscount : <a href="http://www.cdiscount.com/">http://www.cdiscount.com/</a></p> <p>Ebay : <a href="http://www.ebay.fr">http://www.ebay.fr</a></p>
<b>VAT threshold</b>	€ 35,000
<b>VAT rate</b>	20%
<b>Reduced VAT rate</b>	<p><a href="https://www.economie.gouv.fr/cedef/taux-tva-france-et-union-europeenne">https://www.economie.gouv.fr/cedef/taux-tva-france-et-union-europeenne</a></p> <p>Guide TVA EEN Paris : <a href="http://www.entreprises.cci-paris-idf.fr/c/document_library/get_file?uuid=f01f50ad-9766-4bb7-9a5d-e8e036bd1a9c&amp;groupId=10139">http://www.entreprises.cci-paris-idf.fr/c/document_library/get_file?uuid=f01f50ad-9766-4bb7-9a5d-e8e036bd1a9c&amp;groupId=10139</a></p>
<b>LEGISLATION</b>	
<b>Contract information</b>	<p>Article 1369-4 du Code civil ; Article 1369-5 du Code Civil:  <a href="https://www.legifrance.gouv.fr/affichCodeArticle.do?cidTexte=LEGITEXT000006070721&amp;idArticle=LEGIARTI000006438595">https://www.legifrance.gouv.fr/affichCodeArticle.do?cidTexte=LEGITEXT000006070721&amp;idArticle=LEGIARTI000006438595</a></p>
<b>Pricing and payments</b>	<p>- Arrêté du 3 décembre 1987 relatif à l'information du consommateur sur les prix :  <a href="https://www.legifrance.gouv.fr/affichTexte.do?cidTexte=JORFTEXT00000689147&amp;dateTexte=20170725">https://www.legifrance.gouv.fr/affichTexte.do?cidTexte=JORFTEXT00000689147&amp;dateTexte=20170725</a></p> <p>- Code de la consommation - Article L122-3 :  <a href="https://www.legifrance.gouv.fr/affichCodeArticle.do?cidTexte=LEGITEXT000006069565&amp;idArticle=LEGIARTI000024039758">https://www.legifrance.gouv.fr/affichCodeArticle.do?cidTexte=LEGITEXT000006069565&amp;idArticle=LEGIARTI000024039758</a></p>
<b>Shipping and delivery</b>	<p>Code de la consommation - Article L138-1:  <a href="https://www.legifrance.gouv.fr/affichCodeArticle.do?cidTexte=LEGITEXT000006069565&amp;idArticle=LEGIARTI000028747758">https://www.legifrance.gouv.fr/affichCodeArticle.do?cidTexte=LEGITEXT000006069565&amp;idArticle=LEGIARTI000028747758</a></p>
<b>Guarantees and returns</b>	<p>- Code de la consommation - Article L217-15 :  <a href="https://www.legifrance.gouv.fr/affichCodeArticle.do;jsessionid=3DEE2AD77314003698C887AC119D89D2.tpdila10v_3?idArticle=LEGIARTI000032226917&amp;cidTexte=LEGITEXT000006069565&amp;dateTexte=20170622">https://www.legifrance.gouv.fr/affichCodeArticle.do;jsessionid=3DEE2AD77314003698C887AC119D89D2.tpdila10v_3?idArticle=LEGIARTI000032226917&amp;cidTexte=LEGITEXT000006069565&amp;dateTexte=20170622</a></p> <p>- Code de la consommation - Article L221-18 :  <a href="https://www.legifrance.gouv.fr/affichCodeArticle.do;jsessionid=3DEE2AD77314003698C887AC119D89D2.tpdila10v_3?idArticle=LEGIARTI000032226842&amp;cidTexte=LEGITEXT000006069565&amp;dateTexte=20170622">https://www.legifrance.gouv.fr/affichCodeArticle.do;jsessionid=3DEE2AD77314003698C887AC119D89D2.tpdila10v_3?idArticle=LEGIARTI000032226842&amp;cidTexte=LEGITEXT000006069565&amp;dateTexte=20170622</a></p>
<b>Consumer's rights</b>	<p>Code de la consommation :  <a href="https://www.legifrance.gouv.fr/affichCode.do;jsessionid=3DEE2AD77314003698C887AC119D89D2.tpdila10v_3?cidTexte=LEGITEXT000006069565&amp;dateTexte=20170622">https://www.legifrance.gouv.fr/affichCode.do;jsessionid=3DEE2AD77314003698C887AC119D89D2.tpdila10v_3?cidTexte=LEGITEXT000006069565&amp;dateTexte=20170622</a>  <a href="https://www.legifrance.gouv.fr/affichTexte.do?cidTexte=JOR">https://www.legifrance.gouv.fr/affichTexte.do?cidTexte=JOR</a></p>



	<a href="#">FTEXT000028738036&amp;categorieLien=id</a>
<b>Privacy and Communication EC Directive / Anti-spam regulations</b>	Code de la Consommation article L. 111-1 ; Code de la Consommation article L. 111-2 ; Code de la Consommation article 19 de la loi n° 2004-575 du 21 juin 2004 pour la confiance en l'économie numérique ; articles L. 121-16 à L.121-24 du Code de la consommation  Link to 'Code de la Consommation' : <a href="https://www.legifrance.gouv.fr/affichCode.do?cidTexte=LEGITEXT000006069565">https://www.legifrance.gouv.fr/affichCode.do?cidTexte=LEGITEXT000006069565</a>

## Country characteristics

France is the 5th biggest e-commerce market across the world.

Average spent online: € 70.

42% purchase online less than once a month; 21% once a month; 24 % 2-3 times a month; 7% at least once a week.

When ordering goods online, online consumers in France like to pay with credit cards (85% purchase via bank card (credit/debit cards); 9% via PayPal).

More than 8 million PayPal accounts in France - third European country in terms of the number of PayPal accounts.

French online consumers buy more frequently small items influenced by the quick and cheap (if not free) delivery.

## Tips

DO get ready for the big sales in January as businesses usually double their turnover at this period.

DO use newsletters to promote your offer but also exclusive discounts/offers to customers – Flash sales.

DO include clients' feedback and reviews on your website as it is a proof of reliability and trust for French customers. It is more valued than the traditional promotion. French consumer will look for these reviews, forums about the product they are willing to purchase so make sure you can provide such information on your website.

DO offer the clients to login via their social media account (Facebook, Instagram). This way you can gather 50 times more information on your target than with a traditional login.

DO consider an instant messaging option to communicate with your customers, respond to their query, acquire new clients etc. (WhatsApp, Facebook Messenger).

DO accept credit/debit, Visa, MasterCard and PayPal payment options.

DO facilitate the e-consumers' experience ('three clicks rule'), it will help you generate business.

DO follow the process below in accordance with to the *article 1369-5* of the French *Code civil*:

- The order ('first click' step) ;
- The summary of the order : customers must be offered the possibility to modify his/her choices and amend potential mistakes ;
- The confirmation of the order ('second click' step) which is the actual acceptance of the order and therefore the conclusion of the contract;
- The function used to approve and validate the order will need to clearly state: « Commande avec obligation de paiement » ('order with obligation of payment').

DO accept products that are returned in case of default or non-compliance with the good ordered

DO inform the clients on the maximum date of delivery and this even before the payment has been made by the clients.

DO respect the right of withdrawal of 14 days from the next day the clients have received their goods (without justification or penalties).

DO inform your clients on the modalities of their right of withdrawal

DO respect the legal warranty of 2 years after purchase, offering either to replace or repair the good within a month.

DO mention your Terms and Conditions on your website. It is also highly recommended to mention some terms of use of your website as well.

Useful Guide with regards to the obligations for e-commerce:

<https://www.economie.gouv.fr/dgccrf/Publications/Vie-pratique/Fiches-pratiques/E-commerce-regles-applicables-au-commerce-electronique>

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- <https://www.economie.gouv.fr/dgccrf/Publications/Vie-pratique/Fiches-pratiques/E-commerce-regles-applicables-au-commerce-electronique>
- <http://www.fevad.com/>
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- <https://www.lsa-conso.fr/pourquoi-la-france-est-le-5e-marche-e-commerce-du-monde-infographie.253191>
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- <https://www.blogdumoderateur.com/chiffres-e-commerce-2016-2017/>
- <https://nadeis.fr/web/conseils-e-commerce-france-2017/>
- <https://www.ecommerce-nation.fr/enjeux-tendances-e-commerce-france-2017/>
- <http://www.frenchweb.fr/14-tendances-e-commerce-2017-strategiques-qui-font-la-difference/288066>

**Country name: GREECE**

<b>E-commerce turnover</b>	€4.4 billion
<b>Online Population</b>	7.0 million
<b>E-shoppers</b>	3.0 million
<b>Internet Access</b>	ADSL, SDSL, VDSL, FTTH –fibre optics technology, cable technology, Wi- Fi, mobile telephony networks (3G or 4G)
<b>Parcels sent annually</b>	75% of cross-border purchases were up to 0.5kg.
<b>Estimated online businesses</b>	18,936 enterprises
<b>Cross-border exchange (e-commerce)</b>	30% of total online purchases
<b>Growth rate for next coming years</b>	10%
<b>Most bought products</b>	Electronic equipment and peripherals Entertainment tickets Apparel and footwear
<b>Most bought services</b>	Travel services Hotel reservations
<b>Best hosted e-commerce platforms</b>	Virtuemart WooCommerce OpenCart Magento PrestaShop CS-Cart osCommerce nopCommerce WixStores Shopify
<b>VAT Rate</b>	24%

<b>Reduced VAT Rate</b>	<p>The reduced VAT rates are 13% and 6%.</p> <p>The 13% rate applies to (for example):</p> <ul style="list-style-type: none"> <li>- certain food products: (i.e raw meat, raw fish, milk and its products, plants and their roots, fruits, vegetables, cereals, olive oil, flour, bread, spaghetti, water);</li> <li>- special equipment for disabled persons;</li> <li>- hotel accommodation; and</li> <li>- electricity and gas</li> </ul> <p>The 6% rate applies to (for example):</p> <ul style="list-style-type: none"> <li>- Theatre</li> <li>- certain medicines</li> <li>- books</li> <li>- newspapers</li> <li>- magazines</li> </ul>
<b>LEGISLATION</b>	
<b>Contract information</b>	Law 2251/1994 on the Protection of Consumers
<b>Pricing and payments</b>	<p>Article 4(2) of Law 2251/1994</p> <p>Article 4(9) of Law 2251/1994</p> <p>Article 4(7) of Law 2251/1994</p> <p>Article 4(10)(3) of Law 2251/1994</p>
<b>VAT - Value Added Tax</b>	Law 2859/2000
<b>VAT threshold registration</b>	The threshold for distance sales is € 35,000 per annum.
<b>Shipping and delivery</b>	Article 4 of Law 2251/1994
<b>Guarantees and returns</b>	Articles 5 & 6 of Law 2251/1994
<b>Consumer rights</b>	Articles 3 & 4 of Law 2251/1994
<b>Privacy and Communication EC Directive / Anti-spam regulations</b>	<p>Law 2472/1997 for the protection of personal data, supervised by the Hellenic Data Protection Authority, is applied, as amended by Law 4139/2013.</p> <p>Law 3471/2006 (as amended by laws 3783/2009, 3917/2011 and Law 4070/2012) for the protection of</p>

	<p>personal data in electronic communications follows the rationale of Directive 2006/24/EC as amended.</p> <p>Law 3783/2009 is also important providing for the rules applied in the identification procedure of mobile phone and equipment users.</p>
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## Country characteristics

Cash on delivery remains the most popular method of online payment.

Mobile e-commerce: Nine out of ten online consumers have daily access to the Internet via their mobile phones, eight out of ten through a laptop computer, seven out of ten via a tablet, and only six out of ten via desktop PC.

One out of four online consumers uses mobile commerce daily specifically for online banking.

In 2016 it was recorded a considerable increase in e-banking and usage of debit cards for online payments.

One out of five online consumers uses mobile commerce to search for special offers.

One out of six online consumers uses mobile commerce for price search during their visit in a physical store.

The average spending per eShopper was €1,273 in 2015.

Among the population accessing the internet away from home and work with the use of a mobile device, 59.9% used a mobile or smart phone, 34.3% portable PC (laptop, tablet, etc.) and 0.9% other portable device (PDA, MP3 player, e-book reader, portable game console, etc.) in 2016.

The main reasons for not accessing the internet at home are: (a) lack of skills (64.4%), (b) the usefulness of internet information (25.5%) and (c) the high equipment cost (19.9%).

The higher percentage for mobile internet access is recorded for young persons aged 16-24 years old (82,3%).

29 percent of online consumers made more than 50 percent of their total purchases online in 2016, up from 25 percent in 2015 and 9.0 percent in 2014.

One-sixth of total online sales (in value) are made by consumers searching offline and buying online.

Three out of ten internet users choose e-shops that offer customer loyalty programs.

It is more preferable to use shipping companies that offer a tracking number. Greek customers like to know where their goods are during transit. A company is recommended to proceed to Direct VAT

registration from the beginning, in order to avoid any implications regarding retrospective VAT registration in the future. VAT registration (either direct or through a fiscal representative, is mandatory for foreign companies which liable to pay VAT to the Greek State.

**Country name: REPUBLIC OF IRELAND**

<b>E-commerce turnover</b>	€8.4 billion
<b>Online Population</b>	3,817,392million
<b>E-shoppers</b>	70%
<b>M-shoppers</b>	30%
<b>Age structure</b>	Usage by age:  92% of individuals in the 16-29 years age group  84% of individuals in the 30 -44 years age group  59% of individuals in the 45 - 59years age group  32% of individuals in the 60-74 years age group
<b>Internet Access</b>	89%
<b>Parcels sent Annually</b>	139 million
<b>Estimated online businesses</b>	Total of 478 large businesses and 163,711 SME's.  37 % of SME's have no online presence, 91% cannot process online sales
<b>Cross-border exchange (e-commerce)</b>	Consumer purchases:-  UK 61%  China 18%  US 8%  Germany 4%  France 1%
<b>Growth rate for next coming year</b>	21%
<b>Most bought products</b>	Clothes or sports goods 44%
<b>Most bought services</b>	Holiday accommodation 37%  Events tickets 37%

<b>VAT Threshold</b>	35.000
<b>VAT Rate</b>	23%
<b>Reduced VAT Rate</b>	0% , 4.8%, 9%, 13.5%
<b>LEGISLATION</b>	
<b>Contract information</b>	Consumers rights directive; <a href="https://www.ccpc.ie/business/help-for-business/guidelines-for-business/consumer-rights-directive/">https://www.ccpc.ie/business/help-for-business/guidelines-for-business/consumer-rights-directive/</a>
<b>Pricing and payments</b>	<a href="https://www.ccpc.ie/business/help-for-business/guidelines-for-business/consumer-rights-directive/">https://www.ccpc.ie/business/help-for-business/guidelines-for-business/consumer-rights-directive/</a>
<b>Shipping and delivery</b>	<a href="http://europa.eu/youreurope/citizens/consumers/shopping/shipping-delivery/index_en.htm">http://europa.eu/youreurope/citizens/consumers/shopping/shipping-delivery/index_en.htm</a>
<b>Guarantees and returns</b>	<a href="http://europa.eu/youreurope/citizens/consumers/shopping/guarantees-returns/faq/index_en.htm">http://europa.eu/youreurope/citizens/consumers/shopping/guarantees-returns/faq/index_en.htm</a>  <a href="https://www.ccpc.ie/business/help-for-business/guidelines-for-business/consumer-rights-directive/">https://www.ccpc.ie/business/help-for-business/guidelines-for-business/consumer-rights-directive/</a>
<b>Consumer rights</b>	Competition and Consumer Protection Commission:  <a href="https://www.ccpc.ie/consumers/shopping/buying-online/">https://www.ccpc.ie/consumers/shopping/buying-online/</a>  <a href="https://www.ccpc.ie/business/help-for-business/guidelines-for-business/consumer-rights-directive/">https://www.ccpc.ie/business/help-for-business/guidelines-for-business/consumer-rights-directive/</a>
<b>Privacy and Communication EC Directive / Anti-spam regulations</b>	Data protection:  <a href="https://www.dataprotection.ie/docs/Law-On-Data-Protection/m/795.htm">https://www.dataprotection.ie/docs/Law-On-Data-Protection/m/795.htm</a>  <a href="https://www.dataprotection.ie/docs/A-Consumer-Guide-to-Dealing-with-Unsolicited-Direct-Marketing/r/288.htm">https://www.dataprotection.ie/docs/A-Consumer-Guide-to-Dealing-with-Unsolicited-Direct-Marketing/r/288.htm</a>
<b>Leading e-commerce platforms in that country (national platforms – not the multinationals)</b>	



**Country name: ITALY**

<b>E-commerce turnover (2016)</b>	19.6bn €
<b>Online Population</b>	41.7 million (86% of population between 11 and 74 years old)
<b>E-shoppers (at least one purchase)</b>	19 million
<b>M-shoppers</b>	4 million (3 smartphones, 1 tablet)
<b>Age structure</b>	Intensive buyers: 35-44 years old (26%) and 45-54 years old (29%), more men than women
<b>Internet Access</b>	77% broadband
<b>Parcels sent annually</b>	Services: 45 million of orders on-line (236€ average ticket). Goods: 120 million of orders on-line (75€ average ticket).
<b>Estimated online businesses</b>	40,000
<b>Cross-border exchange (e-commerce)</b>	29% of general 2016 turnover (slightly 17% plus to 2015); 3.4 billion € (42% tourism, fashion 36%)  42% made in Italy (ordini sul abbigliamento all'estero)
<b>Growth rate for next coming years</b>	+18%
<b>Most bought products</b>	Hi-tech (2.9%), food (2.4%), publishing (2%), fashion (1.9%), home furniture (0.5%), beauty and health care (0.3%)
<b>Most bought services</b>	Tourism and leisure (74%), insurance (6%)
<b>VAT Threshold</b>	35.000€
<b>VAT Rate</b>	22%
<b>Reduced VAT Rate</b>	10%  4%
<b>LEGISLATION</b>	Consumer Code (see below Contract Information):  <a href="http://www.sviluppoeconomico.gov.it/index.php/it/component/content/article?id=2012688">http://www.sviluppoeconomico.gov.it/index.php/it/component/content/article?id=2012688</a>  All legislation: <a href="http://www.normattiva.it/ricerca/semplice">http://www.normattiva.it/ricerca/semplice</a>

<b>Contract information</b>	<p><u>Legal basis :</u></p> <p>Legislative decree 70/2003 on e-commerce (implementation directive EC 2000/31)</p> <p>Directive UE 2011/83 consumer rights</p> <p><u>Consumer Code:</u></p> <p>(Legislative Decree n.206, 6th September 2005), art.49 (list of information to be given to the customer).</p> <p>Information clear and understandable according to the general principle of transparency and clear indication on how the customer can apply for the right of withdrawal.</p> <p>Before sending the order on line, the seller must inform the potential customer that: the contract is concluded only after having pass all the intermediate steps; how the data will be stored; the eventual correction of mistakes before sending the order; the eventual adherence of the seller to codes of conduct; if there are other languages available besides Italian; what are the dispute-settlement instruments.</p>
<b>Pricing and payments</b>	<p>Directive UE 2011/83 consumer rights</p> <p>Consumer Code</p>
<b>VAT - Value Added Tax</b>	<p><u>B2C</u></p> <p>Selling on-line is considered as a provision of services.</p> <p>Italian final consumer: national TVA applied (22% or 10%).</p> <p>Foreign final consumer: (art.7-ter, DPR 633/72) VAT to be applied the one of the country of the final buyer.</p> <p>Release of receipt not compulsory if not expressly request by the consumer.</p> <p><u>B2B</u></p> <p>Inscription to VIES (electronic records of Italian Taxation Agency) in order to sell to other EU companies.</p> <p>Selling on-line is considered as a provision of services.</p> <p>Italian buyer: national TVA applied (22% or 10%).</p> <p>EU Foreign buyer: national TVA of the buyer's country applied.</p>

	Invoicing compulsory stating that the operation is not subject to VAT (art. 7-ter, comma 1, let. A – DPR 633/72):
<b>VAT threshold registration</b>	35.000€
<b>Shipping and delivery</b>	Consumer code  Delivery of goods within 30 days from the day of the conclusion of the contract, without any unjustified delay.
<b>Guarantees and returns</b>	Consumer code  If the seller complied with the obligation of information, the consumer's right of withdrawal can be exercised for goods within 10 working days from the delivery of the goods; for services within 10 working days since the conclusion of the contract.  If the seller did not comply with the obligation of information to the consumer, within 10 working days, either for goods and services, since the effective compliancy of the obligation and in any case within 3 months since the conclusion of the contract.  If the obligation not complied is referred specifically to the right of withdrawal: within 60 days for goods, and 90 days for services.
<b>Privacy and Communication EC Directive / Anti-spam regulations</b>	EC directives on privacy implemented by Legislative decree n. 196- 2003 "Codice in materia di protezione dei dati personali", which regulates also the spamming phenomenon
<b>Leading e-commerce platforms in that country (national platforms – not the multinationals)</b>	<a href="http://www.trenitalia.com/">http://www.trenitalia.com/</a> ; <a href="https://www.alitalia.com/it_it">https://www.alitalia.com/it_it</a>  <a href="http://www.snai.it">www.snai.it</a>  <a href="http://www.lottomatica.it">www.lottomatica.it</a>  <a href="https://www.eprice.it/">https://www.eprice.it/</a> <a href="http://www.lafeltrinelli.it/">http://www.lafeltrinelli.it/</a>  <a href="https://www.genertel.it/">https://www.genertel.it/</a>  <a href="https://www.unieuro.it/online/">https://www.unieuro.it/online/</a>  <a href="https://www.tim.it/">https://www.tim.it/</a>  <a href="https://www.bottegaverde.it/">https://www.bottegaverde.it/</a>

## Country characteristics

Behaviour of Italian e-buyers: **81% of them made at least one on-line purchase per month (annual average).** Specifically: 28,6% one or more per week; 51,4% one or more per months; 33,5% one or more every 3 month; 4,2% one or more per year. **One out of two Italian consumer purchases online at least 3 times per month**

Italian consumer is still **suspicious in using online purchase with credit card** (only 20%). The preferred methods of payment are PayPal (60%), prepaid cards Postepay (14%), cheques (4%) and bank transfer (2%).

Shipping: SDA and Italian Post (26%), DHL (17%), GLS (12%) Fedex-Tnt (6%).

Click and collect solution is preferred to the door delivery (less expensive).

Trusted certification: 82% of consumer declare to **verify the presence of seal and quality certificates** before buying on line, but half of them do not know the e-commerce existing certification. More known marks: **Trusted Shops (19%)**, Trustpilot (16%), Netcomm (16%), Feeday (12%) e eKomi (9%).

Italian consumer becomes **aware of new products and services** through: search engines, surfing randomly on the web, internet publicity. Social media: Facebook 96%, Instagram 29%, Twitter 23%, Google+ 23%, Pinterest 10%, Snapchat 7%, Tumblr 6%.

## Sources

- <http://www.agcm.it/consumatore/consumatore-competenza/4524-decreto-legislativo-6-settembre-2005-n-206-codice-del-consumo.html>
- <http://www.conorzionetcomm.it/>
- <https://www.casaleggio.it/e-commerce-ranking/>
- Il negozio nell'era di Internet - Guide Le Bussole
- <https://www.agendadigitale.eu/>

**Country name: MALTA**

<b>E-commerce turnover</b>	<ul style="list-style-type: none"> <li>• €40 million (as at 2014 NSO Statistics)</li> </ul>
<b>Online Population</b>	<ul style="list-style-type: none"> <li>• 81% of the Maltese population (18 &amp; over) are internet users.</li> </ul>
<b>E-shoppers</b>	<ul style="list-style-type: none"> <li>• 59% of Maltese that access/use the internet on their mobile, consult on products and/or compare prices whilst purchasing from a shop.</li> <li>• 63% of the Maltese population (18 &amp; over) or 78% of internet users</li> </ul>
<b>M-shoppers</b>	<ul style="list-style-type: none"> <li>• 8% of internet users use their mobile as their preferred research channel before purchasing products or services.</li> <li>• 51% of e-commerce users, use their mobile to buy online (however it must be noted that for the majority, the mobile is their 2nd or 3rd preferred device).</li> <li>• In addition, 33% of e-commerce users, use their tablet to buy online (however it must be noted that for the majority, the tablet is their 2nd or 3rd preferred device).</li> </ul>
<b>Age structure</b>	<p>18 – 29yrs: 27%</p> <p>30 – 39yrs: 26%</p> <p>40 – 49yrs: 16%</p> <p>50 – 65yrs: 14%</p> <p>66+: 17%</p>
<b>Internet Access</b>	81% of 18+ population
<b>Parcels sent Annually</b>	<p>Number of parcels: 123,321.</p> <p>52% of population claim to have received a parcel within the last 12 months.</p> <p>Whilst 28% of population claim to have sent a parcel.</p>
<b>Estimated online businesses</b>	<a href="http://www.mca.org.mt/sites/default/files/InternetandeCommerceUsbyConsumers2017.pdf">http://www.mca.org.mt/sites/default/files/InternetandeCommerceUsbyConsumers2017.pdf</a>
<b>Cross-border exchange (e-commerce)</b>	44%
<b>Growth rate for next coming years</b>	10%

<b>Most bought products</b>	<ul style="list-style-type: none"> <li>- Clothes/Shoes (incl. sportswear)</li> <li>- IT and electronic good</li> <li>- Books</li> <li>- Jewellery / Fashion accessories (including belts, bags, hats etc.)</li> <li>- Cosmetics/Perfume/Skincare products</li> <li>- Household goods</li> <li>- Spare parts</li> <li>- Toys</li> </ul>
<b>Most bought services</b>	<p>Travel: Flight tickets and hotels</p> <ul style="list-style-type: none"> <li>- Travel package and car rentals</li> <li>- Insurances</li> <li>- Event tickets</li> </ul>
<b>VAT Threshold</b>	€35,000
<b>VAT Rate</b>	18%
<b>Reduced VAT Rate</b>	5%
<b>LEGISLATION</b>	
<b>Contract information</b>	<a href="http://www.justiceservices.gov.mt/DownloadDocument.aspx?app=lom&amp;itemid=8892">http://www.justiceservices.gov.mt/DownloadDocument.aspx?app=lom&amp;itemid=8892</a>
<b>Pricing and payments</b>	<p>Electronic Commerce Act - Chapter 426 of the Laws of Malta:</p> <p><a href="http://www.justiceservices.gov.mt/DownloadDocument.aspx?app=lom&amp;itemid=8892&amp;l=1">http://www.justiceservices.gov.mt/DownloadDocument.aspx?app=lom&amp;itemid=8892&amp;l=1</a></p>
<b>VAT - Value Added Tax</b>	<a href="http://vat.gov.mt/en/VAT-Information/VAT-Legislation/Pages/VAT-Legislation.aspx">http://vat.gov.mt/en/VAT-Information/VAT-Legislation/Pages/VAT-Legislation.aspx</a>
<b>VAT threshold registration</b>	<a href="http://vat.gov.mt/en/VAT-Information/VAT-Legislation/Pages/VAT-Legislation.aspx">http://vat.gov.mt/en/VAT-Information/VAT-Legislation/Pages/VAT-Legislation.aspx</a>
<b>Shipping and delivery</b>	<a href="http://www.justiceservices.gov.mt/DownloadDocument.aspx?app=lom&amp;itemid=8845">http://www.justiceservices.gov.mt/DownloadDocument.aspx?app=lom&amp;itemid=8845</a>
<b>Guarantees and returns</b>	<a href="http://www.justiceservices.gov.mt/DownloadDocument.aspx?app=lom&amp;itemid=8845">http://www.justiceservices.gov.mt/DownloadDocument.aspx?app=lom&amp;itemid=8845</a>
<b>Consumer rights</b>	<a href="http://www.justiceservices.gov.mt/DownloadDocument.aspx?app=lom&amp;itemid=12140...">http://www.justiceservices.gov.mt/DownloadDocument.aspx?app=lom&amp;itemid=12140...</a>
<b>Privacy and</b>	<a href="http://www.justiceservices.gov.mt/DownloadDocument.aspx?app=lom&amp;itemid=12140...">http://www.justiceservices.gov.mt/DownloadDocument.aspx?app=lom&amp;itemid=12140...</a>

<b>Communication EC Directive / Anti-spam regulations</b>	<a href="#">om&amp;itemid=8866</a> <a href="http://justiceservices.gov.mt/DownloadDocument.aspx?app=lom&amp;itemid=8906&amp;l=1">http://justiceservices.gov.mt/DownloadDocument.aspx?app=lom&amp;itemid=8906&amp;l=1</a>
<b>Leading e-commerce platforms in that country (national platforms – not the multinationals)</b>	Amazon

Source: *Internet & eCommerce use by Consumers - MCA 2017*

<https://www.mca.org.mt/e-commerce/national-e-commerce-strategy-2014-2020>

**Country name: POLAND**

<b>E-commerce turnover (2016)</b>	10 bn EUR
<b>Online Population</b>	25,8 million
<b>E-shoppers (2015)</b>	13,67 million
<b>M-shoppers</b>	152% of the Polish population have access to a mobile connection; Over 8% of e-commerce traffic is on mobile devices.
<b>Age structure</b>	Total: 38,5 mln <ul style="list-style-type: none"> <li>- 0-14 years: 14.72%</li> <li>- 15-24 years: 11.11%</li> <li>- 25-54 years: 43.5%</li> <li>- 55-64 years: 14.42%</li> <li>- 65 years and over: 16.26%</li> </ul>
<b>Internet Access</b>	Households with internet access- about 80%
<b>Parcels sent Annually</b>	Courier and parcel delivery forecast 2018: value of the market 6,4 bln PLN (about 440 mln parcels).
<b>Estimated online businesses</b>	About 20 000 online shops.
<b>Cross-border exchange (e-commerce)</b>	10% of polish internet users buys in foreign online shops. Most popular are: eBay, Aliexpress, Amazon, Alibaba.
<b>Growth rate for next coming years</b>	The current value of the market can be estimated at nearly 10 billion Euro with a forecast to double in size within the next few years.
<b>Most bought products</b>	<ul style="list-style-type: none"> <li>• Clothing</li> <li>• Books</li> <li>• Home electronics</li> </ul>
<b>Most bought services</b>	<ul style="list-style-type: none"> <li>• Travel</li> <li>• Insurance</li> </ul>
<b>VAT Threshold</b>	200 000 PLN – about 50 000 EUR
<b>VAT Rate</b>	23%
<b>Reduced VAT Rate</b>	8% 5%
<b>LEGISLATION</b>	
<b>Contract information</b>	<a href="http://isap.sejm.gov.pl/DetailsServlet?id=wdu20021441204">http://isap.sejm.gov.pl/DetailsServlet?id=wdu20021441204</a>
<b>Pricing and payments</b>	<a href="http://isap.sejm.gov.pl/DetailsServlet?id=wdu20021441204">http://isap.sejm.gov.pl/DetailsServlet?id=wdu20021441204</a>



<b>VAT - Value Added Tax</b>	<a href="http://isap.sejm.gov.pl/DetailsServlet?id=WDU20040540535">http://isap.sejm.gov.pl/DetailsServlet?id=WDU20040540535</a>
<b>VAT threshold registration</b>	<a href="http://isap.sejm.gov.pl/DetailsServlet?id=WDU20040540535">http://isap.sejm.gov.pl/DetailsServlet?id=WDU20040540535</a>
<b>Shipping and delivery</b>	<a href="http://isap.sejm.gov.pl/DetailsServlet?id=WDU20120001529">http://isap.sejm.gov.pl/DetailsServlet?id=WDU20120001529</a>
<b>Guarantees and returns</b>	<a href="https://prawakonsumenta.uokik.gov.pl/reklamacje/rekojmia/">https://prawakonsumenta.uokik.gov.pl/reklamacje/rekojmia/</a> <a href="https://prawakonsumenta.uokik.gov.pl/reklamacje/gwarancja/">https://prawakonsumenta.uokik.gov.pl/reklamacje/gwarancja/</a>
<b>Consumer rights</b>	<a href="https://prawakonsumenta.uokik.gov.pl/wp-content/uploads/2015/03/Ustawa_o_prawach_konsumenta.pdf">https://prawakonsumenta.uokik.gov.pl/wp-content/uploads/2015/03/Ustawa_o_prawach_konsumenta.pdf</a>
<b>Privacy and Communication EC Directive / Anti-spam regulations</b>	<a href="http://isap.sejm.gov.pl/Download?id=WDU20041711800&amp;type=3">http://isap.sejm.gov.pl/Download?id=WDU20041711800&amp;type=3</a> <a href="https://prawakonsumenta.uokik.gov.pl/wp-content/uploads/2015/03/Ustawa_o_prawach_konsumenta.pdf">https://prawakonsumenta.uokik.gov.pl/wp-content/uploads/2015/03/Ustawa_o_prawach_konsumenta.pdf</a>
<b>Leading e-commerce platforms in that country (national platforms – not the multinationals)</b>	Allegro <a href="http://www.allegro.pl">www.allegro.pl</a> Ceneo <a href="http://www.ceneo.pl">www.ceneo.pl</a> RTV Euro AGD <a href="http://www.euro.com.pl">www.euro.com.pl</a> Skapiec <a href="http://www.skapiec.pl">www.skapiec.pl</a> Empik <a href="http://www.empik.com">www.empik.com</a> Morele <a href="http://www.morele.net">www.morele.net</a> OLX <a href="http://www.olx.pl">www.olx.pl</a>

## Country specifics

- Poland was the fastest growing e-commerce market within the entire European Union in 2016
- Consumers are open to use mobiles and prefer mobiles to tablets i.e. high potential for mobile purchase.
- Huge potential for m-commerce in Poland
- Since Poles like auction services, almost half of e-shops channel their sales also through auction websites.
- The most popular auction site in Poland is Allegro, with over 50% market share.
- Ebay and Amazon are much less popular than Allegro.
- OLX platform is growing fast
- The vast majority of online shopping is done locally in Poland
- Poles prefer courier delivery, followed by postal delivery to home or place of work, and delivery to an automatic pick-up point (i.e. [www.paczkomaty.pl](http://www.paczkomaty.pl))
- Preferred payment methods are: bank transfer, cash upon delivery, PayPal and similar services like [www.payu.pl](http://www.payu.pl)

- Average annual shopping cart is about 535 EUR
- Nearly half of Polish online customers makes at least one purchase per month
- Price, quality and delivery time are top factors for customers
- Polish consumer uses price comparison platforms, like [www.ceneo.pl](http://www.ceneo.pl)
- Support in Polish language is highly welcome and sometimes compulsory
- Polish consumer likes to research in the shops and then go online to find the product with attractive price

## Sources:

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- c) E-commerce in Poland. Report for foreign investors: [https://ecommercepolska.pl/files/1414/2537/4456/Ecommerce\\_for\\_foreign\\_investors.pdf](https://ecommercepolska.pl/files/1414/2537/4456/Ecommerce_for_foreign_investors.pdf)
- d) Breakthroughs in Polish e-commerce in 2016: <https://www.gemius.com/e-commerce-news/e-commerce-in-poland-overview-of-2016-and-forecasts-for-2017.html>
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- i) The impact of e-commerce development on the warehouse space market in Poland: <https://www.degruyter.com/downloadpdf/j/jec.2016.13.issue-2/jec-2016-0020/jec-2016-0020.pdf>
- j) Analysis of purchasing behaviour of Polish e-customers: [http://ac.els-cdn.com/S1877050915028902/1-s2.0-S1877050915028902-main.pdf?\\_tid=f42e567c-4d0b-11e7-9e72-00000aacb35d&acdnat=1497010119\\_944a6633ada717481fd0924c4c4b5d64](http://ac.els-cdn.com/S1877050915028902/1-s2.0-S1877050915028902-main.pdf?_tid=f42e567c-4d0b-11e7-9e72-00000aacb35d&acdnat=1497010119_944a6633ada717481fd0924c4c4b5d64)
- k) [http://ec.europa.eu/eurostat/statistics-explained/index.php/File:Households\\_with\\_internet\\_access,\\_2010\\_and\\_2016\\_\(as\\_%25\\_of\\_all\\_households\)\\_F2.png](http://ec.europa.eu/eurostat/statistics-explained/index.php/File:Households_with_internet_access,_2010_and_2016_(as_%25_of_all_households)_F2.png)
- l) <https://ehandelmag.com/wzrost-rynku-uslug-paczkowych-i-poczta-polska,1625>
- m) <https://www.forbes.pl/technologie/rozwoj-rynku-e-commerce-w-polsce/t0jdjmg>
- n) <https://poradnikprzedsiębiorcy.pl/-limit-zwolnienia-podmiotowego-w-vat>
- o) <https://2performant.com/blog/tips-to-sell-online-in-poland-e-commerce-market/>

**Country name: UNITED KINGDOM**

E-commerce turnover	€157bn
Online Population	49.8M
E-shoppers	43.4M
M-shoppers	10M
Age structure	25-54 years old (40.9%)
Internet Access	92%
Growth rate for next coming years	10-14%
Most bought products	<p>Clothing</p> <p>Shoes &amp; Lifestyle</p> <p>Media &amp; entertainment</p> <p>Information technology</p> <p>Home &amp; Garden</p> <p>Telecom</p> <p>Food/Near food</p> <p>Health &amp; Beauty</p> <p>Household electronics</p>
Most bought services	<p>Travel: Flight Tickets and Hotels</p> <p>Travel: Package Travel and Private Transport</p> <p>Insurances</p> <p>Event Tickets</p>
<b>Best hosted platforms</b>	<p>Woocommerce (+Wordpress): <a href="https://woocommerce.com/">https://woocommerce.com/</a></p> <p>Magento : <a href="https://magento.com/">https://magento.com/</a></p> <p>Shopify : <a href="https://www.shopify.co.uk/">https://www.shopify.co.uk/</a></p> <p>Virtuemart - <a href="http://virtuemart.net">virtuemart.net</a></p>
<b>Best self-hosted platforms</b>	<p>1&amp;1: <a href="https://www.1and1.co.uk">https://www.1and1.co.uk</a></p>

	<p>123-reg: <a href="http://www.123-reg.co.uk">www.123-reg.co.uk</a></p> <p>Heart Internet: <a href="https://www.heartinternet.uk">https://www.heartinternet.uk</a></p> <p>Go Daddy: <a href="https://uk.godaddy.com/">https://uk.godaddy.com/</a></p> <p>Planet Hippo : <a href="http://www.planethippo.co.uk">www.planethippo.co.uk</a></p>
<b>Most used e-commerce platforms</b>	<p><a href="http://www.Amazon.co.uk">www.Amazon.co.uk</a></p> <p><a href="http://www.Ebay.co.uk">www.Ebay.co.uk</a></p> <p><a href="http://www.Homebase.co.uk">www.Homebase.co.uk</a></p> <p><a href="http://www.hm.com">www.hm.com</a></p> <p><a href="http://www.Asos.com">www.Asos.com</a></p> <p><a href="http://www.DIY.com">www.DIY.com</a></p> <p><a href="http://www.Screwfix.com">www.Screwfix.com</a></p> <p><a href="http://www.houseoffraser.co.uk">www.houseoffraser.co.uk</a></p>
<b>List to all e-market places</b>	<p>Amazon : <a href="https://www.amazon.fr/">https://www.amazon.fr/</a></p> <p>Cdiscount : <a href="http://www.cdiscount.com/">http://www.cdiscount.com/</a></p> <p>Ebay : <a href="http://www.ebay.fr">http://www.ebay.fr</a></p>
<b>VAT Threshold</b>	£70K
<b>VAT Rate</b>	20%
<b>Reduced VAT Rate</b>	<a href="https://www.gov.uk/vat-rates">https://www.gov.uk/vat-rates</a>

## Country characteristics

28% of young British shoppers (aged 16 - 21) browse online stores, even when they do not have a product in mind. For adult shoppers (aged 22 - 65) this is 12%.

Make sure that credit cards are your main payment method. UK customers are unfamiliar with processing Bank Transfers and Cash on Delivery.

You should convert the costs of products into British Pounds. UK customers are often charged by banks for buying online in Euros.

The UK is among the top ranking countries for foreign web customers. Make sure your website is available not only to local but also to foreign customers in terms of language and usability.

Do not use shipping companies that do not offer a tracking number. UK customers like to know where their goods are during transit.

Not having a contact centre in the UK might annoy customers, as it is expensive to ring and post returns to mainland Europe.

Do not take UK customers for granted. Their expectations and standards are very high and they will only stick with your company and / or product as long as these are met.

Consumers respond well to advertising and will buy if they see an advantage, such as price, quality, superior design, branding or environmental benefits. After-sales service is important as consumers do not hesitate to complain and defend their rights.

For British consumers, it is important that they are not charged any shipping costs. They attach more value to this than to fast delivery.

Click and collect is an important way of logistics in the UK.

If the threshold is not exceeded, but the applicable VAT rate of the country of arrival is lower than the VAT rate of the country where the transport begins, the supplier could nevertheless opt to account for VAT of the country of arrival. Please note that this is only possible when certain conditions have been fulfilled.

## Tips

- DON'T: exclude your liability in your terms and conditions
- DON'T: use penalty clauses that are disproportionate in your terms and conditions
- DON'T: only use methods of payment that involve costs. At least one of the methods has to be free of any costs.
- DON'T: only place your terms and conditions on your website, as that is not enough. The customer needs to accept them.

- DO: notice that the consumer must explicitly acknowledge any obligation to pay (for example, a button that says 'pay now'). This is the case, even if taking payment is to be deferred (e.g. if preceded by a free trial period)
- DO: provide the following information when applicable: all forms of additional costs, the complaint handling policy, billing periods, after-sale customer assistance, existence of relevant codes of conduct, the duration of the contract, conditions about payments in advance, and in case of digital content: technical aspects and compatibility. These are legally required when applicable
- DO: enable payment using the biggest credit card companies
- DO: refund all costs in case customers use their right to cancel or withdraw. This includes the costs charged for payment and delivery, except if a specific method of delivery is requested by the customer
- DO: mention that the customer bears the direct costs of returning goods, unless agreed otherwise. If not mentioned, the trader has to bear those costs

### **Sources:**

- Ecommerce Foundation, [www.ecommercefoundation.org/reports](http://www.ecommercefoundation.org/reports)
- E-corner: <http://www.ecorner.com.au/FAQs-Questions-Ideas-Centre/Costs-Issues-Starting-An-eCommerce-Online-Business#.WUKQB-vyvIU>

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