



GLOBAL E-COMMERCE

Digital Payments Landscape Guide

The rise of alternative payment methods in global e-commerce

The cashless society has been a long time in the making, and exciting developments are leading to the rise in Alternative Payment Methods (APMs). With 96 percent of Americans, 95 percent of Brits, 93 percent of Germans, and 72 percent of South Koreans shopping online, credit cards still claim the most significant share of all e-commerce transactions.

With hundreds of APMs emerging around the world, it's estimated that 55 percent of all e-commerce transactions will be made using APMs by 2019.

While PayPal may be one of the most widely recognized alternative payment methods in many western countries, Alipay and WeChat Pay dominate the Chinese market.

Globally, there are over 200 digital wallets and APMs. So, if you're not currently offering online buyers a variety of payment options, you could cause preventable payment friction and miss out on increased revenue opportunities.

Are you thinking of expanding to global markets?
Take a look at our country insight.

E-commerce and payment mix insight

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Australia

The Australia Post e-commerce market 2017 update showed a record year for online shopping, with Australians spending \$21.3 billion on physical goods, a 19.2% uptick from 2016.

E-commerce spending growth significantly outperformed traditional retail spending, up 10.2% compared to 3.3%.

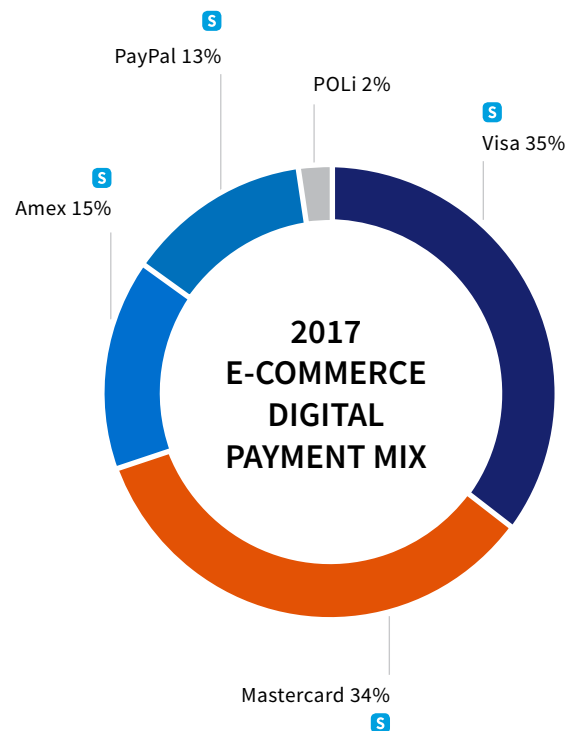
Domestic spend represented 79% of the online market in 2016, showing a growth rate of 11% compared to 7.3% for international spend.

2017 population
24.4M
Aged 15+: 19.8M

Estimated 2018 digital buyers
12.9M

2016 GDP
US\$1.2T

Estimated 2018 total retail e-commerce sales
US\$23.9B



Sources
Australia Post, NAB Online Retail Sales Index, eMarketer, United Nations, World Bank, Delego partners

“Close to 75% of online shoppers make purchases with a mobile device.”

Brazil B2C E-Commerce Market 2017
 Researchandmarkets.com



Brazil

Brazil is the largest e-commerce market in LATAM, and a leader among global emerging markets.

According to Statista, the Internet penetration rate is forecast to grow to about 61% in 2021.

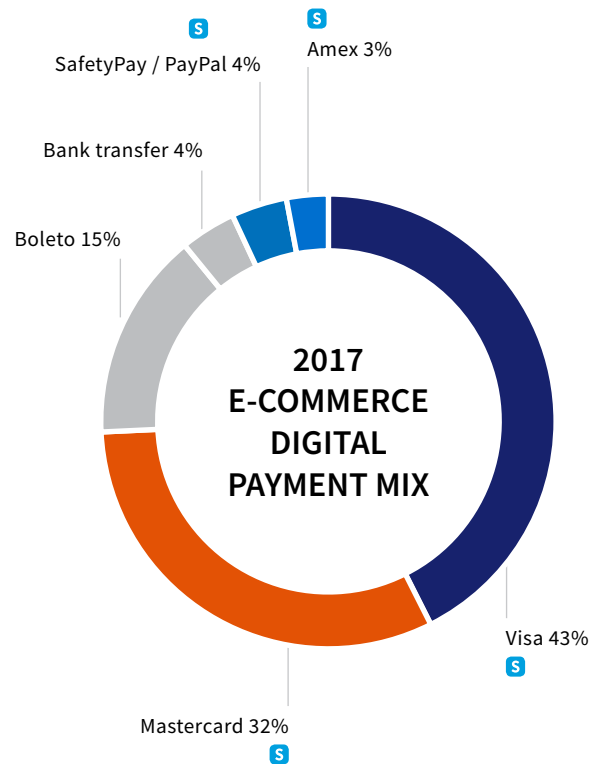
Research published by eBit shows that in 2016 Brazilian e-consumers spent US\$2.4 billion in cross-border websites, which represents an increase of 17% compared to 2015.

2017 population
 209.3M
 Aged 15+: 163.2M

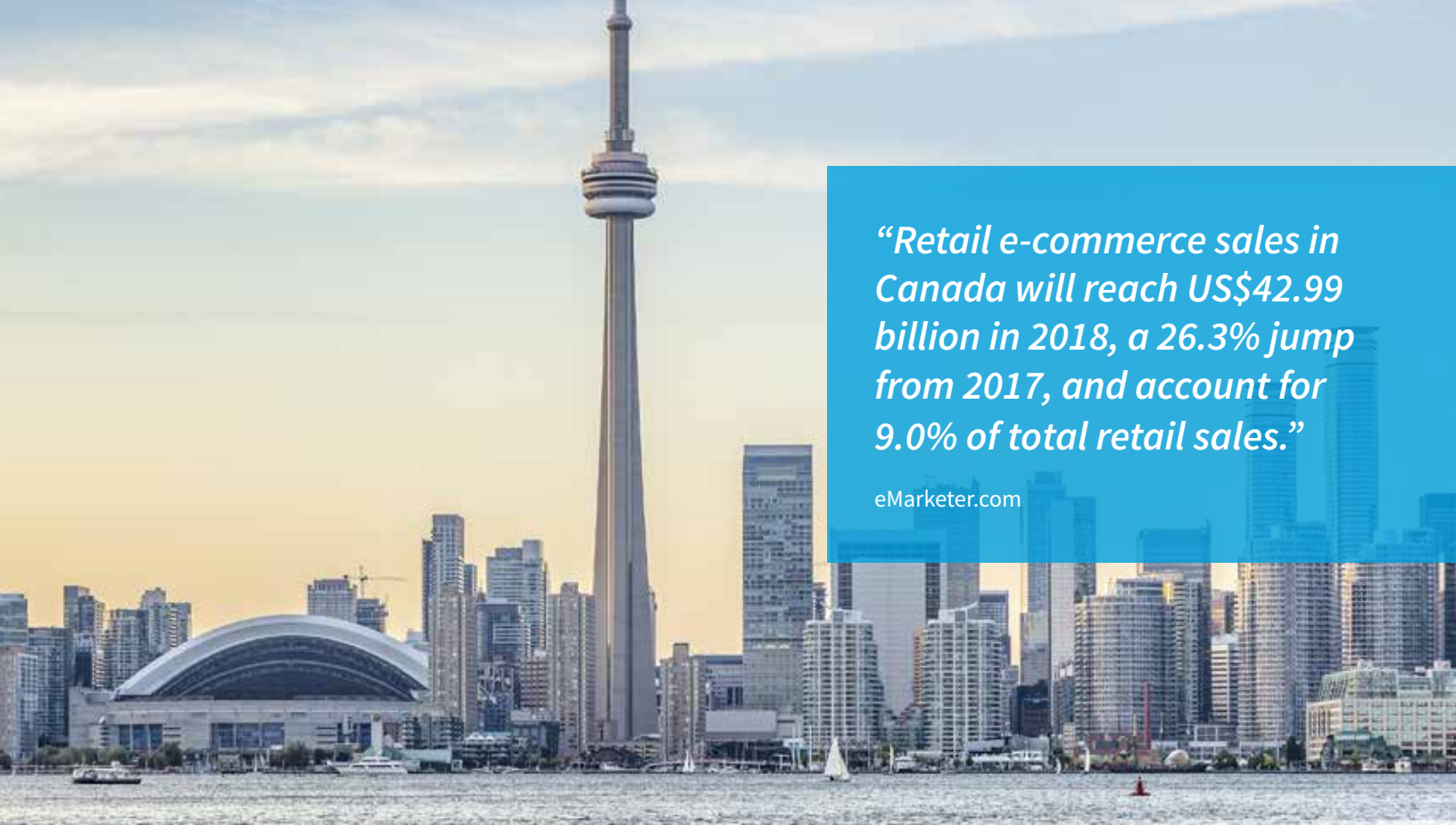
Estimated 2018 digital buyers
 47.3M

2016 GDP
 US\$1.8T

Estimated 2018 total retail e-commerce sales
 US\$27.1B



Sources
 Researchandmarkets.com, Statista, eMarketer, United Nations, World Bank, Delego partners



“Retail e-commerce sales in Canada will reach US\$42.99 billion in 2018, a 26.3% jump from 2017, and account for 9.0% of total retail sales.”

eMarketer.com



Canada

Canada’s e-commerce market is relatively strong. It is predicted that there will be 22.5 million digital buyers by the end of 2018, a 10% growth from 2014 where 20.2 million shopped online.

Canadians shop more abroad than domestically, with 67% of digital shoppers purchasing internationally. Top cross-border purchases are made in the U.S. (62%) and China (19%).

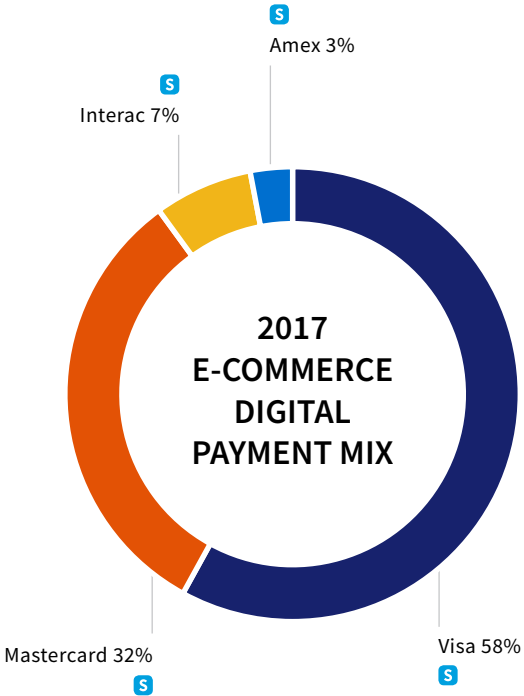
In 2012, B2B e-commerce was 2.1x stronger than B2C e-commerce sales in Canada.

2017 population
36.6M
Aged 15+: 30.7M

Estimated 2018 digital buyers
22.5M

2016 GDP
US\$1.54T

Estimated 2018 total retail e-commerce sales
US\$39.8B



Sources
Statista.com, eMarketer, United Nations, World Bank, Delego partners



Chile

According to data from Santiago's chamber of commerce, from 2012 to 2017, e-commerce has more than doubled in Chile. In 2017, e-Commerce grew by 20% and forecasts show a 35% growth in 2018.

In 2016, Chile's digital economy accounts for 3% of GDP, and by 2020, it is estimated to increase to nearly 4.5%.

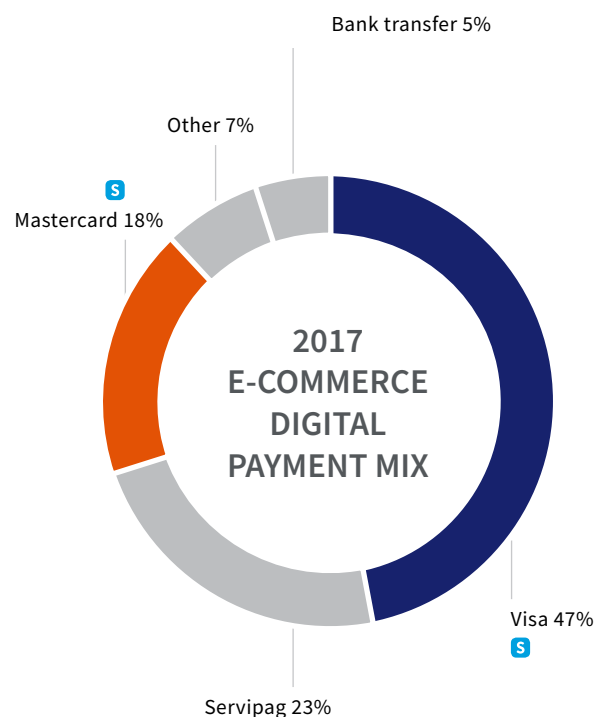
More than 15 million people are connected in Chile, of which 5.5 million make purchases online.

2017 population
18M
Aged 15+: 14.4M

Estimated 2018 digital buyers
5.5M

2016 GDP
US\$247B

Estimated 2016 total retail e-commerce sales
US\$7.4B



Sources
Export.gov, Santiago Chamber of Commerce, eMarketer, United Nations, World Bank, Delego partners

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“Chinese consumers are among the most eager to adopt e-commerce across all markets worldwide.”

James Yan
Research Director at Counterpoint Research



China

China has the largest e-commerce market in the world, and continues to see high double-digit growth year on year. User penetration is at 46.8% in 2018 and is expected to hit 67.0% in 2022.

According to China’s National Bureau of Statistics, in 2017, Chinese consumers are spending more than ever: 43% more than 2013. That’s leaps ahead when comparing 24% growth in the US and 33% globally.

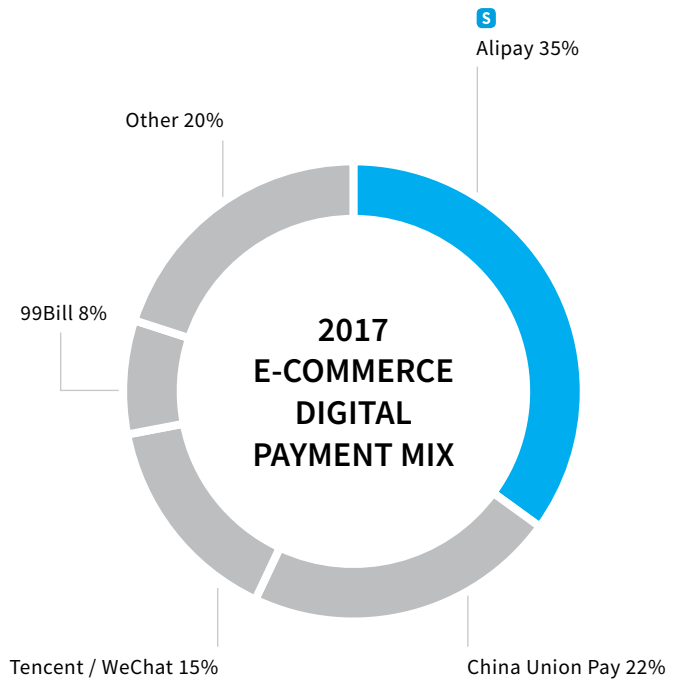
PwC’s Total Retail 2017 Survey shows that 80% of consumers in China are willing to pay using their mobile devices, compared to 49% globally.

2017 population
1.41T
Aged 15+: 1.16T

Estimated 2018 digital buyers
556.6M

2016 GDP
US\$11.2T

Estimated 2018 total retail e-commerce sales
US\$1.57T



Sources
PwC, Counterpoint, World Economic Forum, eMarketer, United Nations, World Bank, Delego partners



France

According to eshopworld.com, there are nearly 38 million e-commerce users in France today, with an additional 4.3 million users expected to be shopping online by 2022.

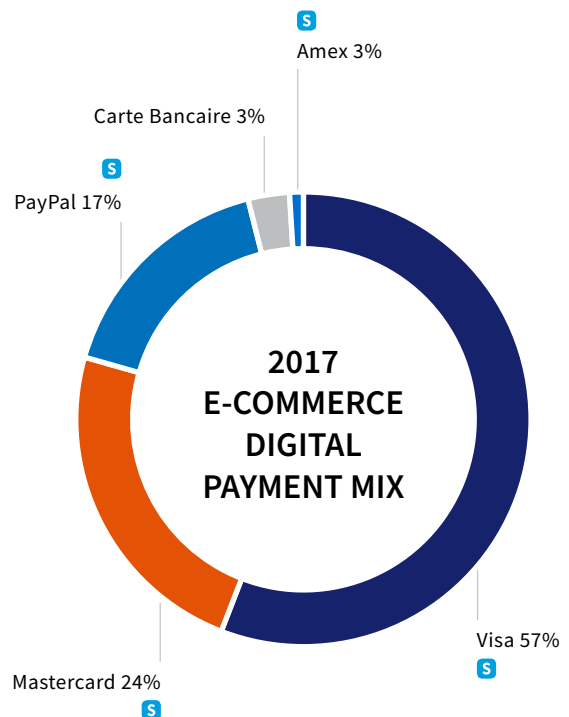
Internet penetration in France is currently 81.3%, and should reach 82.5% by 2022. Smartphone penetration is substantially less at 69.1%, but is projected to grow to 78.5% in the next four years.

2017 population
65M
Aged 15+: 53.3M

Estimated 2018 digital buyers
31.9M

2016 GDP
US\$2.5T

Estimated 2018 total retail e-commerce sales
US\$53.2B



Sources
eshopworld.com, eMarketer, United Nations, World Bank, Delego partners

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“With e-commerce sales expected to rise to \$83 billion in 2018 (a growth of 34% from 2017,) Germany has one of the largest digital buyer populations in the world.”

Export.gov



Germany

E-commerce in Germany posted double-digit growth in 2017. Retail e-commerce increased by 10.9 percent to reach 58.5 billion euros at the end of 2017 - every eighth of a euro spent in the retail sector comes from e-commerce sales.

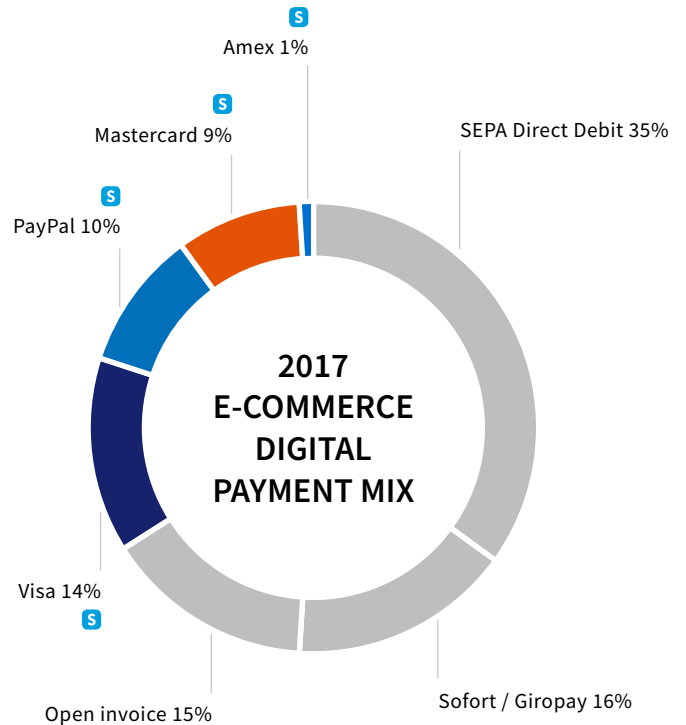
The A.T. Kearney Global Retail E-Commerce Index 2015 also identified Germany as Europe’s second largest online market behind the UK – but with almost triple the UK’s current growth potential.

2017 population
82.1M
Aged 15+: 71.4M

Estimated 2018 digital buyers
49.1M

2016 GDP
US\$3.5T

Estimated 2018 total retail e-commerce sales
US\$82.6B



Sources: Ecommerceneu.eu, Export.gov, atkearney.com, eMarketer, United Nations, World Bank, Delego partners



India

E-commerce in India has been on an upward growth trajectory and is expected to surpass the United States to become the second largest e-commerce market in the world by 2034.

India's e-commerce industry is expected to grow from US\$38.5B as of 2017 to US\$200B by 2026.

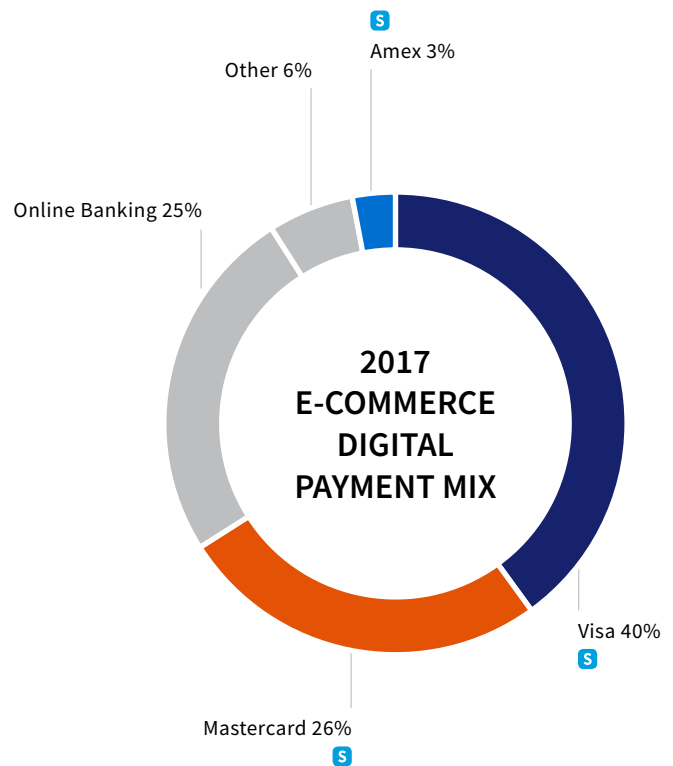
Much of the e-commerce growth has been triggered by increasing internet and mobile penetration. Internet penetration in India grew from just 4 percent in 2007 to early 35 percent in 2017.

2017 population
1.34T
Aged 15+: 964M

Estimated 2018 digital buyers
192.6M

2016 GDP
US\$2.26T

Estimated 2018 total retail e-commerce sales
US\$55.3B



Sources
ibef.org, eMarketer, United Nations, World Bank, Delego partners



Ireland

E-commerce sites in Ireland welcomed a third consecutive year of revenue growth in 2017 where total online sales increased by 45 percent year-on-year.

Mobile commerce is gaining more and more market share of Irish web traffic, with 51 percent coming from mobile in 2017.

Total Irish e-commerce revenue across all product categories is nearly 4 billion USD, and is expected to grow to 5.66 billion USD by 2021.

2017 population

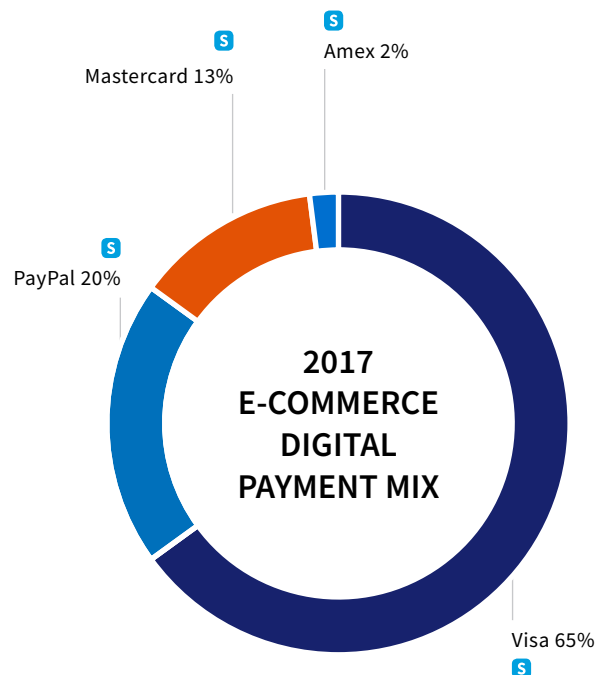
4.8M
Aged 15+: 3.7M

Estimated 2018 digital buyers

3.7M

2016 GDP
US\$304.8B

Estimated 2018 total retail e-commerce sales
US\$4B



Sources
Statista, eshopworld.com, eMarketer, United Nations, World Bank, Delego partners



Italy

Italy is the third largest economy in Europe. E-commerce is developing rapidly and has experienced an annual two-digit growth over the past five years. Although Italy's digital economy lags behind other major European countries, e-commerce continues its upward trend posting solid growth in B2C, B2B, C2C transactions.

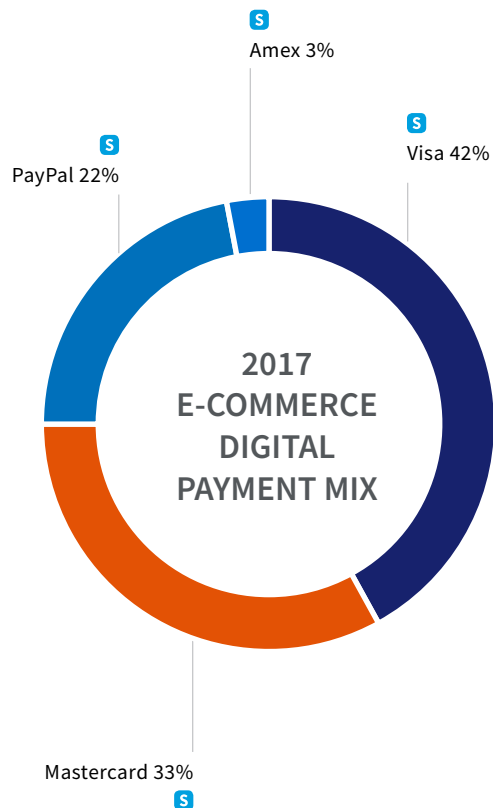
B2B e-commerce is integral in Italy. According to the Milan Polytechnic, in 2015 the estimated total value of B2B e-commerce roughly amounted to \$284 billion, equivalent to 10% of all B2B transactions.

2017 population
59.4M
Aged 15+: 19.8M

Estimated 2018 digital buyers
19M

2016 GDP
US\$1.86T

Estimated 2018 total retail e-commerce sales
US\$17.2B



Sources
Export.gov, eMarketer, United Nations, World Bank, DeleGo partners

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Japan

Japan is the world's third largest and one of the fastest growing e-commerce markets in the world. With Internet penetration estimated at 91% of its population, Japan represents a significant market opportunity for e-commerce.

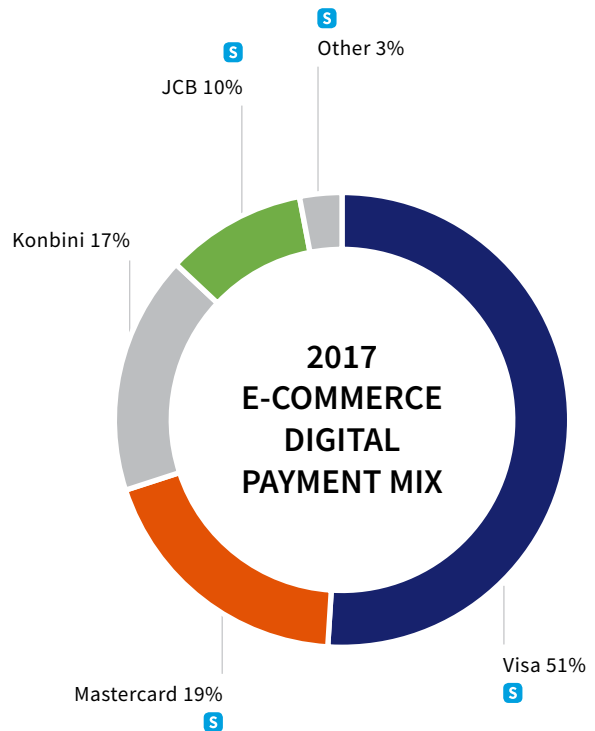
The one e-commerce trend that cannot be ignored is the rapid growth of mobile e-commerce transactions, accounting for nearly 60% of all purchases. An important consideration for those expanding to Japan is site responsiveness for mobile devices.

2017 population
127.5M
Aged 15+: 110.9M

Estimated 2018 digital buyers
80.3M

2016 GDP
US\$4.95T

Estimated 2018 total retail e-commerce sales
US\$112.5B



Sources
Export.gov, eMarketer, United Nations, World Bank, Delego partners

“E-commerce has grown at double-digit rates in the last five years and everything indicates that this trend is going to continue.”

Erick Pérez, President
Mexican Association of Online Sales (AMVO)



Mexico

In current sales of B2C e-commerce in LATAM, Mexico is second to Brazil and ahead of Argentina, but Mexico is expected to have the highest e-commerce sales growth rate, according to projections cited the Mexico B2C E-Commerce Markets 2017 report by Research and Markets.

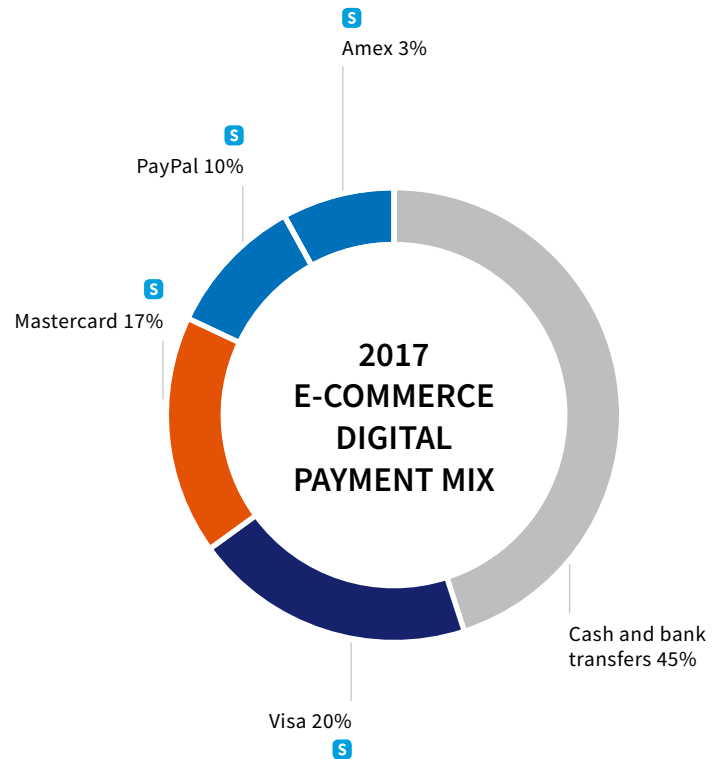
Mobile devices are being used for online purchases by nearly half of Internet shoppers.

2017 population
129.1M
Aged 15+: 94.2M

Estimated 2018 digital buyers
21.9M

2016 GDP
US\$1.05T

Estimated 2018 total retail e-commerce sales
US\$11B



Sources: Research and Markets, AMVO, eMarketer, United Nations, World Bank, Delego partners

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Netherlands

The Netherlands has 16.4 million internet users, which represents 97% of the total population. Nearly 14 million of those internet users are shopping online and over half of them made their purchases using a laptop/desktop in Q4 of 2017.

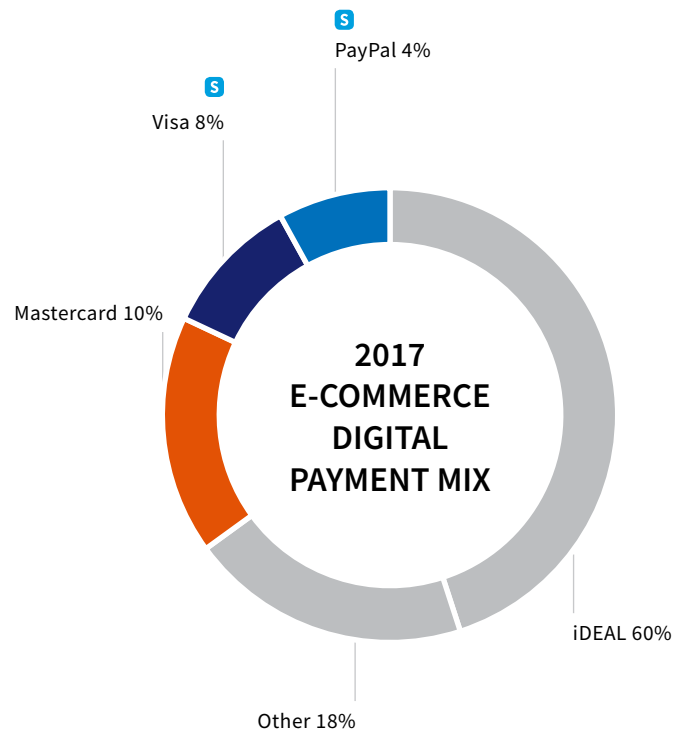
Smartphone penetration is at 73.6 percent, and is projected to grow to 85 percent in the next four years.

2017 population
17M
Aged 15+: 14.3M

Estimated 2018 digital buyers
13.9M

2016 GDP
US\$777.2B

Estimated 2018 total retail e-commerce sales
US\$12.1B



Sources
ecommerceneu.eu, eMarketer, United Nations, World Bank, Delego partners

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“User penetration is at 34.7% in 2018 and is expected to hit 43.3% in 2022.”

Statista.com



Russia

E-commerce only represents four percent of the total Russian retail market, including cross-border online sales.

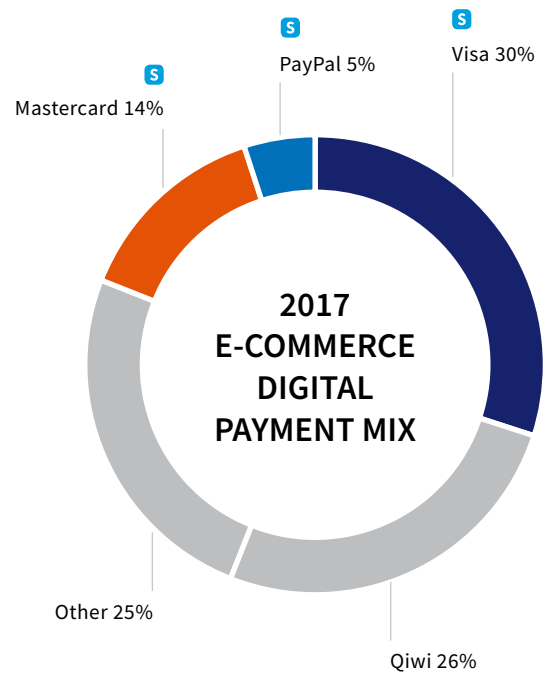
Russian consumers distrust the safety of e-commerce transactions. Cash on delivery is the main payment method (80 percent). The use of electronic payments is increasing slowly.

2017 population
144M
Aged 15+: 119.5M

Estimated 2018 digital buyers
36.6M

2016 GDP
US\$1.3T

Estimated 2018 total retail e-commerce sales
US\$30.4B



Sources: eMarketer, Statista, Ecommercenews.eu, United Nations, World Bank, Delego partners

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South Korea

South Korea is one of the biggest e-commerce markets in the world with strong technological and mobile adoption.

E-commerce in Korea is still enjoying double digit growth. In 2016, online shopping sales in South Korea grew 20.5 percent compared to the previous year.

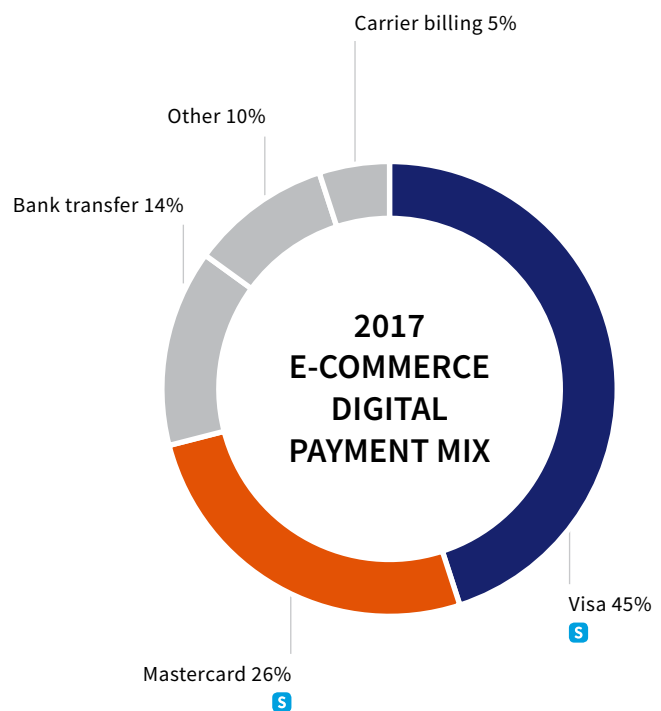
Despite the strong e-commerce sales, South Korea only accounts for a small percentage of digital buyers located in the Asia Pacific region.

2017 population
60M

Estimated 2018 digital buyers
29.8M

2016 GDP
US\$1.4T

Estimated 2018 total retail e-commerce sales
US\$50.6B



Sources
eMarketer, United Nations, World Bank, Delego partners



Spain

Spain is home to 46.4 million people with a total GDP of 1.2 trillion USD and GDP per capita of 27,551 USD, which is expected to reach 31,614 USD by 2022.

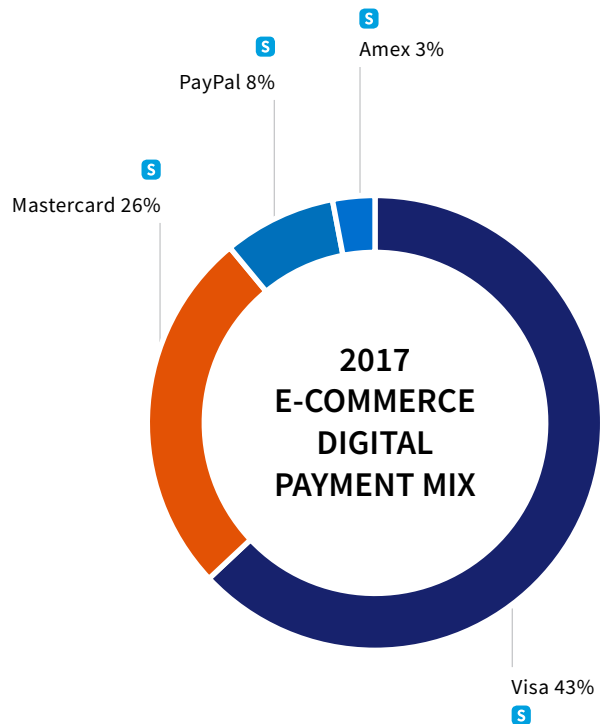
Total Spanish e-commerce sales across all product categories is 19.2 billion USD, and is expected to grow to 27.3 billion USD by 2022.

2017 population
46.4M
Aged 15+: 39.4M

Estimated 2018 digital buyers
24.8M

2016 GDP
US\$1.2T

Estimated 2018 total retail e-commerce sales
US\$19.2B



Sources: eshopworld.com, eMarketer, United Nations, World Bank, Delego partners



Sweden

Sweden users are experienced online shoppers and the frequency of their Internet purchases is increasing.

In 2016, Swedes have made significant purchases from China, a trend which will continue as long as shipping charges remain low.

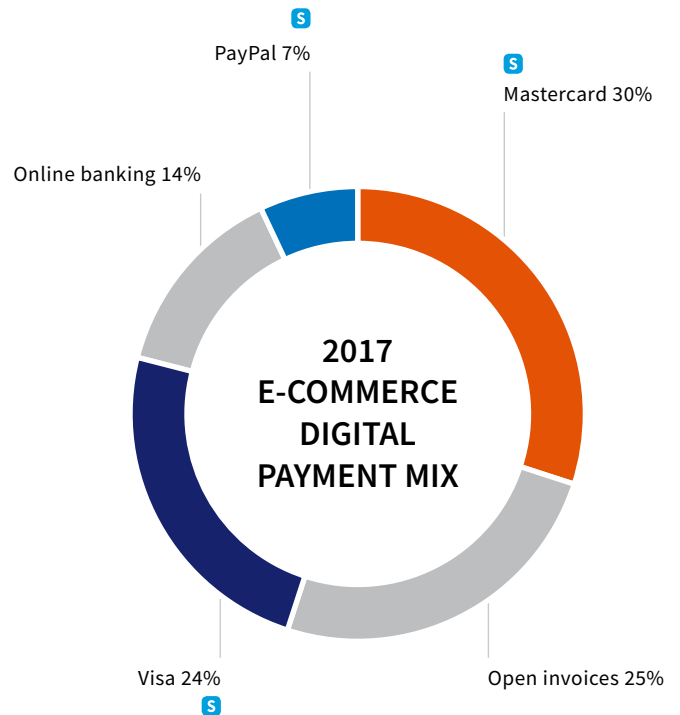
Carin Blom from Postnord believes that the most important factors for achieving e-commerce success in the Nordic region, especially in Sweden, are the ability to be agile, flexible, and remain relevant.

2017 population
9.9M
Aged 15+: 8.1M

Estimated 2018 digital buyers
5.8M

2016 GDP
US\$514B

Estimated 2018 total retail e-commerce sales
US\$12.3B



Sources
Postnord, eMarketer, United Nations, World Bank, Delego partners



Thailand

Thailand's e-commerce market amounts to US\$3.5B in 2018 and is expected to show an annual growth rate of over 13 percent resulting in a market volume of US\$6B in 2022.

User penetration has reached 54 percent in 2018 and is expected to hit nearly 65 percent in 2022.

The e-commerce market in Thailand is the second largest in Southeast Asia and it's expected to grow 22 percent annually until 2020.

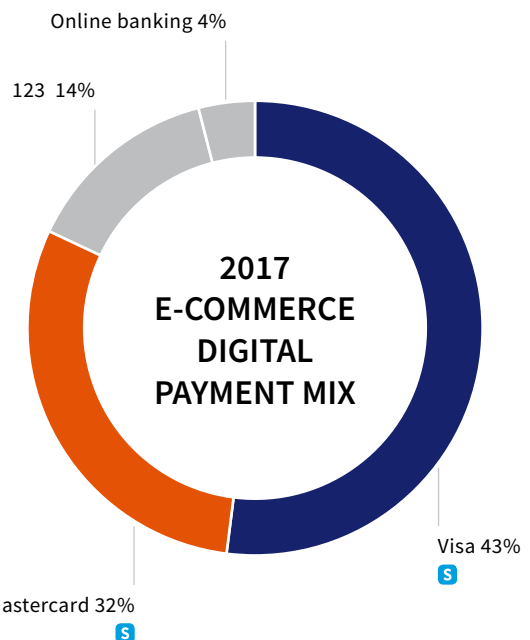
2017 population
69M
Aged 15+: 57.3M

Estimated 2018 digital buyers
37.3M

2016 GDP
US\$407B

Estimated 2018 total retail e-commerce sales
US\$3.5B

Sources
Statista, Export.gov, eMarketer, United Nations, World Bank, Delego partners



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Turkey

Turkey is home to over 80 million people with a total GDP of US\$864B and is ranked as the 13th richest country, according to the World Bank GDP per capita rankings.

There are currently 31.4 million e-commerce users in Turkey, with an additional 6.7 million expected to be shopping online by 2021.

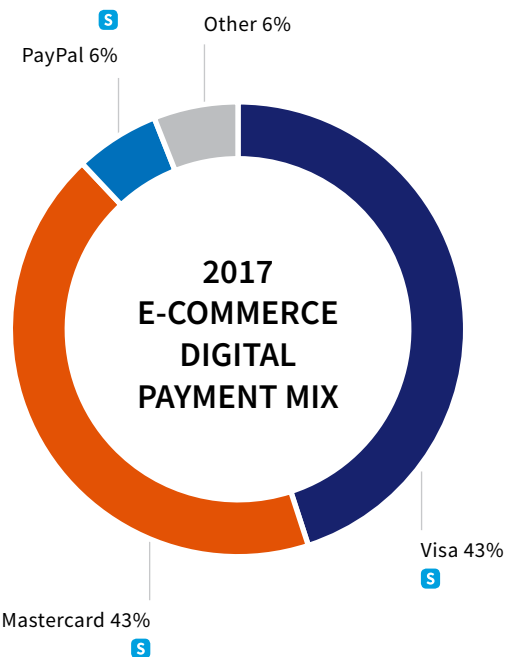
Internet penetration in Turkey is currently 65 percent, and should reach 74 percent by 2021. Mobile penetration is a little less at 52 percent, but is projected to grow to 69.5 percent in the next four years.

2017 population
80.7M
Aged 15+: 60.6M

Estimated 2018 digital buyers
31.4M

2016 GDP
US\$864B

Estimated 2018 total retail e-commerce sales
US\$5.85B



Sources
eshopworld.com, eMarketer, United Nations, World Bank, Delego partners

“By 2021, UK retail m-commerce sales will account for 51.7% of total retail e-commerce sales”

eMarketer



United Kingdom

The UK had the third largest e-commerce market in the world back in 2015. Since then, roughly 80 percent of UK internet users has shopped online, the highest online shopping penetration rate in Europe.

According to eMarketer, m-commerce sales in the UK are quickly approaching half of the country’s retail e-commerce market. By 2021, purchases made via mobile will account for 52 percent of total retail e-commerce sales, up from 43 percent in 2017.

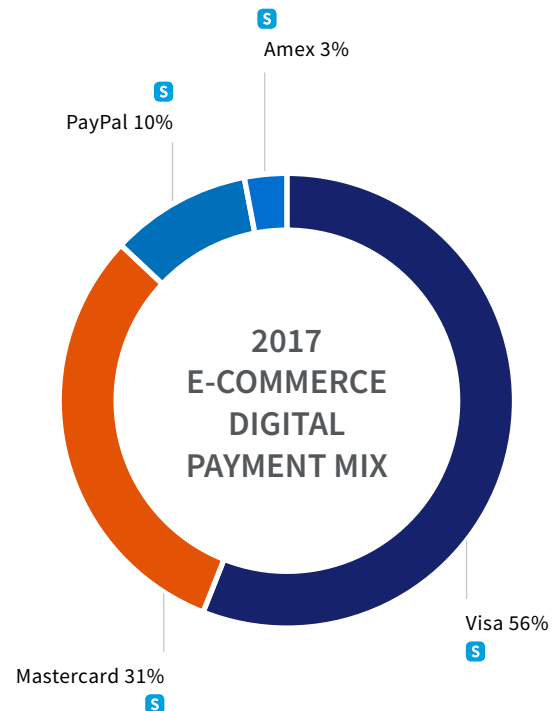
2017 population
66.2M
Aged 15+: 54.3M

Estimated 2018 digital buyers
43M

2016 GDP
US\$2.7T

Estimated 2018 total retail e-commerce sales
US\$132.3B

Sources
Statista.com, eMarketer, United Nations, World Bank, Delego partners



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“Forrester projects a compound annual growth rate from 2016 to 2021 of 7.4% in U.S. B2B e-commerce sales.”

Andy Hoar, B2B E-commerce Analyst
Forrester Research



United States

According to Statista, retail e-commerce in the U.S. is projected to grow from 360.3 billion USD in 2016 to just over 638 billion USD in 2022. Amazon, the most popular and leading e-retailer generated over US\$46.7 billion through e-commerce sales in the United States in 2016.

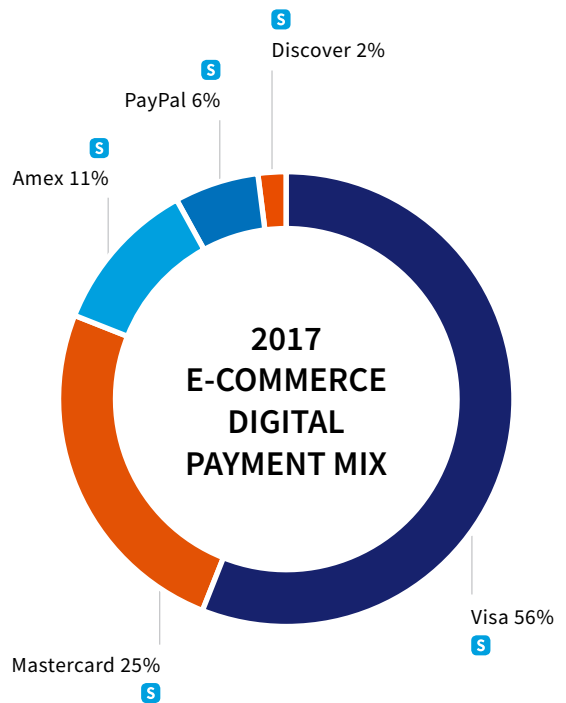
Forrester estimates that B2B e-commerce will reach \$1.2 trillion and account for 13.1 percent of all B2B sales in the US by 2021.

2017 population
324.5M
Aged 15+: 262.8M

Estimated 2018 digital buyers
191.2M

2016 GDP
US\$18.6T

Estimated 2018 total retail e-commerce sales
US\$481.9B



Sources
Statista.com, digitalcommerce360.com, eMarketer, United Nations, World Bank, Delego partners



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