

Road to Peak:

How to craft an effective cross border strategy



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Google

Agenda

- 1) E-Commerce in Greece, Euromonitor International
 - a) How has Covid Impacted retail in Greece
 - b) How is E-Commerce evolving
 - c) What would be the penetration of online sales in 2025?

- 2) Cross-Border Opportunities
 - a) E-Commerce key figures in EMEA (Macro)
 - b) Five main constituents shape consumers' shopping online (Smart Shopper)

- 3) International Growth Tools you can use today

- 4) Go-To Market Playbook
 - a) Let's go to the UK
 - b) Let's go to Poland



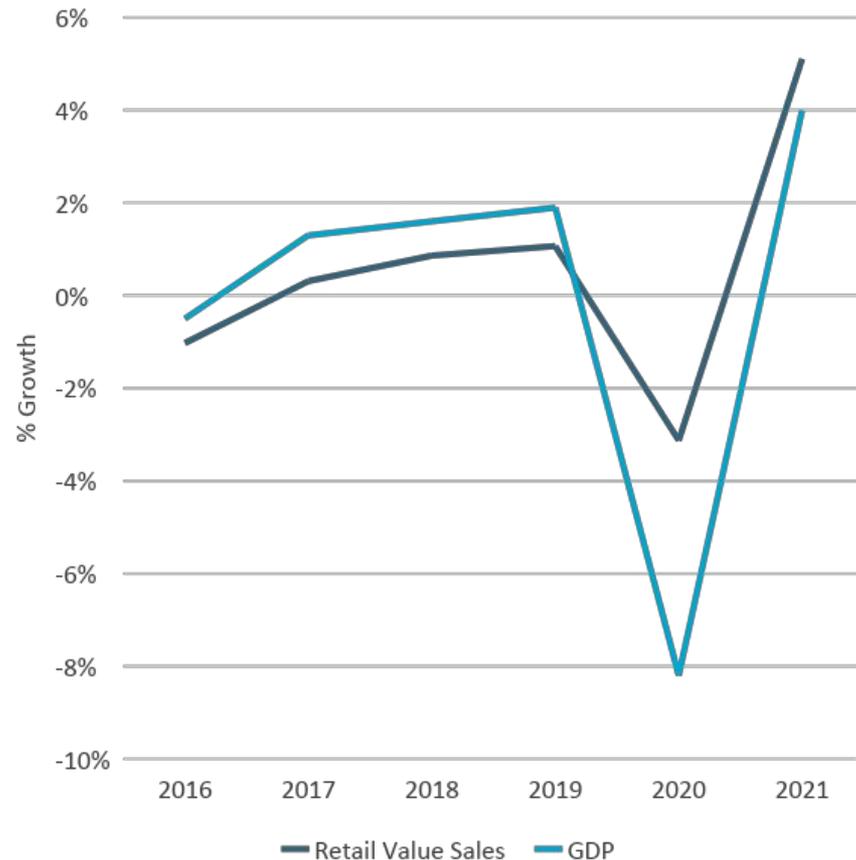
Retail in Transition, Greece: 18 Months into COVID

GOOGLE GREECE

Overindexing sales growth

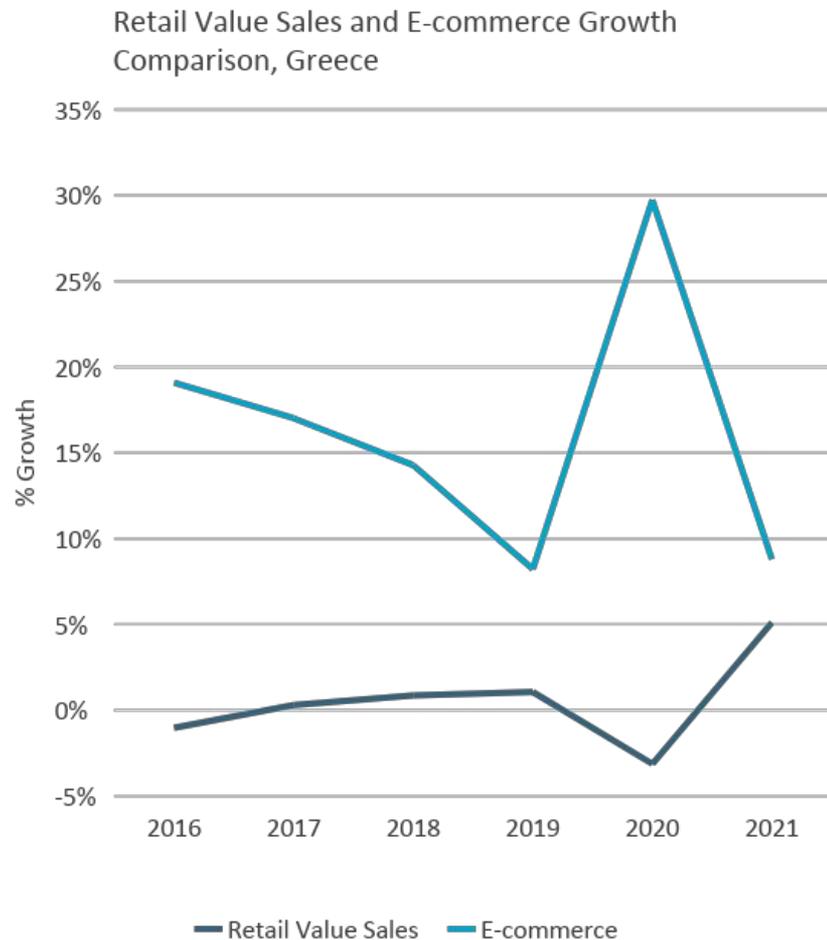
While 2020 has unquestionably been a challenging year for retail, retail revenue declines have not been as severe as initially feared. Economic indicators alone would have predicted a poorer performance.

Retail Value Sales and GDP Growth Comparison, Greece



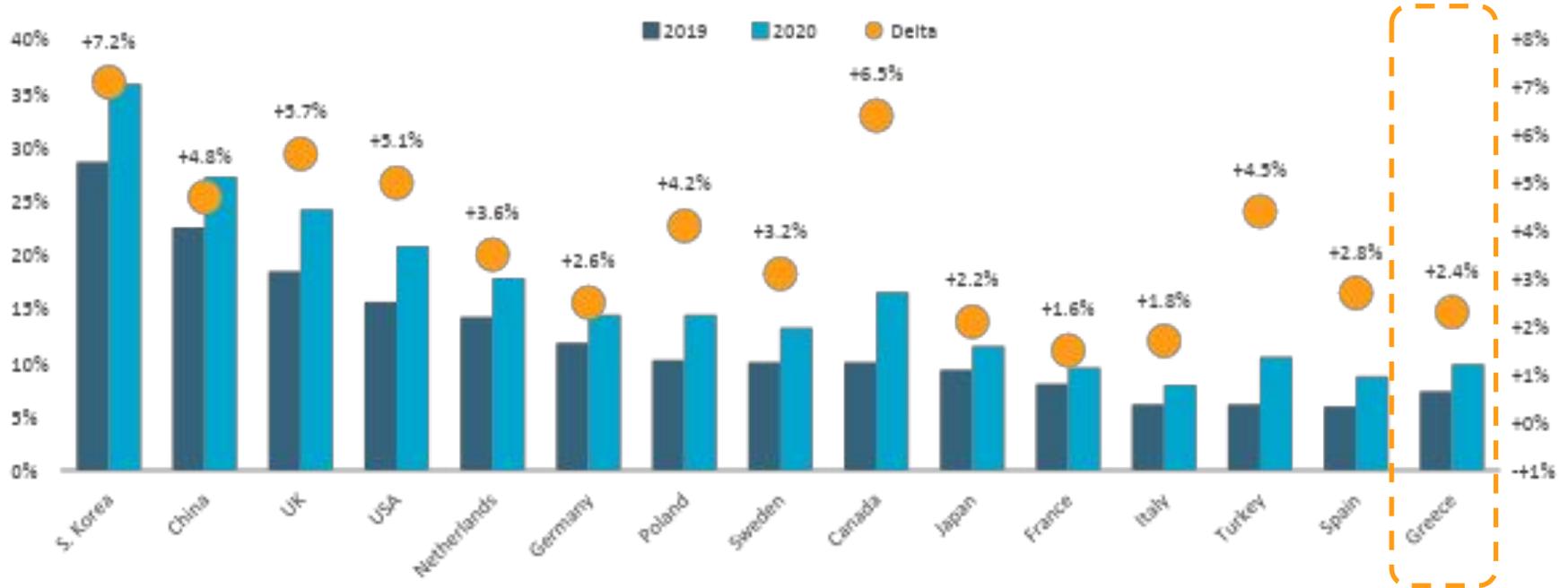
Bright spot in a challenging environment

E-commerce recorded nearly 30% growth in 2020 to reach €3495m whereas the top-level retail value sales decline of 3% in 2020 in Greece.



COVID-19 catalyzed growth in e-commerce sales in 2020 globally

% e-commerce Retail Sales by Core Market (2019-2020)

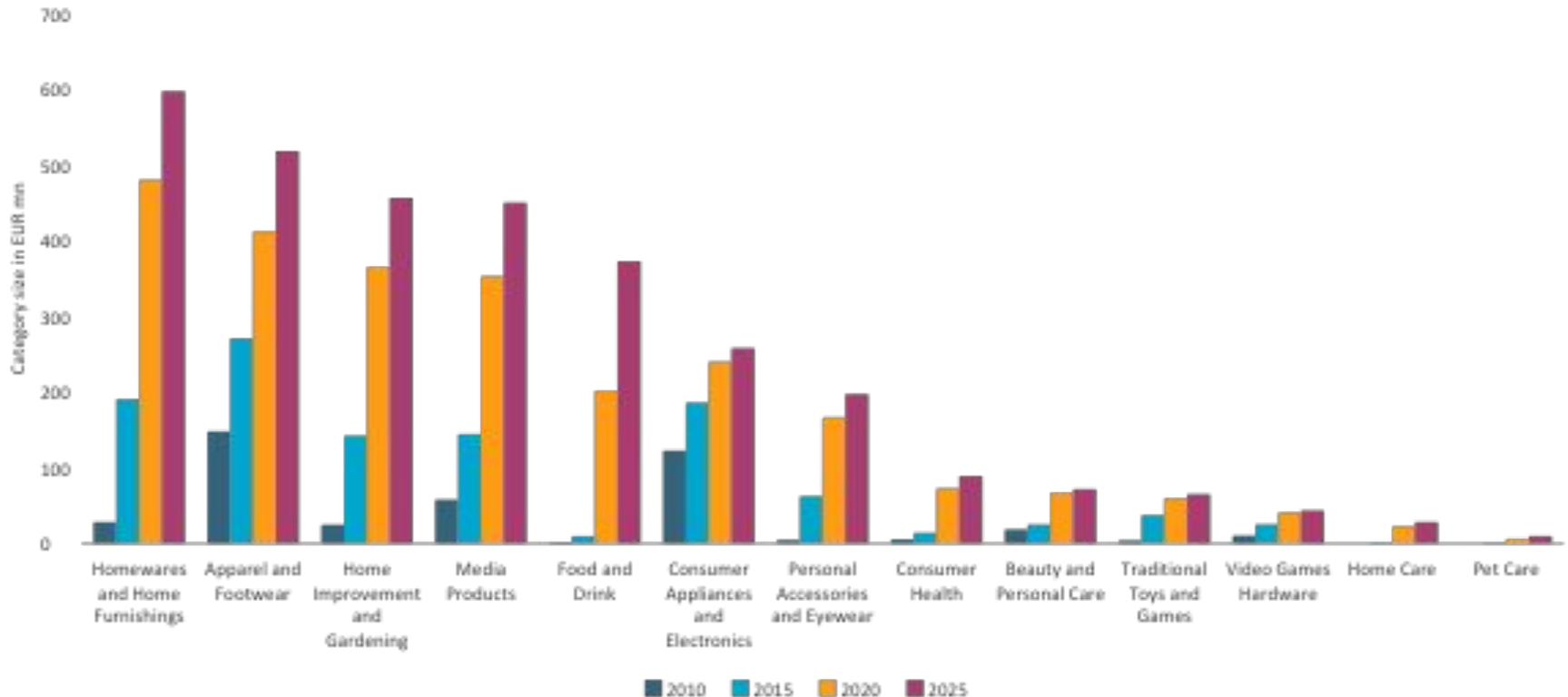


As a share of total retail, e-commerce saw significant growth in 2020, approaching or exceeding a quarter of all retail value in key markets like the US, UK, and China

Greece e-commerce growth in 2020 on par with other Southern European markets like Italy and Spain.

Despite strong growth in Food and Drink, Home and Apparel will still dominate online sales by 2025

Evolution of e-commerce by category in Greece in EUR mn, 2010-2020





12%

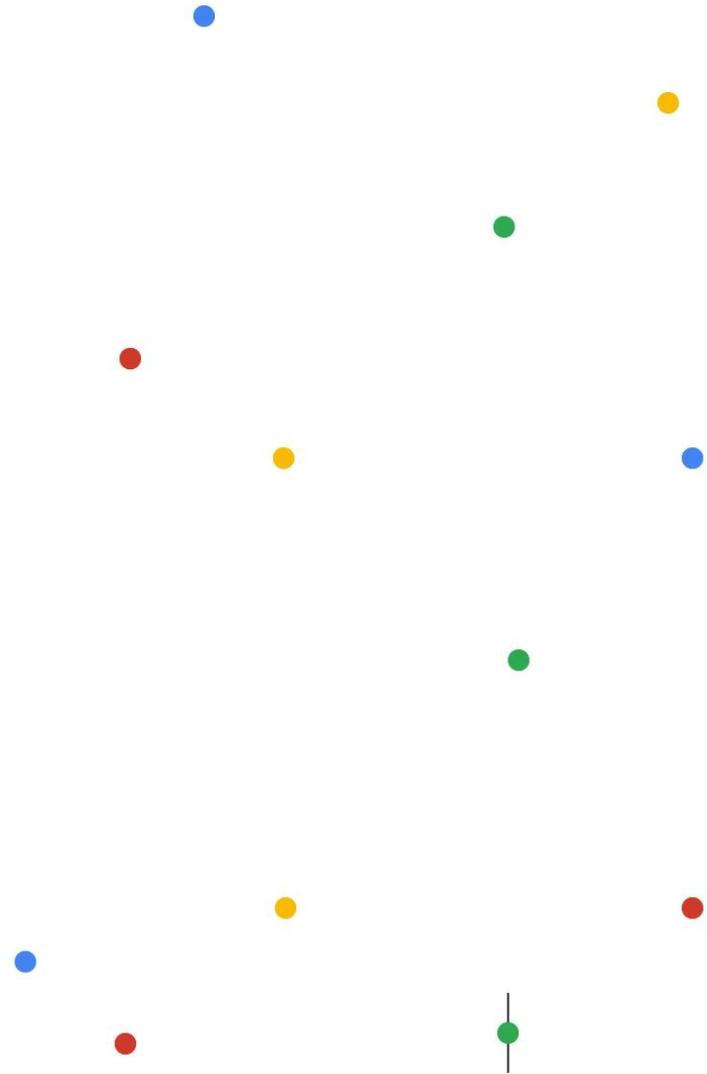
The expected e-commerce penetration out of total retail in 2025 in Greece

74%

Global industry professionals expect the crisis-inspired e-commerce boom to become permanent

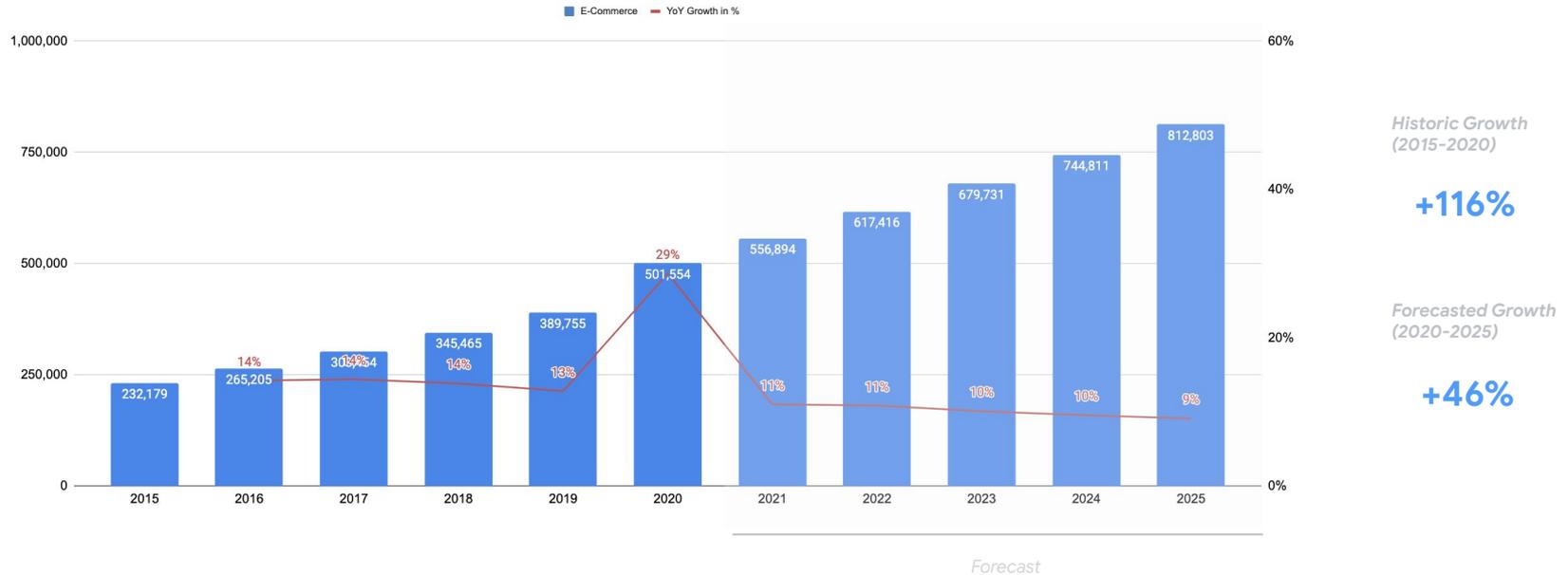
EMEA Cross-Border

How E-commerce in retail has developed in EMEA



E-Commerce sales across all EMEA markets*

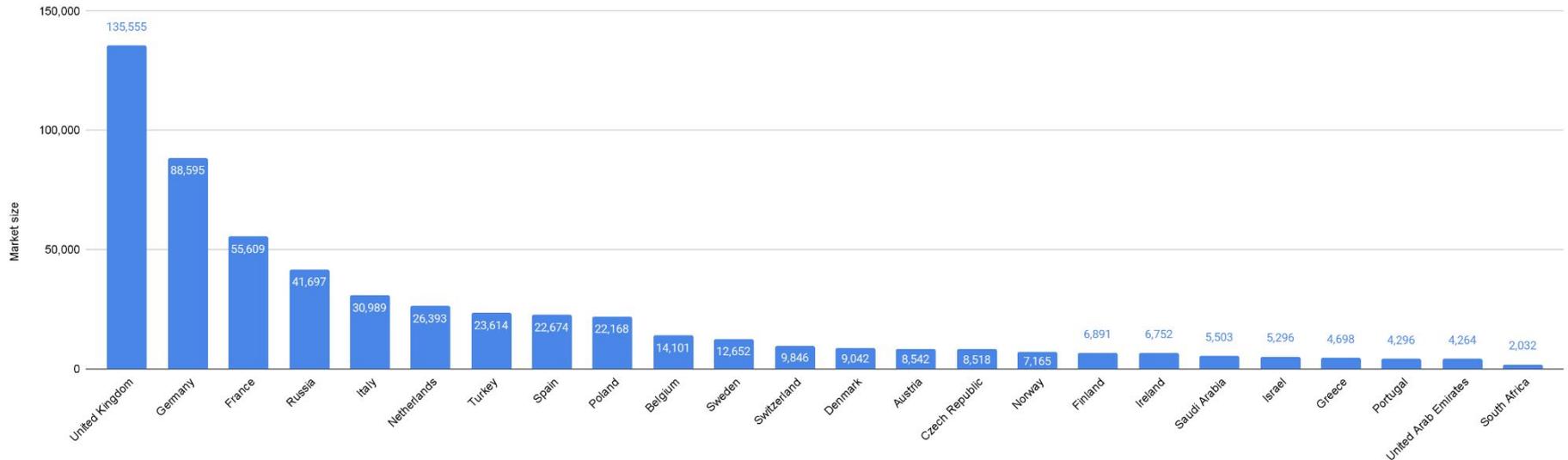
E-Commerce sales in EUR million
Retail Value RSP incl. Sales Tax - EUR million - 2015-2025



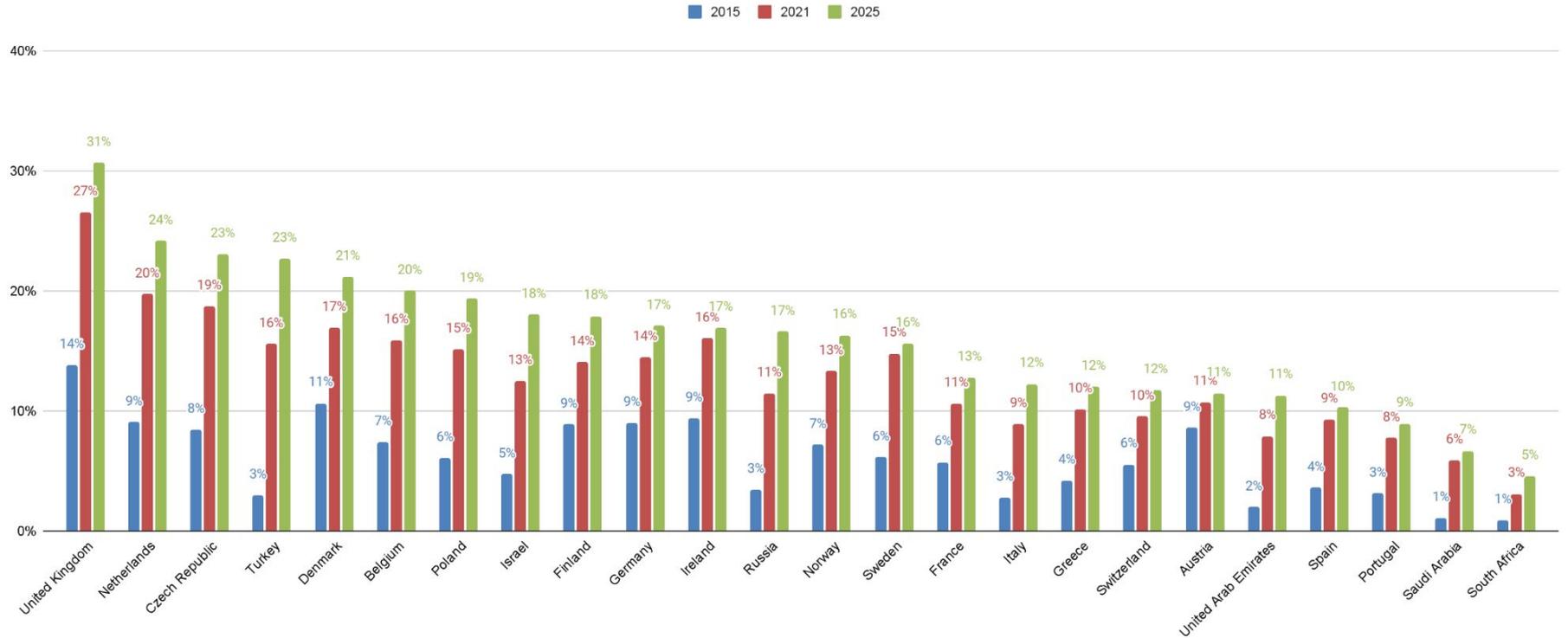
* Countries included are listed on slide 4

2021 E-commerce market sizes (Ranked from highest to lowest)

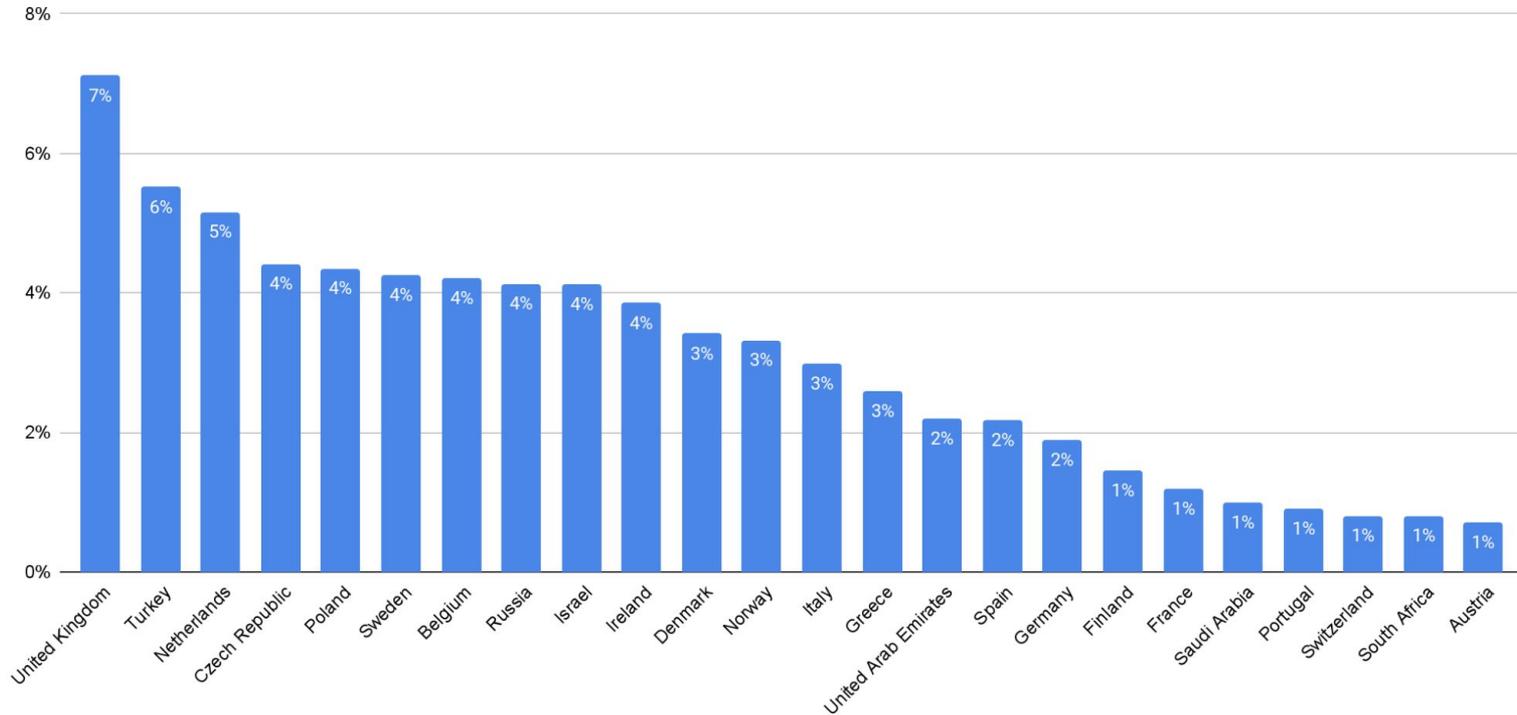
E-Commerce sales in EUR million
Retail Value RSP incl. Sales Tax - EUR million - 2021



E-Commerce shares over total retail (2015,2021,2025)

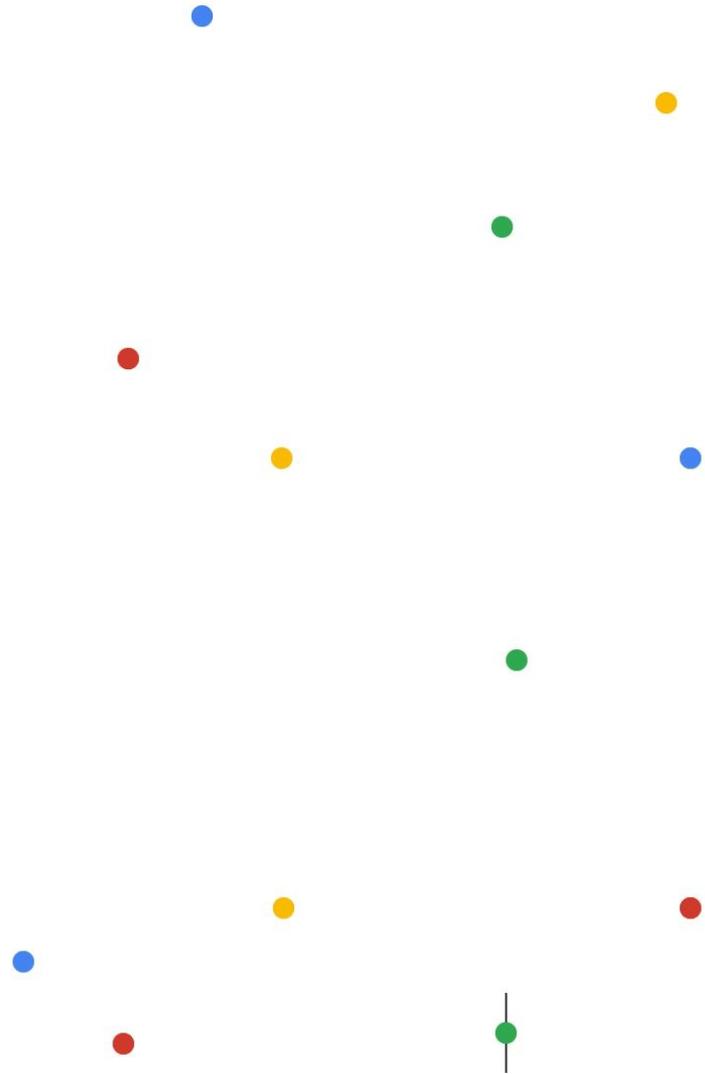


Ranking of biggest estimated e-commerce share increase (2021 - 2025)



EMEA Cross-Border


Better understand consumer
path to purchase in
cross-border shopping



Five main constituents shape consumers' shopping online



Over 6,000 online shoppers across six countries were surveyed to find out the **key drivers behind shopping cross-border or domestic**.

Ultimately, these findings were organised and analysed in the form of five categories to better understand consumer path to purchase in cross-border shopping.



Where to Shop?

With globalisation increasingly erasing borders, today's consumers can shop cross-border from the comfort of their home. **Where do they chose to shop?** How do they find these shops?



What to Buy?

Nowadays nearly all products sold in retail can also be found online. Which categories do consumers purchase domestic? Which categories do they prefer to buy cross-border?



Recent Shopping Experience

The effect of past experiences shaping current decisions is widely recognised in the psychological literature. How satisfied are consumers with their most recent purchases? What are the most important attributes?



Online Retail Challenges

Despite the ease of purchasing cross-border, many consumers are still fearful. **What concerns the domestic consumers about shopping cross-border?** Which countries of origin are the least attractive? What issues are encountered in foreign shops? What can be done to prevent these issues?

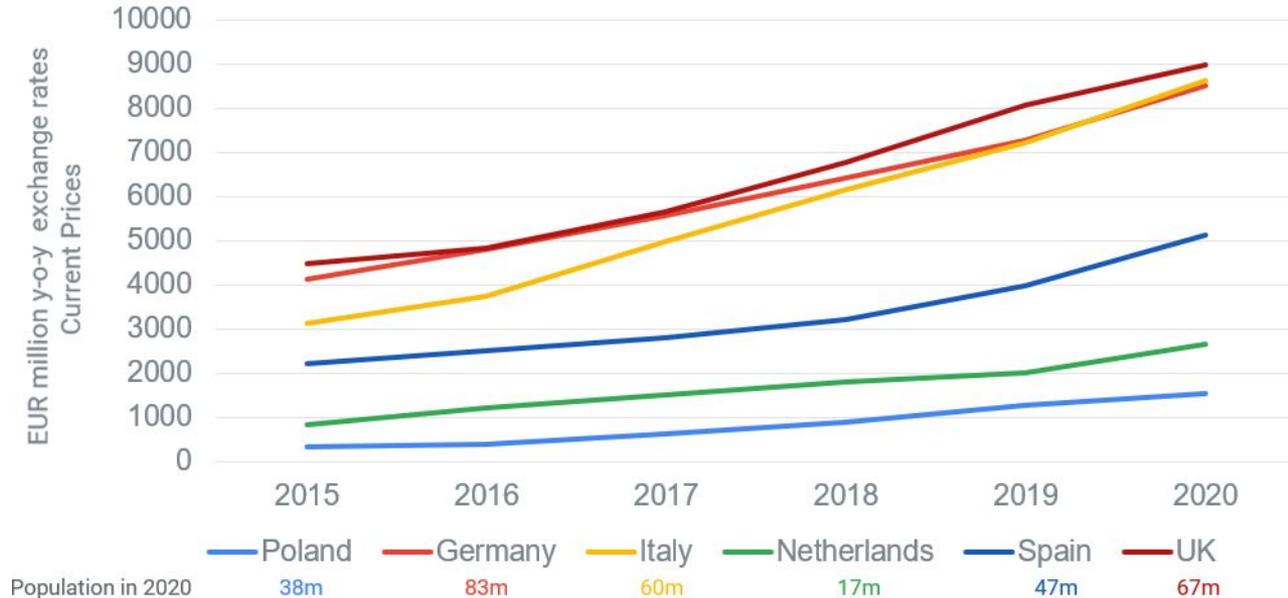


COVID-19 Impact

The ongoing COVID-19 pandemic drastically changed many consumers' day-to-day lives. How has it impacted their online shopping behaviour? Who noticed the biggest change?

Cross-border e-commerce retail value sales reach EUR35 bn in 2020 across six markets

It is evident that e-commerce market size is not determined by the population size but rather by **internet penetration, m-commerce, digital payment presence, percentage of businesses with an online presence and broadband infrastructure.**



Note: Cross-Border E-Commerce is defined by e-commerce purchases made on foreign websites or websites created specifically for cross-border transactions.
 Note: Retail Value RSP excluding Sales Tax. Source: Euromonitor Passport data

Cross-border retailers give consumers access to more options

Top Drivers of Cross-Border Shopping

- 1 Prices are lower in foreign online shops 55%
- 2 I can't find some products locally 47%
- 3 Unique products offered in foreign retailers 31%



More lower income consumers perceive foreign online shops having lower prices.

Consumers *do not always want the cheapest products*; they want the **brands they know at the best price, product assortment and options.**

Large retailers do not only offer **price and assortment** but also **trust and assurance** for **payments, shipping and warranties.**

Note: Top cross-border retailers refer to mostly shopped at retailers
Source: Euromonitor International Online Shopping Survey, July 2020.

Cross-border shopping seen as an extension of domestic shopping

CROSS-BORDER SHOPPERS MOSTLY BUY

- 1 Apparel & shoes **62%**
- 2 Free-time activities items **50%**
- 3 Home appliances and consumer electronics **42%**



Apparel & shoes

Over 30%

of the respondents shop for apparel and shoes at least once a month.

Cross-border retailers expand consumers' universe of options rather than act as a shopping destination for specific product categories.

*However, due to the **COVID-19 pandemic** shoppers claim to have reduced their spending on apparel and shoes the most of all categories.*

4 out of 5 consumers satisfied with recent cross-border purchases

CROSS-BORDER SHOPPERS' SATISFACTION



RELATIVE IMPORTANCE OF ONLINE SHOPS' ATTRIBUTES



Price

38%



Delivery date

29%



Website localisation

19%



Customer support

15%



Lower income consumers are more likely to wait longer for their deliveries.

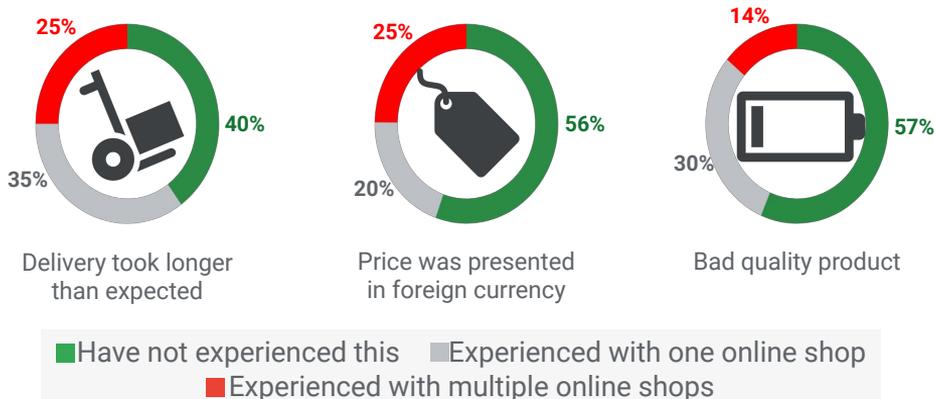
With **prices** being **easy to compare** while shopping online, it becomes the most important attribute for consumers when selecting websites to shop at.

Convenience and quality impact consumers' cross-border concerns

MAIN CROSS-BORDER SHOPPING BARRIERS AMONG DOMESTIC SHOPPERS

- 1 Concerns about **product return** 71%
- 2 Concerns about **warranty issues** 69%
- 3 **Shipping time** is too long 69%

MOST COMMON ISSUES FOR CROSS-BORDER SHOPPERS



Trust online stores **more.**



Trust online stores **less.**

*In order to mitigate domestic shoppers' concerns, cross-border businesses should **focus on clearly communicating product warranty, return and shipping factors.***



More **males report issues** in cross-border online shops.

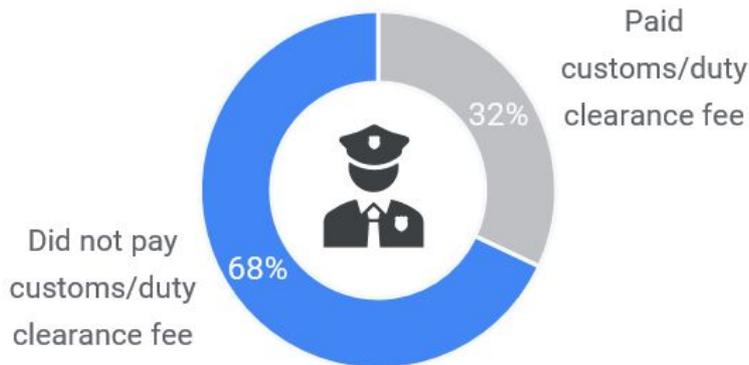
When claims arise, consumers prefer **flexible support and transparency**

MOST IMPORTANT TOOLS FOR CUSTOMER SERVICE



*Email allows consumers to contact websites using **translation tools** if necessary, **removes time pressure** and is the most **transparent** and **trackable** method of communication.*

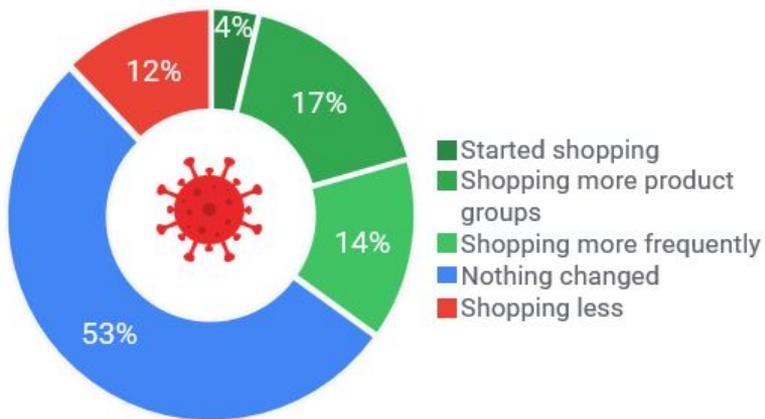
CROSS-BORDER SHOPPERS' EXPERIENCE WITH CUSTOMS



*Tariffs are **not a common concern** in cross-border shopping. Nevertheless, of those individuals who did pay, **lack of transparency** as well as **high tax costs** were the most bothersome.*

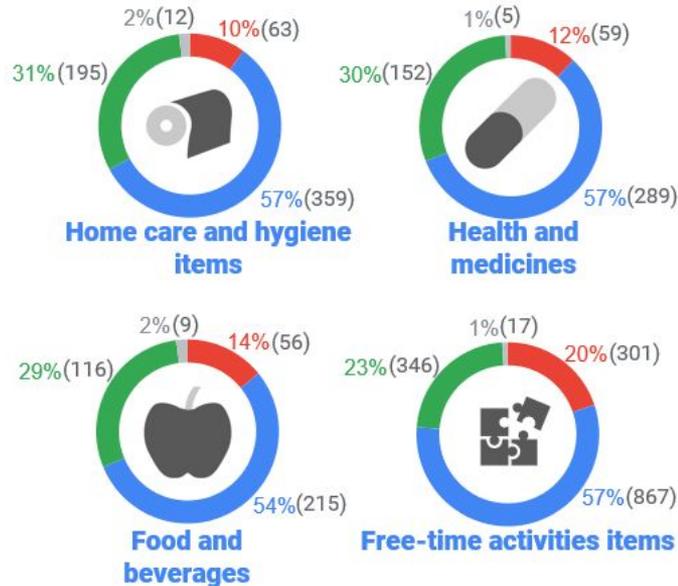
Nearly half of cross-border consumers' behavior unaffected by C19

CROSS-BORDER SHOPPERS



*Extra precautionary measures against viral contraction by consumers and **delayed delivery** (biggest issue further exacerbated) relatively slowed down cross-border shopping activity.*

CATEGORY SPENDING AFTER COVID-19



Started shopping **more frequently** Started shopping **less frequently**
 Started shopping **more categories** More likely to report **no changes**

Key Takeaways



Where to Shop?

Consumers go cross-border for the **additional product options and variety** it can provide and see it as an **extension of domestic shopping** that expands their online retailer universe.



What to Buy?

Similar categories are purchased, because consumers see cross-border as an extension of domestic shopping that offers greater variety.



Recent Shopping Experience

Higher shopping experience satisfaction reported by consumers buying **lifestyle products** compared to **daily necessities**, as well as good **start-to-end user experience**.



Online Retail Challenges

Convenience, retailer trust and product quality drive consumer experience. **Country of origin, delivery speed and currency conversion issues** can most impact the cross-border shopping experience.



COVID-19 Impact

Nearly half of cross-border consumers' behavior unaffected by C19. Youngest consumers sought **security** of domestic retailers due to increased concerns with **safety and shipping delays**.

Key Recommendations

With **prices** being **easy to compare** while shopping online, it will always seemingly be important for consumers. However, they are willing to trade-off **higher prices** for added **convenience**.

KEY DOs:



Offer product variety that consumers cannot get domestically, emphasise having options.



Build trust by offering easy return process, transparency and fast shipping time.



Give consumers options in trading-off price and delivery.



Make sure that the website is localised, and users enjoy a good shopping experience.

Businesses should focus on decreasing the **perceived distance** and **uncertainty** associated with **cross-border shopping**.

KEY DON'Ts:



Do not over-promise on delivery time, potentially leaving the consumer disappointed.



Do not exclude email from customer support tools - consumers prefer it.

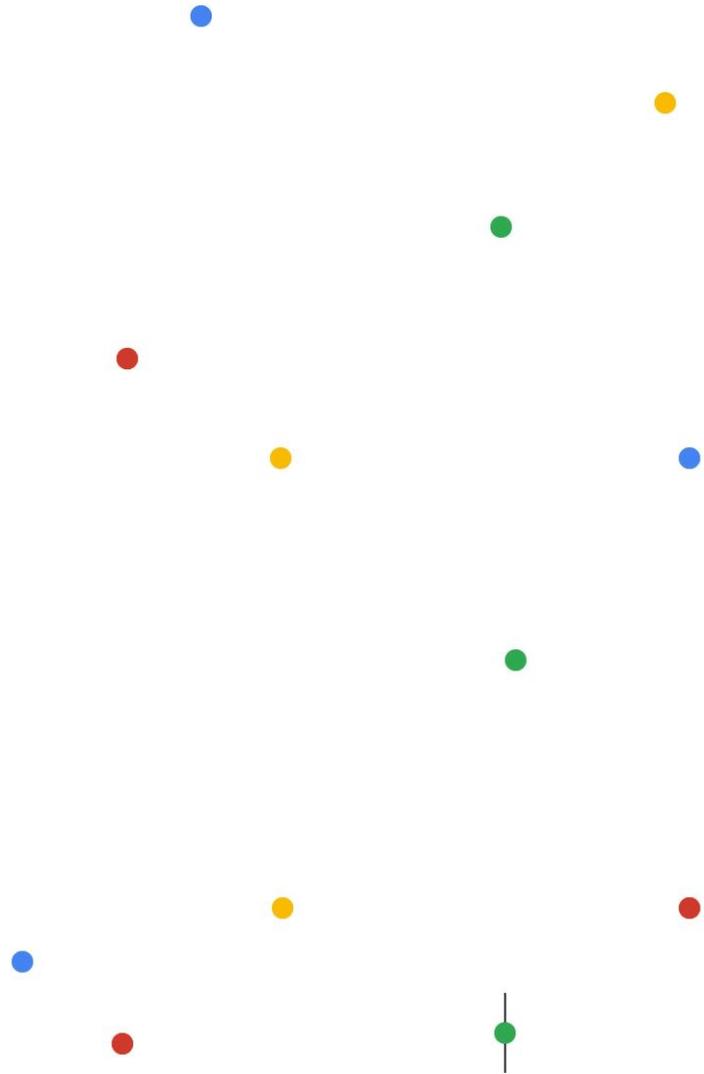


Don't underestimate the value of the end-to-end user experience.

International Growth Tools



You Can Use Today



Successful international thinking relies beyond thinking ads



Where & how to start

My Export Score - Start with self-assessment

Market Finder - Choose your market

Google Trends - Check the latest trends

Think With Google - Get inspired by examples

Performance Max - Maximize your performance across Google Ads

inventory



My Export Score

Are you ready to reach new customers worldwide?

Tell us a bit about your business and we'll score its readiness to start selling abroad.

Where can I find it?

marketfinder.thinkwithgoogle.com/myexportscore

Think with Google

My Export Score by Market Finder

 <https://gate.shop/>

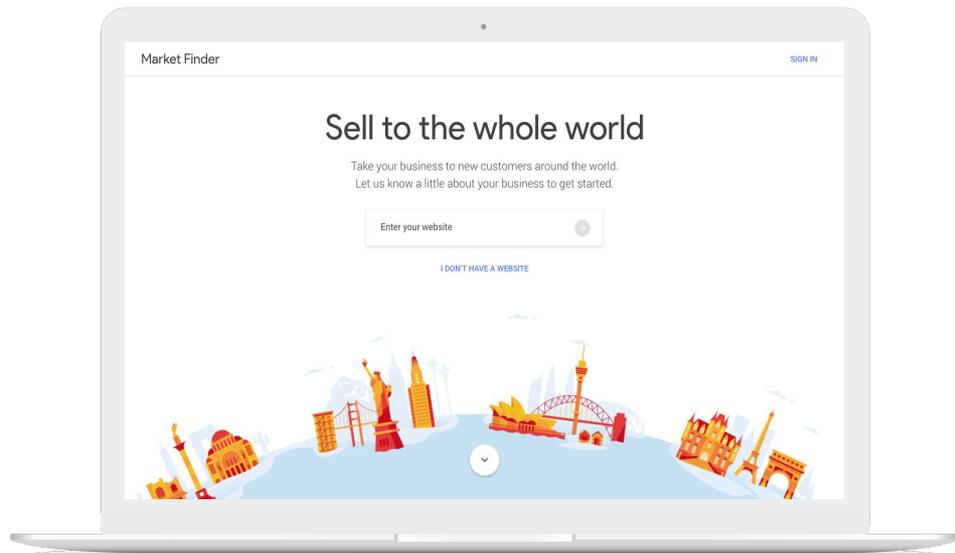
Matched product category: **Apparel** > **Clothing** > **Women's Clothing** > **Dresses**

Your business is 61% ready to start selling abroad

Export readiness: **Expansionist**

You're performing well. Keep developing your international expansion plans to build on your global presence.

Market Finder, a free tool that combines the power of our data and our export know-how



3-Step Value proposition:



1: Insight - Market recommendations



2: Operational know-how



3: Marketing solutions



Market Finder - What the tool can offer



View forms of **payment usage** by country and **find providers** to help get set up in new markets.



Use the **International expansion checklist** to guide and track your export journey



Read our **country-tailored operations & localisation guides** to help you expand your business into new markets abroad



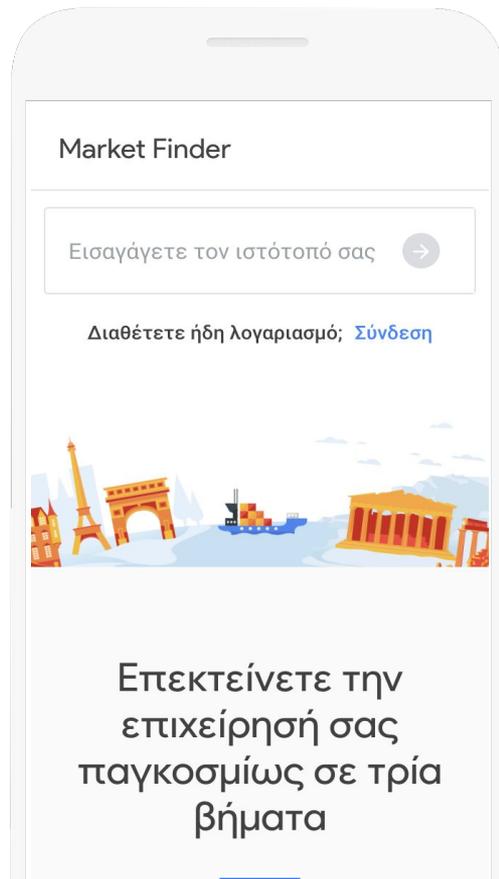
Find information about **planning a global marketing strategy** and **explore** your new markets **search trends over time**

Where can I find it?

marketfinder.thinkwithgoogle.com

Google

Market Finder



Market Finder can help you identify new markets & get insights

Find your next market

Take your business to new customers around the world.

Let us know a little about your business to get started.

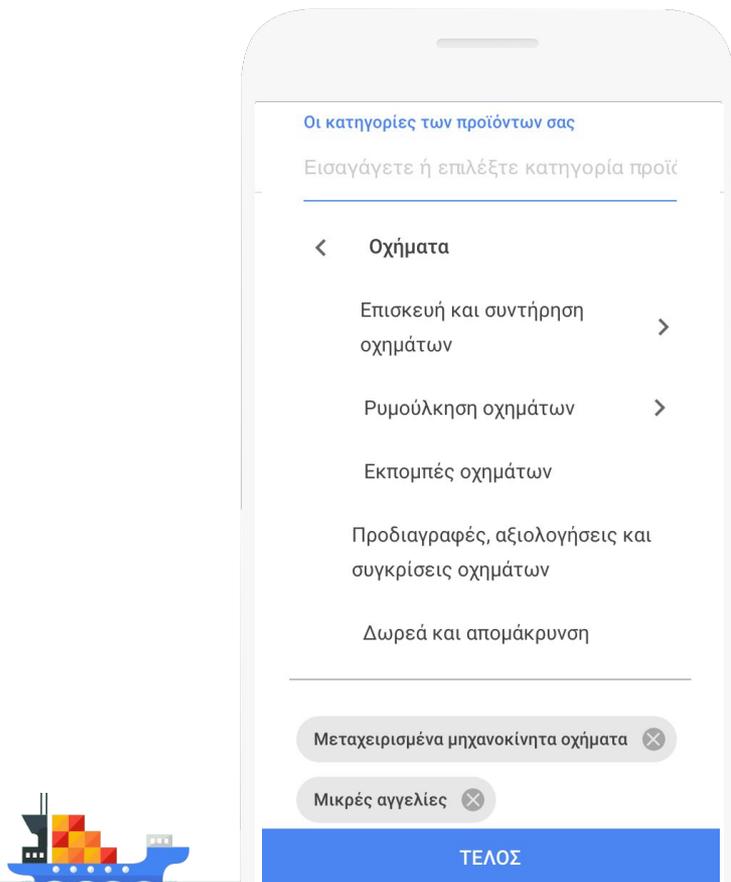
Enter URL to get started



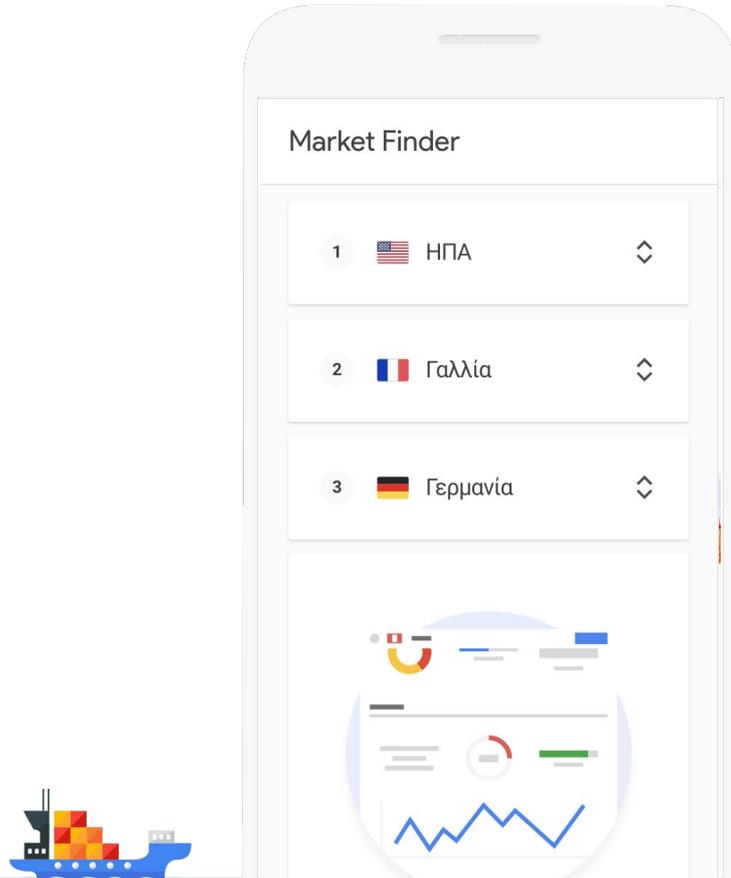
[I DON'T HAVE A WEBSITE](#)



Market Finder: Customize the suggested product categories



Market Finder: Review the suggested markets



Market Finder: Understand the metrics that affect the ranking



Demand assessment
Monthly searches across
categories

1	ΗΠΑ	116 εκατ.	\$0,96	# 8	\$46.5 χιλ.
		Μηνιαίες αναζητήσεις στις διάφορες κατηγορίες	Προσφορά που προτείνεται από το Google Ads	από 190 χώρες Δείκτης ευκολίας πραγματοποίησης επιχειρηματικής δραστηριότητας (κατάταξη)	Οικιακό καθαρό διαθέσιμο εισόδημα
2	Γαλλία	114 εκατ.	\$0,54	# 32	\$32.7 χιλ.
		Μηνιαίες αναζητήσεις στις διάφορες κατηγορίες	Προσφορά που προτείνεται από το Google Ads	από 190 χώρες Δείκτης ευκολίας πραγματοποίησης επιχειρηματικής δραστηριότητας (κατάταξη)	Οικιακό καθαρό διαθέσιμο εισόδημα
3	Γερμανία	69 εκατ.	\$0,33	# 24	\$36.2 χιλ.
		Μηνιαίες αναζητήσεις στις διάφορες κατηγορίες	Προσφορά που προτείνεται από το Google Ads	από 190 χώρες Δείκτης ευκολίας πραγματοποίησης επιχειρηματικής δραστηριότητας (κατάταξη)	Οικιακό καθαρό διαθέσιμο εισόδημα



Macroeconomic data
Ease of doing business
index (rank)



Economic profile
Household net disposable
income



Market Finder
Think with Google

Market Finder: Sign in with your Google account and access more insights



Περισσότερα insights, περισσότερες αγορές

- Ερευνήστε σε βάθος, για να βρείτε ποια αγορά ενδείκνυται περισσότερο για την επιχείρησή σας
- Ανακαλύψτε λεπτομέρειες για αγορές από 185 χώρες
- Εξερευνήστε αναλυτικά insights από 39 πηγές δεδομένων

Ενδιαφέρομαι. Φύγαμε!

Διαθέτετε ήδη λογαριασμό; [Σύνδεση](#)



Market Finder: Select additional markets in your personal shortlist

The screenshot displays the Market Finder interface with three market cards and a filter sidebar. Each card provides key metrics for a market, such as volume, price, and ranking, along with a 'Add market' button. The filter sidebar on the right allows users to refine their search by country and category.

Rank	Country	Volume	Price	Ranking	Revenue	Action
1	Γαλλία	107 εκατ.	\$0,55	# 32	\$32.7 χιλ.	+ Προσθήκη αγοράς
2	Γερμανία	65 εκατ.	\$0,32	# 24	\$36.2 χιλ.	- Κατάργηση από τη σύντομη λίστα
3	Πολωνία	53 εκατ.	\$0,11	# 33	\$19.4 χιλ.	+ Προσθήκη αγοράς

Φίλτρο αγορών

ΦΙΛΤΡΟ
Φιλτράρισμα κατά χώρα κ...

Πολωνία × Γαλλία ×
Γερμανία ×

Διαγραφή όλων

Η επιχείρησή σας

Η ΔΙΕΥΘΥΝΣΗ ΤΟΥ ΙΣΤΟΤΟΠΙΟΥ ΣΑΣ

ΚΑΤΗΓΟΡΙΕΣ ΠΡΟΪΟΝΤΩΝ

Μεταχειρισμένα μηχανοκίνητα οχήματα
Μικρές αγελάδες
Αυτοκίνητα και φορτηγά

ΕΓΧΩΡΙΑ ΑΓΟΡΑ

Ελλάδα

Edit



Market Finder: Explore detailed country reports

3  Πολωνία

+ Προσθήκη αγοράς

Προφίλ στο διαδίκτυο

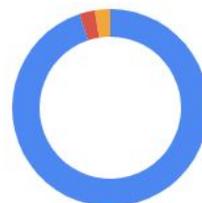
Ενεργός πληθυσμός στο διαδίκτυο ¹



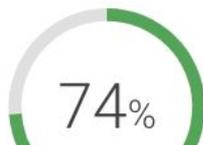
Σταθερές ευρυζωνικές συνδέσεις ¹



Χρήση Android και iOS ²



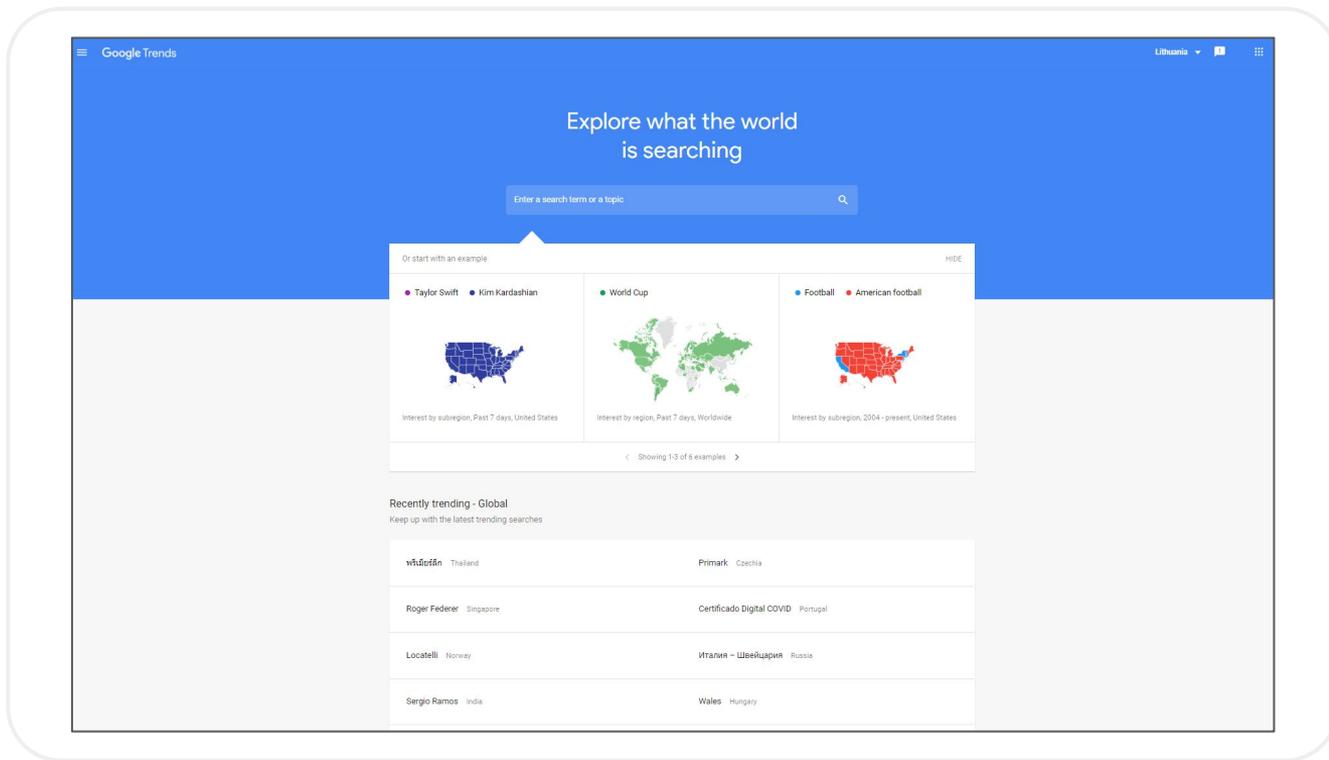
Συχνότητα προσωπικής χρήσης του διαδικτύου ³



Συχνότητα παρακολούθησης βίντεο στο διαδίκτυο σε smartphone ³



Google Trends



Where can I find it?

trends.google.com

Google

Think With Google

The screenshot shows the Think With Google website interface. At the top, there is a navigation bar with the following items: 'Think with Google', 'Consumer Insights', 'Marketing Strategies', 'Future of Marketing', 'Tools', 'United Kingdom', a search icon, a 'Subscribe' button, and a user profile icon. The main heading is 'Insights. Ideas. Inspiration.' with the subtext 'Take your marketing further with Google. Think with Google.' Below this, the 'FEATURE OF THE WEEK' section highlights 'What the YouTube Culture and Trends Report reveals about the future of video'. The accompanying text states: 'In a world full of screens, what people watch gives us a window into what they care about. Discover the emerging global trends shaping the U.K.'s behaviour in the YouTube Culture and Trends Report.' To the right of the text is an illustration of two people sitting on a sofa, with a large red location pin icon containing various marketing symbols like a magnifying glass, a smartphone, and a play button. Below the feature section is a 'Consumer Insights' section with four cards: 'UNITED STATES' (Google's CMO shares her team's inclusive marketing toolkit), 'EUROPE' (Inside Google Marketing: Everyone has been overlooking), 'UNITED KINGDOM' (What's next for travel? 3 actions to meet changing consumer), and 'GLOBAL' (A (Snackable) Future of Retail Report).

Where can I find it?

thinkwithgoogle.com

Google

Think With Google

Rising Retail Categories

See fast growing, product-related categories in Google Search.



[Open](#)

Find My Audience

Go beyond demographics to find who matters most to your business.



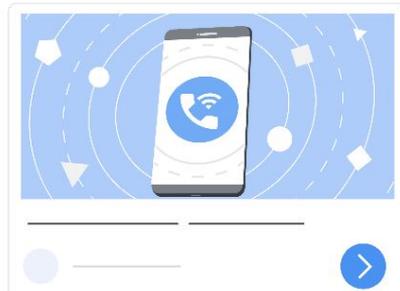
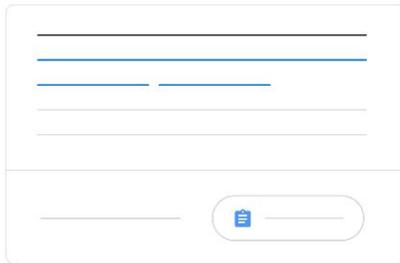
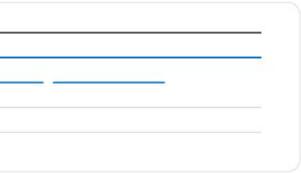
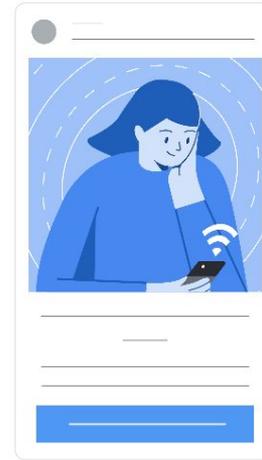
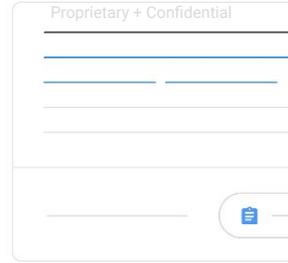
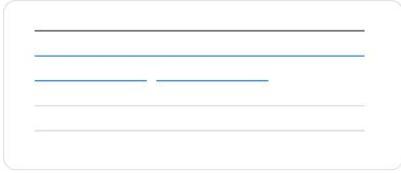
[Open](#)

Where can I find it?

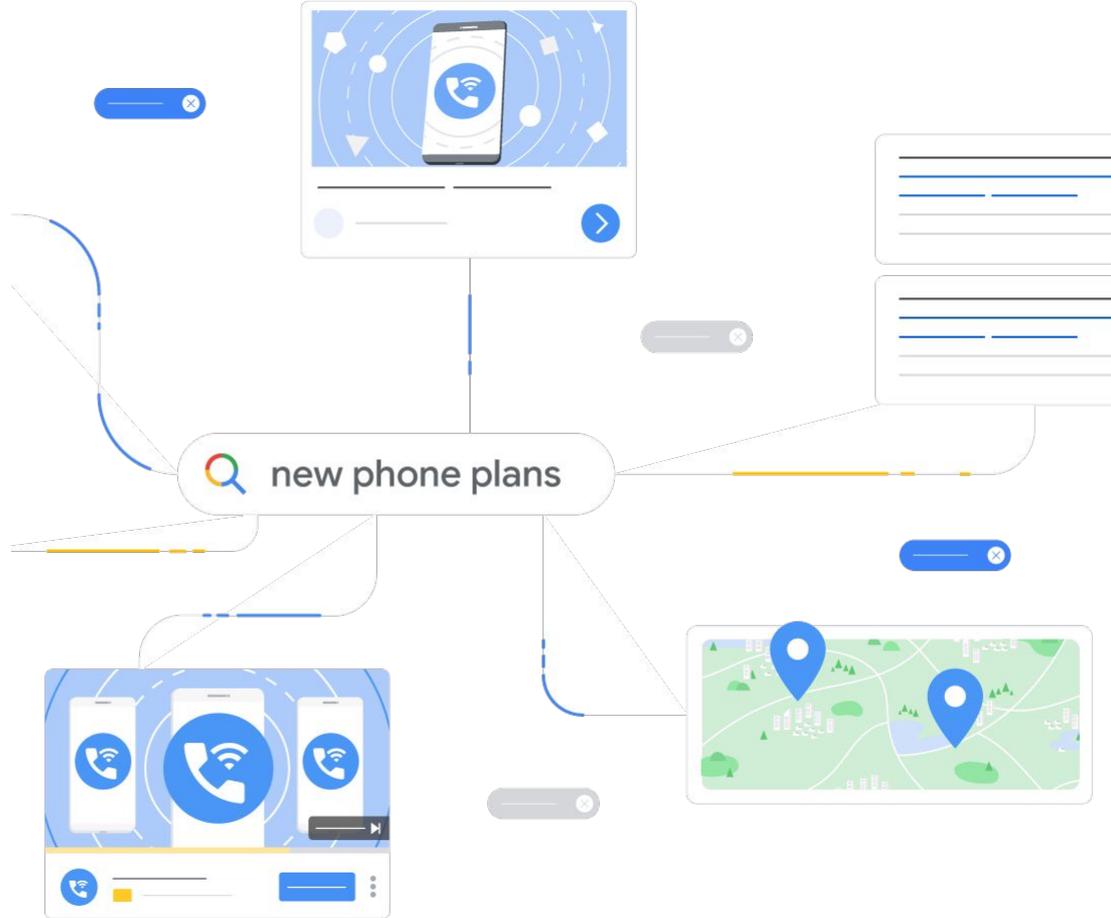
[thinkwithgoogle.com](https://www.thinkwithgoogle.com)

Google

Introducing: Performance Max campaigns



A new campaign type in Google Ads that helps maximize your performance across Google Ads inventory using automation, saving you time and driving towards your goals



Drive more conversions across channels



YouTube



Display



Search



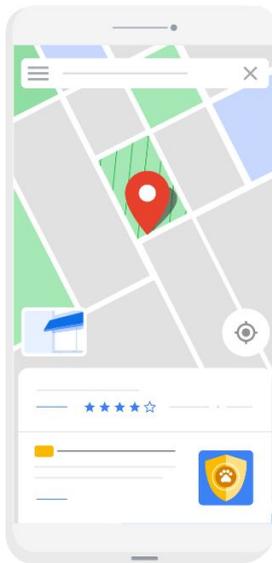
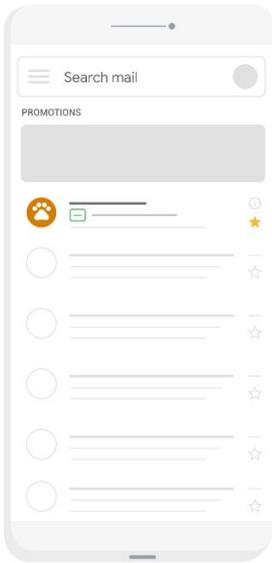
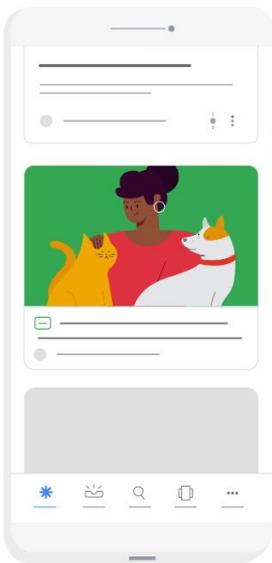
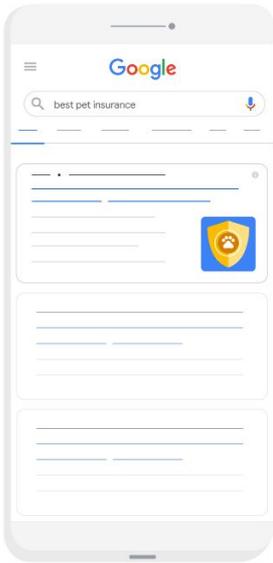
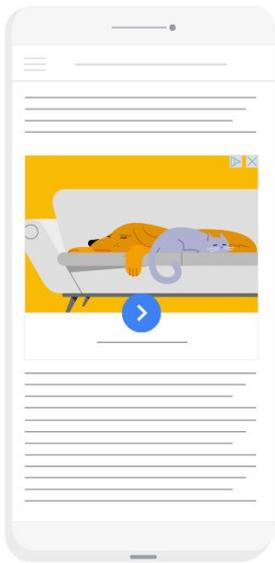
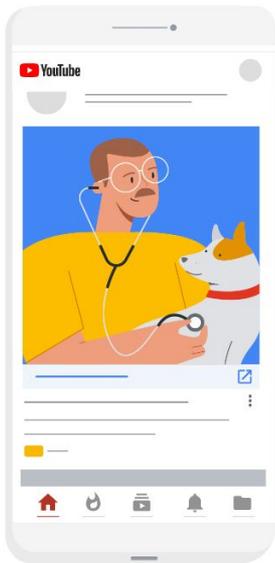
Discover



Gmail



Maps



Performance Max campaigns drive
+13% additional conversions
at the same or lower cost per conversion when
run alongside comparable campaigns*

*Average uplift in performance based on internal studies. Individual results may vary according to campaign details.

What is different About Performance Max



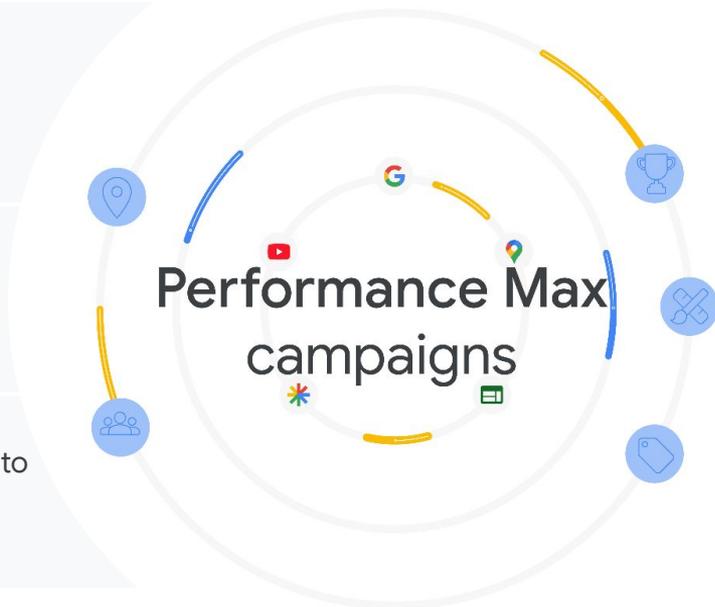
Single goal-based campaign that focuses on achieving the performance goals with automation and machine learning



Path-to-purchase aware so the right ad can be served at the right time according to your marketing objective



Always serve on the best inventory across **ALL Google channels** to automatically target customers where you can efficiently scale

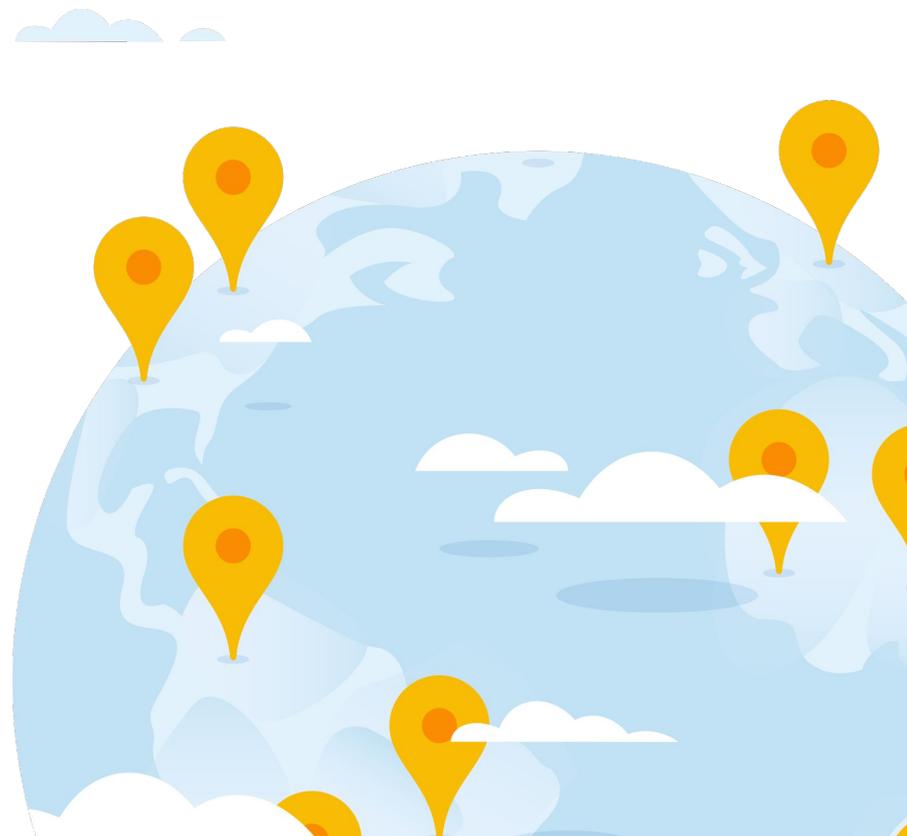




GO Market Guide

A UK Consumers Path
to Purchase

Let's go to the UK





10 Operational Areas for UK Export



1. Homepage should feature

- a. Promotions
- b. Shoutout quality
- c. Delivery & returns timeline/options
- d. Effective customer support



2. Product Page should feature

- a. Product info
- b. Payment methods
- c. Delivery & returns context
- d. Reviews



3. Localisation

Website, FAQ & Customer support localisation see as a must



4. FAQ should feature

- a. Search bar
- b. Key FAQ themes
- c. Localised



5. Customer Support Ensure

- a. Email & FAQ support must have
- b. Simple to access
- c. Localised



6. Fulfillment Providers

- a. DHL
- b. UPS
- c. FedEx
- d. Morrison



7. Fulfillment Offering & Communication

- a. Free returns & delivery
- b. Fast delivery/express option
- c. clear, simple returns policy



8. Security

Norton / McAfee badges



9. Payment Methods Need

- a. Cards
 - b. Paypal
- Future Watchlist Payments:
- a. Bank Transfer
 - b. Ewallet- Apple, Amazon & Gpay



10. Checkout should feature

- a. Security badge
- b. Secure wording
- c. Progress bar



Must-know facts

UK



Payment Methods

Must have

Cards, Paypal

Good to have

Bank Transfers, BNPL, Apple, Amazon & Google Pay

Preferred Payment & Checkout Factors

Speed & Simplicity

Important Notes

- The UK online payment market is dominated by credit and debit cards, though debit cards are far more popular than credit cards.
- Use of direct debit as a payment method is rising rapidly in the UK – possibly symptomatic of a highly banked population and a well-understood system that is used by 9/10 UK adults to pay household bills
- Online “pay later” services, such as Klarna, may gain further popularity. Many merchants are now offering these payment terms to their customers.



Checkout Experience

Important Notes

Security is key- Norton / McAfee / Paypal Verified badges

Simplicity & speed comes in second to security



Avoid carousels – or let users control them.



Allow users to save products to a guest wishlist.



Make it easy to clear or reset filters for search results.



Guide users with helpful next steps when there are no matching search results.



Allow multiple filters to be applied without reloading the page.



Highlight real-time mistakes in booking forms.

Mobile Best Practices in Market



Customer Support

Must have

Email & FAQ support

Top Online channels

Email/chat/Facebook

Important Notes

More than 4 in 5 use company FAQ

Detailed & simple to use self service platform (FAQ) is #1 factor to successful customer support



Logistics & Fulfillment

Must have

Free delivery fast delivery timelines & return info (free & simple) must be communicated

Top Providers

DHL, DPD, Hermes, Royal Mail

Important Notes

75% believe simple, clear returns is most important fulfillment factor

57% willing to pay for same day delivery

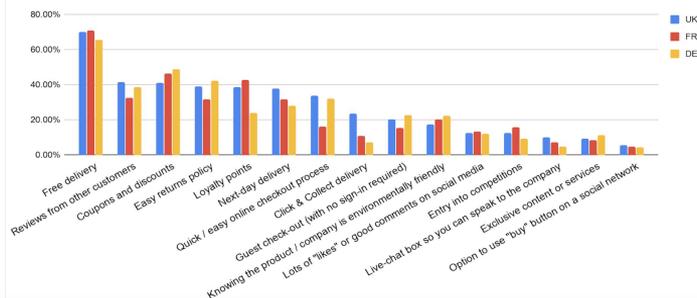


Action 1 Highlight

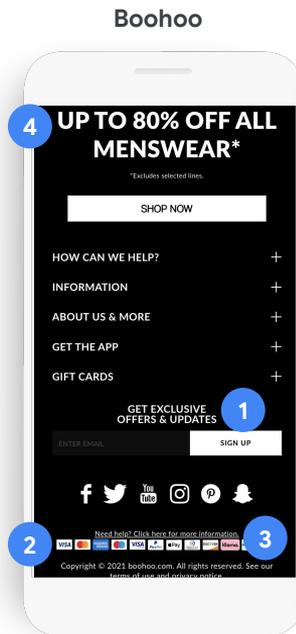
- ✓ delivery cost
- ✓ reviews
- ✓ coupons & discounts
- ✓ simple returns policy

Insight

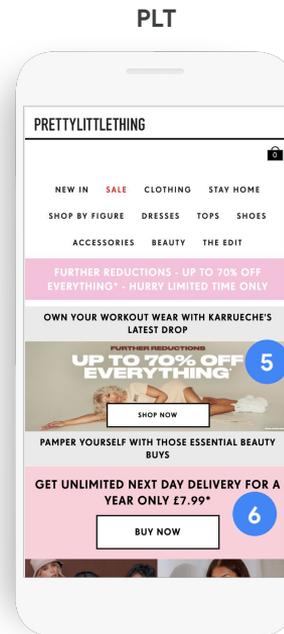
High quality products, fast delivery, promos & clear refund process, & effective customer support are top factors that drive brand loyalty



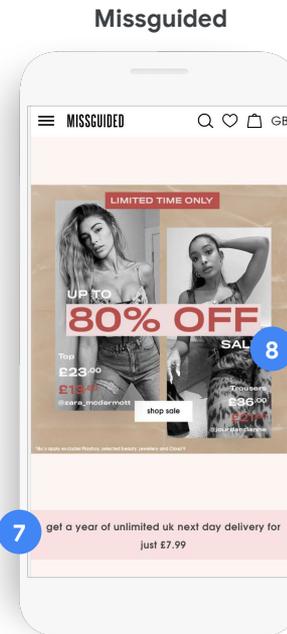
25% Average uplift in signups to businesses adding key value props to home page*



- 1 Membership incentives
- 2 Accepted payment badges
- 3 Localised for UK customers
- 4 Discounts & coupons



- 5 Discounts
- 6 Next day delivery shoutout



- 7 Delivery shoutout label
- 8 Limited sales



Action 2

Highlight the following on product page:

- ✓ price
- ✓ delivery info - date, methods, costs
- ✓ product descriptions
- ✓ customer reviews

Insight

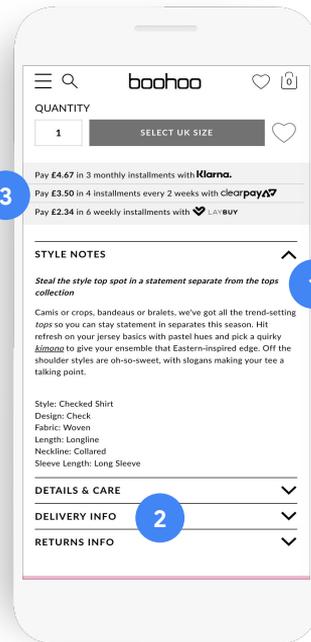
Price & product info are vital on product page, with **more than 34% customers abandoning cart/website if key information unavailable**

Key purchasing drivers on product page



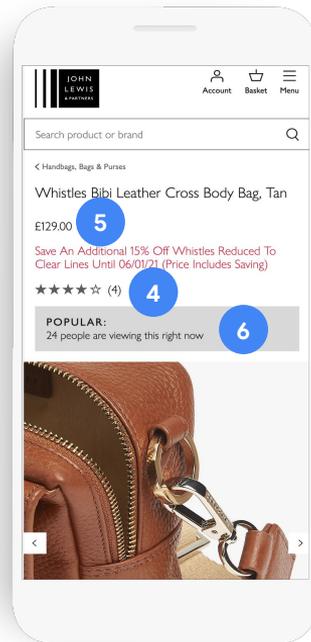
+15% conversion uplift adding reviews/testimonials*

Boohoo



- 1 Clear product description
- 2 Delivery & returns breakdown
- 3 Price clearly displayed

John Lewis



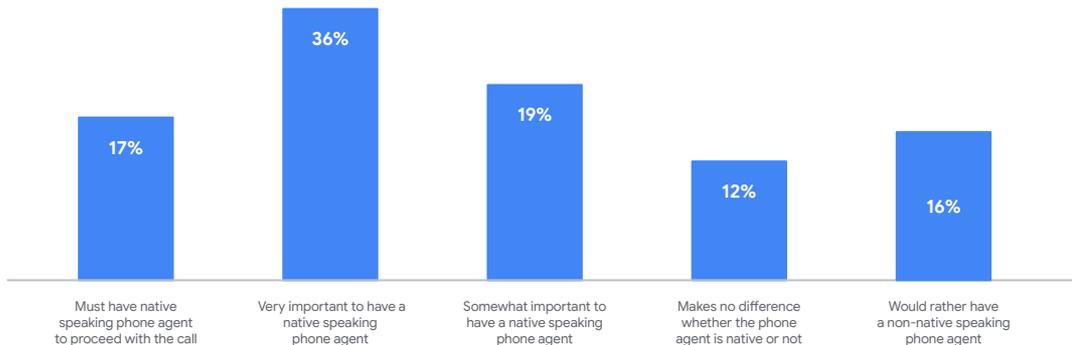
- 4 Reviews
- 5 Price clearly displayed
- 6 Labeled trending



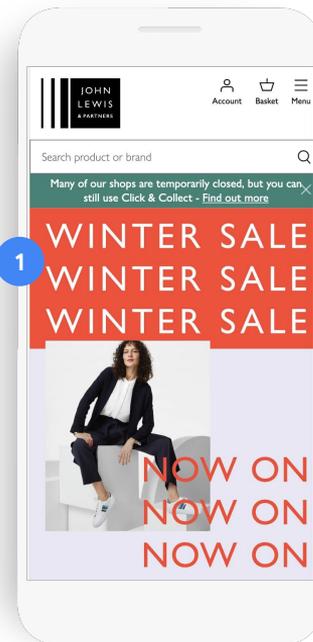
Action 3

Website localisation seen as “must” - FAQ & support in local language seen as a “must have”

Importance of talking with a native speaker when receiving phone customer support

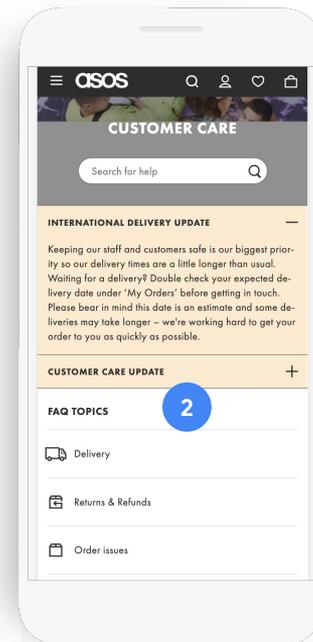


John Lewis



1 Localised website

Asos



2 Fully localized FAQ & support options

10% average CR increase when site is localised*



Action 4

FAQ to include:

- ✓ searchable bar
- ✓ key FAQ themes
- ✓ localised

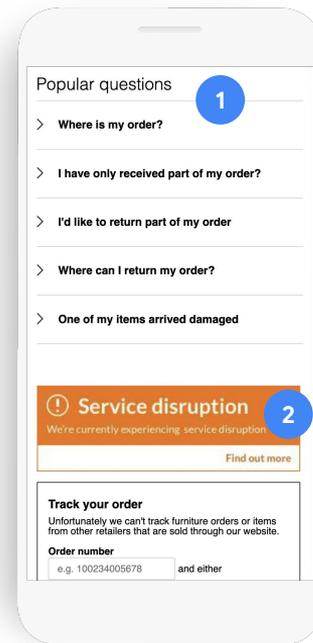
Insight

More than **4 in 5** customers make use of company FAQs, 1 in 3 of these will abandon cart if necessary info unavailable. 39% go on to contact live support if they are unhappy with FAQ.

Usage of online FAQs

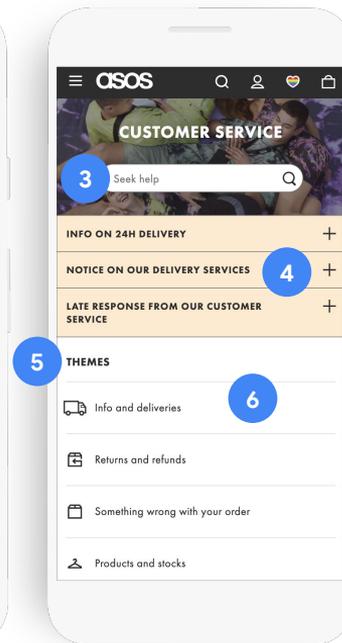


Debenhams



- 1 Prioritised frequently asked Qs
- 2 Regular service updates

Asos



- 3 Search bar in FAQ for simple navigation
- 4 Regular updates
- 5 Themes
- 6 Icons instead of text



Action 5

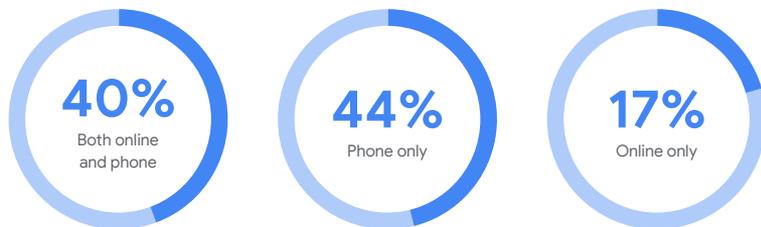
Customer support should include/be:

- ✓ Online > Phone
- ✓ Email, chat function, Facebook
- ✓ Simple to find & use

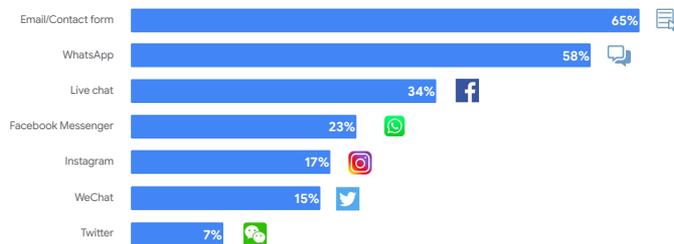
Insight

40% of customers prefer online methods of contacting support. 63% of UK customers use companies email/ contact form & 58% usage of live chat function

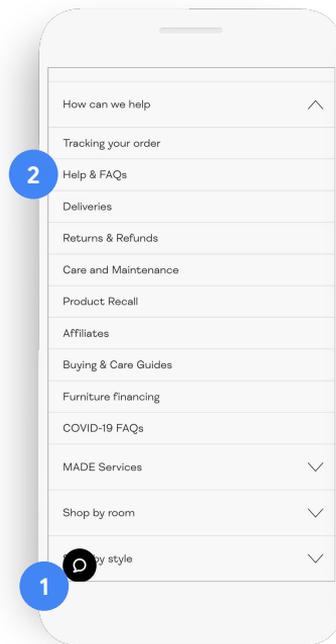
How customers contact support



Usage of online customer support channels

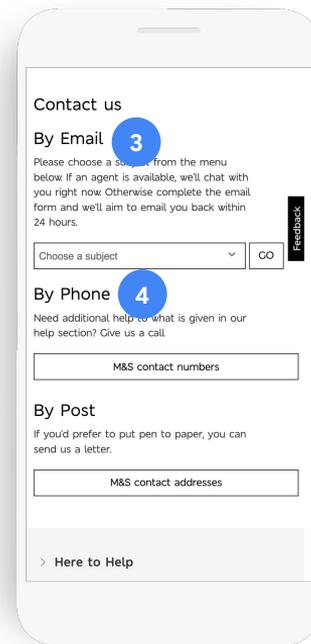


Made.com



- 1 Clearly highlight help & FAQ options - dropdown menu
- 2 Chat function icon across journey

Marks & Spencers



- 3 Email contact option
- 4 Phone contact option



Action 6

Well recognised fulfillment providers include



Leading UK Delivery Facts



3-5 days

Preferred max delivery time when ordering in the UK

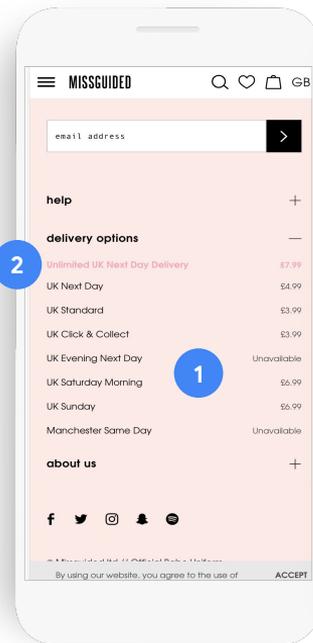
52%

Of retailers in 2019 offered free delivery

85%

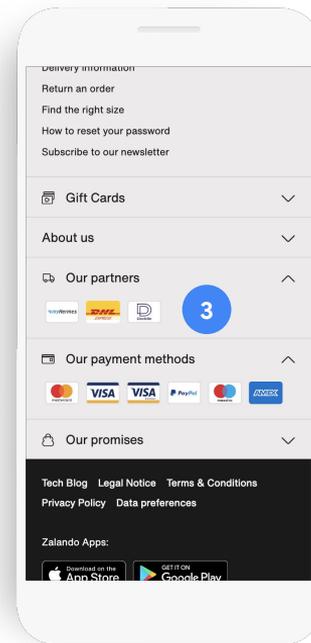
Prefer home delivery

Missguided



- 1 Clear breakdown of delivery options below the fold of each website page
- 2 Next day option highlighted

Zalando



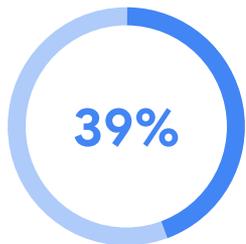
- 3 Showcase delivery partners



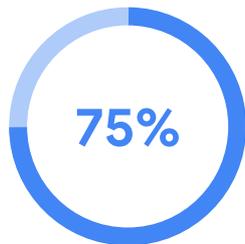
Action 7

Fulfillment Offering & Communication:

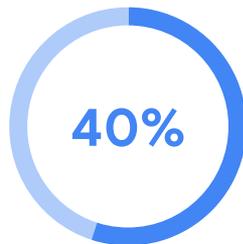
- ✓ Simple, clear returns policy
- ✓ Same day delivery possibility
- ✓ Next day delivery ability



Abandon their cart due to delivery rated charges



of customers believe an easy to understand returns process is important when deciding to make a purchase



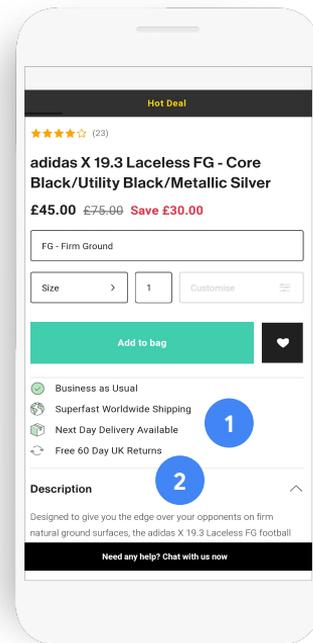
Share of population that returned a package from an online retailer



Offering Free standard delivery = +1.5% to 4.5% conversion uplift
Offering Express delivery = +1.5% Conversion uplift*

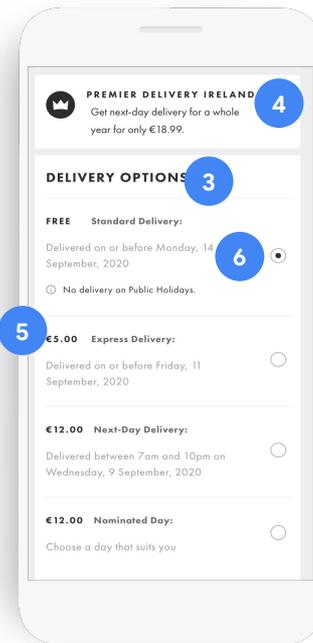
*Source: Google Internal Data

Pro Direct Soccer



- 1 Product page provides clear breakdown of shipping & return methods
- 2 Timeline, cost, provider

Asos



- 3 Full breakdown at checkout & product page
- 4 First page of checkout
- 5 Options, methods, timelines, costs
- 6 Estimated delivery date



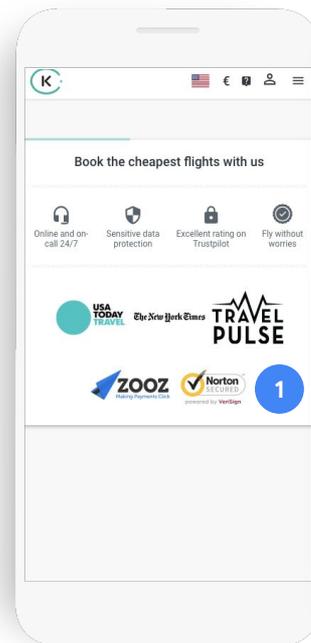
Action 8

Security:

- ✓ Norton / McAfee / Paypal Verified Security badges
- ✓ Displaying localised payment partner badges across journey

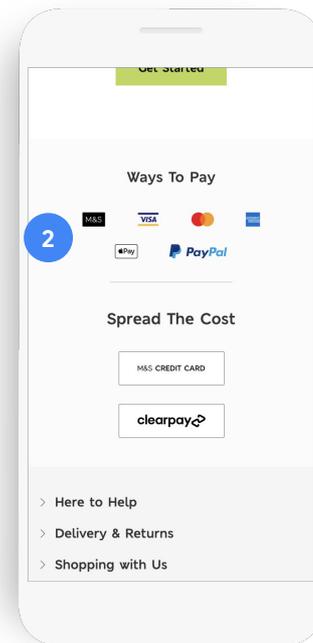


Kayak



1 Security Badge- Norton displayed throughout site

Marks & Spencers



2 Localised accepted payment logos

+3%

Inclusion of the Norton/ McAfee has seen CR increases of +3%*



Action 9

Payment Methods Need:

- ✓ Cards
- ✓ Paypal

Future Watchlist Payments:

- ✓ BNPL- Klarna
- ✓ Bank Transfer - Sofort
- ✓ Apple & Google Pay



Notes

- ✓ The UK online payment market is dominated by credit and debit cards, though debit cards are far more popular than credit cards.
- ✓ Use of direct debit as a payment method is rising rapidly in the UK – possibly symptomatic of a highly banked population and a well-understood system that is used by 9/10 UK adults to pay household bills
- ✓ Online “pay later” services, such as Klarna, may gain further popularity. Many merchants are now offering these payment terms to their customers.
- ✓ MasterCard kicked-off a new initiative in 2019: [Pay by Bank in UK](#)
- ✓ Open Banking(CMA9) develop bank transfer to rival cards
- ✓ China UnionPay [kicks off European expansion with UK](#)

Action 10

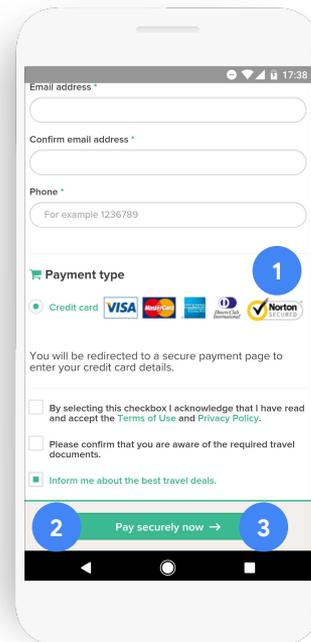
Checkout should include:

- ✓ security badge
- ✓ secure wording
- ✓ progress bar

Basic Check out Checklist

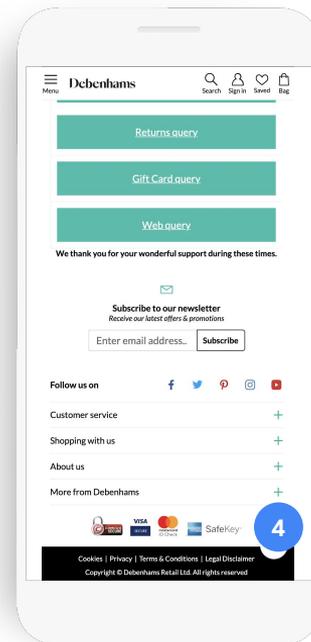
- ✓ Native Experience for card payments (no redirects)
- ✓ Guest Checkout
- ✓ Emphasis on payment security (wording/ badge)
- ✓ Using a call to action, one that assures the user their transaction is safe (ie “Pay Securely Now”)
- ✓ Progress bar
- ✓ Preparing users for redirect (e.g. Paypal etc).
- ✓ Security badge highlighted early

Ebay



- 1 Security badges- Norton
- 2 Secure call to action

Debenhams

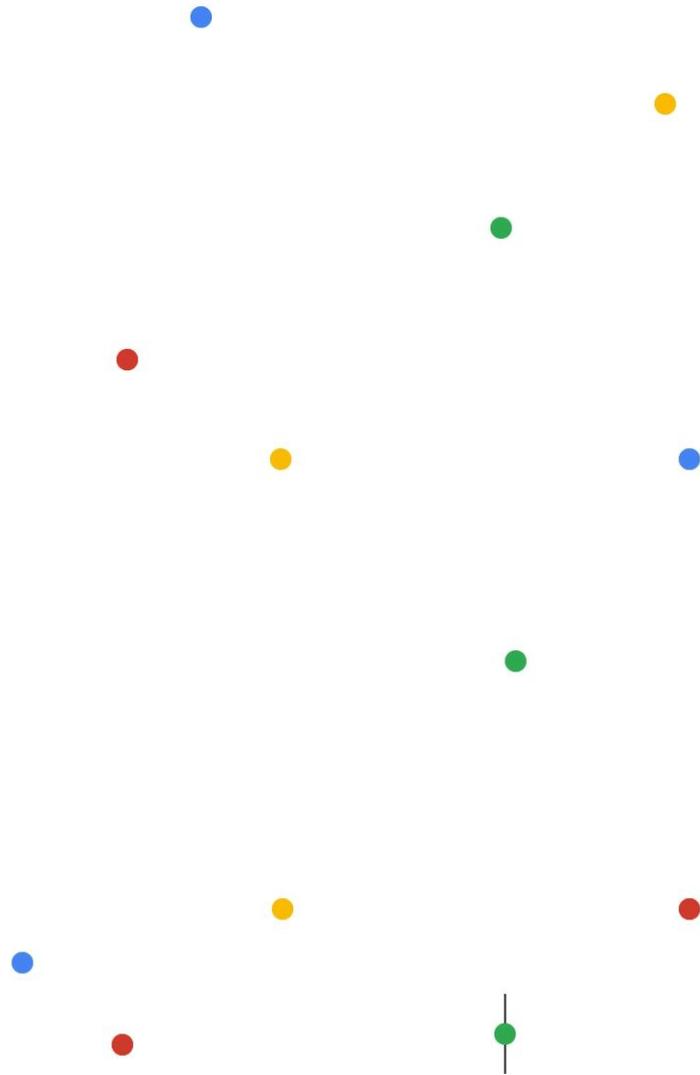


- 4 Payment badges

Go Market Guides



Go To Poland





GO Market Guide

A Polish Consumers
Path to Purchase

Let's go to Poland





10 Operational Areas for Polish Export



1. Homepage should feature

- a. delivery cost
- b. fast, reliable shipping
- c. detailed product information



2. Product Page should feature

- a. free delivery
- b. coupons & discounts
- c. customer reviews
- d. quick/easy checkout process



3. Localisation

80-61% of Polish consumers say having native speaking support is a key factor



4. FAQ Include

- a. searchable bar
- b. key FAQ themes
- c. localised



5. Customer Support Ensure

- a. phone & online
- b. email, contact forms
- c. simple to find & use



6. Fulfillment Providers

- a. DPD
- b. DHL
- c. Raben
- d. Ceva Logistics
- e. Pocztex



7. Fulfillment Offering & Communication

- a. flexible delivery options
- b. fast delivery
- c. simple returns policy



8. Security

Norton / McAfee/ Paypal Verified badges



9. Payment Methods Need

- a. Bank transfer
 - b. Card
- Future Watchlist Payments:
- a. BNPL eg Klarna
 - b. eWallet payment providers eg PayU, Apple Pay, Google Pay



10. Checkout Include

- a. security badge
- b. secure wording
- c. progress bar

Must-know facts

Poland



Payment Methods

Must have

Bank Transfers, Cards

Good to have

BNPL, Paypal, PayU, Apple, Amazon & Google Pay

Top Insights

Speed & Simplicity

Important Notes

The Polish market is easy to enter, with no local entity required and like-for-like settlement supported.

Credit cards have a relatively low share of the payment market, which is dominated by bank transfers. Debit cards are more popular than credit cards. Bank transfers can be divided into online and offline bank transfers.

The most widely used online bank transfer service is Przelewy24. E-wallet service PayU is gaining in importance as it is easy to use and is tailored to the Polish market (offers bank transfer solutions).



Checkout Experience

Key Purchase Drivers

Security is key- Norton / McAfee / Paypal Verified badges

Simplicity & speed comes in second to security



Avoid carousels —or let users control them.



Allow users to save products to a guest wishlist.



Make it easy to clear or reset filters for search results.



Guide users with helpful next steps when there are no matching search results.



Allow multiple filters to be applied without reloading the page.



Highlight real-time mistakes in booking forms.



Customer Support

Must have

phone & email

Top Online channels

email/contact forms

Important Notes

64% use company FAQ

Detailed & simple to use self service platform (FAQ) is key to success



Logistics & Fulfillment

Must have

Flexible delivery options, fast delivery, simple returns policy

Top Providers

DPD, DHL, Raben, Ceva Logistics, Pocztex

Important Notes

-53% believe simple, clear returns is most important fulfillment factor

-55% say that fast shipping is important

Mobile Best Practices in Market

Action 1

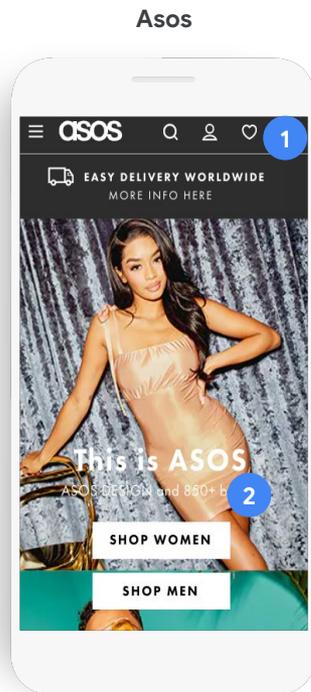
Highlight:

- ✓ delivery cost
- ✓ fast, reliable shipping
- ✓ detailed product information

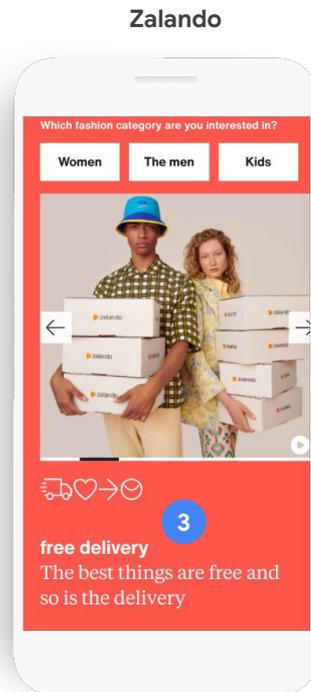
Insight

Free, fast shipping and **detailed product information** are the most important factors for Polish customers when choosing retailers

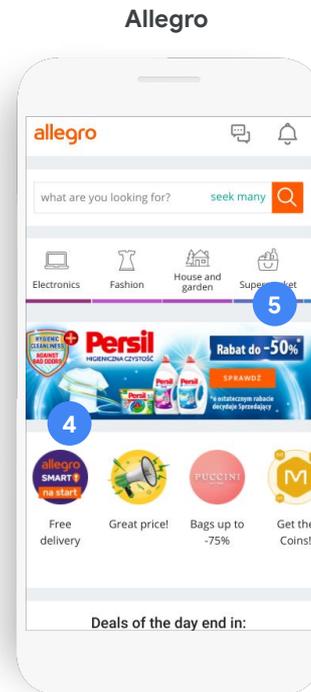
Most Important Factors for Retailer Choice



- 1 Free delivery shoutout
- 2 Easy navigation



- 3 Free delivery shoutout



- 4 Free delivery shoutout
- 5 Multiple promotional discounts available on homepage

25% Average uplift in signups to businesses adding key value props to home page*

Action 2

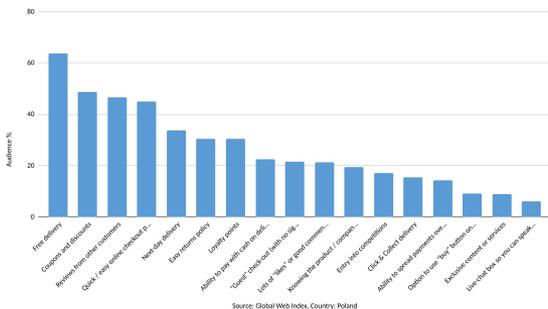
Highlight the following on product page:

- ✓ free delivery
- ✓ coupons & discounts
- ✓ customer reviews
- ✓ quick/easy checkout process

Insight

Offering free delivery is vital, with **almost 70% of Polish customers saying this would increase their likelihood of buying a product**

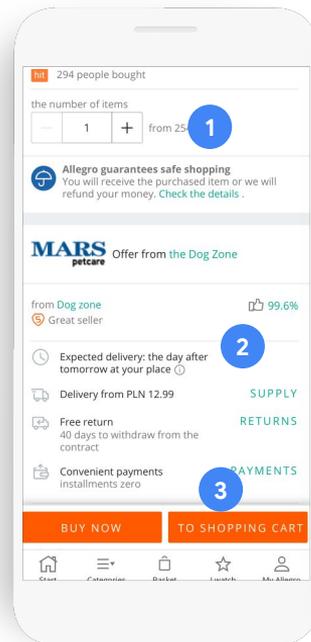
When shopping online, which of these features would most increase your likelihood of buying a product?



+15% conversion uplift adding reviews/testimonials*

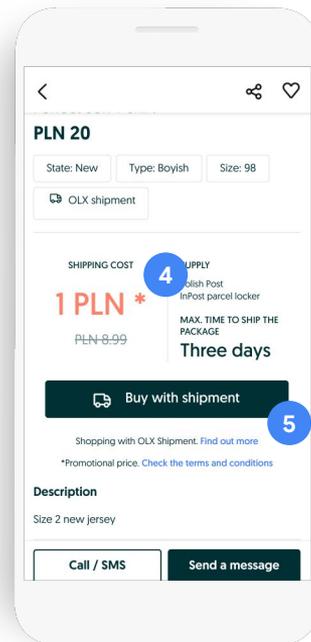
*Source: Google Internal Data

Allegro



- 1 Safe shopping guarantee
- 2 Delivery & returns breakdown
- 3 Sticky CTA

Olx



- 4 Promotional savings emphasized
- 5 Free shipping emphasized

Action 3

80-61% of Polish consumers say having native speaking support is a key factor

Key Factors



Staff

100-81%

High Level of Knowledge and Ability

60-41%

Know my personal details, preferences, query history



Language options

40-21%

Service in different languages

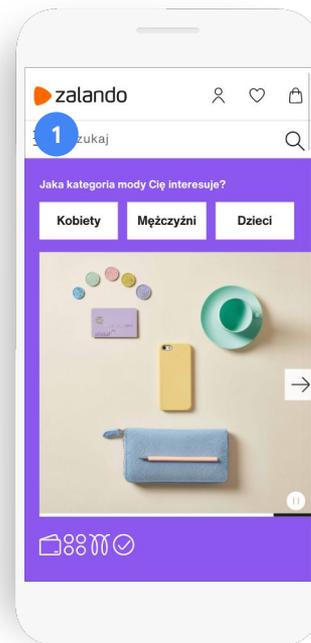
80-61%

Native speaker to support

10% average CR increase when site is localised*

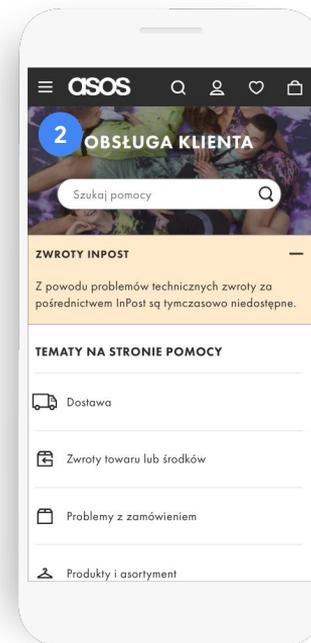
*Source: Google Internal Data

Zalando



1 Localised website

Asos



2 Fully localised FAQ & support options

Action 4

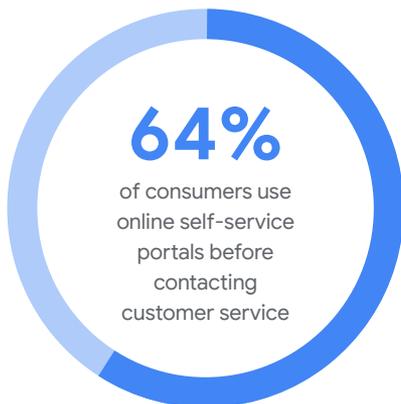
FAQ should include:

- ✓ searchable bar
- ✓ key FAQ themes
- ✓ localised

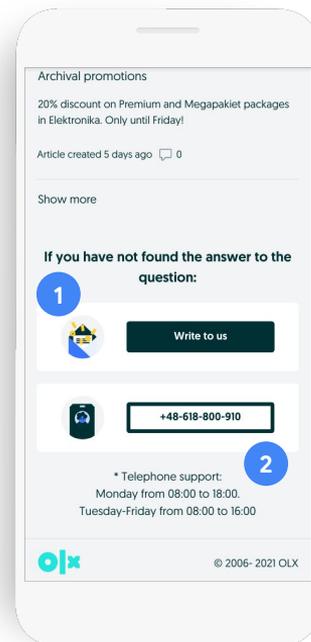
Insight

64% of Polish customers make use of company FAQs, 80% of customers say they find the solution to their problem in self-service portals

Usage of online self-service portals

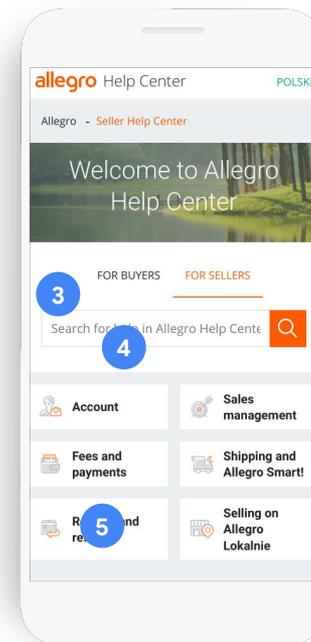


Olx



- 1 Multiple contact options
- 2 Local phone number with hours of operation

Allegro



- 3 Search bar in FAQ for simple navigation
- 4 Themes
- 5 Using icons

Action 5

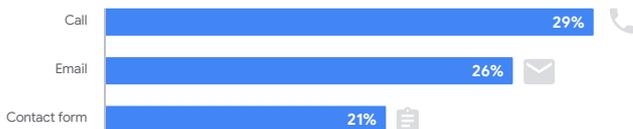
Customer support should include/be:

- ✓ phone & online
- ✓ email, contact forms
- ✓ simple to find & use

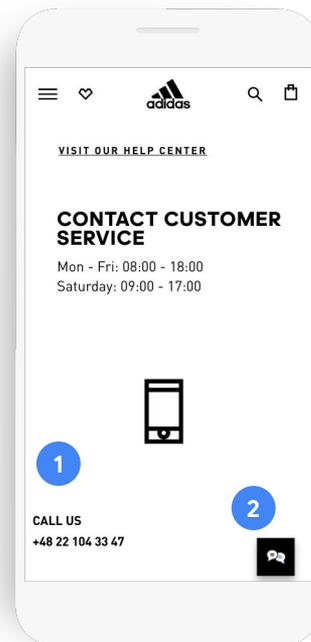
Insight

Calling is by far the most common used support channel, followed by email and contact forms

Usage of customer support channels

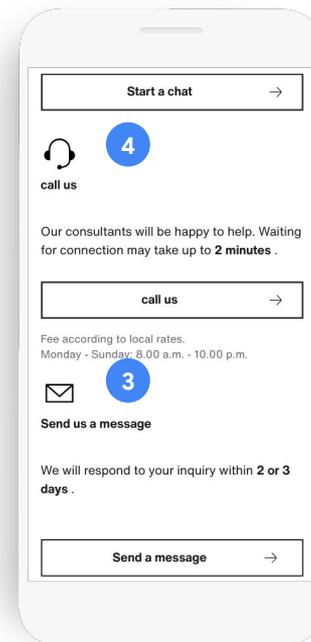


Adidas



- 1 Phone support available
- 2 Chat function icon across journey

Zalando



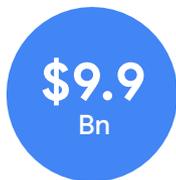
- 3 Email contact option
- 4 Phone contact option

Action 6

Fulfillment well recognised providers in PL include:



Leading Delivery Preferences



Est 2019 retail
ecomm revenue

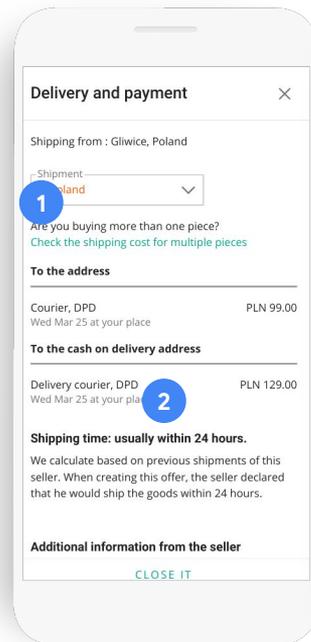


Est YoY
growth (2020)



Avg delivery
lead time

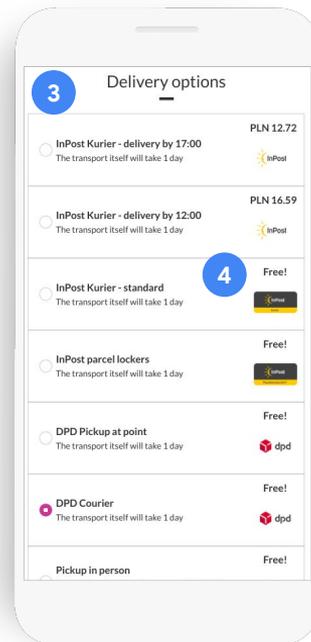
Allegro



1 Clear breakdown of delivery options below the fold of each website page

2 Delivery partner shown

Charmed Aroma



3 Product page- breakdown of shipping options

4 Shoutout free delivery

Action 7

With regards to fulfillment should communicate:

- ✓ flexible delivery options
- ✓ fast delivery
- ✓ simple returns policy



Free Shipping



71% of digital buyers think it is important to be able to **change the delivery day or time** after a product is despatched



55% of customers say that **fast delivery** is important (one of the highest in Europe)



Free Returns & Clear Policy

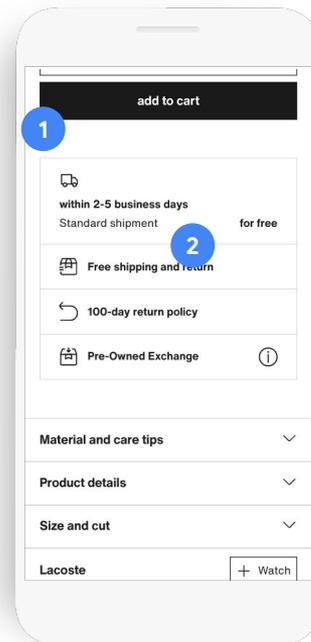


Easy to understand returns are important - 53% think that clear instructions on how to return a product are the most important criteria when shopping online



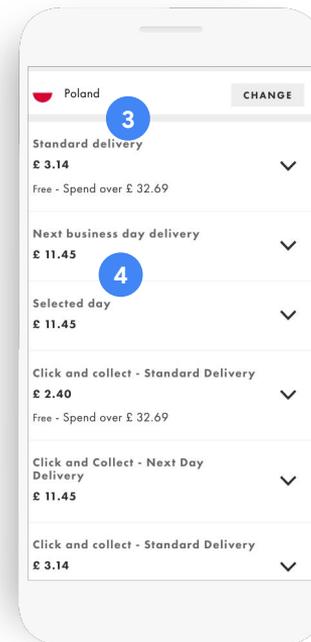
Offering Free standard delivery = +1.5% to 4.5% conversion uplift
Offering Express delivery = +1.5% Conversion uplift*

Zalando



- 1 Product page provides clear breakdown of shipping & return methods
- 2 Timeline, cost, provider

Asos



- 3 Detailed breakdown at checkout & product page
- 4 Delivery options, methods, timelines, costs

Action 8

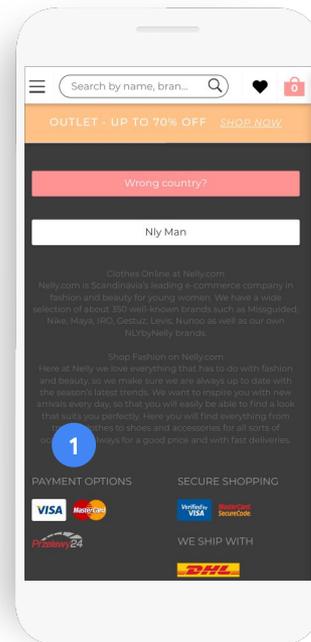
Security: Norton / McAfee / Paypal Verified

Security badges

Displaying localised payment partner badges across journey

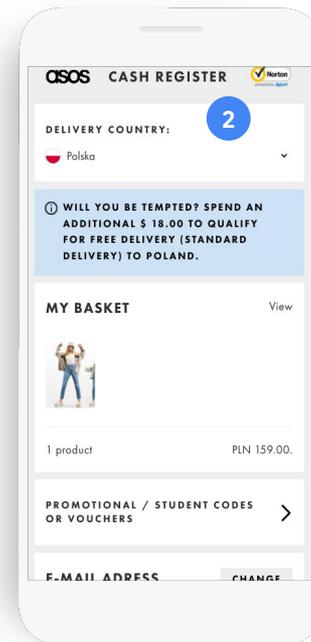


Nelly



1 Security Badge- Norton displayed throughout site

Asos



2 Security badges shown early

+8% Inclusion of the Eshoppers Badge has seen CR increases of +8%*



Action 9

Payment Methods Needed:

- ✓ Bank transfer
- ✓ Card

Future Watchlist Payments:

- ✓ BNPL eg Klarna
- ✓ eWallet payment providers eg PayU, Apple Pay, Google



Key Insights

- ✓ The Polish market is easy to enter, with no local entity required and like-for-like settlement supported.
- ✓ Credit cards have a relatively low share of the payment market, which is dominated by bank transfers. Debit cards are more popular than credit cards. Bank transfers can be divided into online and offline bank transfers.
- ✓ The most widely used online bank transfer service is Przelewy24. E-wallet service PayU is gaining in importance as it is easy to use and is tailored to the Polish market (offers bank transfer solutions).



Action 10

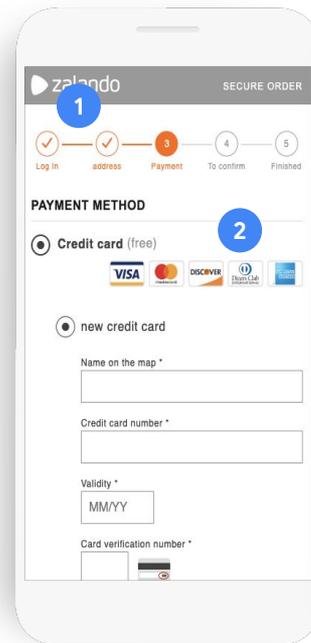
Checkout should include:

- ✓ security badge
- ✓ secure wording
- ✓ progress bar

Basic Check out Checklist

- ✓ Native Experience for card payments (no redirects)
- ✓ Guest Checkout
- ✓ Emphasis on payment security (wording/ badge)
- ✓ Using a call to action, one that assures the user their transaction is safe (ie "Pay Securely Now")
- ✓ Progress bar
- ✓ Preparing users for redirect (e.g. Paypal etc).
- ✓ Security badge highlighted early

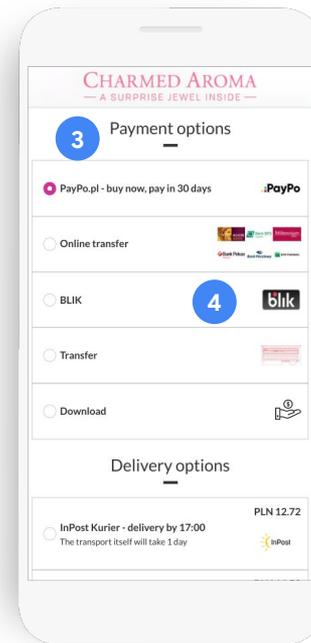
Zalando



1 Progress bar

2 Featuring payment badges

Charmed Aroma



3 Local payment options

4 Payment badges

Thank You!

