E-COMMERCE SURVEY 2020

BELGIUM

InSites Consulting

VOORWOORD

E-commerce is definitely mature

Eight out of ten Belgians who are active online have also made purchases online in the past year. However, as many as 94% say that they will be buying online in the future. Has this year's Covid crisis brought about the new normal? We have come a long way since our first survey on e-commerce in Belgium; exactly ten years ago, only 60% made purchases online.

However, consumers are spoiled. Six out of ten customers do not want to pay delivery costs. A strange paradox; we will gladly pay delivery costs for a meal from a restaurant located just a few streets away, but we will not pay a single extra Euro for a mobile phone delivered from a warehouse one hundred kilometres further away. The question that remains to be answered is whether that will remain viable for online stakeholders over the next 10 years.

Dominique Michel, CEO Comeos

01

E-COMMERCE EXPERIENCE

8 out of 10 Belgians buy online with 55+ y.o. remaining the biggest rejectors

Q: Did you make any online (not second hand) purchases in past 12 months? | Gross sample=2112 | Filter: none

E-commerce Penetration among different profiles

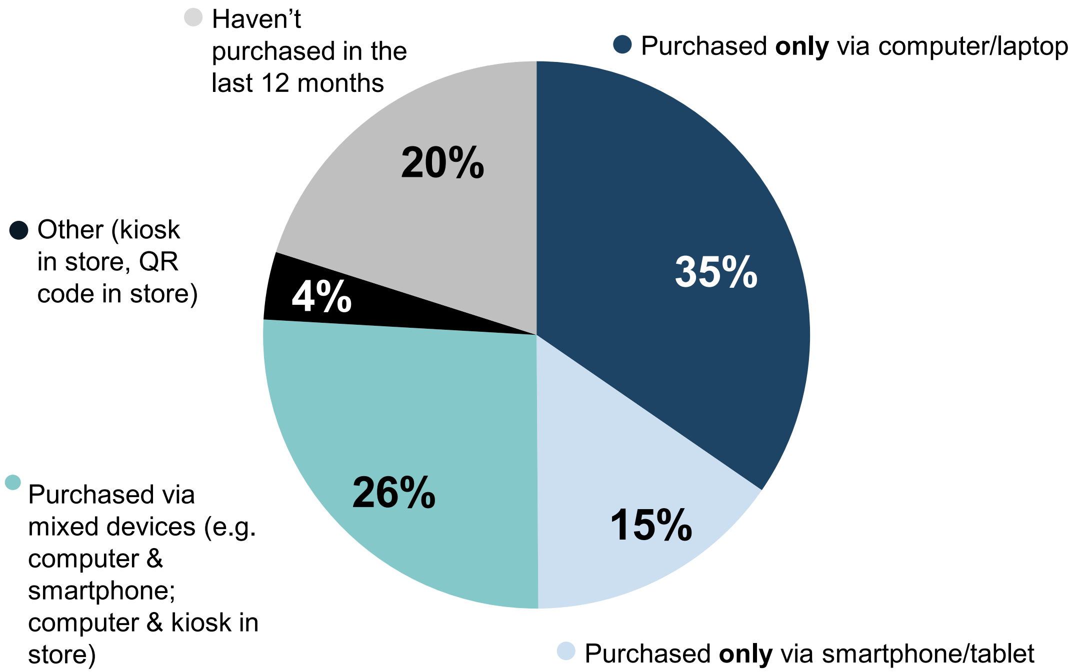
% of consumers bought via Internet in the past 12 months

The vast majority of the Belgian population is now buying online with the 45-54 y.o. now also catching up with the younger age groups. Only the age group of 55+ remains behind.

8 out of 10 Belgians buy online with 55+ y.o. remaining the biggest rejectors

Q: Did you make any online (not second hand) purchases in past 12 months? | Gross sample=2112 | Filter: none

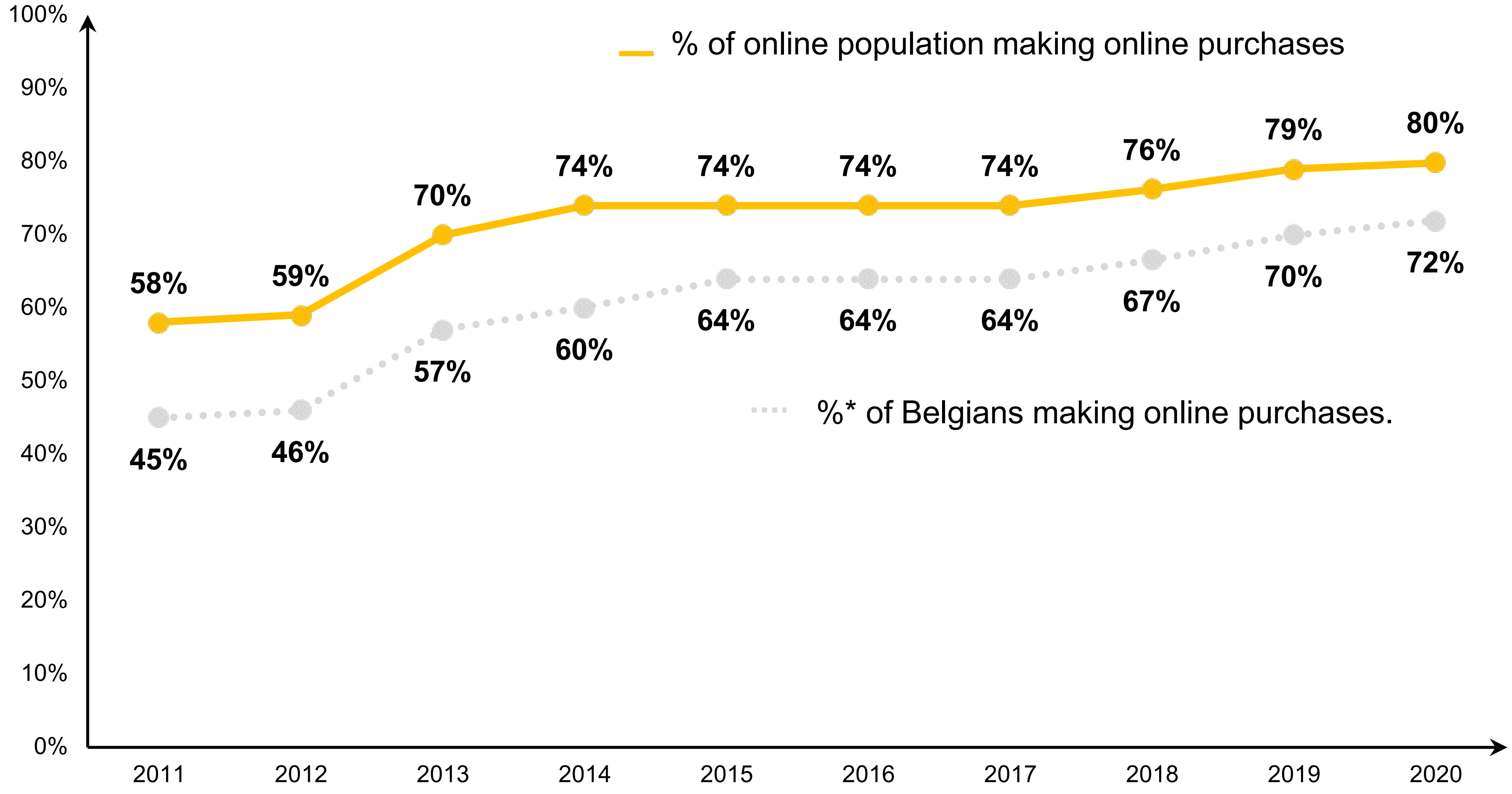
Devices used for e-commerce



The distribution of devices changed slightly with less consumers buying via their laptop only and more via mobile when comparing to previous year.

After 10 years, e-commerce is still on the rise

Q: Did you make any online (not second hand) purchases in past 12 months? | Gross sample=2112 | Filter: none



After 10 years, e-commerce is still on the rise

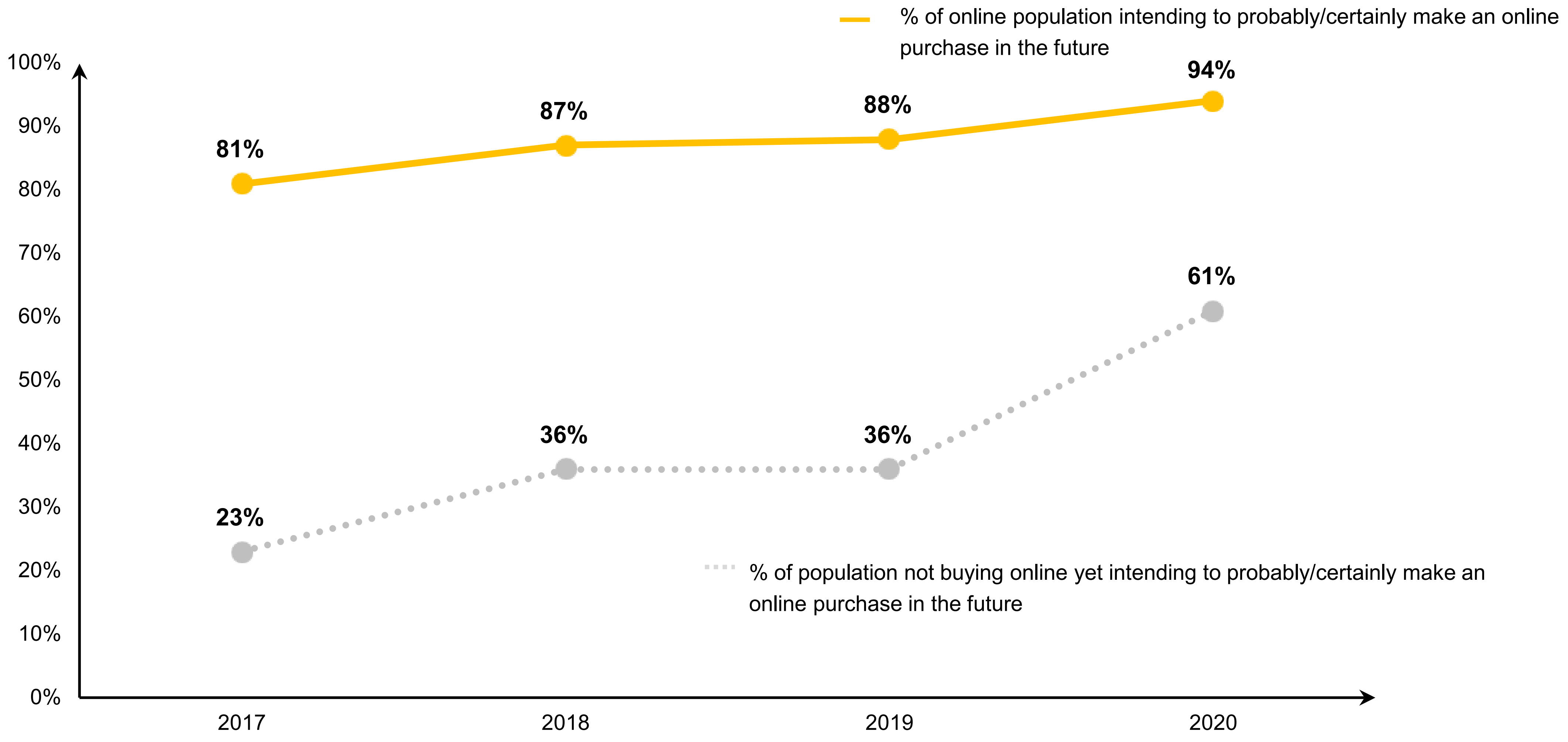
Q: Did you make any online (not second hand) purchases in past 12 months? | Gross sample=2112 | Filter: none

When comparing with the first measurement in 2011, e-commerce saw an increase of more than 20 points. After a steep increase in 2013, e-commerce penetration stagnated until it slightly started rising again from 2018 onwards. This is might be the difference between the early and the late majority. Laggards will follow suit.

A steep increase is noticed in **online buying intent**, 61% of consumers who have never tried e-commerce before are planning to buy online in the future. This can be largely explained by the current COVID-19 crisis, which forces people to explore new ways of shopping. It is likely the share of first time online buyers will increase, however it is uncertain if they will convert into regular online buyers in the long term.

E-commerce is expected to further grow in the coming year

Q: To what exten do you consider making an online purchase (not second hand) in the future via each of the following channels? | Gross sample=2112 | Filter: none

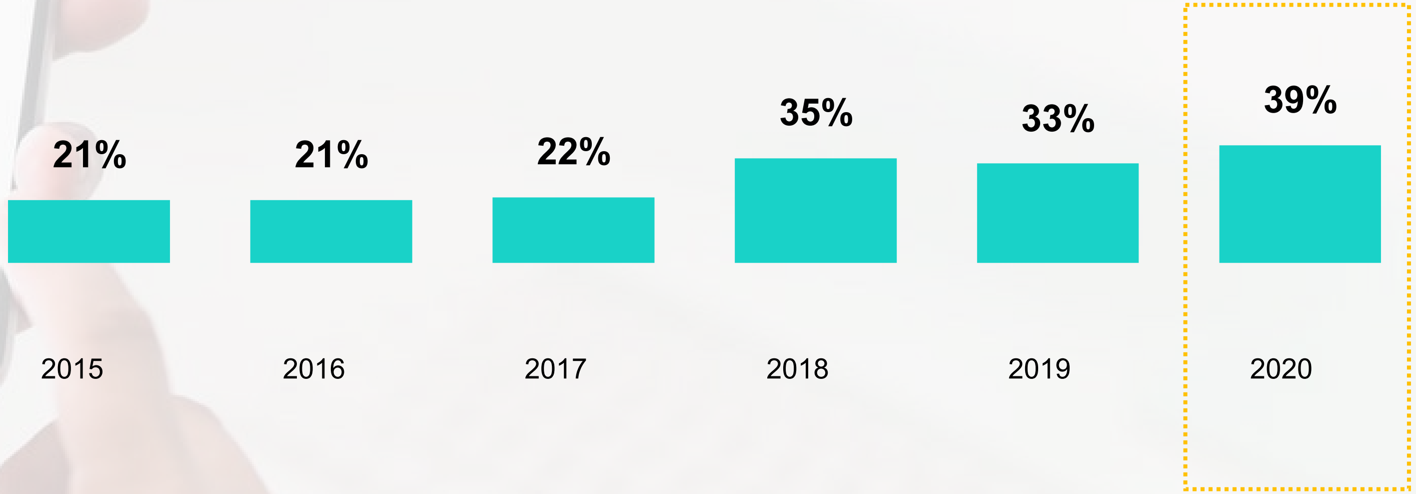


4 out of 10 Belgians made an online purchase via a mobile device

Q: Did you make any online (not second hand) purchases in past 12 months? | Gross sample=2112 | Filter: none

What percentage of consumers that bought online uses a mobile device for their online purchases?

Purchased on mobile device (smartphone or tablet) in the last 12 months

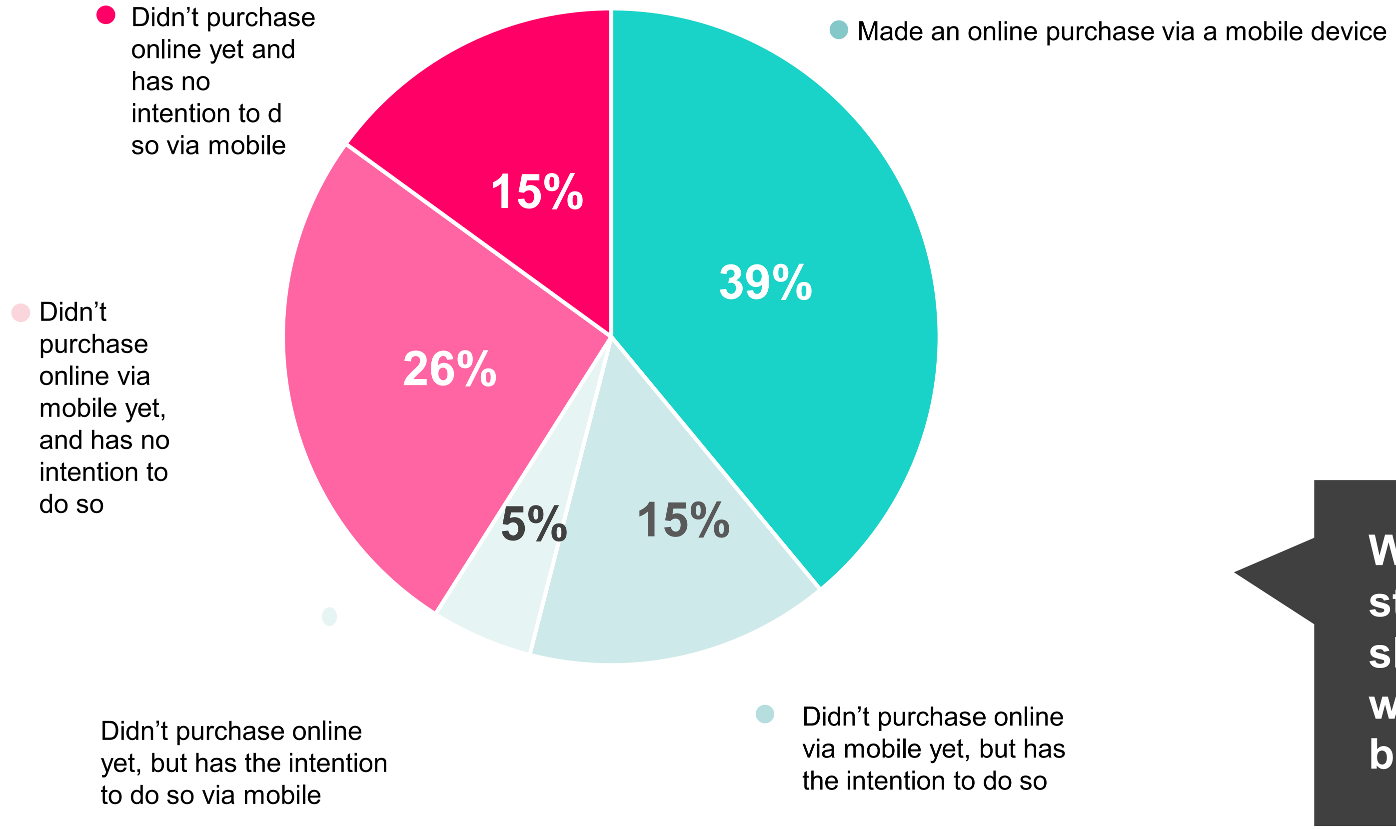


Looking back at 2015, m-commerce has almost doubled in 5 years time. After a small set back last year, the share of m-commerce is now higher than ever with 39%.

The rise of m-commerce is driven by women

Q: Did you make any online (not second hand) purchases in past 12 months? | Gross sample=2112 | Filter: none

Buying behaviour and intention using mobile devices



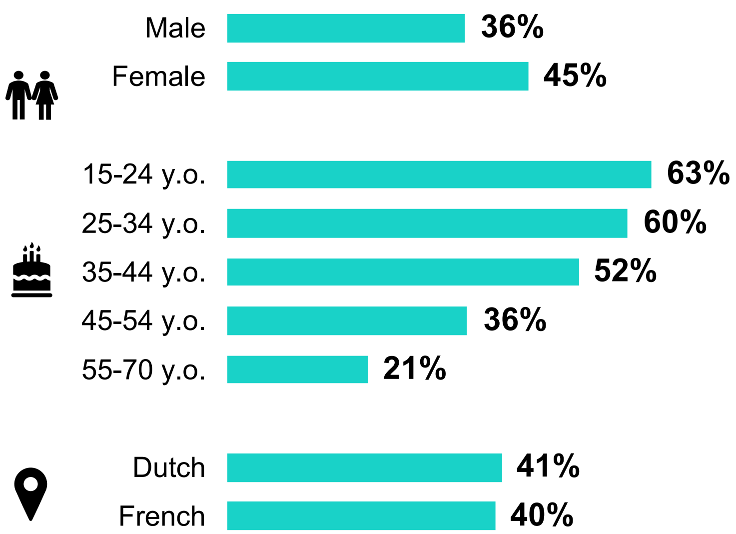
While m-commerce strongly increased, it still hasn't reached its full potential. This is shown by 20% of the Belgian population who hasn't bought anything via mobile yet, but intends to do so in the future

The rise of m-commerce is driven by women

Q: Did you make any online (not second hand) purchases in past 12 months? | Gross sample=2112 | Filter: none

Mobile penetration among different profiles

% of consumers bought via a mobile device in the past 12 months

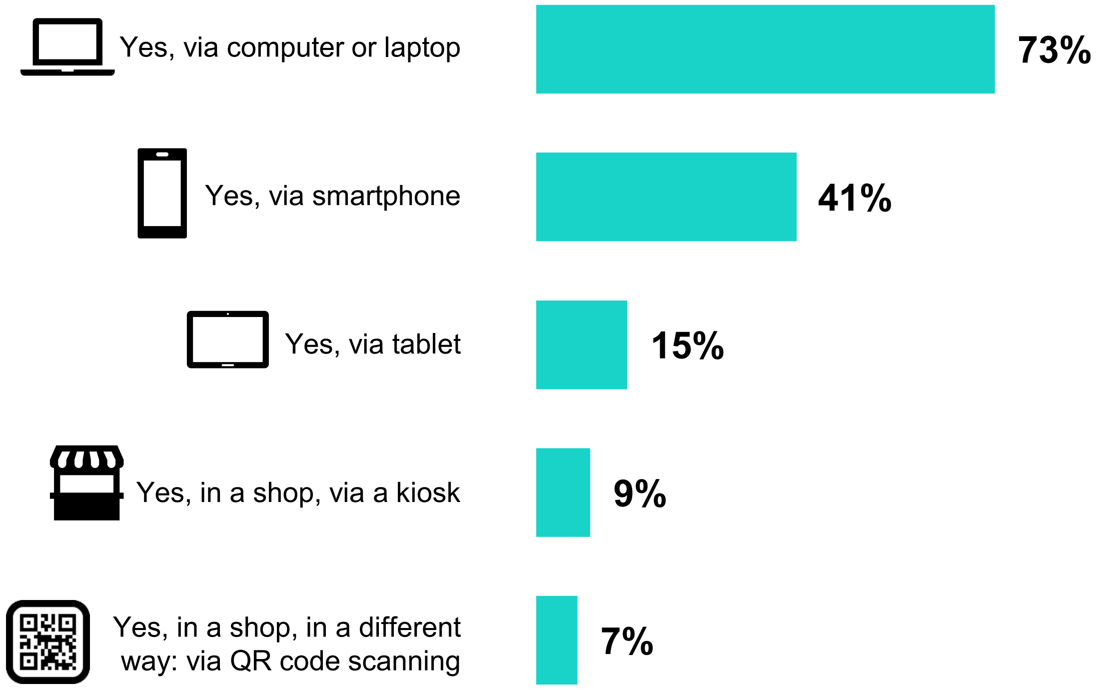


Especially in the older age groups there is still much room for growth.

Consumers are using between 1 and 2 different devices for buying online

·Q: Did you make any online (not second hand) purchases in past 12 months? | Main sample=1681 | Filter: made an online purchase in the past 12 months

Did you buy anything online in the last 12 months and which device did you use?

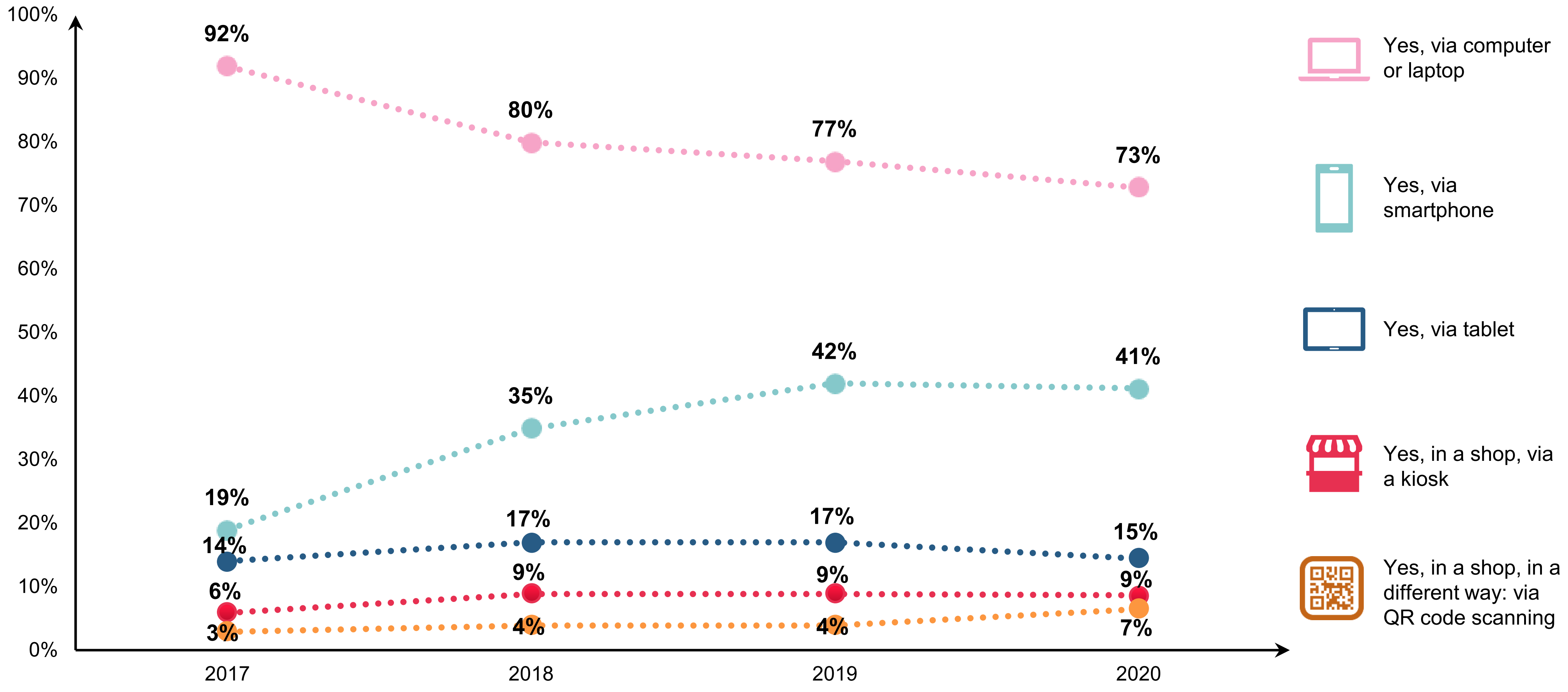


While e-commerce is often part of a multi-channel strategy, consumers often stick to 1 or 2 different devices to make their online purchases. Still the vast majority buys via their computer or laptop, however also 4 out of 10 is also using a mobile device now

Use of different devices over the years

Q: Did you make any online (not second hand) purchases in past 12 months? | Main sample=1681 | Filter: made an online purchase in the past 12 months

Did you buy anything online in the last 12 months and which device did you use?



Purchases via smartphone doubled over the past 4 years

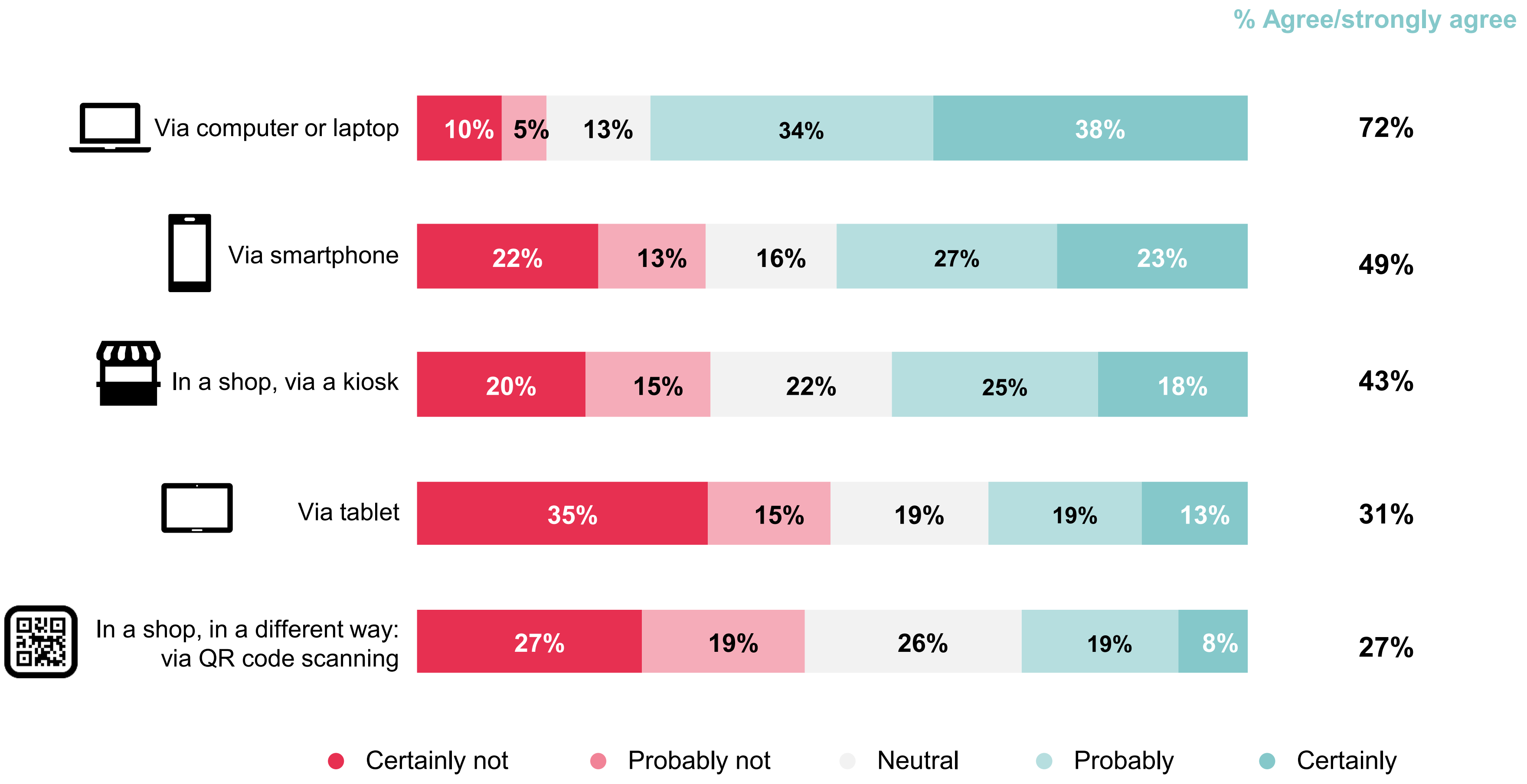
Q: Did you make any online (not second hand) purchases in past 12 months? | Main sample=1681 | Filter: made an online purchase in the past 12 months

Looking among the online population only, purchases via a computer or laptop have decreased with almost 20 points over the past 4 years, this in favour of smartphones. Via a kiosk remained rather stable over the years, but other methods such as QR code scanning steadily increased over the years. However their market share remains very small.

Keep in mind that on average 1,4 devices are used by consumers. Some will only use a laptop while others might combine several devices.

To what extent do you consider making an online purchase (not second hand) in the future via each of the following channels?

Q: To what extent do you consider making an online purchase (not second hand) in the future via each of the following channels? | Gross sample=2112 | Filter: none



Online purchases via a computer are expected to further decline in favour of m-commerce

Q: Did you make any online (not second hand) purchases in past 12 months? | Main sample=1681 | Filter: made an online purchase in the past 12 months

While computer and laptop are still the most often used devices to make an online purchase, it is expected this category will further decline next year and this likely in favour of mobile devices. **On the other hand, tablet has the highest % of rejectors with 35%** stating they would certainly not make any online purchase via this device, **next is QR code scanning with 27%.**

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02

CURRENT ONLINE SHOPPING BEHAVIOUR

How frequently do you buy something online?

Q: How frequently do you buy something online? | Main sample=1681 | Filter: made an online purchase in the past 12 months

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
At least once a month	17%	16%	24%	28%	33%	35%	42%	44%	48%	56%
Daily	-	-	-	-	-	-	-	-	-	2%
Weekly	2%	2%	4%	5%	6%	8%	7%	9%	12%	18%
Monthly	15%	14%	20%	23%	27%	27%	35%	35%	36%	37%
Every 1 to 3 months	31%	30%	30%	33%	31%	32%	29%	31%	32%	25%
Every 3 to 6 months	22%	24%	23%	20%	18%	16%	16%	15%	13%	10%
Every 6 to 12 months	20%	23%	18%	15%	14%	12%	10%	8%	6%	6%
Less than once a year	10%	7%	6%	4%	5%	4%	3%	3%	2%	2%

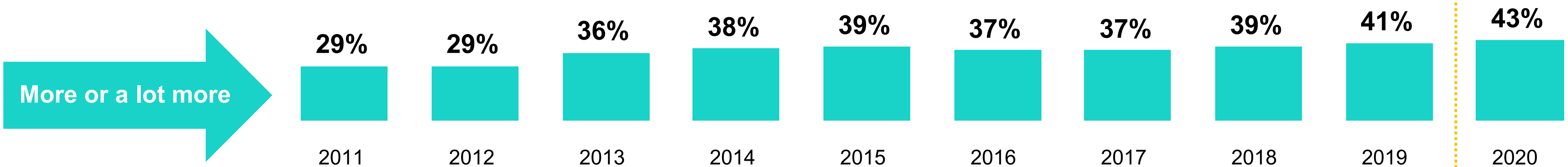
The growing trend in online purchase frequency continues in 2020

Q: How frequently do you buy something online? | Main sample=1681 | Filter: made an online purchase in the past 12 months

In 2020, the number of consumers who claim to buy products online on a monthly basis has again grown, with now half of consumers stating to do so. **Consumers buying weekly and even daily saw the strongest increase in years with 8 points comparing to 2019**. The COVID-19 crisis could be a partial explanation for this strong increase.

Do you spend less or more now than you did 1 year ago on your online purchases?

Q: Do you spend less or more now than you did 1 year ago on your online purchases? | Main sample=1681 | Filter: made an online purchase in the past 12 months



	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
A lot more	**3%**	**2%**	**4%**	**5%**	**5%**	**6%**	**4%**	**7%**	**6%**	**6%**
More	**26%**	**27%**	**32%**	**33%**	**34%**	**31%**	**33%**	**32%**	**35%**	**36%**
Equally much	**48%**	**49%**	**45%**	**44%**	**45%**	**46%**	**47%**	**44%**	**44%**	**43%**
Less	**13%**	**13%**	**11%**	**12%**	**11%**	**11%**	**10%**	**11%**	**10%**	**9%**
A lot less	**2%**	**3%**	**3%**	**2%**	**2%**	**2%**	**2%**	**2%**	**2%**	**2%**
No idea	**8%**	**7%**	**5%**	**3%**	**3%**	**4%**	**3%**	**4%**	**3%**	**3%**

Online spending gradually increased in growth over the past 10 years

Q: How frequently do you buy something online? | Main sample=1681 | Filter: made an online purchase in the past 12 months

The extent to which online spending is growing is comparable to previous years with a slight increase. **Approximately 2 out of 5 consumers indicated they have spent (a lot) more this year than the year before.** Also 2 out of 5 consumers stated their amount of online spending has remained the same as last year. Although there was a strong increase in buying frequency, the amount spent online did not grow at the same pace.

03

ONLINE PURCHASES

Percentage of consumers that bought a certain product category online in the last 12 months

Q: Via which channel did you buy each of the following categories in the past 12 months? | Main sample=1681 | Filter: made an online purchase in the past 12 months

	2020 purchases online	**Difference 2020 - 2019**	**Difference 2020 - 2011**
Fashion	68%	+7%	+29%
Leisure	62%	+12%	N.A.
Health & Beauty	58% ▲	+19%	+38%
Travel	57%	+7%	-2%
Computers & Electronics	51%	+6%	+11%
Books, E-books & Paper	46%	+13%	+16%
Toys, hobbies & Party supplies	46%	+13%	+34%
Telecom	43% ▲	+22%	+27%
Sport&	41%	+13%	+34%
Food & beverages	40%	+9%	+32%
Office supplies	38%	N.A.	N.A.
Pet food & accessories	38% ▲	+14%	N.A.
Financial products	37%	+13%	N.A.
Decoration & Art	37%	N.A.	N.A.
Music	34%	N.A.	N.A.
Kitchen supplies	34%	N.A.	N.A.
Video	33%	N.A.	N.A.
Garden & Outdoor	33%	+11%	+27%
Gaming	32%	N.A.	N.A.
Furniture	29%	N.A.	N.A.
Flowers & Plants	27%	N.A.	N.A.
Glasses	20%	+3%	N.A.
Erotica	16%	N.A.	N.A.
Bicycles	15%	N.A.	N.A.
Vehicles	13%	+4%	+10%

▲ **Categories with the strongest increase compared to 2019 (Top 3)**

E-commerce is growing across all categories

Q: Via which channel did you buy each of the following categories in the past 12 months? | Main sample=1681 | Filter: made an online purchase in the past 12 months

People purchased products online more often and in every sector. Compared to 2019, every product category increased its online footprint. **The sectors that saw the biggest increase were telecom, followed by health & beauty, and pet food & toys**. This can largely be explained by the new needs that have risen due to the COVID-19 crisis. However, it is still uncertain whether this effect will be long lasting.

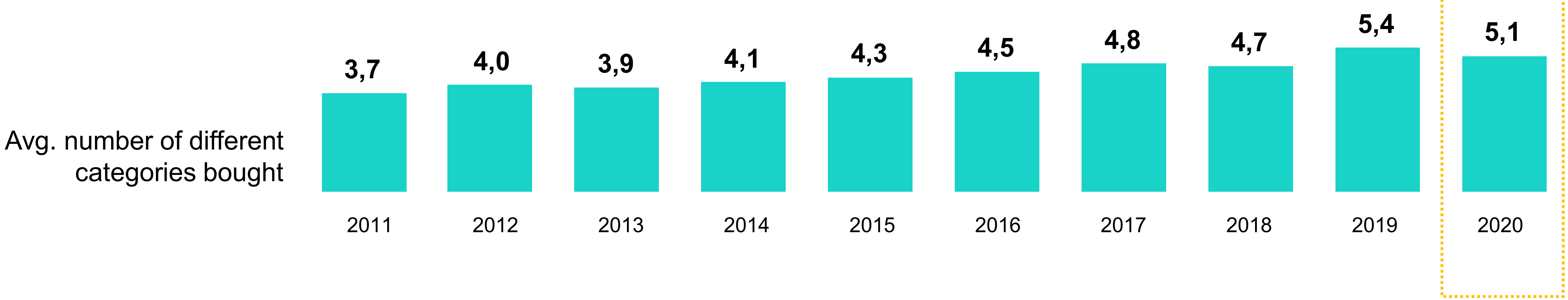
Note:

- The category Entertainment was split up in Music, Video and Gaming.
- The category Home was split up in Office supplies, Furniture, Decoration, Flowers and plants, and Cookware.
- The category vehicles was split up into the categories Vehicles and Bicycles.
- The category Erotica was added as stand-alone categories.

On average consumers have purchased products from 5 different online categories

Q: Which of these specific products did you buy in the past 12 months and via which channel did you do this? | Main sample=1681 | Filter: made an online purchase in the past 12 months

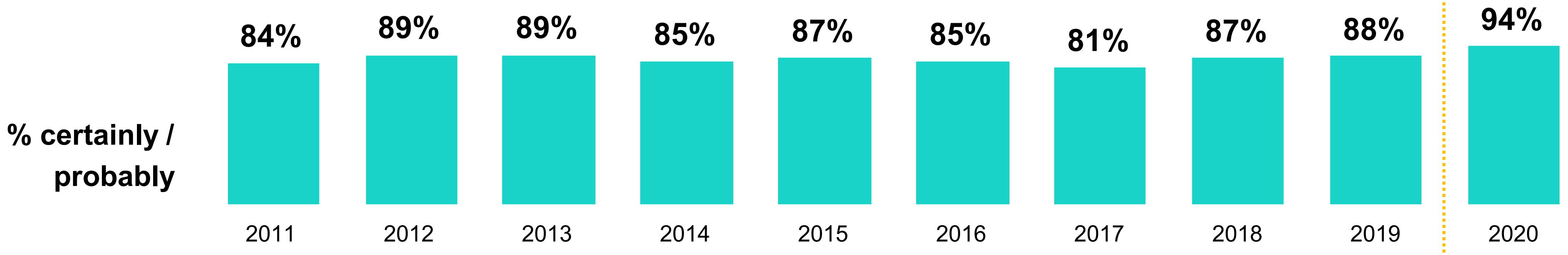
On average, consumers purchased products online from just over 5 different product categories in the past year. This is a small decrease compared to 2019.




B

Would you consider buying new products/services on the Internet again?

Q: Would you consider buying new products/services on the Internet in the future via any of the following channels? | Sample = 1681 | Filter: made an online purchase in the past 12 months



	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Certainly	31%	41%	38%	37%	40%	41%	34%	48%	52%	60%
Probably	53%	48%	51%	48%	47%	44%	47%	39%	36%	34%
Neutral	13%	9%	9%	13%	11%	12%	15%	10%	8%	5%
Probably not	2%	2%	2%	1%	2%	2%	4%	2%	3%	0%
Certainly not	0%	0%	0%	1%	0%	0%	0%	1%	1%	1%

9 out of 10 consumers who have already bought online, are considering doing so again

Q: Would you consider buying new products/services on the Internet in the future via any of the following channels? | Sample = 1681 | Filter: made an online purchase in the past 12 months

More than 9 out of 10 consumers who have made an online purchase in the last 12 months, **are open to purchasing products or services via the internet again in the future**. This strong increase is no surprise as e-commerce is offering smart solutions needed during the quarantine phase of the Corona outbreak.

Placing orders online via computer / laptop is most often considered by 8 out of 10 consumers

Q: Would you consider buying new products/services on the Internet in the future via any of the following channels? | Main sample=1681 | Filter: made an online purchase in the past 12 months

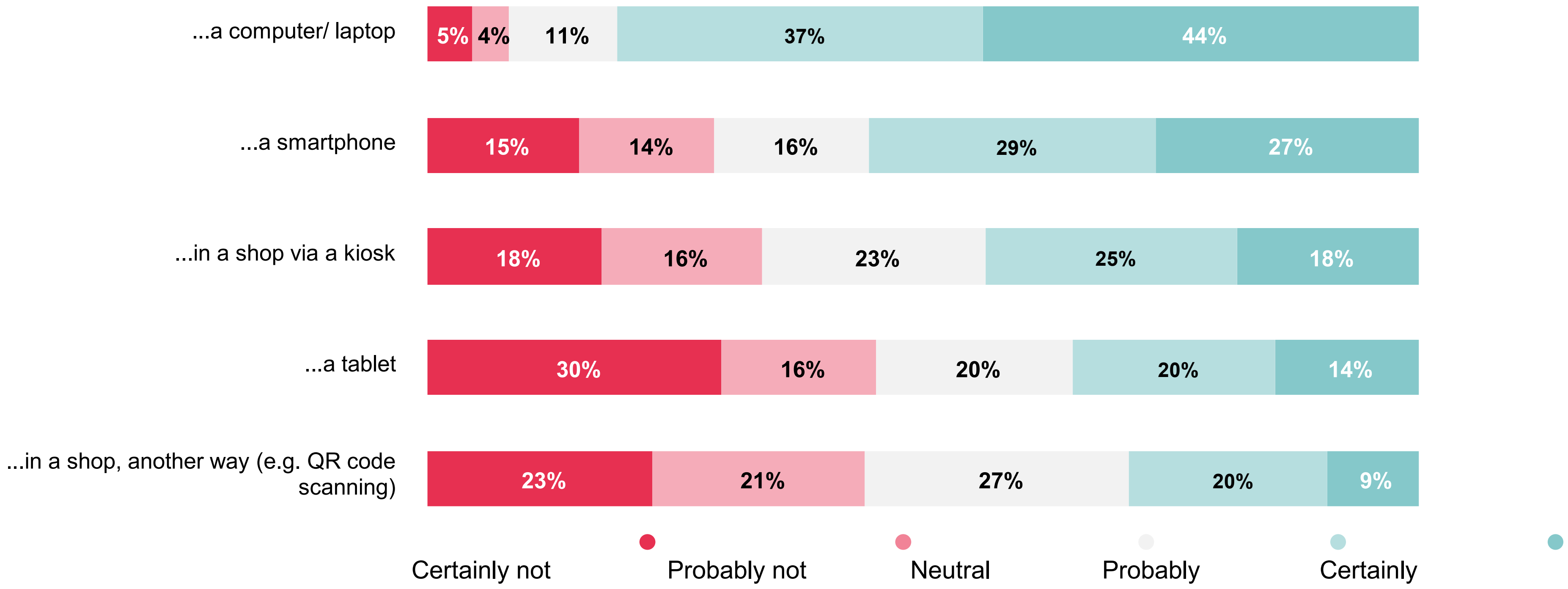
Overall buying intention across all channels increased in 2020 except for tablet. The computer / laptop is the device most often considered by consumers for buying online (81%), followed by the smartphone (55%).

% of consumers that probably or certainly would consider a specific device/channel for online purchases

	2017	2018	2019	2020
...a computer/ laptop	67%	71%	71%	81%
...a smartphone	32%	40%	48%	55%
...in a shop via a kiosk	32%	38%	39%	44%
...a tablet	28%	32%	35%	35%
...in a shop, another way (e.g. QR code scanning)	19%	25%	28%	29%

Would you consider buying new products/services on the Internet in the future via any of the following channels?

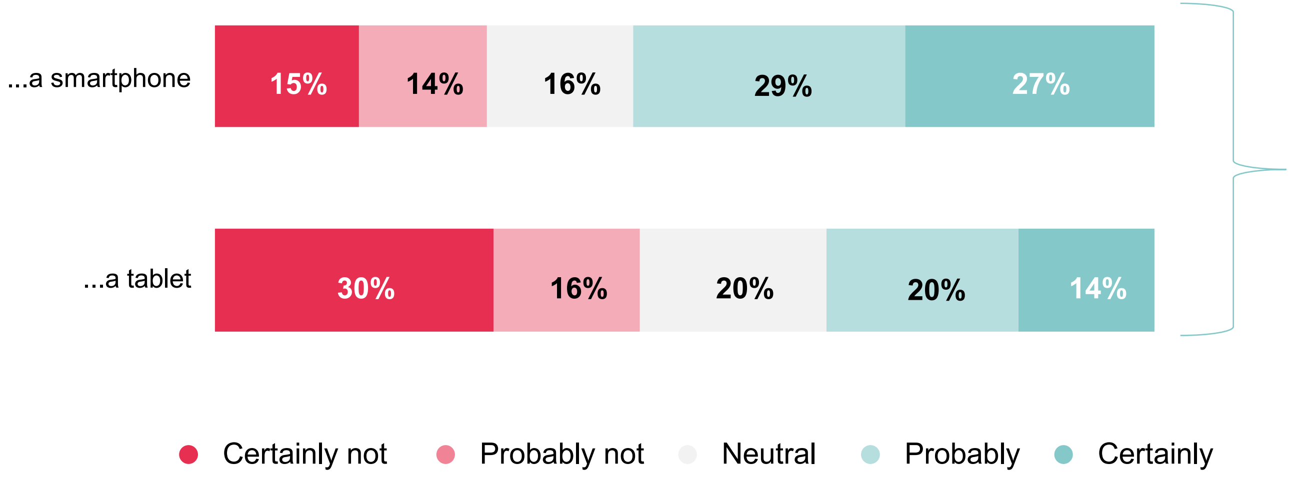
Q: Would you consider buying new products/services on the Internet in the future via any of the following channels? | Main sample=1681 | Filter: made an online purchase in the past 12 months



6 out of 10 consumers intent to make an online purchases via mobile

Q: Would you consider buying new products/services on the Internet in the future via any of the following channels? | Main sample=1681 | Filter: made an online purchase in the past 12 months

In 2020 mobile intention again increased from 58% till 63% of consumers intending to make an online purchase via smartphone or tablet. The increasing trend we have seen in recent years therefore is not slowing down for the moment

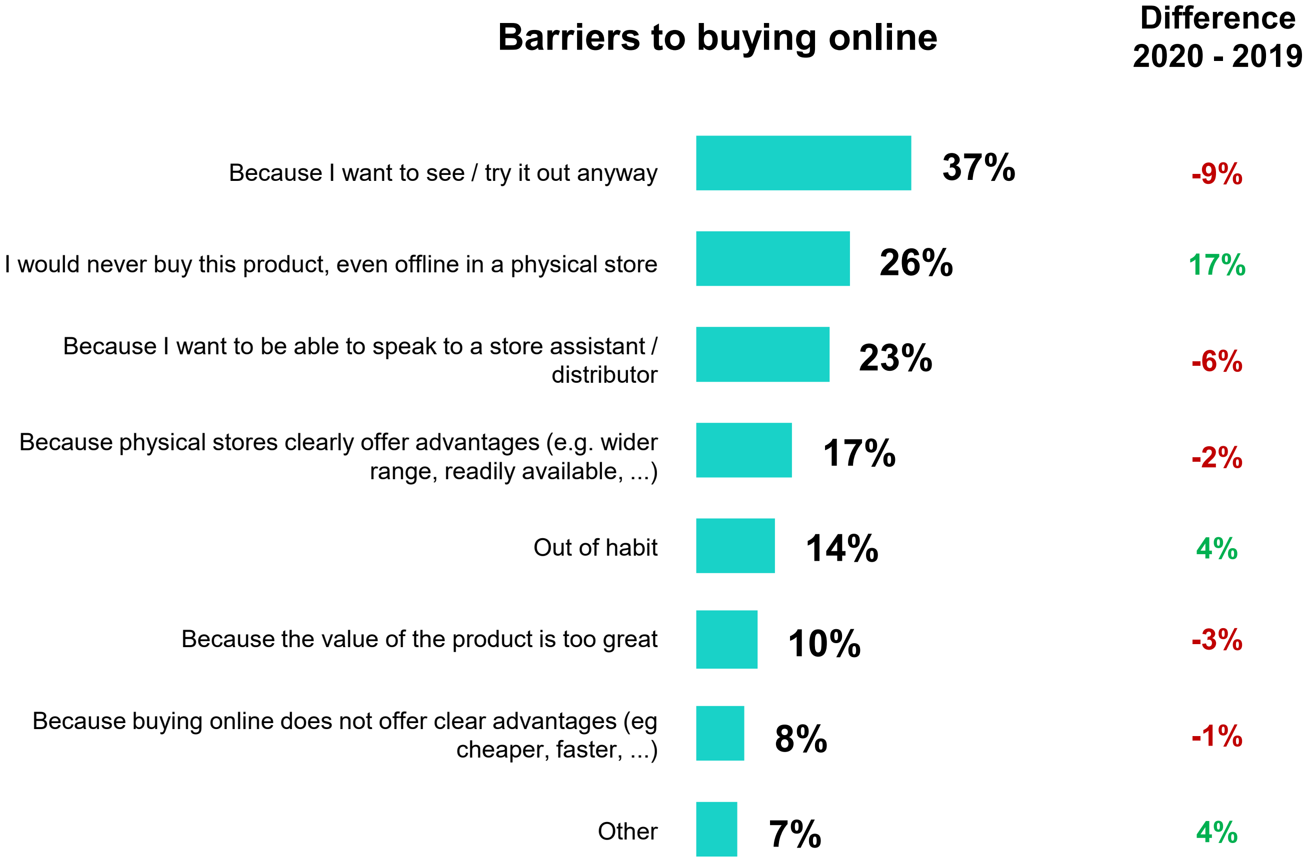


% Certainly/ probably buy on a smartphone or tablet

2015	2016	2017	2018	2019	2020
28%	31%	41%	51%	58%	63%

Barriers to online shopping are fading, with not being able to try the product as main factor

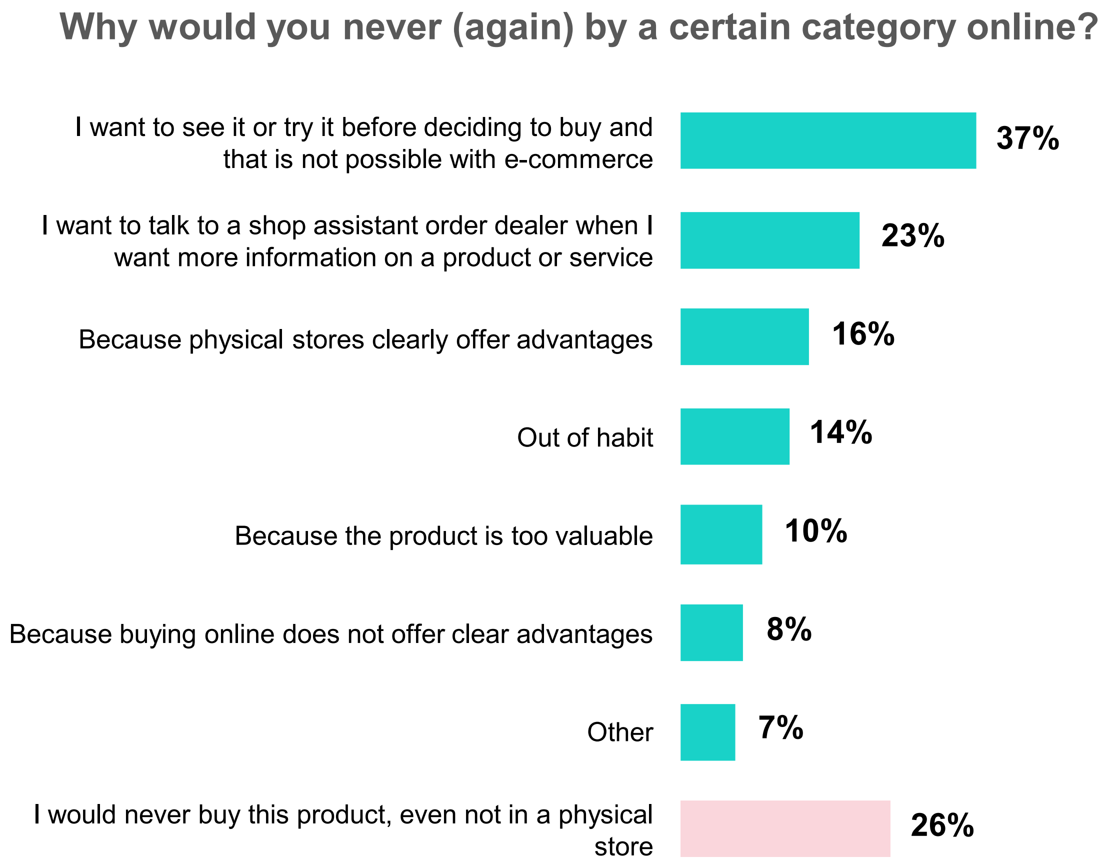
Q: Would you consider buying new products/services on the Internet in the future via any of the following channels? | Sample = 1538 | Filter: Rejectors of online purchases for a category



More than 1 in 3 consumers indicated the fact that they cannot try the product as their main barrier. In general, barriers to buy online are fading compared to last year, since the only barriers that increased are 'not considering the category' or 'out of habit', which are not linked to the online shopping experience as such

Reasons for not buying online

Q: Why would you never (again) by this category online? | Gross sample=1528 | Filter: none



Although e-commerce is still growing, the biggest barrier for Dutch speaking consumers remains not being able to see and try the product first. Also, for many consumers, online shopping is still not a habit for some categories, which is especially true for French speaking consumers, men and the age groups 16-24 and 35-44 who don't want to buy a certain category (anymore) online.

Why would you never (again) buy a specific category online?

Q: Why would you never (again) by this category online? | Gross sample=1528 | Filter: none

	DU	FR	Male	Female	16-24	25-34	35-44	45-54	55+
	(n=884)	(n=644)	(n=679)	(n=859)	(n=143)	(n=214)	(n=248)	(n=287)	(n=645)
I want to see it or try it before deciding to buy and that is not possible with e-commerce	42% ★	31%	37%	38%	41%	36%	34%	38%	37%
I want to talk to a shop assistant order dealer when I want more information on a product or service	23%	23%	21%	24%	26%	19%	20%	24%	24%
Because physical stores clearly offer advantages	17%	16%	17%	16%	17%	14%	10%	16%	20% ★
Out of habit	12%	16% ★	17% ★	11%	21% ★	16%	17% ★	14%	10%
Because the product is too valuable	11%	9%	9%	11%	16%	13%	10%	10%	9%
Because buying online does not offer clear advantages	7%	9%	10% ★	7%	14%	9%	8%	7%	7%
Other	6%	9% ★	7%	7%	5%	5%	8%	7%	8%
I would never buy this product, even not in a physical store	25%	28%	25%	27%	22%	30%	25%	26%	27%

★ Sign. Different from at least one other target group (95% confidence level)

Half of Belgian consumers like to talk to a shop assistant first before buying telecom services

Q: Why would you never (again) by this category online? | Gross sample=2112 | Filter: none

While categories such as **electronics, glasses and vehicles** are bought by a broad group of consumers, there are **multiple barriers for these consumers to not buy these products online**.

Mainly because they are too important and valuable to not see and try them first. On the other hand there are several **true online categories such as books, music, gaming**, etc. There are almost no barriers preventing consumers to buy these products online, however they appeal to a specific target group only.

Half of Belgian consumers like to talk to a shop assistant first before buying telecom services

Q: Why would you never (again) by this category online? | Gross sample=2112 | Filter: none

	Total	Books, E-books & Paper (n=62)	Music (n=63)	Video (n=62)	Gaming (n=63)	Computer & Electronics (n=61)	Telecom services (n=62)	Fashion (n=55)	Glasses (n=64)	Toys, hobby & Party supplies (n=61)	Office supplies (n=60)	Furniture (n=61)	Decoration & Art (n=61)	Flowers & Plants (n=62)	Kitchen supplies (n=61)	Garden & Outdoor (n=61)	Food & Beverages (n=46)	Health & Beauty (n=48)	Sports (n=62)	Pet food & accessories (n=62)	Travel (n=62)	Leisure (n=60)	Erotica (n=74)	Vehicles (n=69)	Bicycles (n=65)	Financial products (n=62)
I want to see or try it first before deciding to purchase	37%	21%	8%	6%	3%	66%	40%	53%	63%	31%	33%	84%	52%	45%	52%	44%	35%	33%	39%	13%	11%	37%	5%	78%	65%	11%
I want to talk to a shop assistant when I want more information on a product or service	23%	6%	11%	16%	0%	52%	56%	27%	38%	10%	8%	26%	8%	16%	28%	13%	26%	25%	8%	6%	31%	15%	5%	46%	32%	56%
Because physical stores clearly offers advantages	16%	8%	5%	10%	3%	31%	27%	31%	27%	3%	23%	16%	20%	21%	20%	8%	28%	10%	10%	8%	21%	23%	1%	26%	20%	15%
Out of habit	14%	21%	17%	6%	8%	13%	13%	22%	9%	16%	10%	10%	10%	10%	18%	8%	37%	27%	8%	15%	15%	20%	9%	7%	14%	8%
Because the product is too valuable	10%	0%	5%	0%	2%	23%	8%	7%	20%	0%	2%	26%	3%	5%	5%	10%	2%	2%	5%	0%	16%	10%	3%	54%	20%	26%
Because buying online does not offer clear advantages	8%	8%	8%	5%	0%	2%	15%	7%	3%	3%	7%	10%	8%	16%	11%	7%	22%	4%	2%	5%	13%	12%	7%	12%	11%	13%
Other	7%	6%	6%	13%	10%	0%	0%	5%	13%	8%	3%	2%	2%	5%	3%	16%	4%	13%	6%	29%	6%	8%	7%	4%	6%	2%
I would never buy this product, even not in a physical store	26%	44%	54%	58%	78%	2%	0%	11%	13%	43%	32%	3%	21%	29%	7%	23%	4%	15%	42%	40%	21%	8%	72%	6%	3%	16%

Significantly higher compared to total - **Barrier is more important** for rejection of the category
Significantly lower compared to total - **Barrier is less important** for rejection of the category

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SECTOR FOCUS

Convenience and price are the biggest drivers for online purchases

Q: What are the main reasons why you bought this product online? | Main sample=1681 | Filter: made an online purchase in the past 12 months

	2020	Difference 2020- 2019	Difference 2020- 2011
Out of convenience	51%	N.A.	N.A.
Because of the price	42%	+8%	+5%
Because of the product range	30%	+4%	+7%
Because of the fast delivery	25%	N.A.	N.A.
Satisfied with previous experiences	24%	N.A.	N.A.
Because of the availability	23%	N.A.	N.A.
Because of the service	16%	N.A.	N.A.
Out of habit	16%	N.A.	N.A.
Because of the possibility of returning	9%	+2%	N.A.
On someone else's recommendation	3%	N.A.	N.A.
Other reason	5%	+1%	+1%

Time & Convenience

Money

Purchase Management

Half of consumers claim they buy online because it is easier. Also, a large proportion of consumers indicate that a better price (42%) as well as a wider range of products (30%) encourages them to buy online.

Note: In the past, respondents could only select 3 main drivers.

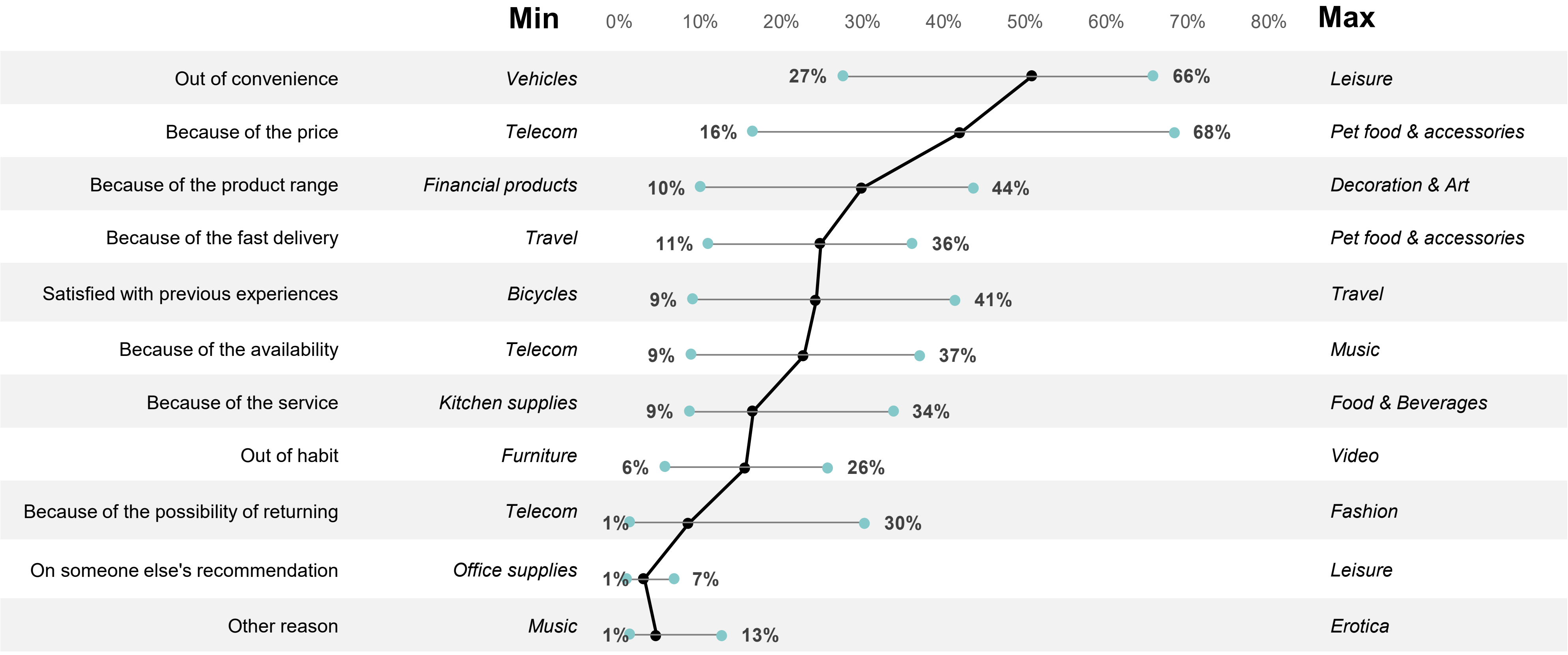
The extent to which convenience and price play a role in online sales depends on the category

Q: What are the main reasons why you bought this product online? | Main sample=1681 | Filter: made an online purchase in the past 12 months

Although convenience and price are very important drivers to convince consumers to make online purchases in general, the impact of these drivers varies from category to category.

The extent to which convenience and price play a role in online sales depends on the category

Q: What are the main reasons why you bought this product online? | Main sample=1681 | Filter: made an online purchase in the past 12 months



Online sales of all categories are convenience or price driven

Q: What are the main reasons why you bought this product online? | Main sample=1681 | Filter: made an online purchase in the past 12 months

Consumers are mainly convinced by the ease of the process or the good price of online purchases. Categories where convenience is the driving factor include Leisure, Food and Office supplies. Categories that are **mainly price-driven** include **Pet food & Toys and Health & beauty**.

Online sales of all categories are convenience or price driven

Q: What are the main reasons why you bought this product online? | Main sample=1681 | Filter: made an online purchase in the past 12 months

	Total (n=1681)	Books, E-books & Paper (n=218)	Music (n=210)	Video (n=206)	Gaming (n=205)	Computer & Electronics (n=210)	Telecom (n=212)	Fashion (n=213)	Glasses (n=178)	Toys, hobbies & Party supplies (n=213)	Office supplies (n=209)	Furniture (n=206)	Decoration & Art (n=200)	Flowers & plants (n=183)	Kitchen supplies (n=206)	Garden & Outdoor (n=208)	Food & Beverages (n=183)	Health & Beauty (n=214)	Sports (n=207)	Pet food & accessories (n=213)	Travel (n=229)	Leisure (n=222)	Erotica (n=200)	Vehicles (n=139)	Bicycles (n=173)	Financial products (n=216)
Out of convenience	**51%**	52%	50%	52%	56%	46%	54%	57%	38%	54%	58%	50%	54%	44%	45%	47%	60%	40%	55%	48%	55%	66%	56%	27%	43%	57%
Because of the price	**42%**	36%	38%	32%	39%	52%	16%	48%	46%	42%	46%	48%	48%	33%	51%	47%	27%	66%	54%	68%	45%	28%	38%	35%	48%	17%
Because of the product range	**30%**	35%	40%	33%	28%	31%	16%	37%	17%	34%	23%	29%	44%	27%	43%	34%	17%	29%	42%	32%	27%	23%	34%	28%	24%	19%
Because of the fast delivery	**25%**	35%	26%	23%	29%	32%	14%	23%	21%	25%	35%	32%	26%	28%	27%	30%	32%	20%	27%	36%	11%	14%	28%	13%	20%	10%
Satisfied with previous experiences	**24%**	26%	23%	26%	27%	19%	17%	33%	21%	24%	28%	16%	20%	23%	21%	20%	26%	32%	19%	27%	41%	34%	26%	20%	9%	20%
Because of the availability	**23%**	31%	37%	32%	31%	28%	9%	25%	13%	26%	20%	21%	23%	20%	22%	25%	16%	18%	27%	23%	19%	23%	25%	19%	22%	10%
Because of the service	**16%**	16%	17%	21%	15%	16%	12%	16%	16%	15%	15%	18%	14%	23%	9%	14%	34%	16%	12%	19%	12%	14%	19%	17%	19%	17%
Out of habit	**15%**	15%	21%	26%	21%	13%	22%	9%	21%	13%	16%	6%	17%	15%	13%	9%	25%	6%	14%	15%	17%	11%	13%	22%	18%	16%
Because of the possibility of returning	**9%**	6%	6%	5%	8%	14%	1%	30%	7%	11%	7%	9%	11%	9%	14%	8%	3%	5%	17%	7%	2%	2%	11%	6%	13%	2%
On someone else's recommendation	**3%**	1%	2%	5%	5%	2%	3%	4%	3%	2%	1%	2%	3%	5%	3%	2%	3%	2%	3%	2%	4%	1%	5%	4%	7%	3%
Other reason	**5%**	7%	1%	4%	5%	4%	6%	4%	7%	2%	3%	3%	2%	9%	2%	6%	4%	4%	4%	2%	3%	4%	13%	6%	7%	5%

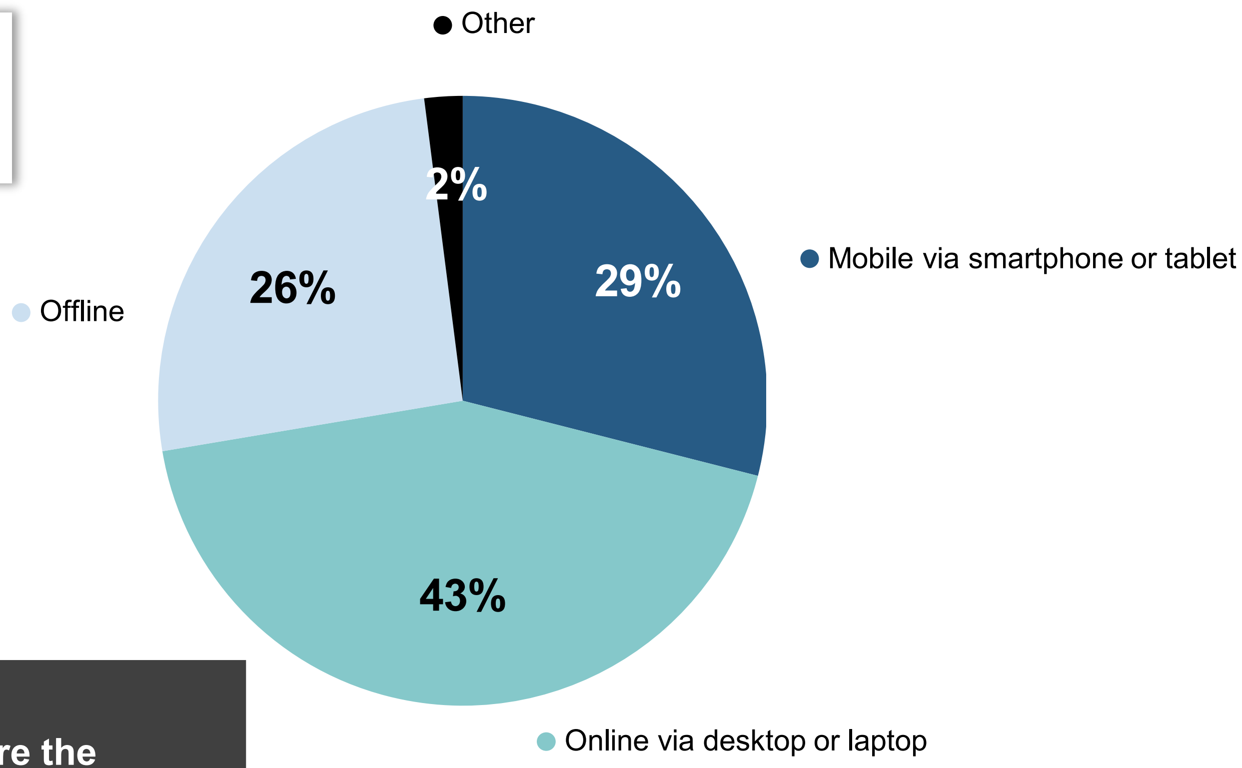
Significantly higher/lower compared to total

1 in 3 online purchases is payed via mobile

Q: Distribute your last 10 online purchases across the following payment methods. | Sample = 1681 | Filter: made an online purchase in the past 12 months

Previous Q: How did you pay for your last purchase? | Main sample | Filter: made an online purchase in the past 12 months

Distribute your last 10 online purchases across the following payment methods



While via computer and mobile are the most common payment methods, still 1 in 4 online purchases are payed offline.

Note: The methodology of this question was changed in 2020 which can affect comparability with previous waves.

Evolution of payment methods

Q: Distribute your last 10 online purchases across the following payment methods. | Sample = 1681 | Filter: made an online purchase in the past 12 months

Previous Q: How did you pay for your last purchase? | Main sample | Filter: made an online purchase in the past 12 months

OUT OF 10 ONLINE PURCHASES	2011	2016	2017	2018	2019	2020
	69%	76%	73%	57%	52%	43%
	N.A.	8%	11%	23%	29%	29%
	31%	15%	13%	17%	19%	26%

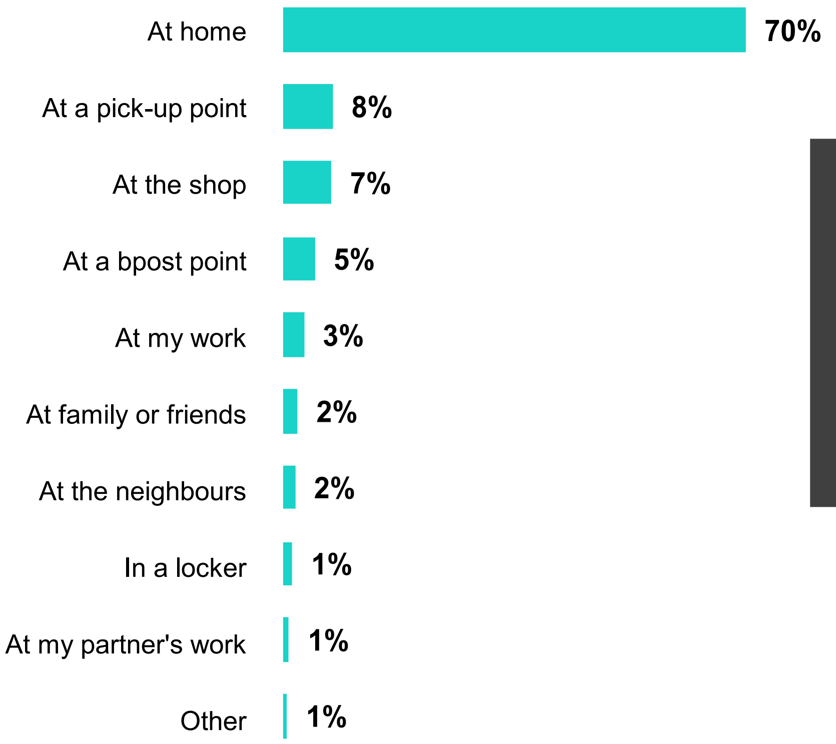
Note: The methodology of this question was changed in 2020 which can affect comparability with previous waves.

7 out of 10 online purchases were delivered at home

Q: Distribute your last 10 online purchases across the following delivery methods. | Sample = 1681 | Filter: made an online purchase in the past 12 months

Previous Q: How was the last product you purchased delivered? | Main sample | Filter: made an online purchase in the past 12 months

OUT OF 10 ONLINE PURCHASES



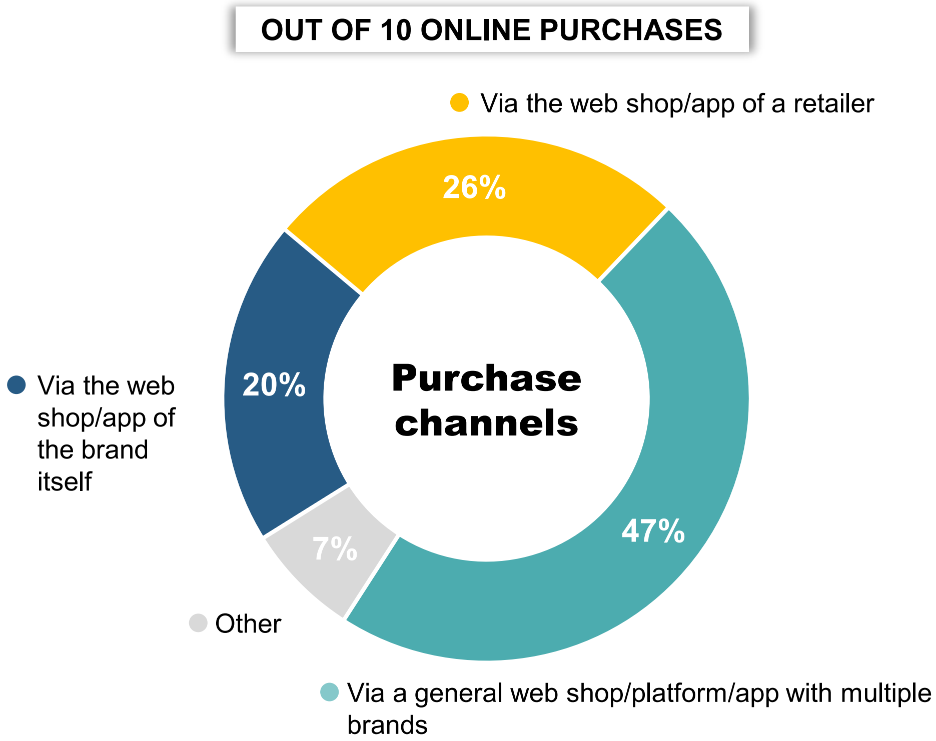
After home delivery come delivery at a pick-up point and at the shop, both decreased when comparing to previous waves

2020	2020 - 2019	2020 - 2011
70%	+3%	+2%
8%	-2%	-8%
7%	-2%	-1%
4%	0%	-2%
1%	0%	+1%

Note: The methodology of this question was changed in 2020 which can affect comparability with previous waves.

Almost half of online purchases are done via a general platform offering multiple brands

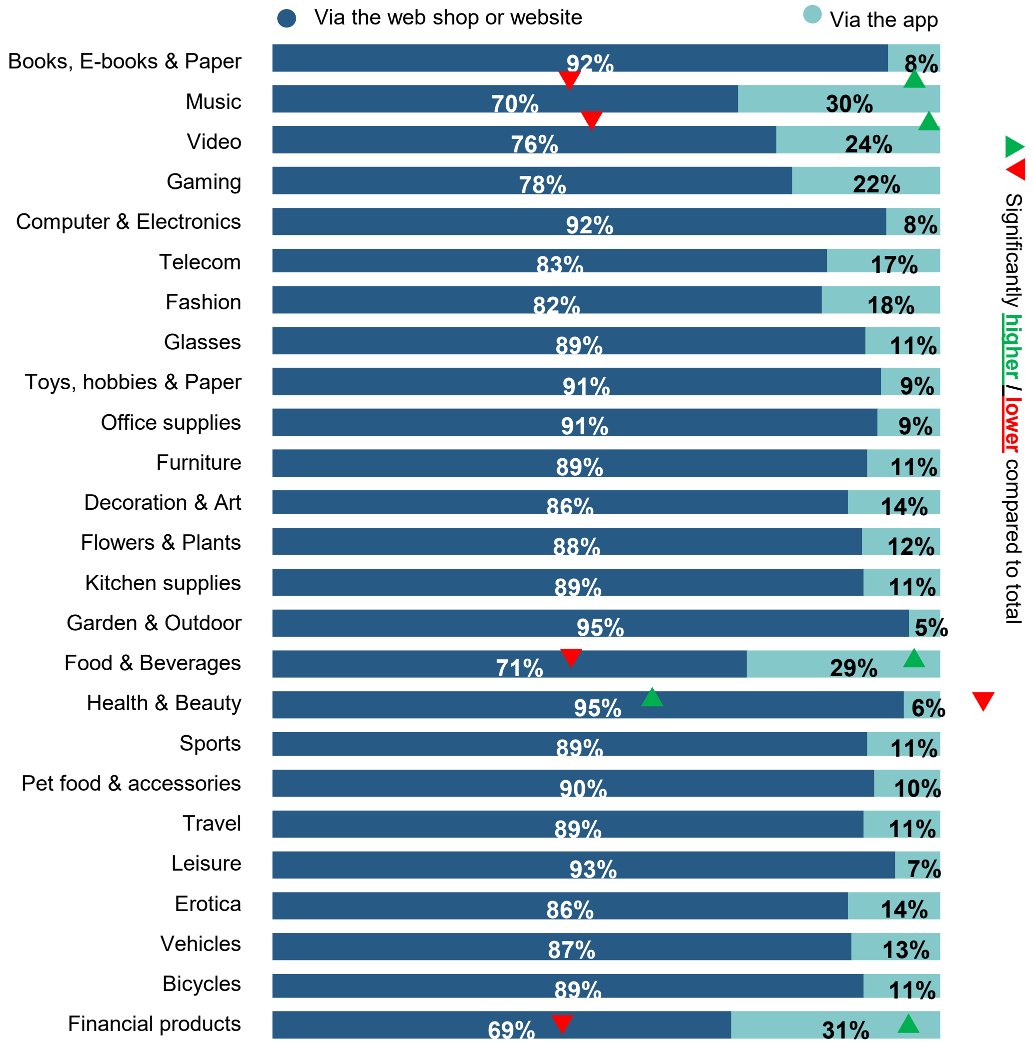
Q: Distribute your last 10 online purchases across the following channels (web shop and/or app) | Main sample = 1681 | Filter: made an online purchase in the past 12 months



While platforms such as Amazon and Zalando are most popular, 1 in 4 purchases is made via a retailer platform and only 1 in 5 via the platform of the brand itself.

Via which channel do you prefer to make your online purchases?

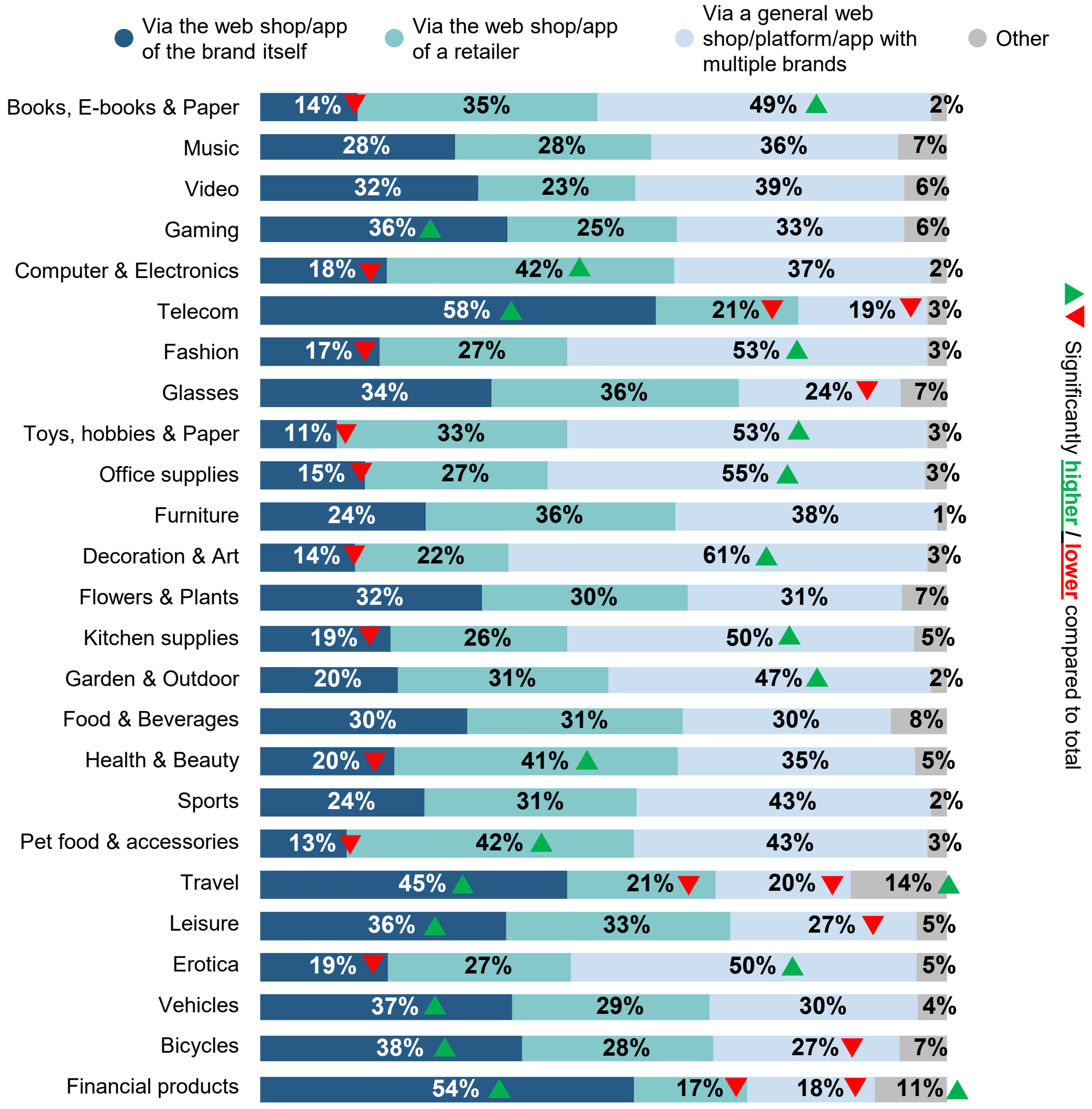
Q: Via which channel do you prefer to make your online purchases? | Min sample = 139, max sample = 229 | Filter: none



Music, video, Food & beverages and financial products are significantly more purchased via an app in comparison to all online products and services.

Via which channel do you prefer to make your online purchases?

· Q: Via which channel do you prefer to make your online purchases? | Min sample = 121, max sample = 206 | Filter: only consumers who prefer to buy via a web shop or website



Via which channel do you prefer to make your online purchases?

- Q: Via which channel do you prefer to make your online purchases? | Min sample = 121, max sample = 206 | Filter: only consumers who prefer to buy via a web shop or website

Health & Beauty is the most preferred category bought via a web shop, while categories offering streaming services, but also food and financial products are mostly bought via an app. Telecom is most often bought via a channel of the brand itself, closely followed by financial products, while office supplies and decoration are more often preferred via a general platform

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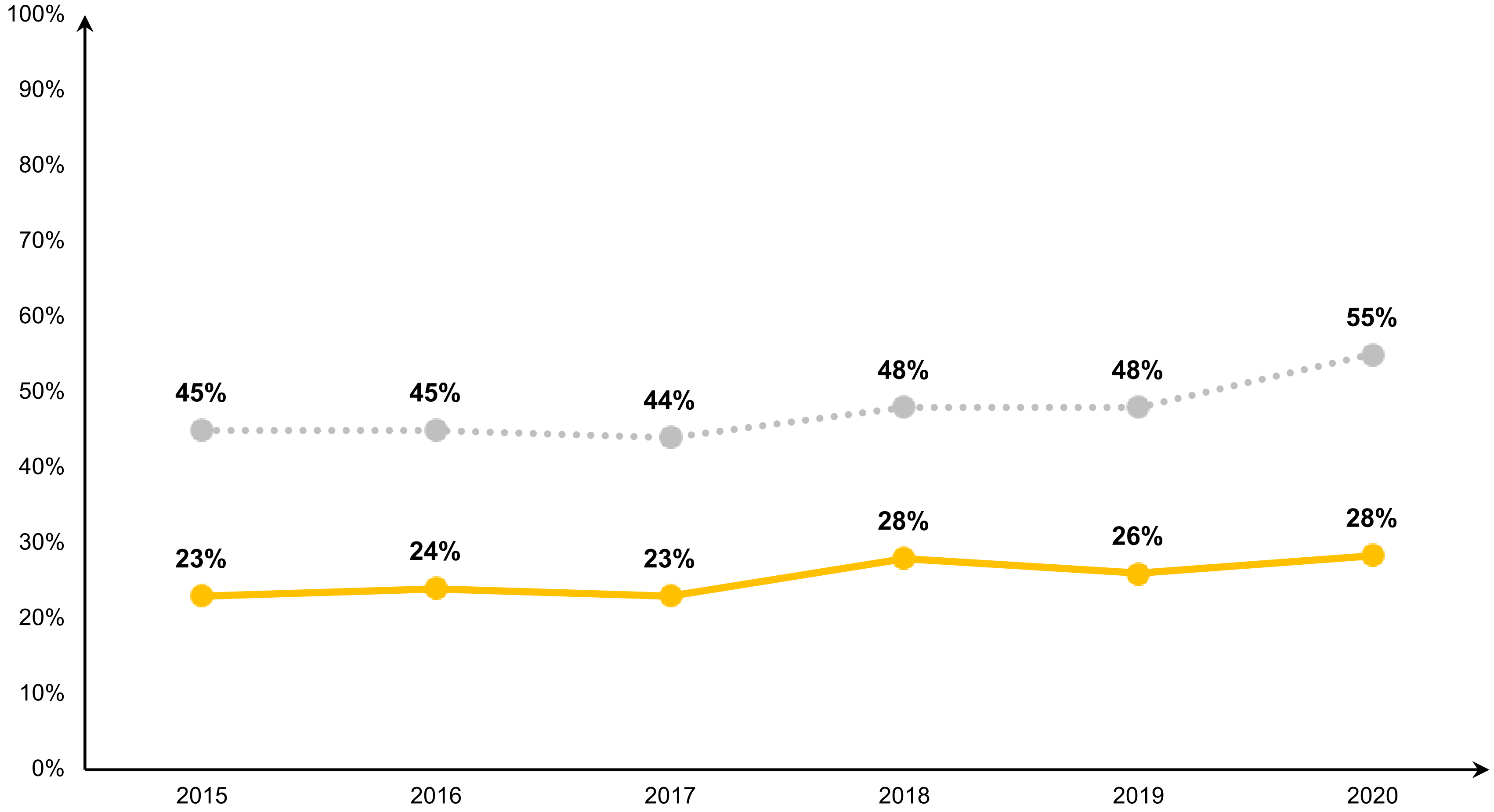
E-COMMERCE TRENDS

The share of consumers ‘webrooming’ has steadily increased over the past years

Q: To what extent do you agree with the following statements? | Main sample=1681 | Filter: made an online purchase in the past 12 months



The share of consumers 'webrooming' has steadily increased over the past years

Q: To what extent do you agree with the following statements? | Main sample=1681 | Filter: made an online purchase in the past 12 months

Showrooming is the activity of going to a brick & mortar store where you choose and inspect products to buy them online later on.

Webrooming is the opposite: consumers choose and compare goods online to buy them in a brick & mortar store afterwards.

While the phenomenon of showrooming only slightly increased with 5 points when comparing to 2015, webrooming has become more common with over half of consumers who do so nowadays

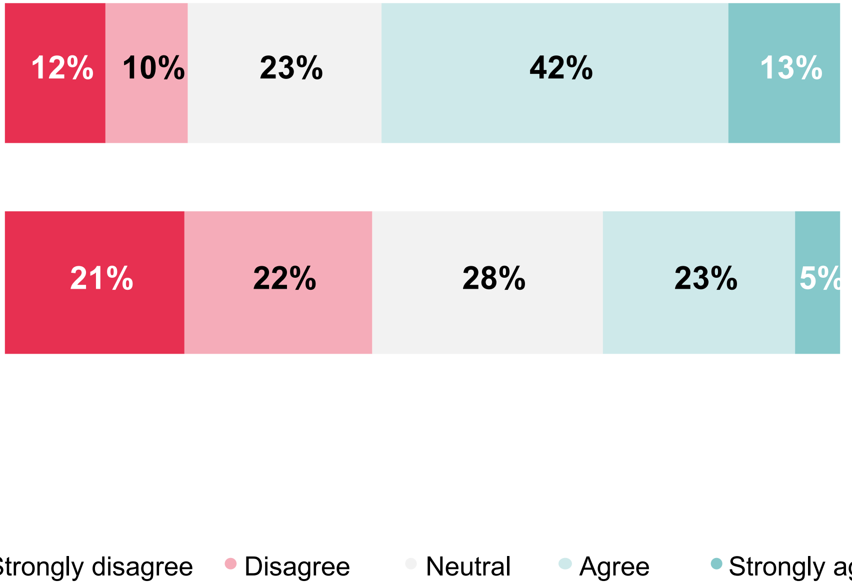
1 in 5 Belgian consumers would never look for inspiration in store before buying online

Q: To what extent do you agree with the following statements? | Main sample=1681 | Filter: made an online purchase in the past 12 months

The physical store proves to not be obsolete in 2020 and isn't likely to be replaced by online channels in the near future. While around 1 in 3 consumers look for inspiration in physical stores, 1 in 2 browses online.

Before I go shopping, I often look for inspiration online so I know exactly what I wish to buy in the shop

I often go shopping, simply to get inspiration and ideas; afterwards I buy online what I found interesting in the shops



% Agree/strongly agree

	2015	2016	2017	2018	2019	2020
Before I go shopping, I often look for inspiration online so I know exactly what I wish to buy in the shop	45%	45%	44%	48%	48%	55%
I often go shopping, simply to get inspiration and ideas; afterwards I buy online what I found interesting in the shops	23%	24%	23%	28%	26%	28%

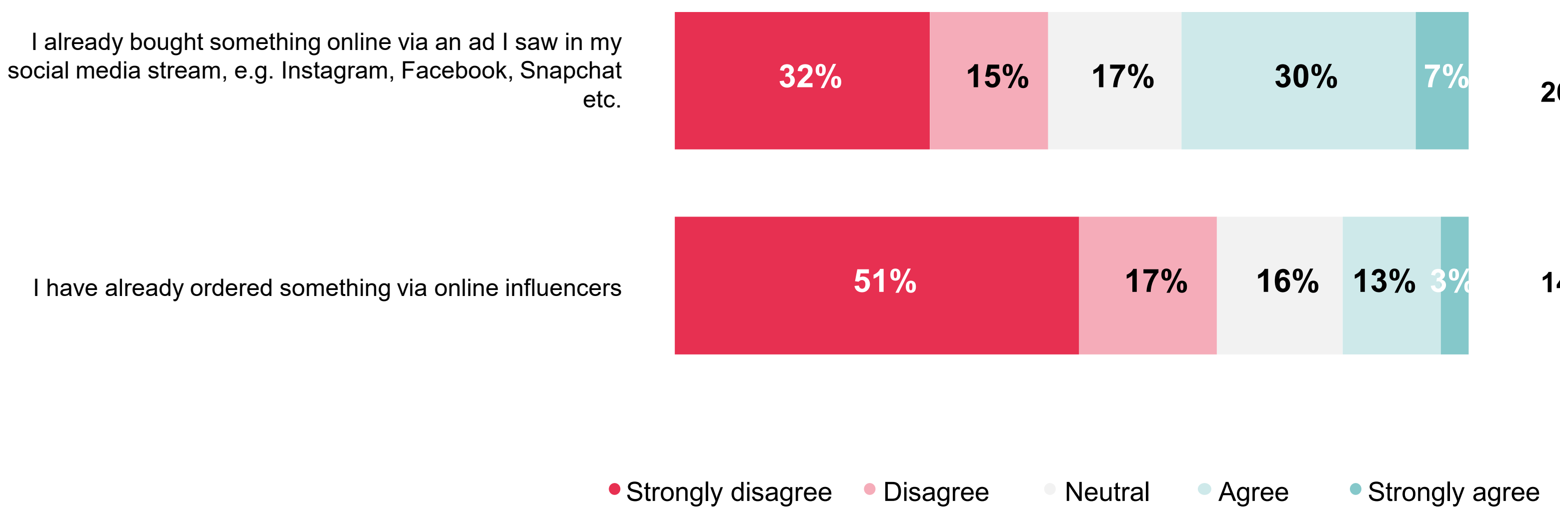
The influence of online advertisement is growing

Q: To what extent do you agree with the following statements? | Main sample=1681 | Filter: made an online purchase in the past 12 months

While last year only 1 in 4 consumers had bought something through an online ad, now 1 in 3 consumers did so. Also online influencers are on the rise with a modest increase of 2 points compared to 2019.

% Agree/strongly agree

	2019	2020
I already bought something online via an ad I saw in my social media stream, e.g. Instagram, Facebook, Snapchat etc.	26%	36%
I have already ordered something via online influencers	14%	16%

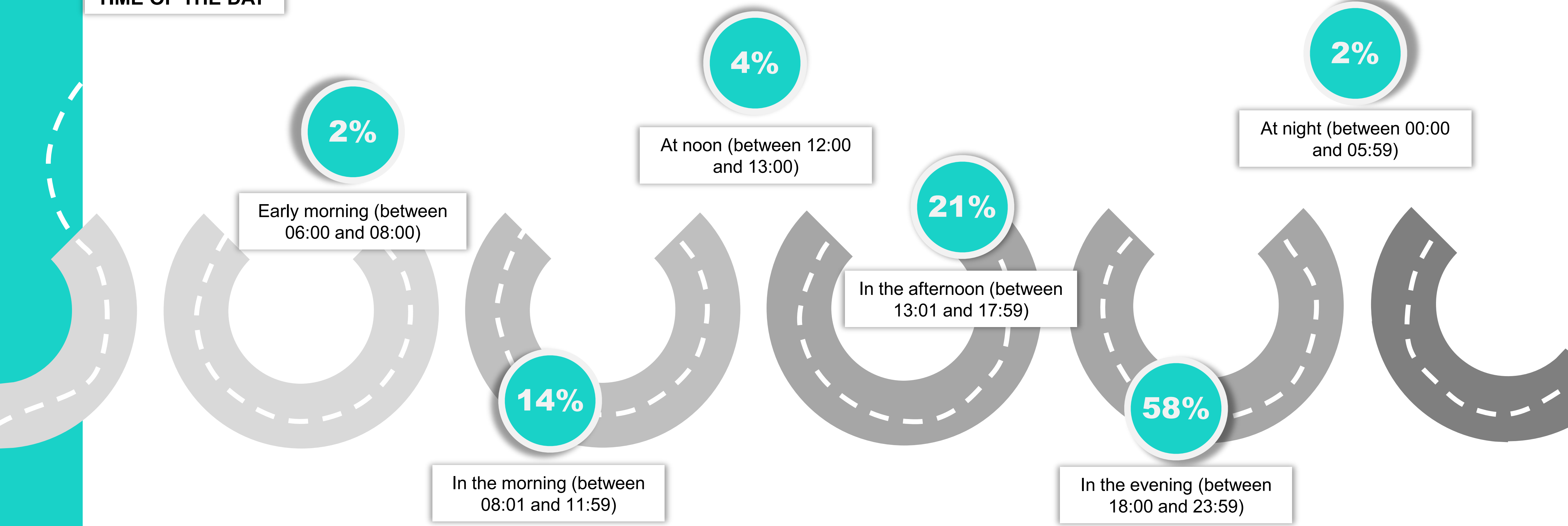


Most purchases are made in the evening

Q: On which time of the day do you make most of your online purchases? | n=400 | Filter: none

ONLINE PURCHASES MADE

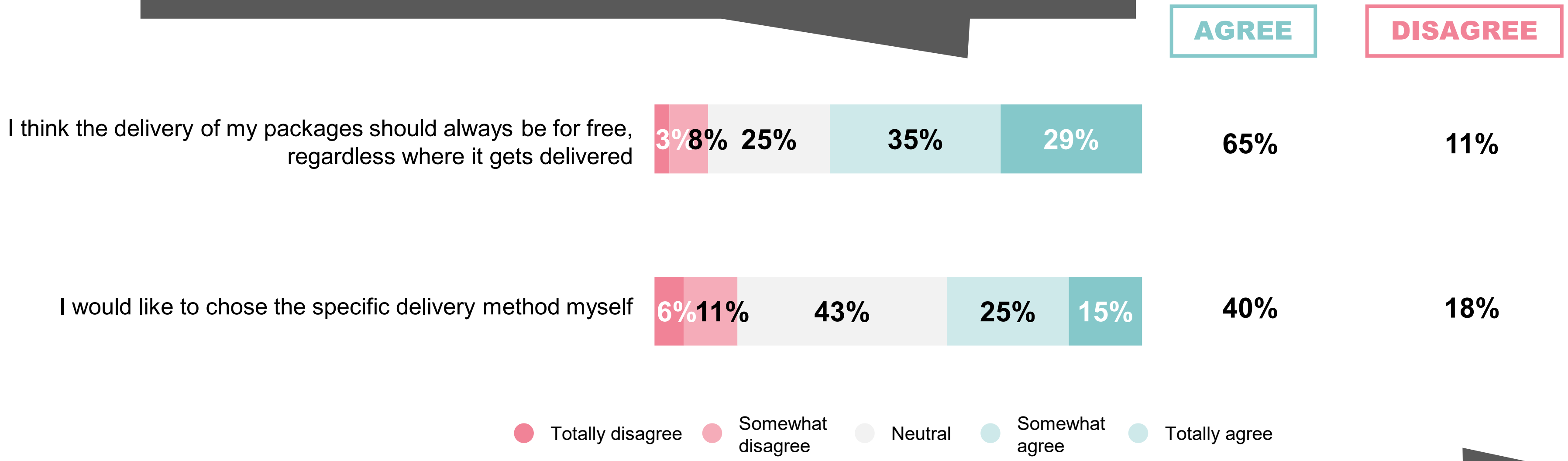
TIME OF THE DAY



65% of consumers think delivery should always be free of charge

Q: To what extent do you agree with the following statements? | n= 400 | Filter: none

A large majority of consumers agree that delivery should always be for free, this opposed to only 1 in 10 who disagrees.



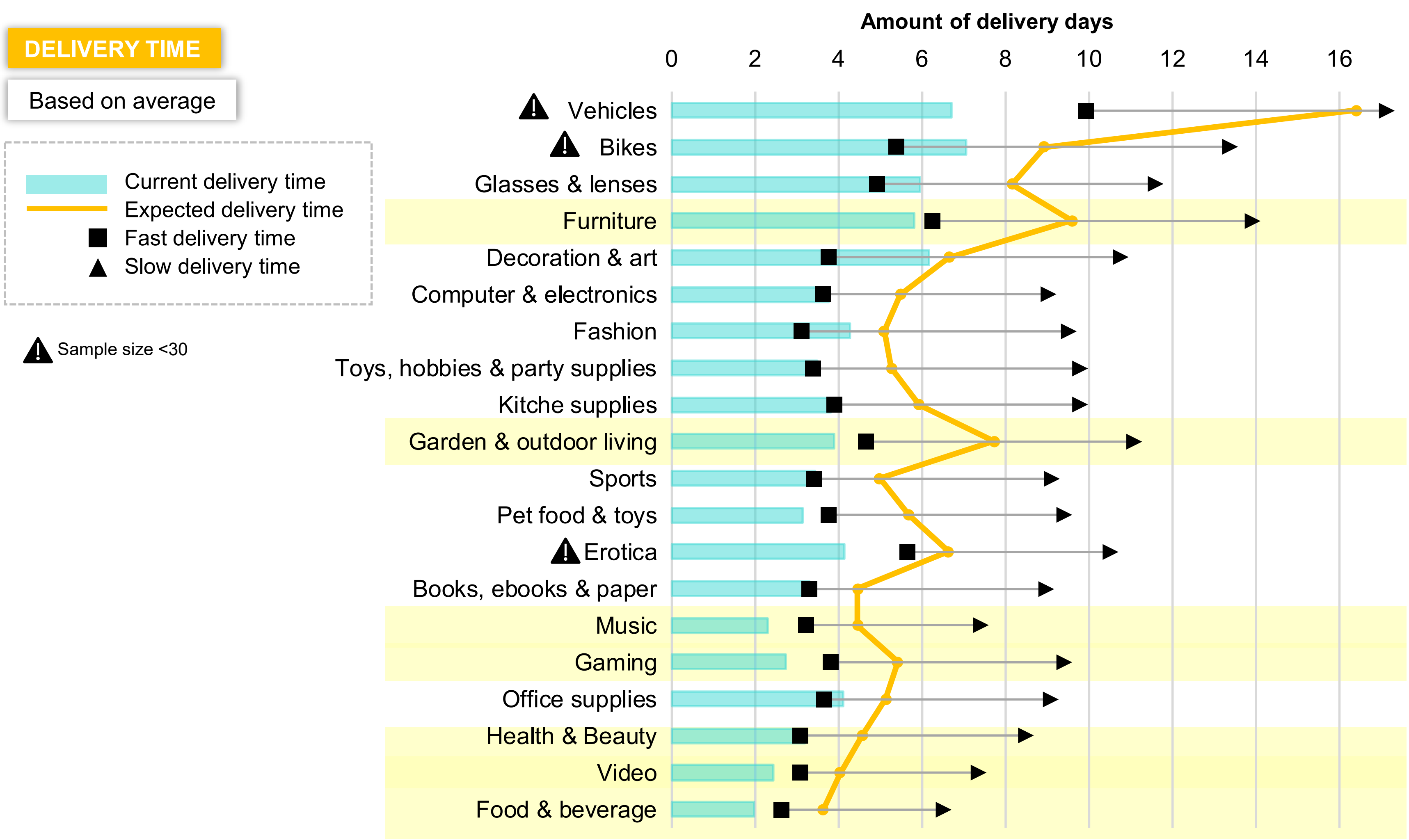
2 out of 5 consumers would like to chose the specific delivery method themselves. Consumer who believe delivery should always be for free and are not wanting to chose a specific delivery method are mostly people preferring home delivery.

On average, deliveries arrive faster than the consumer expects

Q: What is the average delivery time (in days) of your online purchases within every of the product categories below? | Sample size defers between product categories | Filter: If bought the product category

Q: According to you, what is the expected delivery time of every product category mentioned below? | Sample size defers between product categories | Filter: If bought the product category

Q: What do you perceive as a fast/slow delivery time for every product category mentioned below? | Sample size defers between product categories | Filter: If bought the product category



Across categories, deliveries are consistently arriving faster than the expected delivery time. For categories such as pet food & toys, gaming and music the average delivery arrives even faster than what is considered a fast delivery time. Furniture has the longest expected delivery time while food & beverage has the shortest.

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KEY TAKEAWAYS

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KEY TAKEAWAYS

KEY TAKEAWAYS

#1 8 out of 10 Belgians buy online with 55+ y.o. remaining the biggest share of laggards
Over the past 10 years e-commerce has steadily increased until its current maximum of 80% of the Belgian population buying online. At last, also 45-54 y.o. are catching up with the younger age groups, now only consumers older than 55 are lacking behind.

#2 M-commerce hasn't reached it's full potential yet
M-commerce saw another increase when comparing with previous waves, this year with 6 points difference. M-commerce hasn't reached its limits yet which shows that on top of the current mobile market, still 20% intends to make his/her first mobile purchase in the future. Furthermore, while men seem to take the lead when it comes to e-commerce, women tend to be pioneering when it comes to m-commerce.

#3 E-commerce is expected to further increase in 2021
Future online buying intent is higher than ever before with 94% of consumers planning on repeating online purchases. Furthermore, 64% of consumers who have never bought online also have the intention to try a first online purchase in the future. This was likely due to the COVID-19 outbreak when the tracker was conducted, a long lasting increase is therefore still uncertain.

#4 Consumers are buying more frequently online
The share of consumers buying on a monthly base has grown with 8 points when comparing to previous year. This mostly because of an increase in weekly purchases, which also resulted in a slight increase of people spending more online with a jump from 41% to 43%. This increase can also partially be explained by the exceptional circumstances of the COVID-19 outbreak. Again a substantial change in consumer behaviour is uncertain.

#5 Online purchases have increased across all categories
Due to the COVID-19 crisis, all categories saw an increase in online purchases. This was the strongest for health & beauty, pet food & toys and telecom. Also barriers for buying online are fading away, with only 'general rejection of the category' and 'out of habit' remaining.

KEY TAKEAWAYS

#6 Convenience & price remain the biggest advantages of e-commerce

Still price and convenience rule when it comes to e-commerce. However, also 1 in 3 consumers appreciate the wider online offering. While convenience tends to be equally important across all categories, price defers as it is considered less important when it comes to telecom, leisure, food and financial products, but of high importance for pet food & toys and health & beauty.

#7 Preference for the general web shop with multiple brands still prevails

Although consumers still choose for the web shop and more specifically a general platform with multiple brands, this preference strongly differs between categories. Health & Beauty is the most preferred category bought via a web shop, while categories offering streaming services, but also food and financial products are mostly bought via an app. Telecom is most often bought via a channel of the brand itself, closely followed by financial products, while office supplies and decoration are more often preferred via a general platform.

#8 Webrooming is on the rise while showrooming stagnates

While 55% of consumers buying online claim to look for inspiration online and buying the product offline afterwards, only 1 in 3 consumers do the reverse.

#9 The importance of online advertisement is growing

While the effect of online advertisement into real purchases was still uncertain, a strong increase is noticed among consumers claiming to have bought something online thanks to such ads (36%). Also 16% of consumers stated to have purchased something via an online influencer.

#10 The COVID-19 crisis has given e-commerce a boost, however the long term effect is still uncertain

While their was a strong increase in online buying intent, the different categories bought and the buying frequency, due to the Covid-19 outbreak, the long term impact on online buying behaviour cannot be predicted. As these numbers indicate a further increase in 2021 it is unsure whether consumers are making a ‘one time’ purchases only out of necessity or if this will also lead to a more structural change in (online) shopping behaviour.

BACKGROUND & OBJECTIVES

Background

Comeos represents **Belgian trade & services in Belgium** and has a member base covering 17 different sectors. These members sell to companies as well as to end-consumers directly. Comeos is currently the biggest employer in the private sector and provides its members with **tailor-made services**, such a research data, and seeks to serve as **a knowledge- and networking-platform** to stimulate trade dynamics.

As 2020 is the **10th edition** of the yearly E-commerce tracker study of Comeos & InSites Consulting, we decided to change the approach and **add 2 specific theme surveys** to complement the data of the E-commerce tracker. The current report focusses on the tracker part.

Research objectives

This tracker aims to get **more insights into the Belgian e-commerce market and to generate PR-input**. Via this survey a better understanding is gathered regarding the online buyer's profile, the type of products bought online, specific sector insights, etc.

COVID-19 crisis

This tracker was conducted in the middle of the COVID-19 crisis during the quarantine phase of the virus outbreak. The possible effects of this crisis were taken into account when interpreting the results. However the current study cannot predict the long term impact of the crisis on e-commerce.

Method

- **Method**: Online survey
- **Recruitment**: Online research panel
- **Fieldwork period**: 06/04/2020-13/04/2020
- **Interview length**: 10-15 minutes
- **Country**: Belgium

Sample

- n = 2007

Sample screening

- Age: 16-85 y.o.
- Online purchase experience in last 12 months (both products / services) or have the intent to make an online purchase in the future

Sample quota

- Representative for Belgian population on gender, age, and region

Note:
Period of field in April and sample composition are identical over the past years to optimize comparability.

In the report we refer to 'gross' sample. This sample is national representative (age, gender, region) for 15-70 y.o., **before** screening on online purchases. This sample is only used to calculate penetration, and mentioned explicitly on the slide. The core of the report is the 'net or main sample', meaning the filter 'purchases online' is applied.

Used symbols

★ Sign. Different from at least one other target group (95% confidence level)

↑↓ Meaningful difference compared with total

Error margin

n=100	10%	n=600	4%	n=1000	3%
n=400	5%	n=800	3%	n=1500	1%

Research flow

LIST OF CATEGORIES (1/2)

Below a list of different online categories can be found. This list and description was shown to participants in order to explain the different subcategories within the overall categories.

Books, eBooks & paper (NEW)
Books, magazines, eBooks, etc.

Music
CD, DVD, Blu-ray, vinyl, mp3, streaming service, etc.

Video
DVD, digital, streaming service, etc

Gaming
DVD, digital on computer/smartphone, streaming service, consoles & accessories, etc.

Computer & Electronics
Computer, laptop, tv, smartphone, software, external hard drive, photo & video camera, household supplies, electronic devices for personal care, tablet, tablet/smartphone accessories, smart device, etc.

Telecom
Internet subscription, digital TV, TV streaming, etc.

Fashion
Clothes, shoes, jewellery, accessories, lingerie, swimwear, etc.

Glasses & lenses
Glasses, lenses, sunglasses, etc.

Toys, hobbies & party supplies
Toys, costumes, hobby supplies, etc.

Office supplies (NEW)
Paper, office supplies, pens & pencils, etc.

Furniture (NEW)
Sofa, bed, side table, closet, etc.

Decoration & art (NEW)
Candles & candle lights, table & bed textiles, napkins, paintings & drawings, etc.

Flowers & plants (NEW)
Fresh flowers, flower subscription service, dried flowers, plants, plant subscription service, etc.

Kitchen supplies (NEW)
Pots, pans, tableware, drinking glasses, etc.

Garden & outdoor living
Outdoor furniture, BBQ, sun screen, outdoor lights, fencing, decoration & garden supplies, ponds & accessories, shed, swimming pool & accessories, etc.

Food & beverage
Groceries, delivery services, meal kits, pralines & candy, beverages, etc.

Health & Beauty
Personal care products, shampoo, day creams, make-up & perfumes, pharmaceutical products (on prescription), medical devices, etc.

Sports
Sports wear & shoes, sports accessories, sports electronics, etc.

LIST OF CATEGORIES (2/2)

Below a list of different online categories can be found. This list and description was shown to participants in order to explain the different subcategories within the overall categories.

Pet food & toys

Pet food, accessories, toys, etc.

Travel

Plain tickets, travel tickets, Taxi, car sharing, hotel reservation, etc.

Leisure

Restaurant reservation, event tickets, cinema/amusement park/ museum tickets, etc.

Erotica (NEW)

Vehicles

Car, motorcycle, etc.

Bikes (NEW)

City bike, e-bike, folding bike, bike accessories, etc.

Financial products

Bills, investment products, insurance, etc.

Fiber optic connectivity:
a powerful driver for digitising the retail sector

If you want to successfully run applications like VR (Virtual Reality), AI (Artificial Intelligence), IoT (Internet of Things), a smoothly functioning e-shop, and a combination of digital and on-premise shopping, you need to go well beyond development. A high-performance connection is crucially important to make the kind of user experience that you are looking for possible. With the largest open fiber optic network in the Benelux extending over 37,000 kms, Eurofiber is the driver par excellence for innovative digital applications within the retail sector.
Would you like to know more about how we can make your ICT environment future-oriented and overcome these uncertain times? For appointments, please contact **https://get.eurofiber.be/connect/**

Highly secured | **Lightning fast** | **Reliable** | **Open network** | **24/7 monitoring** | **Expert Support**