

E-COMMERCE

HOW DO BELGIANS NAVIGATE THE
DIGITAL COMMERCE LANDSCAPE?



comeos

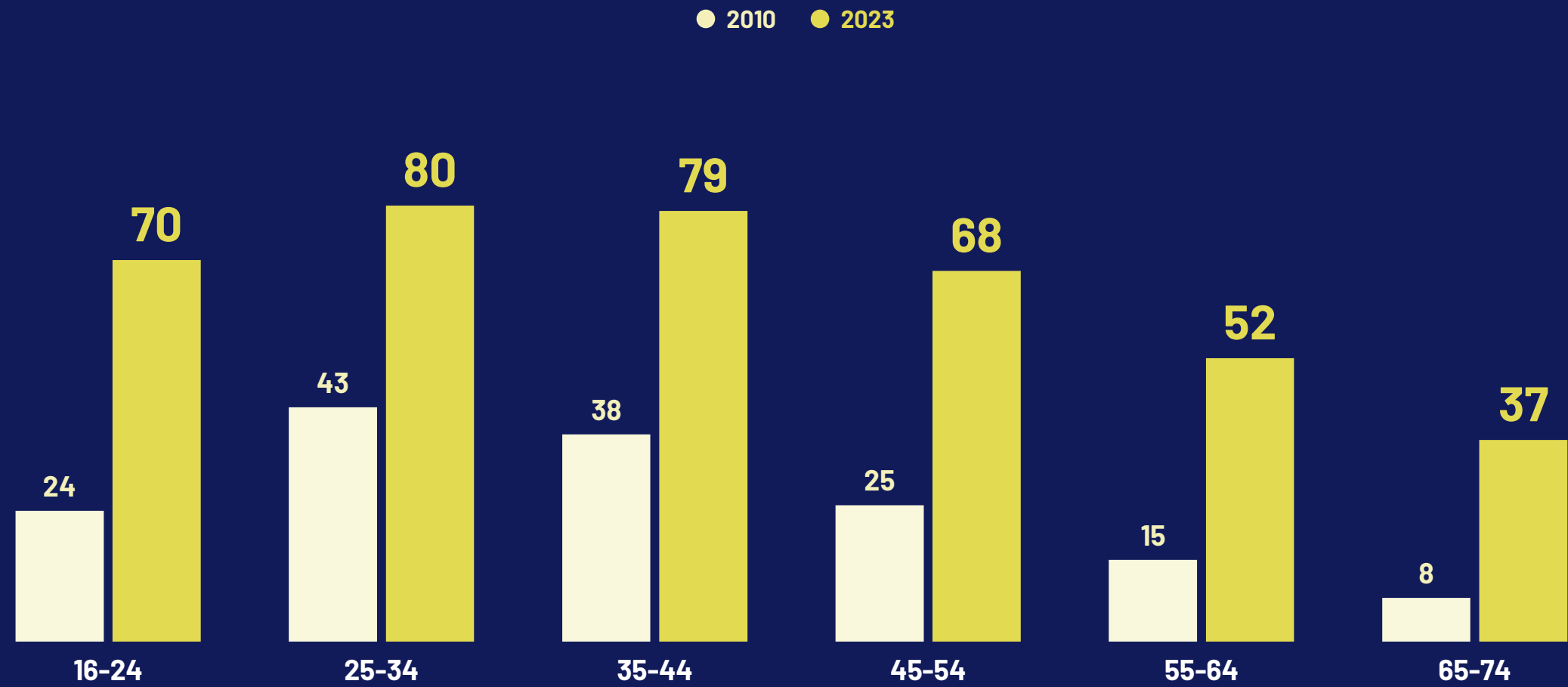


THE DYNAMICS OF E-COMMERCE IN BELGIUM



E-COMMERCE IMPORTANCE AND EXPECTATIONS DIFFER BY GENERATION

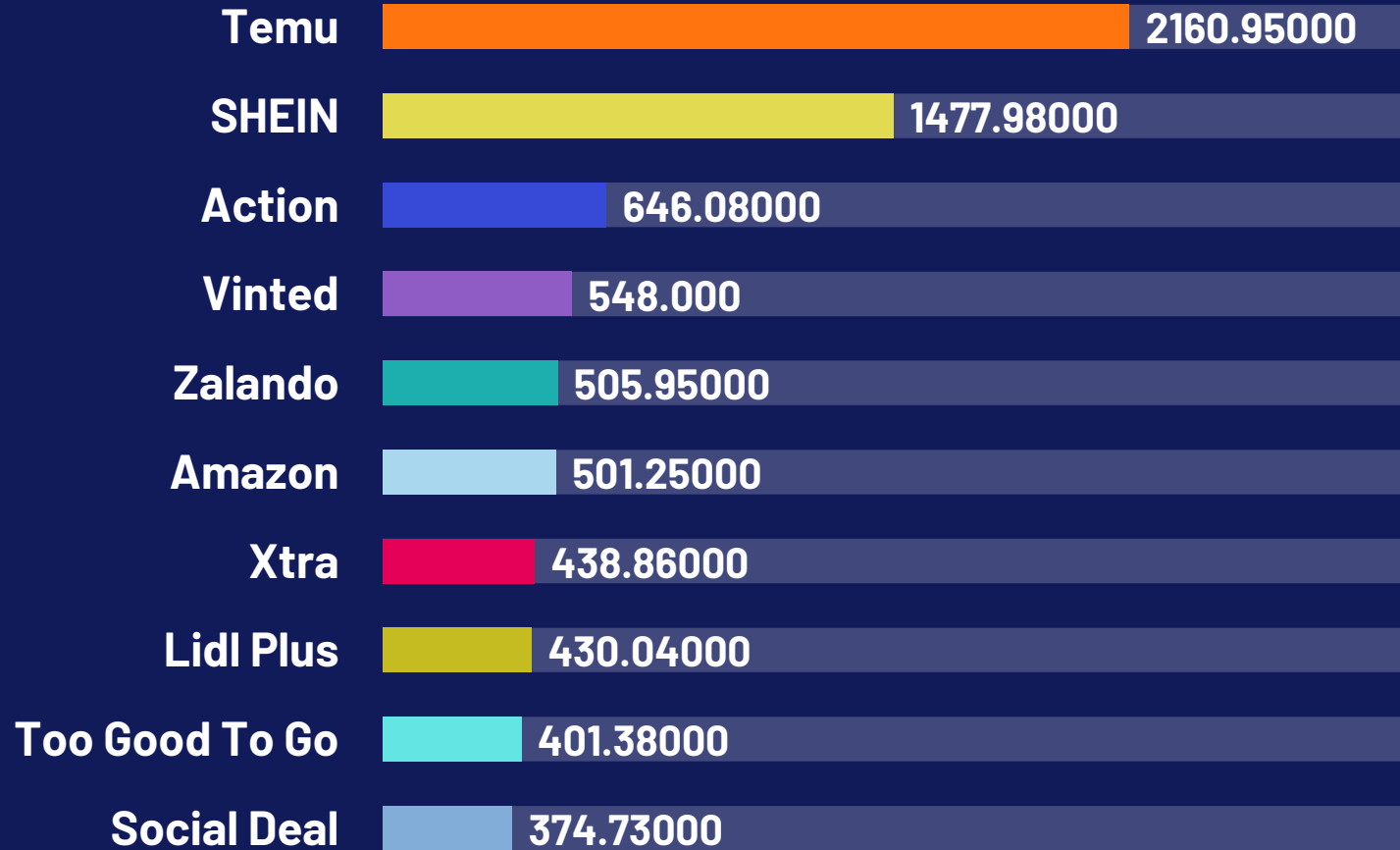
 Share of Belgians who shopped online in 2010 versus 2023



Source: Statista

NEW ENTRANTS DISRUPT BELGIAN E-COMMERCE VIA NOVEL CHANNELS

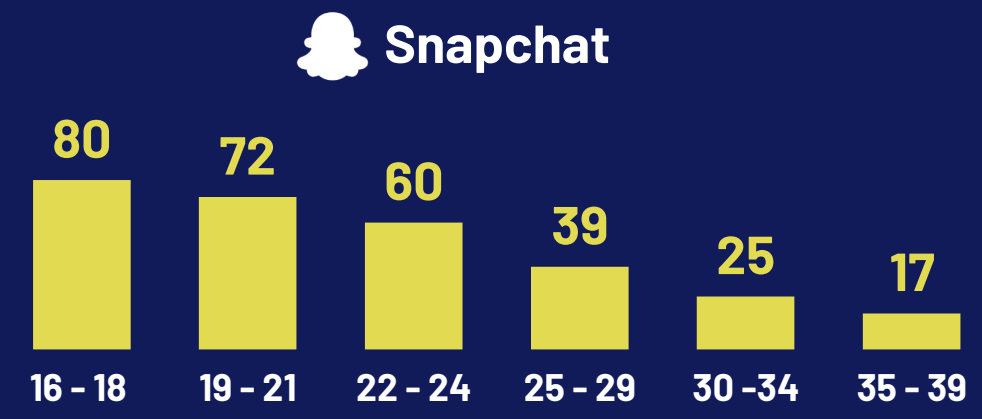
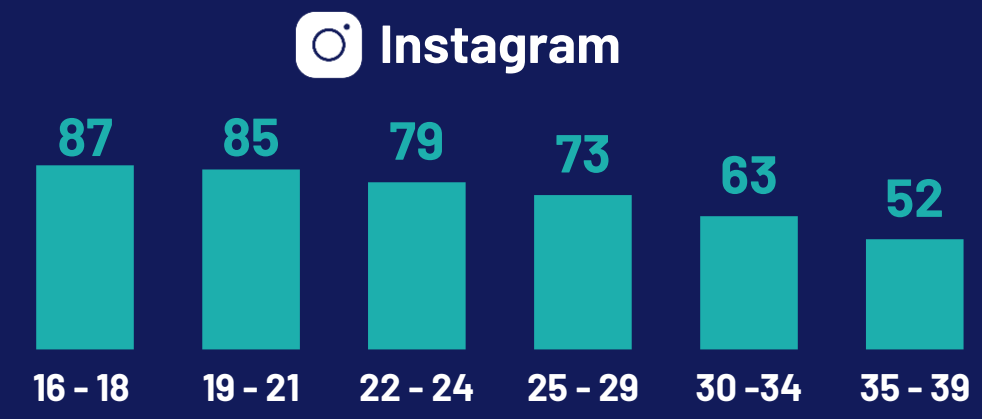
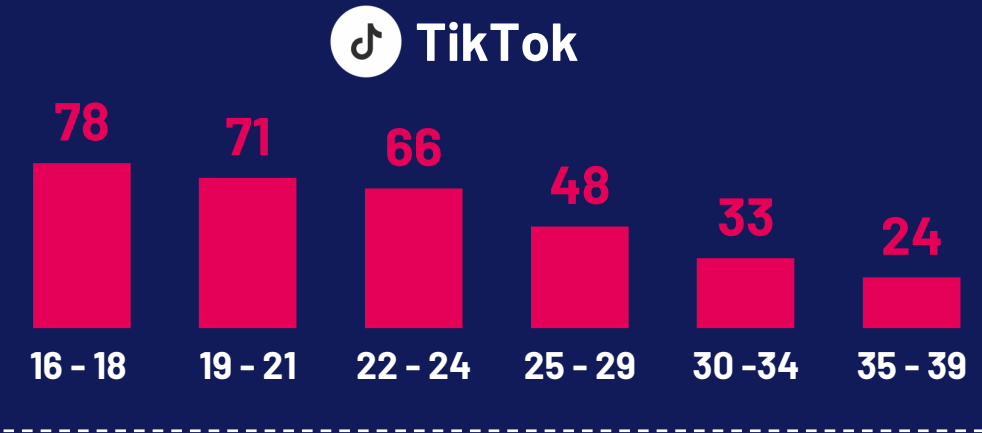
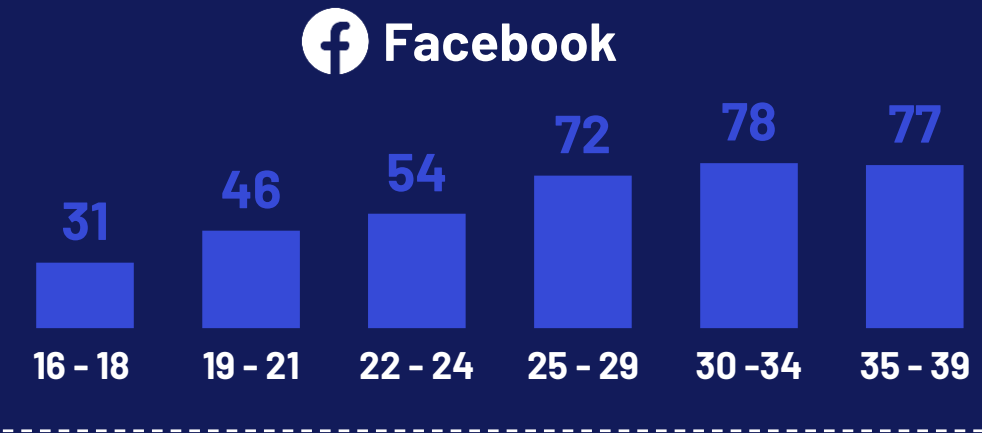
 Leading shopping apps in Belgium in 2023, by number of downloads



Source: Statista

FACEBOOK IS VINTAGE, INSTAGRAM, SNAPCHAT AND TIKTOK ARE HOT

 Daily social media use across age groups



Source: SMI Barometer 2025

TIKTOK HAS EVEN BECOME THE SECOND MOST USED APP AMONG 16 TO 24 YEAR OLDS

Daily usage of different social media

WhatsApp



Instagram



Facebook



YouTube



Messenger



Spotify



TikTok



Snapchat



Source: SMI Barometer 2025

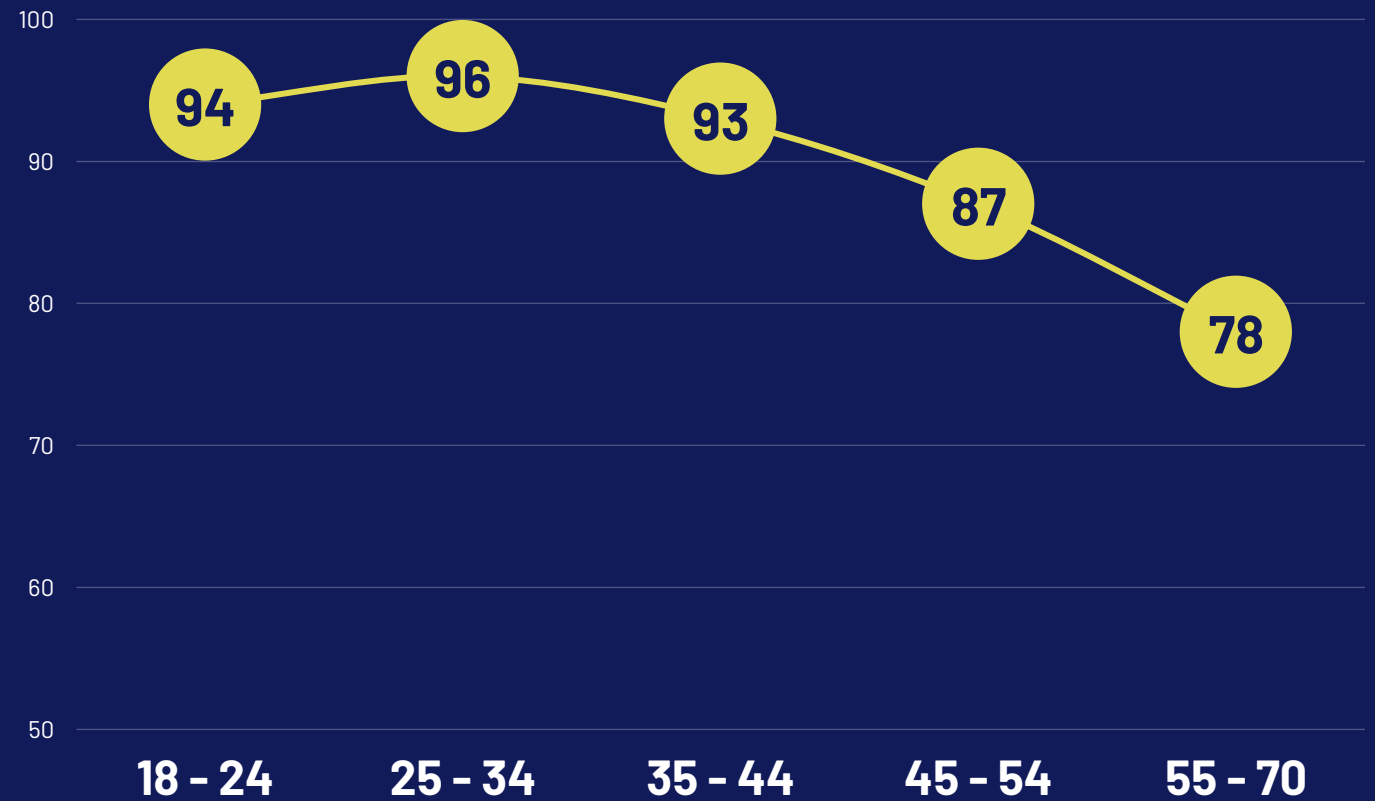
WHAT IS THE CURRENT STATE OF E-COMMERCE IN BELGIUM?



ONLINE SHOPPING IS FIRMLY ESTABLISHED IN BELGIUM'S RETAIL LANDSCAPE

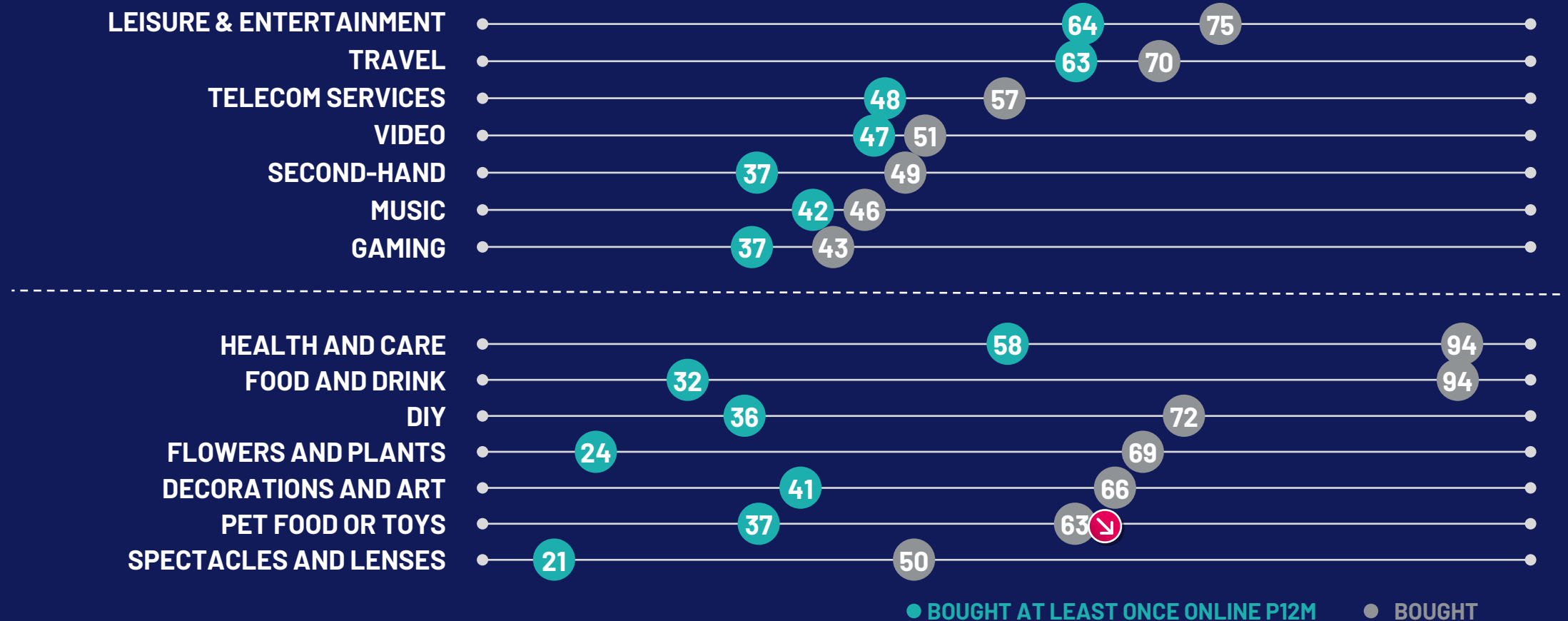
 Share that has shopped at least once online in the past year

**ALMOST
9 IN 10
OF 18- TO 70-
YEAR-OLDS
HAS BOUGHT
ONLINE IN THE
PAST 12 MONTHS**



BUT E-COMMERCE ADOPTION VARIES WIDELY ACROSS PRODUCT CATEGORIES, WITH HARDLY ANY CHANGES IN BEHAVIOUR VS LAST YEAR

 Share that has purchased the category (at least once online) in the past year



HOW DO SHOPPERS NAVIGATE THE ONLINE PURCHASE JOURNEY?



**PRE-
PURCHASE**



PURCHASE



**END OF
PURCHASE**

THE ROLE OF PHYSICAL STORES ON THE PATH TO PURCHASE IS INCREASING

 Sources for information before making a(n) (unfamiliar) purchase

 Specific increase in physical shop visits prior to online purchase


45%

Info via
e-store

17%

Looked at
reviews

15%

Via friends, family,
acquaintances

14%

Consulted
social media

14%

Info at
physical shop



2024: 9%

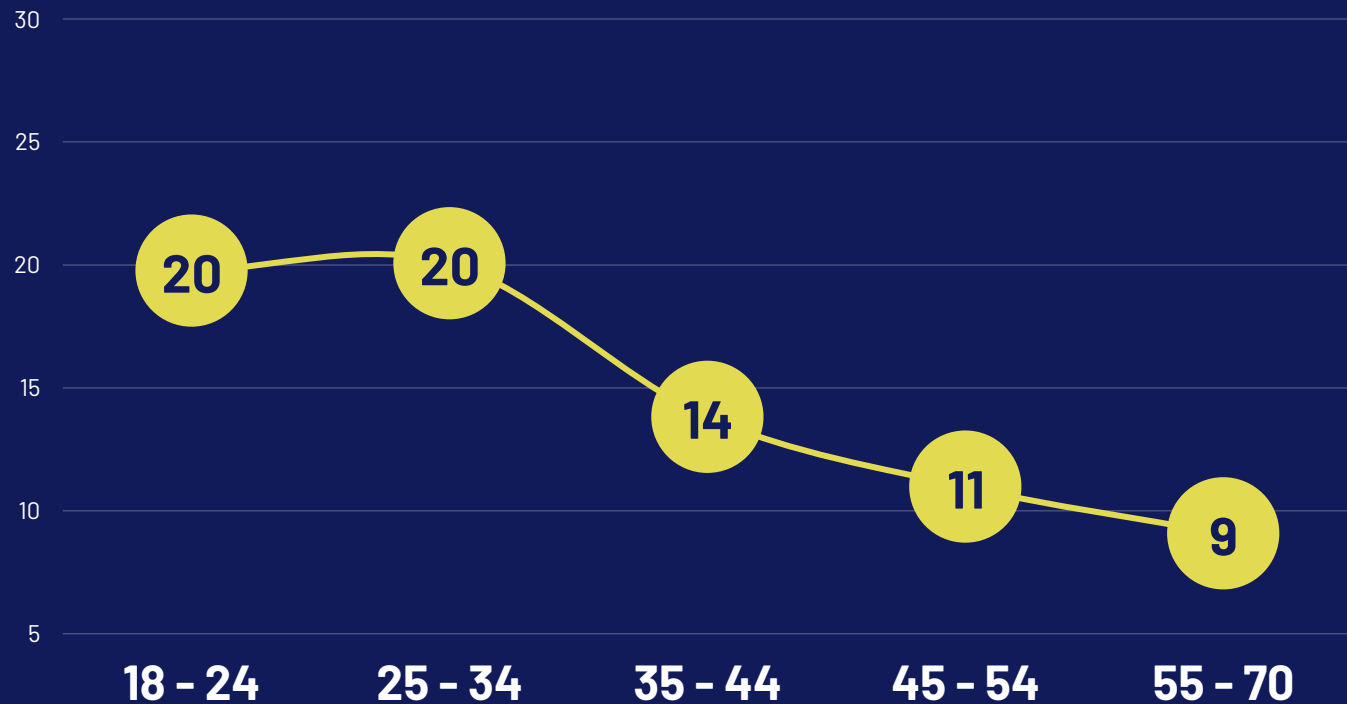
6% searched for information via an AI tool

ESPECIALLY FOR YOUNGER SHOPPERS AND CERTAIN CATEGORIES



Share of online shoppers that searched for information (via a physical shop) before making a(n) (unfamiliar) purchase

Physical shops are more used by younger shoppers



And more often when buying categories like



Vehicles



Flowers and plants



Food and drink



Bicycles



Garden



Electronics



Furniture

YET CONVENIENCE, FLEXIBILITY, PRICE AND AVAILABILITY MAKE SHOPPERS BUY ONLINE IN THE END

 Reasons to buy online after having visited a physical store



Of online shoppers visited
the physical shop to gather information,
But did not buy there because...

CONVENIENCE:

**30% EASIER
TO COMPARE**

**26% EASIER
TO RETURN** 

FLEXIBILITY:

**30% DELAYED
PURCHASE**

PRICE:

25% PRICE TOO HIGH

AVAILABILITY:

24% NOT IN STOCK

 Percentage of the 14% of online shoppers who visited a physical store for information gathering

WHAT TO TAKE AWAY FROM THE PRE-PURCHASE FINDINGS?



**GAPS IN E-COMMERCE
ADOPTION PERSISTS FOR
SOME CATEGORIES,
INDICATING UNTAPPED
POTENTIAL**



**LEVERAGE THE PHYSICAL
STORE TO LEAD CONSUMERS
TO YOUR WEBSHOPS**

HOW DO SHOPPERS NAVIGATE THE ONLINE PURCHASE JOURNEY?



**PRE-
PURCHASE**



PURCHASE



**END OF
PURCHASE**

STILL 7 IN 10 SHOPPERS HAVE LIMITED GO-TO SET OF WEBSHOPS, ONE IN FIVE HAS NO SPECIFIC SET OF SITES

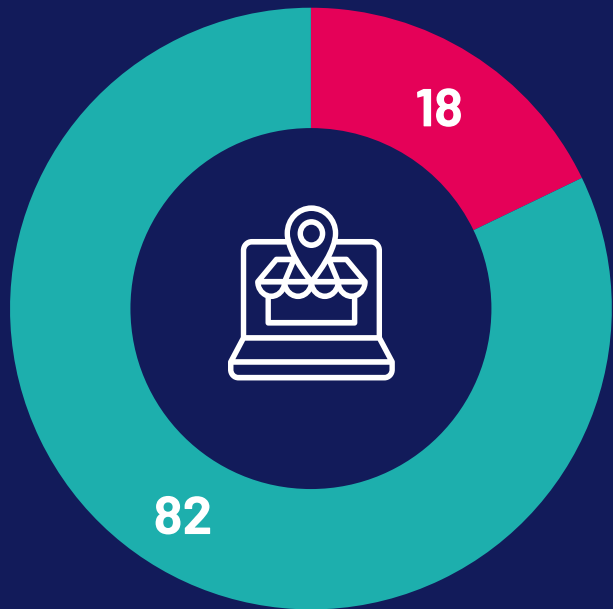
 Number of fixed webshops



CUSTOMER EXPERIENCE IS KEY AS JUST OVER 8 OUT OF 10 PURCHASES IS DONE IN FAMILIAR WEBSHOPS,

 Share of online purchases done at familiar websites

Shoppers return to familiar webshops



-  No, I had not purchased from this webshop before
-  Yes, I had purchased from this webshop before



BUT WATCH-OUT: Younger shoppers are more likely to try a new webshop, making it even more important to listen and tailor to their customer needs

BUT FOUNDATION FOR CUSTOMER RETENTION, VARIES BY CATEGORY

 Categories with the highest customer retention



PET FOOD OR TOYS



OFFICE SUPPLIES



CLOTHING, SHOES AND ACCESSORIES



TOYS, HOBBY AND PARTY ARTICLES



FOOD AND DRINK



HEALTH AND CARE



SPORTS



BOOKS, E-BOOKS, STATIONERY

PRICE SENSITIVITY (& FAMILIARITY/TRUST) CONTINUES TO DRIVE WEBSHOP/APP CHOICES

 Drivers for choosing a specific webshop/app

43%

Finds price important



22%

Refers to free shipment



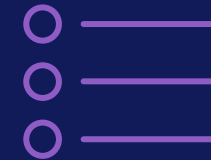
22%

Refers to trust



19% 

Refers to wide range



17%

Good services



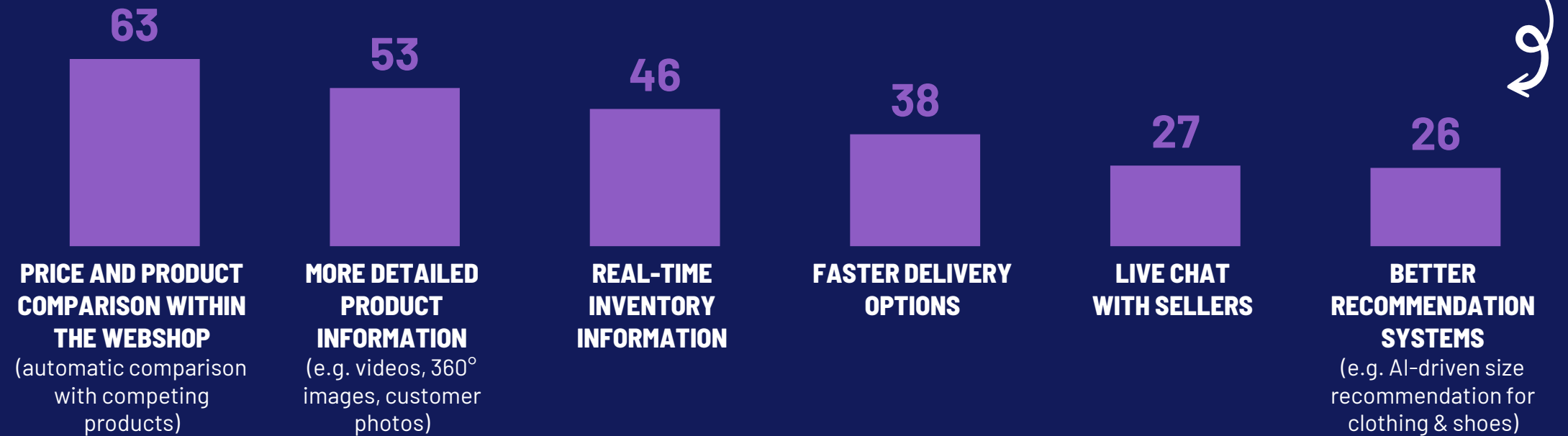
45% refers to familiarity (having visited the webshop before, having an account on the webshop or out of habit)

STREAMLINED COMPARISON: THE POWER OF BUILT-IN SHOPPING TOOLS

 Most desired features to improve the experience

Integrated comparison tools and all the information you can get, can improve the shopper experience

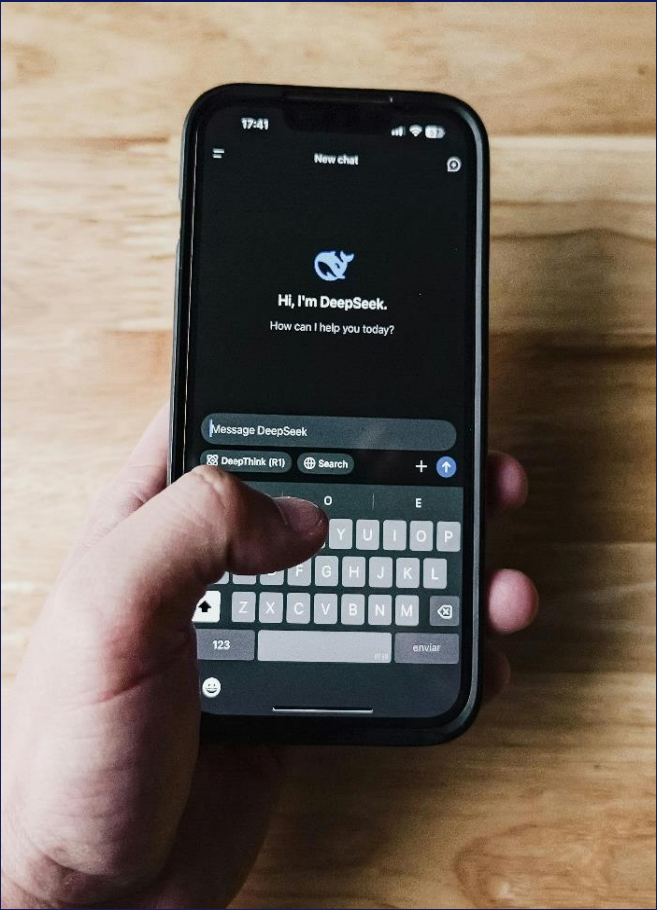
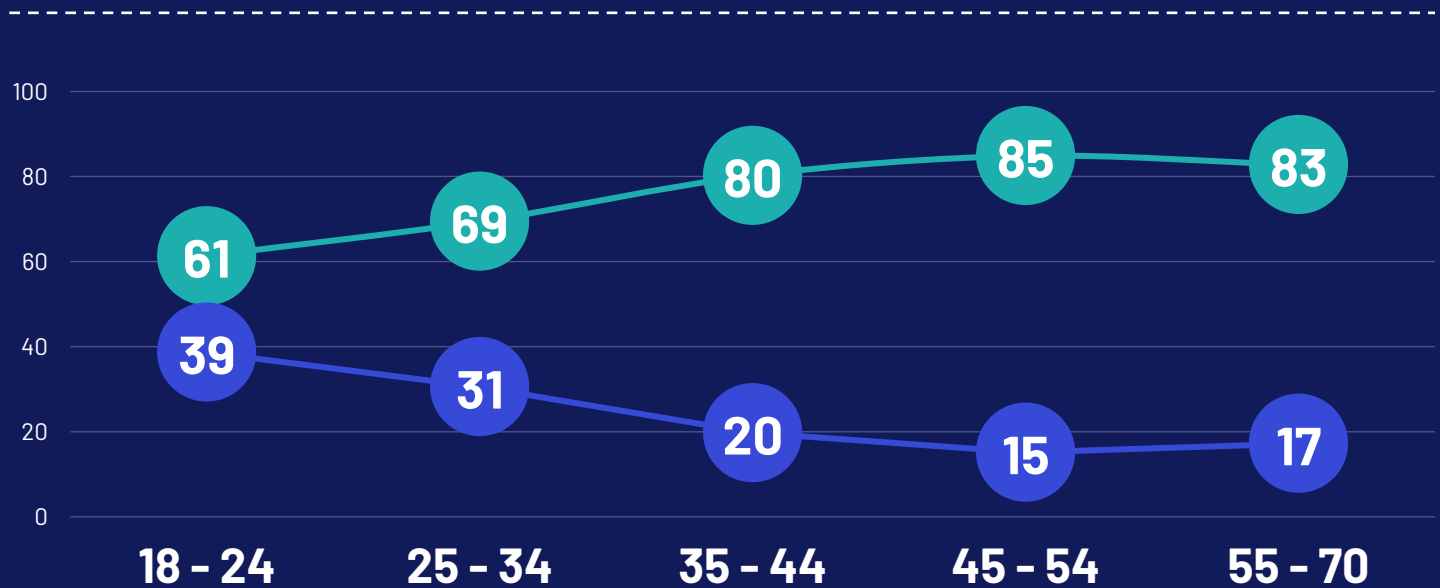
Shoppers are looking for accurate information that helps them make purchase decisions efficiently



MANY SHOPPERS CONTINU TO PREFER HUMAN CONTACT

 Preference for human employee versus chatbot when contacting a webshop

- Contact with a **human employee**, allowing for a slightly longer wait time
- A **chatbot** that provides standard/personalized answers to help you immediately

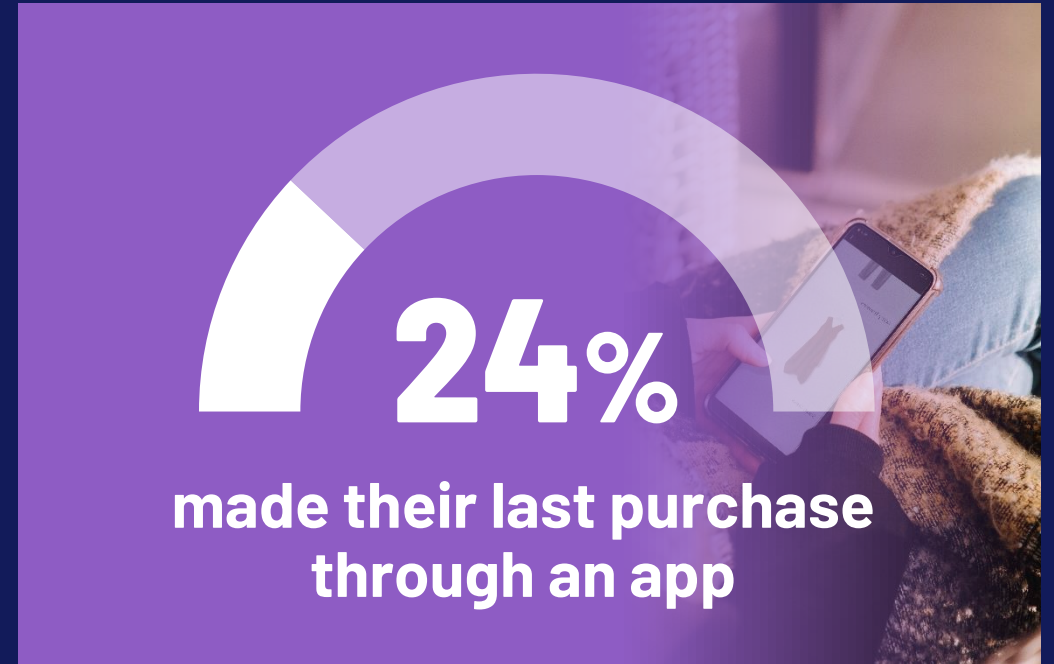
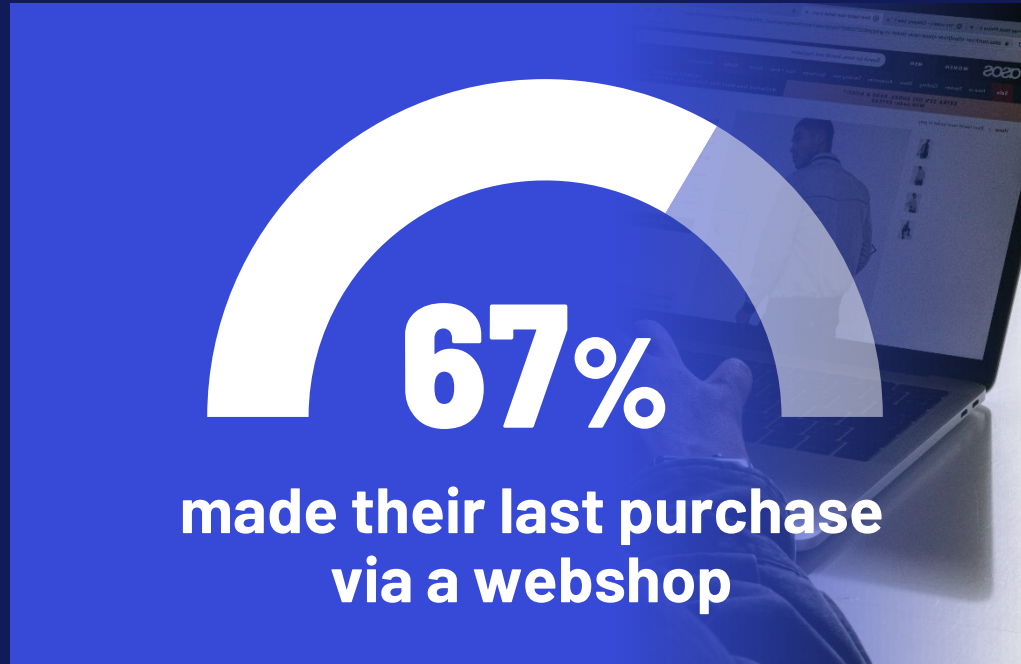


PLATFORMS AND APPS



APPS ARE GAINING GROUND

 Share of shoppers who completed their last purchase via an app or a webshop



85% of online shoppers already made at least one purchase through an app in the past year, of which almost 8 in 10 was satisfied.

ALMOST ONE OUT OF FOUR PURCHASES IS DONE VIA APPS; PLATFORMS STILL HOLD A STRONG POSITION (35 % OF PURCHASES)

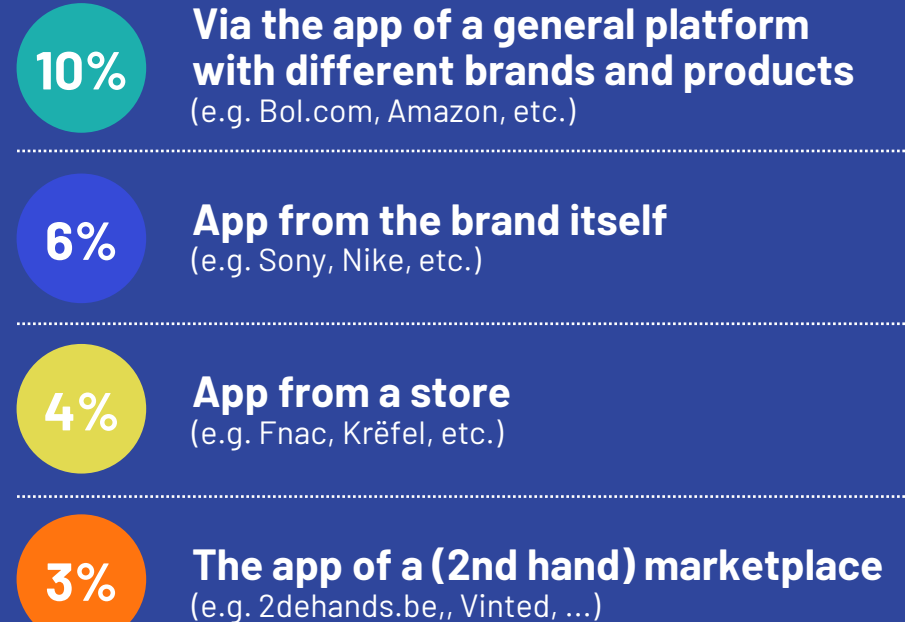
 Purchase channel of last online purchase

Webshop



3%  Social media

App

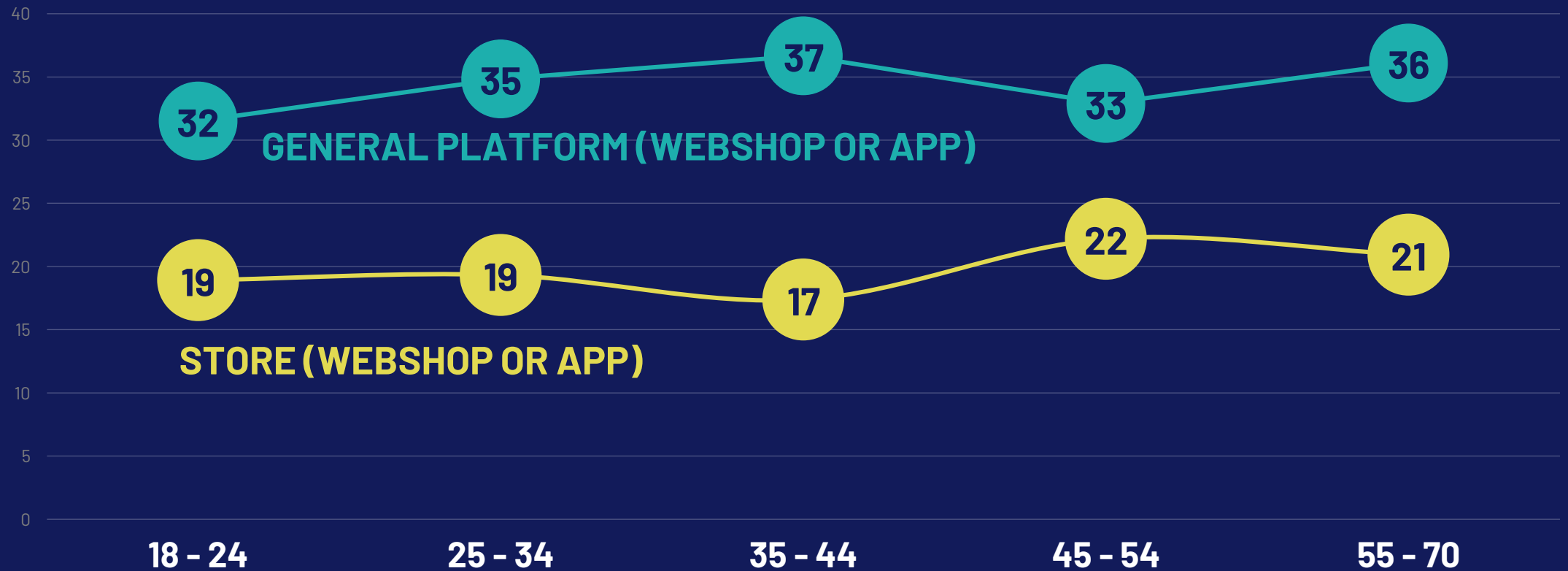


6% Another channel

 67% made their last purchase via a webshop, 24% via an application and 35% via a general platform (either via the webshop or the app)

PLATFORM USAGE IS SIMILAR AMONGST AGE GROUPS

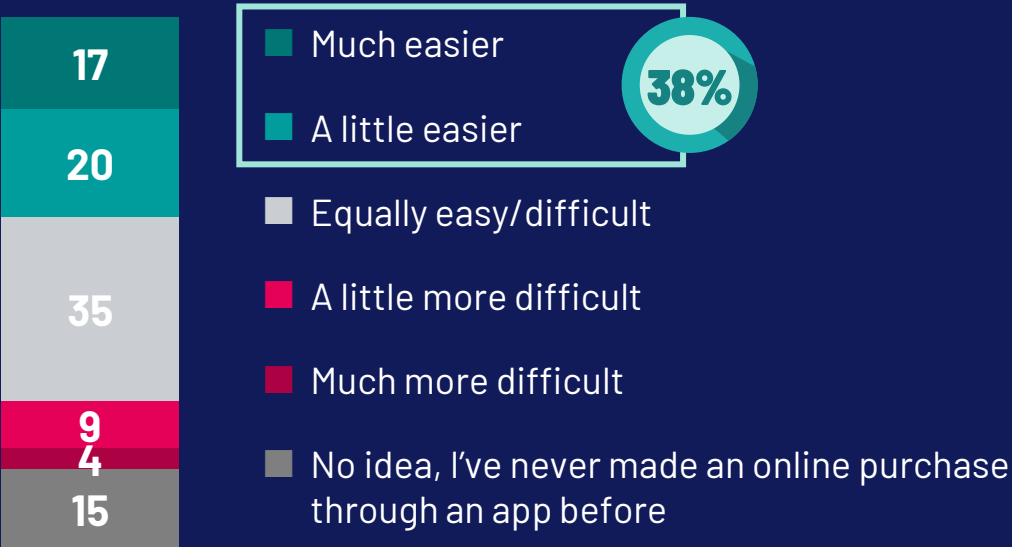
 Purchase channel of last online purchase



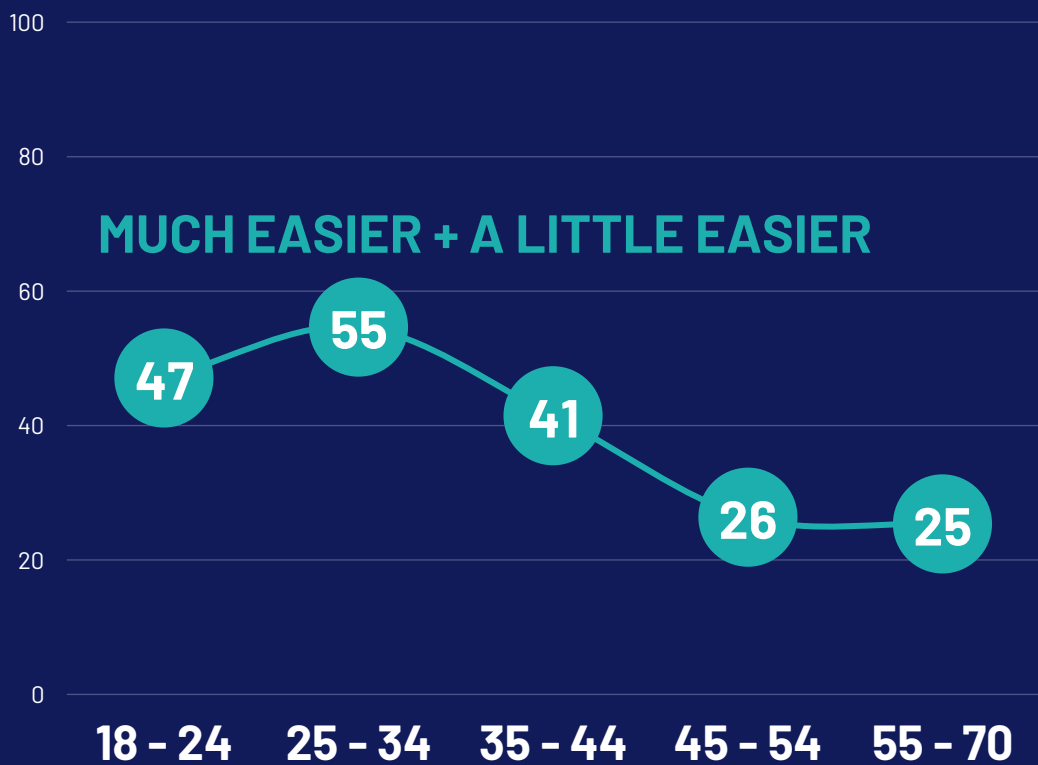
THE APP EXPERIENCE IS POSITIVE AND ESPECIALLY YOUNGER SHOPPERS SEEM TO EMBRACE APPS

 Comparison of user-friendliness of apps versus websites

How do shoppers compare the convenience of apps versus online stores?



Almost half (47%) of online shoppers who completed their last purchase via app perceive apps as easier'



SECURITY AND EASE OF USE DRIVE ONLINE SHOPPINGS VIA APPS

Most important features for app usage

Secure payment options



Exclusive discounts and promotions



Ability to track orders and returns in real time with track & trace



Speed of the app (fast loading times)



User-friendly navigation and menu structure



Automatic saving of login details for quick access



Secure and clear data policies



Loyalty program/customer card integration



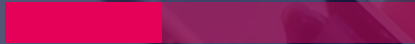
Simplified and fast checkout process



But apps can be perceived as too intrusive

 Top reasons preventing installation of shopping apps

38%



Too many push messages and notifications

27%



Doubt about the added value of the app versus website

29%



I already use many apps and want to keep it organized

27%



Concern about privacy, data collection and usage

WHAT TO TAKE AWAY FROM THE START OF PURCHASE FINDINGS?



**MAKE SURE
INFORMATION IS
SNAPPY AND
STANDS OUT**



**ASSIST YOUR
CONSUMER'S SEARCH
BY PROPOSING
ALTERNATIVE
PRODUCTS**



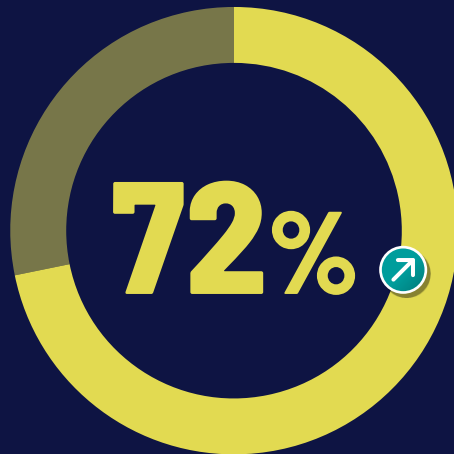
**GIVE THE APP-USER
AGENCY TO OPTIMIZE
THEIR EXPERIENCE**

ORIGIN WEBSHOP



WEBSHOP ORIGIN EVOKES TRUST AND CONFIRM PREFERENCES FOR LOCAL SHOPPING AND SUSTAINABLE SHOPPING

 Share of online shoppers who find webshop origin important and reasons why



of online shoppers **find it important to know the origin** of the webshop

Reasons why important

Because then I know whether the webshop can be trusted

27

Because I try to buy locally

21

Because I try to support local shopkeepers/traders

20

The closer the shop, the more sustainable

19

Because I know what the quality of the products is

19

So I know if I can go there (e.g. for repairs)

18

The closer the shop, the faster the shipping

16

Other

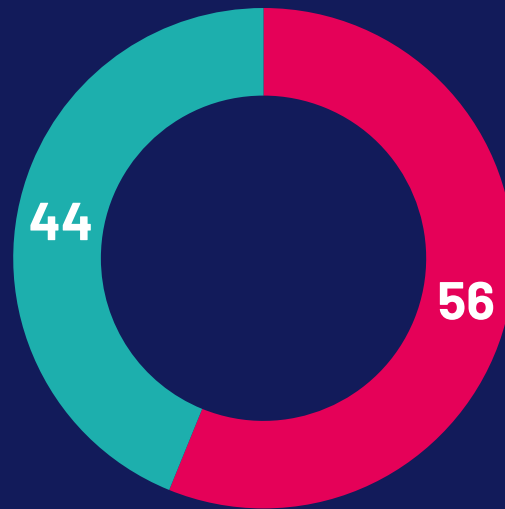
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WEBSHOP ORIGIN IS NOT ALWAYS CLEAR



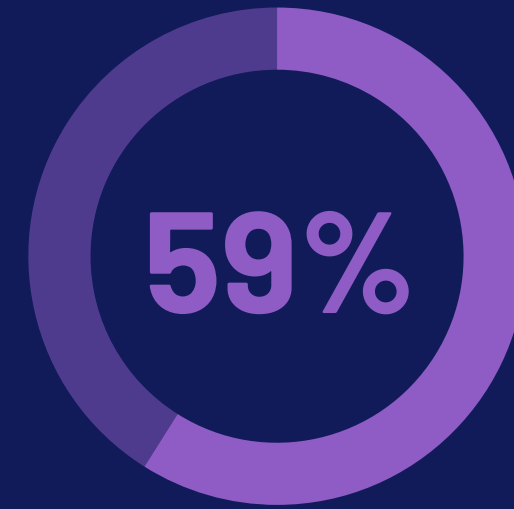
Perceived clarity of webshop origin among online shoppers and share of unintentional cross-border purchases

Clarity webshop origin



■ Clear
■ Unclear

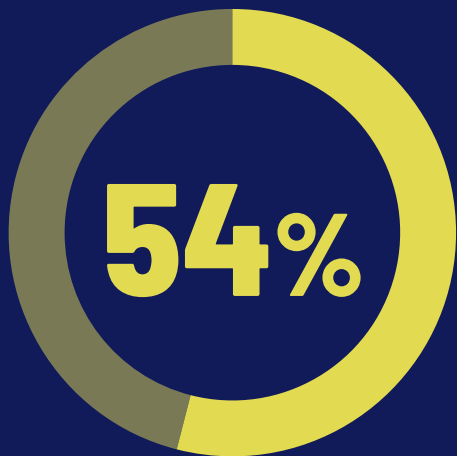
Expectation vs reality



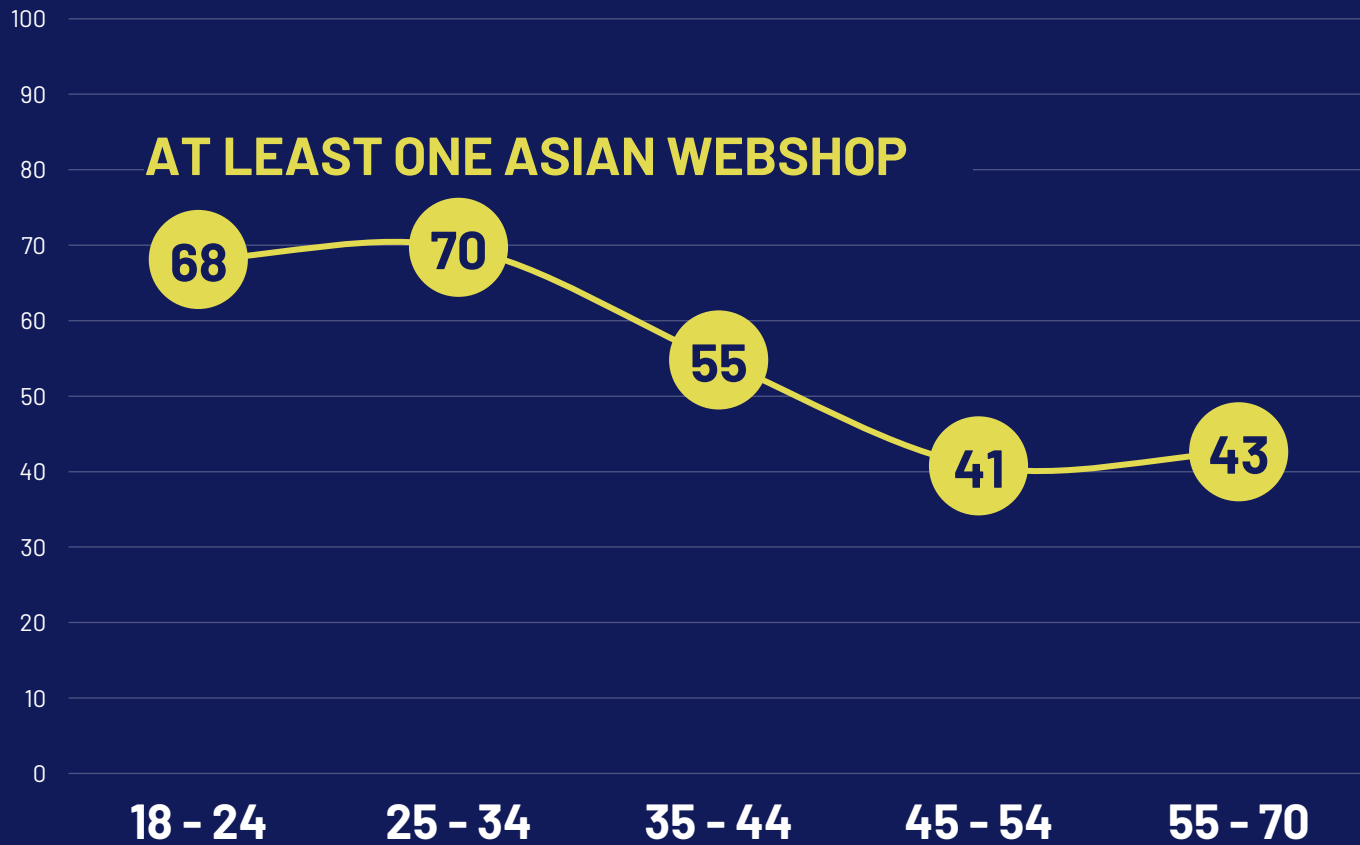
has bought something before **thinking it is from Belgium, only to find out afterwards that the product came from abroad.**

OVER ONE IN TWO HAVE SHOPPED IN ASIAN WEBSHOPS

 Penetration of Asian webshops



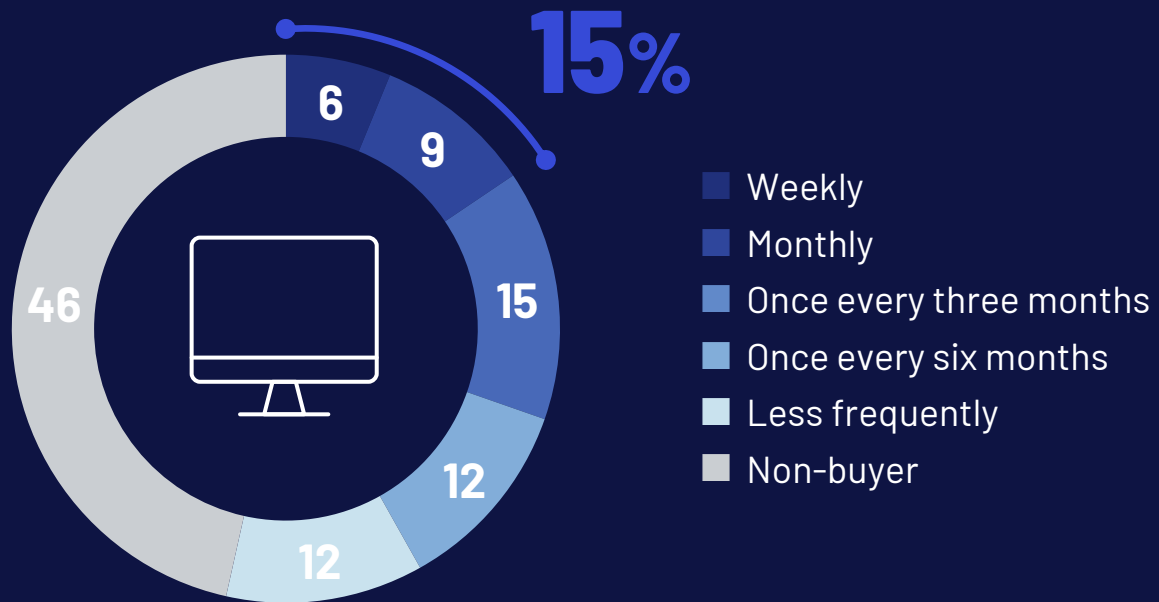
Shopped through at least one Asian webshop before



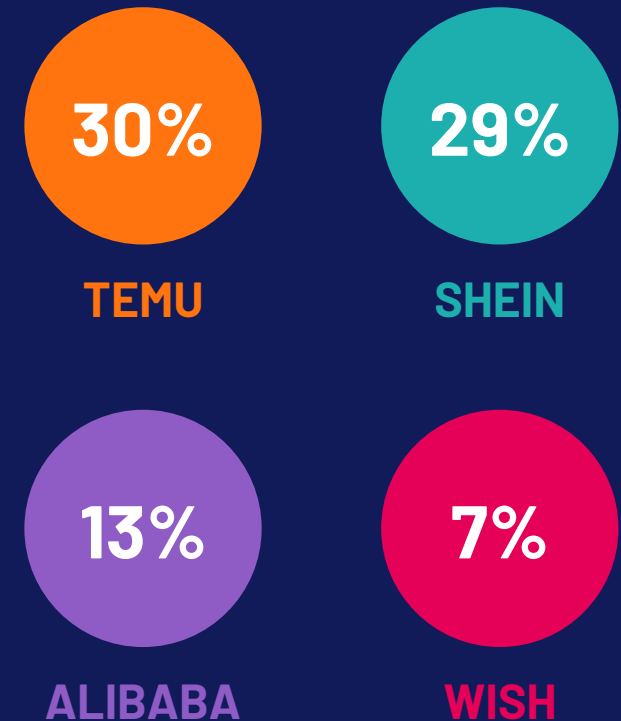
AND ALMOST 30 PERCENT SHOPS AT LEAST ONCE A MONTH MOSTLY AMONGST TEMU AND SHEIN

 Purchase frequency on Asian webshops and used Asian webshops

Purchase frequency



Used Asian webshops



QUALITY PERCEPTION DRIVES PURCHASE IN ASIAN WEBSHOPS

 Perception of price-quality ratio of Asian webshops versus European webshops

WEEKLY BUYER

6%



MONTHLY BUYER

9%



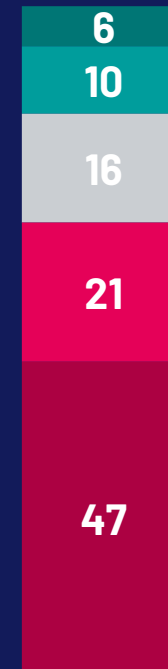
INFREQUENT BUYER

38%



NON-BUYER

46%



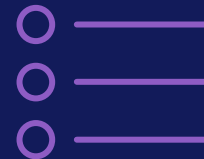
 % of population

-  Much better
-  Somewhat better
-  About the same
-  Slightly worse
-  Much worse

ASIAN WEBSHOPS MAKING INROADS THANKS TO COMPETITIVE PRICES

 Main drivers to shop on Asian webshops according to current buyers

Top 3 purchase drivers (amongst 54% of Asian webshop buyers)



MEDIA COVERAGE ABOUT NON-COMPLIANCE DETERS ONLY A THIRD OF SHOPPERS



Impact of media coverage on non-compliance of Asian webshops with EU standards on future purchase intent

54%

SHOPPERS



4%

will buy more in the future

16%

will keep buying as before

29%

are more reluctant,
but would still buy occasionally

4%

not going to buy anything anymore

WHAT TO TAKE AWAY FROM THE WEBSHOP ORIGIN FINDINGS?



**HIGH PRIORITY FOR
COMEOS AND
PERSISTENTLY
DEMANDING MEASURES**

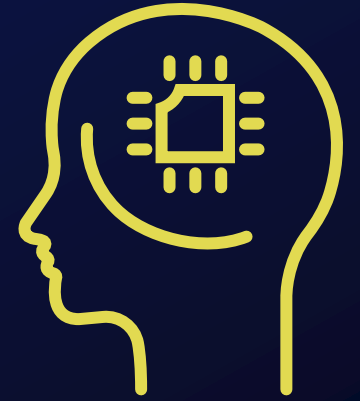


**IMPORTANT ROLE FOR
EUROPEAN CUSTOMS
CHANGES**



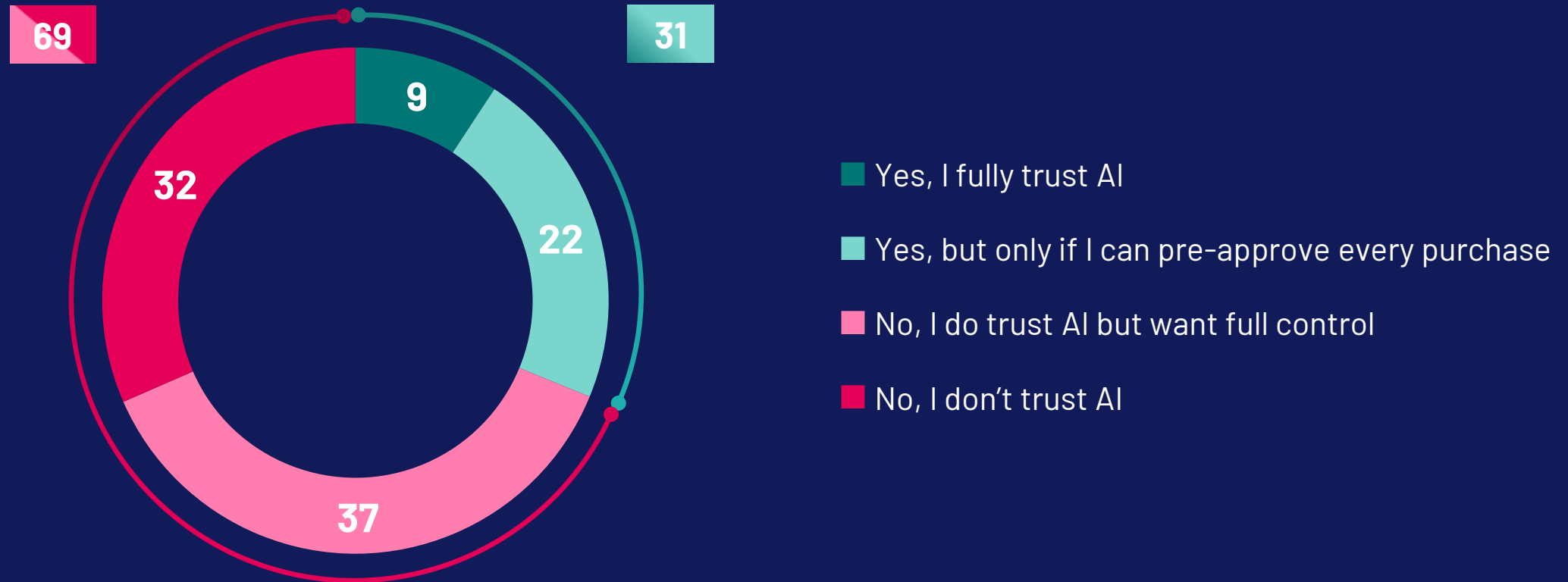
**HANDLING FEES FOR
NON-EUROPEAN
INDIVIDUAL PACKAGES
ARE INCOMING**

ARTIFICIAL INTELLIGENCE (AI)



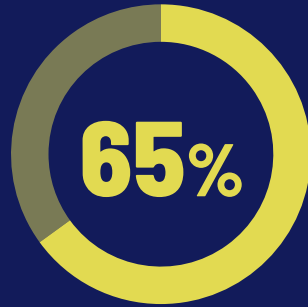
FULLY DELEGATING SHOPPING TO AI IS A BRIDGE TOO FAR FOR THE LARGE MAJORITY OF CONSUMERS, BUT STILL 9% WOULD ALREADY TRUST AI.

 Share of online shoppers who would trust a webshop to place an order automatically via AI



SHOPPERS EXPECT AI TO IMPROVE ONLINE SHOPPING IN THE FUTURE

 Shoppers' expectations of AI in online shopping



**Expects improvements
due to AI in the online
shopping experience**

 Younger shoppers more often expect AI to bring some kind of improvement to the online shopping experience.

Do they expect AI to improve online shopping?

25%
**Personalized
discounts
and offers**



25%
**Improved
security and
fraud detection**



24%
**Faster and more
accurate product
recommendations**



AI CAN EVEN LEAD TO SHOPPER ABANDONMENT

 Share of online shoppers who have left a webshop because of AI

33%



have left an online store because of AI

20%



of online shoppers have done this multiple times



HOW DO SHOPPERS NAVIGATE THE ONLINE PURCHASE JOURNEY?



**PRE-
PURCHASE**



**START OF
PURCHASE**



**END OF
PURCHASE**

BANCONTACT REMAINS DOMINANT ACROSS ALL GENERATIONS, BUT LOSES A BIT OF PREFERENCE KLARNA IS INCREASING

 Usage and preference of payment methods

USED



Bancontact



PayPal



Credit card



Payconiq app



Maestro



Klarna



Apple Pay



Google Pay



PREFERRED

43%  BANCONTACT

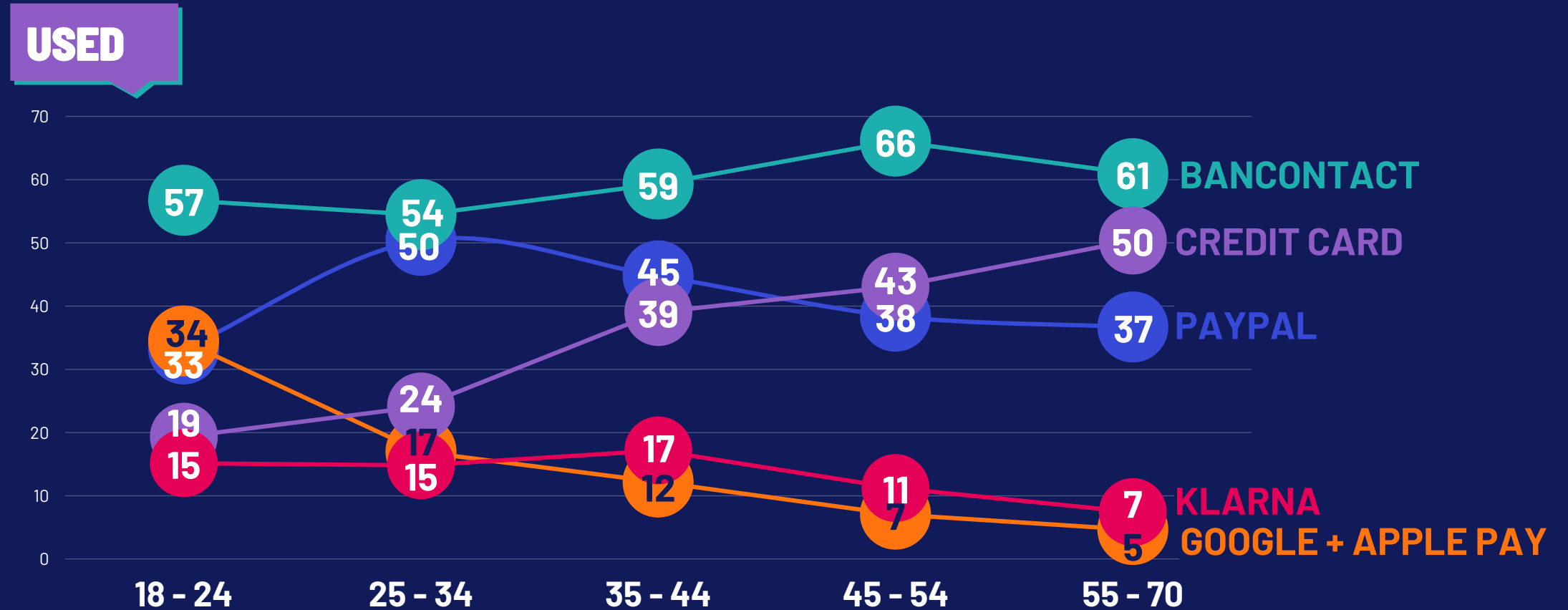
31%  PAYPAL

21% CREDIT CARD

 Apple Pay, Google Pay, and Klarna show fastest growth since 2023.

CREDIT CARD IS STILL USED MORE BY OLDER GENERATIONS, KLARNA MORE BY YOUNGER GENERATIONS, WHO CLEARLY ALSO USE APPLE/GOOGLE PAY MORE;

 Usage of payment methods



THE LOGISTICS ADVANTAGE: OPTIMIZING THE FINAL MILE

 Share of shoppers using delivery method

61% 

Home delivery

4%

Delivery at work

12%

Delivery to a collection point

2% 

Delivery to a vending machine/locker

4%

Collection in shop (Click & Collect)



 No delivery was required in 15% of online purchases, resulting in home delivery being used in 7 out of 10 physical deliveries.

WHAT TO TAKE AWAY FROM THE AI AND POST-PURCHASE FINDINGS?



**ENSURE AI TOOLS ARE
PERFORMANT OR
PRIORITIZE BACK-END
APPLICATIONS**



**PAYMENTS
PREFERENCES
CONTINUE TO
DIVERSIFY, AND
WALLETS KEEP
WINNING GROUND**



**CONVENIENCE REMAINS
KEY FOR THE LAST MILE,
BUT ALTERNATIVES
HAVE ROOM TO GROW**

KEY POINTS TO REMEMBER

GETTING INFORMATION IN THE PHYSICAL STORE BUT BUYING ONLINE IS GROWING.



24%

OF PURCHASES IS DONE
THROUGH AN APP INSTEAD OF
A WEBSITE.

OVER **1** out of **2** SHOPS
IN ASIAN WEBSHOPS / APPS.
PRICE/QUALITY PERCEPTION
IS GOOD AMONGST SHOPPERS.

