

SAMPLE REPORT

Volume 3:

Europe's E-Commerce, Payments, and AI Transformation 2025

yStats.com: Global E-Commerce
& Payments Compendium

Compendium reference, part of a six-volume series covering
global and regional trends in E-Commerce and digital payments.

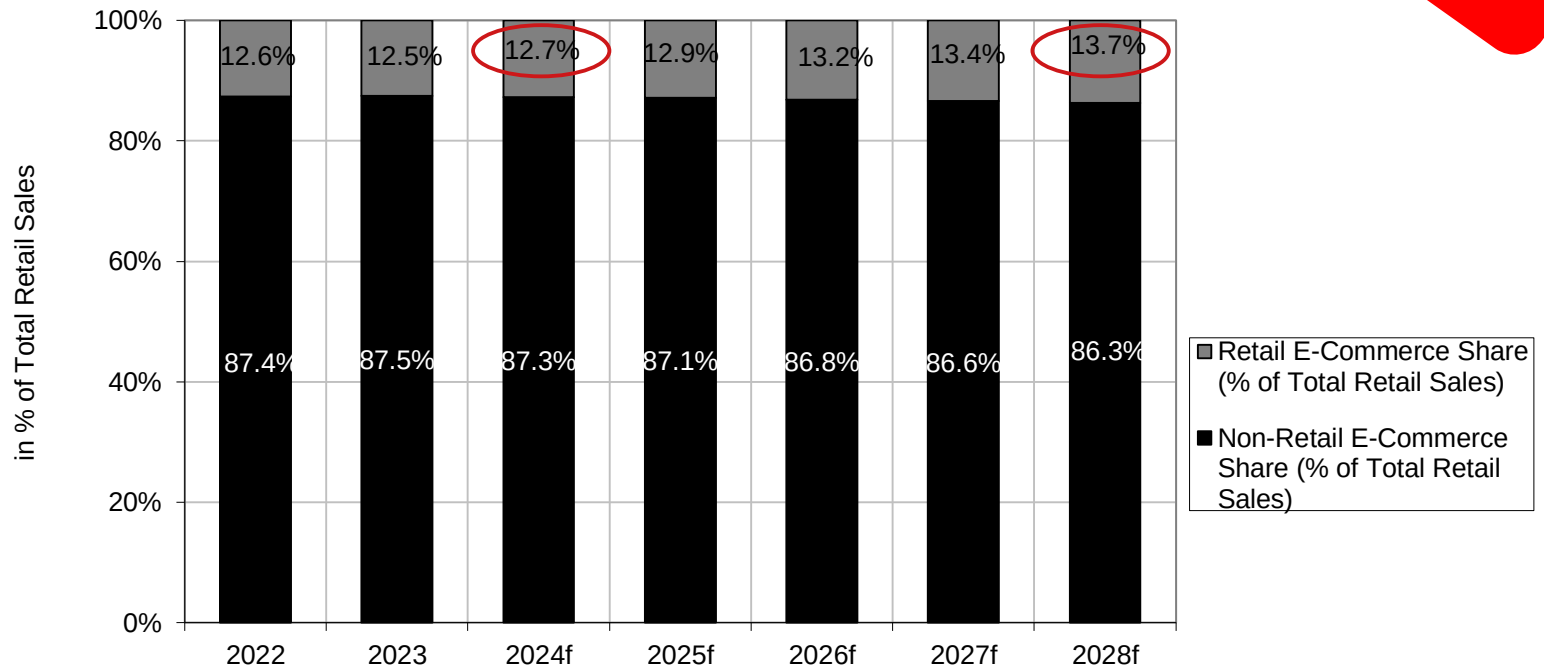


PUBLISHED: OCTOBER 2025

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The retail E-Commerce share in Western Europe is projected to reach 13.7% of total retail sales in 2028, up from 12.7% in 2024.

Western Europe: Retail E-Commerce Share, in % of Total Retail Sales, 2022–2028f



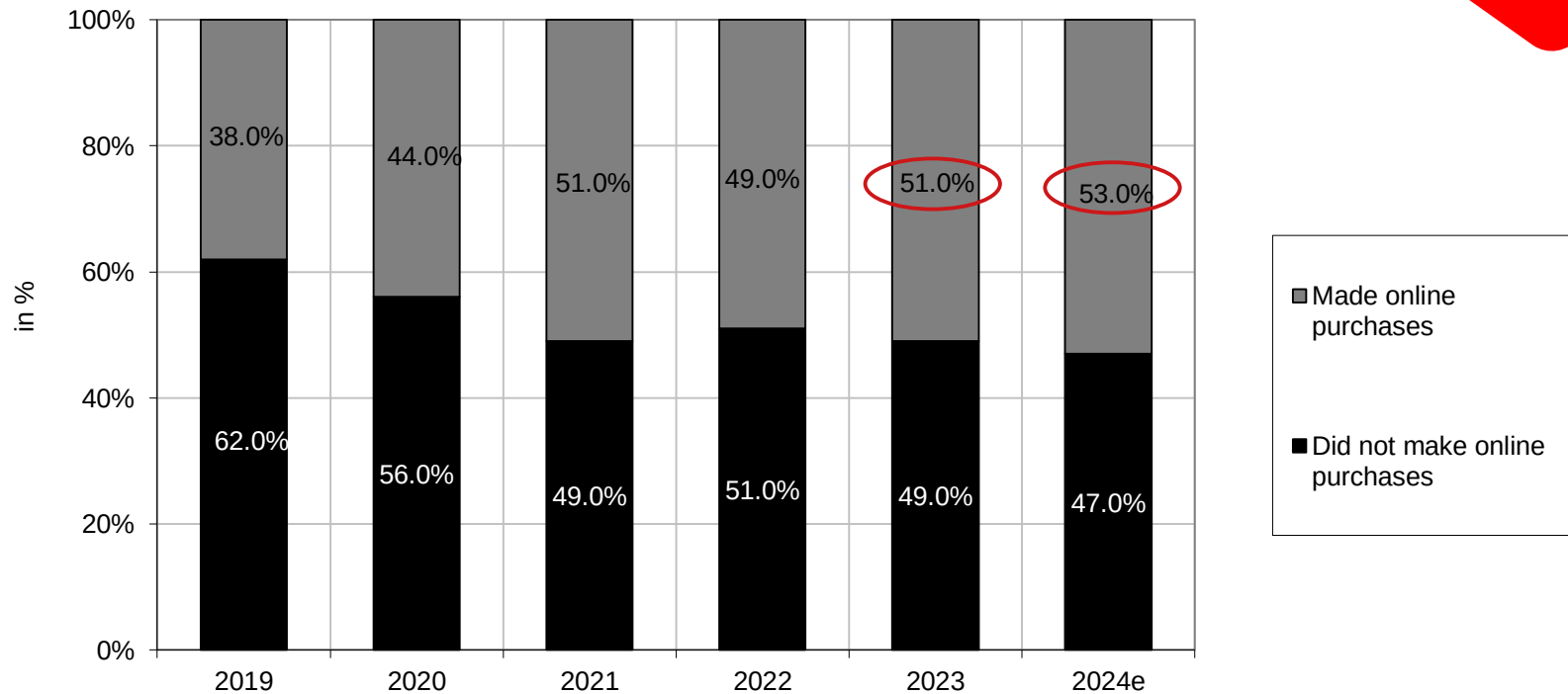
Note: includes products or services ordered using the internet, regardless of the method of payment or fulfilment, excludes travel and event tickets, payments such as bill pay, taxes, or money transfers, restaurant sales, food services and drinking place sales, gambling and other vice goods sales:

Source: Emarketer, July 2024

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In Italy, the share of the population aged 16-74 purchased goods or services online is estimated to grow from 51% in 2023 to 53% in 2024.

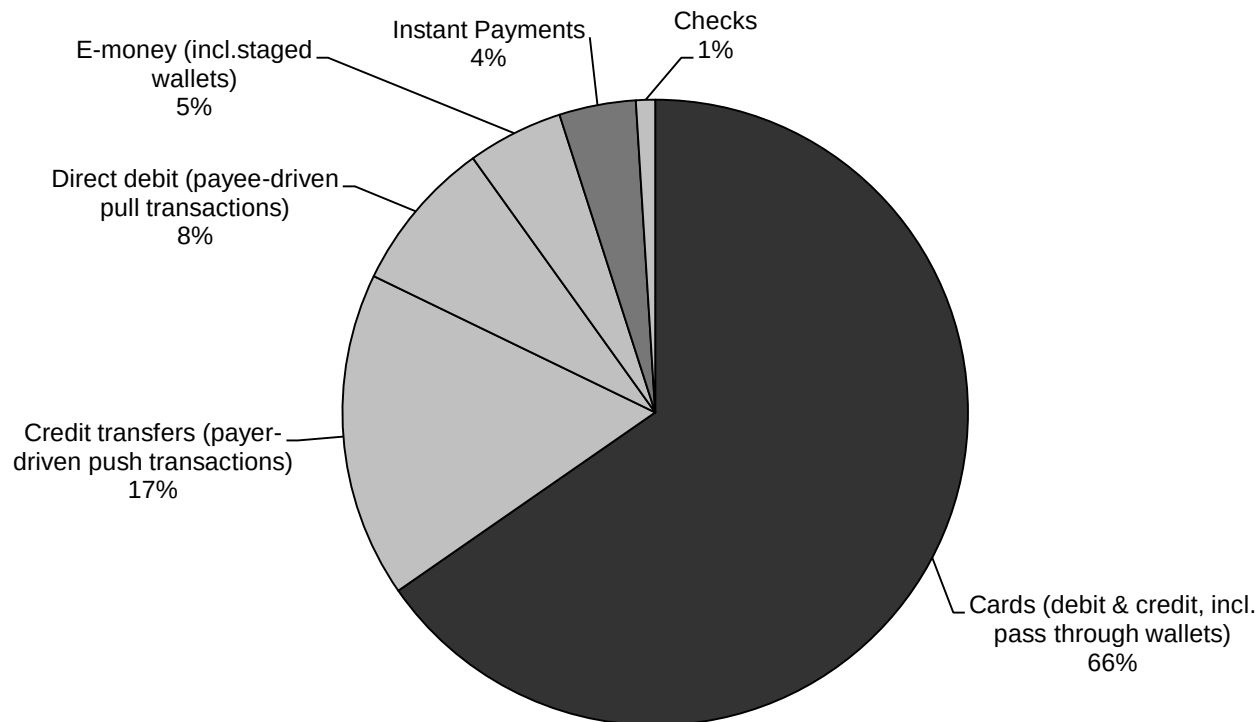
Italy: Share of Population Aged 16-74 Who Purchased Goods or Services Online, in %, 2019



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In Europe, cards in traditional payments accounted for 66% of new payments were led by instant payments (4%) in 2023.

Europe: Payment Mix: New Payments vs Traditional Payments, In % of Transaction Volume,



Note: does not add up to a 100% due to nature of data

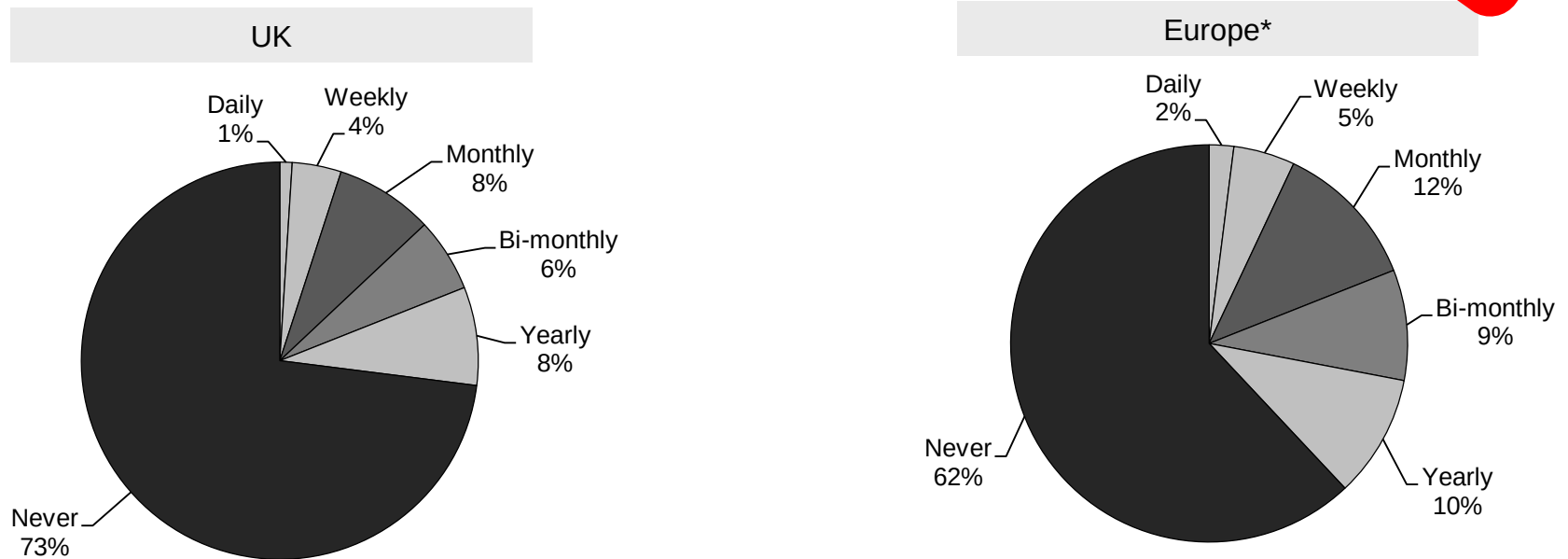
Survey: Based on surveys with over 200 senior payment executives of leading banks (Tier I and Tier II), financial service organizations, payment service providers, industry associations, and central banks representing all regions of the globe – the Americas, Europe, and Asia-Pacific/Middle East

Source: Capgemini Research Institute for Financial Services, 2025; GlobalData Payments Analytics 2024

Sample Report

BNPL adoption in the UK lags Europe, with a higher 'never' rate (73% vs. 62%) and lower usage across all frequencies, monthly (8% vs. 12%) and bi-monthly (6% vs. 9%), in 2024.

UK: Share of BNPL Usage Among Adults in Comparison to Europe, in %, 2024



Notes: *refers to Finland, France, Germany, Spain, the Netherlands, and the UK. The survey consists of data from six countries (Finland, France, Germany, Spain, the Netherlands, and the UK) and was collected from January 2nd to 8th, 2024 by YouGov on behalf of Brite Payments. Data was weighted according to the dimensions of gender, age and geography based on an ideal weighting from local statistical agencies in the countries so that the results represent the population in relation to the aforementioned target group.

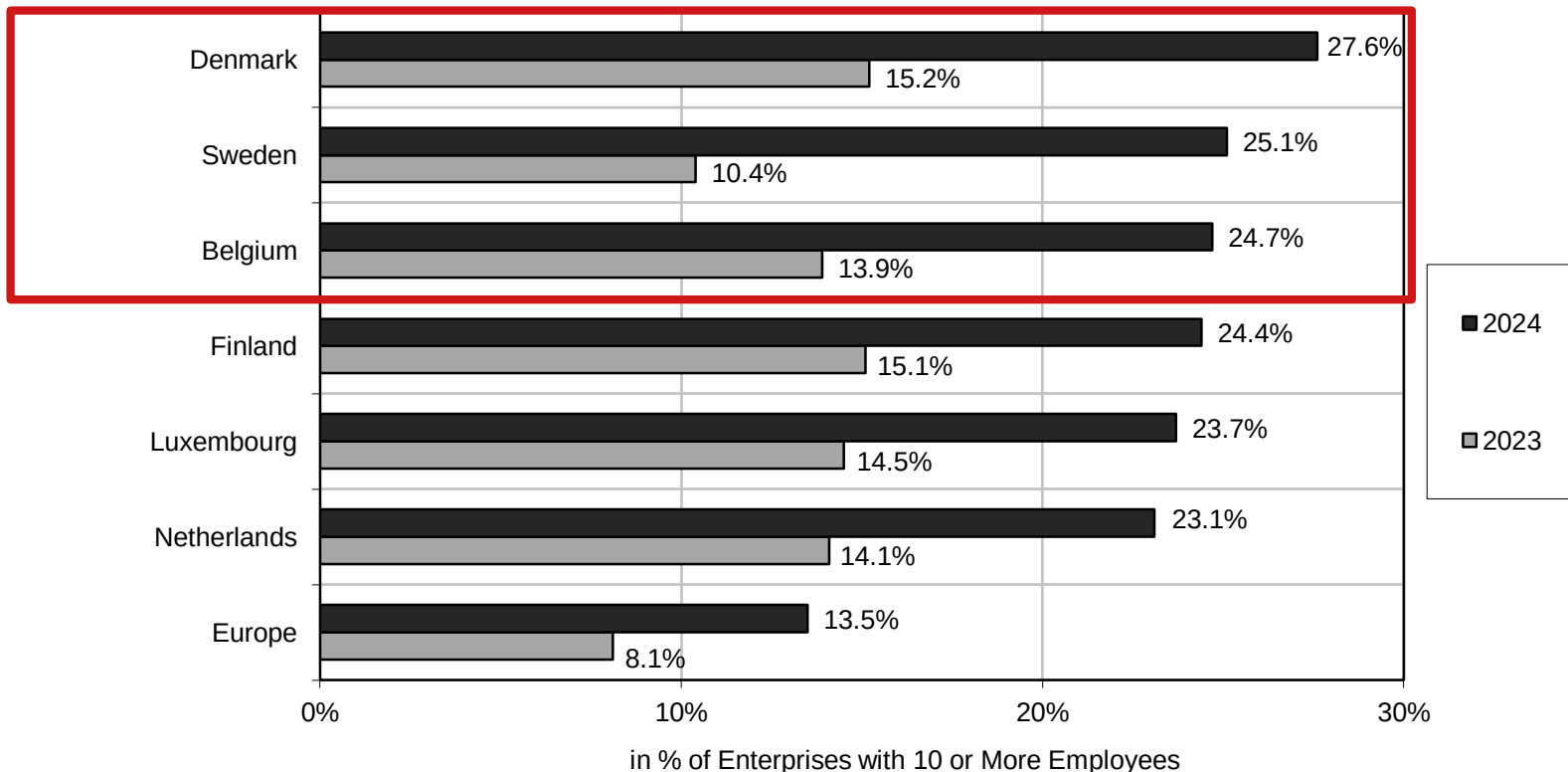
Survey: The survey was conducted online with a total sample size of 8,439 adults aged 18+ across six countries.

Source: YouGov, Brite Payments, January 2024

Sample Report

In 2024, Denmark (27.6%), Sweden (25.1%), and Belgium (24.7%) recorded the highest shares of enterprises using AI technologies across the EU.

Europe: AI Technology Adoption by Country, in % of Enterprises with 10 or More Employees, 2023 and 2024



Note: Data is based on the 2024 EU Survey on ICT usage and E-Commerce in Enterprises, covering enterprises with 10+ employees across eligible NACE sectors.
Source: Eurostat, January 2025

In 2025, AI integration strengthens fraud mitigation, and infrastructure interoperability in Europe's digital commerce landscape.

Europe: AI Fraud Prevention, Biometric Authentication, and Tokenized Checkout Solutions, July 2025

AI Enhances Fraud Detection and Personalization in Digital Commerce

- According to Business Insider, artificial intelligence is playing an increasingly critical role in digital payments by strengthening fraud prevention and enabling tailored user experiences. AI technologies are being used to monitor transactions in real time, detect anomalies, and counter new fraud threats such as deepfakes, phishing, and social engineering.
- These developments are a direct response to heightened consumer skepticism in the face of rising online fraud. As digital transactions proliferate, AI is also helping streamline backend processes by identifying behavioral patterns and adapting security measures dynamically.

Convergence Trends Reshape Consumer Experience Across Channels

- Business Insider also highlights the convergence of user experience, identity, and payment infrastructure as a defining trend in digital commerce. Consumers now expect seamless authentication methods, such as biometrics, to work consistently across shopping environments.
- This convergence reflects growing consumer demand for uniformity and trust across digital and physical retail touchpoints. AI supports this shift by powering secure identity verification and embedded personalization, which help create a more intuitive and connected commerce environment.

Payment Infrastructure Evolves Toward Interoperability

- As reported by Business Insider, the back-end infrastructure supporting digital payments is becoming more interoperable. Token-based systems, such as Visa's "Click to Pay," are cited as innovations that streamline checkout by eliminating the need to re-enter payment credentials while maintaining robust security.
- These capabilities are particularly important for merchants looking to improve basket conversion rates and reduce cart abandonment in online shopping. Enhanced interoperability also allows consumers to switch between platforms and devices without compromising payment continuity or data security.

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The B2B marketplace landscape in Europe is rapidly evolving due to digitalization, growing AI adoption, and increasing investment

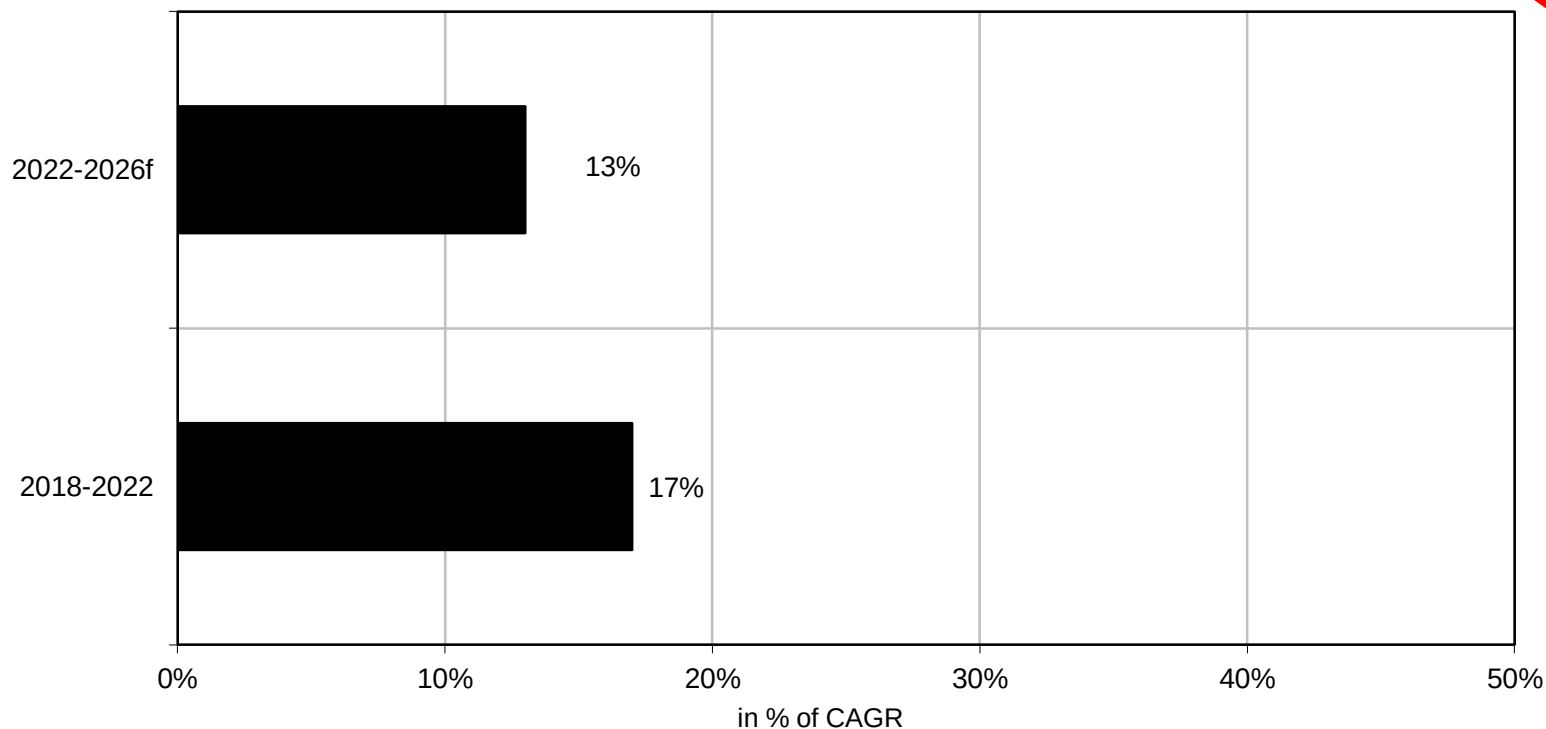
Europe: B2B E-Commerce Marketplace Trends, October 2024

- The B2B marketplace landscape in Europe has seen significant growth, driven by technological advancements and increased investment. Despite economic challenges, such as the pandemic and geopolitical instability, European B2B marketplaces continue to expand, fueled by the demand for digitalization. As of 2023, Europe is home to over 250 active B2B marketplaces, as found by Sifted, with many more emerging, showcasing the sector's resilience and capacity for innovation.
- Venture capital (VC) investment in European B2B marketplaces has surged, with over USD 2.1 billion directed towards industries such as building materials, retail, and food products, according to Applico cited by Digital Commerce 360. While the overall funding for B2B marketplaces still lags behind B2C counterparts—receiving only 19% of the total VC funding—the market's growth trajectory is strong, as stated by Sifted. The growth is further propelled by the rise of specialized marketplaces, particularly in sectors like industrial machinery for contract manufacturing. These platforms cater to niche industries, offering tailored solutions that are increasingly attracting investors.
- Another noteworthy development is the adoption of generative AI within B2B marketplaces, which is reshaping sales processes and driving efficiency. AI-powered tools are helping companies anticipate customer needs, automate tasks, and enhance decision-making, positioning them for more personalized and effective engagement with clients, according to McKinsey and Digital Commerce 360. The incorporation of AI into B2B sales is expected to continue growing, contributing to productivity gains and creating new growth opportunities.
- Moreover, the shift toward verticalization is transforming B2B marketplaces. Specialized platforms that focus on specific industries or products are gaining traction. As found by Applico cited by MDM, examples like ManoMano, which caters to building materials, emphasize this trend. Such platforms are increasingly focusing on providing tailored solutions for niche markets, contrasting with the broader, more generalized approach seen in traditional B2C marketplaces.
- Overall, the B2B marketplace landscape in Europe is evolving rapidly, characterized by increased digitalization, AI integration, and focused specialization. As businesses embrace these innovations, the sector is poised for sustained growth and continued transformation.

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The B2B E-Commerce GMV in Europe witnessed a CAGR of +17% from 2018 to 2022, with the CAGR projected to be lower at +13% from 2022 to 2026.

Europe: B2B E-Commerce GMV Compound Annual Growth Rate, in % of CAGR, 2018-2022



PREFACE

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OBJECTIVE

20%

RELIABLE

A LIST OF ADVANTAGES

- yStats.com provides secondary market research: By using various sources of information we ensure maximum reliability of all obtained data. As a result companies get a precise and unbiased impression of the market situation.
- Only reliable sources such as national and international statistical offices, industry and trade associations, business reports, business and company databases, journals, company registries and news portals are used as a basis for the analyses, statistical reports and forecasts.
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GENERAL METHODOLOGY OF MARKET RESEARCH REPORTS

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Secondary Market Research

- The reports are compiled based on secondary market research. Secondary research is information gathered from previously published sources based on information and data acquired from national and international statistical offices, industry and trade associations, business reports, company databases, journals, company registries, news portals and many other reliable sources. By using various sources we ensure maximum accuracy for reported data. As a result, companies gain a precise and unbiased impression of the market situation.
- Cross referencing of data is conducted in order to ensure validity and reliability.
- The source of information and its release date are provided on every chart. It is possible that the information contained in one chart is derived from several sources. If this is the case, all sources are mentioned on the chart.
- The reports include mainly data from the last 12 months prior to the date of report publication. Exact publication dates are mentioned in every chart.

Definitions

- The reports take into account a broad definition of B2C E-Commerce, which might include mobile commerce. As definitions may vary among sources, exact definition used by the source (if available) is included at the bottom of the chart.

Chart Types

- Our reports include text charts, pie charts, bar charts, rankings, line graphs and tables. Every chart contains an Action Title, which summarizes the main idea/finding of the chart and a Subtitle, which provides necessary information about the country, the topic, units or measures of currency, and the applicable time period(s) to which the data refers. With respect to rankings, it is possible that the summation of all categories amounts to more than 100%. In this case, multiple answers were possible, which is noted at the bottom of the chart.

Report Structure

- Reports are comprised of the following elements, in the following order: Cover page, preface, legal notice, methodology, definitions, table of contents, management summary (summarizing main information contained in each section of report) and report content (divided into sections and chapters). When available, we also include forecasts in our report content. These forecasts are not our own; they are published by reliable sources. Within Global and Regional reports, we include all major developed and emerging markets, ranked in order of importance by using evaluative criteria such as sales figures.

Notes and Currency Values

- If available, additional information about the data collection, for example the time of survey and number of people surveyed, is provided in the form of a note. In some cases, the note (also) contains additional information needed to fully understand the contents of the respective data.
- When providing information about amounts of money, local currencies are most often used. When referencing currency values in the Action Title, the EUR values are also provided in brackets. The conversions are made using the average currency exchange rate for the respective time period. Should the currency figure be in the future, the average exchange rate of the past 12 months is used.

Sample Report

Report Coverage

- This report delivers a strategic and data-rich exploration of Europe's dynamic B2C and B2B E-Commerce landscapes, spotlighting the evolving digital payments ecosystem, the transformative influence of AI, and the growing digital trade networks across the continent. It dissects key patterns in consumer and business behavior, payment preferences, and technological integration across Western, Eastern, and Southern Europe.
- Special attention is given to the continent's diverse regulatory environments, the interplay between European and EMEA payment systems, and the pace at which AI is reshaping commerce, from fraud prevention to procurement workflows. Regional and country-specific snapshots provide granular insight, while cross-border practices and emerging B2B platforms are critically examined. Data availability varies by market, with emphasis placed on relevance and strategic impact.

Report Structure

- The report opens with Key Takeaways, highlighting the most impactful findings for decision-makers. This is followed by a Management Summary, offering a high-level synthesis of overarching trends and strategic insights.
- The main body begins with a B2C E-Commerce Overview of Europe, with a macro view of the region and detailed examination of country-level online purchase penetration. Next, the Digital Payments Ecosystem chapter breaks down market structures and payment behaviors across Western, Eastern, and Southern Europe, complemented by comparative EMEA perspectives. The AI & Automation in Commerce section evaluates the state of AI adoption across European markets, from strategic use cases and governance to country-level barriers and enablers. Finally, the report turns to B2B E-Commerce & Digital Trade, assessing marketplace performance, buyer behavior, and the evolution of B2B payment infrastructure. European-wide patterns are discussed alongside country-specific developments. Each section is built around actionable data, market context, and forward-looking commentary designed to guide strategy and inform decision-making at the executive level.

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