Omni-commerce.

2023

Buying comfortably

Report of Chamber of Digital Economy prepared by Mobile Institute

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Dear readers,

In front of you is the latest, the eighth edition of the e-Chamber Report: "Omni-commerce. Buying comfortably." We were all waiting for it, as we were immensely curious about the impact of the current economic situation on e-commerce. The pandemic has greatly accelerated the development of e-commerce and, colloquially speaking, screwed up online shopping.
And how has the specter of crisis and high inflation affected digital shopping? How did consumers react?

It turns out that this year 100% of those surveyed said they had ever made an online purchase. What's more, all surveyed Internet users confirmed that they had purchased something online at least once. The frequency of purchases and the average value of the shopping cart increased. Every 3rd respondent confirmed that they started to buy online more often due to the economic situation and the desire to improve their financial situation, as well as to control their budget. For e-commerce, this means new customers, more purchases by existing customers and activation of new shopping categories.

However, compatriots' sympathy for e-commerce is not unconditional. Consumers are positive about the post-pandemic changes in e-commerce, the modern shopping solutions implemented, better contact with customers and various innovations in the area of financing purchases and deliveries, as well as promotions, which are perfect for times of economic slowdown and price increases, but they also want the freedom to buy where it is most convenient for them at the time. As a result, the rate of customer migration between channels and e-tailers in the buying process and the complexity of the purchase path, including the time spent comparing prices, reviews and product information, has increased significantly this year.

In a word, e-commerce is now facing a huge opportunity to grow and loyalize its customers. Will it live up to it? How is it currently coping with the new wave of buyers?

Every day the Chamber of Digital Economy supports the development of digital business and we reward the best solutions, products and stores. The e-Chamber makes a huge contribution to the development of the e-commerce market. The strength of the organization is legislation, education and integration of the industry. We are the modern Agora of the Polish e-commerce business - a meeting place for people, companies, organizations and institutions that together create this ecosystem. One of our missions, is to constantly improve the quality of the Polish e-commerce industry, through the organization of events and competitions such as e-Commerce Poland Awards, E-commerce Director of the Year and Performance Marketing Diamonds. We have been pursuing this goal with great success for 10 years now, and our work is appreciated by the industry. In addition, we conduct research and publish reports, which are a source of valuable market analysis and a barometer of consumer behavior. We continuously promote Polish e-commerce and cross border e-commerce, among others, as part of the international organization E-commerce Europe.

The report is another important element of our e-Chamber's building of solid support for e-commerce entrepreneurs with a special focus on Polish SMEs.

We invite you to read the report. We hope that it will inspire you and support you in your further business activities, both strategic and operational.

Patrycja Sass-Staniszewska

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Introduction

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20 e-facts you must know

Key numbers for 2023

74%

consumers see the advantages of multi-channel shopping

85%

declare to have made a purchase online in the last 6 months

100%

Internet users ever made a purchase online

73%

Internet users believe that it is important for a brand to be available in multiple channels

72%

Internet users information on the web encourages them to visit a stationary store

70%

consumers declare that their online shopping carts are larger or at least the same

74%

Internet users regularly use the web to carry out activities around shopping

51%

Internet users purchased something in response to a social media ad

70%

Internet users say their spending on mobile devices will increase

67%

Internet users know what deferred payments are

55%

would like to use offline deferred payments

51%

purchase (last purchase) were made on a mobile device

60%

consumers admit to abandoning shopping carts online

42%
e-customers buy online 2-5 times a month, and one in four 5 or more times

38%
Internet users used deferred payments

19%
that is, significantly fewer consumers than a year ago, consider stationary stores as a favorite shopping destination

50%
Internet users migrated between different channels in the last purchase process

38%
Internet users expect a brand response to their question within an hour at most

33%
Internet users are more likely to buy online due to inflation

22%
Internet users buy products abroad over the Internet

Devices in the purchasing process

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Devices in the purchasing process

- Invariably, consumers are most likely to use a laptop for peri-purchase activities, with the smartphone-laptop gap narrowing year after year and now standing at just 2pc. (80%, vs. 82%).

- Informational and peri-shopping use of most devices increased this year. In particular, however, indications of the smartphone, which 93% of respondents use regularly to obtain information, have increased, vs. 81% for the laptop.

- Cross-device shopping use is stronger this year than it was a year ago. We seem to be past the days when, in the era of covid-19, Poles had to share devices with network access with other household members.

- Comparing offers and giving opinions is already mostly done on a smartphone rather than a laptop.

- For the third year in a row, all mobile consumers are using their devices for purposes directly or indirectly related to shopping. First and foremost, they are making purchases on them, as well as comparing prices, reviewing and looking for inspiration and product information, and checking order status.

- M-buyers use their mobile devices for peri-shopping activities 2.5 times more intensively than consumers in general.

E-commerce – online shopping

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Highlights

E-commerce - online shopping

- Once a net purchase has already been made by 100% of surveyed Internet users. This is a huge jump from last year, up +13pc. In turn, 85% of respondents have made an e-commerce purchase in the past 6 months.

- Online customers are buying more frequently and their shopping baskets are larger (also due to inflation). The average purchase in the Electronics category is now zl 561 (+zl 75), and fashion zl 340 (+zl 50).

- Most Poles still buy from online stores and shopping platforms, but the use of various types of shopping sites has increased significantly, including price comparison and newspaper sites, which allow them to search for attractive prices and promotions, and shopping apps, which often allow access to dedicated offers.

- Fashion, Home and Garden, Electronics and Beauty are still the most popular shopping categories. However, the biggest increases are in Food (+8pc), the Home and Garden category (+12pc), as well as the Automotive (+8pc) and Tourism (+7pc) industries.

- The percentage of people who declare that their online shopping is greater than their stationary shopping has increased significantly again this year. This regularity can be seen in each of the five shopping categories analyzed from this angle. The strongest growth in the number of those spending more online is seen in the Electronics, Home and Garden and Beauty industries.

- 6 out of 10 Internet users happen to abandon their shopping carts. The most important reason is the lack of a clear returns and complaints policy on the e-tailer's website.

M-commerce – mobile shopping

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Highlights

M-commerce - mobile shopping

- 62% (+4p.p.) of their owners buy from a mobile device, and 70% (+10p.p.) of online shoppers. Thus, it can be seen that the sales importance of the mobile channel is growing rapidly.
- Games and apps, Fashion, Beauty and Electronics are the categories in which consumers are most likely to buy on mobile this year. Compared to 12 months ago, entertainment m-purchases have increased significantly, as well as in Travel and Automotive, and declined in the Children's Products category.
- Mobile shopping is, according to consumers, primarily convenient. In addition, they save money and time. It is worth noting, however, that non-mobile shoppers also point to convenience, or rather like the lack of it, as a reason for not entering m-commerce.
- M-commerce is the shopping app and sales apps of brands. Only 6% of mobile shoppers and 26% of Internet users overall do not use them. The advantages of such apps are mainly simplified and convenient payment, as well as functionalities not available in full-scale, web-based versions of online stores.
- Declarations to increase mobile shopping in the near future have increased significantly this year. Every 4th Internet user intends to increase spending in this channel, and every 3rd mobile-buying consumer.

Omni-commerce – multichannel shopping

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Highlights

Omni-commerce - multichannel shopping

- This year, there is again a big increase in the importance of information obtained online for stationary commerce. The percentage of people who respond to such information and go to offline stores to buy something has increased from 67% in June 2022 to 72% today.
- The same brand or product across multiple channels is purchased by 74% of consumers surveyed. This is significantly more than a year ago.
- For 75% of consumers, it is important that the products of the brands they buy are available across multiple channels, i.e. offline, online, mobile and social.
- Stationary stores are no longer Poles' favorite shopping destination. Online stores are it. On the other hand, in a number of shopping categories, consumers still point to the offline channel as the most convenient for shopping.
- 74% of Internet users see the advantages of multi-channel shopping. This is down from a year ago. On the other hand, consumers who see these advantages see many more of them.
- No problems in multi-channel shopping are seen by 29% of Internet users, but only 20% of regular online shoppers, and 12% of mobile shoppers. The main pain points of multi-channel shopping for the same brands or products are inconsistent assortment and outdated information on product availability at points of purchase.

Shopping process

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Highlights

Shopping process

- The last purchase took place in a stationary store for 26% of consumers. This is again significantly lower than a year ago (by -13p.p.). Even in the case of the Food industry, indications of offline stores as a place of purchase have dropped significantly - from 81% in 2022 to 61% today.

- Poles have established shopping paths. It was habit that most often guided them in choosing the place of their last purchase. They were followed ex aequo by trust in the store, low prices, wide assortment and unique offerings.

- Only 19% of respondents (-10p.p.) - despite the full opening of stores after the pandemic - completed their last purchase completely offline. In the case of Electronics, by contrast, this is only 9% of consumers.

- This year has seen a significant increase in the use of web-enabled devices at all stages of the purchase path, but this is particularly evident for those finalizing the purchase, such as making a purchase decision, placing an order and making payment.

- Strategies and purchase paths vary tremendously between industries. At different times, purchasing decisions are made and different activities lead to them. Differences by shopping category are far greater than those by gender, age or where consumers live.

Payment methods

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Highlights

Payment methods

- Invariably, the two most popular payment methods for online purchases are BLIK (35%) and quick transfer (35%). It is worth noting, however, that BLIK has seen an increase in indications by as much as +14p.p. this year. On the other hand, quick transfers retained the first place also recording a +4p.p. increase.

- There was a noticeable increase in the percentage of people paying cash on delivery and cash on delivery. This is probably a result of the influx of a large number of brand new customers into e-commerce this year.

- The most convenient form of online and mobile payments is invariably considered to be BLIK, followed by quick transfers. On the other hand, we can see a marked increase this year in indications of Google Pay, as well as cash on delivery.

- In stationary stores, the popularity of cash payments has dropped significantly. Currently, only 35% declare paying with cash. This is more than a year ago, but still cash has not "returned to favor" of consumers,

- The most convenient form of payment in stationary stores has become payment card or BLIK (38% of indications for both forms of payment). Methods of paying for purchases dedicated to mobile devices, such as Apple Pay or Google Pay, are also gaining popularity.
  With their help, every 8th surveyed consumer already finalizes a purchase in an offline store.

Deferred and installment payments

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Highlights

Deferred and installment payments

- Poles are familiar with deferred and installment payments. 67% (+14p.p.) of Internet users are aware of what deferred payments are, and 38% (+16p.p.) have already taken advantage of the deferred payment option. In contrast, 46% of Internet users have used the option of financing purchases through installment payments.

- Usually, consumers are prompted to use deferred payments by an unexpected expense, but also by a large expense such as home renovation or impulse purchases, as well as the opportunity to take advantage of promotions. When it comes to installment payments, the 0% installment option plays the biggest role.

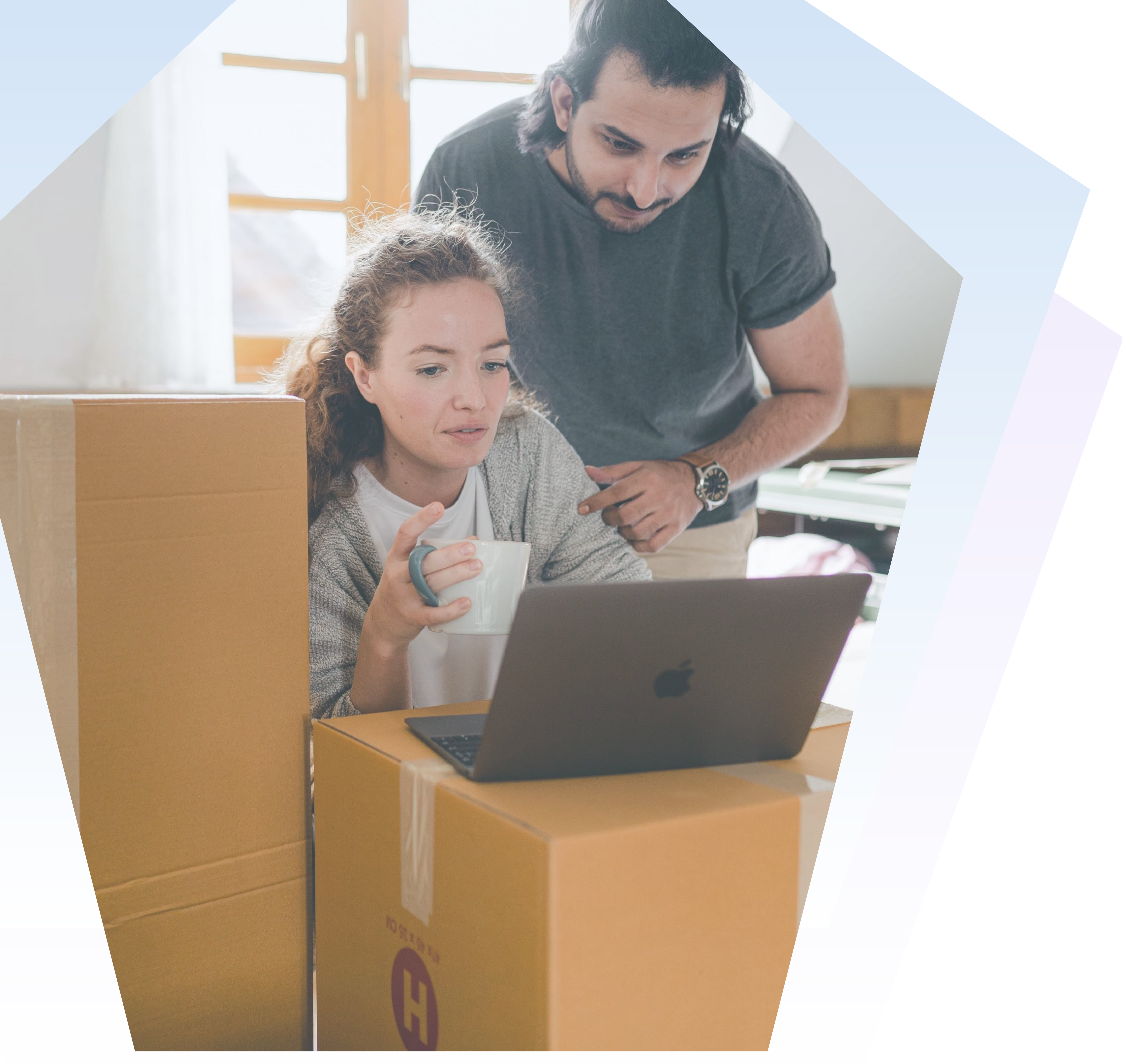
- The most important advantage of deferred payments is that the service is free of charge, as well as the ability to make a purchase despite lack of funds and the option to extend the repayment period. The ability to quickly and remotely handle all the paperwork for both deferred and installment payments is also playing an increasingly important role.

- Consumers are also aware of the potential downsides of deferred payments and know what to look out for when using this type of solution. First of all, they point out the possibility of getting into debt and lowering their creditworthiness.

- The most popular deferred payment solution is AllegroPay. As for installment payments, there are eRaty and installment payments from Alior Bank.

- Every 2nd respondent would like to use deferred payment options for purchases at stationary stores. For those who have already used this method of financing an online purchase, the figure is 88%.

- Deferred payments increase the frequency of online purchases and the value of digital shopping carts. The largest shopping baskets (zl1000+) occur 3 times more often when consumers use deferred payments.



Forms of delivery

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Highlights

Forms of delivery

- Consumers have their own clear preferences regarding which forms of delivery they choose.
- Typically, products purchased online are picked up by Poles at parcel machines (49%) or delivered by courier (42%).
- The more often respondents e-buy and m-buy and have more experience with digital shopping (i.e., they have been buying online for at least 3 years), the more often they use parcel machines (+23p.p.) dedicated pick-up points (+19p.p.).
- Parcel vending machines are by far the most convenient form of delivery, according to Polish consumers.
- Preferences for delivery forms vary according to gender, age, place of residence, family status and financial condition of consumers.

Innovative shopping solutions

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Highlights

Innovative shopping solutions

- Polish consumers are eager to use modern shopping solutions. In the top 3 this year was BLIK again, followed by product videos and interactive widgets for contacting an e-tailer.
- Consumers expect both online, mobile and stationary stores to provide them with a consistent shopping experience regardless of where they happen to be served. Stationary stores, on the other hand, are expected to provide them with similarly attractive prices, assortment and return terms as in e-commerce.
- E-commerce is well-regarded for pro-customer changes during the pandemic.
- One in five Internet users, and 6 in 10 consumers aged <18, expect stationary stores to start offering promotions previously only available online.
- As many as 51% of Internet users say they have purchased something based on an ad they saw on social media. This is almost 2 times more than a year ago.
- Consumers' tolerance when it comes to how long a brand takes to respond to them has decreased significantly. Today, the most common acceptable waiting time is 15 minutes to 1 hour maximum.
- The expected forms of contact with the brand are widgets or messages in the mobile app. Consumers are least likely to want to communicate via email and SMS.

Cross-border shopping

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Highlights

Cross-border shopping

- Twenty-two percent (+2p.p.) of all consumers surveyed buy online abroad. Among e- and m-consumers, the percentage buying abroad is now over 30%.
- Poles buy online abroad because of the low prices of products, as well as the possibility of convenient returns and a positive shopping experience. They also appreciate good after-sales service.
- The most popular platform is AliExpress, although respondents say they most often buy from e-shops from the European Union.
- The value of cross-border shopping carts is higher this year than in e-commerce in general. A year ago, no respondent declared spending more than zl1000 abroad. Now it is 9% of respondents.
- Polish consumers trust foreign platforms when it comes to processing their personal data. Only one in four knows how this data processing works, but as many as 60% trust that the rules are the same as for purchases in the European Union.

The impact of the crisis on e-commerce

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Highlights

The impact of the crisis on e-commerce

- In times of crisis, Poles are directing their steps to e-commerce and intensifying their electronic shopping.
- In response to rising inflation in 2023, 1/3 of respondents have started to buy online and similarly, one in 3 respondents have started to shop in e-commerce more often,
- The main reasons for moving their purchases online are attractive promotions, good return terms and still lower prices in many categories, such as Beauty, Fashion, and Electronics.

10 consumer commandments

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10 commandments

How to please today's consumer?

1

Ever bought online, 100% of consumers have already made a purchase, and 85% have bought something in the last 6 months. The frequency of purchases and the value of shopping carts have increased. **It is no longer possible to be absent from the digital shopping channel - the saying that if you are not online, you do not exist is becoming true.**

2

The shopping process is increasingly complex. Consumers are comparing more, searching for reviews, information and promotions more often, and following up on delivery and sharing feedback after purchase. During the last purchase, 50% of people migrated between channels (+13p.p.). **As a result, consistency in the shopping experience is becoming crucial.**

3

The ROPO effect reached 72% (+9p.p.), and the cross-shopping rate for brands and products reached 74% (+13p.p.). 3/4 of consumers expect a brand to be available for purchase in multiple channels. **Presence in multiple locations is becoming key to Poles' wallets.**

4

Twenty-two percent of respondents buy abroad. A significant portion of consumers started buying cross-border due to attractive prices in the era of inflation in Poland. Thus, it can be seen that domestic **online stores must take into account more than just domestic competition.**

5

Stationary stores are the favorite shopping destination of only 19% of consumers. That's down -10p.p. from a year ago. In addition, consumers would like to be able to take advantage offline of the many benefits that e-commerce has offered them, such as deferred payments and free returns. **If you manage a brand that sells not only online, but also stationary, you need to think about what modern solutions to provide them with.**

6

The opportunity to finance an online purchase using deferred payments has already been used by 38% (+16p.p.) of Internet users. This is a huge increase in the popularity of this payment method **and, for retailers, larger shopping carts.**

7

6 out of 10 Internet users buy on mobile. Y**our brand simply has to be present in this channel** in order not to lose the huge sales potential. Especially since 2/3 of consumers will react negatively if you are not there.

8

Lack of a well-liked and used payment method is one of the most important reasons why Internet users abandon their shopping carts. **Since abandonment affects 6 out of 10 respondents, it makes sense for you to offer preferred payment methods. In particular, these include BLIK, quick transfers, and more recently Google Pay and Apple Pay.**

9

In the case of stationary stores, the importance of habit, which until now reigned as the main factor of choice, has declined. Instead, this element, along with attractive turnaround and complaint terms, has become crucial for online shopping. Apparently, during the pandemic, consumers have managed to carve out online shopping paths and become accustomed to certain shopping destinations. **For you, this is the last moment to get them used to buying from your e-store.**

10

Consumers are increasingly commenting and evaluating their purchase. More than half also expect you to answer their questions within a maximum of 1 hour. This is significantly shorter than a year ago (3 hours). In addition, Internet users believe you will offer them modern forms of contact, such as widgets on the site. **All this means that you need to have tools that will allow you to comfortably and quickly respond to your customers' problems, questions and comments.**

Methodology

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Methodology

- The report "Omni-commerce. Buying comfortably 2023" is based on a market study conducted by the Mobile Institute on behalf of the Chamber of Digital Economy, InPost, Merce, mBank, ORLEN Paczka, Przelewy24 and Tpay.
- As part of the project, we collected the opinions of 1,652 Internet users, using responsive CAWI (Computer-Assisted Web Interview) surveys broadcast on websites and in an email dispatch. The data was collected from April 16 - 26, 2023.
- The sample structure of the CAWI survey was adjusted using analytical weighting and corresponds to the structure of Polish Internet users aged 15 and older in terms of gender, age and size of place of residence. We considered only complete surveys in the analysis.
- We were assisted in the construction of the research questionnaire and interpretation of the results by experts in the fields of strategy, e-commerce, marketing and communications, and publication partners.
- The definitions we use in the publication were also consulted with market experts and publication partners.
- As of 2019. the report features a revised, in consultation with members of the Chamber of the Electronic Economy active in the financial field and the publication's partners, cafeteria of answers in questions about the forms of electronic payments used. The cafeteria is now consistent across all surveys of the Chamber of the Electronic Economy.
- As of 2023, the cafeteria of answers regarding delivery methods has been changed, parcel machines and PUDO pickup locations have been separated.

E-chamber knowledge base

See our reports

One of the most important areas of e-Chamber activity is market education. We provide reliable knowledge and valuable information on e-commerce in its broadest sense. To this end, we constantly conduct market, customer and consumer research - both B2C and B2B, and make the results available in reports, abstracts of which can be downloaded free of charge from our website. Full versions of the reports are available to e-Chamber members.

Thank you

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