ZHAW **School of Management and Law**

n|w Fachhochschule Nordwestschweiz
Hochschule für Wirtschaft

Online Retailer Survey 2024

Applications, Benefits, and Challenges of Artificial Intelligence in E-Commerce

A Study by ZHAW & FHNW

Darius Zumstein
Fabian Oehninger

1

With a foreword by Gerrit Heinemann

Der neue Online-Handel

B2B eCommerce

Management Summary

The online retailer survey/questionnaire was conducted for the seventh time in a row this year, and 624 online stores in the business-to-consumer (83%), business-to-business (46%), and manufacturer stores (14%) participated. In addition to 516 Swiss online retailers, 85 Austrian and 23 online retailers from other countries took part in the online survey. Half of the study participants are omnichannel retailers with retail stores, and a quarter are purely online retailers who only sell via digital channels.

Every year, traders are asked about current sales, service, and marketing trends. First, it became apparent that the sales growth of online stores and digital marketplaces is continuing while physical stores are losing ground. Second, numerous retailers mentioned that social commerce – especially TikTok stores – is still rising in marketing and sales. Third, the proportion of traffic and sales generated by smartphones continues to grow for most retailers. Fourth, competition from Asian platforms – above all, Temu and Shein – has increased massively over the past year. Four out of ten retailers are directly affected: Temu and similar players are pushing down prices, sales, and margins, increasing cost pressures, and pushing up advertising costs at Google and Instagram. Local online retailers try to differentiate themselves from Asian platforms with high-quality, sustainable, exclusive products, branding, and superior customer service.

Artificial intelligence (AI) applications are now a megatrend in e-commerce. More than half of all the retailers surveyed already use AI tools such as ChatGPT to create texts and translate them into other languages, e.g., using DeepL. This not only saves a lot of time but also reduces costs. Already, 42% of online store operators create product texts with generative AI, which leads to higher information and product quality, in many cases to a higher reach on Google and thus to more conversions and sales. AI is also used for product searches in the online store, digital sales advisors, and service chatbots. With 9% of mentions, AI is used remarkably little in personalizing content/offers or analytics (e.g., in data evaluations, pricing, or forecasting). One in five retailers is also planning various AI applications, reflecting how much momentum there is in this technology and the market. This study not only explores 60 potential uses and opportunities of AI in e-commerce practice, but also the many challenges. The biggest challenge is the lack of know-how and expertise for implementing AI in company business processes and identifying use cases with business impact. Some respondents struggle to maintain an overview of the complex issues and rapid developments. Despite the growing technological, market, and operational challenges, just under a third do not have their employees trained or upskilled because they believe there is no need – or have no budget or time. Half of their employees are trained internally, and a quarter of them are trained externally, mainly at university CAS courses.

In e-payment, the growth of TWINT and debit cards is continuing, and they are taking sales and market share away from credit card and invoice purchases. The four market leaders among PSPs (payment service providers) in Switzerland are PayPal, Saferpay from Worldline, PostFinance Payment, and Payrexx. Among the buy-now-pay-later providers, CembraPay and Klarna have established themselves at the top ahead of TWINT ("pay later") and the MF Group. Regarding "logistics and shipping," the study confirmed that Swiss Post and Austrian Post have a very dominant market position in parcel shipping, with 82% and 75% of retailers, respectively. As a result of price increases, the profit margins of many retailers have fallen, with higher shipping costs being passed on to customers or optimized in logistics processes. One in four retailers "dropships" at least part of their product range, and over 70% of them are satisfied with the success of this side of the business.

Keywords: Online retail, e-commerce, online stores, AI applications, marketing, services, e-payment

Table of Contents

Foreword by Gerrit Heinemann

"Hungry, aggressive and quick to always be No.1" (Kaczmarek, 2012) was always the first of 22 lessons that Zalando incubator and Rocket Internet founder Oliver Samwer constantly taught the generation of internet founders of startups (von der Forst, 2013). *"Focused, crisis-proof and radical"* are the lessons that have emerged from the **online retail crisis mode** over the past two years. Focused and crisis-proof is the "conditio sine qua non." While only brick-and-mortar retailers were previously associated with insolvencies, **online retail bankruptcies** are now also becoming commonplace. In addition to windeln.de, keller.de, and watchmaster.de, mädchenflohmarkt.de also filed for insolvency last year. In addition, Brands4Friends and Mytoys ceased business operations while Gorillas escaped to the seemingly safe haven of Getir.

"The cull in online retail begins – strong retailers benefit" was the appropriate Handelsblatt headline in March 2023 (Kolf & Schimroszik, 2023). There is no improvement in sight because, after a 2.8% decline in sales in 2022, online sales in Switzerland grew by 3% in nominal terms at best in 2023 after the COVID-19 effect adjustment but fell again significantly in real terms. Even if this means that the bottom has finally been reached, the risk of insolvency is omnipresent, given the **cost drivers**. Leading providers such as OTTO, Zalando, and AboutYou, among others, only posted a zero result for online retail. Once so accustomed to growth, saving money is currently en vogue. With a few exceptions, marketplaces are increasing or thinning out **service fees**.

Redundancies are almost the order of the day, and efficiency is currently the most significant issue. However, the exact meaning of efficiency is understood in very different ways. At least, the marketing fund is no longer taboo. If no savings are made on customer acquisition costs, marketing subsidies are demanded from suppliers via retail media activities – as has always been the case in physical store retail through advertising cost subsidies. **Efficiency pressure** is probably also one of the reasons why **AI** is currently being hyped so much. After all, if a bot can chat and conduct dialogs, there are radical savings to be made in call centers worldwide. AI is already providing good support in CICs (customer interaction centers), at least in terms of customer data access and archiving.

"**Radical**" is the new battle cry for many online retail companies, and whether it's about radical innovations or more radical killer factors, such as killer prices, doesn't matter. Even market leader **Amazon** has been launching a "radical price attack" for some time now to prevent **Temu** from skimming the cream off the top of the milk. Following the triumph of the ultra-fast fashion app **Shein**, this relatively young PDD subsidiary has catapulted another Chinese shopping app to the top of the platform rankings in all countries of the Western world in a very short time. Since its market launch in the USA around two years ago, Temu has already succeeded in capturing a significant share of Amazon marketplace sales. Fewer than nine months after its market launch in Germany, the low-cost platform has climbed to fourth place among Germany's most prominent online marketplaces – surpassed only by Amazon, eBay, and OTTO. As Temu is only just starting and has a highly profitable parent company behind it, the Chinese app retailer is even expected to become an **Amazon killer**. With the equivalent of USD 1,100 billion in GMV (gross merchandise value), PDD has quickly caught up with the global market leader, Alibaba. It is not without reason that the Alibaba Group is currently radically reducing its workforce. Although Shein does not have a comparable volume to Temu, it could become the most prominent fashion provider with a GMV of around USD 45 billion in 2023, overtaking Inditex and Zara.

So, what can we learn from this? Customers are ruthless when it comes to price. They now most frequently use focused shopping apps for online purchases, which consistently have high conversion rates five to ten times higher than in conventional online stores. In this respect, the "mobile first" motto launched by then Google CEO Eric Schmidt, which was later changed to "mobile only," has now been superseded by the era of "**retail app first**." However, this is happening so quickly that leading store system providers such as Shopware can no longer keep up in the area of shopping app systems and are left completely empty-handed.

One thing is clear: **Online trading has never been as challenging as it is today**! Competition is becoming increasingly fierce as more and more price-radical providers take a bite of the online retail pie. German online unicorns Zalando and AboutYou have been traded as new online takeover candidates by Alibaba for some time

now. The dry spell at Asos, DocMorris, and Marley Spoon (Krisch, 2023) in 2023 indicated a persistent **online stock market slump**. And **Quick Commerce**, which was hyped during the pandemic, was also quickly over: Gorillas turned out to be a soap bubble - hence the emergency takeover by Getir. At the same time, old e-hats have warmed up, with predictive recommendation/AI, chatbots, VR, AR, avatars, virtual glasses, etc. as "**old wine in new wineskins**." This is probably due to a lack of innovation in e-commerce. Jochen Krisch from excitingcommerce also criticizes the **lack of e-commerce innovation**.

In addition, last year saw a **slump in the wave of online start-ups**. Where do we go from here? Is the online boom finally history, or will it take off again after this prolonged crisis? These questions are examined comprehensively in this study. In addition, new trends, changes in online law, and the topics of "online efficiency" and "generative AI" will be addressed.

Prof. Gerrit Heinemann

Head of eWeb Research Center, Niederrhein University of Applied Sciences

Foreword by Worldline Schweiz AG

ONLINE RETAIL 2024: TRENDS, CHALLENGES, AND PERSPECTIVES

The Swiss online market has steadily gained importance in recent years, and online retail faces an exciting phase in 2024. For example, the high logistics costs and Asian platforms are a major issue, as are the potential applications of AI. The payment behavior of consumers is also changing. With an increasing number of online purchases and a growing variety of digital payment methods, the question arises as to which trends and challenges will shape the market in the future.

TRENDS IN PAYMENT BEHAVIOR

One notable trend is the increasing use of mobile payment solutions. While traditional payment methods such as credit cards and purchases on account remain important, more consumers are turning to mobile payment methods such as Apple Pay or Google Pay. TWINT has achieved a particularly high level of acceptance in Switzerland and has gained even more market share in 2024. At 84%, it is the second most frequently used means of payment. This is not only because of its ease of use but also its strong integration into the daily lives of the Swiss.
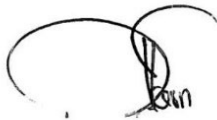
CHALLENGES FOR RETAILERS

With the growing variety of payment methods, merchants face the challenge of offering a wide range of payment options to meet differing consumer needs. However, this also means that merchants must invest in new technologies and integration of payment systems.

Consumer expectations of the payment process are also increasing, with the expectation of fast, smooth, and secure transactions. Long loading times, complicated payment processes, or uncertainties about data protection can lead to customers abandoning their purchases. Merchants must, therefore, ensure their payment solutions are user-friendly. Only 8% of online stores, for example, allow you to save your credit card details, although 60% of retailers think this is a good idea.

In conclusion, it can be said that numerous developments characterize payment behavior in e-commerce. At the same time, retailers must remain flexible and innovative to meet the increasing demands of consumers.

Worldline needs to understand exactly what drives online retail, which is why we have regularly participated in this study for years. This enables us to tailor our products and services to the needs of our customers.

Diana Hurni

Country Co-Head of Merchant Services, Switzerland
Managing Director, Switzerland

Worldline Schweiz AG

Andreas Langenegger

Country Co-Head of Merchant Services, Switzerland

Worldline Schweiz AG

Acknowledgments

First and foremost, the authors would like to thank all participating online retailers who answered the extensive questionnaire and shared their knowledge and experiences openly and honestly. Special thanks go to the teams of the research partners who made this study possible in the first place:

- **Worldline Schweiz AG**: Jeannette Bertozzi, Raphael Kisling, Diana Hurni, and Andreas Langenegger
- **VISA**: Christoph Muxfeldt, Guillaume Savioz, and Völker Koppe
- **C-Matrix**: Michèle Weber da Costa
- **CRIF AG**: Daniel Gamma, Michel Janz, Dino Ciampi, and Heidi Hug
- **CembraPay**: Mike Strahm and Marco Dannacher
- **TWINT AG**: Luca Gottardi and Jens Plath
- **PostFinance**: Dave Kauer and Marco Kohler
- **Swiss Post**: Philippe Mettler
- **EOS Schweiz AG**: Melanie Blattert and Basil Schneuwly
- **Payrexx**: Ivan Schmid and Hendrik Schulenburg
- **MS Direct**: Carolin Garbe, Eva Tyssen, and Luca Graf
- **hmmh Suisse:** Marvin-Sebastian Karácsony
- **HANDELSVERBAND.swiss**: Nadine Baeriswyl and Bernhard Egger
- **Handelsverband Österreich**: Gerald Kühberger, Isabel Lamotte, and Rainer Will
- **Fachschule für E-Commerce (FFD)**: Roland Gerber, Raphael Niklaus, and Heinz Bösiger.

Thanks go to Christian Weber, Marc Peter, Mathias Binswanger, and the other Institute for Competitiveness and Communication (ICC) staff at the University of Applied Sciences and Arts Northwestern Switzerland (FHNW). Many thanks to Frank Hannich at the Institute of Marketing Management (IMM) at the Zurich University of Applied Sciences (ZHAW). We would also like to thank Jeannette Philipp (German editing), John Christian (English translation), Thomas Schläpfer, Gabriela Rüegg, and Valerie Hosp (media release) for their professional support in the publication of this study.

One membership – many advantages

- Access to framework agreements
- Free events
- Trustmark Swiss Online Garantie and a Quick Check of your online shop
- Reliable market figures and studies
- Network and cooperation projects
- Free legal standard documents
- Newsletter service with updates on the topic of trade

Become a member and benefit from cost advantages and the network. Let's shape together the digital transformation in retail!

www.handelsverband.swiss

1. Introduction

Six hundred twenty-four online retailers took part in this year's online retailer survey, which focused on artificial intelligence (AI), Asian platforms, and trends in e-commerce. The vast majority of participating online stores operate in the business-to-consumer (B2C) sector, followed by business-to-business (B2B) and manufacturer online stores (D2C). Around half of the participants run a small online store with one to four employees and a turnover of up to 500,000 Swiss francs or euros. However, omnichannel and pure online retail remain the dominant sales models.

1.1 BACKGROUND: COMPETITION FROM ASIA, AI, AND GROWTH

The past year has been turbulent for Swiss online retail, and in March 2023, **Temu** entered the Swiss market (Morant, 2024a). According to the Carpathia consultancy, which publishes an annual B2C online store ranking, Temu has generated an estimated CHF 350 million in sales since it entered the market in 2023 (Morant, 2024b). The Chinese company is now ranked ninth, directly behind AliExpress with sales of CHF 390 million. Together with Shein's CHF 220 million turnover, the three largest Asian B2C stores in Switzerland have a total turnover of almost CHF 1 billion. Indeed. the often very low prices of Asian competitors are putting Swiss online retailers under considerable pressure.

The emergence of **generative AI models**, such as ChatGPT, has significantly impacted online trading. Thanks to its digital nature, online retail offers numerous use cases for generative AI (GenAI), from creating product descriptions to customer advice and software development. Swiss online retailers have also recognized this trend and are taking advantage of the opportunities GenAI offers. In fall 2023, for example, the Coop Group's DIY store, JUMBO, introduced the "JUMBot" (Scherrer, 2023). Shortly afterward, BRACK.CH followed suit with its own AI chatbot (BRACK.CH, 2023). Then, in the summer of 2024, the Migros Group's DIY store, Do it + Garden, announced its AI chatbot "Digi" (Do it + Garden, 2024).

Strong online sales growth of around 40% during the COVID-19 pandemic was followed by balancing in 2022 with a slight decline in sales. In 2023, the **e-commerce market** recovered slightly, with sales rising again to 2021 levels. The authors estimate that Swiss online retail will grow by 4% to 5% to around CHF 15 billion in 2024 (see Figure 1). Growth will continue at pre-COVID levels in 2024 (see also Outlook in Chapter 9.2).

Figure 1: E-commerce growth in Switzerland from 2008 to 2024

GROWTH IN SWISS E-COMMERCE CONTINUES

2023/2024: Slight growth to pre-COVID levels

2020 & 2021: COVID-19 boost in Swiss e-commerce: 40% growth compared to 2019

in billions of Swiss francs

Year	Value
2008	4.7
2009	4.9
2010	5.1
2011	5.3
2012	5.7
2013	6.3
2014	6.7
2015	7.2
2016	7.8
2017	8.6
2018	9.5
2019	10.3
2020	13.1
2021	14.4
2022	14.0
2023	14.4
2024*	15.0

Source: HANDELSVERBAND.swiss (2024), * Estimate by the authors of this study

This year's online retailer survey is dedicated to current changes and trends in sales channels (**Chapter 2**), marketing tools and services (**Chapter 4**), challenges (**Chapter 6**), and payment in e-commerce (**Chapter 7**). In view of changing conditions, a special focus is also placed on Asian platforms (**Chapter 3**) and artificial intelligence in e-commerce (**Chapter 5**). **Chapter 8** is dedicated to the topics of "Logistics and Shipping." Finally, **Chapter 9** draws conclusions, looks to the future, and offers some practical recommendations for online retailers.

1.2   STUDY SAMPLE

Continuous growth in e-commerce in recent years and the online boom during the COVID-19 pandemic are important reasons for conducting this study for the seventh time (Zumstein et al., 2018, 2021, 2022, 2023; Zumstein & Oswald, 2020; Zumstein & Steigerwald, 2019). This present study aims to learn more about current developments in online retail in Switzerland and Austria. The E-Commerce Lab at the Institute of Marketing Management (IMM) at the Zurich University of Applied Sciences (ZHAW) and the Institute for Competitiveness and Communication (ICC) at the University of Applied Sciences and Arts Northwestern Switzerland (FHNW) jointly investigated the question of how e-commerce in general and AI applications in particular are currently developing.

The subjects of this research project are **all online retailers** in Switzerland and Austria with a .com, .ch, or .at domain that are registered retailers in Switzerland or Austria. The focus is not only on the large, well-known online stores but also on smaller and medium-sized online stores and companies (SMEs).

The study data were collected between 27 March and 31 July 2024 as part of an **online questionnaire** using Qualtrics software. Over 4,800 online retailers were contacted, and **624 participants** completed the questionnaire. Therefore, the **sample size** (n) is 624 unless otherwise stated. During the survey, the target group was addressed via LinkedIn, newsletters, emails, specialist groups in social media, and the contact web pages of the online stores. Research partners listed in the Appendix, such as CembraPay, payrexx, HANDELSVERBAND.swiss, and the Austrian Retail Association, supported the authors in the application process.

1.3   STUDY PARTICIPANTS: SWISS AND AUSTRIAN ONLINE STORES

Five hundred and sixteen Swiss (83%) and **85 Austrian online store operators** (13%) took part in the 2024 online retailer survey. 2% of respondents were from Germany or another country (see Figure 2). This study is, therefore, representative of German-speaking Switzerland.

Figure 2: Origin of the online retailers surveyed in this study

ORIGIN OF THE ONLINE RETAILERS

Germany, 12, 2%   Other country, 11, 2%

Austria, 85, 13%

Switzerland, 516, 83%

n = 624

A total of 624 online retailers, of which 516 were Swiss and 85 Austrian, took part in the 2024 survey.

This is the largest sample size since the study began in 2018.
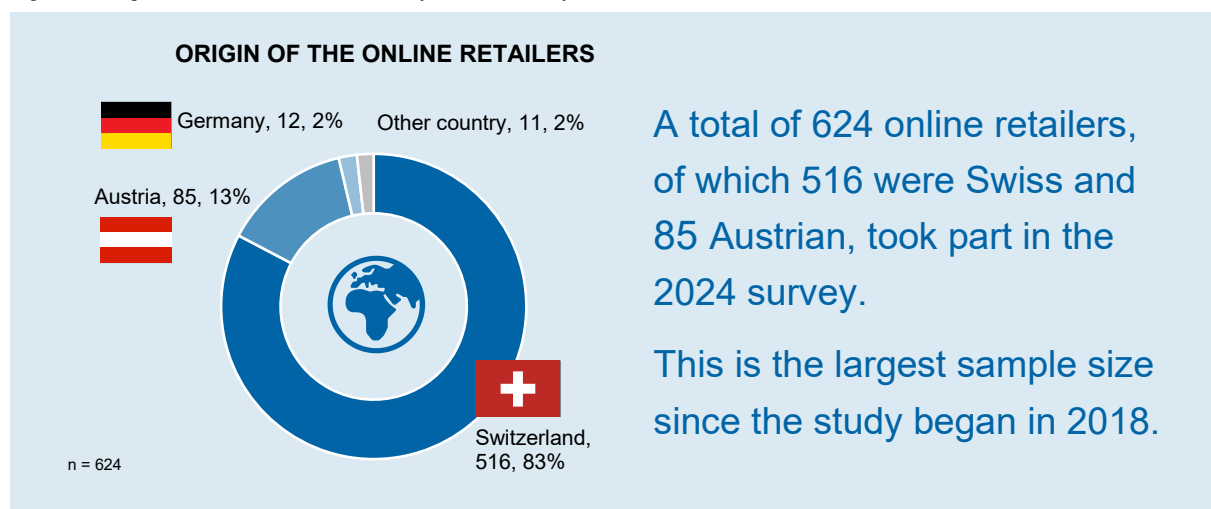
1.4   BUSINESS RELATIONSHIPS AND DISTRIBUTION MODELS IN E-COMMERCE

Over 83% of participants operate an online store in the business-to-consumer sector (**B2C** in Figure 3). This is the same proportion as in 2022 and 2023. At 46%, almost half of those surveyed operate in the B2B (business-to-business) sector. Around a third of retailers offer B2C and B2B. 14% operate a manufacturer (**D2C**; direct-to-consumer) store. In 2024, 4% of retailers participated in the **B2G** (business-to-government) segment and 1% in the **C2C** (consumer-to-consumer) segment.

Figure 3: What kind of business relationships does your online store serve? (Multiple answers possible)

Figure 4: Which type of business (sales model) is your online store most likely to be assigned to?

BUSINESS RELATIONSHIPS 2023 & 2024

TYPE OF BUSINESS
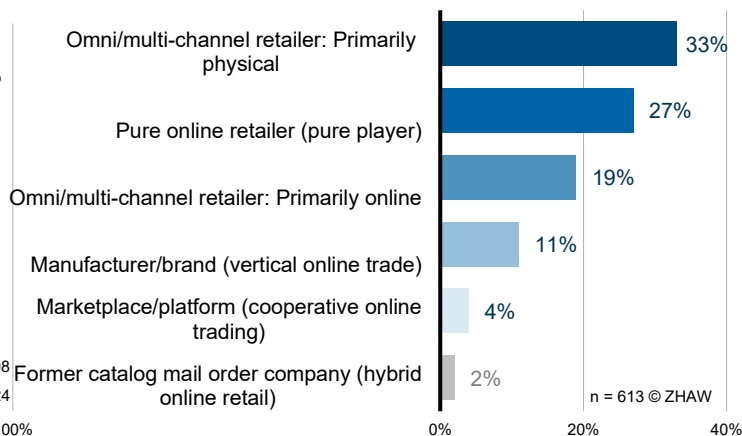
In digital sales, omnichannel and pure players clearly continue to dominate the market as a business model.

Online retailers were asked about their sales model or **business type** (Heinemann, 2023, p. 213), and the results are summarized in Figure 4. One-third of the study participants are **primarily physical store retailers with a supplementary online store**. In Switzerland, these include Coop.ch, Landi, Manor, Ochsner Sport, PKZ, TRANSA, and Zubi.swiss and DIY stores such as JUMBO and HORNBACH. In Austria, participants Bettenreiter, Kirchert, and Thalia operate this type of business. At the same time, 19% of omni-/multi-channel retailers fell into the **primarily online with additional stores** category, which includes Swiss online stores such as Digitec, IBA, INTERSPORT.ch, JEANS.ch, and NIKIN. Austrian examples of this are Peter Wagner and tauern sports.

Twenty-seven percent of respondents categorize themselves as **pure online retailers**, which have no physical stores and generate 70% of their sales online, according to Heinemann (2023, p.213) definition. Study participants Beliani, BRACK.CH, Flaschenpost, iPet, Mahler & Co, QoQa, and Saemereien are well-known examples of pure players in Switzerland. In Austria, Leolin, mexxwolf, and WELLTHINKR can be classified as pure online retailers.

In Figure 3 and Figure 4, more than one in ten study participants is a **manufacturer** or a brand that sells its products and services directly to end customers (D2C). These include study participants Nespresso, Nussbaum, IWC, Rausch, SPONSER, Victorinox, and Zweifel. There are also mixed forms that operate both D2C (own brands) and B2C (products from other manufacturers) simultaneously. Swiss examples of this are bicycle dealers m-way and Rose Bikes. Gebana and Hongler (candles from in-house and external production) are also examples of hybrid forms of operation. Around 4% of respondents (in Figure 4) describe themselves as a **digital marketplace or digital platform**. Several providers or suppliers and several customers characterize this so-called **cooperative online trade**. In Switzerland, Galaxus, Amazon, eBay, Microspot, Ricardo.ch, Tutti.ch, and Zalando.ch are digital marketplaces or platforms and in Austria these are shöpping.at, willhaben.at, otto.at, myproduct.at, and anna-kauft.at. **Former catalog mail-order companies**, known as hybrid online retailers, are now rarely seen, with just 2% of mentions. Ackermann, Angela Bruderer, Lehner Versand, Udo Bär, and Vedia are examples of former catalog mail-order companies now active in online retail.

1.5 STUDY PARTICIPANT SECTORS

As in the 2023 online retailer survey (Zumstein et al., 2023), study participant sectors were also surveyed. Sector classification follows the categories of the Commerce Report Switzerland (Wölfle, 2023) and HANDELSVERBAND.swiss (2024). This allows comparisons to be made in other industry analyses.

Figure 5: Which industry is your online store most closely associated with?

ONLINE STORE SECTORS

Sector	Percentage
Food & beverages	16%
Home & living	12%
Leisure/hobbies/toys	9%
Health & beauty	8%
Sports/sports equipment	7%
Fashion	7%
Multimedia/IT	5%
Construction/building	4%
Service industry	4%
Universal shipper	4%
Books, music, & movies	3%
Office & stationery	3%
Watches & jewelry	2%
Manufacturing industry	1%
Mechanical engineering	1%
Raw materials	0.3%
Others	14%

n = 615

Table 1: Mentions under "other sector"

#	Other Sectors	Number
1	Other/miscellaneous	13
2	Car & accessories	6
3	Electrical & household appliances	5
4	Pet supplies & pet food	4
5	Pharmacy, drugstore	3
6	Gifts	3
7	Used goods	2
8	Baby	2
9	Office equipment & printing	2
10	Consumer electronics	2
11	Festive goods	2
12	Real estate	2
13	Cosmetics	2
14	Emergency equipment	2
15	Bicycle/motorcycle	2
16	Beauty	1
17	Operating materials	1
18	Fire protection & fire department	1
19	Catering and events	1
20	CBD	1
21	Chemicals	1
22	Decorating	1
23	Dental sector	1
24	Spare parts sales	1
25	Photo, video, astro	1
26	Aids	1
27	Industry	1
28	Machines	1
29	Furniture	1
30	Protective materials	1

> Online retailers from various sectors took part in this study.
> Food, home & living, leisure, and health & beauty were most frequently represented.

If we look at the **sectors** of the participants in Figure 5, food (16%), home and living, including "Do it & Garden" (12%), and leisure/hobbies/toys (9%) are the most frequently represented in this sample. Health & beauty is represented with 8% of mentions and sporting goods and equipment with 7%. 7% of retailers are active in the fashion sector, while 5% of the companies involved are in the multimedia and IT sector. Service providers, the construction industry, and universal mail order companies (with broad product ranges such as Galaxus or BRACK.CH) are each represented with 4%, followed by retailers with "books, music, & movies" and "office & stationery" with 3% each. The watches and jewelry industry is represented with 2%. The manufacturing industry, mechanical engineering, and raw material traders are barely represented in the sample. A further 30 sectors are listed under the "other sector" 14 % in Table 1.

1.6   ONLINE STORE TURNOVER AND EMPLOYEES

Exactly a quarter of the retailers surveyed operate a **very small online store**, with sales of less than CHF 100,000 or euros in 2023 (Figure 6). One-fifth have a turnover of between CHF 100,000 and 500,000 or euros, while 12% of online stores have a turnover of between half a million and one million Swiss francs or euros, yet still classify as small online stores. One-fifth of the retailers surveyed had a turnover of between one and five million Swiss francs or euros in 2023, while 5% had a turnover of between five and ten million Swiss francs or euros. In terms of revenue, these online stores can be described as **medium-sized**.

Six percent turn over between 10 and 25 million Swiss francs or euros, making them **relatively large**. 12% of the online stores surveyed generate sales of more than CHF 25 million or euros, making them among the 50 largest online stores in Switzerland. Of these, 7% have sales of over CHF 50 million, making them among the top 30 B2C and B2B online stores with the highest sales, according to the "Digital Commerce Switzerland 2024" (Morant, 2024b) poster from Carpathia.

Figure 7 shows that 54% of the online store operators surveyed have only one to four **employees** (MA) (including marketing, logistics, and IT). As a result, the majority of the teams responsible for the online store have few human resources. A quarter of those surveyed are **medium-sized** stores, for which five to 20 team members are employed. **Relatively large** online stores, which employ between 21 and 50 people, make up seven % of the sample.

Six % of the large online store operators surveyed have between 51 and 100 employees. With **over 100 employees**, the same proportion are also very large in terms of staff. These include digital marketplaces, platforms, and online supermarkets.

Figure 7: What was the turnover of your online store in 2023?

Figure 6: How many people (in FTEs) work for your online store (incl. marketing, logistics, and IT)?

ONLINE STORE TURNOVER

Over CHF/€ 50 million.;…
CHF/€ 25 to 50 million; 5%
CHF/€ 10 to 25 million ; 6%
CHF/€ 5 to 10 million; 5%
Under CHF/€ 100,000; 25%
CHF/€ 1 to 5 million; 20%
CHF/€ 500,000 to 1 million; 12%
CHF/€ 100,000 to 500,000; 20%

n = 535

NUMBER OF EMPLOYEES

More than 100 employees; 6%
51 to 100 employees; 6%
21 to 50 employees; 7%
11 to 20 employees; 9%
1 to 4 employees; 54%
5 to 10 employees; 17%

n = 606

➡ Small   ➡ Medium   ➡ Large online stores

More than half of the online stores analyzed are small, with fewer than four employees and a turnover of CHF/EUR one million.
One-fifth are large webshops with more than 21 employees and a CHF/EUR 10 million turnover.

2.   Sales Channels & Trends

This chapter shows that many other channels are also relevant to retail sales in addition to the most important sales channel – the online store. For omnichannel retailers, these are brick-and-mortar (physical) stores and in-person sales; for pure online retailers, these are digital marketplaces and social commerce channels. Numerous sales trends were identified, such as the growth of online sales, marketplaces, sales via smartphones, TikTok stores, and AI applications in e-commerce.

2.1 DISTRIBUTION CHANNELS

An important, recurring question in the series of studies is how online retailers are positioned in sales. Specifically, each year, the survey asks which possible **sales and distribution channels** are used to sell the products and services of the companies surveyed and how relevant these are to turnover. In this context, Figure 8 clearly shows that the majority of retailers have a broad sales base and that their customers can order via multiple sales channels.

The **online store** is by far the most important sales channel for the retailers surveyed, being "relevant" for 70% and "somewhat relevant" for 19%. Just 10% describe their online store as "somewhat irrelevant," and only 1% as "irrelevant." As Figure 9A shows, the sales relevance of online stores has steadily increased in recent years, from 84% in 2021 to 89% in 2024, although the COVID-19 online sales boom is a distant memory. For large online retailers with more than 21 employees, the online store (93% of mentions in Table 2) is somewhat more relevant to sales than for small online stores with fewer than four employees (85%). Understandably, the online store for pure players without retail stores (97% of responses) is more frequently classified as relevant to sales than for omnichannel retailers with retail stores (84%).

In addition to the online store, more than half of the retailers surveyed also sell through **brick-and-mortar stores** with retail space. In terms of sales relevance, the stores in Figure 8 rank second and are "somewhat relevant" for 52%. This is slightly less than in 2023 (with 57% cited in Figure 9B). In B2C, retail stores (54% of mentions in Table 2) are slightly more frequently described as relevant to sales than in B2B (47%). Large retailers are more likely to afford an expensive store infrastructure, so their stores are significantly more relevant (64%) than for small retailers (48%). For omnichannel retailers, retail stores are just as relevant to sales as the online store, with 84% citing them.

As in previous years, **on-site sales** by sales representatives ranked third. For half of those surveyed, according to Figure 8, this sales channel is "somewhat relevant." Conversely, one in five retailers already considers face-to-face sales no longer relevant, and 31% no longer offer this sales channel at all. Omnichannel retailers are much more likely than pure players to consider in-person sales to be relevant to sales (67% mentions in Table 2).

Email orders are a key sales channel for many online retailers as part of their omnichannel strategy. 47% of online retailers consider email "somewhat relevant" to sales, so, as in previous years, it is the fourth most important sales channel. In the B2B business and among small retailers (65% and 50%, respectively, in Table 2), orders are placed more frequently by email than in B2C and at large retailers.

> In 2024, online stores will continue to grow and will be relevant to the sales of almost all retailers. The relevance of physical stores, however, continues to decline.

Figure 8: How relevant to sales are the following sales/order channels?

TURNOVER RELEVANCE OF SALES CHANNELS

Channel	Relevant	Somewhat relevant	Somewhat irrelevant	Irrelevant	Not offered	n
Online store	70%	19%	10%	1%		n = 607
Physical stores	39%	13%	9%	5%	34%	n = 596
Personal sales on site	35%	14%	11%	9%	31%	n = 596
Email orders	23%	24%	25%	12%	16%	n = 603
Telephone/call center	18%	27%	22%	12%	21%	n = 599
Digital marketplaces	15%	20%	15%	12%	38%	n = 592
Ordering via ERP (in B2B)	15%	11%	9%	8%	57%	n = 271
Ordering via EDI (in B2B)	14%	9%	9%	8%	60%	n = 268
Social commerce (e.g., TikTok stores)	8%	22%	25%	16%	29%	n = 598
Trade fair sales	5%	14%	17%	15%	49%	n = 592
Native app with ordering function	5%	6%	6%	8%	75%	n = 594
Order card in printed catalog	5%	5%	8%	9%	73%	n = 594
Orders via messenger (e.g., WhatsApp)	3%	6%	12%	14%	65%	n = 592
Vending machines/self-service	2%	3%	4%	4%	87%	n = 581
Virtual commerce (e.g., Metaverse)	2%	1%	3%	8%	86%	n = 592

Legend: ■ Relevant ■ Somewhat relevant ▫ Somewhat irrelevant ▪ Irrelevant ▪ Not offered

> After a company's own online store, digital marketplaces, native apps, social commerce and, in some cases, WhatsApp have become important digital channels in omnichannel sales.
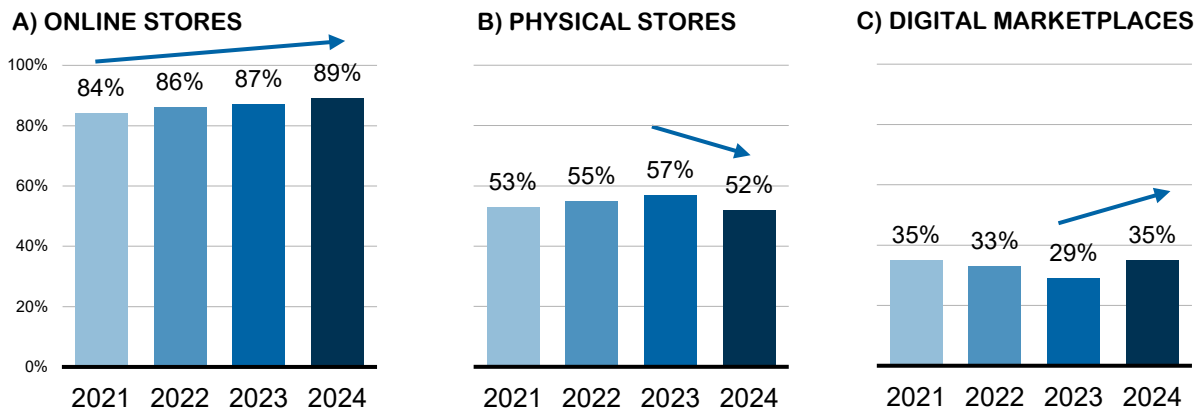
Four out of five retailers surveyed take **telephone orders**, although this is only relevant to sales for 45% of retailers (see Figure 8). In the B2B sector, orders can be placed by telephone more frequently (60% mentions in Table 2) than in the B2C sector (43%). For large online retailers with call centers, telephone orders (57%) are often more relevant than for small ones (39%), and slightly more orders are placed by telephone with omnichannel retailers than with pure online retailers.

Sixty-one percent of online retailers sell their products via **digital marketplaces** in addition to their own online stores. Digital marketplaces are relevant to sales for 35%, which is significantly more than in 2023 (see Figure 9C). Sales via digital marketplaces continue to increase and are much more relevant for pure players without retail stores (43% of mentions in Table 2) than for omnichannel retailers. Like the previous year, 71% of online retailers sell via **social networks** such as Facebook Marketplace, TikTok stores, and/or via their product catalog on Facebook or Instagram. For three out of ten retailers, social selling is already "somewhat relevant" to sales (see Figure 8). Social media is an important communication, advertising, and marketing channel for many online retailers (see Chapter 4). As a sales channel, social media is stagnating, as this study clearly shows. This is also reflected in social media practice by the fact that Meta quietly withdrew its "Facebook Shops" and "Instagram Shops" functionality in Europe in August 2023. Individual retailers report that this has led to a drop in sales of up to 70% (Otto, 2023).

> With the silent shutdown of Instagram Shops and Facebook Shops in August 2023 by Meta, social commerce has lost attention and relevance.

Figure 9: Development of the sales relevance of online stores, retail stores, and digital marketplaces since 2021

A) ONLINE STORES

2021	2022	2023	2024
84%	86%	87%	89%

B) PHYSICAL STORES

2021	2022	2023	2024
53%	55%	57%	52%

C) DIGITAL MARKETPLACES

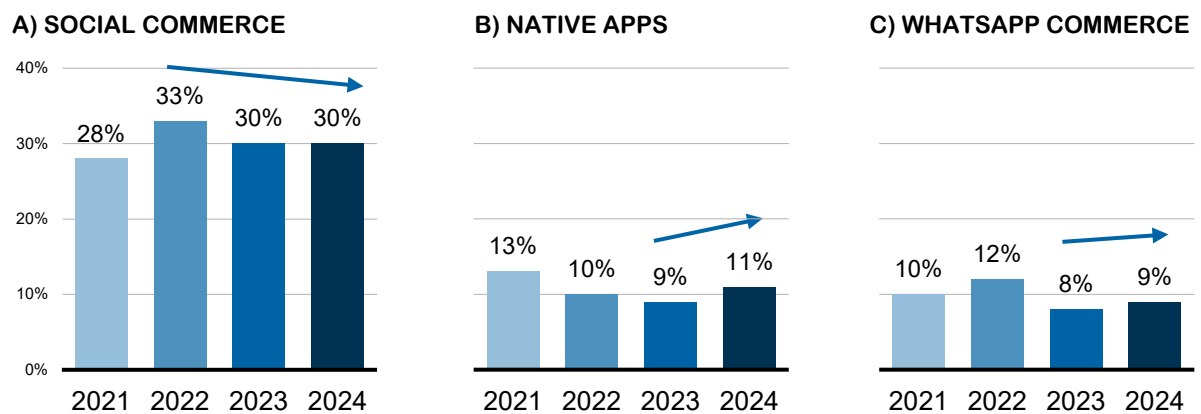| 2021	2022	2023	2024
35%	33%	29%	35%

> The sales relevance of online stores has been increasing for years. In 2024, digital marketplaces win and stores lose.

As mentioned in Chapter 1.4, 46% of the retailers surveyed are active in the B2B business. In 43% of these cases, orders can be placed directly via the **ERP** (enterprise resource planning) system, and in 40 % of cases, via the **EDI** (electronic data interchange) system. For 26% and 23% of the 276 B2B retailers, respectively, ordering via ERP and EDI is relevant to sales. For large online stores, orders via ERP and EDI (34%) are significantly more common or relevant than for small stores (19% and 17%, respectively). The sale of products and services at **trade fairs** is only relevant for 19% of retailers; indeed, half of all respondents do not (or no longer) attend trade fairs as vendors. Trade fairs are slightly more important for small retailers (20% of mentions in Table 2) than for large retailers (13%). Although trade fairs returned after the COVID-19 pandemic, pre-crisis levels have never fully recovered.

Native apps with an order function are offered by 27% of online retailers, although they are only "somewhat relevant" for 11% of respondents. This is slightly more than the 9% in 2023 (see Figure 10B). Native apps are mainly used by larger online retailers; for smaller online retailers, the development and operation of a native app for Android and Apple is often too expensive. This can be seen in Table 2, where 28% of large retailers classify the app as relevant, but only 5% in the case of small retailers.

Figure 10: Development of the sales relevance of social commerce, native apps, and WhatsApp commerce since 2021

A) SOCIAL COMMERCE

2021	2022	2023	2024
28%	33%	30%	30%

B) NATIVE APPS

2021	2022	2023	2024
13%	10%	9%	11%

C) WHATSAPP COMMERCE

2021	2022	2023	2024
10%	12%	8%	9%

> The sales relevance of social & WhatsApp commerce stagnated, while that of app commerce increased slightly in 2024.

Metaverse and virtual commerce are generally insignificant in retail and sales practice.

A quarter of the online retailers surveyed use a **printed catalog with an order card for remote sales**. Order cards in a printed catalog are relevant for just 10% of respondents (see Figure 8) – about the same as in the previous year (Zumstein et al., 2023, p.20). Printed catalogs are slightly more important for B2B retailers (15% of mentions in Table 2) than for B2C retailers (10%) and slightly more relevant for large retailers and omnichannel retailers (17% and 11%, respectively) than for small retailers and pure players (7% and 6%, respectively).

For the first time this year, retailers were asked how relevant **vending machines and self-service stores** are to sales – allowing customers to shop without interacting directly with sales staff. Only 5% of respondents consider self-service machines or stores "somewhat relevant," while 8% consider them "somewhat irrelevant" or do not offer this facility at all (87%). Self-service checkouts are more likely to be provided by large omnichannel retailers such as the largest Swiss supermarkets, Coop and Migros, than by small retailers. In B2B, such as Meier Tobler's 47 Marchés, self-service stores are still relatively rare.

Contrary to the predicted development, **virtual commerce** (metaverse, virtual store counter) is not establishing itself among online retailers – or only very slowly. As in the previous year, 14% of online retailers currently offer their customers virtual commerce as a sales channel in their omnichannel mix, and these are primarily larger online stores. However, of that 14%, virtual commerce is currently only relevant to a mere 3%. However, it can be assumed that virtual commerce will gain importance in the coming years thanks to increasing (technological) acceptance among customers and the growing experience of retailers (Peter et al., 2024).

Table 2: Relevant sales channel groupings by business relationship, online store size, and business type

Relevant sales channels	Total Ø (Fig. 8)	Business relationship		Online store size		Type of business	
		B2B (n = 276)	B2C (n = 511)	Small (<4 employees) (n = 330)	Large (>21 employees) (n = 116)	Pure player (n = 161)	Omnichannel (n = 316)
Online store	89%	91%	90%	85%	93%	97%	84%
Physical stores	52%	47%	54%	48%	64%	5%	84%
Personal sales on site	49%	51%	47%	47%	50%	15%	67%
Email orders	47%	65%	43%	50%	41%	46%	47%
Telephone/call center	45%	60%	43%	39%	57%	36%	48%
Digital marketplaces	35%	38%	36%	30%	37%	43%	29%
Social commerce	30%	29%	32%	29%	27%	36%	29%
Ordering via ERP (in B2B)	26%	26%	20%	19%	34%	14%	23%
Ordering via EDI (in B2B)	23%	23%	16%	17%	34%	11%	18%
Trade fair sales	19%	18%	18%	20%	13%	11%	23%
Native app with ordering function	11%	10%	10%	5%	28%	6%	13%
Order card in printed catalog	10%	15%	10%	7%	17%	6%	11%
Orders via messenger	9%	10%	9%	11%	6%	13%	6%
Vending machines/self-service	5%	3%	4%	5%	7%	2%	7%
Virtual commerce (e.g., Metaverse)	3%	2%	3%	2%	5%	5%	2%

Large and B2C online retailers use significantly more and different sales channels than small and B2B retailers.

2.2   TRENDS IN DIGITAL SALES CHANNELS

In this study, an open question was asked for the first time about **trends** in digital sales channels. 200 out of 625 people (32%) gave individual answers in free text to the question, "What trends are you currently observing in digital sales channels?". The results show that assessments were very different. Sixty trends in digital sales are listed in Table 3, and trends in digital marketing and payment are listed in Table 4.

The most frequent mention by online retailers was that **growth in online sales** is continuing (top place with 25 mentions in Table 3). This is in line with the answers on online sales growth in Chapter 9.2. One dealer of cars and car accessories wrote: *"Online shopping is attracting more and more customers every year."* Online growth, or the shift from offline to online, is happening at different speeds. According to a dealer of tools, *"We are seeing some movement towards e-commerce. However, many of our customers are traditional and slow to change their purchasing behavior."* An Austrian online retailer said: *"Online channels continue to grow strongly, while brick-and-mortar retail continues to struggle, making high demands (support, samples, discounts, ...) and loss of quality (mainly due to staff shortages)."*

The second most frequently mentioned sales trend is **social commerce**, also known as social selling (i.e., selling products and services via social media such as Facebook, Instagram, TikTok, YouTube, or LinkedIn). A small online retailer in the health & beauty sector told us: *"Social commerce continues to gain ground. Influencer recommendations, in particular, continue to grow."*

Table 3: Sixty digital sales trends cited by online retailers

#	Trends in digital sales	Number	#	Trends in digital sales (cont.)	Number
1	Growth in online sales	25	31	Sharp rise in parcel prices	2
2	Social commerce/social selling	18	32	Simplification of the shopping experience	2
3	Artificial intelligence (AI & LLM)	17	33	Sustainable practices	2
4	Mobile, mobile traffic, & purchases	16	34	Increasing online competition	2
5	Increased competition (e.g., Temu)	12	35	Search for differentiation	1
6	Growth of digital marketplaces	10	36	Search for niche markets	1
7	TikTok stores	9	37	Order quantity decreases	1
8	Customer portal & self-service	8	38	Order frequency increases	1
9	Decline in online sales	8	38	More detailed product information	1
10	Omnichannel	7	40	Increasing customer awareness	1
11	Improvements in user experience	6	41	Increase in returning customers	1
12	Increase in dropshipping	5	42	Increase in guest orders	1
13	Fast response times required	5	43	Increase in junk & cheap products	1
14	Increasing marketplace competition	5	44	Increase in product piracy	1
15	Virtual commerce/virtual sales	4	45	Sales via WhatsApp	1
16	Fast shipping	4	46	Tablet use is practically non-existent	1
17	Growing consumer demands	4	47	Oversupply	1
18	Chatbots	4	48	Over-the-counter retail loses quality	1
19	Improved online advice with AI	3	49	Skills shortage	1
20	Decrease in average order value	3	50	Live chat (sales & advice)	1
21	Increasing price sensitivity	3	51	Life shopping	1
22	Automation	3	52	Second-hand platforms	1
23	Inflation/price increases	3	53	Increasing uncertainty	1
24	Increasing manufacturer competition	3	54	Increase in dubious online stores	1
25	New players in the market	2	55	Caution when buying online	1
26	Increasing competition from startups	2	56	Increase in number of touchpoints	1
27	Fast-moving & highly dynamic	2	57	System integration	1
28	Direct interfaces (ERP/EDI)	2	58	Secure shopping experience	1
29	Showrooming	2	59	Decrease in brand loyalty	1
30	Webrooming	2	60	Short-term orders	1

Continuing sales growth of online stores is by far the most frequently cited sales trend.

Social commerce such as TikTok stores and AI applications are the two frequently mentioned retail trends.

A small Austrian fashion retailer confirmed: *"Sales via social media are becoming increasingly relevant,"* while a small Swiss online boutique said: *"TikTok, Instagram, and fantastic pictures sell best*." Samuel Wyss, Head of E-Commerce at Stadler Form, also mentioned the relevance of **TikTok stores**: "*We observe many sales trends – TikTok store, general social commerce, and live shopping.*" Eight more retailers also referred to the growing importance of TikTok stores (#7 in Table 3).

The third most frequently mentioned trend is **artificial intelligence** (AI), which is discussed in more detail in Chapter 5. CEO of the largest pure player in furniture wrote: "C*ontrol is increasingly automated via AI.*" A small pure player for outdoor and application material got to the heart of the matter: *"Artificial intelligence and social commerce, etc., are changing retail*." A small jewelry retailer successfully uses AI "*in various areas, such as search optimizations, recommendations, text, and image creation."* For André de Almeida, Head of E-Commerce at Do + it Garden, AI is one of three major trends: *"Webrooming is on the rise again. AI is now an issue everywhere. Data-driven personalization is another trend."* The rapid increase in **AI tools** appears to be causing problems for some retailers. For example, a leading Swiss wine merchant wrote: *"There is an inflationary, confusing increase in AI-based apps and plugins that have sales-supporting functions."*

Mobile or **mobile commerce** (with 18 mentions in Table 3) is another significant trend in e-commerce. A small online beauty retailer wrote: *"Almost three-quarters of orders come via mobile phones."* A pure player in the watch and jewelry sector said, "*80% of our orders are placed on mobile phones and only 20% on desktop computers."* A home and living sector provider reported something similar: *"Mobile sales have overtaken desktop sales, while tablet sales are practically non-existent.*" Ingo Schegk, Head of E-Commerce at Ochsner Shoes, confirmed the **mobile trend in shopping and e-mailing**: *"Mobiles are also becoming increasingly important compared to desktops in terms of sales distribution. Email forwarding takes place almost exclusively via mobile devices."* The increasing relevance of mobile shopping is also evident at Switzerland's leading online supermarket coop.ch. Here, sales via the **native app** overtook website sales for the first time in eFood in 2024. A leading bookseller also reported a "*continuous increase in app usage. More than half of the traffic on the website comes from mobile devices."*

Growing **competition from Asia**, discussed in detail in Chapter 3, was mentioned by 12 people as a sales trend (#5 in Table 3). A sporting goods retailer was annoyed by "*Temu's very aggressive behavior. There has been a massive increase in product piracy, including image theft by Chinese retailers Temu and AliExpress."*

The high relevance of **digital marketplaces** was confirmed by ten retailers (#6 in Table 3). An online gift retailer from French-speaking Switzerland wrote: *"Many things now only run via digital marketplaces*." Digital marketplaces can simultaneously be a blessing (additional sales channel with additional sales) and a curse (competition). Five retailers mentioned **digital marketplaces as competitors** (#14 in Table 3). For example, an expert from an EU country said: *"We observe high competition from marketplaces like Allegro and Amazon, which take customers from smaller online stores*." An Austrian retailer criticized online retail and marketplaces: *"Online trade favors junk. When shopping online on large platforms such as Amazon, consumers cannot access important retail functions such as the product range and quality function of specialist retailers and generally only make decisions based on price. With the same technical specifications, the consumer sees neither the processing quality nor the potential service life of the product – or is unable to assess these factors."*

The mobile boom is also evident at online supermarket coop.ch, whose app overtook the web in sales in 2024.

User-friendly customer portals and various self-services are becoming increasingly important in B2B & B2C e-commerce.

Furthermore, a trend towards **customer portals and self-service** can be observed – particularly in B2B (with eight mentions in #8 in Table 3). A leading B2B food wholesaler noted: "*Customers increasingly want to be able to carry out all processes on one platform. This includes ordering, cancellations, complaints, and inventories.*" One of the world's leading luxury watch manufacturers, whose online sales share is still very low, emphasized the relevance of **digital services**.

Another trend is **omnichannel** (#10 with seven mentions in Table 3). For example, a small sports retailer wrote: "*The customer journey is increasingly taking place via several sales channels simultaneously.*" The composition, expansion, and design of sales channels help companies position themselves in competitive markets and to diversify. A jewelry dealer wrote: "*We are looking to diversify our sales channels.*" It is not only the number of sales channels that are increasing in omnichannel management but also the number of **touchpoints**. A major Swiss jeans retailer commented: "*Touchpoints up to the conclusion of the sale are increasing massively. Customers are more price-sensitive and take more time to inform themselves.*" A medium-sized online store noted: "*We are seeing a trend away from completely online sales towards omnichannel with a strong emphasis on the online channel. Email and telephone are often preferred to live chat.*" A small home and living retailer also emphasized the **interaction** of various marketing and sales channels: "*Products are discovered on Instagram and Facebook, then studied more closely in the online store, and 50% of sales are then processed via email, telephone, or a store visit.*"

Growing **competition** is a challenge in e-commerce (see Chapter 6.1). For example, the operator of a small online store for medical and care clothing wrote: "*There is more competition, as well as competition that is increasing or relying on additional online sales channels.*" A leading Swiss bicycle retailer feels the competition from all sides: "*We are observing strong price sensitivity among customers. Competition from abroad and from manufacturers is increasing, as is competition from large marketplaces and online-only retailers.*" One universal supplier of bed linen is concerned about the **rising prices** and new market entries: "*Prices are rising, and there is increasing competition from start-ups.*" Five retailers mentioned that **dropshipping** is on the rise. Shipping directly from manufacturers' warehouses is a sales trend that is frequently mentioned and also practiced by one in five of the online retailers analyzed (see Chapter 8.4).

Individual retailers mentioned that customers increasingly **expect faster response times** (#13 in Table 3) and **fast delivery** (#16), have **growing demands** (#17), and that **price sensitivity is increasing** (#21). For some online retailers, average **order value** (#20) and **order quantity** (#37) are decreasing. One fabric retailer pointed out that the average **order value** is also decreasing. One wine merchant noted that there are currently "*a lot of orders for rather cheap wines, but practically no sales of expensive products.*" A Grisson wine merchant confirmed: "*The order quantity is decreasing, but the order frequency is increasing.*" Several retailers emphasized the high **dynamics and fast pace** of e-commerce. A universal mail order company representative wrote: "*It's all very fast-paced. Trends come and go very quickly.*"

Owing to growing competition from foreign and domestic platforms, online stores, and start-ups, some see a trend in **differentiation** and **niche markets** (see 35# and 36# in Table 3 and Chapter 3.2). Some online retailers doubt the reliability of the providers: "*There are more and more online stores that don't look very reputable.*" A small online retailer of lifestyle & food products complained of "*unfriendly, impatient, and spoiled Amazon and Galaxus customers.*"

Some retailers are unhappy about growing customer demand for fast deliveries and response times.

A Swiss food manufacturer is annoyed about rising **shipping prices** at Swiss Post: *"Parcel prices are rising sharply, but people are reluctant to pay for postage"* (see also Chapter 0). A small online retailer of smoking requisites noted that "*speed and dropshipping are on the increase.*" A beauty retailer mentioned the increasing detail of **product information**: "*Product information is becoming more and more detailed, in the case of Galaxus, even with self-conducted tests and blogs."*

A leading home and living retailer pointed to the high relevance of **live chat**: *"Sales and advice via chat is important."* Individual retailers mentioned the increasing use and relevance of **chatbots**. Lorenz Würgler, Head of E-Commerce at DIY store JUMBO, was the first Swiss retailer to introduce an AI-based **sales and advice chatbot.** He sees a trend in "*online advice via generative AI and LLMs.*" Three other retailers also see **automation** (#22 in Table 3) as a trend. Two omnichannel respondents see showrooming (#29) and webrooming (#30) as trends. With **showrooming**, a customer obtains information in-store and then purchases online. In the case of **webrooming**, it is the other way around: Consumers get their information online and then buy in-store. A retailer of bicycles and sports accessories referred to a higher webrooming or **ROPO** (research online, purchase offline) **effect**: *"Many of our customers look online and then buy in-store. With footwear in particular, we have noticed that customers find out what is in stock beforehand but then want to try the shoes on. During Covid, buying shoes online was a big trend, but now it's reversing a bit."*

2.3   TRENDS IN DIGITAL MARKETING AND PAYMENT

The most frequently mentioned answers to sales trends that can be assigned more to marketing concern the rising **cost of digital advertising** (Statista, 2024). Seven responses (#1 in Table 4) in the free text field confirm the results of the worry barometer in Chapter 6.1. A leading Swiss jewelry retailer wrote: *"We are seeing higher costs for advertising in the digital sector and stronger competition."* A major retailer from French-speaking Switzerland said: *CPV [cost per view] is increasing, so traffic and ROI [return on investment] are getting tougher, and growth is very expensive."*

Table 4: Trends in digital marketing and payment

#	Trends in digital marketing	Number	#	Trends in payment	Number
1	Rising advertising costs (CPV, CPC)	7	21	Increase in debit card payments	3
2	Personalization/individualization	6	22	Declining payment morale	2
3	TikTok/video marketing	5	23	Increase in TWINT payments	2
4	Increasing relevance of social media	4	24	Increase in purchases on account	1
5	Increasing relevance of Instagram ads	3	25	Increase in buy-now-pay-later (BNPL)	1
6	Growing competition in SEA	2	26	Dynamic pricing	1
7	Influencer marketing	2	27	Networking of various systems	1
8	WhatsApp marketing	1			
9	Weakening SEA	1			
10	Declining ROI	1			
11	Gen-Z marketing	1			
12	High-quality images & content	1			
13	Aggressive marketing	1			
14	Increasing scatter loss in social media	1			
15	Printed catalogs under pressure	1			
16	Increase in online advertising	1			
17	Increase in Google ads	1			
18	Metaverse	1			
19	Specials & promos	1			
20	Google Shopping	1			

Social media advertising is becoming increasingly relevant, but Temu & others are driving advertising costs, even in SEA.

A leading international supplier is also feeling the effects of Asian retailers such as **Temu** regarding advertising prices: *"Sales are down and click costs are rising due to Temu and others.*" Several retailers report that **advertising on Google** (SEA = search engine advertising) is becoming more expensive, and the **competition in SEA is growing** (#6 in Table 4).

An eFood retailer emphasized the high relevance of **Google Shopping**: *"Google text ads are becoming insignificant; it's much more about Google Shopping, which is unfortunately much more expensive*." The relevance of **advertising** in search engines such as Google and social media such as Instagram and Facebook is increasing in individual sectors (see Chapter 4.1). For example, one online spare parts retailer confirmed: *"Online advertising on Google and meta platforms is on the rise.*" One online decoration retailer even spoke of "**aggressive marketing**."

TikTok is also becoming more relevant in digital selling and marketing (with five mentions at #3 in Table 4). An online fashion retailer emphasized the trend towards **personalization and individualization** (#2 in the marketing trends in Table 4). Online supermarket Coop.ch is "*focusing even more on personalization and a better user experience (UX)*."

Traditional or non-digital distribution and advertising methods, such as **catalogs**, are challenging. One leading mail order company said: *"Printed catalogs are still under huge pressure."*

Seven trends were identified concerning e-payment (see Table 4, right). Three retailers wrote that payment in the online store with **debit cards** has increased. Two others explicitly mentioned an increase in TWINT payments, and one mentioned purchases on account. This confirms the results in Chapter 7.1 on payment methods.

Two retailers complained of **declining payment morals** among customers, increasing the relevance of credit checks for purchases on accounts in online stores and for debt collection services (see Chapter 7.4). One person mentioned **dynamic pricing** as a trend. Another retailer referred to an increase in **buy now pay later** (BNPL), which is discussed in more detail in Chapter 7.3.

3.   Asian Platforms

This chapter shows that Asian platforms such as Temu and Shein are becoming a problem for two out of five online retailers: They depress local retailers' prices, sales, and margins and intensify competition. Those affected are then forced to differentiate themselves in the competitive online retail sector, for example, through high-quality and exclusive products, strong branding, or superior customer service.

3.1   IMPACT OF CHINESE PLATFORMS ON NATIONAL RETAILERS

Owing to the rapid growth of Asian online retailers, this study asked for the first time what specific effects the Chinese platforms, particularly Temu, Shein, and AliExpress, have on local retail businesses. Figure 11 shows that for the vast majority of online retailers (61%), Asian retailers such as **Temu have had no impact**. This means that 369 out of 609 respondents are not (directly) affected by the business model, product range, or low prices of Asian retailers. However, Asian platforms have **negatively impacted** business for **39%** of online retailers in the DACH region. For **22%** of the online retailers surveyed, Temu, Shein, and others **push down prices** and intensify competition. 14% of all local retailers confirmed that Temu and others are squeezing **profit margins** and increasing **cost pressure** (see Figure 11). For 12 % of the retailers surveyed, these Asian platforms reduce their **turnover** and exacerbate the problem of **over-distribution** or oversupply. A further 9% see themselves forced by Asian competition to **differentiate** themselves through sales, marketing, and customer service (see Chapter 3.2).

Figure 11: What impact do the Chinese platforms (esp. Temu, Shein, and AliExpress) have on your business?

EFFECTS OF ASIAN PLATFORMS

n = 609   © ZHAW
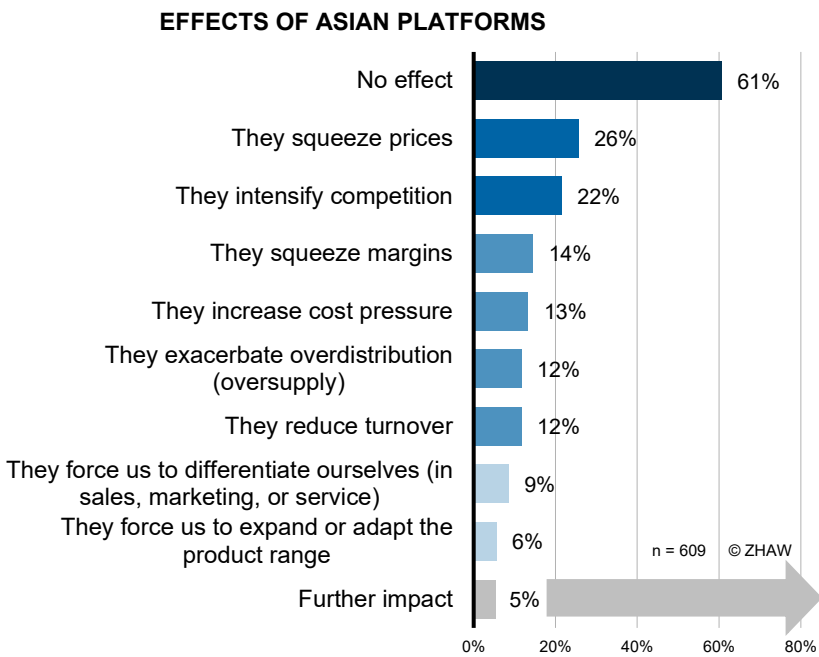
Table 5: Further effects of Chinese platforms

#	Further effects	Number
1	Poor quality	5
2	Changed awareness of product value	2
3	Product piracy	2
4	Counterfeits	2
5	Bad customer experiences	2
6	Uneven playing field	2
7	Displacement in SEA	2
8	Higher advertising costs	2
9	Reduce sales potential	1
10	Make unfulfillable claims, e.g., AI images	1
11	Image damage	1
12	Temptation to buy unnecessary products	1
13	Increase in waste	1
14	Missing safety-relevant information	1
15	Prohibited content	1

For two out of five local online retailers, Asian platforms such as Temu and Shein are driving down prices and margins and increasing competition and cost pressure.

For some product ranges, the low prices offered by Asian platforms are leading to oversupply and are forcing local retailers to differentiate themselves.

Some online retailers confirm media reports that Temu is shaking up the "*online market"* (Valda, 2024) and taking a lot of "*sales away from Swiss retailers."* (Pöschl, 2024).

Thirty-three online retailers (6%) have seen themselves forced to expand or adapt their **range** because of Asian retailers, for example, by removing similar products from sale. Thirty-two retailers (5%) see **further effects** in the market due to Asian platforms (see Table 5). The online retailers surveyed mentioned several times that Asian platforms **deliver poor quality products** and "cheap junk." One retailer attested that Asian retailers "*deliver bad customer experiences due to poor product quality*" and "*upset customers."* Along with their customers, there are many critical voices among retailers concerning Temu (Edinger, 2024).

One online retailer referred to the negative impact of Asian retailers on **image**: *"They are damaging the reputation of our technology by selling inferior devices at rock-bottom prices."* According to statements from retailers surveyed, these Asian platforms have affected **purchasing behavior** and people's price sensitivity. A small Swiss online fashion retailer wrote about some offers from Asian retailers: *"You are tempted to forget why a product has a price.*" One retailer mentioned that the Asian offers "*lead to price comparisons of similar products that do not contain the same components or safety-relevant information*." For one larger retailer, Temu is destroying the **sales potential** of individual product ranges. Individual online retailers also see the Asian platforms as potential channels through which **counterfeits** are distributed or **product piracy** is practiced.

It was reported that some **products or contents banned in the EU** are sold on Asian platforms. One retailer mentioned **increasing waste** and declining standards: *"They increase the amount of waste we produce. We are importing products with low social and environmental standards*." According to one respondent, Asian retailers "*make unfulfillable claims through AI-generated images.*"

Temu invests around three billion in Google (Shopping) and social media ads (Mattioli et al., 2024; McCann, 2021), leading to **higher advertising costs** for individual retailers (see Chapters 0 and 6.1). For example, one online retailer wrote: *"These Asian platforms are responsible for the increase in online advertising costs, such as the click costs on Google Shopping."* Another retailer said that "*it is mainly advertising from these platforms. It's difficult to be recognized with a small online store.*" Ingo Schegk, e-commerce manager at Ochsner Shoes, pointed to Temu's dominance and competition in **search engine ads**: *"Temu overloads SEA placements, but the offers themselves have a low sales impact."* One online retailer wrote of aggressive marketing by Temu and others: "*The aggressive marketing increases competition for customer attention."*

Paradoxically, one study participant described the positive effects of Temu on **small webshops**, as they can differentiate themselves with "*fast delivery and good product quality.*" Another small online retailer confirmed: *"You are forced to stand out in terms of quality and other levels such as service."* The following subchapter discusses how national or regional retailers can further differentiate themselves from Asian platforms.

The issue is becoming highly political owing to the uneven playing field caused by shipping costs, counterfeits, and unauthorized materials in deliveries from China.
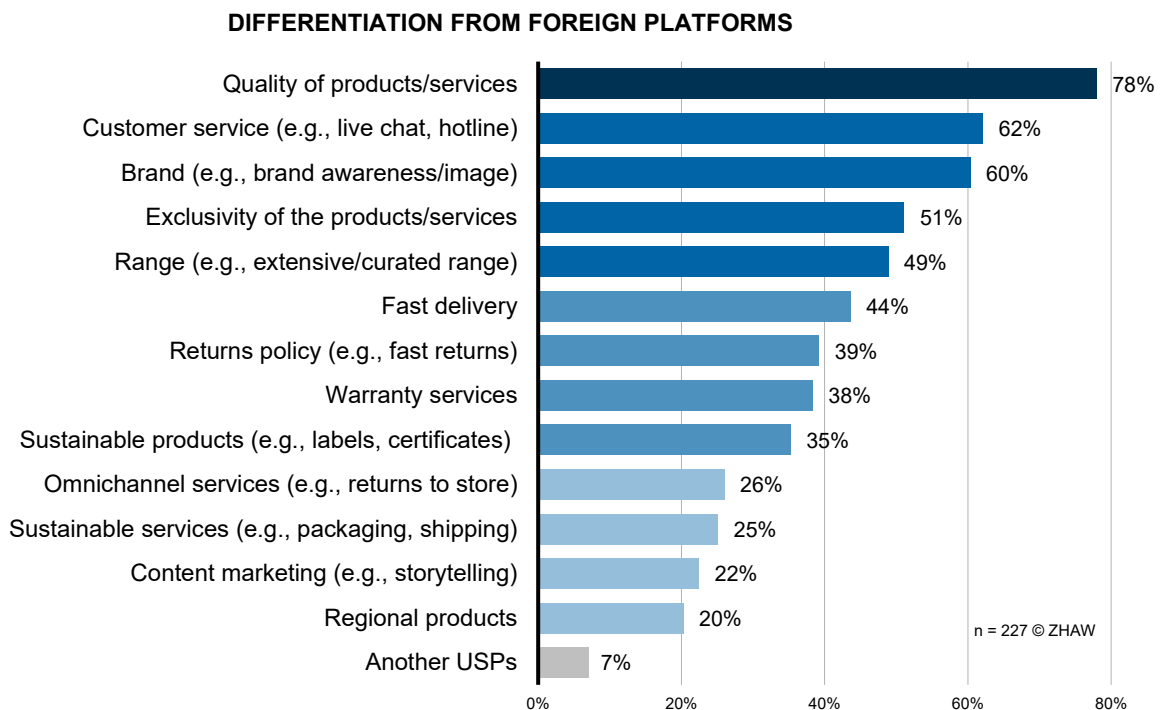
3.2   DIFFERENTIATION FACTORS COMPARED TO OVERSEAS PLATFORMS

The 39% of online retailers impacted by Asian retailers were asked what their **USPs** (unique selling propositions) are to differentiate themselves from overseas platforms. Their responses in Figure 12 show that 78% of retailers try to differentiate themselves through the **quality of products** or services. 62% hope to gain a USP through superior **customer service**, for example, in the form of live chat on the website or a dedicated customer hotline.

Three out of five invest in a strong **brand** to stand out from the (foreign) competition thanks to high brand awareness and a good image. Surprisingly, half of all the retailers surveyed carry **exclusive products** and/or services in their range that are only available through their online store, and they try to be unique with an extensive or curated **range**. Ninety-nine online retailers (44% in Figure 12) can score points over their foreign competitors with **fast delivery** or by being very **returns-friendly**. In terms of delivery speed and returns policy, local vendors have a clear advantage, as shipments from Asia generally take two to three weeks to arrive. By using **guarantee services**, 38% hope to gain an advantage over their foreign competitors.

As many as 35% of all respondents try to differentiate themselves by using **sustainable products**, which can be filtered online, or they communicate this through labels or certificates. One in four online stores already offers **sustainable services**, where customers can choose sustainable packaging or CO_2 offsetting for an additional charge. 22% of online retailers try to defy the overseas competition through good **content marketing**, such as effective storytelling. One in four online stores already has **regional products** in its range, and 7% have other USPs.

Figure 12: What are the USPs (unique selling propositions) that differentiate you from overseas platforms? (Multiple answers possible)

DIFFERENTIATION FROM FOREIGN PLATFORMS

Quality of products/services	78%
Customer service (e.g., live chat, hotline)	62%
Brand (e.g., brand awareness/image)	60%
Exclusivity of the products/services	51%
Range (e.g., extensive/curated range)	49%
Fast delivery	44%
Returns policy (e.g., fast returns)	39%
Warranty services	38%
Sustainable products (e.g., labels, certificates)	35%
Omnichannel services (e.g., returns to store)	26%
Sustainable services (e.g., packaging, shipping)	25%
Content marketing (e.g., storytelling)	22%
Regional products	20%
Another USPs	7%

n = 227 © ZHAW

The majority tries to differentiate itself from overseas platforms through high-quality, exclusive products, superior customer service, and a strong brand.
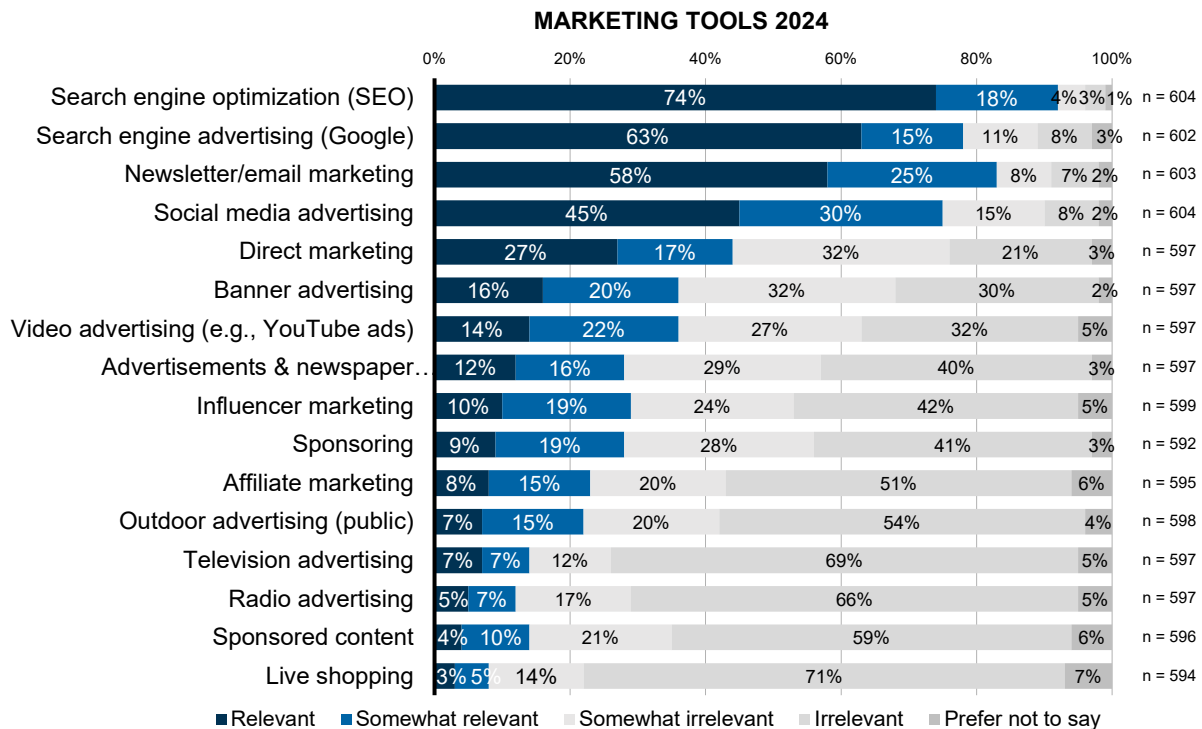
4.   Marketing Tools & Services

This chapter shows that search engines, newsletters, and social media marketing remain the most critical tools for marketing online services. Social media, video, and influencer marketing, in particular, continue to gain importance, while offline tools such as direct marketing and advertisements have lost ground since the COVID-19 pandemic. In customer service, clients still communicate most frequently by email, telephone, or contact forms and in person on-site. It is increasingly possible to communicate via live chat, chatbot, video telephony, and WhatsApp, even though these channels are rarely used.

4.1 MARKETING TOOLS

An important question for online retailers was which marketing tools they use to address (potential) customers, draw attention to themselves, and guide purchasers to the online store (see Figure 13). This shows that **search engine optimization (SEO)** remains the most significant digital marketing tool for practically all online stores. 74 % consider it to be a "relevant" marketing tool and a further 18 % consider it to be "somewhat relevant." SEO refers to all measures aimed at ensuring an online store's products or services appear at the top of the organic results for search engines such as Google. **Google** is an core source of traffic and sales for practically all online stores, both small and large, in B2B and B2C in all sectors (see Table 6). . It is critical for every online store to be listed as prominently as possible on Google for product and sales-relevant search terms (keywords). This is why SEO in digital marketing and commerce is a continuous, demanding, complex, and often underestimated mandatory task.

Figure 13: How relevant are the following marketing tools for your online store?

MARKETING TOOLS 2024

Marketing tool	Relevant	Somewhat relevant	Somewhat irrelevant	Irrelevant	Prefer not to say	n
Search engine optimization (SEO)	74%	18%	4%	3%	1%	n = 604
Search engine advertising (Google)	63%	15%	11%	8%	3%	n = 602
Newsletter/email marketing	58%	25%	8%	7%	2%	n = 603
Social media advertising	45%	30%	15%	8%	2%	n = 604
Direct marketing	27%	17%	32%	21%	3%	n = 597
Banner advertising	16%	20%	32%	30%	2%	n = 597
Video advertising (e.g., YouTube ads)	14%	22%	27%	32%	5%	n = 597
Advertisements & newspaper…	12%	16%	29%	40%	3%	n = 597
Influencer marketing	10%	19%	24%	42%	5%	n = 599
Sponsoring	9%	19%	28%	41%	3%	n = 592
Affiliate marketing	8%	15%	20%	51%	6%	n = 595
Outdoor advertising (public)	7%	15%	20%	54%	4%	n = 598
Television advertising	7%	7%	12%	69%	5%	n = 597
Radio advertising	5%	7%	17%	66%	5%	n = 597
Sponsored content	4%	10%	21%	59%	6%	n = 596
Live shopping	3%	5%	14%	71%	7%	n = 594

No online store operator can avoid search engines, newsletters, and social media marketing.

> While sponsorship as a marketing tool recovered following the COVID-19 pandemic, direct marketing and advertising continue to stagnate.

Search engine advertising (SEA) is the second most relevant marketing tool for the online retailers surveyed. The results of SEA, also known as sponsored links, keyword ads, or text ads (Kreutzer, 2021), generate sales for online stores. For 78% of online retailers, **search engine ads** are relevant to their brand or products. This is 5.4% more than in 2022 (see Table 6). For small online stores with fewer than four employees, SEA (69% in Table 7) is less relevant than for large stores (91%) for resource reasons. As Google has a market share of over 89% and over 90 % in Switzerland and Austria, respectively (statcounter, 2024b, 2024a), many online store operators are obliged to place **Google (Shopping) Ads**. The high relevance of SEA is confirmed by the e-commerce worry barometer, in which 76% of respondents stated that they start their product search in online shopping on search engines (Die Schweizerische Post & HWZ, 2024).

Another digital marketing tool online retailers cannot do without is **newsletter and email marketing**: 83% in Figure 13 consider this relevant. This is 10.3% more than the figure of 76% in 2022 (Table 6). Newsletters and emails are important contact points in the marketing communication of larger online stores to draw attention to relevant issues and offers. Newsletters are an effective and efficient tool for customer retention in both B2B and B2C (see Table 6). **Social media advertising**, namely ads on social platforms such as Facebook, Instagram, TikTok, or LinkedIn, are also standard online marketing tools (Messerli et al., 2022). The possibility of targeting attractive customer segments on social media with a broad reach (e.g., by topic, interests, age, and location) is relevant for three-quarters of providers. The relevance of social media advertising has increased by a further 10.3% compared to 2022 (Table 6). Not since this study began in 2018 have so many retailers rated social media as relevant to their businesses. This also tends to increase advertising pressure, advertising prices, and dependency on social media platforms. The top five marketing tools that online retailers use include **direct marketing** (currently relevant for 44% in Table 6). In e-commerce, flyers are often printed and sent out as package inserts or occasionally as brochures or product catalogs with current offers.

Table 6: The development of the top ten e-commerce marketing tools since 2018 (very/somewhat relevant tools)

#	Tools	2024	Δ 2022		2022	2021	2019	2018
1	Search engine optimization (SEO)	92%	+5.7%	⬈	87%	92%	93%	89%
2	Search engine advertising (SEA)	78%	+5.4%	⬈	74%	79%	82%	84%
3	Newsletter/email	83%	+9.2%	⬈	76%	82%	89%	83%
4	Social media advertising	75%	+10.3%	⬆	68%	70%	67%	64%
5	Direct marketing	44%	+4.8%	⮕	42%	40%	52%	50%
6	Banner advertising	36%	+9.1%	⬈	33%	39%	51%	50%
7	Video advertising	36%	+33.3%	⬆	27%	27%	34%	28%
8	Printed ads/inserts	28%	+3.7%	⮕	27%	22%	39%	38%
9	Influencer marketing	29%	+26.1%	⬆	23%	28%	34%	32%
10	Sponsoring	28%	+12.0%	⬆	25%	20%	35%	32%

Key Δ % change: ↑ Increased strongly (>10%), Increased slightly (5-10%), → Unchanged (<5%), ↘ Decreased slightly (5-10%), ↓ Decreased strongly (>10%)

> Social media advertising – Instagram, TikTok, Facebook, or LinkedIn Ads – has never been as important as it is now.

The relevance of video advertising, especially YouTube ads, has increased significantly in 2024.

In B2B (51% of mentions in Table 7), **direct mailings** are sent to interested parties and customers more frequently than in B2C (44%). Large online stores (63%) are almost three times more likely to print and send mailings by post than small stores (23%). The omni/multi-channel retailers defined in Chapter 1.4 are twice as likely to use paper (56%) than pure players without physical stores (23%).

Banner advertising (display advertising) ranks sixth among the most popular marketing tools (relevant for 36% in Figure 13). The oldest form of online advertising experienced a sharp slump during COVID-19, with relevance falling from 51% in 2019 to 33% of mentions in 2022 (Table 6). Meanwhile, display advertising appears to be recovering somewhat, with a growth of 9.1% in 2024. Large online store operators (60% in Table 7) place banner ads twice as often as small ones (26%). Similarly, omnichannel retailers book digital advertising space with advertisers and publishers twice as frequently as pure players.

Video advertising, especially **YouTube ads**, is just as relevant as banner advertising for a third of the online store operators surveyed. Like Netflix, Disney, and Spotify, this video and marketing channel has been a winner since the COVID-19 pandemic. As predicted by the first author in 2022, this form of advertising has grown from 27% of mentions to 36% in 2024. Video advertising on YouTube, Instagram, TikTok, and other platforms will continue to grow in popularity. This will be the case for large online retailers with more than 21 employees, as they are twice as likely to produce and use advertising videos (58% of responses in Table 7) than small retailers (28%).

Table 7: Relevant sales channel groupings by business relationship, online store size, and business type

Relevant marketing tool	Total Ø (Fig. 13)	Business relationship		Online store size		Type of business	
		B2B (n = 275)	B2C (n = 510)	Small (<4 employees) (n = 329)	Large (>21 employees) (n = 115)	Pure player (n = 161)	Omnichannel (n = 315)
Search engine optimization (SEO)	92%	91%	93%	91%	92%	89%	95%
Search engine advertising (Google Ads)	78%	80%	80%	69%	91%	78%	80%
Newsletter/email marketing	83%	85%	83%	77%	95%	77%	86%
Social media advertising (e.g., Instagram)	75%	73%	76%	74%	79%	69%	78%
Direct marketing (mailings, flyers)	44%	51%	44%	39%	63%	23%	56%
Banner advertising (display advertising)	36%	37%	34%	26%	60%	22%	41%
Video advertising (e.g., YouTube ads)	36%	39%	37%	28%	58%	30%	40%
Advertisements/newspaper supplements	28%	28%	26%	22%	43%	10%	35%
Influencer marketing	29%	27%	30%	24%	36%	29%	29%
Sponsoring	28%	29%	26%	25%	36%	16%	34%
Affiliate marketing	23%	24%	24%	14%	42%	18%	24%
Outdoor advertising (e.g. posters)	22%	20%	21%	17%	33%	9%	29%
Television advertising	14%	10%	15%	6%	41%	6%	17%
Radio advertising	12%	10%	13%	5%	26%	4%	16%
Sponsored content	14%	10%	12%	10%	22%	10%	13%
Live shopping	8%	6%	8%	6%	17%	6%	8%

Influencer marketing in B2C and thought leadership/ LinkedIn marketing in B2B have become important tools.

Omnichannel retailers with physical stores use traditional marketing tools such as advertisements, sponsoring, direct mailing, and outdoor advertising much more frequently than pure players.

Advertisements or newspaper supplements are relevant to sales for 28% of the online retailers surveyed. During the COVID-19 pandemic, the relevance of advertisements and newspaper shelves fell sharply (from 39% in 2019 to 22% in 2021 in Table 6). The advertising market has recovered somewhat since 2022, and the relevance of advertisements and newspaper supplements to online retailers has increased. Large online store operators place advertisements in newspapers and magazines twice as often (43% in Table 7) than small ones (22%). Omnichannel retailers place ads four times more frequently than pure players, the latter being more digital in their marketing.

Influencer marketing has become an important digital marketing tool relevant for 29% of online retailers in 2024. This is 26.1% more than in the 2022 study (see Table 6). In B2C, Instagram, Facebook, and TikTok are the most frequently used platforms on which influencers place products or services and use them to advertise to their followers. In B2B, influencers and thought leadership marketing are becoming increasingly relevant, primarily via LinkedIn (30% of B2B retailers in Table 7). Influencers are more relevant for large online retailers (36%) than for small ones (24%).

A similar proportion (28%) think **sponsoring** is an effective marketing tool, at least when it comes to increasing brand awareness. Sponsorship lost much relevance during the COVID-19 pandemic: While 35% of online stores classified this tool as relevant in 2019, the figure was significantly lower in 2021 at 20%. With an increase of 12% (Table 6), online retailers will be sponsoring clubs and/or events more frequently again in 2024. Large retailers (36% in Table 7) tend to be able to afford sponsorship more than small retailers (25%). Sponsorship as part of omnichannel marketing is used twice as often by retailers with retail stores than by pure players (Table 7).

In **affiliate marketing**, digital ads are placed and billed by affiliates such as AWIN or TradeDoubler on a commission basis according to the number of sales. This performance marketing tool remains popular with some online retailers (Figure 13). Indeed, 23% still consider it "somewhat relevant." Large retailers use affiliate marketing three times more frequently (42 % of mentions in Table 7) than small retailers. Traditional forms of advertising, such as **outdoor advertising**, i.e., advertising with physical **posters** or digital screens on streets, in public places, or on public transport, have also lost importance but are still relevant for 22% of retailers (Figure 13) compared to 19% in 2022 (Zumstein et al., 2022, p.40). Large online retailers such as BRACK.CH, Galaxus, and QoQa (33% of mentions in Table 7) are twice as likely to consider outdoor advertising relevant when compared to small retailers.

Television and radio advertising is less relevant to e-commerce. Only 14% of retailers rate **TV** as relevant for their business, while this figure is several times higher for large stores (41% in Table 7). Smaller online stores are less able to afford this expensive form of advertising. On average, 12% of retailers consider **radio advertising** relevant, compared to 26% of large retailers, five times as many as small retailers. **Sponsored content** and native advertising, i.e., the paid publication of editorial content such as public reports, white papers, studies, or infographics, rank at the bottom with just 14% of mentions in Figure 13. As with the other marketing tools, the operators of large online stores sponsor twice as much content (22%) as the smaller ones (10% in Table 7).

Live shopping, which has been increasingly used as a marketing and sales tool in China since COVID-19, is not yet widely used in the DACH region and is only a relevant marketing tool for 8%. The large providers rated live shopping as more relevant (17%) than the small providers (6%).
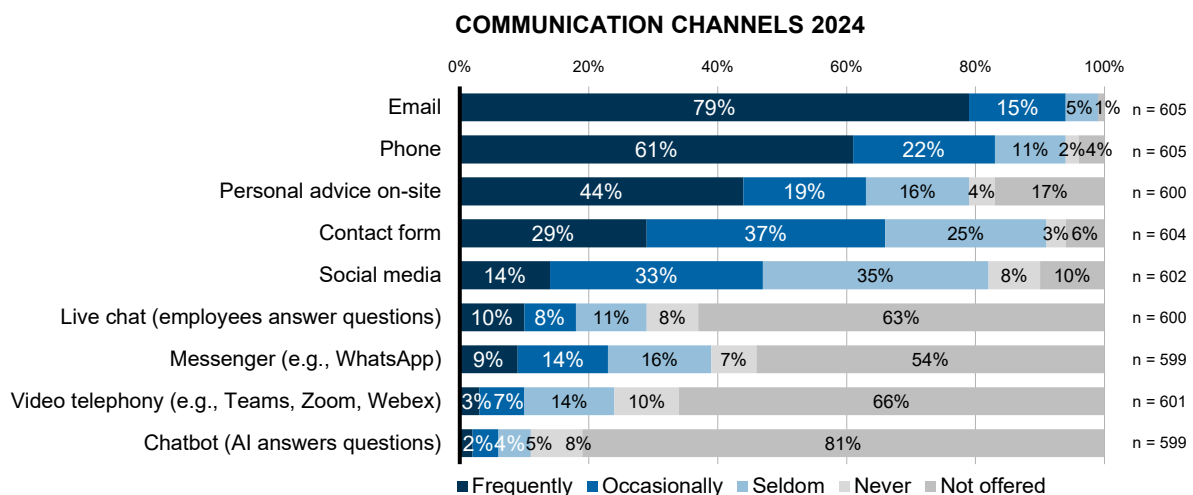
4.2 COMMUNICATION CHANNELS IN E-COMMERCE

For the first time since 2019, the 2024 online retailer survey has investigated how frequently customers use different communication channels. 79% of retailers stated that their customers communicate frequently and 15% occasionally via **email** (see Figure 14). In B2B online retail, communication via email is somewhat more pronounced, with 83% of retailers being contacted frequently by their customers. Large retailers with more than 21 employees are contacted by email slightly more frequently (86% of mentions in Table 8) than small retailers (75%). Email is the most common way to obtain customer service for 91% of online shoppers (Die Schweizerische Post & HWZ, 2024).

Three out of five customers frequently reach for their **smartphone** or landline phone and call if they have a problem or question about a product. In B2B online stores, digital transactions or concerns (68% of mentions in Table 8) are discussed slightly more frequently over the phone than in B2C (60%). In large online stores, customer service calls are much more frequent (82%) than in small stores (49%). Omnichannel providers with retail stores also have to pick up the phone more often for customer service issues (69% of cases) than pure players (46%).

Even in the digital age, many customers value **on-site personal advice**. 44% of all online retailers are frequently contacted in person. Large retailers (52% in Table 8) and omnichannel retailers (66%) have to answer questions on-site much more often than small retailers. Three out of ten online retailers stated that they are frequently approached via the **contact form**, a further 37% occasionally, and 25% rarely (Figure 14). Large online stores are contacted much more frequently via the online form (39% of mentions in Table 8) than small ones (23%). Contact via a website form (31%) is slightly more common for pure players than for omnichannel retailers.

Most online retailers have a company profile on **social media** such as Facebook, Instagram, TikTok, and LinkedIn, as these marketing and communication tools have become indispensable for many. However, only 14% of retailers are frequently contacted by their customers via direct messages on social media, 33% occasionally, and 35% rarely (Figure 14). B2C communicates slightly more frequently via social media than B2B and omnichannel slightly more than pure players (see Table 8). It is also rare for online stores to offer a chat function that allows users to talk directly to an employee: 10% use **live chat** frequently, 8% occasionally, and 11% rarely (Figure 14).

Figure 14: How often are the following communication channels used by customers for customer service?

COMMUNICATION CHANNELS 2024

Channel	Frequently	Occasionally	Seldom	Never	Not offered	n
Email	79%	15%	5%	1%		n = 605
Phone	61%	22%	11%	2%	4%	n = 605
Personal advice on-site	44%	19%	16%	4%	17%	n = 600
Contact form	29%	37%	25%	3%	6%	n = 604
Social media	14%	33%	35%	8%	10%	n = 602
Live chat (employees answer questions)	10%	8%	11%	8%	63%	n = 600
Messenger (e.g., WhatsApp)	9%	14%	16%	7%	54%	n = 599
Video telephony (e.g., Teams, Zoom, Webex)	3%	7%	14%	10%	66%	n = 601
Chatbot (AI answers questions)	2%	4%	5%	8%	81%	n = 599

■Frequently ■Occasionally ■Seldom ■Never ■Not offered

Customers often communicate with online retailers by email, telephone, in person, or via the online contact form.

Table 8: Frequently used communication channels by business relationship, online store size, and business type

Frequent communication channel	Total Ø (Fig. 14)	Business relationship		Online store size		Type of business	
		B2B (n = 275)	B2C (n = 507)	Small (<4 employees) (n = 328)	Large (>21 employees) (n = 114)	Pure player (n = 161)	Omnichannel (n = 315)
Email	79%	83%	79%	75%	86%	78%	80%
Phone	61%	68%	60%	49%	82%	46%	69%
Personal advice on site	44%	47%	43%	39%	52%	7%	66%
Contact form	29%	27%	28%	23%	39%	25%	31%
Social media	14%	10%	15%	13%	12%	11%	16%
Live chat (employee answers questions)	10%	9%	11%	7%	17%	13%	9%
Messenger (e.g., WhatsApp)	9%	6%	10%	10%	7%	11%	7%
Video telephony (via Teams/Zoom)	3%	4%	2%	1%	4%	2%	2%
Chatbot (AI answers questions)	2%	1%	2%	0%	6%	2%	1%

> ## Live chat and chatbots are used more frequently by large retailers and pure players than by small ones, who use WhatsApp more often.

Almost half of online retailers already offer communication via **messengers such as WhatsApp** Business, which smartphone users can use to send messages and/or make calls (Figure 14). However, this is only used frequently by 9% of customers, occasionally by 14%, and seldom by 16% of retailers (see Figure 14 above). WhatsApp messages are sent slightly more frequently in B2C than B2B and slightly more frequently among smaller online retailers than large ones (see Table 8). Pure players offer this communication channel slightly more frequently than omnichannel retailers. This form of communication is primarily used by a young generation of online shoppers and will shape the corporate communications of tomorrow. Nevertheless, over half of retailers do not (yet) offer this communication channel.

Since the COVID-19 pandemic, **video telephony**, usually via Microsoft Teams or Zoom, has become more relevant for internal and external communication. In customer service, however, **Teams** (and similar services) is only used frequently by 3% of the retailers surveyed and occasionally by 7% (see Figure 14). Teams sessions are held more frequently in B2B than B2C and three times as often in large online stores (4% in Table 8) as in small ones. 14 % of retailers rarely communicate with customers via this channel, and 10% never do. Two-thirds do not offer video calls (Figure 14).

A **chatbot** is an AI-based software in an online store that automatically answers customer queries. As many as 64 retailers already offer such a sales or advice chatbot. This represents is 10% of the online stores surveyed and significantly more than in 2019 (when only 17 online stores had a chatbot). However, the bot is only used frequently or occasionally by 6% and seldom or never by 13% (Figure 14). Chatbots are already used in 54 online stores in B2C and are used more frequently there than in B2B (where only eight study participants offer a chatbot). As many retailers are planning an AI-based sales or service chatbot (see Chapter 5.1), usage will undoubtedly increase in the future.

> ## As many as 178 of the online retailers analyzed offer live chat, and 62 offer a chatbot, which is several times more than pre COVID-19.
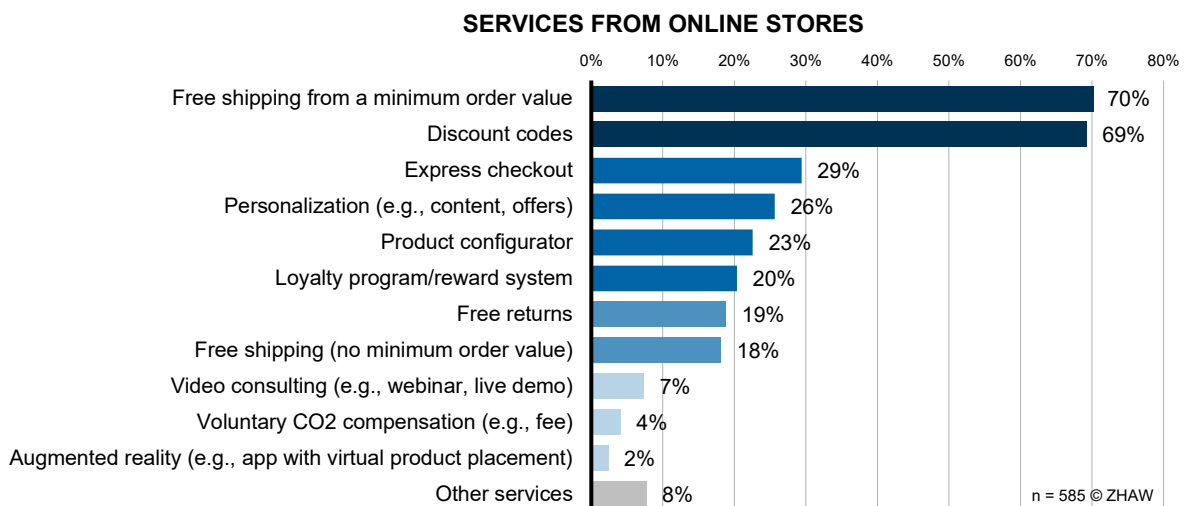
4.3 SERVICES IN E-COMMERCE

For the past eight years, a central question of this study has dealt with the digital services and functions offered in online stores (Figure 15) and in omnichannel stores (Figure 16). As in previous years, this year also shows that online retailers offer their customers various services, with the weight shifting depending on the sample and trend (see Table 10). Seven out of ten online retailers offer customers free shipping **from a minimum order value**. In contrast, three out of ten retailers always ask customers to pay the shipping costs themselves (Figure 15).

A large majority (69%) offer various **discount codes** (see Figure 15). Discounts are an effective and popular pricing tool for acquiring new customers, for example, with a discount on the first order or when registering for the newsletter. Discounts are also an effective way of increasing customer loyalty, such as for repeat orders, anniversaries, or birthdays. Large online stores give discounts more frequently (79% of mentions in Table 10) than small ones (62%).

For the first time this year, customers were asked whether an **express checkout** is available in the online store. Here, payment details are stored alongside the delivery and payment address in a customer profile. At 29%, almost one in three retailers offers an express checkout, regardless of the sector, size, or type of business (Figure 15). **Personalization** of the customer experience continues to be a trend in online retail. Content and/or offers are already personalized or individualized in 150 of the 585 online stores analyzed (26% in Figure 15). Large online stores (44% of mentions in Table 10) use personalization in marketing and/or sales much more frequently than small stores (19%). Almost one in four online stores offer a **product configurator**, where users can create or customize their product or service individually. Large online stores provide product configurators almost twice as often (32% in Table 10) as small stores (18%).

One in five online retailers offers free shipping with no minimum order quantity and **free returns** (see Figure 15). Like free shipping, free returns increase customer confidence and purchase intent, reduce the risk of a wrong purchase, and increase the retailer's conversion rate. Large retailers (39% in Table 10) offer free returns five times more frequently than small retailers (8%). Similarly, omnichannel retailers (22%) offer free returns more frequently than pure players (%).

Figure 15: What services (functions) does your online store offer? (Multiple answers possible)

SERVICES FROM ONLINE STORES

Service	Percentage
Free shipping from a minimum order value	70%
Discount codes	69%
Express checkout	29%
Personalization (e.g., content, offers)	26%
Product configurator	23%
Loyalty program/reward system	20%
Free returns	19%
Free shipping (no minimum order value)	18%
Video consulting (e.g., webinar, live demo)	7%
Voluntary CO2 compensation (e.g., fee)	4%
Augmented reality (e.g., app with virtual product placement)	2%
Other services	8%

n = 585 © ZHAW

> Free shipping from a minimum order value and discount codes are standard services offered by most online retailers.

Table 9: The development of the top ten e-commerce services since 2019

#	Service (Function)	2024	Δ 2023		2023	2022	2021	2019
1	Free shipping from a minimum order value	70%	+4.5%	⇨	67%	55%	53%	54%
2	Discount codes	69%	+1.5%	⇨	68%	66%	64%	63%
3	Express checkout	29%	-12.1%	⬇	33%	-	-	-
4	Personalization (e.g., content, offers)	26%	-7.1%	⬂	28%	30%	20%	38%
5	Product configurator	23%	+9.5%	⬀	21%	23%	15%	34%
6	Loyalty program/reward system	20%	+11.1%	⬆	18%	17%	19%	22%
7	Free returns	19%	-9.5%	⬂	21%	19%	20%	28%
8	Free shipping (no minimum order value)	18%	-14.3%	⬇	21%	-	-	-
9	Video consulting (e.g., webinar, live demo)	7%	+40%	⬆	5%	7%	8%	-
10	Shipment tracking/delivery status	72%	+18%	⬆	61%	51%	52%	48%

Key Δ % change: ↑ Increased strongly (>10%), Increased slightly (5-10%), → Unchanged (<5%), ↘ Decreased slightly (5-10%), ↓ Decreased strongly (>10%)

> **One in four online stores already personalizes content, offers, or even products and services for its customers.**

Only 7% of retailers offer **video advice** such as webinars, face-to-face customer meetings or live demos (Figure 15). At large online stores (15% of mentions in Table 10), customers are more likely to receive advice via video than at small stores (4%).

This year, for the first time, we asked whether **CO_2 compensation** for products, packaging, and/or shipping could be paid for voluntarily through the online store. This is only offered by 24 online retailers (4% in Figure 15), although this is considered important by 24% of online shoppers (Die Schweizerische Post & HWZ, 2024). **Augmented reality**, for example, an app for virtual product placement, is still rarely used in e-commerce, with just 2% of mentions. When available, this is from large retailers (see Table 10).

Table 10: Services of online stores by business relationship, online store size, and business type

Service (function) in the online store	Total Ø (Fig. 15)	Business relationship		Online store size		Type of business	
		B2B (n = 269)	B2C (n = 494)	Small (<4 employees) (n = 316)	Large (>21 employees) (n = 114)	Pure player (n = 158)	Omnichannel (n = 306)
Free shipping from a minimum order value	70%	71%	72%	71%	72%	70%	75%
Discount codes	69%	70%	71%	62%	79%	71%	69%
Express checkout	29%	28%	30%	29%	31%	30%	30%
Personalization (e.g., content, offers)	26%	27%	24%	19%	44%	22%	26%
Product configurator	23%	28%	20%	18%	32%	18%	23%
Loyalty program	20%	18%	21%	11%	42%	15%	25%
Free returns	19%	20%	18%	8%	39%	8%	22%
Free shipping (no minimum order value)	18%	17%	18%	14%	26%	16%	16%
Video consultation (e.g., webinar)	7%	8%	7%	4%	15%	6%	8%
Voluntary CO_2 compensation	4%	4%	5%	2%	11%	3%	4%
Augmented reality	2%	3%	2%	0%	5%	1%	3%

> **Large online retailers often offer their customers a wider range of services such as product configurators, loyalty programs, or free returns.**
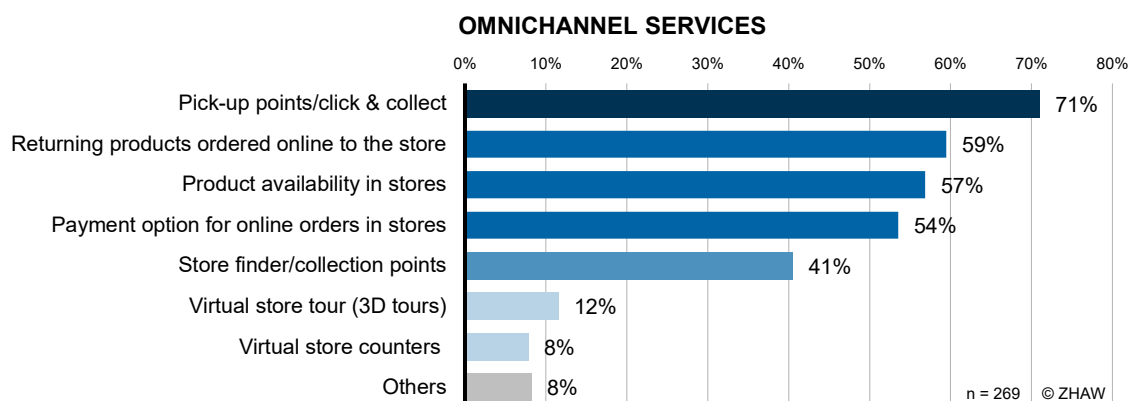
4.4 OMNICHANNEL SERVICES

Omnichannel retailers, namely companies that sell via an online store, retail stores, and other sales channels, offer their customers an increasing variety of services. The omnichannel concept aims to give customers flexibility and freedom of choice in the purchasing and service process, increase customer satisfaction, and, as a result, increase customer loyalty.

The most frequently offered omnichannel services include **click and collect** (71 % of mentions in Figure 16). Here, customers can collect products ordered via the online store from the physical store. This can be found in B2C (e.g., the customer collects groceries ordered online from a Coop, Manor, or Migros store) and B2B (e.g., a trade customer collects building materials by the pallet from the warehouse). Large online retailers offer click and collect more frequently (78% mentions in Table 11) than small ones (69%). Omnichannel retailers, which primarily sell from physical stores but have a complementary online store, offer click and collect more frequently (75%) than omnichannel retailers focusing on online sales (64%). Click and collect is a strategy at the Manor department store: The relatively high shipping charge of CHF 9.90 is intended to encourage online customers to collect their purchases free of charge from the physical store.

The **return option for products ordered online in stores** is also frequently offered by 59% of omnichannel retailers. In doing so, they serve a customer need that is important for 42% of online shoppers (Die Schweizerische Post & HWZ, 2024). In B2C and at large retailers, this form of return is offered more frequently than in B2B and at small retailers (see Table 11). To bring customers into the stores, omnichannel retailers with a primarily physical store focus accept online purchase returns far more frequently than those with a broadly online focus. This service is sometimes used as a returns strategy by retailers to save on returns costs if the customer brings a return back to the store and buys an alternative there. Omnichannel retailers with a well-developed store network, such as Manor, Jumbo, and Ochsner Sport, often offer a free return option in the store, while customers have to pay the cost for postal returns. Providing information about **product availability in physical stores** through the online store is also a frequently offered and used service, with 57% of responses. For large retailers and retailers with a physical store focus, the availability of products in stores (70% and 61%, respectively, in Table 11) can be checked online more frequently than for small and online-focused omnichannel retailers (45% and 49 %, respectively).

For most omnichannel retailers (54%), customers can pick up orders made online in the physical store and pay there (see Figure 16). Small omnichannel retailers (with a physical store focus) offer the **payment option for online orders in stores** more frequently than large ones (which are online-oriented), as seen in Table 11.

Figure 16: What omnichannel services does your online store offer? (Multiple answers possible)

OMNICHANNEL SERVICES

Service	Percentage
Pick-up points/click & collect	71%
Returning products ordered online to the store	59%
Product availability in stores	57%
Payment option for online orders in stores	54%
Store finder/collection points	41%
Virtual store tour (3D tours)	12%
Virtual store counters	8%
Others	8%

n = 269   © ZHAW

> Click and collect and the return of products ordered online to the store are the leading omnichannel services.

Table 11: Omnichannel services by business relationship, online store size, and omnichannel type

Omnichannel service	Total Ø (Fig. 16)	Business relationship		Online store size		Omnichannel type	
		B2B (n = 112)	B2C (n = 240)	Small (<4 employees) (n = 126)	Large (>21 employees) (n = 67)	Primarily online (n = 96)	Primarily physical (n = 174)
Pick-up points/ click & collect	71%	67%	71%	69%	78%	64%	75%
Returning products ordered online to the store	59%	53%	62%	52%	69%	46%	67%
Product availability in stores	57%	58%	59%	45%	70%	49%	61%
Payment for online orders in stores	54%	60%	58%	60%	45%	46%	57%
Store finder/collection points	41%	38%	40%	19%	67%	20%	52%
Virtual store tour (3D tours)	12%	16%	12%	10%	10%	13%	11%
Virtual store counters	8%	7%	8%	6%	15%	6%	9%

> Omnichannel retailers focusing on physical stores offer services such as click & collect, product availability, payment, and in-store returns more frequently.

Two out of five omnichannel retailers offer a **store finder** in their online store (see Figure 16). If online shoppers enter their postcode or allow the system to access their location, the nearest store is indicated based on GPS (global positioning system) or the IP address. Small omnichannel retailers (with a physical focus) offer **store search** (67% and 52%, respectively) much more frequently than large or online-oriented retailers (19% and 20%, respectively), as in Table 11.

A **virtual store tour**, where you can take an on-screen 3D tour, was popular during the pandemic owing to lockdowns and store closures. Today, only 31 out of 269 omnichannel retailers still offer this service (Figure 16). Equating to just 12%, this is significantly less than in 2022, when it was 17%.

At a **virtual sales counter**, on-site employees can advise their online customers via a tablet. However, this service is rarely offered by multi or omnichannel retailers (8% in Figure 16). Large omnichannel retailers can afford the equipment and software licenses for virtual sales counters (in 15% of use cases) significantly more often than the 6% of small retailers (see Table 11). With the increasing number of physical store closures, such as m-electronics, SportX, and Do it + Garden from the Migros Group in Switzerland, the virtual sales counter is also losing significance.
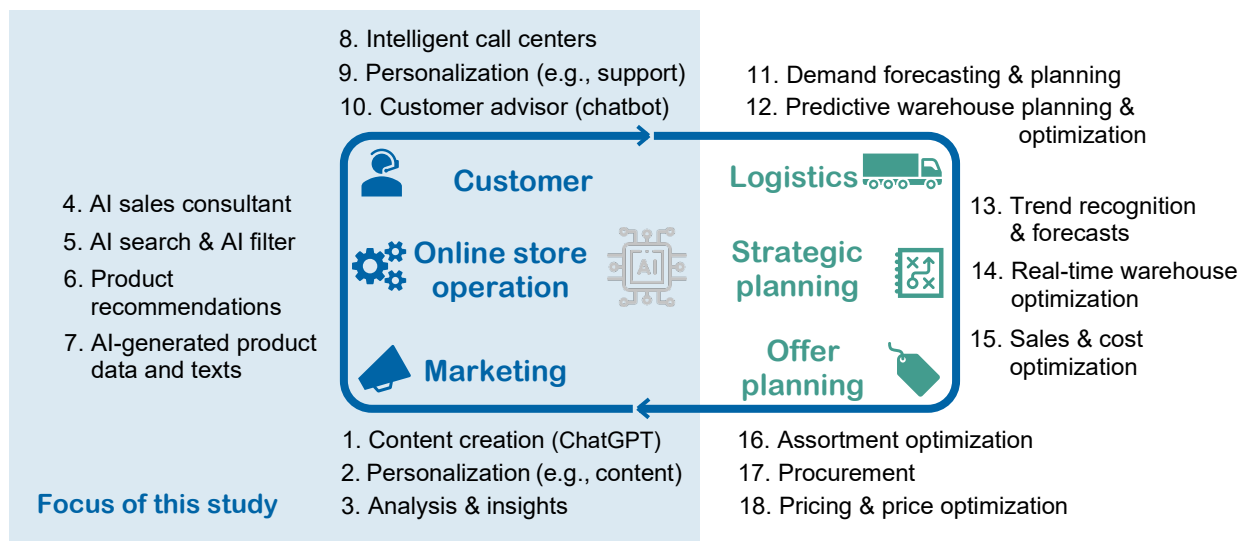
5.   AI in E-Commerce

This chapter discusses typical AI applications in e-commerce and includes creating texts and translations, search engine optimization, and creating images, videos, and marketing campaigns. This not only saves time, staff, and money but also increases the quality of product data and information in e-commerce and the visibility and sales of online stores. AI is also associated with a number of challenges, such as a lack of expertise, implementation requirements, and a lack of use cases with a business impact.

5.1 OVERVIEW OF AI APPLICATIONS IN E-COMMERCE

Artificial intelligence (AI) can be used in companies along the value chain for various purposes. This can be in the areas of marketing, online store operation, and customer service, as well as logistics, strategic planning, or offer planning. This study focuses on AI applications in **marketing** (such as (1) content creation, (2) personalization, and (3) analysis (Figure 17); in **online store operations** (such as (4) AI sales consultant, (5) AI searches, (6) product recommendations, and (7) AI-generated product texts); and in **customer service** (such as (8) intelligent call centers, (9) personalization such as support, and (10) AI customer advisors).

Figure 17: Possible AI applications along the value chain

Source: Own expansion based on Google (2024)

After potential AI applications in e-commerce were explored in the 2023 online retailer survey (Zumstein et al., 2023, p.28 et seq.), the topic was systematically investigated in greater depth in this current study. The first and most important question is in which area of digital commerce and marketing AI is used in the company (see Figure 18). This showed that the majority of online retailers (54%) use AI for **translations of texts into foreign languages** (such as French, Italian, and English). The translation tool **DeepL** is often used for this, as is Google Translate and others. Large online stores with more than 21 employees (64% of mentions in Table 12) are slightly more likely to have their texts translated by AI than small online stores with four or fewer employees (49%). A further 9% plan to use AI-based translation tools in the future, while one-third do not use any tools yet.

A similar number (53% of retailers) use **generative AI, such as ChatGPT, for text creation** (in second place in Figure 18 and Table 12). This shows that large online stores (63%) use AI to create texts more frequently than small ones (46%). A further 12% plan to do so in the future.

Figure 18: In which area of digital commerce & marketing do you use AI in your company?

AI APPLICATIONS IN E-COMMERCE

Area	Being introduced	Being planned	Will not be introduced	Don't know/prefer not to say	n
For translations (e.g., DeepL)	54%	9%	33%	4%	n = 599
For creating text (e.g., ChatGPT)	53%	12%	34%	1%	n = 605
For creating product information (product texts)	42%	17%	40%	1%	n = 605
In SEO (e.g., search engine optimized product texts using AI)	32%	18%	47%	3%	n = 600
For creating images and videos	26%	19%	53%	2%	n = 595
For marketing campaigns (e.g., targeting, control)	20%	18%	57%	5%	n = 599
For searches (AI product search, filter, or finder)	16%	21%	61%	2%	n = 602
In analytics (data analysis with AI)	16%	18%	62%	4%	n = 593
For product recommendations (AI-based recommendation systems)	12%	19%	66%	3%	n = 596
In programming (e.g., co-pilot)	12%	11%	70%	7%	n = 593
In customer service (AI service chatbot)	9%	20%	69%	2%	n = 599
For personalization (content/offers)	9%	17%	72%	2%	n = 597
In debt collection (e.g., credit checks)	8%	7%	75%	10%	n = 596
For the prevention & detection of fraud	7%	10%	75%	8%	n = 597
In sales/customer advice (AI sales chatbot)	6%	17%	75%	2%	n = 600
In pricing (offer calculation, pricing)	5%	9%	83%	3%	n = 595
In forecasting (e.g., sales/turnover forecasts)	4%	11%	80%	5%	n = 592
For procurement (e.g., automated purchasing, determination of requirements)	4%	9%	81%	6%	n = 594

■ Being introduced ■ Being planned ▪ Will not be introduced ▪ Don't know/prefer not to say

---

> **More than half of the retailers already create texts using generative AI and have them translated by AI.**
> **This is much faster and saves on staffing costs.**

An astonishing 42% of retailers use AI to **create product information** in their online stores, while a further 17% plan to have their product texts generated by AI in the future. 40% do not use AI to create product texts – perhaps because these retailers already have good product texts or because the number of online store products does not make it worthwhile. Larger online stores create product texts with AI more frequently, and pure players without retail stores (47% and 48 % of mentions in Table 12) go into more detail about the various advantages of translating and creating (product) texts with GenAI.

For example, a third of online retailers already use AI in SEO by optimizing product texts and keywords with AI (see Figure 18). In B2C and among large and pure players, AI is used slightly more frequently for search engine optimization than in B2B and among small and omnichannel retailers (see Table 12). Almost one in five also hope to achieve greater reach and visibility on Google thanks to AI. One in four retailers uses AI **to create images and videos** for their online stores, and one in five plans to do so in the future. 20% use AI in **marketing campaigns**, for example, indirectly when targeting the target group on Instagram, Facebook, and Google or directly when managing and analyzing campaigns (see Figure 18).

> **One in four retailers creates or edits images and videos with AI, and one in three uses AI for marketing campaigns.**

Table 12: Use of AI applications in e-commerce by business relationship, online store size, and business type

AI application in e-commerce	Total Ø (Fig. 18)	Business relationship		Online store size		Type of business	
		B2B (n = 275)	B2C (n = 507)	Small (<4 employees) (n = 328)	Large (>21 employees) (n = 115)	Pure player (n = 161)	Omnichannel (n = 317)
Translations (e.g., DeepL)	54%	53%	54%	49%	64%	50%	52%
Creating text (e.g., ChatGPT)	53%	55%	54%	46%	63%	56%	51%
Creating product texts	42%	42%	44%	37%	47%	48%	39%
In SEO (e.g., product texts using AI)	32%	30%	34%	29%	39%	36%	30%
Creating images & videos	26%	29%	27%	21%	31%	30%	24%
Marketing campaigns	20%	19%	21%	16%	24%	24%	19%
Searches (AI product search)	16%	14%	17%	9%	27%	16%	16%
Analytics (data analysis with AI)	16%	16%	17%	13%	25%	15%	18%
Product recommendations	12%	11%	13%	7%	25%	10%	14%
Programming (e.g., co-pilot)	12%	10%	12%	8%	19%	12%	11%
Customer service (AI service chatbot)	9%	9%	10%	5%	21%	9%	9%
Personalization	9%	7%	9%	3%	18%	6%	11%
Debt collection (e.g., credit checks)	8%	7%	8%	4%	12%	4%	9%
Prevention & fraud detection	7%	7%	7%	5%	13%	6%	8%
Sales (AI sales chatbot)	6%	5%	5%	4%	13%	8%	4%
Pricing	5%	4%	6%	3%	13%	4%	6%
Forecasting (sales forecasts)	4%	5%	4%	4%	9%	2%	5%
Procurement (automated purchasing)	4%	4%	4%	2%	6%	4%	4%

> ## Large online retailers use AI much more widely and frequently in various areas of the company than smaller ones.

The algorithms and models of the search function are developing rapidly. For example, 16% of retailers confirm using AI-based product searches, filters, or finders in their online stores; large online retailers use them more frequently than small ones. Surprisingly few (16% of respondents) use **AI in analytics**, for example, for data analysis. Only 12% employ the help of AI for **programming using co-pilot** or **product recommendations** (see Figure 18 and Table 12).

AI is also rarely used in customer service (9% of mentions), for example, in the form of a service chatbot for customer support. Nevertheless, a relatively large number (20%) are planning to use AI to reduce the burden on customer service in the future. A similar number are involved in the **personalization** of content or offers. In debt collection, such as **credit checks** when purchasing on account, as well as in preventing and detecting **fraud**, algorithms process various data in the background (see Figure 18).

AI is used in sales and customer advice in 32 online stores (6% in Figure 18). Examples include the JUMBot at JUMBO[1], the DIGI at Do it + Garden[2], and the AI sales advisor at BRACK.CH[3]. Customers can ask questions (e.g., about a product, problem, solution, etc.) in a chatbot, typically answered by generative AI (usually integrated LLMs such as ChatGPT).

In rare cases, AI is used in **pricing** (e.g., for calculating special offers or setting prices) and **forecasting** (e.g., sales or turnover forecasts). At the bottom of the Figure 18 list is the AI use case of **procurement**, in which the system automatically orders products.

---

[1] JUMBot: https://www.jumbo.ch/de/service/jumbot.html
[2] DIGI: https://www.doitgarden.ch/de/cp/ki-chat
[3] Sales consultant at BRACK.CH: https://www.brack.ch/produktberater

5.2   BENEFITS OF AI IN E-COMMERCE

As shown in Chapter 5.1, content creation using generative AI is one of the most common AI applications in e-commerce. All 472 online retailers that use AI to create content or do translations or plan to do so were asked about the benefits of AI in this context (see. Figure 19).
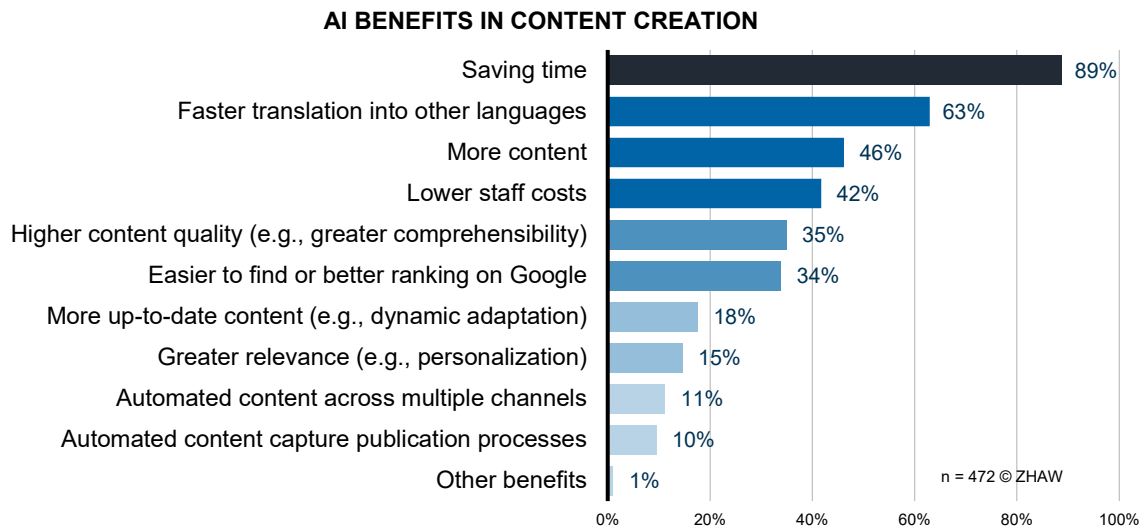
With 89% of mentions, **time-saving,** which goes hand in hand with AI content creation, is the most frequently mentioned. AI tools such as ChatGPT deliver the desired texts or articles within seconds, saving users much time. This time saving frees up (content) marketing staff for other activities. All types of companies and industries benefit equally from the time AI saves. Large companies with more than 21 employees in e-commerce save slightly more time (93% of mentions in Table 13) than small companies (85%).

Translating texts into other languages is also quick and easy with AI-based translation tools such as DeepL or Google Translate. In Switzerland, in particular, with its four national languages, content such as product texts in most online stores is translated into German, French, Italian, and often English too. Large online stores with many product pages must translate texts into other languages more frequently (70% of cases) than small stores (62%). Omnichannel retailers (65%) also translate slightly more regularly with AI than pure players without physical stores (57% in Table 13).

With 46% of mentions in Figure 19, **more content** can be created in marketing thanks to AI, which is a great advantage, especially for SMEs with limited human resources. 42% of retailers also stated that they had reduced their personnel costs by using AI. Large online retailers, in particular (50% of mentions in Table 13), can save on staff costs more often than small ones (35%) thanks to AI.

A further 35 of the 472 AI-using online retailers confirm that AI leads to a **higher content quality** (Figure 19) because, for example, ChatGPT creates **more comprehensible texts** than humans. All companies and sectors benefit equally from LLM content and language quality, whether they are B2C or B2B, large or small, pure players, or omnichannel retailers (see Table 13).

Figure 19: What are the benefits of AI in content creation? (Multiple answers possible)

AI BENEFITS IN CONTENT CREATION

Benefit	Percentage
Saving time	89%
Faster translation into other languages	63%
More content	46%
Lower staff costs	42%
Higher content quality (e.g., greater comprehensibility)	35%
Easier to find or better ranking on Google	34%
More up-to-date content (e.g., dynamic adaptation)	18%
Greater relevance (e.g., personalization)	15%
Automated content across multiple channels	11%
Automated content capture publication processes	10%
Other benefits	1%

n = 472 © ZHAW

With AI, all retailers save a lot of time and staffing costs when creating content. For one third, the quality of content and Google ranking is better with AI.

Table 13: AI benefits in content creation according to business relationship, online store size, and business type

AI benefits in content creation	Total Ø (Fig. 19)	Business relationship		Online store size		Type of business	
		B2B (n = 224)	B2C (n = 397)	Small (<4 employees) (n = 231)	Large (>21 employees) (n = 106)	Pure player (n = 123)	Omnichannel (n = 246)
Saving time	89%	88%	89%	85%	93%	87%	90%
Faster translation into other languages	63%	61%	64%	62%	70%	57%	65%
More content	46%	44%	47%	47%	43%	49%	44%
Lower personnel costs	42%	43%	42%	35%	50%	39%	45%
Higher content quality (comprehensibility)	35%	35%	36%	38%	31%	37%	30%
Better findability/ranking on Google	34%	29%	36%	32%	33%	36%	34%
More up-to-date content	18%	17%	17%	15%	28%	11%	19%
Greater relevance (e.g., personalization)	15%	12%	15%	14%	23%	13%	14%
Automated playout of content across channels	11%	12%	11%	10%	16%	10%	10%
Automated content capture and publication	10%	8%	10%	8%	17%	7%	9%

> Large companies and SMEs benefit equally from AI. Thanks to AI, large companies can save time and above all staffing costs more often than small ones.

A significant advantage of creating texts with expert prompting is that this leads to higher findability and a **better ranking in search engines such as Google**. This is confirmed by one in three online retailers (see Figure 19). Online retailers in B2B appear to be somewhat less active in search engine optimization (29% of mentions in Table 13) than those in B2C (36%). Chapter 5.3 takes a closer look at the SEO effects of AI in product texts. The AI benefit in terms of **content topicality and relevance** appears to be less significant: Only 18% and 15%, respectively, confirm that AI content is more up-to-date or relevant for the target group (see Figure 19). Content (28% of mentions in Table 13) is more up-to-date in large online stores with automated publication processes than in small stores (15%). Large retailers (23%) also tend to offer more relevant content more often than small providers (14%).

Modern, partly AI-based software solutions enable companies to **capture, publish, and distribute content automatically** via multiple channels such as websites, newsletters, and social media. This is already true for 10% and 11%, respectively, of online retailers (see Figure 19). Large companies automate content marketing processes slightly more frequently than SMEs (see Table 13).

In an open question, this study also asked where online retailers generally see the **most significant benefits and opportunities in the specific application of AI in e-commerce**. Two hundred and ninety-nine of the 604 (50%) retailers wrote freehand texts, which the first author evaluated and summarized in Table 14. With 63 mentions (10%), the **time savings** associated with using AI were again the most frequently mentioned (#1 in Table 14). According to a large retailer of office and stationery articles, *"The advantage of AI lies in saving time and freeing up time for other tasks."* An Austrian fashion retailer also wrote: *"The benefits of AI definitely lie in the time and cost savings, as you no longer have to pay professionals for SEO-ready texts."*

> AI makes companies more independent and saves resources that can be used for other activities.

Table 14: Where do you see the most significant benefits and opportunities in the specific application of AI in e-commerce?

#	AI benefits in e-commerce	Number	#	AI benefits in e-commerce (continued)	Number
1	Saving time	63	31	Simplification/flexibility	5
2	Content/text creation	46	32	Creation of advertising texts & images	4
3	Increased process efficiency/productivity	31	33	Appropriate choice of words	4
4	Personalized offers/recommendations	30	34	Increased data-driving operation	4
5	Personalized content	22	35	Fraud detection	4
6	Customer service optimization	19	36	Quality control/quality assurance	3
7	Cost reduction	17	37	More efficient planning	3
8	Support for SEM (SEO & SEA)	16	38	Improved user experience	3
9	Creation of product texts	15	39	Creation & optimization of newsletters	2
10	Customer advice/sales	15	40	Improvement in planning/purchasing	2
11	Increased marketing efficiency	14	41	Improved customer acquisition	2
12	Automation in marketing & sales	14	42	Additional information on product use	2
13	Simple/fast translations	13	43	Improved communication	2
14	Analytics (data analysis & forecasting)	13	44	Reduction in chat/telephone support	2
15	Better product recommendations	11	45	Faster response to requirements	2
16	Product data maintenance/categorization	11	46	Interception of incorrect orders	1
17	Improved searches/filters	10	47	Increasing expertise	1
18	Savings in personnel	10	48	Automation of processing	1
19	Better/more relevant content	9	49	Scaling of measures	1
20	Cost/resource savings	8	50	More up-to-date information	1
21	Idea generation & research	8	51	Extended navigation options	1
22	Increased sales/turnover	8	52	Faster decision-making	1
23	Multilingualism (website, service center)	7	53	Faster time-to-market	1
24	Cross-selling & guided selling	7	54	Relief for employees	1
25	Better targeting in advertising	7	55	Credit checks	1
26	Support with programming	6	56	Greater focus on solutions	1
27	Better images/product presentation	6	57	Improved advertising placement	2
28	Automation of routine activities	5	58	Little benefit	3
29	Increased quality	5	59	No benefit	27
30	Pattern recognition/segmentation	5	60	Don't know	15

> **This study impressively confirms how large, far-reaching, and diverse the potential benefits of AI in e-commerce are.**

Alban Bislimi, e-commerce manager at HORNBACH Switzerland, also referred to the **speed** of AI: *"Speed means we save time. AI supports guided selling for customers and salespeople."* Another study participant wrote: *"AI allows you to work faster as it can support you with various tasks. Displaying the products is easier and cheaper, as AI can generate images."* One toy retailer noted: *"This enables us to increase service speed and availability."*

As discussed in Chapters 5.1 and 0, the second most frequently cited benefit of AI (46 mentions) is the **fast creation of content and text** (#2 in Table 14), especially **product texts** (#9). A leading pizza supplier said: *"Thanks to AI, we have more content with less effort."* One retailer put it in a nutshell: *"Thanks to ChatGPT, we have less work when creating texts."* A small fashion retailer revealed that *"we are already using AI to generate texts. However, it could be used even more in programming to expand the online store. At best, AI can transfer the data from WhatsApp to the system. But that is still wishful thinking at the moment."* AI *"generates high-quality product texts, attractive newsletter texts, and attractive image designs"* for one home and living online retailer. A small online store operator wrote: *"Thanks to generative AI, products are currently better explained, and more blog posts are created more quickly."*

> **Thanks to AI, many retailers can create personalized content, product texts, and images automatically with minimal effort.**

Based on AI, some online stores generate personalized content, offers, and product recommendations.

Thirty retailers see the benefit of AI in personalization, for example, with **personalized offers** (#4 in Table 14), such as personalized product placements or recommendations or **personalized content** (#5). For example, a large food retailer reported that *"the benefits lie in personalization and automation but also the creation or adaptation of product texts, content information, and images."* A small online retailer in the home and living sector is very well positioned regarding personalization: *"Our online store offers personalized product suggestions and bundles as well as personalized product texts."* According to Philippe Huwyler, Head of Coop.ch, AI already enables *"personalized customer approaches, the generation of product descriptions, and translations at Switzerland's largest online supermarket."*

Nine study participants consider AI-generated **texts and images to be better and more relevant** than human-generated ones (#19, #32). According to one drinks retailer, an AI-based, personalized approach can be used on various channels: *"We deliver customer-oriented, personalized offers on a behavioral basis through various channels. This includes email, a webstore, remarketing, and a personal digital flip catalog.* As discussed above, tools such as DeepL are often used for **translations** (#13 in Table 14), for example, to ensure **multilingualism** on the website or in customer support (#23). An operator of a small webshop wrote: *"AI leads to faster and better translations into different languages. It also generates more interesting product and sample photos."* For eight retailers, AI generates better **images and product presentations** on the product detail page (#27).

AI simplifies the working life of an online retailer in the multimedia sector (#5): *"We use AI in various areas. In my opinion, AI does not replace most processes, but it does make work easier. AI can do the groundwork, and humans correct and fine-tune it afterward. AI can generally do the hard work in many areas like purchasing, content, and product management."* Generative AI, such as ChatGPT, is also used by many employees to **generate ideas, inspire**, and do research. One study participant stated, *"AI can give shape to ideas, as you often don't know how to write down and depict the initial thoughts of an idea yourself."* For one respondent, ChatGPT offers **food for thought**: *"We see the greatest benefit in terms of communication because AI takes you out of your own thoughts and encourages you to rethink and reformulate."* Generative AI also helps some people to find the **right choice of words** (#33, #43).

Other retailers explicitly mention the benefits of **automation in marketing and sales** (#12). This generally leads to an increase in **efficiency in marketing**, as confirmed by 14 e-commerce experts (#11). AI typically increases the **efficiency of processes and productivity** in companies, as 31 retailers explicitly confirm (#3 is the most frequently mentioned AI benefit in Table 14). Pierre Wenger, Director of Interdiscount, commented, "AI is used to increase efficiency in repetitive processes, for quality checks and *automated processing. This primarily helps with costs and secondarily with sales and customer performance."* Ingo Schegk, Head of E-Commerce at Ochsner Shoes in Switzerland, sees the benefits in the following three AI applications: *"Personalized store structure, extended navigation options including product recommendations, and the reduction of repetitive individual work steps."*

A total of 17 study participants confirm that AI significantly reduces costs (#7). According to eight participants, it also boosts **sales and turnover** (#22). A further eight e-commerce managers explicitly mention the cost and **resource savings** associated with AI applications (#20).

AI increases the efficiency and productivity of many processes and reduces routine activities and time expenditure.

> ## Many study participants confirm the added value of AI-applications in customer service and sales advice.

Cost reduction is a strong and frequent argument in favor of AI. For ten respondents, this leads to **reductions in staff costs** (#18). A universal provider wrote: *"AI leads to a reduction in costs (especially for personnel), a reduction in routine activities, and faster or more efficient implementation."* Some study participants mentioned **reduced routine activities and time-intensive processes** through automation (see #28 in Table 14). A Swiss knife manufacturer said, "*AI's benefits lie in automation, personnel savings, increased efficiency, and quality improvements*." At universal provider Landi, AI has "*led to cost reductions in content creation and increased personalization and cross-selling in customer service.*"

AI has optimized customer service for 19 online retailers, for example, in first-level, chat, and telephone support (#6 in Table 14). For 15 others, AI enables improvements in **customer advice and sales** (#10). Leading online retailer BRACK.CH wants to use the AI sales advisor to improve customer advice and take the pressure off **customer service**. Those responsible see the added value of the chatbot in the "*higher efficiency, in the scaling of measures and data-based services and decisions.*" Lorenz Würgler, Head of E-Commerce at DIY store JUMBO, notes the benefits of the AI-based sales advisor JUMBot: *"We are revolutionizing online consulting through the use of large language models (LLMs). AI allows us to analyze unstructured data from various sources and provide our customers with precise, individual recommendations."* An employee of a leading department store confirmed this: *"In the future, AI will take on the role of sales advisor in an online store, just as we used to know it from brick-and-mortar stores. When operating a solution, AI will help us to achieve better results in less time*." A small retailer also sees opportunities in **chatbots**, "*which know the information on the entire website and can therefore provide level 1 support.*" One interviewee is also developing a "*sales assistant(s) to which you can explain what you want.*" The AI then presents products with aggregated ratings and recommendations. This allows you to choose a product directly without browsing the entire section.*" A mattress retailer hopes that AI-based chatbots "*will provide the same advice as in a store. In the future, an AI conversation can do something similar to an advisor, especially for products that require a lot of advice.*" In a digital marketplace, an AI-based chatbot "*answers customer questions about products and their orders (delivery status, cancellation, additional services).*"

As mentioned above, AI helps in search engine marketing **(SEM)**. For example, 16 study participants mentioned support for search engine optimization (**SEO**) and search engine advertising (**SEA**; #8 in Table 14). One e-shop manager noted: *"Thanks to AI, faster programming and multilingual customer support are possible. It simplifies the translation of email inquiries and improves SEO.*" A leading jewelry retailer sees the benefits of AI "*in performance marketing, in the paid sector, and in the automation of campaigns.*" For a candle retailer, AI helps with technical SEO, for example, "*with the creation of meta tags, titles, and product texts as well as with image recognition.*" AI supports a spare parts dealer by "*describing products with relevant keywords*". Personalization also impacts SEO, as one retailer mentioned: *"Individual product texts could impact SEO."* As two study participants note, AI tools help respond more quickly to new requirements in SEA. In digital advertising, AI also leads to better **targeting** (#25). A small online computer retailer shared his experience: *"AI leads to efficiency gains in marketing, faster time-to-market, and better target customer segmentation in e-advertising (social media and Google Ads)."* At least two study participants see the creation and **optimization of newsletters** as another promising AI application (#39).

> ## AI completely changes the search for products, leading to useful search results and product recommendations.

In analytics, algorithms support data analysis, forecasting, and product data maintenance.

AI improves the **search function and search results** in online stores. This is confirmed by ten e-commerce managers in the open text field (#17). A major food retailer wrote: *"Customers find what they want more quickly."* An AI-based search plugin from Shopify helps children's outdoor clothing namuk "*show customers the products they are looking for.*" One digital expert noted: *"The search for products is changing completely. AI is replacing Google Search. The extent to which we can influence this in the future remains to be seen.*" Ueli Schwob, Online Store Manager at consumer electronics retailer sacom, stated: *"We use AI in the search function to provide customers with targeted support during a search."* Chapter 5.4 takes a closer look at the topic of searches and shows how AI is changing this for search engines and online stores.

A dozen retailers mention that AI benefits analytics, for example, in data analysis and forecasting (#14) or **pattern recognition** and segmentation (#30). A small bookseller keeps a log: *"AI supports us with data analysis, customer service, SEO, and texts in general. However, it is not a replacement for employees.*" At a large sporting goods retailer, AI is used in various areas, namely "*forecasting, planning, and purchasing, as well as in the personalization of large product ranges and the display of marketing content.*" One online retailer sees the application benefits of AI on the customer side in personalized purchasing advice and internally in "*the automation of workflows, dynamic evaluations, pattern recognition, and the derivation of product innovations."* Dominic Blaesi, Co-CEO at Flaschenpost, sees AI benefits comprehensively "*in the optimization of purchasing, increased efficiency in operations, better UX / new services, and more data insights."* For a small D2C online store, AI "*helps with the rapid data preparation of many products and categories.*" A security electronics dealer supplied a comprehensive answer: *"We see opportunities in using AI algorithms to analyze customer behavior on e-commerce platforms to identify patterns and better understand our customers' preferences. This enables us to develop personalized recommendations and use targeted cross-selling or upselling opportunities. In particular, however, we also see the advantages in that our employees can work more efficiently and provide higher quality services, as they can draw on sound data and knowledge and use more efficient tools (ChatGPT, etc.)."*

Data and algorithms are used in e-commerce for **cross-selling and guided selling** (#24 in Table 14). A major bookseller confirmed the additional sales generated by (personalized) **product recommendations** (#15): *"Algorithms help to suggest the right product to the visitor at the right time and thus sustainably increase sales.*" Eleven retailers mention the added value of AI in **product data acquisition**, **maintenance**, **and categorization** (#16). An Austrian online retailer wrote: *"AI supports us in product classification and improving content. It also leads to higher findability or better ranking on Google and more conversions."* An employee of a large digital marketplace said: *"AI is used to support customers in the purchasing process thanks to better product data and improved findability and categorization of relevant products."*

AI solutions in analytics accelerate and increase **data-driven operations** (#34) and data-based decision-making. One study participant noted that this leads to faster customer sales transactions: *"Decision-making is much faster, and conclusions are reached quickly."* Six retailers confirmed in the free text field that AI development tools such as Co-Pilot support them with **programming** (#26).

In addition to **credit checks** (#55) and **fraud detection** (#35), applications help individual online retailers to recognize and react to **anomalies** or irregularities in the ordering process (#45, #46). One grocer maintained: *"Thanks to AI, we can intercept incorrect orders that deviate from the norm. This is currently done through a workaround via our ERP.*" For some, AI helps with **quality control** or quality assurance (#36) and thus with **improved quality** (#29).
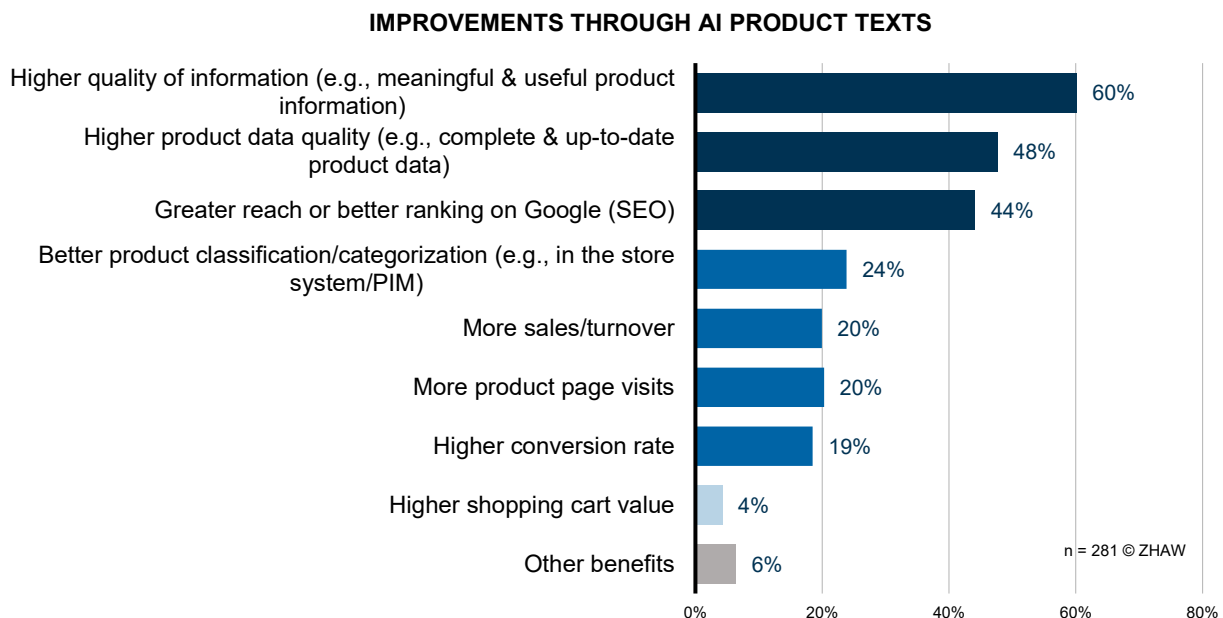
5.3   AI-GENERATED PRODUCT TEXTS

Online retailers who have product texts generated with AI or are planning to do so were asked in the study what improvements they had noticed. Of 281 respondents, 169 (60% in Figure 20) stated that AI-generated product texts had **higher quality information** than those written by humans. High-quality information is characterized, for example, by meaningful and valuable product information for online store users. Small retailers are able to improve the quality of information (62% of mentions) slightly more often than large retailers (48%) thanks to AI. This might be explained by the fact that small retailers have fewer resources for creating product texts than large retailers, and therefore, generative AI is a welcome help to them.

A good half also state that they have **higher product data quality** thanks to AI tools, for example, owing to complete and up-to-date product data. Large online store operators improve product data quality (61% of mentions) more frequently than small ones (39%). This could be explained by the large providers having more data to create and maintain than the small ones. For 44%, publishing AI-generated product texts has led to a **higher reach** or a **better ranking on search engines** such as Google. Small online retailers (47%) benefit slightly more frequently from AI-supported SEO than large ones (38%). One reason for this could be that small retailers are less able to afford internal or external SEO specialists than large retailers.

A quarter of online retailers state that AI-based solutions led to **better product classification** in the online store or PIM (product information management) system. Thanks to AI-based product texts, one in five online retailers can increase the number of **visits to product pages**, increase the **conversion rate**, and achieve more turnover and sales. Omnichannel retailers (24% of mentions) can increase their conversion rate more often than pure players (9%) thanks to AI-generated product texts. For just 4% in Figure 20, AI product texts increase the **shopping cart value**. Product texts have little influence on the size of the shopping cart in terms of units or value, in contrast to suggestions for alternative and additional products such as accessories.

Figure 20: What improvements have you seen thanks to AI-based product texts? (Multiple answers are possible)

IMPROVEMENTS THROUGH AI PRODUCT TEXTS

Improvement	Percentage
Higher quality of information (e.g., meaningful & useful product information)	60%
Higher product data quality (e.g., complete & up-to-date product data)	48%
Greater reach or better ranking on Google (SEO)	44%
Better product classification/categorization (e.g., in the store system/PIM)	24%
More sales/turnover	20%
More product page visits	20%
Higher conversion rate	19%
Higher shopping cart value	4%
Other benefits	6%

n = 281 © ZHAW

> AI generates product texts with higher information or product data quality and increases the reach on Google. This increases turnover and sales for every fifth retailer.

With the intensive and increasing use of ChatGPT and chatbots, internet users are getting used to asking entire **questions or formulating orders (prompts) in search fields.** Thanks to these expectations, providers of search engines and search functions on websites and online stores are increasingly forced to adapt their algorithms and models or expand them with LLMs. As mentioned in Chapter 5.2 and by individual study participants, AI will fundamentally change the search function in online stores and the search for products. Accordingly, 272 AI-using online retailers were asked whether they believe an **AI-based search** (such as ChatGPT or Google's Generative AI Search) or an **AI chatbot** will become standard in online stores. Only 2% answered this question negatively (see Figure 21), while 98% of respondents agreed.

A minority of 7% believe that AI-based search functions and chatbots will only become standard in the long term (6-10 years from now). Most (73%) believe that AI-based search and chatbots will become standard in the **medium term** (2-5 years from now). One in twenty online retailers surveyed thinks this will become standard in the **short term** (<2 years from now). The future and further research in this area will show whether and how online store operators implement new, AI-based search functions, sales, and advice chatbots on their websites.

Figure 21: Will an AI-based search (such as ChatGPT or Google's Generative AI Search) or an AI chatbot become standard in online stores?

AI-BASED SEARCH & CHATBOTS

Yes, this will become standard in the short term (this/next year); 18%

No, this will not become the standard; 2%

Yes, this will become standard in the long term (6-10 years); 7%

Yes, this will become standard in the mid term (2-5 years); 73%

n = 272 © ZHAW
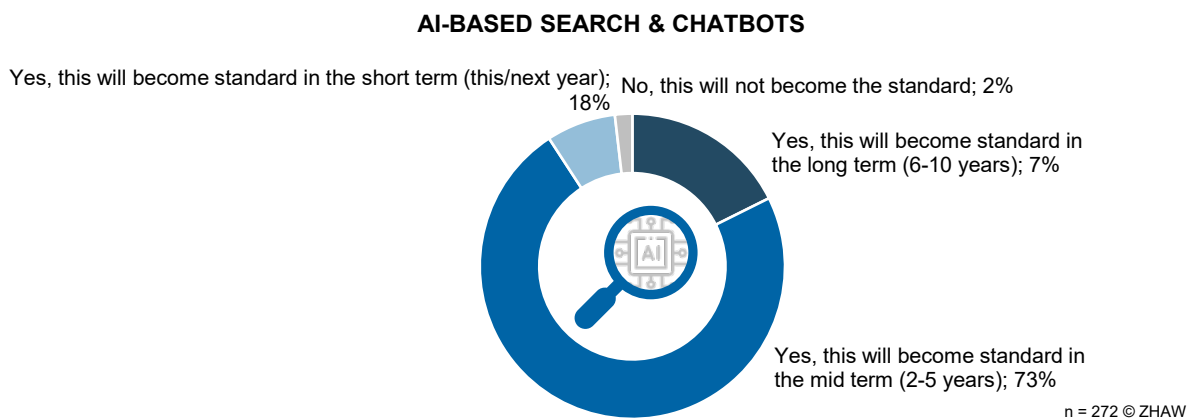
90% of online retailers believe that AI-based search and chatbots will become standard in five years.

5.5   CHALLENGES WITH AI APPLICATIONS

Those online retailers for whom the application of AI represents a medium or significant challenge (see Figure 22 in Chapter 6.1) were asked an open question about where they currently see the most important **challenges with AI** in e-commerce. Ninety of the 244 (37%) study participants responded in a text field.

One of the biggest challenges is that **know-how and expertise about AI** are still lacking (15 mentions in Table 15). One retailer wrote: *"There is still too little application know-how available. What are just trends, and what is really important?"* Another interviewee said: *"Building up internal expertise is a challenge, as is deciding which technology to use."*

Five study participants find it challenging to maintain an **overview** of AI developments (#9 in Table 15). One retailer complained, *"it's difficult to track which AI we should use for what. The image AI is not yet fully developed and not yet usable. We are currently learning how to use AI correctly."*

Table 15: Where do you currently see the biggest challenges in the application of AI in e-commerce?

#	AI challenges	Number	#	AI challenges (continued)	Number
1	Lack of AI know-how/expertise	15	31	Costs of the models/tools	1
2	Implementation/integration	14	32	Derivation of the ROI	1
3	Tool/software/system selection	7	33	Starting point missing	1
4	Missing use cases (application cases)	7	34	User expectations	1
5	Missing use cases with business impact	6	35	Loss of reality	1
6	Lack of quality (results, answers)	6	36	Lack of quality control	1
7	Data protection	6	37	False information/fake news	1
8	Data security	6	38	Immature AI images	1
9	Lack of overview	5	39	Overregulation in the EU	1
10	Lack of budget/financing	5	40	Source reference	1
11	Dynamics, speed, fast pace	4	41	Lack of understanding	1
12	Correct application/implementation of AI	4	42	Lack of credibility	1
13	Lack of AI accuracy	4	43	Correct timing	1
14	Lack of focus	3	44	Ethical/responsible behavior	1
15	Costs (IT, development, integration)	3	45	Technology choice	1
16	Selection of implementation partners	3	46	Technical challenges	1
17	Lack of time	3	47	Interface problems	1
18	Lack of personnel	3	48	Data quality	1
19	Lack of customer benefit	3	49	Fear of missing out on a development	1
20	Lack of trust (doubts)	2	50	Difficulty keeping up with the big players	1
21	Lack of acceptance (by customers)	2	51	Management/company by-in	1
22	Lack of relevance	2	52	Staff management	1
23	Lack of meaningfulness	2	53	Employee motivation	1
24	Prioritization	2	54	Needs-oriented advice	1
25	Dependence through competition	2	55	Testing & learning	1
26	Effectiveness of use	2	56	Loss of control	1
27	Buzzword/hype	2	57	Overload	1
28	Legal situation/legal certainty	2	58	Definition of AI	1
29	Lack of experience	1	59	Don't use	1
30	Lack of accuracy	1	60	Don't know	2

> ### When it comes to AI, many companies lack know-how, use cases with business impact, time, budget, personnel, experience, and sometimes quality results.

The **high dynamics and fast pace** of AI presents challenges for many (#11 in Table 15). A major retailer in the home and living sector wrote: *"It's difficult to get an overview of what's available, what makes sense, and how best to integrate it. The speed of development is enormous."* Another major online retailer also confirmed: *"Keeping up with the speed of innovation is a challenge."* Many companies still lack specific **use cases**, especially those with **business impact** (#4 and 5#). There are still some reservations regarding the business relevance and the direct influence of AI on sales and ROI. In response, one retailer asked, *"How can we use AI correctly so that it really leads to more sales? Which software is suitable for which area?"*

Some retailers have **teething problems** and do not know where to start regarding AI. Should they begin with chatbot, product data, or AI-generated blog posts? A few retailers also struggle with the correct and effective implementation or **application of AI**(#12). One study participant noted: *"It is difficult to find out where AI can be used most effectively and with affordable investment."*

> ### Some retailers are still struggling to find and implement specific AI applications with business impact.

With the complex and rapid development of AI, it is often very difficult to maintain an overview and focus.

The second most frequently cited challenge by retailers when using AI in e-commerce is its **implementation or integration** into the company's system landscape (#2 in Table 15). Some, therefore, struggle with the specific implementation of AI applications within the company. Online retailers are required to **maintain a focus and prioritize** (#14 and #24). One home and living retailer revealed that *"we find it difficult to use AI sensibly and stay focused."* Another participant wrote in some detail: *"One of the biggest challenges we face when using AI is the lack of expertise and being overwhelmed by the many possibilities that AI offers. We recognize that we do not have the expertise or resources to implement and manage complex AI technologies. The variety of AI applications and algorithms available is confusing, and it is difficult to identify the ones that best fit our specific needs and goals."* Dominic Blaesi, Co-CEO of Flaschenpost, put it well: *"Firstly, it is difficult not to lose focus because of all the possibilities and to find the right cases with impact. Secondly, it is challenging to stay on the ball and progress through targeted testing and learning."* Since generative AI, like ChatGPT, is a relatively young technology, there is still a lack of **experience and understanding** (#29 and #41).

Some respondents do not know which **technologies and tools** (systems or software products) they should choose, test, or implement (#3 and #45). One study participant wrote: *"We really need to understand how we can use it and what tools/companies can help us implement it."* It was difficult for a small motorcycle dealer to "*find the right tools and integrate them meaningfully. The IT know-how is missing.*" The large and growing **number of AI tools** is a challenge, as one Austrian retailer confirmed: *"Many new AI programs are coming onto the market. It's easy to lose track! What do I actually need? You must always keep at it and be open to new things*." Three study participants find it difficult to select suitable **implementation partners** for the AI tools (#16). There is often a lack of good, independent, and **needs-oriented advice** (#54). One major online retailer "*sees the necessary expertise, the right partner, the right tool, and what it has achieved as challenges. The real benefit for our business."*

Some interviewees still consider generative AI to be **immature**, for example, concerning AI-generated images. As is often the case in IT, AI applications lack **time and personnel** (#17 and #18). According to one children's clothing retailer, *"we don't currently have the time to deal with this topic*." Another referred to staff management: *"AI is developing rapidly, and there is a lack of personnel to focus heavily on it*." For some, a lack of budget for AI or funding has not been secured (#10). Some companies shy away from the **cost** of developing and implementing AI solutions and the necessary IT infrastructure (#15). A B2B retailer said: *"The biggest challenge for companies already actively using AI is the high cost of developing and implementing AI applications."* The **costs of AI tools** and models are also an issue for some (#31). One leading marketplace operator put it like this: *"The challenge lies in the rapid development of the models and therefore the quality control as well as the cost of the models."* Six study participants see the **low quality** of AI results, answers, or content as a significant problem (#6 in Table 15). In the case of generative AI, a **lack of correctness** (#13)**, relevance** (#22), **meaningfulness** (#23), **accuracy** (#30), and **credibility** (#42) are all criticized. One sports goods retailer wrote: *"One challenge is the lack of accuracy and relevance and, in some cases, the insufficient quality of the results or answers from generative AI*."

There are critical voices regarding the lack of quality, correctness, accuracy, and credibility of generative AI.

Some study participants see that generative AI does not always correctly identify **sources** as a problem (#40). This also goes hand in hand with the issue of **lack of quality control** on the results of generative AI (#36). This is a particular problem if **AI hallucinates** and generates false information (#37). A small online retailer noted that *"disseminating false or inadequate information is a problem."* Some participants fear the **loss of control** over AI (#56). Study participants encountered **technical challenges** when implementing AI solutions, such as interface problems or insufficient data quality (#46 to #48).

Another issue of considerable concern is **data protection** and **data security** (#7 and #8). With generative AI, it is problematic if personal customer data or strategic business secrets land in OpenAI, Microsoft, or Google clouds. A fashion retailer wrote: *"When using generative AI, it is challenging to ensure that no internal company data (numbers, names, etc.) is transferred that could be traced back to the company."* André de Almeida, Head of Digital Business at Do it + Garden, is already advanced in AI implementation and use and foresees various challenges: *"The challenge lies firstly in data protection and data security. Secondly, we need an ethical and responsible approach to AI. There are always technical challenges to overcome when implementing AI solutions. This also includes the quality of the available data. The costs for integration and data preparation should not be underestimated. The risk of a lack of customer acceptance of an AI-based chatbot like our Digi must also be assessed."* An e-commerce employee of a large department store remarked: *"Understanding the possibilities of AI is a challenge, as are data protection and data security concerns in relation to the use of AI in the company."* The **legal situation** concerning AI is currently still unclear, and some participants fear **overregulation by the EU** (#28 and #39). One of them wrote: *"The definition of clear use cases and prioritized processing takes precedence over blind AI mania. Rapid overregulation of AI in Europe must be prevented; otherwise, we will be disadvantaged compared to Asia and the USA."*

Only one study participant views ethics and the **responsible use** of AI as a challenge (#44). A **lack of trust and acceptance** of AI among customers is also mentioned occasionally (#20 and #21). One major trader commented: *"It is a challenge to ensure data protection and build trust in the technology. There is doubt and rejection of AI among a section of the population. This leads to the creation of AI-friendly and AI-hostile people."*

Customer expectations remain unclear, as one mattress retailer wrote: *"It is difficult to estimate how AI will develop and what users will expect from it in the future."* Some study participants (and also the first author of this study) are irritated that the **buzzword AI** is currently being "hyped" to such an extent and that exaggerated, **unrealistic expectations** are being stirred up (#27). One study participant correctly points out that the **definition** of the buzzword AI is not at all simple. Individual online retailers are afraid of being left behind by the **competition** or unable to keep up with the large companies (#25 and #50). An online retailer in the office and stationery sector observed, *"It is a challenge not to be left behind by competitors without spending too much money."* Small online retailers, in particular, see themselves at a disadvantage: *"The big stores can invest a lot in AI, but it will be difficult for us to keep up."*

There are also some hurdles for **employees** to overcome when implementing AI solutions. This starts with management commitment, continues with resource planning, and ends with motivating staff to use AI solutions (#51 to #53). A major bookseller cited four challenges: *"One, finding the right provider; two, filtering the really relevant topics (focusing); three, our dependence as a subsidiary on the parent company; and four, the IT resources required to connect AI tools."*

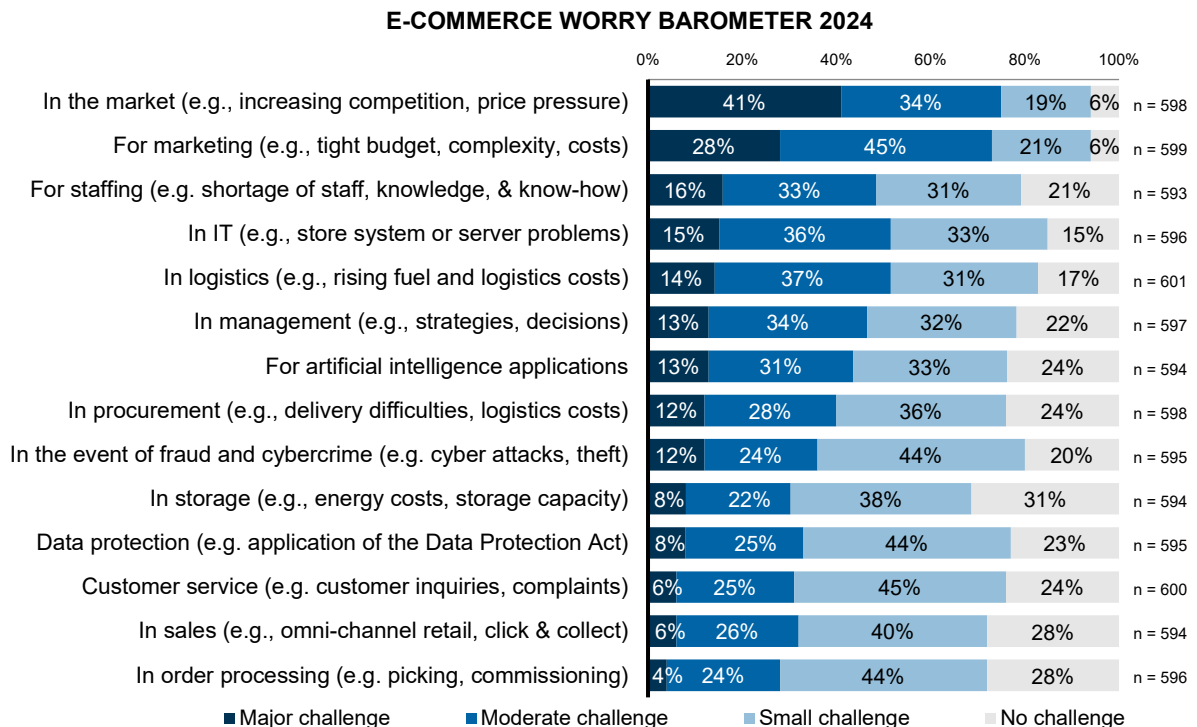Data protection and data security is and remains a hotly debated topic with regard to AI.

6.   Challenges in E-Commerce

This chapter looks at the challenges in e-commerce based on the "worry barometer," which has been surveyed annually since 2019. It shows that retailers are concerned about the difficult market situation, with competition and price pressures increasing for many of them. In addition, retailers are facing medium-sized challenges in areas such as staffing, IT, and logistics. Compared to last year, the situation in procurement, customer service, and sales has eased, while the situation has deteriorated in management, logistics, and marketing.

6.1 CURRENT "WORRY BAROMETER" IN E-COMMERCE

Similar to 2023, the primary concern of retailers in 2024 is the **market situation,** including increased competition and pressure on prices. Three-quarters of retailers see this as a major or moderate challenge (see Figure 22). Last year, the first author predicted that the market situation would become even more difficult for retailers owing to the abolition of industrial tariffs on 1 January 2024 (Zumstein et al., 2023, p.24). However, this does not appear to be the case, as this worry barometer has fallen by just under 4% compared to last year (see Table 16). In second place are concerns about challenges in connection with **marketing,** including tight budgets, increased complexity, and rising costs. This represents a major or moderate challenge for 73% and has increased by around 6% compared to 2023 (see Table 16). Online retailers also have to fight for **staff;** almost half of the retailers find it a major or moderate challenge to recruit suitable employees or identify deficits in terms of staff expertise.

Figure 22: In which areas do you currently see the biggest challenges for your online store?

E-COMMERCE WORRY BAROMETER 2024

Area	Major challenge	Moderate challenge	Small challenge	No challenge	n
In the market (e.g., increasing competition, price pressure)	41%	34%	19%	6%	n = 598
For marketing (e.g., tight budget, complexity, costs)	28%	45%	21%	6%	n = 599
For staffing (e.g. shortage of staff, knowledge, & know-how)	16%	33%	31%	21%	n = 593
In IT (e.g., store system or server problems)	15%	36%	33%	15%	n = 596
In logistics (e.g., rising fuel and logistics costs)	14%	37%	31%	17%	n = 601
In management (e.g., strategies, decisions)	13%	34%	32%	22%	n = 597
For artificial intelligence applications	13%	31%	33%	24%	n = 594
In procurement (e.g., delivery difficulties, logistics costs)	12%	28%	36%	24%	n = 598
In the event of fraud and cybercrime (e.g. cyber attacks, theft)	12%	24%	44%	20%	n = 595
In storage (e.g., energy costs, storage capacity)	8%	22%	38%	31%	n = 594
Data protection (e.g. application of the Data Protection Act)	8%	25%	44%	23%	n = 595
Customer service (e.g. customer inquiries, complaints)	6%	25%	45%	24%	n = 600
In sales (e.g., omni-channel retail, click & collect)	6%	26%	40%	28%	n = 594
In order processing (e.g. picking, commissioning)	4%	24%	44%	28%	n = 596

■ Major challenge   ■ Moderate challenge   ■ Small challenge   ■ No challenge

> This year, the biggest retailer challenges are in the market, followed by marketing, staffing, and IT.

IT-related challenges, for example, in connection with the store system or the technical infrastructure, rank fourth in the worry barometer (see Figure 22). However, little has changed compared to the previous year (see Table 16), and retailers find the **logistics** situation equally challenging. Over half of the study participants see this as a major or moderate challenge (see Figure 22). This indicator shows a deterioration compared to the previous year, with an increase of 6% (see Table 16).

The biggest change compared to the previous year was in the area of **management** and in relation to the company's strategic direction. In this year's survey, 47% reported major or moderate management challenges (see Figure 22), around 18% higher than in 2023 and 2022 (see Table 16). However, management teams no longer face the same challenges they did in 2020 when the situation was more complex (with 70% of mentions).

The extent to which the **application of AI** challenges companies was surveyed for the first time this year, with 44% of online retailers seeing this as a major or moderate challenge (see Figure 22). In Chapter 5.5, around 60 challenges online retailers face with AI were identified and discussed.

The situation in **procurement** has continued to improve this year. While 64% of online retailers still complain about delivery difficulties and delivery costs as a major or moderate challenge in 2022, this figure was 46 % in 2023 and only 40% in 2024 (see Table 16).

Fraud and cybercrime, for example, in the form of cyber-attacks and theft, are perceived as a major or moderate challenge by 36% of survey participants (see Figure 22), almost the same as in 2023.

Energy costs and storage capacity are at least a moderate concern for 30% of retailers storing their goods. This indicator remains almost unchanged compared to 2023 (see Table 16). **Data protection** in terms of applying the Data Protection Act is a concern for 33% of retailers (see Figure 22). However, it appears that many retailers did their homework last year, as this figure fell by 15% (Zumstein et al., 2023, p.24).

In 2024, significantly fewer complaints and inquiries were received by **customer service,** while in 2023, 37% still saw this as a major or moderate challenge. This figure fell by 16% to 31% this year (see Table 16).

Table 16: Development of the worry barometer in online retail (major and moderate challenges since 2019)

#	Challenge	2024	Δ 2023		2023	2022	2021	2020	2019
1	Market	75%	-3.8%	⇨	78%	69%	70%	21%	81%
2	Marketing	73%	+5.8%	⬈	69%	64%	56%	25%	73%
3	IT	51%	+2.0%	⇨	50%	42%	58%	25%	60%
4	Logistics	51%	+6.3%	⬈	48%	53%	54%	44%	44%
5	Employees	49%	+2.1%	⇨	48%	44%	45%	20%	41%
6	Management	47%	+17.5%	⬆	40%	40%	58%	70%	N/A
7	Procurement	40%	-13.0%	⬇	46%	64%	71%	65%	38%
8	Distribution	32%	-8.6%	⬊	35%	28%	57%	29%	N/A
9	Customer service	31%	-16.2%	⬇	37%	27%	56%	46%	39%
10	Warehousing	30%	+3.4%	⇨	29%	27%	41%	28%	38%

Key Δ % change: ↑ Increased strongly (>10%), Increased slightly (5-10%), → Unchanged (<5%), ↘ Decreased slightly (5-10%), ↓ Decreased strongly (>10%)

> **Challenges in marketing, logistics, and management all increased in 2024.** ⚠

Distribution, such as omnichannel and click and collect, is a challenge for almost a third of online retailers (see Figure 22). Compared to last year, this figure fell by just under 9% (Table 16).

There were also virtually no changes to operational processes in **order processing**, such as picking orders. In 2023, 27% of retailers reported at least moderate challenges in this area (Zumstein et al., 2023, p.24), but in 2024, the figure was slightly higher at 28% (Figure 22).

A total of 12 survey participants selected the option "**other challenges**" as a major or moderate challenge and made various statements in the text field. A "*weak consumer climate,*" competition from the EU with "*unbeatable prices,*" and the "*distortion of competition in favor of mega players such as Amazon [...]*" were all cited as major challenges. The "*social shift towards cheap imports from abroad*" was also mentioned as a moderate challenge.

6.2 TRAINING AND CONTINUING EDUCATION IN E-COMMERCE

As shown in Chapter 6.1, many topics and technologies, such as AI, markets, marketing, sales, and consumer trends, are challenging many online retailers. For this reason, and owing to the highly dynamic nature and rapid changes in e-commerce, it is vital for all employees to undergo training or continuing education to meet the growing requirements. This year, the 596 study participants were asked for the first time whether, where, how, and for what purpose they are undergoing training and further education related to e-commerce. The first question put to online store operators was whether they were currently training or educating their employees. The responses in Figure 23 show that half of them **train their employees internally** as part of internal courses, workshops, or coaching sessions. Only one in four e-commerce companies stated that their employees **receive external training or continuing education**, for example, through higher vocational education and training, federal professional qualifications, or university CAS programs. Surprisingly, nearly one-third of online retailers (31% in Figure 23) offer **no special training or continuing education**.

Figure 23: Are you currently providing your employees with training or continuing education? (Multiple answers possible)
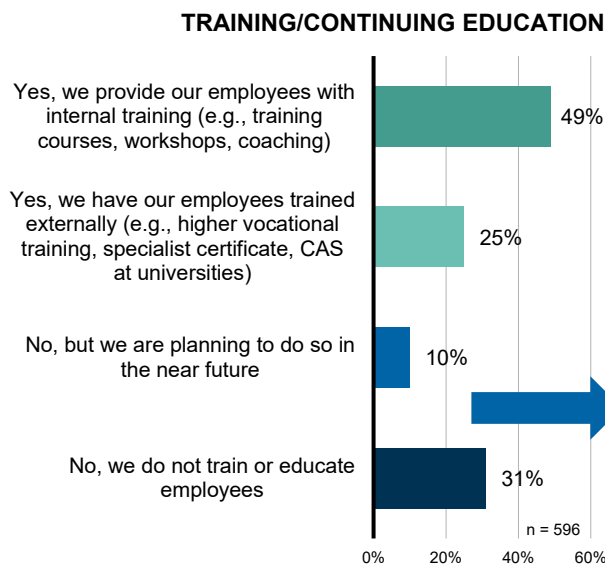
Figure 24: Why don't you train or educate your employees? (Multiple answers possible)
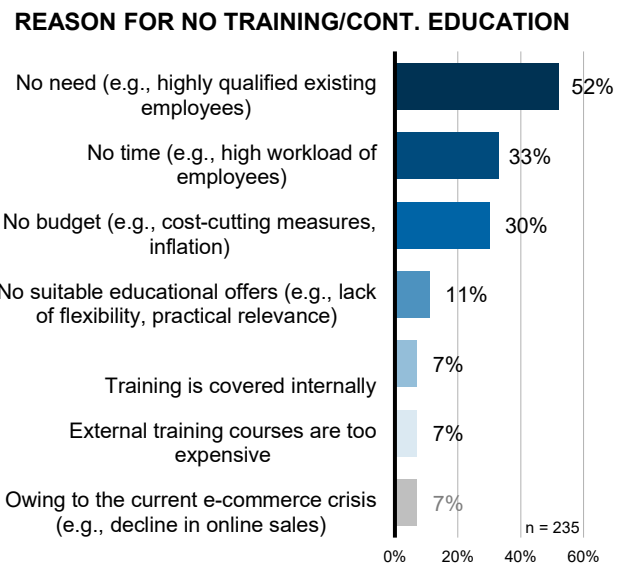
A third of retailers say they do not have their employees trained or educated because there is no need, time, or budget.

A further 10% do not currently have their employees trained or educated but plan to do so. The 41% of online retailers who do not (yet) train their employees were asked in a follow-up question why they do not do so (see Figure 24). The majority say this is unnecessary, for example, because their employees are already highly qualified. A third of retailers **do not have time** to train or educate employees, for instance, because they are operating at full capacity. Two out of five retailers state that they have no budget for training or continuing education for their employees, for example, due to cost-cutting measures. Only 11% suggested there were **no suitable courses** on the market. Reasons for this could be that the educational institutions are not flexible enough concerning in-service training or that the courses are not sufficiently practice-oriented or relevant.

Seven percent of respondents said that the need for training is covered by **internal courses** (such as internal academies), that external training is **too expensive**, and that savings have to be made owing to the current **crisis** (e.g., declining online sales, market uncertainties).

The 35% of Swiss online retailers who (want to) have their employees trained externally were asked where (at which educational institutions) they do this. Figure 25 reveals that almost half of them continue their education with a **CAS (certificate of advanced studies)** program at a **Swiss university**. The Zurich University of Applied Sciences (ZHAW), the University of Applied Sciences Northwestern Switzerland (FHNW), the Lucerne University of Applied Sciences and Arts (HSLU), and the Zurich University of Applied Sciences and Arts (HWZ) all offer a CAS in e-commerce. The employees of a further 44% of those surveyed make use of other courses offered by, for example, MBSZ (Marketing & Business School Zurich), digicomp, FfD (Fachschule für Detailhandel und E-Commerce), or Migros Klubschule. One-third are training or continuing their education **online**, which includes MOOCs (massive open online courses), Coursera, or training courses offered by system providers. Around 22% attend classes at a **higher technical college**, such as the SIB (Swiss Institute of Business Administration) or sawi (Academy for Marketing and Communication AG). Employees from one in five of the companies surveyed have a **federal certificate**, which includes the e-commerce specialist course. When asked whether online retailers were aware of the **e-commerce specialist certificate**, 38% said they had heard of it, while 40% answered "no," adding that they were not interested; 22% had not heard of this but expressed an interest.

Figure 25: Where do you have your employees trained externally for e-commerce? (Multiple answers possible)

EDUCATIONAL PROGRAMS IN SWISS E-COMMERCE

Program	%
CAS (Certificate of Advanced Studies at universities, e.g., ZHAW, FHNW, HSLU, HWZ)	47%
Other courses (e.g., MBSZ, digicomp, FfD, Migros Klubschule)	44%
Online offers (e.g., MOOCs, Coursera, system providers)	32%
Higher technical college (e.g., SIB, sawi)	22%
Federal certificate (e.g., e-commerce specialist)	20%
Other providers/offers	8%

n = 171 © ZHAW
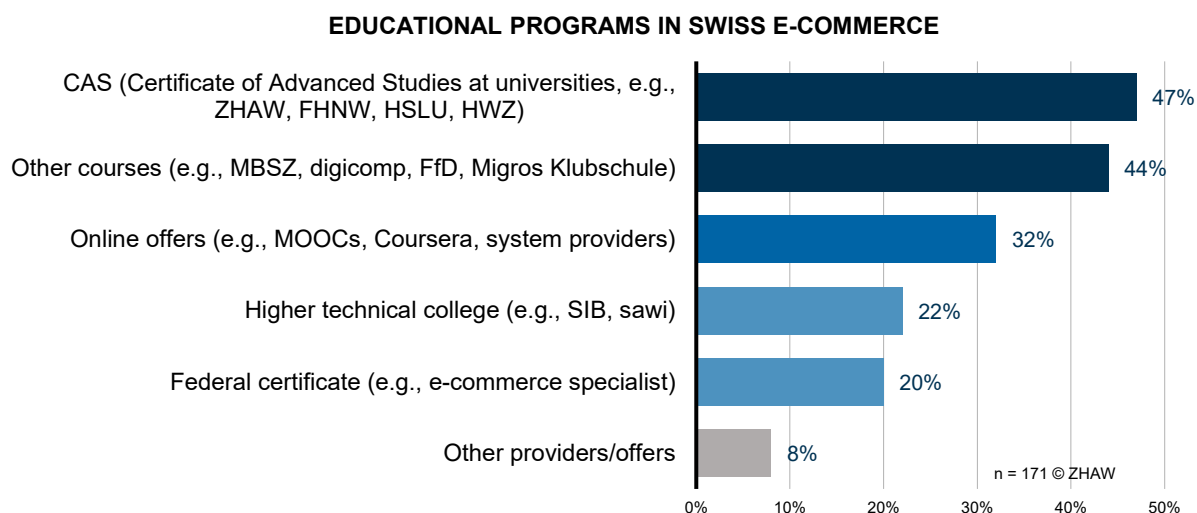
Online retailers that provide their employees with training and continuing education often do so through CAS courses at universities. A wide range of educational programs are available in Switzerland.

7.   Payment in E-Commerce

This chapter discusses current payment developments in online stores. Credit cards and payment on account remain standard, but mobile payment methods and debit cards are gaining massive market share. TWINT is the second most important means of payment in Switzerland in 2024, both in terms of use and share of turnover among online merchants.

7.1 PAYMENT METHODS IN E-COMMERCE

One area of this study series is dedicated to payment in e-commerce and shows that credit cards will remain the most frequently offered standard payment method in 2024. In 91% of online stores, you can pay with **credit cards** such as Mastercard, Visa, and American Express (Figure 26). The proportion of online stores where you can pay by credit card rose during the pandemic from 78% in 2019 to 89% in 2020 (Figure 27). In recent years, the proportion of online stores offering credit cards as a means of payment has remained stable at around 90%. Credit cards are one of the three preferred payment methods for 64% of retailers (Figure 28). Swiss mobile payment provider **TWINT** continued to gain market share among online merchants in 2024 and is the second most frequently offered payment method at 84% (Figure 26). The rapid growth of TWINT is impressive, as shown in Figure 27. In 2018, only 24% of Swiss online stores accepted TWINT payments, which rose to 52% during the pandemic. In 2024, TWINT grew by a further 6% compared to the previous year (now 84%). With 66% of mentions, TWINT is the most popular of the top three payment methods preferred by retailers (Figure 28).

Figure 26: Which means of payment (payment method) does your online store offer? (Multiple answers possible)

E-PAYMENT METHODS

Payment method	%
Credit card (e.g., Visa, Mastercard)	91%
TWINT*	84%*
Purchase on account	72%
PostFinance debit card*	67%*
Debit card with credit card function	64%
Prepayment	56%
PayPal	56%
Klarna**	40%**
Gift card (vouchers)	29%
Apple Pay	24%
Google Pay	21%
Instant bank transfer	18%
Payment in installments	15%
Payment on collection	13%***
Samsung Pay	5%
Payment by cash on delivery	5%
Cryptocurrency (e.g., Bitcoin, Ethereum)	3%
Customer payment cards	2%
Alipay	2%
WeChat Pay	0.5%

*   Swiss online retailers (n = 503)
** Austrian online retailers (n = 85)
*** For retailers with a physical store (n = 393)

n = 611 © ZHAW

Credit card, purchase on account and, in Switzerland, TWINT and PostFinance remain the standard payment methods.

Figure 27: Development of the means of payment offered - 2018 to 2024

DEVELOPMENT OF E-PAYMENT METHODS

Share of retailers

	2018	2019	2020	2021	2022	2023	2024
Credit cards	83%	83%	89%	86%	86%	90%	91%
Payment on account	78%	83%	81%	78%	74%	79%	84%/72%
TWINT	24%	31%	52%	52%	61%	73%	84%
PayPal	61%	59%	61%	62%	61%	62%	56%
PostFinance	58%	58%	58%	58%	57%	66%	67%
Apple Pay	3.7%	5%	8%	11%	21%	24%	24%
Google Pay	0.5%	1.7%	5%	4%	16%	18%	21%

© ZHAW $n_{2018} = 436$ $n_{2019} = 298$ $n_{2020} = 402$ $n_{2021} = 357$ $n_{2022} = 570$ $n_{2023} = 560$ $n_{2024} = 611$

● Credit cards ◆ Payment on account ☐ TWINT ✕ PayPal ✖ PostFinance ▲ Apple Pay ✚ Google Pay

> **TWINT continued to gain market share and is the second most frequently offered payment method with 84% of mentions.**

In 2024, 72% of the online retailers surveyed allow customers to make **payments on account**. This is virtually the same as in the 2023 survey (73% in Figure 27). Payment on account is significantly more common among Swiss online stores (75%) than in Austrian stores (53%) (Table 17). Large online stores (87% of mentions in Table 17) offer purchases on account much more frequently than small ones (61%). Payment on account is one of the top three preferred payment methods for online retailers for 39% of those surveyed (Figure 28).

The state-owned Swiss financial services provider **PostFinance** is also one of the four most significant payment providers: 67% of the Swiss online stores surveyed accept maybe via the PostFinace debit card or PostFinance app. This is roughly the same as in 2023 (66% in Figure 27). At omnichannel retailers with physical stores, it is possible to pay using the PostFinance debit card slightly more often (75% of mentions in Table 17) than at pure players (69%). For one in five Swiss merchants, PostFinance is one of the preferred top three payment methods (Figure 28).

At 64% of online stores, you can pay using a **debit card** with a credit card function such as Visa Debit or Mastercard Debit. With 21% growth, this is significantly higher than in 2023, when the figure was 53% (Figure 27). Austrian online stores allow debit cards (69% in Table 17) as a payment method slightly more frequently than Swiss stores (63%). At omnichannel retailers with physical stores, debit cards are used much more frequently (70%) than at pure players (55%). For every third retailer, debit cards are among the top three payment methods (Figure 28). With 56% of mentions, more than half offer **prepayment** as a payment method, similar to previous years. Prepayment is offered significantly more frequently by small online retailers with fewer than four employees (63% of mentions in Table 17) than large retailers with more than 21 employees (45%). Pure players (64%) allow customers to pay for goods in advance more often than omnichannel providers with physical stores (58%).

> **Debit cards with a credit card function such as Visa Debit or Debit Mastercard are gaining market share with online retailers.**

Table 17: The 12 most common payment methods offered by merchants by market, online store size, and business type

Payment method	Total (n = 611) Abb. 23	Market Switzerland (n = 503)	Market Austria (n = 85)	Online store size Small (<4 employees) (n = 330)	Online store size Large (>21 employees) (n = 117)	Type of business Pure player (n = 161)	Type of business Omni channel (n = 317)
Credit card (e.g., Visa, Mastercard)	91%	91%	88%	90%	94%	92%	93%
TWINT (only in Switzerland)	84%	84%	N.A.	85%	82%	85%	88%
Purchase/payment on account	72%	75%	53%	61%	87%	68%	72%
PostFinance debit card (Switzerland only)	67%	67%	N.A.	70%	67%	69%	75%
Debit card with credit card function	64%	63%	69%	65%	68%	55%	70%
Prepayment	56%	57%	53%	63%	45%	64%	58%
PayPal	56%	50%	84%	55%	50%	62%	56%
Klarna	40%	6%	40%	9%	19%	9%	13%
Gift card (vouchers)	29%	30%	24%	24%	38%	24%	37%
Apple Pay	24%	27%	35%	30%	27%	32%	28%
Google Pay	21%	19%	27%	24%	15%	25%	18%
Instant bank transfer	18%	9%	62%	18%	23%	16%	19%

> ## Large omnichannel retailers offer different payment methods more frequently than pure players.

PayPal has frequently established itself among international online merchants. 56% of online retailers offer this electronic payment solution. Compared to the previous year (62% in Figure 27), PayPal has lost 10% of its market share among online retailers. PayPal is significantly more popular with merchants in Austria (84% of mentions in Table 17) than in Switzerland (50%). PayPal is a preferred top three payment method for one in five online retailers (Figure 28).

Swedish payment provider **Klarna** is one of Austria's seven most frequently offered payment methods, with 40% of mentions in Table 17. Klarna is still rarely found in Swiss online stores (6% of mentions). In Switzerland, merchants know and use Klarna more as a buy-now-pay-later provider (see Chapter 7.3). Klarna is mentioned more frequently by operators of large online stores (19%) than by small ones (9%).

With 29% of mentions, some retailers offer **gift cards or vouchers** that can be used as payment online. Large online retailers (38% of mentions in Table 17) and omnichannel retailers (37%) are more likely to accept payment with gift cards or vouchers than small or pure players.

One in four online stores will offer the payment method integrated into iPhones, Apple Pay, by 2024. This is identical to last year (32% in Figure 27) and is provided slightly more frequently than in Switzerland (27%) or by omnichannel retailers (28%). **Google Pay** has a similar picture to Apple Pay: Before COVID-19, only 1.7% of online stores offered Google's payment solution, but by 2022, this figure had risen to 16% (Figure 27). In 2024, Google Pay grew by a further 17% compared to the previous year, with 21% of mentions. Google Pay is ubiquitous and popular in e-commerce, as the payment app is offered more frequently by pure online retailers (25% in Table 17) than by omnichannel retailers (18%).

> ## TWINT is the preferred payment method for two thirds of Swiss merchants. This is followed by credit cards.

Figure 28: Which three payment methods do you prefer as a retailer?

TOP THREE PREFERRED PAYMENT METHODS FOR RETAILERS

Payment method	Percentage
TWINT*	66%*
Credit card (e.g., Visa, Mastercard)	64%
Purchase on account	39%
Debit card (e.g., Visa Debit, Debit Mastercard)	34%
PostFinance card/e-finance*	21%*
PayPal	20%
Apple Pay	4%
Payment in installments (buy now, pay later)	2%

* Swiss online retailers (n = 477)   n = 579 © ZHAW
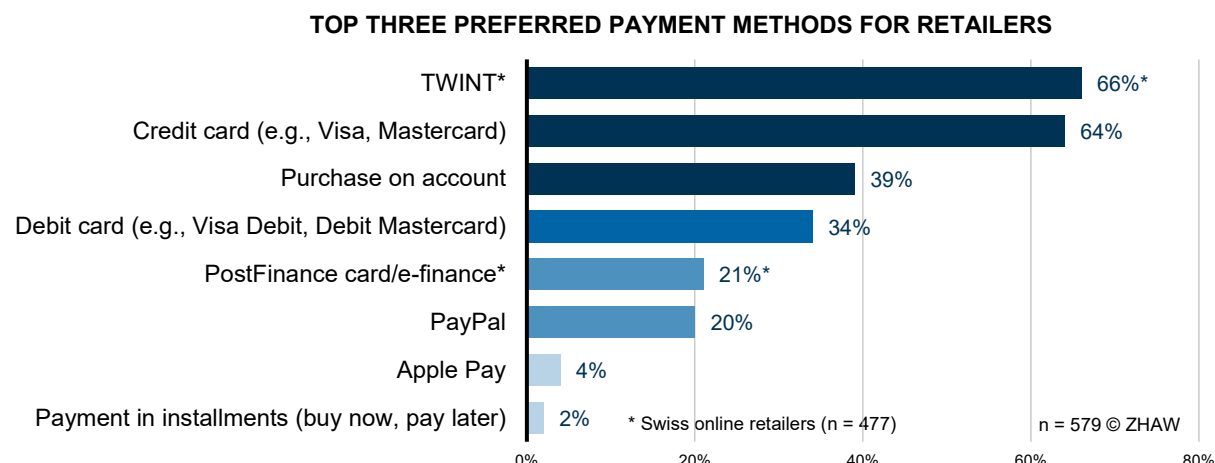
> Purchase on account and debit cards are also among the top three preferred payment methods for every third online retailer.

Instant bank transfer is offered by 18% of retailers, and the market has significant national differences. While Swiss online stores rarely offer this payment method (9% of mentions in Table 17), almost two-thirds do so in Austria. A further 15% offer **payment in installments** (buy-now-pay-later (BNPL) solutions), which is 36% more than the 11% offered in 2023 (see Chapter 7.3). At 13% of omnichannel retailers, you can order and pay in the online store and then **collect from the physical store** or order online and pay when you pick up your goods. That is significantly less than last year. According to Figure 26, only 5% of the retailers surveyed offer **payment on delivery**.

Asian-based payment methods such as **Samsung Pay** (5% of mentions in Figure 26), **Alipay** (2%), and **WeChatPay** (0.5%) are seldom offered by online retailers in the DACH region. It is also extremely rare (3% of the online stores surveyed) to be able to pay with **cryptocurrencies** such as Bitcoins or Ethereum. Only 2% of retailers allow you to pay with **customer payment cards**.

Every year, this study examines the **share of total sales** of online stores accounted for by the various payment methods (Figure 29). **Purchases on account** are accepted for a considerable share (50%) of sales for 34% of online retailers. At 29%, this is slightly more than in 2023. For 32% of online retailers, payment by invoice accounts for a somewhat large share (20% to 49%) and a moderate share (10% to 19%) of total sales.

For 31% of Swiss online retailers, the largest share of online store sales is paid via **TWINT** (see Figure 29), significantly more than in 2023 at 19%. 38% of merchants stated that a somewhat large proportion (20% to 49 %) of their total turnover is processed via TWINT. This shows that mobile payment methods continue gaining ground (revenue share) from other payment methods. Consumer studies show that young people, in particular, use TWINT very frequently (Die Schweizerische Post & HWZ, 2024).

Payment by **credit card** accounts for a very large share of sales for 13% of online retailers and a somewhat large share for 37%, almost the same as last year. For 31% of webshops, **PayPal** accounts for a somewhat large or very large share of total sales, which is identical to the previous year (Figure 29).

> TWINT continues to gain sales share among online merchants at the expense of other payment methods and providers.

Figure 29: How high is the share of the following payment methods in the total turnover of the online store?

SHARE OF PAYMENT METHODS IN TOTAL TURNOVER

Payment method	Very large (>50% share)	Somewhat large (20-49%)	Moderate (10-19%)	Somewhat small (5-9%)	Very small (1-4%)	Don't know/prefer not to say	n
Purchase on account	34%	32%	14%	9%	4%	7%	n = 429
TWINT	31%	38%	13%	7%	4%	7%	n = 418
Credit card (e.g., Visa, Mastercard)	13%	37%	29%	9%	4%	8%	n = 546
PayPal	8%	23%	21%	27%	16%	5%	n = 334
Debit cards	5%	19%	30%	24%	13%	9%	n = 381
Klarna	4%	19%	31%	21%	15%	10%	n = 68
Payment by installments	4% 7%	10%	27%	37%		15%	n = 89
PostFinance	2% 8%	22%	34%	26%		8%	n = 331
Apple Pay	1% 4%	19%	31%	38%		7%	n = 169

Legend:
- ■ Very large (>50% share of sales)
- ■ Somewhat large (20-49%)
- ■ Moderate (10-19%)
- ■ Somewhat small (5-9%)
- ■ Very small (1-4%)
- ■ Don't know/prefer not to say

> **Payment by invoice, TWINT, and credit cards make up the largest share of total online sales for Swiss online retailers.**

Debit cards (especially Visa Debit and Debit Mastercard) are also winners in terms of the share of online retailer sales. Here, the very large share of sales (>50%) will increase fivefold from 1% in 2023 to 5% in 2024. The somewhat large share of sales (20% to 49%) rose slightly from 15% to 19%.

Klarna accounts for a very high share of sales for just 4% of Austrian retailers and a somewhat high share for another 19%. The sample (n) of online retailers using Klarna is very small at 68 (Figure 29). With 89 test subjects, the sample for the **payment by installments** is not much larger. Here, the very large share of sales also accounts for 4%, and the somewhat large share amounts to around 19% in 2024.
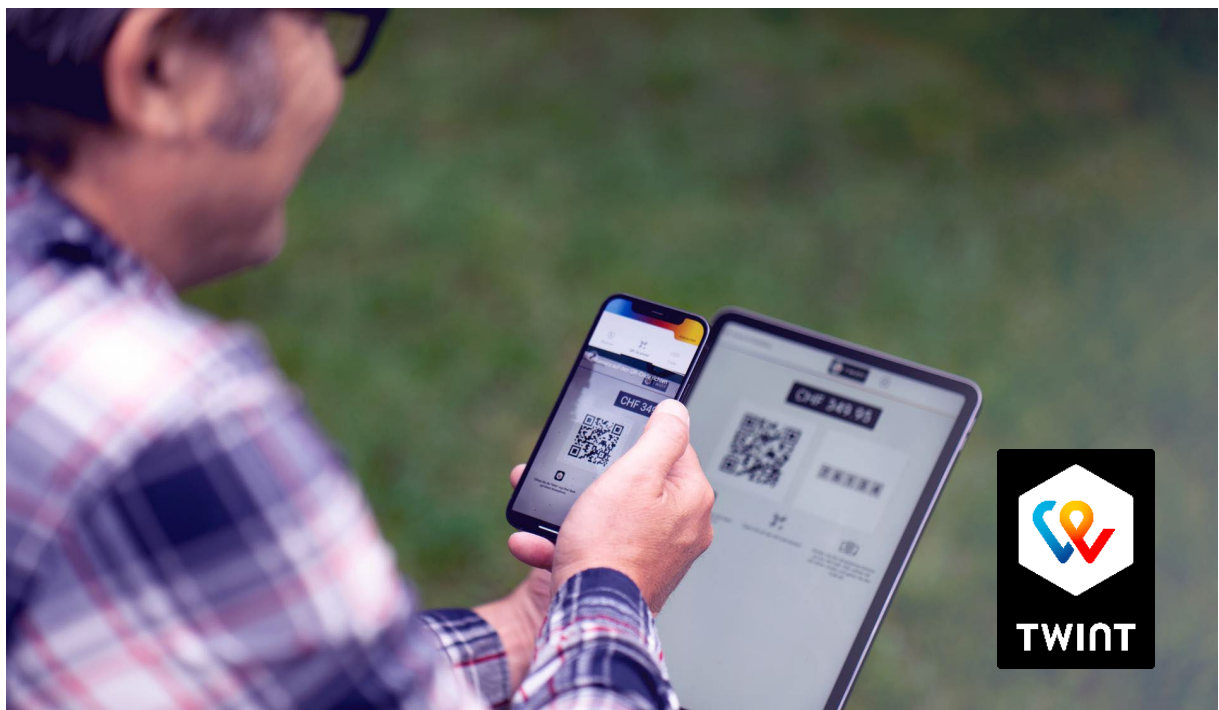
Figure 30: How important are the following factors in the payment method?

IMPORTANT FACTORS FOR PAYMENT METHODS

Factor	Very important	Somewhat important	Somewhat unimportant	Very unimportant	Don't know/prefer not to say	n
Payment guarantee for the retailer	68%	16%	5%	5%	6%	n = 597
Security against fraud for the retailer	67%	20%	5%	4%	4%	n = 595
The solution reduces shopping cart abandonment	60%	22%	6%	4%	8%	n = 590
Time reduction for the payment process	53%	29%	10%	3%	5%	n = 594
Protection of the (end) customer	42%	33%	15%	4%	6%	n = 593
No processing of sensitive data (such as card numbers)	41%	29%	18%	5%	7%	n = 592
Fast receipt of payment (sales can be booked within 24 hours)	35%	32%	22%	6%	5%	n = 597

A payment guarantee and security for the retailer is important to almost everyone. The solution should also reduce purchase cancellations and time required for payment.

PostFinance only accounts for a very small part of online turnover: The very large share of sales for retailers accounts for only 2% and the somewhat large 8%. **Apple Pay** earns little from a meager single-digit share of turnover among online retailers.

This year, for the first time, this study asked which payment methods are important for online retailers. In Figure 30, the **payment guarantee for retailers** (68% of mentions) and **security against fraud for retailers** (67%) were rated as very important. For 60% and 53%, respectively, it is also very important that the solution reduces **purchase cancellations** and that the payment process is quick. For a further 42%, the **(end) customer security** is also highly relevant and for 41% that **no sensitive data** such as credit card numbers is processed. For 35% (last place in Figure 30), it is also very important that **payments are received quickly** so that goods can be dispatched within 24 hours of ordering.

In the payment section of the questionnaire, online retailers were also asked whether they prefer an online card payment option that does not require their customers to **type their card number** for every payment. According to Figure 31, 60% of respondents gave an affirmative response. Just 8% of online store operators stated that they store customer card details in the online store (**card on file**) and only have to register their card once. 12% did not favor a payment solution whereby customers only needed to type in their card number once.

In a further question, respondents were asked how often **purchase cancellations occur as a result of the payment process**. Abandonment due to a lengthy, complicated, or faulty payment process is very rare for 27% of online retailers (Figure 32). For 31% of retailers, abandoned purchases during payment are quite rare. Online purchases being abandoned during the payment process is quite frequent, with 10% of shopping baskets being abandoned. Only 2% of online stores experience frequent purchase abandonment (equating to >30% of shopping baskets) during the payment process. A relatively large number of online retailers (30% in Figure 32) could not tell how often payment processes are aborted.

Figure 31: Would you prefer an online card payment option where your customers do not have to type in their card number for every new order?

Figure 32: How often does a purchase abandonment occur as a result of the payment process (cancellation due to a lengthy, complicated, or faulty payment process)?

TYPING IN CREDIT CARD NUMBERS

Yes; 60%

Don't know/prefer not to say; 20%

No; 12%

We store the customer's card data in our store (card on file), so they only need to enter the card number once; 8%

n = 605

ABANDONED PURCHASES DURING PAYMENT PROCESS

Very rare (1 to 5% of shopping baskets); 27%

Don't know/prefer not to say; 30%

Very frequent (>30%); 2%

Quite frequent (11 to 30% of shopping baskets); 10%

Quite rare (6 to 10% of shopping baskets); 31%

n = 604
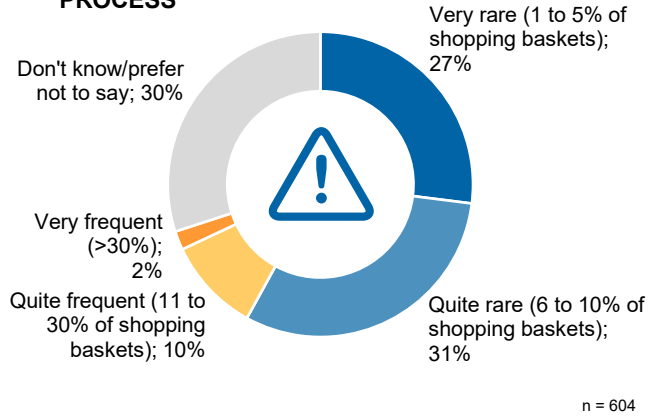
> Only 8% of online stores enable customers to store their credit card details, although this would be desirable for 60%.

Online retailers were also asked how important they think biometric authentication, such as facial recognition or a fingerprint, is used more frequently in the future (as an alternative to 3D Secure). The results in Figure 33 show that half of respondents consider this to be very or somewhat important, while every fourth online retailer considers biometric authentication via facial recognition somewhat unimportant. One in ten retailers does not consider biometric authentication when paying online to be important at all.

Figure 33: How important do you think biometric authentication, such as facial recognition or fingerprints, is used more frequently for payments in the future (as an alternative to 3-D Secure)?

BIOMETRIC AUTHENTICATION WHEN PAYING ONLINE

Don't know/prefer not to say, 15%

Very important, 16%

Not at all important, 10%

Somewhat important, 35%

Somewhat unimporant, 24%

n = 603 © ZHAW
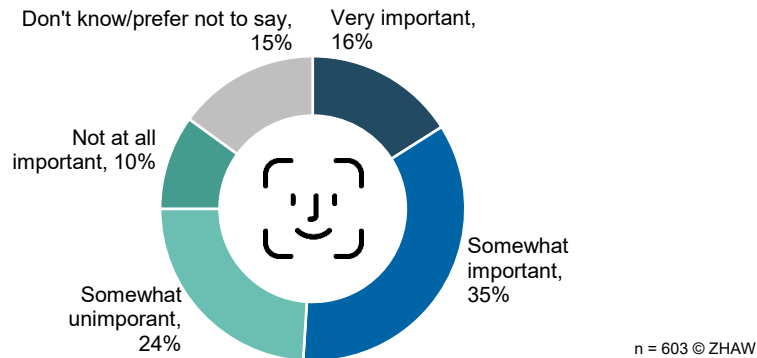
Half of the retailers surveyed consider biometric authentication using facial recognition or fingerprint important when paying at online stores in the future.

7.2   PAYMENT SERVICE PROVIDER

The 608 online store operators were asked which **payment provider** (PSP) they work with to process online store transactions. Figure 34A shows that **PayPal** is the leading e-payment provider, with 37% of mentions (32% in Switzerland, as shown in Figure 34B), especially among small and medium-sized online stores. In second place is **Saferpay from Worldline,** with 24% of mentions (2% more than last year). In third place this year in Switzerland is PostFinance e-payment. Swiss provider **Payrexx** ranks fourth with 15% of mentions, mainly used by small and medium-sized online stores.

Figure 34: Which payment service providers (PSP) do you work with? (Multiple answers possible)

A)   **ALL PSPS (PAYMENT SERVICE PROVIDERS)**

PSP	%
PayPal	37%
Saferpay (Worldline)	24%
PostFinance e-payment	20%
Payrexx	15%
Stripe	13%
Planet (formerly Datatrans)	12%
Wallee	9%
Nexi (formerly Nets Group)	5%
Adyen	4%
PayOne (Worldline)	2.5%
Mollie	2.0%
Computop	2.0%
Paysafe	1.8%
HeidiPay	1.8%
Checkout.com	0.8%
BillingOnline	0.5%
Payments	0.5%
RaiseNow	0.3%
Other PSP	7%

n = 608 © ZHAW

B)   **PSP IN SWITZERLAND**

PSP	%
PayPal	32%
Saferpay (Worldline)	28%
PostFinance e-payment	24%
Payrexx	18%
Planet (formerly Datatrans)	14%
Stripe	12%
Wallee	10%
Nexi (formerly Nets Group)	5%
Adyen	3%
HeidiPay	2%
Mollie	1%
Paysafe	1%
Computop	0.8%
Checkout.com	0.8%
BillingOnline	0.6%
Payments	0.6%
RaiseNow	0.4%
Other PSP	5%

n = 504 © ZHAW

PayPal, Saferpay from Worldline, PostFinance, Payrexx, and Planet remain the five leading payment service providers for e-commerce in Switzerland.

Stripe is implemented in the payment process by 13% of online retailers and is more prevalent in Austria than in Switzerland. Payment provider **Planet** (formerly datatrans) was cited by 14% of online retailers in Switzerland, while **Wallee** is a popular PSP in Switzerland with 10% of mentions.

Nexi (formerly Concardis and Nets Group) is implemented in 5% of all online stores surveyed and **Adyen** in 4%. **Mollie** is named more frequently as a PSP among Austrians (9%) than Swiss (1%). In Switzerland, **HeidiPay** appears as a PSP for the first time, with 2% of mentions. Paysafe, Computop, Checkout.com, BillingOnline, Zahls, and the RaiseNow donation solution are also mentioned (2% or less). 5% of Swiss and 7% in total use a different PSP provider from those listed.

7.3 BUY-NOW-PAY-LATER SOLUTIONS

Online retailers were asked whether they have a BNPL solution allowing their customers to pay later (Figure 36). Experience has shown that online shops more frequently offer payment by installments for a shopping cart value of more than CHF 500. At the same time, 15% reported offering their customers such a solution. This is 36% more than in the 2023 Online Retailer Survey, when 11% offered a BNPL option. 85% do not currently provide financing services in their online stores.

Of those online stores that offer BNPL solutions, 26% work with **CembraPay** (Figure 36). CembraPay emerged from a merger of the two providers Byjuno and swissbilling. An equal number have implemented a BNPL solution from **Klarna (BillPay)**. **TWINT** entered the BNPL market with its "pay later" service in collaboration with CembraPay and immediately took third place with 21% of mentions. This frequent use is closely linked to the popularity of TWINT among retailers and customers. The **MF Group** follows in fourth place with 18% of mentions.

Other providers in the BNPL market are **PayPal**, with the solutions PayPal Plus, Checkout, Commerce Platform, or Disputes, and **Heidipay** with 10%. Lagging with 4.4% is **Unzer** with Payolution and the three providers Ideal payment, PAYONE, and availabill with 3.3% and 2.2% respectively, and card complete with 1.1%

Figure 35: Do you use a "buy now, pay later" solution where your customers only have to pay later?

Figure 36: Which "buy now, pay later" providers do you work with? (Multiple answers possible)

BUY NOW, PAY LATER SOLUTIONS
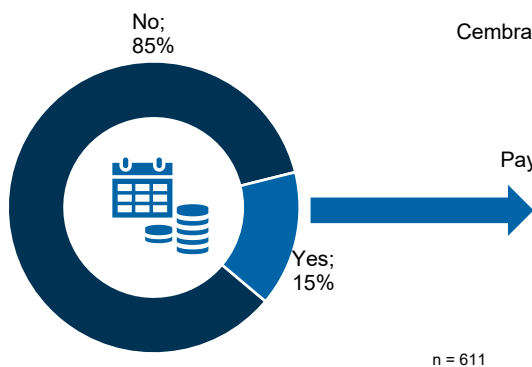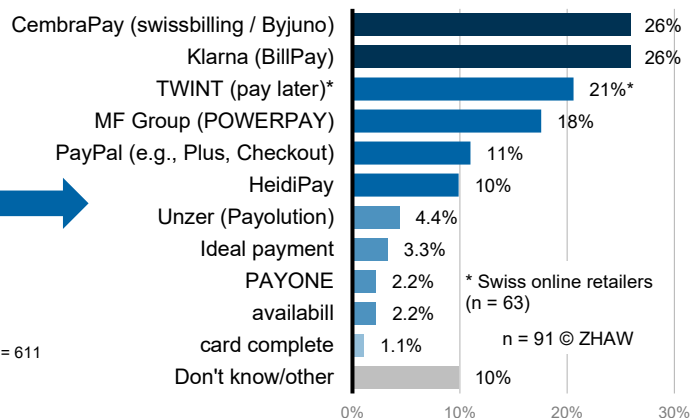
No; 85%

Yes; 15%

n = 611

BUY NOW, PAY LATER PROVIDERS

CembraPay (swissbilling / Byjuno)	26%
Klarna (BillPay)	26%
TWINT (pay later)*	21%*
MF Group (POWERPAY)	18%
PayPal (e.g., Plus, Checkout)	11%
HeidiPay	10%
Unzer (Payolution)	4.4%
Ideal payment	3.3%
PAYONE	2.2%
availabill	2.2%
card complete	1.1%
Don't know/other	10%

* Swiss online retailers (n = 63)

n = 91 © ZHAW

7.4 DEBT COLLECTION

Like last year, study participants were asked how they organize debt collection. Three out of ten responded that there are no outstanding debts or that they **do not need a debt collection service (**Figure 37). At 37%, many retailers have their **own debt collection and accounts receivable management**. One in four retailers has outsourced debt collection to a specialized **debt collection agency**. 8% of retailers have both – the debt collection process, for example, is operated internally, while the management of loss certificates is outsourced.

Figure 37: How do you organize debt collection?

Figure 38: Which debt collection business model do you prefer for debt collection outsourcing?

ORGANIZATION OF DEBT COLLECTION

We have no outstanding debts and do not need debt collection services	30%
We have our own debt collection (own debtor management)	37%
We have outsourced the debt collection process to a debt collection agency	25%
We have both (e.g., debt collection process in-house, loss certificate management outsourced)	8%

n = 601

DEBT COLLECTION BUSINESS MODELS

Fiduciary debt collection (assignment of receivables)	32%
Purchase of receivables (sale of receivables)	15%
Don't know/prefer not to say	54%
Other	1%

n = 408 © ZHAW

A third of retailers do not have a debt system or have outsourced this to an external debt collection agency.

The 419 (70%) online retailers with an internal or external debt collection system were asked which **debt collection business model** they prefer when outsourcing this function. Figure 38 shows that one-third prefer **fiduciary debt collection,** where the receivables are assigned. Only 15% prefer **debt purchase**, where the retailer sells the receivables to the debt collection agency. A surprisingly large number (50% of the respondents) were unable or unwilling to provide any information concerning this matter.

8.   Logistics & Shipping

Logistics and shipping are of central importance for online retailers because of their business model. This chapter shows that Swiss Post and Austrian Post are the leading parcel service providers and that price increases have far-reaching effects on online retail. Regarding delivery options, a third of retailers allow partial deliveries and their bundling, and the majority offer order tracking and advance notice of delivery.

8.1 LOGISTICS PROVIDERS

In Switzerland and Austria, the respective state post offices have a dominant market position (Figure 39). 82% of Swiss online retailers and 75% of Austrians say they deliver their parcels with **Swiss Post or Austrian Post** (Figure 39). **DPD** (Dynamic Parcel Distribution) follows some way behind with just 21% of responses.

Every fifth online retailer uses **DHL** – in Switzerland through **Planzer**. Just under one in six online retailers distributes parcels through its **own logistics service**. **UPS** (United Parcel Service, 6%), **FedEx** (Federal Express Corporation, 4%), and low-emission parcel delivery company **Quickpac** (4% of mentions in Figure 39) have a small market share. Swiss logistics providers **GLS** (a Swiss Post solution for business customers) and **Galliker** each have a 2% share in the sample, while **Camion Transporte** has just 1%. Very few online retailers use **Hermes** (0.8%) or **Notime** (0.4%). A further 12% state they use a different logistics provider (see Table 18).

Figure 39: Which logistics provider do you use to deliver parcels? (Multiple answers possible)
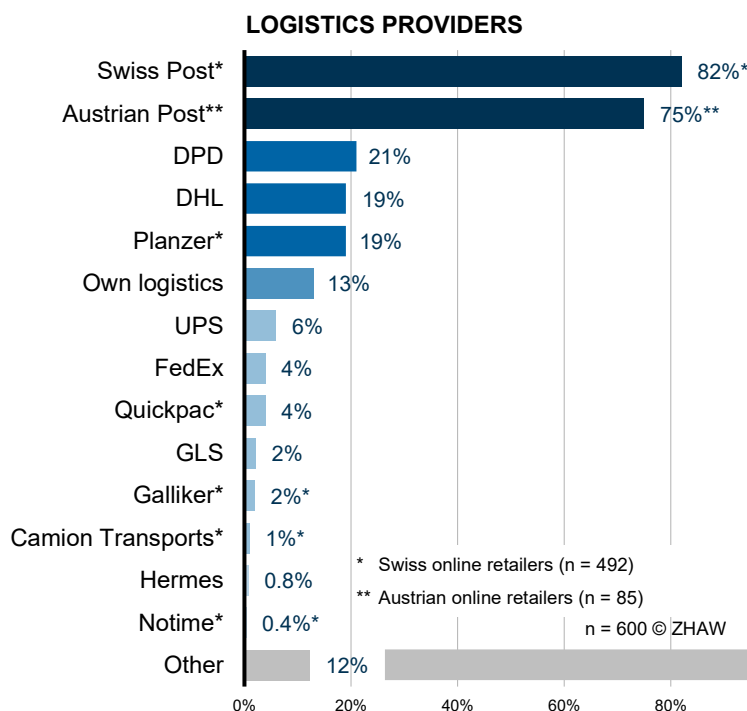
Table 18: Other logistics providers

LOGISTICS PROVIDERS

Provider	%
Swiss Post*	82%*
Austrian Post**	75%**
DPD	21%
DHL	19%
Planzer*	19%
Own logistics	13%
UPS	6%
FedEx	4%
Quickpac*	4%
GLS	2%
Galliker*	2%*
Camion Transports*	1%*
Hermes	0.8%
Notime*	0.4%*
Other	12%

*   Swiss online retailers (n = 492)
** Austrian online retailers (n = 85)
n = 600 © ZHAW

#	Other logistics providers	Number
1	Dachser	2
2	Deutsche Post	2
3	Emil Egger Transport	2
4	Holenstein Transport	2
5	Sieber Logistik	2
6	Speditionen	2
7	Spedifux	2
8	DB Schenker	1
9	Gebrüder Mangold	1
10	GW	1
11	hamira	1
12	Ferrari	1
13	LPS	1
14	Logistik2000 AG	1
15	Meier Express	1
16	PickWings	1
17	Schöni	1
18	Siedler	1
19	SpeedyVino	1
20	Streck Transport	1
21	Stückgutlogistik	1
22	Thurtrans	1
23	Velokuriere	1
24	Vinolog	1

Swiss Post and Austrian Post have a virtual monopoly as parcel service providers in their respective markets.

8.2 PARCEL POST PRICE INCREASES

Swiss Post's price increase at the start of 2024 (Die Schweizerische Post, 2023) has resulted in higher logistics costs for online retailers, with the same parcel volumes and, otherwise, the same terms. This year, 51% of online retailers report facing moderate to significant **logistical challenges**, such as higher logistics costs (see Figure 22 in Chapter 6.1). This is an increase on the previous year (see Table 16). The specific effects of these price increases for retailers who send their parcels via Swiss Post are described below.

As a result, 43% of online retailers recorded **declining profit margins** (see Figure 40). A cigar retailer wrote: *"We replaced first class post with Planzer and introduced a small quantity surcharge while at the same time lowering the minimum order value for free deliveries.*" One online IT retailer acted in a no-nonsense fashion: *"We cut back on so-called 'junk sales' to problem customers who make a lot of returns."* Two retailers reported: *"We cannot pass on the entire additional costs to customers*" and "*we have increased shipping costs in part, but price increases will not be passed on to customers in full."*

Thirty-nine percent stated that they had increased **shipping costs** and passed them on directly to customers through higher charges. One in four online retailers has optimized the **packaging and logistics process** in light of the parcel post price increase. Just under one-fifth has increased the **minimum order value** for guest deliveries to balance the price increase through additional sales.

Eighty-three (15%) retailers have **changed their logistics provider** in response to these price hikes or added alternative service providers. To cope with increased costs, 15% of companies have also **increased the prices of their goods**. Over 10% of retailers report **declining sales** due to the price increase for parcel post. Only 4% of retailers have increased the **price for returns** on the customer side to compensate for increased parcel rates.

Figure 40: What impact did the price increase for parcel post have on your company? (Multiple answers possible)

EFFECTS OF PARCEL POST PRICE INCREASES

Effect	%
This is one of the reasons why our profit margin has fallen	43%
We have increased sales prices (higher shipping costs are directly passed on to customers)	39%
We have optimized packaging/logistics processes	25%
We have increased the minimum order value (e.g., for free shipping)	18%
We have changed/expanded our logistics providers	15%
We have increased sales prices (higher shipping costs are indirectly passed on to customers)	15%
This is one of the reasons why sales have fallen	11%
We have changed the delivery method (e.g., slower delivery speed)	6%
We have increased the return costs	4%
Further impact	8%

n = 558   © ZHAW

Retailer profit margins have fallen due to price increases by logistics service providers. They have passed on these higher shipping costs directly or indirectly to customers.

These price increases have had an **additional impact** on 42 retailers (8% in Figure 40). One retailer noted: "*We have absorbed the costs*." For one retailer, the Swiss Post price increase has resulted in "*an increase in customer inquiries about shipping costs*." A "transfer to a cheaper delivery partner" was the answer for another retailer, and yet another wrote: "*We would like to change our shipping agent."* In the case of one drugstore, the parcel price increase has had no impact because they "*were able to extend the old contract."*

Only 23 (4%) retailers said the shipping price increases had not affected business.

8.3   SHIPPING OPTIONS

Online retailers were asked which shipping options they offer their customers (Figure 41). At 55%, the majority of online retailers provide **split delivery**, meaning that if you order several products with different delivery times, more than one parcel will be dispatched.

Conversely, exactly half of online retailers allow consolidated shipping in the form of **bundles of split deliveries**. One in three online retailers offers the option of having parcels delivered to a **collection point**, such as a post office (PickPost point) and/or to **automated parcel machines** such as My Post 24. A good one in five companies offers customers **climate-neutral shipping**, e.g., via CO_2 certificates. 13% offer **slow shipping**, such as the "snail-mail" service provided by leading Swiss marketplace Galaxus.

Almost three-quarters of the companies surveyed allow customers to **check the progress of their consignments online** (Figure 42). This is particularly popular with younger customers, with 87% citing this facility in the current sentiment barometer (Die Schweizerische Post & HWZ, 2024). More than half (56%) announces the receipt of **consignments** by email or text message in advance. Delivery during certain **time windows,** for example, a specific day of the week or time of day, is not (yet) widespread (29%), at least in some sectors.

Online shipment management is offered by 27% of companies. For example, you can choose whether the parcel is deposited at the front door or forwarded to another consignee.

Saturday delivery is by no means standard since only 17% offer this additional shipping option. A **before lunchtime delivery service** is offered by 8% and an **evening delivery service** by 6%. Just 5% offer customers the option of **same day delivery**, while 2% offer delivery within two hours.

Figure 41: Which shipping options do you offer your customers? (Multiple answers possible)

SHIPPING OPTIONS

Option	Percentage
Partial delivery (e.g., for products with different delivery times)	55%
Consolidated shipping (bundling of partial deliveries)	50%
Delivery to pick-up stations (e.g. parcel machines, post offices)	30%
Climate-neutral shipping	19%
Slower shipping (e.g., snail mail)	13%

n = 461 © ZHAW
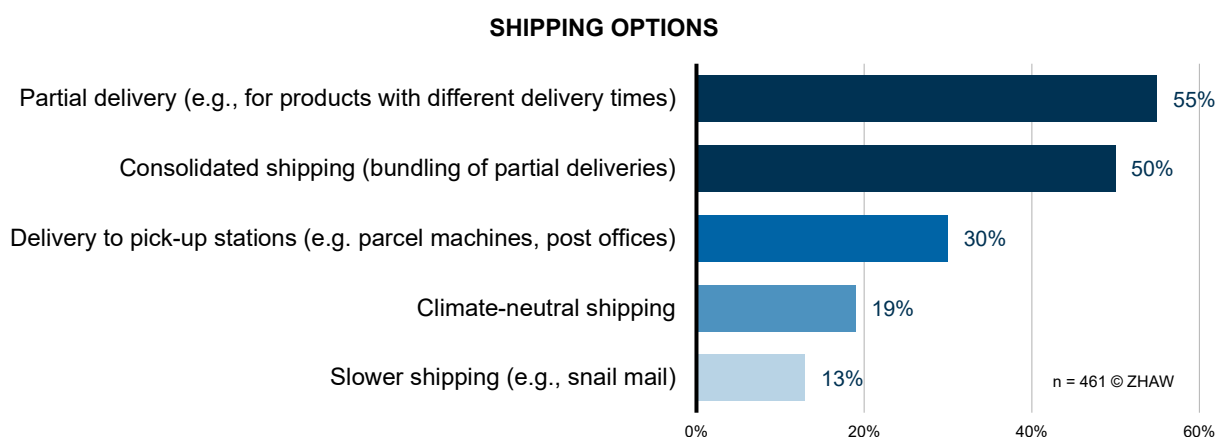
Every second online retailer offers partial delivery and consolidated shipping with varying delivery times. One in five delivers to collection points such as My Post 24 stations.

Figure 42: What additional delivery options do you offer via your online store? (Multiple answers possible)

ADDITIONAL DELIVERY OPTIONS

Option	%
Online query of shipment history	72%
Advance notice of delivery	56%
Delivery on desired date (day/time)	29%
Online control of the shipment (e.g. depositing, forwarding)	27%
Saturday delivery	17%
Delivery in the morning	8%
Delivery in the evening	6%
Delivery on the same day	5%
Delivery within 2 hours	2%

n = 460   © ZHAW
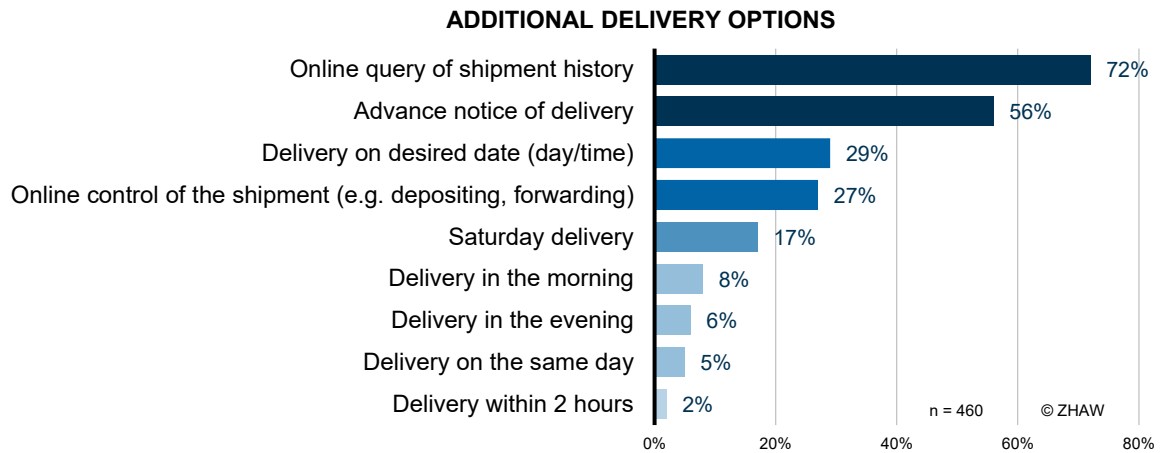
> Three out of four online retailers already offer order tracking.
> Three out of ten online retailers allow customers to
> manage shipment and delivery. Same day delivery is
> only available from 5% of online stores.

8.4   DROPSHIPPING

Dropshipping is a commercial transaction in which the goods are delivered directly to the customer by the wholesaler or manufacturer.

In the 2024 online retailer survey/questionnaire, the first question was whether and with whom online retailers carry out drop shipping. Figure 43 shows that only five % of the companies surveyed sell their **entire product range** using drop shipping. One in five companies stocks a **sub-range with dropshipping**. However, almost three quarters of companies **do not offer dropshipping**.

The 25 % of online retailers that use drop shipping work with a number of drop shipping providers (cf.). Figure 44). 17 % of online retailers work directly with **suppliers** and 15 % with **manufacturers**. Five % have **several distributors** and four % have their own production facilities. 3.4 % work with the dropshipper s**AliExpress**, **Altron/Jamei** (part of the Competec Group), and **BigBuy**, and a further 2.6 % with **SaleHoo** and **Printify**. Printful and Ingram Micro deliver goods directly to end customers for 1.7 % of online retailers. Just under 40 % work with another provider (see Table 19).

Figure 43: Do you carry out dropshipping (i.e., direct shipment of goods via a third-party warehouse)?

DROPSHIPPING AT ONLINE RETAILERS

Yes, a partial range; 20%

Yes, the entire range; 5%

Don't know/prefer not to say; 3%

No; 72%

n = 605   © ZHAW
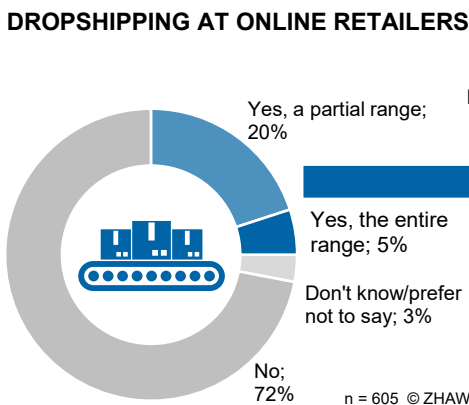
Figure 44: Which dropshipping provider do you work with? (Multiple answers possible)

DROPSHIPPING PROVIDER

Provider	%
Direct from supplier	17.1%
Direct from manufacturer	14.5%
Several distributors	5.1%
Own production	4.3%
AliExpress	3.4%
Altron / Jamei	3.4%
BigBuy	3.4%
SaleHoo	2.6%
Printifiy	2.6%
Printful	1.7%
Ingram Micro	1.7%
In-house provider	0.9%
Other provider	39.3%

n = 117
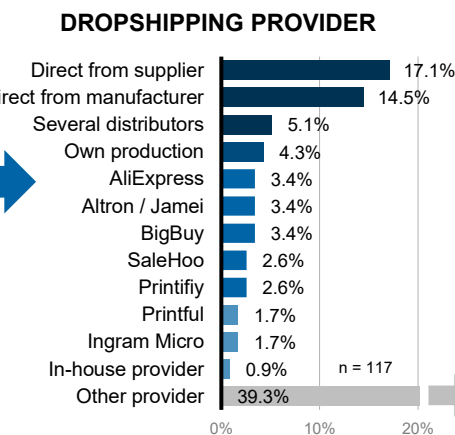
Table 19: Other drop-shippers (individual mentions)

#	Dropshipper
1	ALSO
2	Buchzentrum
3	COP
4	Distis
5	Frohkost
6	Galle
7	LSB
8	LogPOINT
9	Manor Marketplace
10	Multisped
11	Printful
12	Stand Land Kind
13	TD Synnex
14	Turbon
15	UFP
16	Verein Drahtzug ZH
17	V-Zug
	Prefer not to say

One in four retailers uses dropshipping, with most only delivering some of their range directly from supplier to customer.

In the section on logistics, the 144 online retailers that use dropshipping were asked how satisfied they are. Many are happy (see Figure 45): 28% are **very satisfied,** while 43% are somewhat satisfied. Only 13% are somewhat dissatisfied, and 3% very dissatisfied.

Figure 45: How satisfied are you with dropshipping?

SATISFACTION WITH DROPSHIPPING

Don't know/prefer not to say; 13%
Very satisfied; 28%
Very dissatisfied; 3%
Somewhat dissatisfied; 13%
Somewhat satisfied; 43%

n = 144 © ZHAW
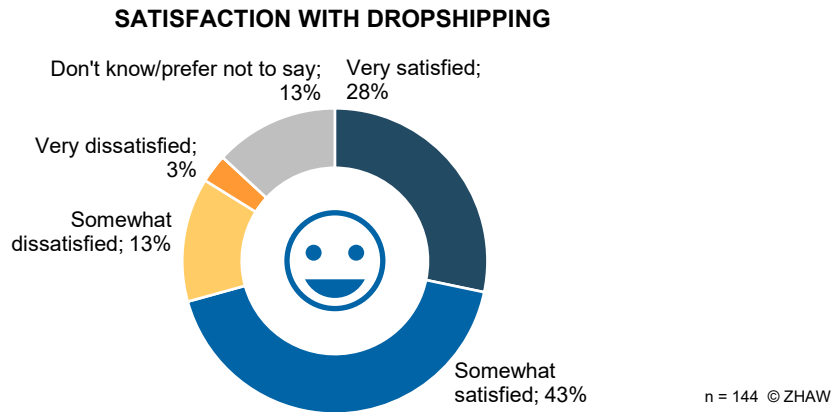
Seven out of ten retailers are satisfied with their dropshipping service, with only one in six dissatisfied.

VISA

Click to Pay ⟩⟩ –
schnelle & sichere Zahlungen für Ihren Onlineshop

So vereinfachen Sie den Checkoutprozess

Komplizierte Abläufe beim Checkout, wie das zeitaufwendige Ausfüllen von Bezahldaten erschweren Ihren Kunden den Bezahlvorgang. Regelmässig kommt es in der Folge zu Kaufabbrüchen – und damit zu weniger Umsatz für Sie. Dank Click to Pay ist online bezahlen einfach, sicher und schnell – ob auf Webseiten oder Apps, egal ob am Laptop, Handy oder Tablet.

Click to Pay ⟩⟩ –
Zur Nutzung in wenigen Schritten

Die Nutzung von Visa Click to Pay ist dabei denkbar einfach:

• Konsumenten registrieren ihre Visa Karte einmalig bei ihrem kartenausgebenden Finanzinstitut.

• Nach der Anmeldung zahlen Ihre Kunden online direkt mit Click to Pay einfach, schnell und sicher. Mühsames Eingeben von Bezahldaten und Passwörtern ist nach der Registrierung nicht länger nötig.

Bei Click to Pay handelt es sich um einen branchenweiten Industriestandard, der von verschiedenen internationalen Kartenanbietern unterstützt wird.

Klare Vorteile für
Sie als Händler

Mit der Integration von Visa Click to Pay bieten Sie Ihren Kunden eine bequeme und sichere Art der Kartenzahlung an. Sie behalten weiterhin Ihre Zahlungsgarantie nach erfolgreicher Autorisierung. Dank des mehrstufigen Sicherheitsverfahrens und der Token-Technologie können Ihre Kunden geschützt online bezahlen – und Sie erhalten Ihr Geld schnell und sicher.

Sie sind interessiert?

Wenden Sie sich an Ihren Zahlungsanbieter oder Zahlungsabwickler und nutzen Sie die moderne Art der Kartenzahlung für Ihren Onlineshop. Wie Sie Visa Click to Pay schnell und unkompliziert mit unseren Partnern in Ihren Onlineshop integrieren können erfahren Sie auf **visaeurope.ch**

9.   Conclusion

9.1   DISCUSSION

This study examines the current developments in online retail in breadth and depth. Our survey of 624 online store operators created a representative quantitative data basis that provides detailed information on the current situation in the e-commerce market.

Market and competition: Gerrit Heinemann painted a very gloomy picture of online retail in his foreword, and the expression "e-commerce crisis" is making the rounds among experts at conferences such as K5 and in LinkedIn posts. The number of bankruptcies and insolvencies in e-commerce is increasing, and several retailers in Germany have had to close. Some retailers in Switzerland have also been affected by bankruptcies and closures, such as electronics retailer ARP, which has disappeared from the market. Migros specialist stores m-electronics, Do it + Garden, and SportX have been or will be sold, and their online stores will probably soon be closed. There is a growing number of e-commerce start-ups and new (manufacturer) online stores, and competition from Germany and, above all, Asia is increasing. This has led to over-distribution and price and cost pressures. In the face of increasing competition, all retailers would do well to develop and implement distinguishing features and USPs in their strategy. Differentiating factors mentioned most frequently include quality and/or exclusive products, customer service, brand, fast delivery, and ease of returns. Many online retailers are still catching up regarding sustainable products and services (such as CO_2 offsetting, eco-friendly packaging, and shipping).

Sales and distribution channels: Large digital marketplaces and platforms such as Galaxus, Amazon, and, above all, Temu have grown strongly this year and are continuing to expand. Among consumers, Galaxus, Zalando, Temu, and Amazon are among the most popular marketplaces in Switzerland (Die Schweizerische Post & HWZ, 2024). 62% of the online retailers surveyed already use marketplaces as an additional sales channel. Online marketplaces are the second most important digital sales channel after online stores, followed by social commerce (especially TikTok stores) and the native apps of large retailers. All retailers should consider and use different (digital) sales channels. Dropshipping – the direct delivery of goods from the manufacturer or supplier to the end customer – is also becoming increasingly popular. A quarter of online retailers no longer deliver every item from their own warehouses, and the high level of satisfaction among retailers confirms this business model's success. Accordingly, online retailers should regularly check whether dropshipping is viable and for which product ranges.

Challenges: In this seventh online retailer survey, the market, marketing, and logistics occupy the top three places on the e-commerce worry barometer. Tight budgets, increasing complexity, and rising costs in marketing and advertising are challenging many retailers. The rapid development of AI is also a challenge for retailers, particularly concerning a lack of expertise and use cases and implementation of AI within the company.

Artificial intelligence: AI developments influence many digital value chain areas. Chapter 5 shows that AI is most frequently used for (product) text creation and translations, saving time and money. AI also provides inspiration and ideas and supports marketing campaigns, product searches, and data analysis. Only a few large retailers already use AI for sales or service chatbots. One notable finding of this study is that **9% to 21% of online retailers are currently planning and testing AI applications**. This means that many companies are actively exploring and testing the various possibilities of AI. We therefore recommend that all other retailers who are not yet engaging with AI and adopting a wait-and-see approach should address the issue (see Table 20). For every online retailer – regardless of strategy, size, or industry – it is essential to identify potential use cases with business impact. Although AI has some challenges to overcome, the benefits and opportunities clearly outweigh these.

9.2 OUTLOOK FOR SALES GROWTH IN 2024

At the end of the questionnaire, 599 participants were asked how much their **total online store sales in 2024** were expected to grow compared to the previous year. The results in Figure 46 are astonishing: Just **7% expect sales to shrink** by more than 5% in 2024, revealing that only a tiny proportion of the online retailers surveyed are in a crisis mood regarding turnover. For 11% of respondents, online sales are expected to fall slightly (1% to 4.9%). 17% of online retailers believe total online sales in 2024 will **remain the same as in the previous year** (-1% to +1% growth in Figure 46).

With a majority of 58%, **sales growth in online stores will continue in 2024**. A quarter of online retailers currently foresee **slight growth** (1% to 4.9%) or **strong growth** (5% to 29.9%). A minority of 7% even believe that total online store sales will grow very strongly (over 30%) this year.

Surprisingly few retailers (7%) were unable or unwilling to give a prediction. In previous studies, up to 31 % of (mainly large) retailers declined to discuss sales forecasts.

Figure 46: How much is your total turnover in your online store expected to grow in 2024 compared to the previous year? This revealed that...

GROWTH IN ONLINE SALES 2024

Sharp decline (more than 5%)	7%
Slight decline (1% to 4.9%)	11%
Remain the same (-1% to +1%)	17%
Slight growth (1% to 4.9%)	27%
Strong growth (5% to 29.9%)	24%
Very strong growth (more than 30%)	7%
Don't know/prefer not to say	7%

Only **18%** of retailers expect to see a **decline** in online sales in 2024.

For **58%** of retailers, online sales should continue to **grow more or less unabated** in 2024.

n = 599 © ZHAW

> For the majority of online stores, growth will continue in 2024 and not feel the effects of any crisis. Only 7% of online retailers are experiencing a sharp decline in sales.

If we analyze the expected online sales growth in 2024 by type of business, Figure 47A shows that the online sales of **pure players** and **omnichannel retailers** with brick-and-mortar retail are similar. The proportion of **pure players**, which expect very strong growth of over 30% in 2024, is higher at 11% than among omnichannel retailers at four %. At the same time, 32 % of **omnichannel retailers** expect slight growth (1% to 4.9%) compared to only 22% of pure players. Among pure players, slightly more retailers (9%) expect strong negative growth (over 5%) than among omnichannel retailers (7%).

If we analyze the current online sales growth in 2024 according to the size of the online stores, measured based on sales size, there are also no significant differences in Figure 47B. Among the **small online stores** with a turnover of less than CHF 500,000, online sales are expected to fall very sharply (>30%) for 6% and slightly (-1% to -4.9%) for 12% in 2024.

> Pure players and marketplaces are expected to grow slightly faster than omnichannel retailers with a physical store focus in 2024.

Figure 47: Expected online sales growth in 2024 for (A) pure players and omnichannel retailers and (B) small and large online stores

A) ONLINE SALES GROWTH IN 2024 FOR PURE PLAYERS & OMNICHANNEL RETAILERS

Pure player	11%	24%	22%	19%	14%	9%	n = 144
Omni-channel primarily physical	4%	26%	32%	17%	14%	7%	n = 185

For **pure players**, the share, which will grow strongly in 2024, is much higher at 11% than for omnichannel retailers at 4%.
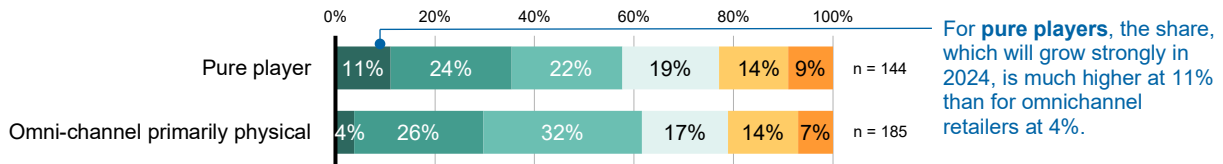
B) ONLINE SALES GROWTH IN 2024 FOR SMALL AND LARGE ONLINE STORES

Small online stores (less than CHF 500k turnover)	8%	21%	32%	20%	12%	6%	n = 178
Large online stores (more than CHF 25 million turnover)	7%	32%	29%	15%	11%	7%	n = 75

A third of the **large online stores** are growing strongly in 2024 (5% to 29.9%), compared to only a fifth of small stores.

■ Growing very strongly (more than 30%)
■ Growing strongly (5 to 29.9%)
■ Growing slightly (1 to 4.9%)
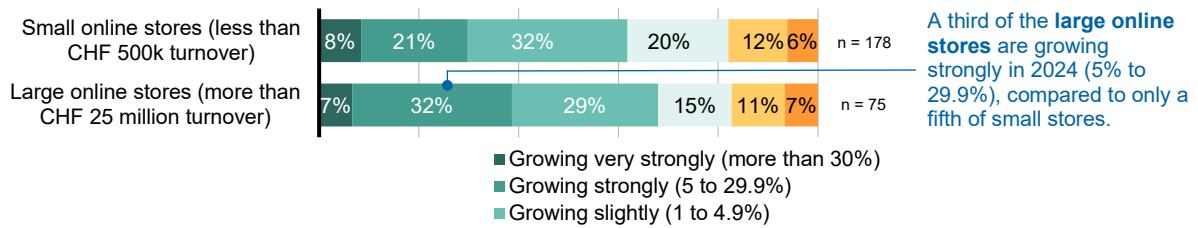
> A third of large online stores with sales of more than CHF 25 million are expected to continue growing strongly in 2024. In contrast, only a fifth of the small ones are currently growing strongly.

For 20% of small online stores and 15% of large **online sales will stagnate in 2024** (-1% to +1% in Figure 47B). The proportion of slight growth (1% to 4.9%) is similar for small and large online stores (32% and 29%, respectively). It is striking that **32% of the large online stores** expect **strong growth** (5% to 29.9%) in 2024, but the figure for small retailers is only 21%. This means that many large online stores are still growing strongly, even after the COVID-19 boom.

An analysis of current sales growth by sector in Figure 48 reveals only a few significant differences or anomalies. Around 60% of retailers in the seven largest sectors will see (slight, strong, or very strong) growth in 2024. One in ten **fashion online retailers** will grow very strongly (> 30%) and 28% strongly (5% to 29.9%) in 2024). In contrast, 13% report that online sales are falling slightly or sharply. The fastest growing sector online is **health & beauty**, with 43% of these retailers stating that they expect strong growth. However, **home-and-living** and **sports goods online retailers** will grow or shrink at a similar rate in 2024.

Figure 48: Projected online sales growth in 2024 by sector

ONLINE SALES GROWTH IN 2024 BY SECTOR

Fashion	10%	28%	26%	10%	13%	13%	n = 39
Health & beauty	9%	43%	23%	17%	6%	2%	n = 47
Home & living	9%	28%	28%	14%	14%	7%	n = 69
Sports/sports equipment	7%	31%	19%	21%	14%	7%	n = 42
Food & beverages	5%	18%	37%	20%	14%	5%	n = 91
Leisure/hobbies/toys	6%	25%	25%	22%	12%	10%	n = 51
Multimedia/IT	4%	35%	19%	15%	15%	12%	n = 26

A good quarter of **fashion and multimedia online retailers** expectto see a **decline in sales** in online stores in 2024.

22% of **leisure, hobby, and toy retailers** expect slight or strong negative growth in 2024.

The health & beauty sector is growing strongly for 43% of online retailers surveyed.

■ Growing very strongly (more than 30%)
■ Growing strongly (5 to 29.9%)
■ Growing slightly (1 to 4.9%)
■ Not growing (-1 to +1%)

In the **food industry**, online retailers are currently the most likely at 37% to report slight growth (1% to 4.9% in Figure 48). In the **leisure, hobby, and toys** sector, 8% of retailers expected to grow very strongly while 25% expect strong growth and another 25% slight growth. At **multimedia and IT online retailers**, the picture in Figure 48 is somewhat mixed: On the one hand, online sales will grow slightly for 19%, strongly for 35%, and very strongly for 4% in 2024, while they will fall slightly for 15% and fall strongly for another 12%.

> According to retailers, the vast majority of all sectors will see online sales growth in 2024. No sector is currently rising or falling completely.

9.3 RECOMMENDATIONS FOR ONLINE RETAILERS

Various recommendations can be derived for online store operators from the findings of the Online Retailer Survey 2024. Table 20 concludes by offering **60 recommendations** in various areas. These can help online retailers position themselves optimally in e-commerce for the dawn of the AI age. This list of recommendations is not exhaustive and functions as **inspiration for readers**. The authors are always open and grateful for further additions, criticism, and suggestions for improvement.

Furthermore, the authors wish online retailers every success in implementing their chosen measures and developing their online businesses. They are happy to receive **feedback, additions,** or **criticism** about the current findings. The authors are also happy to answer any questions and are open to input for the Online Retailer Survey 2025.

Table 20: Recommendations for online retailers in age of AI

Area	Recommendations for Action
Market & Position-ing	1. Offering high-quality and exclusive **products and services** helps differentiate your company from Asian retailers with cheap products. 2. Closely monitoring and anticipating current and future **market events.** 3. Investing in **marketing and branding** to stand out and position yourself in the face of growing competition (including from Asia).
Marketing	4. Building and maintaining a high level of brand awareness and strength also helps differentiate the company from Asian platforms. 5. Running professional **search engine advertising**, including Google (Shopping) Ads. 6. Hiring at least one person for **search engine optimization** (internally or externally) as SEO is and remains one of the most essential marketing tools in e-commerce. 7. Continuing to invest in **social media marketing and advertising** (Instagram, Facebook, TikTok, YouTube, or LinkedIn) has never before been more important in e-commerce. 8. Personalizing and automating email and **newsletter marketing** (e.g., according to target groups, interests, reading behavior). 9. Investing in v**ideo marketing** because (short) videos are very popular. 10. In **performance marketing**, checking the KPIs of the online store and the marketing campaigns (e.g., in Google Analytics) carefully and regularly, as advertising costs often increase.
Sales	11. Optimizing the online store **mobile** (responsive web design) or even offering a native app because the traffic/turnover share of mobile devices has never been so high. 12. Positioning **digital sales channels** (own online store, digital marketplaces, social commerce, and native apps) broadly and developing them in a targeted manner. 13. Testing and introducing sales, advice, communication, and support via **WhatsApp**. 14. Further developing **customer portals & logins** and displaying personalized offers. 15. Offering **attractive prices** thanks to price optimization with AI.
Online store	16. Selecting and operating a flexible and expandable **online store system**. 17. Continuously developing your own **online store** (systems, content, and processes). 18. Further expanding the **online range** in terms of breadth and, above all, depth, as online sales (share) are currently growing in many sectors and product groups. 19. Providing relevant and personalized **recommendations** of alternative and additional products with the help of (AI-based) recommendation systems.
Artificial Intelligence	20. Analyzing all **business processes** where AI can save the most time. 21. Increasing productivity through the **automation** of marketing/sales processes. 22. Maintaining a **focus** on rapid AI developments. 23. Creating and maintaining high-quality **product and master data** with the help of AI. 24. Using AI to **classify and categorize products**. 25. Using and promoting AI for **inspiration and idea generation** throughout the company. 26. **Creating texts with AI** and ensuring quality control in the process. 27. Avoiding information overload by **not overdoing AI-generated text messages**. 28. Improving, documenting, and possibly standardizing **prompting** when writing texts. 29. Using AI tools such as DeepL to **translate all texts** and correct them. 30. Offering a **multilingual online store** to achieve greater reach. 31. Using AI to create (product) **images**, test their impact, and analyze click rates. 32. Creating helpful **product texts with AI** and checking performance (e.g., conversion rates). 33. Improving product texts with AI **search engine optimization** (e.g., keywords, wording). 34. Automating and scaling up the **product copywriting/publication process**. 35. Ensuring your company and offers can be easily located online using **AI search**. 36. Using AI to automate **responses to emails** and for **service chatbots** to stem the growing flood of emails and rising customer service costs. 37. Checking the potential savings and benefits of **sales and advice chatbots**.

AI	38. **Offering fast and competent advice** 24/7 with the help of AI sales chatbots. 39. Identifying the most frequent **customer inquiries** that can be answered quickly using automated services (e.g., chat or voicebot, WhatsApp). 40. Offering or improving fast and competent advice thanks to AI in **customer service**.
Services	41. Ensuring excellent **customer service** (e.g., live chat, hotline) to stand out. 42. Implementing **self-service features** (e.g., product configurator, customer account) in the customer portal. 43. Displaying the **availability of goods** in physical and online stores.
IT & Payment	44. Using/developing flexible and expandable **online shop systems** in open architectures. 45. Offering **mobile payment solutions** such as TWINT, Klarna, Apple, and Google Pay. 46. Accepting **debit cards** as an up-and-coming payment method in online stores. 47. Offering services such as **card on file** to register payment card details once. 48. Providing payment solutions using **biometric authentication** such as facial recognition. 49. Integrating AI-based solutions for **fraud detection and credit checks** in the online store.
Warehousing & Logistics	50. Expanding **dropshipping** for individual product ranges to reduce costs/risks. 51. **Automating (robotizing) the warehouse** for order picking and commissioning. 52. Offering **fast delivery times** using AI-optimized warehouse and logistics processes. 53. Ensuring predictable and customizable delivery with the help of **parcel tracking**. 54. Guaranteeing a high level of **returns friendliness** (e.g., free returns, returns labels, resealable parcels) to help differentiate the company and retain customers.
Organization & HR	55. Constantly driving forward the technical and professional **specialization** of employees (e.g., in SEO, social media, content marketing, analytics, automation, and AI). 56. Offering **further training and continuing education** to existing employees, e.g., at technical colleges with a federal certificate and in CAS at universities. 57. Creating **new jobs** for specialist staff, especially in the field of AI and automation.
Sustainability	58. Including **sustainable products** (incl. labels and certificates) in the product range. 59. Implementing a **filter function** to identify sustainable products and services. 60. Offering **CO_2 compensation** for packaging or shipping in the online store.

Bibliography

BRACK.CH. (2023). *BRACK.CH lanciert neue KI-Produktberatung*. https://www.brack.ch/news/2023/10/24/brack-ch-lanciert-neue-ki-produktberatung

Carpathia. (2023). *B2B-Monitor 2023*. https://insights.carpathia.ch/b2b-monitor/

Die Schweizerische Post. (2023). *Post erhöht Brief- und Paketpreise per Anfang 2024*. Die Schweizerische Post. https://www.post.ch/de/ueber-uns/medien/medienmitteilungen/2023/post-erhoeht-brief-und-paketpreise-per-anfang-2024

Die Schweizerische Post, & HWZ. (2023). *E-Commerce Stimmungsbarometer 2023*. HWZ Hochschule für Wirtschaft Zürich und Post CH AG. https://fh-hwz.ch/api/assets/ab2662f1-fc64-44d0-9a02-14c97321fcc2/A4_E-Commerce_Stimmungsbarometer_2023_de_Web.pdf

Die Schweizerische Post, & HWZ. (2024). *E-Commerce Stimmungsbarometer 2024*. https://fh-hwz.ch/news/internationales-shopping-boomt-trotz-steigender-nachfrage-nach-nachhaltigem-versand

Do it + Garden. (2024). *Digi—KI-Chat*. https://www.doitgarden.ch/de/cp/ki-chat?srsltid=AfmBOoqPJb0AJZHmzccCYOD1GNw32jnlpjweFtNTgxjEWtx6p46pngnN

Edinger, V. (2024). *«Könnte ich Essen bei Temu bestellen, würde ich es tun»*. 20 Minuten. https://www.20min.ch/story/billig-riese-koennte-ich-essen-bei-temu-bestellen-wuerde-ich-es-tun-103167401

Google. (2024). *From AI Hype to Value (Ernst-Cornelius Koch)*. Retail & Shopper Forum 2024, Zürich.

HANDELSVERBAND.swiss. (2024). *Onlinehandelsmarkt Schweiz 2023*. https://handelsverband.swiss/wp-content/uploads/2024/03/Onlinehandelsmarkt-Schweiz-2023-Medien-Stand-13.3.2024.pdf

Heinemann, G. (2023). *Der neue Online-Handel: Geschäftsmodelle, Geschäftssysteme und Benchmarks im E-Commerce* (14. Aufl.). Springer Fachmedien. https://doi.org/10.1007/978-3-658-41653-9

Heinick, H. (2023). *Branchenreport Onlinehandel 2023*. IFH KÖLN. https://www.ifhkoeln.de/produkt/branchenreport-onlinehandel-2023/

Hofacker, L., Höbner, P., Niemeier, D., & Peters, L. (2023). *E-Commerce-Markt Deutschland 2023*. EHI Retail Institute e.V. und ecommerceDB GmbH. https://www.ehi.org/produkt/studie-e-commerce-markt-deutschland-2023/

ibi research an der Universität Regensburg GmbH. (2024). *Ibi-Studien*. ibi research. https://ibi.de/veroeffentlichungen/studien

Kaczmarek, J. (2012). *22 Dinge, die Gründer von Oliver Samwer lernen können*. Business Insider. https://www.businessinsider.de/gruenderszene/allgemein/oliver-samwer-learnings/

Kolf, F., & Schimroszik, N. (2023). *Die Auslese im Onlinehandel beginnt und starke Händler profitieren*. https://www.handelsblatt.com/unternehmen/handel-konsumgueter/e-commerce-die-auslese-im-onlinehandel-beginnt-und-starke-haendler-profitieren/29029972.html

Kreutzer, R. T. (2021). *Praxisorientiertes Online-Marketing: Konzepte – Instrumente – Checklisten*. Springer Fachmedien. https://doi.org/10.1007/978-3-658-31990-8

Krisch, J. (2023). *Die Börsenflaute und die Folgen für den Online-Handel*. Exciting Commerce. https://excitingcommerce.de/2023/06/07/die-boersenflaute-und-die-folgen-fuer-den-online-handel/

Langer, N., Hofacker, L., Eden, S., & Marks, M. (2019). *E-Commerce-Markt Österreich/Schweiz 2019*. EHI Retail Institute e.V. und Statista GmbH. https://www.ehi.org/produkt/studie-e-commerce-markt-oesterreich-schweiz-2019/

Lone, S., & Weltevreden, J. (2023). *European E-Commerce Report 2023*. Amsterdam University of Applied Sciences & Ecommerce Europe. https://www.eurocommerce.eu/app/uploads/2023/11/2023-european-e-commerce-report-light-version-nov-update-v2.pdf

Mattioli, D., Vranica, S., & Kruppa, M. (2024). *Exclusive | Temu's Push Into America Pays Off Big Time for Meta and Google*. WSJ. https://www.wsj.com/business/media/temus-push-into-america-pays-off-big-time-for-meta-and-google-f2721b32

McCann, M. (2021). How Shein is taking over social media advertising. *Modern Retail*. https://www.modernretail.co/retailers/how-shein-is-taking-over-social-media-advertising/

Messerli, I., Allemann, D., & Keel, G. (2022). *Social Media in Organisationen und Unternehmen: Breite Nutzung und Routine, wenig Innovation und Dialog* (Bernet ZHAW Studie). https://bernet.ch/wp_website/wp-content/uploads/2023/01/Bernet-ZHAW-Studie-Social-Media-Schweiz-2022-1.pdf

MindTake Research GmbH. (2022). *Der Omnichannel Readiness Index für den Schweizer Detailhandel—3.0*. MindTake Research GmbH und Google und HANDELSVERBAND.swiss. https://handelsverband.swiss/wp-content/uploads/2022/05/ORI-CH-3.0_Gesamtbericht.pdf

Morant, D. (2024a). *Asia-Shop Temu: Diese Sortimente kommen unter Druck | Carpathia Digital Business Blog*. Carpathia: E-Business, E-Commerce, Cross-/Omni-Channel, Digital-Transformation Blog. https://blog.carpathia.ch/2024/04/06/asia-shop-temu-diese-sortimente-kommen-unter-druck/

Morant, D. (2024b). *Die umsatzstärksten Onlineshops der Schweiz 2024 | Carpathia Digital Business Blog*. Carpathia: E-Business, E-Commerce, Cross-/Omni-Channel, Digital-Transformation Blog. https://blog.carpathia.ch/2024/07/11/die-umsatzstaerksten-onlineshops-der-schweiz-2024/

Otto, S. (2023). Metas Social Media Shopping ist tot. *Zukunft des Einkaufens*. https://zukunftdeseinkaufens.de/metas-social-media-shopping-ist-tot/

Peter, M. K., Baumgartner, R., Rozumowski, A. V., Maier, K. L., Siscaro, D., Flück, S., Zumstein, D., Lindeque, J. P., Binnendijk, V., & Gasser, M. (2024). *E-Commerce Automation Report 2024*.

Pöschl, F. (2024). *«Das ist ein echter Brocken»: Temu gräbt dem Handel Milliarden ab*. 20 Minuten. https://www.20min.ch/story/temu-graebt-dem-handel-milliarden-ab-103166959

Rudolph, T., Klink, B., & Hoang, M. (2021). *Der Schweizer Onlinehandel—Internetnutzung Schweiz 2021*. Forschungszentrum für Handelsmanagement. https://shop.irm.unisg.ch/products/der-schweizer-onlinehandel-internetnutzung-schweiz-2021

Rudolph, T., Kralle, N., & Schraml, C. (2024). *Omni-Channel Management in Deutschland, Österreich und der Schweiz 202*. Forschungszentrum für Handelsmanagement. https://shop.irm.unisg.ch/products/omni-channel-management-in-deutschland-osterreich-und-der-schweiz-2024

Scherrer, A. (2023). *Feature Friday: KI-Beratung mit JUMBot | Carpathia Digital Business Blog*. Carpathia: E-Business, E-Commerce, Cross-/Omni-Channel, Digital-Transformation Blog. https://blog.carpathia.ch/2023/09/01/feature-friday-ki-beratung-mit-jumbot/

Stahl, E., Wittmann, G., Krabichler, T., & Breitschaft, M. (2015). *E-Commerce-Leitfaden: Noch erfolgreicher im elektronischen Handel*. ibi research an der Universität Regensburg GmbH. https://ibi.de/veroeffentlichungen/2015/e-commerce-leitfaden-3-auflage-1

statcounter. (2024a). *Search Engine Market Share Austria*. StatCounter Global Stats. https://gs.statcounter.com/search-engine-market-share/all/austria/

statcounter. (2024b). *Search Engine Market Share Switzerland*. StatCounter Global Stats. https://gs.statcounter.com/search-engine-market-share/all/switzerland/

Statista. (2024). *Social Media Advertising—Switzerland | Market Forecast*. Statista. https://www.statista.com/outlook/dmo/digital-advertising/social-media-advertising/switzerland

Valda, A. (2024). *Schweizer Händler werfen dem Onlinehändler Temu vor, gegen drei Gesetze verstossen zu haben*. Handelszeitung. https://www.handelszeitung.ch/politik/neue-attacke-der-schweizer-handler-auf-temu-737222

von der Forst, F. (2013). Beschleunigte Internationalisierung von Pure Plays – Glossybox als Erfolgsbeispiel für einen globalen Ramp-up. In G. Heinemann, K. Haug, & M. Gehrckens (Hrsg.), *Digitalisierung des Handels mit ePace: Innovative E-Commerce-Geschäftsmodelle und digitale Zeitvorteile* (S. 235–253). Springer Fachmedien. https://doi.org/10.1007/978-3-658-01300-4_14

Wölfle, R. (2023). *Commerce Report Schweiz: Follow-up 2023 «Handel nach Corona»*. https://www.fhnw.ch/de/die-fhnw/hochschulen/hsw/iwi/e-business/e-commerce-report-schweiz/media/commerce-report-schweiz-follow-up-2023.pdf

Wölfle, R., & Leimstoll, U. (2022). *Commerce-Report Schweiz 2022: Werte und Services im Fokus des Handels*. https://www.fhnw.ch/de/die-fhnw/hochschulen/hsw/iwi/e-business/e-commerce-report-schweiz/media/commerce-report-schweiz-2022.pdf

Zumstein, D., & Oswald, C. (2020). *Onlinehändlerbefragung 2020: Nachhaltiges Wachstum des E-Commerce und Herausforderungen in Krisenzeiten*. ZHAW Zürcher Hochschule für Angewandte Wissenschaften. https://doi.org/10.21256/zhaw-2389

Zumstein, D., Oswald, C., & Brauer, C. (2021). *Onlinehändlerbefragung 2021: Erkenntnisse zum E-Commerce-Boom in der Schweiz und Österreich*. ZHAW Zürcher Hochschule für Angewandte Wissenschaften. https://doi.org/10.21256/zhaw-2413

Zumstein, D., Oswald, C., & Brauer, C. (2022). *Onlinehändlerbefragung 2022: Erfolgsfaktoren und Omnichannel-Services im Digital Commerce*. ZHAW Zürcher Hochschule für Angewandte Wissenschaften. https://doi.org/10.21256/zhaw-2432

Zumstein, D., Oswald, C., & Brauer, C. (2023). *Onlinehändlerbefragung 2023: E-Commerce nach Corona: Fachkräftemangel, Überdistribution und Künstliche Intelligenz.* ZHAW Zürcher Hochschule für Angewandte Wissenschaften. https://doi.org/10.21256/zhaw-2469

Zumstein, D., & Steigerwald, A. (2019). *Onlinehändlerbefragung 2019: Chancen und Herausforderungen im Vertrieb und Marketing von Schweizer Onlineshops.* ZHAW Zürcher Hochschule für Angewandte Wissenschaften. https://doi.org/10.21256/zhaw-18746

Zumstein, D., Steigerwald, A., Leimstoll, U., Gasser, B., Mohr, S., & Briw, A. (2018). *Schweizer Onlinehändlerbefragung 2018—Digital Commerce.* Hochschule Luzern - Wirtschaft. https://doi.org/10.5281/zenodo.4247152

Further studies in the field of digital commerce and digital marketing:

- The **Bernet ZHAW study** examines the engagement of Swiss companies, public authorities, and non-profit organizations on social media, including social media advertising (Messerli et al., 2022).

- The **Commerce Report Switzerland** published annually by the FHNW is qualitative and based on interviews with e-commerce managers from Swiss companies (Wölfe, 2023; Wölfle & Leimstoll, 2022).

- Various studies are published on **eCommerce Europe** and Euro Commerce, including the European E-Commerce Report 2023, in which HANDELSVERBAND.swiss has been involved (Lone & Weltevreden, 2023).

- The **Retail Institute** in Cologne (EHI Retail Institute) publishes various studies, including "E-Commerce Market Germany" (Hofacker et al., 2023) and "E-Commerce Market Austria/Switzerland" (Langer et al., 2019).

- The **IBI Research of the University of Regensburg** publishes the "eCommerce Guide" (Stahl et al., 2015) and other studies, including in the field of e-commerce (ibi research an der Universität Regensburg GmbH, 2024).

- The **Institute für Handel (IFH) in Cologne** publishes various studies on digital business, such as the online retail industry report (Heinick, 2023).

- The **Research Center for Retail Management at the University of St.Gallen (HSG)** examines consumer behavior in an e-commerce context with the studies "Omni-Channel Management 2024" (Rudolph et al., 2024) and "Swiss Online Retail 2021."(Rudolph et al., 2021).

- The **E-Commerce Worry Barometer 2024** from the Zurich University of Applied Sciences in Business Administration (HWZ) analyzes consumer demand every year on behalf of Swiss Post CH Ltd (Die Schweizerische Post & HWZ, 2023, 2024).

- The **HANDELSVERBAND.swiss** regularly surveys e-commerce growth together with GfK and Swiss Post (HANDELSVERBAND.swiss, 2024). HANDELSVERBAND.swiss, Google and MindTake calculate the Omni-Channel Readiness Index every two years (MindTake Research GmbH, 2022).

- Management consultancy **Carpathia** works with a panel of experts to determine the turnover of the largest Swiss online stores (Morant, 2024b) and the B2B monitor (Carpathia, 2023) every year.

List of Figures

List of Tables

List of Abbreviations

Ø	Average
#	Number/ranking
3D	Three dimensional
AI	Artificial intelligence
AI	Artificial intelligence
AR	Augmented reality
B2B	Business-to-business
B2C	Business-to-consumer
B2G	Business-to-government
BNPL	Buy now, pay later
C2C	Consumer-to-consumer
CHF	Swiss franc
CIC	Customer interaction center
CPV	Cost per view
CRM	Customer relationship management
D2C	Direct-to-consumer
EDI	Electronic data interchange
ERP	Enterprise resource planning
FHNW	University of Applied Sciences and Arts Northwestern Switzerland
GenAI	Generative artificial intelligence
GMV	Gross merchandise value
GPS	Global positioning system
ICC	Institute for Competitiveness and Communication
IMM	Institute of Marketing Management
IP	Internet protocol
KPI	Key performance indicators
LLM	Large language model
MGB	Federation of Migros Cooperatives
n	Sample size (number of study participants who answered a question)
PIM	Product information management
PSP	Payment service provider
ROI	Return on investment
ROPO	Research online, purchase offline
SEA	Search engine advertising
SEM	Search engine marketing (SEA + SEO)
SEO	Search engine optimization
SME	Small and medium-sized enterprise
UX	User experience
VR	Virtual reality
WKZ	Advertising subsidies
ZHAW	Zurich University of Applied Sciences

Authors

Darius Zumstein

Prof. Dr. Darius Zumstein (Master of Arts in Management) was a lecturer at the Institute of Marketing Management IMM at ZHAW from October 2018 to April 2024, where he set up the E-Commerce Lab and the CAS Digital Sales & Marketing in B2B and CAS Digital Commerce.

Since May 2024, he is Professor of Digital Marketing at the Institute for Competitiveness and Communication (ICC) at the University of Applied Sciences and Arts Northwestern Switzerland (FHNW) in Olten. He lectures on e-commerce, digital marketing, marketing automation, and analytics. He previously worked at the Institute of Communication and Marketing (IKM) at Lucerne University of Applied Sciences and Arts from 2014 to 2019, where he led the CAS Online Shop and Sales Management, CAS Sales Management, and CAS Digital Analytics in Marketing.

From 2016 to 2018, Darius Zumstein was a digital analytics consultant at Raiffeisen Switzerland, and from 2013 to 2016, he headed the Digital Analytics & Data Management Team at Sanitas Health Insurance. He has previously worked as a consultant for companies such as FELD M, BMW, Scout24, and Kabel Deutschland (now Vodafone). Until 2007, he was a research assistant in the Information Systems Research Group at the University of Fribourg, where he assisted in e-business and wrote his doctoral thesis on web analytics.

More information at

https://www.fhnw.ch/en/people/prof-dr-darius-zumstein

Fabian Oehninger

Fabian Oehninger is Co-Head of the E-Commerce Lab at the ZHAW School of Management and Law in Winterthur. In this role, he works on practice-oriented research projects focusing on innovation and sustainability in e-commerce. He also teaches courses in business administration and retail management. Before joining ZHAW, Fabian Oehninger gained extensive professional experience in retail and online retail, including as an IT project manager and online store manager.

Fabian Oehninger holds a Master of Science in Business and Economics from the University of Basel and a Bachelor of Science in International Business Management from the University of Applied Sciences Northwestern Switzerland.

More information at

www.zhaw.ch/en/about-us/person/oehi

Study Participants

Table 21: Logos and domains of the participating online retailers

1864.ch	4mybaby.ch	achermannsport.ch	actionspielzeug.ch	aeschbach-chocolatier.ch	airmoving.at
akabanga.de	alcom.ch	akkushop-schweiz.ch	angela-bruderer.ch	anifit.ch	apgsga.ch
apothekedrogerie.ch	apotheke-drstoffel.ch	appenzeller-gurt.com	archetti.ch	aquapassion.ch	autotronic-shop.ch
asia365.ch	axonlab.com	balloon-mueller.ch	banholzer.ch	bb-shop.ch	bauhaus.ch
bauraulacvins.ch	baustoffwelt.ch	bce-ag.ch	beamerlampen.ch	beliani.ch	berglandhof.ch
bettenreiter.at	bergbahnen-scoul.ch	bico.ch	happy.ch	biershop-wittich.ch	biogarten.ch
biomondo.ch	blackandblaze.com	blexon.com	bookfactory.ch	boucherville.ch	boule.ch
brack.ch	brasserie-mundschenk.ch	braukontor.beer	brentford.com	brister.ch	brunnergetraenke.ch
buerotschudi.ch	cafemueller.ch	calonder.com	carcareking.ch	caritasjeunesse.ch	cgshop.at
chaeserrugg.ch	christ-swiss.ch	classicgamestore.ch	clickandcare.ch	clomes.ch	cloudmeister.ch
coiffurecouleur.ch	comob.ch	compdesign.ch	coop.ch	cover-discount.ch	creaarte.ch
crownings.ch	cubotoo.ch	davosercraftbeer.ch	deichmann.com	deinegravur.ch	dein-klettershop.ch
derdealer.ch	der-weck-glas-shop.ch	designgolftrolley.ch	detailhandel.ch	dieci.ch	dienikolai.at

dm.at	doctorfeelgood.ch	doitgarden.ch	doncigarro.ch	doodah.ch	dorotheum-juwelier.com
drachenhort.ch	drink-shop.ch	drogi.ch	duft-oase-shop.ch	e-framer.ch	einzigwert.ch
emochi.at	endress.com	enjo-wien.at	enjoymedia.ch	e-performance.ch	erdbeerpunkt.ch
ersatzteilshop24.ch	erwinmueller.com	e-teile.ch	eumzug.swiss	evelia.at	exaclairshop.eu
expert.at	fabrikat.ch	fahnenwelt.ch	faserplast.ch	favorite-fair.ch	felix-buehler.ch
firstaustria.com	first-responder.ch	fischen.ch	fitnessflohmarkt.ch	fit-und-warm.ch	flaschenpost.ch
flightlife.ch	flipbelt.ch	focusshop.ch	folkloreshop.ch	foppa.ch	forgolfer.ch
foto-zumstein.ch	freecall24.ch	freilichttheatersignau.ch	freyortho.ch	frohkost.ch	fumar.ch
funshop.ch	galaxus.ch	galeriemontblanc.com	gay-mega-store.ch	gebäudehülle.swiss	geckobag.at
genuss-schmiede.ch	gerstaecker.ch	gesichtsmultireflex.ch	gesund-gekauft.ch	gesundkatalog.de	getraenkezug.ch
goelles.at	goldandmary.ch	golfersparadise.ch	golfimport.ch	goller-schuhe.ch	gottlieber.ch
gottstein.at	graechen.ch	grederweine.ch	greenfinity.ch	grill24.ch	groen.at
grossartig-decostyle.ch	guten-morgen.ch	gutschlafen.ch	gymgeneration.ch	hairinspo.me	hanfpost.ch
hausgemacht.ch	hbt-ag.ch	hebeisen.ch	heiligkreuzer-seife.ch	hempions.com	hervis.at
hgc.ch	hilti-weine.ch	hlkshop.ch	hobbyshop.com	hofer-kerzen.at	hoferwineandspirits.ch

holidayhome.net	home-world.ch	honegger-philatelie.ch	hongler-kerzen.ch	hornbach.ch	houseofsound.ch
hw-babycenter.ch	iba.ch	ielectro.ch	imkershop-wien.at	immerag.ch	immomailing.ch
inavarde.wine	integrale.ch	intersport.ch	ipet.ch	iwc.com	jasando.ch
jeans.ch	jghprofessional.ch	joggi.ch	judolager.ch	jumbo.ch	just-eat.ch
kabe-farben.ch	kaercher.com	kalpak-travel.com	kambly.com	kanela.ch	kasack.ch
kastner-oehler.at	kauf.ch	kellerfahnen.ch	keramik.at	ketoshop.ch	kidisworld.ch
kirchert.at	klangei-shop.ch	kleandrop.ch	knuffel.ch	kompatech.ch	korkenknaller.ch
kreativartikel.ch	kreidetafel24.ch	kuratlejaecker.ch	kustersport.ch	la-belle-vie.ch	lacoquine.store
lagerhaus.at	landi.ch	laredoute.ch	lazia.at/shop	lecarrousel.ch	lehner-versand.ch
lensvision.ch	leolinmini.com	lesestoff.ch	libromania.ch	lieswas.ch	lifestylefood.ch
livinease.com	livique.ch	lolipop.ch	lubio.ch	luftkuss.ch	luxolino.ch
lyreco.com	macenter.ch	mademen.ch	mahlerundco.ch	maisonlibre.ch	manor.ch
maravital.ch	martel.ch	matratzenland.ch	meat4you.ch	meiertobler.ch	meinhaushalt.ch
merchfox.at	merianverlag.ch	metro.at	mexxwolf.com	micro.ms	militaershop.ch
minirate.ch	minischoggi.ch	mobile-universe.ch	modellbahndepot.ch	moemax.ch	moevenpick-wein.com
monarch.ch	morawa.at	mrvegan.ch	m-way.ch	mydarts.ch	myeskimo.ch

myposso.ch	nadlinger-onlineshop.at	naehfox.ch	namuk.com	nanimanu.ch	nanorepair.ch
natapura.ch	naturalsandco.ch	naurua.ch	natitrikot.ch	neogard.ch	nespresso.com/ch
newbalance.ch	nikin.ch	nimmnem.at	novafon.ch	nueni.ch	nurnatur.ch
nussbaum.ch	ochsnershoes.ch	ochsnersport.ch	oepfelfarm.ch	offgridshop.eu	ofinto.ch
olwo.ch	onlineapo.at	onlineschilder.ch	optipac.ch	orator.ch	orderflow.ch
originalfood.ch	oswald.ch	outdoor.ch	owy.ch	ox-huelle-fuelle.ch	pakka.ch
parcandi.com	parvis.ch	pepperi.com	peterhahn.de	peterwagner.at	photo-klopfenstein.ch
pilgrim.ch	pkz.ch	prokopp.co.at	proplana.ch	prospiel.ch	protextiles.at
puag.ch	purpur-shop.at	pwh.at	qualipet.ch	rausch.ch	readyflag.ch
redcare-apotheke.ch	redrow.ch	redzac.at	reftools.ch	rennshop.ch	rewood.ch
romandieparachutisme.ch	rothirsch.com	sacom.ch	saemereien.ch	salicorne.ch	samaranatura.ch
sarys.ch	schaefer-shop.ch	schlafshop.ch	schlitten.ch	schlüsselbrett.ch	schmuck.ch
schueller.cc	schuler.ch	schutzmasken.ch	schuwies.ch	schweizer-kaffee.shop	schweizer-messer-shop.at
schweizerseifen.ch	scott-sports.com	secret-nature.ch	seifen-shop.eu	selection-widmer.ch	sharkfitness.ch
shop.oritage.ch	shopping-trolley.ch	skate.ch	skishop.ch	smart-cam.ch	smilepen.ch
smythstoys.com	snushero.ch	sodafresh.ch	sockwell.ch	spaeter.ch	sphs-shop.ch

SPIELGALAXY spielgalaxy.ch	WALTER GRÖBL SPIEL & MODELLBAU spiel-und-modellbau.com	SPIN5 spinoutshop.ch	SPONSER SPORT FOOD OFFICIAL ONLINE SHOP sponser.ch	SPORTLIQUIDATION.CH sportliquidation.ch	sprecher EDV sprecher-edv.ch
Sprüngli spruengli.ch	sqip sqip.ch	SQ VAPE SHOP INTERNATIONAL sq-vape.ch	STAHL plus Ihr Partner für Zaunmaterial stahlplus.ch	STARWORLD ENTERPRISE starworld.ch	STAY HEALTHY.ch stayhealthy.ch
Stoffe Schweiz.ch stoffeschweiz.ch	AC stofftaschentuch.ch	Struuss.ch struuss.ch	studio stena studio-stena.ch	superfinkli.ch superfinkli.ch	supermagnete supermagnete.ch
swissbatt24.ch swissbatt24.ch	SWISS DESIGN MARKET swissdesignmarket.ch	SWISS GASTRO SOLUTIONS swissgastrosolutions.ch	QUBe swiss-qube.com	SwissWetter.shop meteo.cc meteomarkt.ch swisswetter.shop	SYSTEM:4 system4.ch
tauern sports tauern-sports.com	Thalia thalia.at	TBS thebottleshop.ch	THE GOOD STUFF the-goodstuff.ch	TOM FLOWERS tomflowers.ch	Ticketleo ticketleo.ch
TIMBERSHOP timbershop.ch	TOGGENBURG SHOP.CH toggenburgshop.ch	tombotto Fest-, Event- & Promotionsartikel tombotto.ch	TOP-PNEUS.ch top-pneus.ch	touringshop touringshop.ch	TRADE POST 47 tradepost47.com
tramatec-shop tramatec-shop.ch	TRANSA transa.ch	TreeMap treemap.com	TRINKGENUSS.CH trinkgenuss.ch	Tschümperlin tschuemperlin-shoes.ch	CHRISTIAN uhrenschmuck24.ch uhrenschmuck24.ch
ULLRICH PASSION FOR LIQUIDS ullrich.ch	Ultraschallbad.ch ultraschallbad.ch	unicef für jedes Kind unicef.ch	URECH LYSS urechlyss.ch	SEILFABRIK ULLMANN Usacord usacord.ch	VEDIA vedia.ch
VELOPLUS veloplus.ch	VELUX velux.ch	verkehrshaus verkehrshaus.ch	VICEVERSA GALERIE / BIJOUX CONTEMPORAINS viceversa.ch	VICTORINOX victorinox.com	CASA DE VINOS ARGENTINOS vinos-argentinos.ch
VITA DROGERIE natürlich gesund in Baden vitadrogerie.ch	vitality concept vitality-concept.ch	VOGELSANGER WEINE vogelsangerweine.ch	Volg frisch und fründlich volgshop.ch	von Rotz Online-Shop vonrotz-shop.ch	VON SALIS vonsalis-wine.ch
WANDER wander.ch	watchdreamer watchdreamer.com	WEBDRUCK.CH webdruck.ch	passion for precision fraisa fraisa.com	weekend4two weekend4two.com	weinonline.ch weinonline.ch
weinvogel.ch	weisbrod weisbrod.ch	WELLTHINKR wellthinkr.com	wellvida wellvida.ch	WERTEC wertec.ch	Kaufmann Wine & Drinks since 1968 wine-drinks.ch
WINKLER WINES winklerwein.ch	WOG.CH world of games wog.ch	WOOD4PROS.COM wood4pros.com	woom woom.com	WRIGHTSOCK wrightsock.ch	WÜRTH wuerth-ag.ch
WUNDERSTAA Wein wunderstaa.ch	yoursmoke.ch yoursmoke.ch	ÖSTERREICHISCHE ZAHNÄRZTE KAMMER zahnaerztekammer.at	zebra zebrafashion.com	PRO SENECTUTE GEMEINSAM STÄRKER prosenectute.ch	ZGONC zgonc.at
Zigarrenonline.ch zigarrenonline.ch	AKADEMIE Zither zitherfreund.com	ZIZANIA BIOBOTANICA zizania.bio	zubi zubi.swiss	The remaining 176 online stores wished to remain anonymous.	

Study Research Partners

Worldline Schweiz AG

Worldline supports companies of all types and sizes in their growth plans – quickly, easily, and securely. With state-of-the-art payment technology, local expertise, and customized solutions for hundreds of markets and industries, Worldline supports the business development of over one million companies worldwide. In 2023, Worldline generated a turnover of €4.6 billion.

As a platinum partner of the IMM and provider of payment solutions, Worldline actively supports changes in e-payment.

More information at www.worldline.com/merchant-services

VISA

Visa is a leading global digital payment network that enables transactions between consumers, merchants, financial institutions, and governments in more than 200 countries and regions. Its innovative, reliable, and secure payment network connects individuals, companies, and economies, making it easier for them to grow successfully. Visa can be used to pay at more than 130 million acceptance points.

Merchants receive a payment guarantee and can reach customers all over the world. With the click-to-pay industry standard, Visa is modernizing online card payments, enabling a secure, fast, and seamless payment process. This allows online retailers to increase their purchase completion rate without accepting a new payment method.

More information about Visa at visaeurope.ch
More information about click to pay at vi.sa/clicktopaych

CembraPay

CembraPay is active in payment processing and offers consumers and companies the purchase of goods and services on account or in installments. CembraPay works in a similar way to a credit card, with the difference that customers make purchases with their name and contact details and do not have to enter any other information such as credit card number, expiration date, CVC code, or 3D Secure Code.

Customers shop conveniently at the retailer of their choice and select Byjuno as their means of payment. Customers then receive the invoice from CembraPay and can pay it immediately or in several installments, depending on the chosen product.

More information at www.cembrapay.ch

CRIF AG

CRIF AG is a leading provider of business information in Switzerland and Austria. As an IMM Silver Partner, it offers its customers reliable data on individuals and companies and optimizes check-out processes using identification, age and credit checks, payment method management, and fraud prevention.

Online retailers can integrate the products directly into the web store and expand them modularly into a complete solution as required. CRIF also offers solutions in address management and risk management, in particular solutions and consulting.

More information at www.crif.ch

TWINT AG

Customers pay conveniently and securely with TWINT using a smartphone at the supermarket checkout or online store, when out and about with friends, on public transport, or when paying for parking. With more than four million active users, TWINT is the leading payment app in Switzerland. In September 2016, the merger of the two Swiss payment apps Paymit (UBS, Six, and various banks) and TWINT (Postfinance) was officially entered into the commercial register. TWINT AG was born and has become increasingly well-known throughout Switzerland in recent years. A constant stream of new merchants, acceptance points, and a steadily growing number of users have made the company one of Switzerland's most popular payment brands and a heavily used app in just five years.

More information at www.twint.ch

Swiss Post

Swiss Post has been connecting people for 175 years, marking it an integral part of Switzerland and a piece of Swiss national identity. As a competent partner for online retail, Swiss Post connects vendors and their customers, offering coordinated solutions for all aspects of e-commerce logistics. The nationwide range of services for Switzerland and across its borders includes the delivery of letters, newspapers, and parcels as well as courier, express, and goods logistics services.

In the area of advertising, Swiss Post is constantly developing new digital and cross-media services in addition to direct marketing. Recipients of consignments benefit from convenient solutions – from dispatch information and customization to returns. Swiss Post actively advises business customers on how to exploit their e-commerce potential.

More information at www.digital-commerce.post.ch

PostFinance AG

PostFinance AG clients selling their products through an online store want a simple and secure payment solution. This is achieved by integrating payment methods into an existing payment service solution or providing the most popular Swiss payment methods for online stores.

More information at www.postfinance.ch/checkout-flex

EOS Schweiz AG

EOS, an Otto Group Hamburg company, is the joint umbrella for 60 operating companies in the financial services sector. With over 6,000 employees, EOS is an international company with a global presence and is undergoing a dynamic growth process. As part of the EOS Group, EOS Switzerland combines supra-regional expertise with specific know-how in the Swiss market. Decades of experience managing national and international credit and receivables make EOS Switzerland a competent partner in dunning, collecting, and purchasing receivables packages.

More information at https://ch.eos-solutions.com

Payrexx AG

In the dynamic world of e-commerce, SME merchants need to optimize payment processes and ensure customer satisfaction. This is where Payrexx AG comes to the fore.

As a leading payment platform, Payrexx enables small and medium-sized companies to manage payments simply, securely, and efficiently. With a user-friendly interface and various supported payment methods, SMEs can optimize their business processes and expand their reach.

In addition, integrated fraud protection measures and first-class customer support ensure that merchants and customers alike benefit from a smooth transaction experience. In short, Payrexx is a reliable partner in making SMEs successful in the digital age.

More information at www.payrexx.ch

hmmh Suisse

hmmh Suisse is one of the leading agencies in connected commerce. For 25 years, it has supported national and international companies in their digital transformation and influenced developments in this field with a pioneering spirit. With innovative solutions, hmmh Suisse creates seamless user experiences tailored to its customers across all touchpoints and removes online and offline boundaries.

More information at www.hmmh.ch

atedo AG

atedo, a leading B2B consultancy, catalyzes business success by integrating strategy, technology, and human capital. As a trusted partner, atedo navigates the interface between technological innovation and business requirements, always focusing on measurable results. Core competencies include corporate development, digital transformation, change management, and designing future-oriented customer experience platforms with e-commerce integration. atedo impresses its clients with strategic AI integration, from identifying and prioritizing promising use cases to seamless implementation and efficient operation. atedo also enables customers to use AI to their competitive advantage and strengthen their long-term market position.

More information at www.atedo.ch

MS DIRECT

MS Direct AG - every order a fulfilled promise

MS Direct AG is a leading online retailer partner for automated fulfillment and cross-border e-commerce solutions. Its customers benefit from an "all-round carefree package" consisting of scalable fulfillment, physical logistics, and digital solutions. Whether throughout Switzerland or from the European Union to non-EU countries such as Switzerland, Norway, and the United Kingdom, MS Direct ensures that online orders arrive quickly and smoothly, turning shoppers into loyal supporters.

As part of the MS Direct Group, MS Direct is part of a complete ecosystem that offers services along every customer journey, from the first contact to online campaigns or personalized print mailings to returns and customer service support.

More information at www.ms-direct.com

HANDELSVERBAND.swiss

HANDELSVERBAND.swiss brings together more than 400 retailers who generate around CHF 21 billion in sales in Switzerland, of which CHF 11 billion is online and CHF 10 billion in physical stores. Members operate around 440 online stores and send 80 million parcels in Switzerland annually. The Association brings together retailers from a wide range of sectors and works on common, overarching topics. It regularly organizes events, webinars, and exchanges of experience, sends out newsletters with up-to-date information on all aspects of retail, and provides standard templates (general terms and conditions, data protection) for online store operators.

HANDELSVERBAND.swiss is also involved in professional training and continuing education in legislative processes. Both small and large retailers and manufacturers are united by the aim of getting involved in the new digital retail world in Switzerland and seizing this change as an opportunity.

More information at www.handelsverband.swiss

Österreichischer Handelsverband

The Austrian Retail Association has been active since 1921 as an independent interest group and innovation platform to provide its more than 4,000 members with the best possible support. In addition to its members, which account for around 300,000 employees at 25,000 locations in Austria and generate annual sales of more than €65 billion and together cover 80% of the market, numerous companies with various specializations are associated with the trade association as partners.

The Association's portfolio includes five innovative industry congresses, a discussion format [retail]zone, a retail trade magazine, multimedia website retail.at, the publication of studies, and the Retail Association Academy. The online platform KMU RETAIL offers all Austrian retail companies know-how, retail data, and legal certainty.

More information at www.handelsverband.at

Digital B2B Forum

The Digital B2B Forum took place on Thursday, 24 October 2024, from 10 noon until 7 pm in THE HALL in Dübendorf. The next **Digital B2B Forum will be on Thursday, 23 October 2025.** For tickets of the Digital B2B Forum 2025, participants of the Online Retailer Survey receive a special price of CHF 100 instead of CHF 200.

More information and registration at https://digital-b2b-forum.ch

Continuing Education Courses at ZHAW

CAS in Digital Commerce

Practice-oriented, scientifically based specialist training in the field of digital sales. The content is taught in two modules.

Module 1 – E-Commerce Management
- Strategies and business models
- Innovative marketing approaches and best practice
- E-commerce technologies
- Omnichannel management
- User experience and customer loyalty
- Payment processing and logistics
- Performance measurement and analysis

Module 2 – AI in Digital Commerce
- Improved product search and selection
- Marketing and creative use of generative AI
- AI for content creation and product data optimization
- Consulting and personalization
- Hyper-personalization of website content
- Algorithm-based product recommendations
- AI case studies in e-commerce

Course starts in August 2025. More information and registration at
www.zhaw.ch/imm/casdc

CAS in Digital Sales & Marketing in B2B

At last, a suitable continuing education course just for B2B employees. The content is taught in two modules.

Module 1 – AI & Innovative Sales
- Predictive analytics in sales
- Personalized sales strategies with AI
- Automating sales processes with AI
- Chatbots and virtual assistants in sales
- Customer segmentation and target group analysis with AI
- AI workshop (implementation of AI solutions in sales)

Module 2 – Digital B2B Marketing
- Integrated digital B2B marketing strategies
- B2B customer insights
- Content marketing for B2B
- Account-based marketing (ABM)
- Marketing automation and CRM
- Organization & change management

Course starts on 7 March 2025. More information and registration at
www.zhaw.ch/imm/casb2b

Continuing Education Courses at FHNW

CAS in E-Commerce and Online Marketing Specialist

E-commerce competence – from the basics to innovations in digital commerce.

Compulsory module: E-Commerce (B2B / B2C)
- E-commerce trends, including detailed insights from this study
- Content for online stores (with Oliver Fischer, Martin Jungfer and other speakers from Galaxus)
- Visit to the BRACK.CH logistics center
- E-commerce architectures, operations, & AI tools (with Roman Zenner)
- Data & analytics (with Natalie Kuster)
- E-commerce law (Marc Schwenninger)
- AI applications & AI sales chatbots (with Lorenz Würgler)
- Social commerce & personal branding (with Moritz Neuhaus)
- Video & livestream commerce
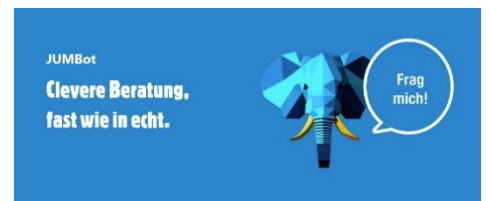
Module information at www.fhnw.ch/de/weiterbildung/wirtschaft/modul-e-commerce-und-online-marketing

Second module of your choice in the module configurator: AI Powered Digital Marketing, Content Marketing, Marketing Automation, Data Driven Marketing, Digital Content Creation, Performance Marketing, Data Driven Growth Hacking.

Course starts on 25 April 2025. Module configuration and registration at
https://lets-get-digital.ch

n|w Fachhochschule Nordwestschweiz

Hochschule für Wirtschaft FHNW

Modulkonfigurator

So funktioniert der Modulkonfigurator ▾

Module	Kalender

Modul AI POWERED DIGITAL MARKETING	+
Modul DIGITAL MARKETING	+
Modul CONTENT MARKETING	+
Modul DIGITAL CONTENT CREATION	+
Modul DIGITAL LEADERSHIP	+
Modul DIGITALE TRANSFORMATION	+
Modul PERFORMANCE MARKETING *empfohlen*	+
Modul MARKETING AUTOMATION	+
Modul E-COMMERCE B2B/B2C *Pflichtmodul*	×
Modul DATA DRIVEN GROWTH HACKING	+
Modul DATA DRIVEN MARKETING	+

Programmtitel

CAS Digital Marketing Spezi... +	CAS Content Marketing Spe... +	CAS Marketing Automation ... +
CAS E-Commerce und Onlin... ×	CAS Data Driven Marketing ... +	CAS Digital Leadership in Ma... +
CAS Digital Transformation S... +	CAS Social Media Spezialist/... +	CAS Digital Branding Spezial... +
CAS Digital Content Creation... +	CAS AI Powered Digital Mark... +	

Programminformation: CAS E-Commerce und Online-Marketing Spezialist/-in

Erschliessen Sie neue Märkte und Kunden mit professionellem Online-Marketing und klugen Webshop-Lösungen (B2B/B2C). In diesem Zertifikatsprogramm setzen Sie sich vertieft mit den Themen Kundengewinnung und Online-Verkäufe im Internet auseinander. Anhand eines Projektes setzen Sie Strategien, Konzepte, Marketing-Mix sowie Conversion-Optimierung eins zu eins um.

Modul A: E-COMMERCE B2B/B2C (Pflichtmodul)

ECTS:	16
Anzahl Tage:	16 Tage (2 Module à 8 Tage) jeweils von ca. 09 bis 17 Uhr
Durchführungsform:	Je nach Modulauswahl, Angaben unterhalb der Startdaten der einzelnen Module
Kosten:	Bitte wählen Sie zwei Module aus
Mehr Infos:	Zurück zu den Programmdetails

School of Management and Law

Hochschule für Wirtschaft FHNW