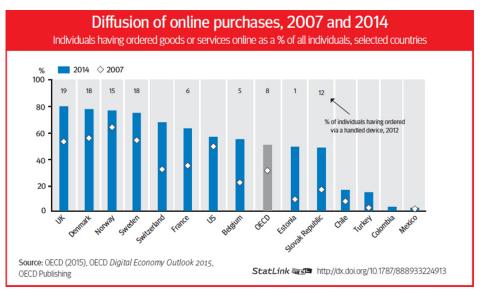
Buying into e-commerce

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A decade or so ago e-commerce was a buzzword, but today it has become a routine part of life. Or has it? About half of individuals in OECD countries bought products online in 2014, up from 31% in 2007. The increase in online purchases was particularly marked in Belgium, Estonia, France, the Slovak Republic and Switzerland. Today, more than three-quarters of adults order online in Denmark, Norway and the UK. However, only 10% of adults bought online in Chile and Turkey, and less than 5% in Colombia and Mexico.

According to OECD research, 19% of individuals purchasing online in the UK in 2012, followed closely by Denmark and Sweden, used their smartphones or other mobile devices to order products.

This surging trend has disrupted traditional distribution channels for some sectors, such as travel and holiday services—which account for almost 50% of online consumers—music, games, books and tickets for events. Food and grocery purchases online have also risen sharply in recent years.

Overall, however, consumers account for a small portion of e-commerce, with up to 90% of the value of online purchases coming from business-to-business transactions, among travel operators for instance. In 2009 security was cited as the main reason for not buying online for over one-third of internet users across



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the EU who had not made any purchases online. Privacy concerns were cited by 30% of internet users as the second reason.

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