The state of e-commerce in Central Europe in 2026

Unlocking strategic advantage for the next era of e-commerce

WHITE PAPER

WHAT LIES AHEAD?

Unveiling the future of e-commerce

E-commerce in Central Europe has reached a high level of maturity, with growth stabilizing across the region after periods of expansion and volatility. However, the region is not homogeneous - markets can differ widely in scale and structure. Despite these differences, they increasingly share a common trajectory in which e-commerce is becoming more defined by its regularity in everyday consumer preferences. As online penetration across major product categories matures and basket sizes stabilize, the limits of traditional, product-centric optimization are becoming more visible. Competitive dynamics are therefore shifting away from order value alone and increasingly depend on repeat engagement, which is ultimately driven by a set of timeless consumer needs.

This is where agentic commerce emerges. Today, advances in artificial intelligence are already influencing how consumers shop. It marks a structural shift in e-commerce by introducing a new layer that reshapes how demand is captured. As AI agents can act on behalf of consumers - supporting discovery, narrowing choices and, over time, executing transactions within defined boundaries - it redefines the purchase journey. In doing so, parts of decision-making move from humans to AI-driven systems, reducing effort, simplifying choices, and making product recommendations more relevant.

This transition will not emerge overnight. Instead, it will unfold gradually and unevenly, with human-led and agent-led purchase journeys coexisting for years, shaped by trust, context, and use case.

For merchants and ecosystem participants, the challenge is no longer whether agentic commerce will matter, but how to remain present and relevant as decision-making increasingly flows through intelligent intermediaries.

To support this shift, we set out to share a clear view of how agentic commerce is taking shape, while giving ecosystem players the clarity and confidence they need to compete in this next era of digital commerce.

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E-commerce in Central Europe is growing - and it is growing with confidence. After years shaped by pandemic-driven distortions and subsequent corrections, the region has entered a new phase: stable, structurally sound, and broadly in line with European and global benchmarks. That is, in itself, a meaningful signal.

However, aggregate numbers only tell part of the story. Central Europe is not a single market. It is a collection of markets at fundamentally different stages of development, each following its own logic. Germany commands the region with unmatched scale, yet its growth dynamics differ sharply from those of Poland or Greece. Switzerland has disproportionately high per-capita spending relative to its population size. Smaller markets rely heavily on cross-border commerce in ways their larger neighbors do not.

What unites them is a shift in how growth is created. Basket sizes are stabilizing. The race for new buyers is slowing. Increasingly, the decisive lever is buying frequency - how often existing customers return. That shift changes what merchants need to prioritize and where the real competitive pressure lies.

This white paper maps that landscape. Not to flatten its complexity, but to make it easier to navigate - for merchants, platforms, and ecosystem players who want to understand Central Europe on its own terms.

E-commerce innovation is emerging unevenly across regions. For example, in parts of Asia, new commerce models are already being tested at scale, offering an early view into how shopping evolves as intelligence becomes embedded and decisions are compressed by AI-supported systems.

For Central Europe, the relevance lies not in replication, but in interpretation. These dynamics will unfold at a different pace, shaped by local consumer expectations, regulatory frameworks, and payment infrastructures. Agentic commerce takes shape in this space, introducing a new layer where AI agents can support and potentially act on behalf of consumers within clearly defined boundaries.

In Central Europe, agentic commerce adoption can be informed by global signals while remaining grounded in regional realities to ensure relevance.

Peter Robejsek

Executive Vice President | Mastercard | Market Development Asia Pacific

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The e-commerce landscape in Central Europe

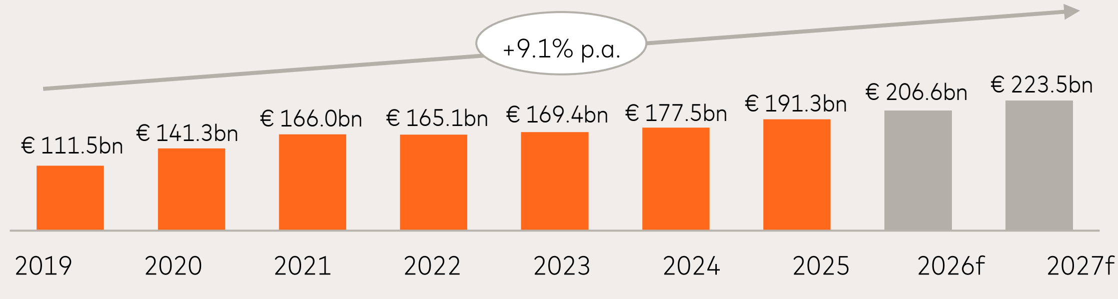
MARKET OVERVIEW

Central Europe's e-commerce market returns to steady growth

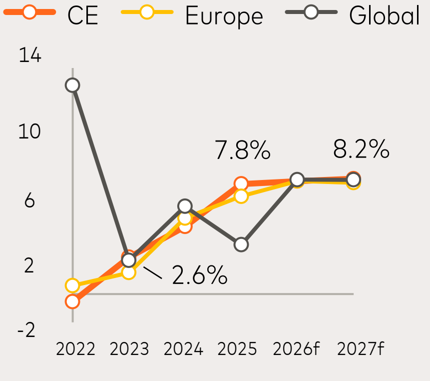
E-commerce revenue growth in Central Europe

Central Europe's e-commerce market has expanded significantly in recent years, growing from €112bn in 2019 to €191bn in 2025 and projected to reach nearly €224bn by 2027. After a strong pandemic-driven acceleration and a subsequent correction in 2022, growth is stabilizing at around 9% CAGR. Over the next couple of years, annual expansion is indicating a shift from exceptional, event-driven spikes toward more consistent and predictable market development.

E-commerce revenue and growth rate in Central Europe *(EUR billion; 2019-2027f)*



Nominal annual growth rates of key regions
(%; 2022-2026f)



Nominal growth across regions

The revenue trajectory highlights a transition from the volatility of the COVID-19 pandemic era toward more normalized and sustainable growth. As projected annual growth converges around 8%, Central Europe's e-commerce market is entering a more stable and predictable phase, improving long-term planning confidence. The convergence of growth rates across regions suggests that expansion is increasingly driven by shared structural factors rather than region-specific shocks. Emerging new technologies may provide additional upside in the upcoming years as their adoption continues to scale.

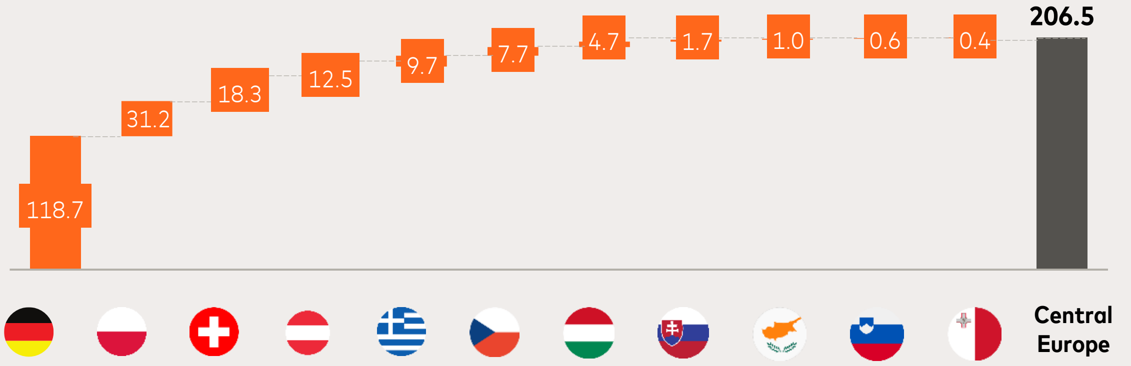
COUNTRY VIEW

Germany dominates Central Europe's e-commerce market

E-commerce revenue split by country

E-commerce revenue in Central Europe is highly concentrated, with Germany overwhelmingly dominating the regional market. By 2026, Germany is expected to generate close to €119bn in online sales, representing roughly 57% of total regional revenue. In contrast, the next largest markets - Poland and Switzerland - remain materially smaller, accounting for around 15% and 9% respectively. This pronounced imbalance underscores the extent to which regional e-commerce demand is concentrated in a single, dominant market.

E-commerce revenue in Central Europe by country *(EUR billion; 2026f)*



Comparison of the largest contributors

Germany's share of e-commerce revenue exceeds its population share, reflecting not only its scale but also a comparatively mature and deeply embedded online market. Poland, by contrast, combines a large population base with a more modest contribution to regional e-commerce revenue, pointing to lower average spending levels and an earlier stage of online adoption. Switzerland displays the most pronounced imbalance on a smaller base, where very high per-capita spending translates into a disproportionately large e-commerce footprint.

E-commerce revenue, population, and per capita spend for the three largest contributors
(EUR billion; 2026f)

	€118.7bn (57%)	€31.2bn (15%)	€18.3bn (9%)
	83.6mn (47%)	37.8mn (21%)	9.0mn (5%)
	€1,420 per capita	€825 per capita	€2,030 per capita

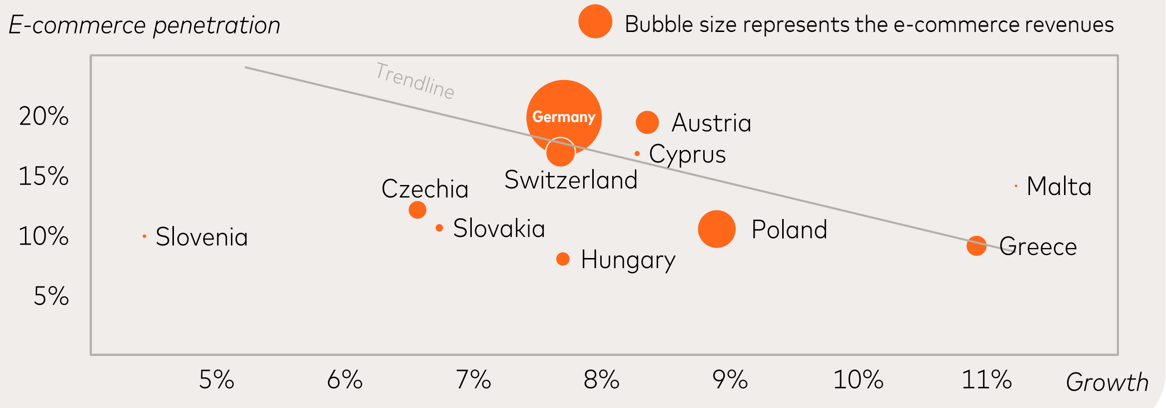
MATURITY

Higher online share means slower growth rates

E-commerce penetration and growth

E-commerce penetration describes the share of total retail sales that take place online, compared to all retail sales - including online and offline - making it a practical indicator of how embedded digital commerce is in everyday consumer preferences. Higher penetration typically reflects a more mature market, where online shopping is broadly adopted across categories and customer segments.

E-commerce revenue in Central Europe by country (EUR billion; 2026f)



Across Central Europe, e-commerce markets show a clear connection between online penetration and growth, as illustrated in the chart. More mature markets such as Germany and Switzerland with high online penetration tend to expand at more moderate rates. At the other end, lower-penetration markets like Poland and Greece continue to grow faster. Mid-range markets, including Austria, Czech Republic, and Slovakia, cluster between these two ends, reflecting different stages of development. Overall, the distribution highlights a broad maturity gradient across the region, with countries positioned along a penetration-growth trade-off.

Why does higher penetration lead to slower growth?

Early-stage markets grow by bringing new users online, creating strong initial momentum. As markets mature, growth depends on existing users spending more. This shift is typically slower and more incremental, as it requires changes in habits, frequency, or category adoption.

CROSS-BORDER

Cross-border spend is significant, but varies strongly by country

What is cross-border e-commerce?

Cross-border e-commerce refers to online purchases from retailers based in another country. For example, a Polish customer buying from a German or Chinese shop. It is defined by where the buyer resides and the seller is located, not by shipping or delivery.

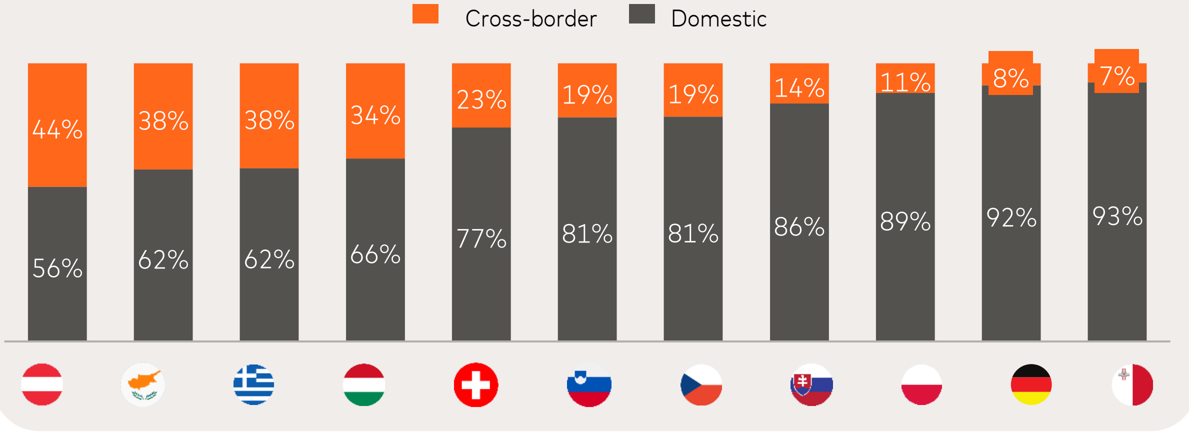
Cross-border e-commerce in Central Europe

Cross-border e-commerce is a structural component of online spending in Central Europe, but its significance varies notably by country. In many markets, cross-border shopping is not a niche behavior but a core part of e-commerce, in some cases accounting for over one-third of total online spending.

Smaller or less developed markets tend to exhibit higher cross-border shares as consumers rely more heavily on international retailers to access broader product assortments. This reliance is driven by limited local supply, fewer large domestic players, and stronger exposure to international platforms.

By contrast, larger and more mature markets such as Germany show lower levels of cross-border spending. In these markets, well-developed domestic retail and marketplace ecosystems provide sufficient breadth and depth, reducing consumers' need to shop internationally.

Share of customer spending at domestic vs. cross-border shops in the selected countries
(%; 2026f)



CROSS-BORDER

Europe has a higher shop penetration compared to other regions

What is the difference between marketplaces and online shops?

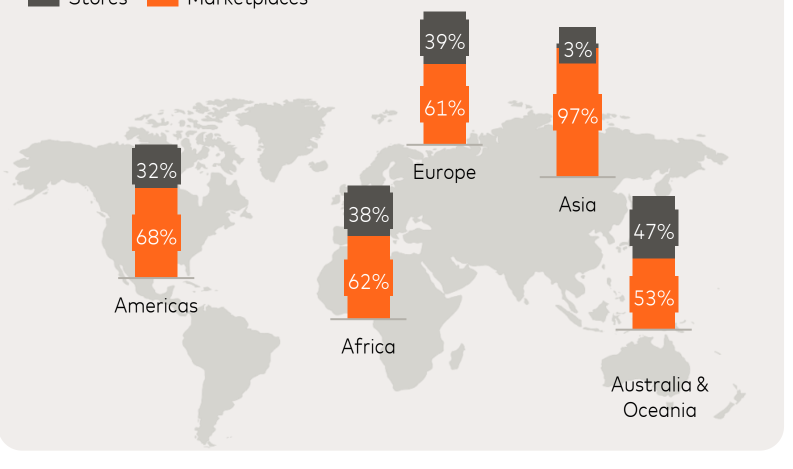
Marketplaces are platforms where multiple sellers offer products in one place, while online shops are operated by individual brands or retailers selling directly to consumers. Marketplaces aggregate demand and supply, whereas shops retain full control over pricing and customer relationships.

Marketplaces and shops

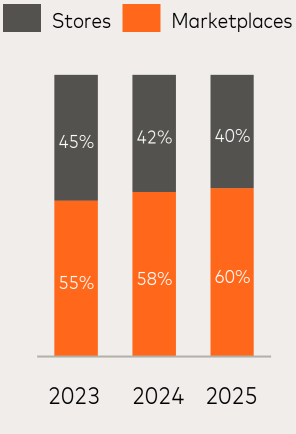
E-commerce markets differ significantly in how sales are split between marketplaces and retailer-owned shops. Asia and the Americas are heavily marketplace-led, enabled by asset-light scaling models that allow platforms to expand assortment without owning inventory, reinforced by strong network effects and demand concentration in a few large markets.

Europe, by contrast, remains more shop-driven: its fragmented retail landscape, with many established local players and brands, supports retailer-operated shops and slows marketplace consolidation. Central Europe sits between these models but is gradually shifting toward marketplaces, driven by improving cross-border access, rising consumer trust, and the expansion of international sellers - signaling an ongoing structural transition.

Revenue split by sales channel and region *(%; 2025)*



Revenue split by sales channel in CE *(%)*



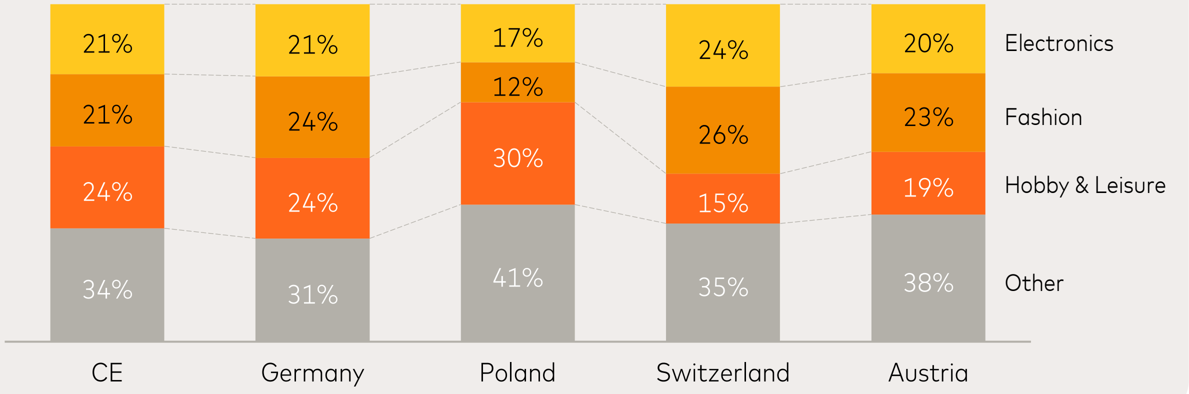
PRODUCT CATEGORIES

Category mix is stable across mature CE markets

Category mix

The category mix of e-commerce revenue in Central Europe is broadly similar across more mature markets such as Germany, Austria, and Switzerland, pointing to a stable regional baseline and converging consumer preferences. At the same time, differences can be observed in other countries, reflecting varying stages of market development and category adoption. Poland stands out with a distinct structure, highlighting how demand structures evolve differently in less mature markets. These variations highlight how category mix is shaped not only by overall e-commerce maturity, but also by local consumer preferences, the pace of online adoption within individual segments, and the relative strength of offline retail channels.

Revenue split by category for select regions and countries *(%; 2026)*



Product category growth

E-commerce growth across categories in Central Europe is relatively balanced, with most segments growing close to the overall market rate of around 8%. This indicates a broadly synchronized growth phase rather than category-specific divergence. Importantly, this growth is not attributable solely to rising expenditure within individual segments, but also underpinned by sustained reallocation of consumer spending from offline to online channels. Grocery stands out with structurally higher growth, driven by lower online penetration and strong replenishment dynamics that support both frequency gains and continued user adoption. By contrast, fashion shows more moderate growth, reflecting its more mature status, where higher penetration, stronger competition, and greater price sensitivity limit further acceleration.

FREQUENCY

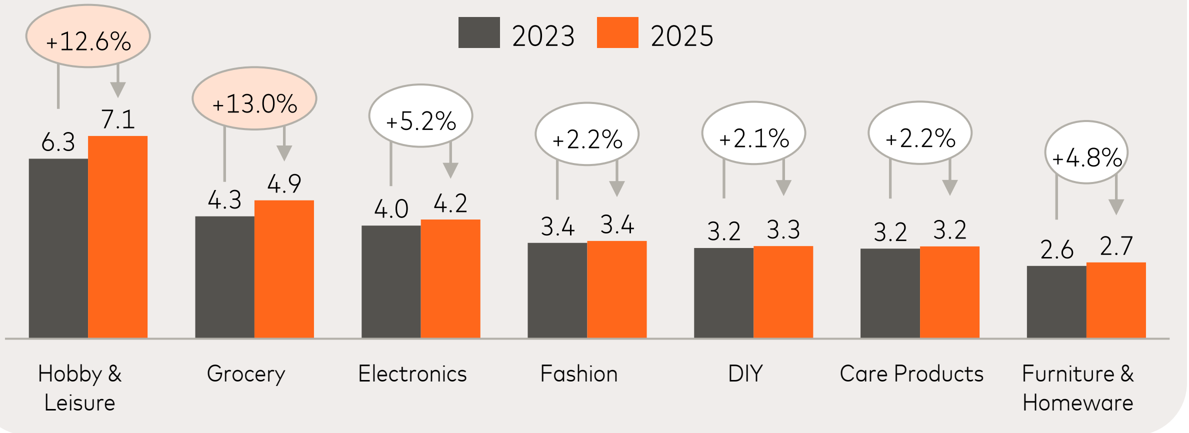
Buying frequency varies across product categories and markets

While the category mix highlights what consumers buy online across Central Europe, it does not fully explain how often they engage with e-commerce. Even in categories and markets where the revenue structure appears stable and converged, the intensity of online purchasing can differ. To understand the depth of e-commerce adoption, it is necessary to move beyond category composition and examine buying frequency.

Buying frequency of product categories

Buying frequency has increased across all major e-commerce categories in Central Europe between 2023 and 2025, indicating a broad shift toward more regular online purchasing. At the same time, frequency levels differ significantly by category: segments such as hobby & leisure and grocery show both strong growth and elevated baseline frequency, reinforcing their role as drivers of habitual online behavior. However, lower-frequency categories such as furniture and homeware remain structurally constrained by higher order values and longer replacement cycles, resulting in more occasional, need-driven purchases and a more limited contribution to overall frequency. As a result, growth is more pronounced in low-ticket categories that are already used frequently.

Average e-commerce buying frequency in CE per category p.a. *(#; 2023 vs. 2025)*



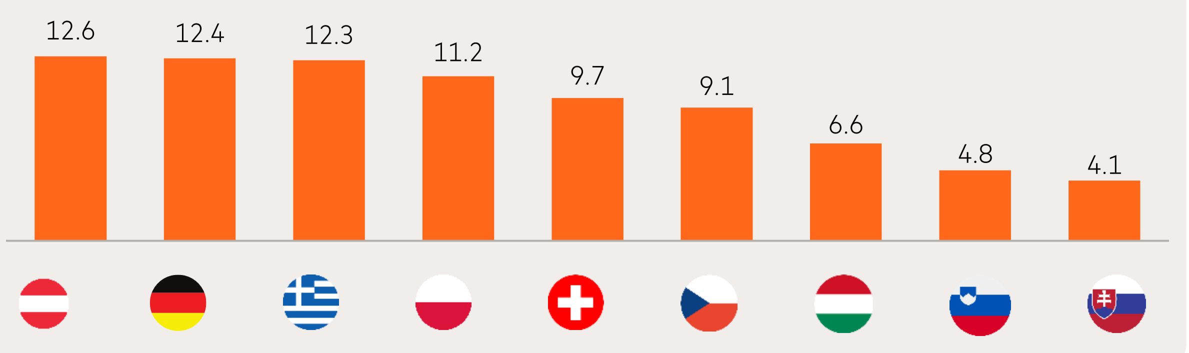
Why do some categories scale frequency faster than others?

Categories with lower prices and recurring needs naturally drive more frequent purchases, while high-value categories depend on replacement cycles or specific needs. This leads to structurally different growth dynamics across categories.

Buying frequency of product categories

The average buying frequency varies widely across Central European markets, with nearly a threefold difference between the highest- and lowest-frequency countries, highlighting how unevenly e-commerce is embedded in everyday consumer preferences. Leading countries such as Austria and Germany exceed 12 orders per buyer per year on average, while others remain significantly lower. This variation reflects different stages of market maturity: more advanced markets exhibit habitual online purchasing, often supported by stronger penetration of high-frequency categories such as grocery and hobby & leisure. By contrast, lower-frequency markets are still transitioning from occasional to regular use, indicating a structural lever for future growth.

Average buying frequency per online buyer p.a. by country *(#; 2025)*



Taken together, category mix and buying frequency illustrate that e-commerce maturity in Central Europe is increasingly defined by how regularly consumers shop online, rather than solely by what they buy. While category mix describes the distribution of online spending, buying frequency reveals the depth to which e-commerce is embedded in everyday consumer preferences. As such, frequency emerges as a critical indicator of e-commerce maturity and an important component of ongoing market development in the region.

02

The new battleground of e-commerce

GROWTH DRIVERS

Buying frequency becomes the battleground of e-commerce expansion

The e-commerce landscape has changed significantly over the past decade. Platforms and marketplaces have carved out a dominant role, reshaping how consumers discover, evaluate, and purchase online. As a result, the sources of growth have shifted. This chapter explores the changing dynamics to understand where growth is happening today, and which consumer needs e-commerce merchants must address to remain relevant.

The e-commerce revenue equation

In Central Europe, e-commerce growth is increasingly determined not by how much consumers spend per order, but by how often they transact. As basket sizes stagnate and returns moderately increase, the competitive battleground has shifted to the right-hand side of the e-commerce revenue equation: number of buyers and buying frequency.

The e-commerce revenue equation framework comprises four key base components: average net order value, the complement of return rate, the number of buyers, and buying frequency. Data from ECDB for Central Europe provides insights into the levels of each component in 2023 and 2025, along with their respective compound annual growth rates over this period. The nominal average order value increased marginally, with a CAGR of 0.4%. At the same time, return rates rose, implying a higher volume of returns and resulting in a slight decline of 0.1% in the complement of the return rate. The number of buyers grew at an annual rate of 1.5%, reflecting a moderate but ongoing e-commerce adoption. Most notably, purchase frequency exhibited the strongest growth, increasing by 4.3% per year.

The e-commerce revenue equation in Central Europe *(2023-2025)*

	Average Net Order Value Before Returns	1-Return Rate	Number of Buyers	Buying Frequency
2023 level	€ 139.8	91.9%	128.9 million	10.2 p.a.
CAGR	+0.4%	-0.1%	+1.5%	+4.3%
2025 level	€ 141	91.8%	132.8 million	11.1 p.a.

Represent the product-focused past (Average Net Order Value Before Returns; 1-Return Rate)

Represent the customer-focused present (Number of Buyers; Buying Frequency)

Why is number of transactions important?

E-commerce growth is no longer primarily driven by optimizing or continually increasing order value, given that order value is strongly influenced by factors such as product category and inflation. Across most major verticals, basket size growth has largely run its course, and average order values have stabilized at category-specific levels. Return rates have been significantly reduced in recent years due to stricter return policies and technological advancements that support decision confidence. Virtual fitting rooms, for example, could lead up to a 40% reduction in return rates in fashion, resulting in lower and relatively stable return rates with limited variance. **Therefore, relying solely on higher prices or incremental AOV optimization may not represent the most effective strategy.**

In many of Europe's largest e-commerce categories, online penetration is already reaching structural highs. Fashion and accessories, for example, now approach 70% e-commerce penetration. This indicates that in leading categories, the remaining pool of consumers who have never purchased online is limited. As a result, limited headroom is left for growth through first-time buyer acquisition, so future growth in such categories will increasingly depend not on who buys online, but on how often they do.

At the market and vertical level, buying frequency therefore becomes the key remaining growth indicator. While individual retailers may still acquire new customers by winning them over from competitors, these customers would not be new to the category itself. **Increasing buying frequency among existing customers effectively multiplies customer lifetime value and raises the importance of remaining relevant and top-of-mind throughout the customer journey.**

For small and mid-sized online retailers in particular, encouraging repeat purchases - through improved customer experience, convenience, and relevance - is therefore not a tactical optimization, but a strategic necessity, especially in mature product categories.

CONSUMER NEEDS

The foundation for long-term relevance

Timeless consumer needs

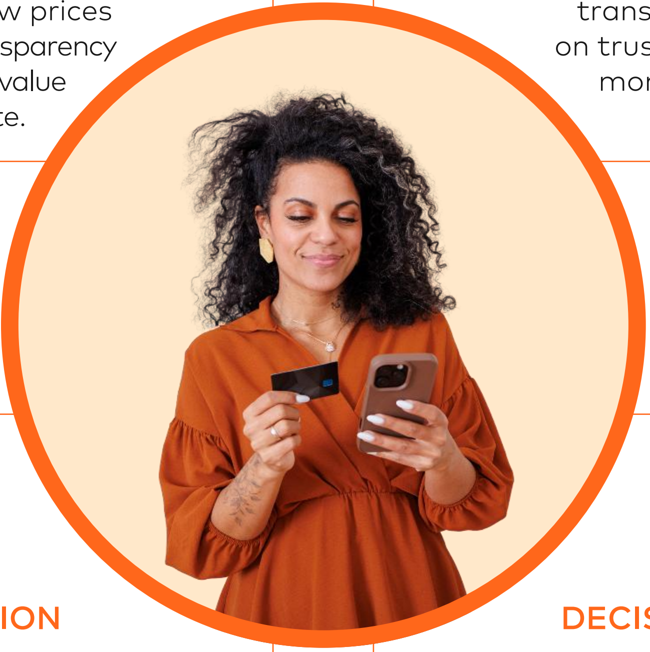
Across categories and geographies, e-commerce growth is ultimately constrained by consumer motivations. While channels, platforms, and technologies evolve, the underlying needs that drive purchase decisions remain remarkably stable. When these needs are satisfied, friction can be reduced, trust strengthened, and consumers are more inclined to convert and return.

FAIR VALUE PERCEPTION

Reflects the consumer's need to feel that a purchase is economically justified. It is not solely about low prices but also reflects the transparency and confidence that the value exchanged is appropriate.

SECURE ENVIRONMENT

Addresses the need for psychological and financial safety as e-commerce transactions inherently rely on trust that the consumers' money, data, and identity are protected.



EFFORT MINIMIZATION

Captures the consumer's desire to reduce cognitive, emotional, and operational effort associated with purchasing.

DECISION CONFIDENCE

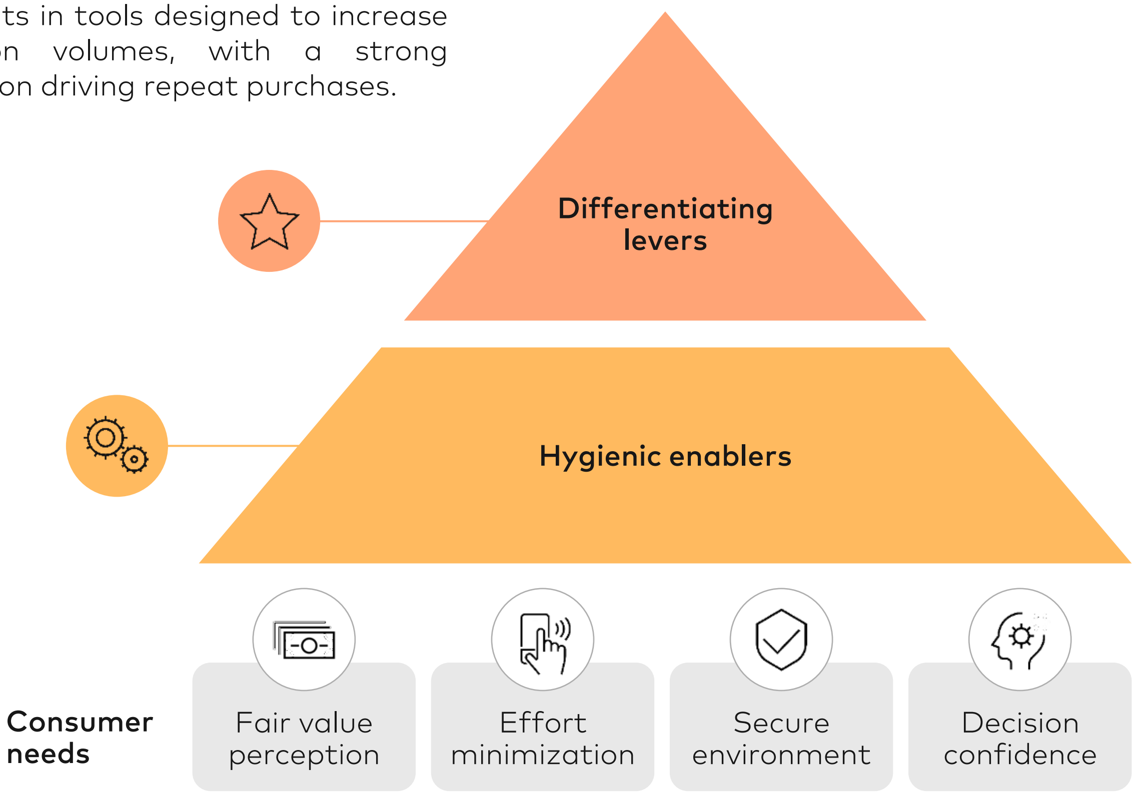
Captures the consumer's need to feel assured that their choice is correct, given the information and alternatives available at the time of decision-making.

HYGIENIC ENABLERS

Create the e-commerce buying opportunity

Technological solutions in e-commerce evolved on top of the foundational consumer needs, progressing from baseline requirements to sources of differentiation - an evolution we frame through hygienic and differentiating layers. The desire to fulfill these needs has driven merchants to make significant investments in tools designed to increase transaction volumes, with a strong emphasis on driving repeat purchases.

These technological solutions generally fall into two distinct layers: one designed to reduce friction in the customer journey and create the buying opportunity, and another intended to actively encourage and reinforce preferred customer motivations.



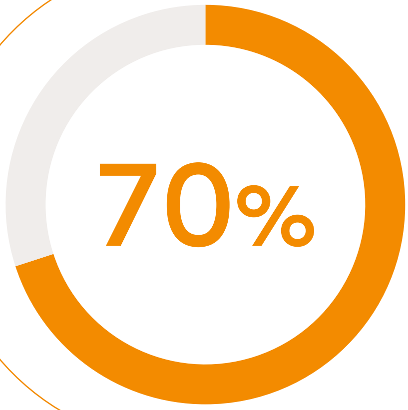
Hygienic enablers

The elements within hygienic enablers are created to reduce friction. These are now table stakes that do not create demand on their own but rather prevent attrition. Solutions in this layer would generally address the needs for secure environment and effort minimization at a baseline level.

By ensuring transaction security, basic usability, and access to familiar payment rails, they remove fundamental barriers that would otherwise prevent consumers from completing a purchase.

CYBERSECURITY

25% of consumers have abandoned a brand in the past 12 months due to concerns about how their personal data is being used. Research finds that users abandon purchases not only after experiencing fraud, but also due to anticipatory fear of cybercrime, which undermines confidence in e-commerce environments. This makes cybersecurity a hygiene factor: it protects the transaction, but does not stimulate additional buying frequency on its own.



BASIC USER EXPERIENCE

70% of consumers abandon their already filled cart due to checkout user experience. Usability research demonstrates that many online purchases do not fail because of price or product mismatch, but because users encounter friction during the checkout process. When usability is poor, consumers disengage. When usability is good, consumers simply proceed with what they already intended to do.

FUNDAMENTAL CHECKOUT RAILS

83% of the top e-commerce sites offer at least one third-party payment option - such as mobile wallets and BNPL solutions - in addition to traditional card payments. Research shows that lack of suitable payment options reduces conversion and completion rates, but the presence of multiple payment methods does not inherently increase buying frequency; it simply ensures that existing intent can be executed.

DIFFERENTIATING LEVERS

Actively encourage preferred consumer motivations

While hygienic enablers made e-commerce transactions possible, differentiating levers were created to further amplify motivation and nudge consumers to engage. These levers may meaningfully expand the consumer base and increase repeat purchases while working through psychological mechanisms such as reward, relevance, and satisfaction. Differentiating levers address fair value perception, decision confidence and advanced effort minimization of the timeless consumer needs.

A number of illustrative examples can help to clarify the concept. For example, loyalty programs are one of the most studied in marketing literature and are agreed to increase repeat purchase likelihood as they broaden engagement, particularly among less frequent buyers. Personalization and CRM solutions address decision complexity as they reduce search and comparison costs and increase relevance. Research consistently finds a positive relationship between personalization, purchase intention and retention, especially when it is perceived as useful. Subscriptions and promotions can further smooth purchasing behavior by creating routine and lowering perceived transactional effort.

HUMAN BANDWIDTH AND INERTIA CREATES A LIMIT

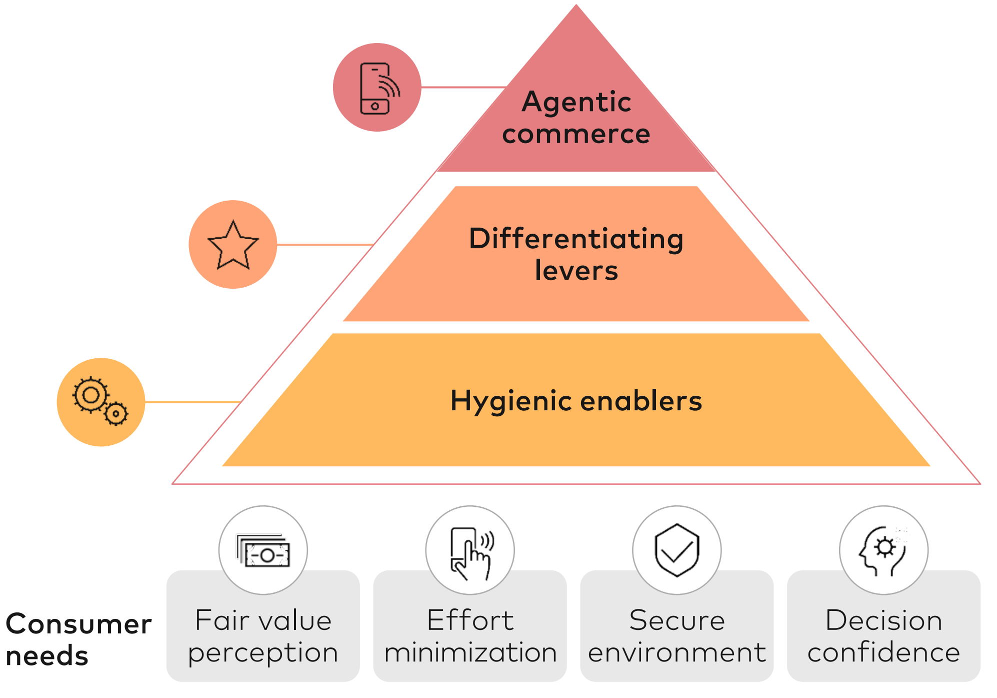
Despite their demonstrated effectiveness, ordinary technological solutions share a fundamental limitation: they all rely on human initiation and sustained cognitive engagement. Differentiating levers can only nudge behavior as far as consumers are willing to actively engage with them.

Decision fatigue has been shown to reduce both the quality and likelihood of subsequent decisions after repeated choice-making, leading individuals to default, delay, or avoid decisions altogether rather than engage repeatedly in deliberate evaluation. Information overload leads to frustration and decision avoidance, resulting in diminishing returns regardless of the level of technological solutions available.

This dynamic establishes a structural ceiling on frequency growth in mature e-commerce markets, where further gains become progressively more difficult to achieve through human-centric mechanisms alone. It is precisely at this point that agentic commerce starts to gain relevance, as it simplifies the decision-making process and can shift the transaction initiation away from human attention.

AGENTIC COMMERCE

Unlocks the next era of e-commerce shopping



Agentic commerce might become relevant because it allows merchants to react to these same timeless needs - fair value, low effort, security, and confidence - without requiring constant human initiation, allowing buying frequency to scale beyond traditional behavioral constraints. While traditional solutions often optimize individual steps of e-commerce shopping, agentic commerce could have a transformative impact on how the entire e-commerce journey is orchestrated.

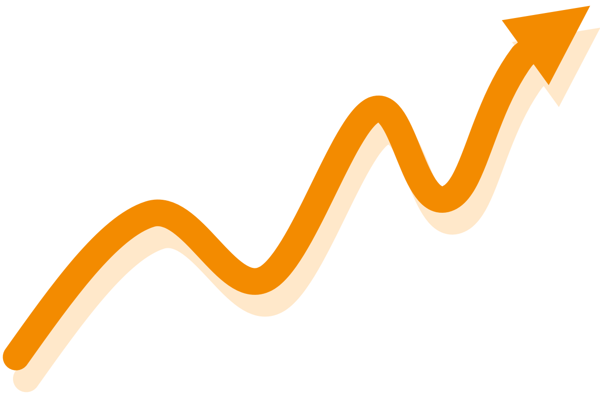
Rather than replacing existing e-commerce layers, agentic commerce builds on them as a new activation layer, fundamentally changing when and how existing mechanisms are applied. In today's model, hygienic enablers - such as secure payments, checkout infrastructure, and basic usability - ensure that transactions can happen. Differentiating levers today - such as personalization, loyalty programs, and promotions - influence consumer psychology to encourage repeat purchases.

Under agentic commerce, the role of both layers shifts. Hygienic enablers evolve from friction-reducing features into infrastructure prerequisites for autonomous action, as they must function reliably not only for humans, but also for AI agents acting on users' behalf. At the same time, differentiating levers no longer operate solely by nudging human behavior. Instead, signals such as brand trust, loyalty status, relevance, and prior preferences are becoming structured inputs into agent decision-making.

In this way, agentic commerce does not simply introduce an additional growth lever. It fundamentally changes who activates the existing ones by moving initiation, evaluation, and execution away from human attention and toward autonomous systems.

What does the future hold for agentic commerce?

The role of agentic commerce becomes conceptually clear once viewed through hygienic and differentiating layers, but its real implications will emerge over time. Rather than replacing existing e-commerce models overnight, agentic capabilities are likely to be integrated gradually, reshaping how and when purchasing decisions are initiated and executed. The future state of agentic commerce cannot be predicted yet, but a trajectory seems to be evolving that starts with evolutionary improvements and moves toward transformative change.

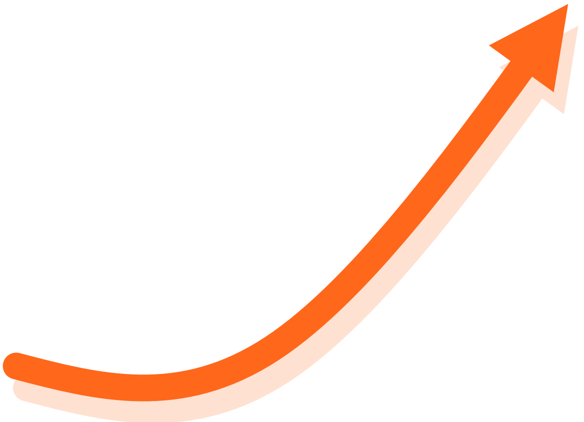


1 - EVOLUTION

In the short term, agentic commerce could represent an evolution of e-commerce. It can easily automate a couple of steps in the e-commerce journey, such as discovery, comparison, and execution. In this stage, humans still stay in the loop for authorization and final decision, therefore agentic commerce only amplifies existing capabilities and reduces the efforts required to execute an e-commerce transaction.

2 - REVOLUTION

In the long term, agentic commerce could become a revolution, bringing the next era of e-commerce. Initiation and decision-making within defined boundaries would shift to autonomous systems. In this scenario, hygienic enablers evolve into serving machines, and the differentiating levers would become encoded into agent logic. Frequency would no longer be episodic, but the result of design.



03

A world with agentic commerce

WHAT IS AGENTIC COMMERCE?

A new paradigm of shopping with goal-oriented AI agents

The emergence of agentic commerce reflects a broader transformation in digital commerce driven by the rapid adoption of artificial intelligence. Rather than representing a sudden technological disruption, it reflects a gradual shift in how consumers act across the e-commerce journey. As AI becomes increasingly embedded in digital experiences, consumer preferences are moving away from traditional search-based discovery toward AI-driven product discovery and purchasing. This accelerating adoption of AI is steadily pushing digital commerce toward a more agentic model, where AI-enabled systems play a more active role in the buying process.

58%

of consumers have **replaced traditional search engines with Gen AI** tools for product suggestions, up from 25% in 2023

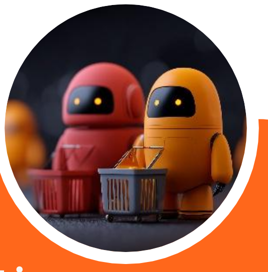
20%

of Google's annual search volume is already reached by daily ChatGPT, which handles over 2.5bn queries - nearly 1tn per year

What is agentic commerce?

Recent advances in artificial intelligence have given rise to agentic AI - systems that go beyond responding to user inputs and are able to pursue defined goals with a degree of autonomy. Agentic AI systems can interpret context, evaluate alternatives, and act within predefined boundaries. This evolution reflects a broader shift in the role of AI: from optimizing individual steps in digital journeys to actively shaping how those journeys unfold.

As these capabilities are applied to commercial contexts, they give rise to agentic commerce. In this new model of shopping, autonomous or semi-autonomous AI agents act on behalf of consumers within predefined boundaries to manage parts of the purchasing process, from product research and comparison to, at more advanced stages, transaction execution. At higher levels of maturity, agentic commerce extends beyond the individual consumer-agent relationship, enabling more complex, multi-agent interactions across the commerce ecosystem.



Agentic commerce

is a new form of online and mobile shopping, in which an AI agent completes tasks for a user – such as searching for items, comparing options and making a purchase – within predefined boundaries using limited or no manual inputs

MATURITY LEVELS

Agentic commerce operates as a layered ecosystem

Agentic commerce does not emerge as a single, uniform construct. Instead, it unfolds progressively as AI agents can assume increasing responsibility within the purchasing process. The degree to which agents can act on behalf of consumers depends on both technological maturity and the level of autonomy consumers are willing to delegate. Central Europe's heterogeneous market conditions – such as e-commerce maturity, revenue structures, and buying frequency across countries – further underscore the multi-faceted nature of agentic commerce. **The differences in delegating purchasing decisions, the trust in digital systems, and sensitivities around data and payments shape how agentic commerce manifests across countries.** As a result, agentic commerce takes shape across distinct maturity and adoption levels, each representing a different balance between human control and agent-driven execution.

Agentic commerce adoption in Central Europe

0 **GROUND ZERO**
No agentic commerce capabilities
LAGGARDS

1 **RESEARCH**
Agent researches and recommends products
EARLY MAJORITY

2 **FIND**
Agent is able to add products to cart, check availability and compare pricing
EARLY ADOPTERS

3 **BUY**
Agent completes payment and checkout process with authorization
INNOVATORS

4 **ADVANCED BUY**
High level of personalization, multiple checkouts, integrated with loyalty program and personal history
PRE-MARKET

5 **FULL AUTONOMY**
Agent predicts the needs, automatically places orders online – without any human involvement
PRE-MARKET

1

RESEARCH

At the research stage, **AI agents mainly support customers in the early phases of the purchasing journey**, such as product discovery, information gathering, and general comparison.

Agents can surface relevant options, summarize specifications, and suggest alternatives, while all decision-making and execution remains firmly with the consumer.

This form of AI assistance aligns closely with existing shopping behaviors, making it easier to adopt without requiring significant changes in trust or control. As a result, adoption is already visible among the early majority, as research-oriented agentic capabilities are already becoming normalized in mainstream e-commerce environments.

2

FIND

Within the find stage, **AI agents can go beyond recommendations and begin to interact more directly with commerce environments**. Agents might check availability and add products to baskets, helping consumers move from consideration toward intent. In addition, agents may suggest complementary or additional items based on historic purchasing patterns, such as products frequently bought together.

These capabilities are predominantly embraced by early adopters who are more comfortable allowing AI to take an active role in shaping the purchase journey. While execution still requires human confirmation, the increased delegation of control represents a meaningful behavioral shift.

3

BUY

The transition to the buy stage marks a critical change in agent responsibility. At this level, **AI agents are authorized to complete payment processes within predefined parameters set by the consumer, such as spending limits, preferred merchants, or payment methods**. Additionally, rather than requiring consumers to move between multiple interfaces to finalize a purchase, the agent itself can enable a more seamless journey by executing transactions once conditions are met.

The consumer remains in control by defining the conditions upfront, while the agent can take over the execution itself, thus potentially leading to reduced manual steps and friction.

Adoption at this level is currently limited in Central Europe as not all mainstream providers offer AI agents with checkout capabilities. Current usage is therefore concentrated among innovators willing to test.

4

ADVANCED BUY

At the advanced buy stage, **AI agents can act as personal concierge**. They can coordinate more complex purchase-related activities once intent is established. Beyond executing checkouts, agents can potentially combine purchase history, personal preferences, and loyalty program data.

With this, they can optimize decisions across websites, track prices over time, and execute purchases when predefined conditions – such as price thresholds – are met. For example, an agent may monitor clothing items across retailers and complete purchases automatically once value or availability criteria are satisfied, while applying applicable loyalty benefits and selecting preferred delivery options. During the process, the consumer is responsible for initiating the purchase intent and remains involved through upfront configuration and ongoing oversight, while the agent manages orchestration across the purchase journey.

While the underlying capabilities are technically viable and commercially attractive, they are currently deployed primarily within controlled environments – such as pilots, closed ecosystems, or tightly governed use cases – meaning that adoption is largely confined to pre-market implementations.

5

FULL AUTONOMY

Full autonomy represents the most advanced form of agentic commerce, where **AI agents can be responsible not only for the execution, but also for initiating purchases**. In this model, agents can anticipate needs and initiate purchases without human involvement based on established habits, historical behavior, and contextual signals, and act independently within predefined constraints. In this setup, consumers specify parameters in advance – such as budget thresholds, brand preferences, replenishment rules, or approval limits – while based on signals and predefined conditions, the agent determines when a purchasing action is required. Typical scenarios might be the proactive replacement of frequently used items, the reorder of consumables when usage patterns indicate depletion, or service renewals. In this maturity level, human involvement is limited to upfront configuration and periodic review, rather than individual purchase decisions. As a result, fully autonomous commerce is firmly pre-market and is expected to emerge first in narrowly defined, repeatable scenarios where preferences and decision rules are stable over time.

The maturity levels of agentic commerce describe the increasing scope of responsibility that AI agents can assume across the purchasing journey, but whether these capabilities gain traction is ultimately shaped by their ability to address fundamental consumer needs. Agentic solutions that deliver fair value, effectively reduce effort, preserve a secure environment, and reinforce decision confidence are more likely to progress from experimentation to broader adoption, while those that compromise perceived control, trust, or value may face resistance.

At the same time, while the maturity levels of agentic commerce describe what AI agents are technically capable of, they do not imply that all consumers, merchants, or markets will progress through these stages simultaneously. As a result, agentic commerce will not replace traditional e-commerce in a uniform manner. Instead, multiple maturity levels are expected to coexist, forming a layered ecosystem in which varying degrees of agent involvement become normalized over time rather than emerging through a linear transition to fully autonomous buying.

Taken together, adoption is shaped by the combination of fundamental consumer need fulfilment, consumer attitudes toward AI – such as risk tolerance and structural factors, including technological feasibility and regulatory conditions.

CONSUMER SENTIMENT

Willingness to rely on and delegate to AI in e-commerce

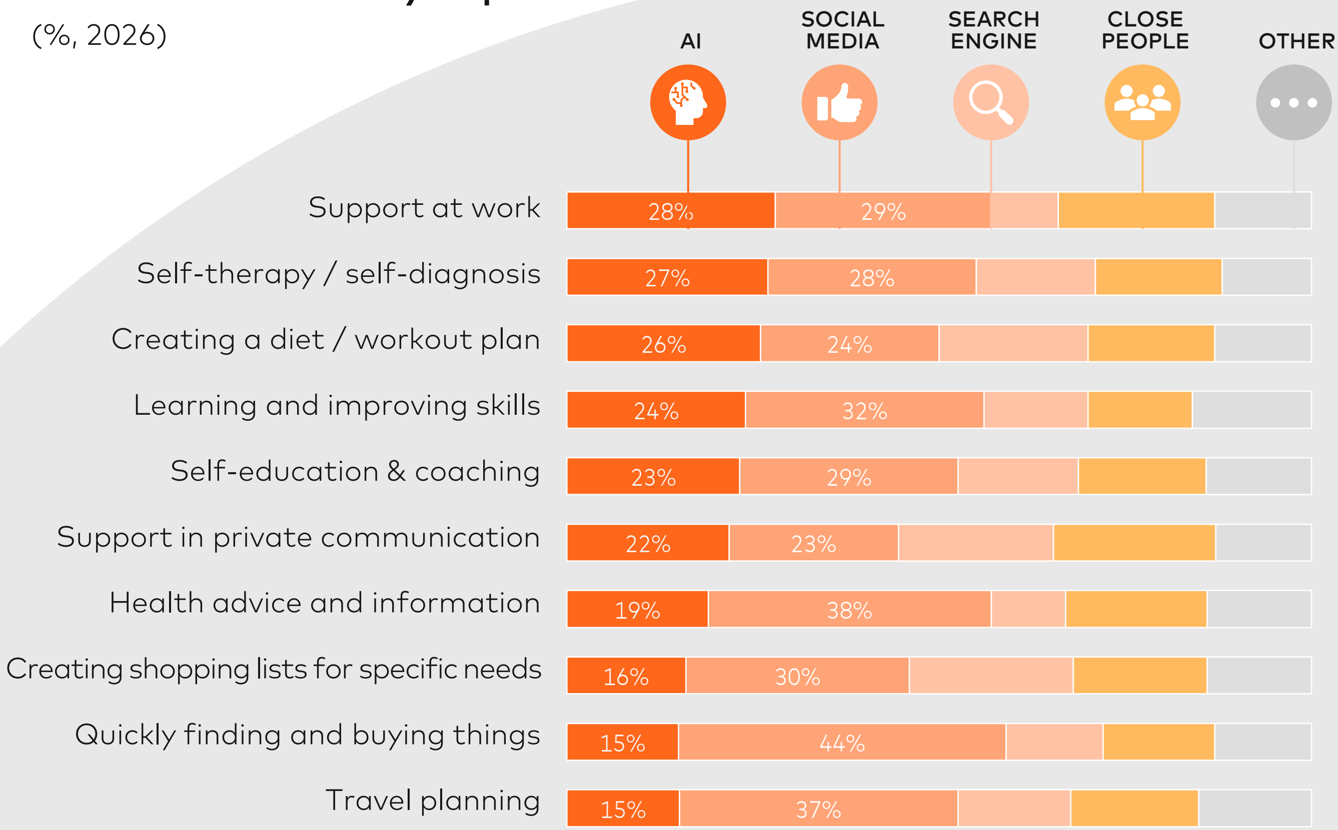
Consumer sentiment towards AI usage

One of the key aspects shaping the evolution and adoption of agentic commerce is consumers' attitudes toward artificial intelligence and autonomous decision-making within defined boundaries. As AI gradually becomes embedded in everyday digital experiences, consumers in the Central European region demonstrate a growing openness to AI-mediated interactions, with 67% now intentionally using some form of AI tools in their daily lives.

Consumers' attitudes toward agentic commerce are rooted in this broader relationship with AI: across everyday contexts, AI is already relied upon for cognitively demanding tasks such as information research, choice structuring, and option narrowing. In several domains - such as self-diagnosis and quick information retrieval - AI is used almost as frequently as traditional search engines, indicating an established baseline trust in AI-mediated decision support.

Search tool used by topic

(%, 2026)



Consumer openness towards AI in e-commerce context

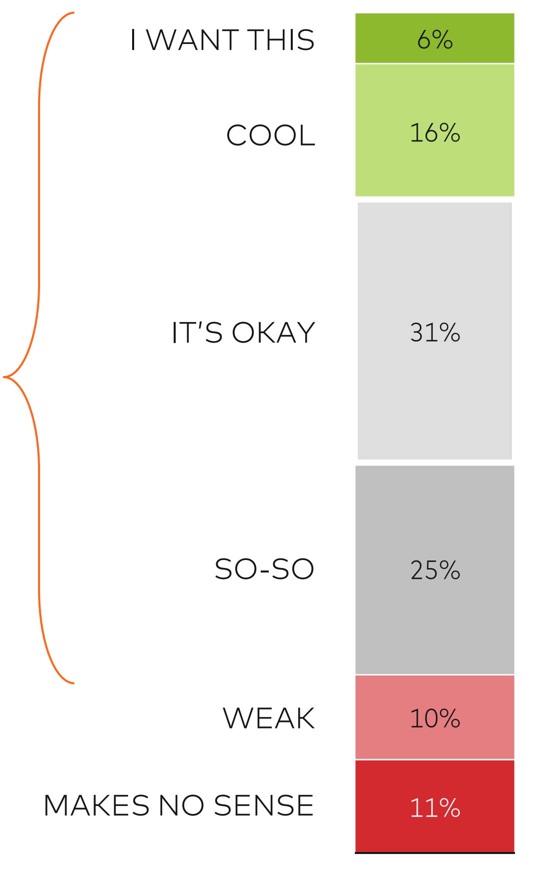
The growing confidence in AI extends into the e-commerce context as well. While traditional search engines remain the primary tool for quickly finding and buying products, 15% of consumers in Central Europe already turn to AI for this purpose, signaling early acceptance of AI support even in purchasing contexts. In research, discovery, and option-narrowing stages, using AI can reduce cognitive effort while preserving user control, aligning with existing digital behaviors. 80% of consumers respond favorably to AI systems that can help with shopping, expressing feelings of joy, curiosity, and excitement toward AI assistants that optimize shopping across different suppliers.

80%

of consumers have a positive or neutral attitude towards the idea of AI shopping assistants

Consumer attitude towards an AI agent that can suggest products available online based on the conversation

(%, 2026)



Overall, the consumer forms a critical moderating layer between technological capability and market adoption. Agentic commerce is likely to gain traction in scenarios where it clearly simplifies decision-making, minimizes effort, and enhances confidence. This means that consumer attitude towards AI is heterogeneous and can have different levels in various purchasing contexts.

Consumer openness to AI assistants across product categories

The openness towards AI assistants in e-commerce manifests more clearly in certain product categories: consumers report higher willingness to use AI agents in areas such as clothing, electronics and groceries. This suggests that early adoption of agentic commerce might be concentrated in specific product categories rather than evenly distributed across all product types - a dynamic that aligns with observed revenue structures and buying frequency within Central Europe, where fashion, electronics and hobby-related categories account for a disproportionate share of e-commerce spend.

Consumers might be more willing to use AI assistants in use cases that require research, comparison, and information processing, such as higher-value or infrequently purchased goods.

For example, in case of electronics purchases – often characterized by high price points, rapid technological development, and complex trade-offs – AI can help consumers evaluate alternatives and feel more confident in their choices. Similarly, in hobby-related categories, researching the "right" equipment is often an integral part of the experience itself, where repeated research and comparison are part of the enjoyment and justification for spending. In these contexts, AI assistance can reduce search effort while preserving the decision-making experience. At the same time, even in lower-value or routine categories such as groceries, AI support remains relevant for consumers seeking healthier, higher-quality, or more convenient options, rather than purely optimizing for price.

Consumers open to using AI assistant across selected product categories in Central Europe

(%, 2026)

41% Adult clothing

33% Home accessories & interior furnishing

39% Electronics & household appliances

32% Health, beauty & personal care

35% Groceries

31% Sports

STRUCTURAL ENABLEMENT

Infrastructure readiness shapes agentic commerce adoption

While meeting consumer needs is a fundamental prerequisite for agentic commerce adoption, it is not sufficient. The ability of agentic commerce to scale depends equally on the structural conditions that enable AI agents to interact with commerce environments in a reliable, secure, and compliant way. These conditions rely on the coordinated readiness of multiple actors across the ecosystem and remain unevenly developed, shaping how – and how quickly – agentic commerce can move to broader adoption.

Merchants

On the supply side, scale requires merchants to expose machine-readable product, pricing, availability, and fulfillment data, supported by APIs that allow agents to search, compare, and act consistently across providers. Today, data integration remains fragmented, and common standards for AI-commerce interfaces are still emerging.

Financial institutions

In parallel, issuers, acquirers, and other financial institutions play a central role as enablers and gatekeepers of agentic commerce. By defining the frameworks governing elements such as payment credentials, intent, authorization, and risk controls, financial institutions shape the extent to which these can be delegated to AI agents. This ultimately influences how agent-executed transactions can operate safely, transparently, and at scale. Their technical capabilities and policy frameworks directly influence how far purchasing authority can be delegated, particularly as agentic commerce moves from advisory use cases toward transaction execution.

Governmental & regulatory environment

In Central Europe, these structural factors are further shaped by regulatory frameworks such as GDPR, PSD3, and the EU AI Act, which directly affect key aspects of agentic commerce, including data access, consent, accountability, and decision-making. These regulations define the boundaries within which autonomy can be granted, and agentic transactions can be executed. This regulatory environment is likely to influence both the pace and form of adoption, reinforcing the importance of compliance, transparency, and governance as core enablers rather than secondary considerations.

ECOSYSTEM COLLABORATION

The broader adoption of agentic commerce depends on coordinated progress across the ecosystem, reflecting the interplay between consumer and the availability of enabling technological and institutional infrastructure

BENEFITS & RISKS

Gains and trade-offs of AI-mediated commerce emerge

The emergence of agentic commerce reshapes how value is created and captured across the e-commerce ecosystem. By partially redistributing decision-making and execution from humans to AI agents, it introduces significant efficiency gains while simultaneously raising new concerns around control, transparency, and market dynamics. As such, its impact must be assessed from both the consumer and merchant perspective, balancing opportunities with inherent risks.

FOR CUSTOMERS

From a consumer standpoint, agentic commerce primarily addresses the cognitive burden associated with search, comparison, and overall decision-making. By delegating parts of the process to AI agents, consumers can benefit from more streamlined and optimized experiences. However, despite these benefits, it also introduces new risks that may affect consumer trust and adoption, particularly as autonomy increase.

Contextual personalization

AI agents combine historical behavior, preferences, and contextual signals to interpret nuanced user intent beyond simple keywords – assisting the delivery of relevant, personalized recommendations that better match consumer needs and help reduce choice overload

Reduced comparison effort

Through aggregating real-time data across suppliers AI agents are able to replace manual comparisons, saving time by eliminating the need to navigate multiple websites

Frictionless purchase journey

By coordinating multiple steps of the purchase journey within a single interface, AI agents can reduce platform switching and streamline the overall buying process, saving effort across the whole journey

Enhanced price & value optimization

Continuous monitoring of prices, promotions, and availability may enable agents to secure better deals and optimize purchase timing

Loss of decision transparency & control

Black-box algorithms and decision-making can reduce transparency and limit consumers' visibility into alternatives, making it harder to understand recommendations

Risk of bias

Recommendations may be influenced by commercial arrangements, incomplete data, or embedded biases, potentially leading to suboptimal outcomes

Security and privacy concerns

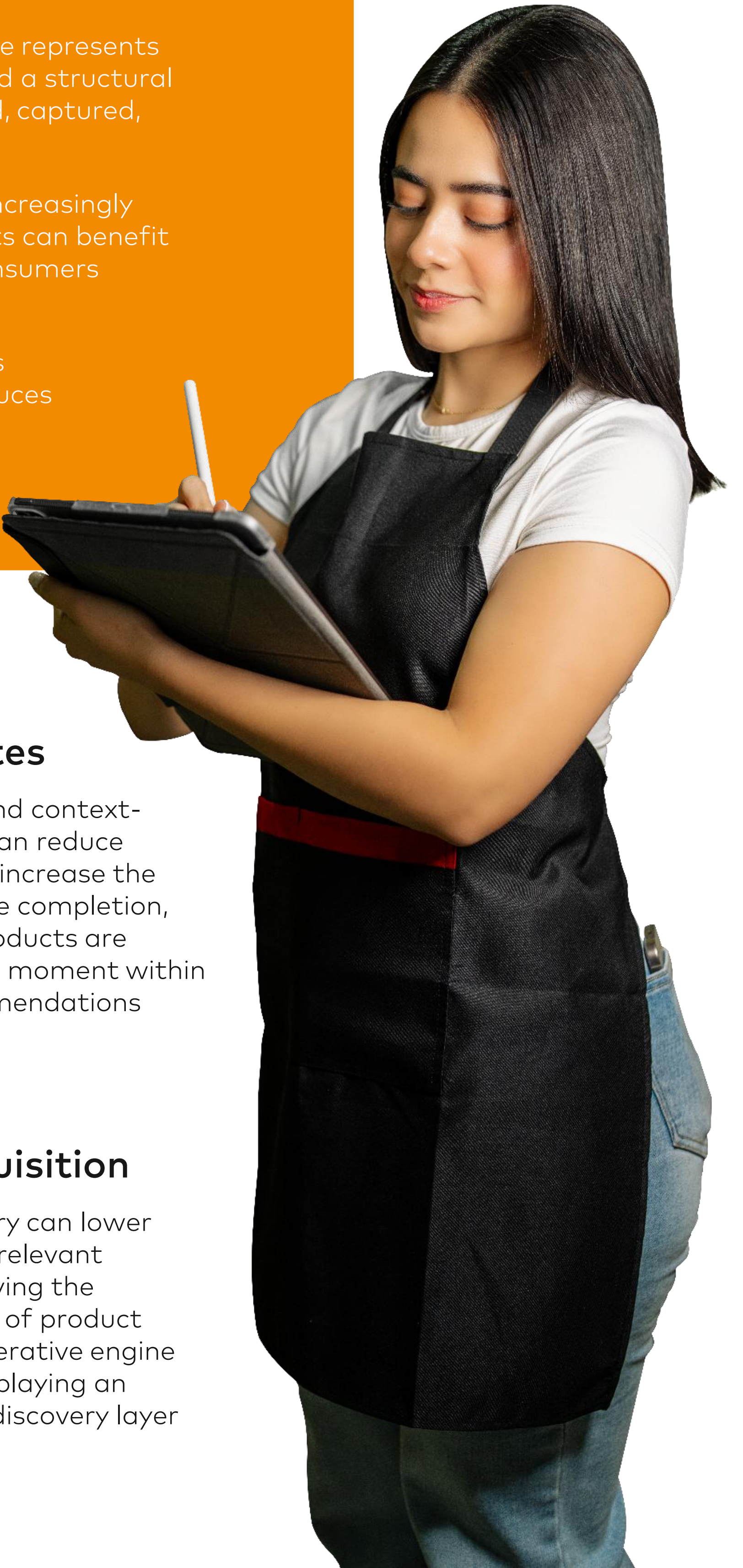
Increased reliance on personal data and automated payments might raise concerns around data protection and unauthorized transactions

FOR MERCHANTS

For merchants, agentic commerce represents both a significant opportunity and a structural shift in how demand is generated, captured, and influenced.

As purchasing journeys become increasingly mediated by AI agents, merchants can benefit from more efficient access to consumers and improved outreach precision.

At the same time, this shift alters competitive dynamics and introduces new strategic dependencies that merchants must manage actively.



Higher conversion rates

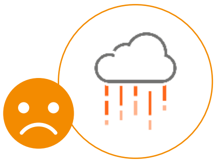
Fast, personalized and context-aware interactions can reduce decision friction and increase the likelihood of purchase completion, particularly when products are surfaced at the right moment within agent-driven recommendations

More efficient customer acquisition

AI-mediated discovery can lower the cost of reaching relevant consumers by improving the contextual relevance of product discovery – with generative engine optimization (GEO) playing an enabling role at the discovery layer

Increased price competition and margin pressure

Agents optimizing for value-for-money may intensify competition by prioritizing objective, data-driven comparisons, making products more easily comparable through transparent attributes such as price, delivery terms, and availability

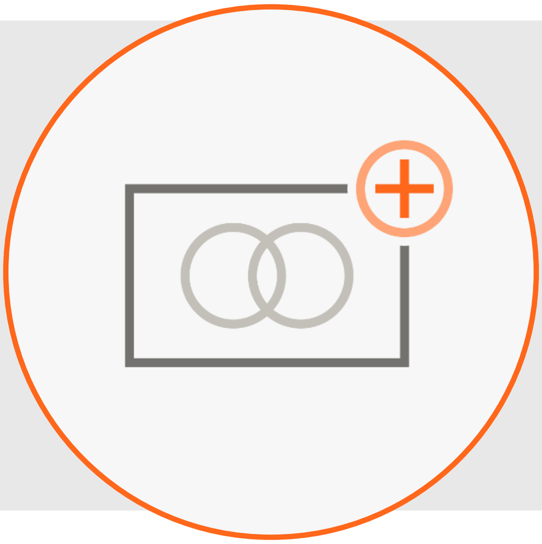


Heightened dependence on external ecosystems

Reliance on third-party AI agents or platforms can create new forms of dependencies while limiting control and transparency over how products are surfaced, ranked, and selected, reducing visibility into the underlying decision logic and customer interactions

Loss of direct customer relationships

As agents increasingly mediate interactions, merchants risk losing visibility into customers and control over the customer relationship



All in all, the assessment of maturity levels, consumer attitudes, and the respective benefits and risks for both consumers and merchants underscores that agentic commerce is best understood both as an additional layer within e-commerce (evolution), as well as an emerging paradigm shift (revolution).

Its impact varies significantly across use cases, product categories, and degrees of autonomy, reinforcing that multiple forms of commerce will continue to coexist going forward.

04

The way forward: outlook & opportunities

THE WAY FORWARD

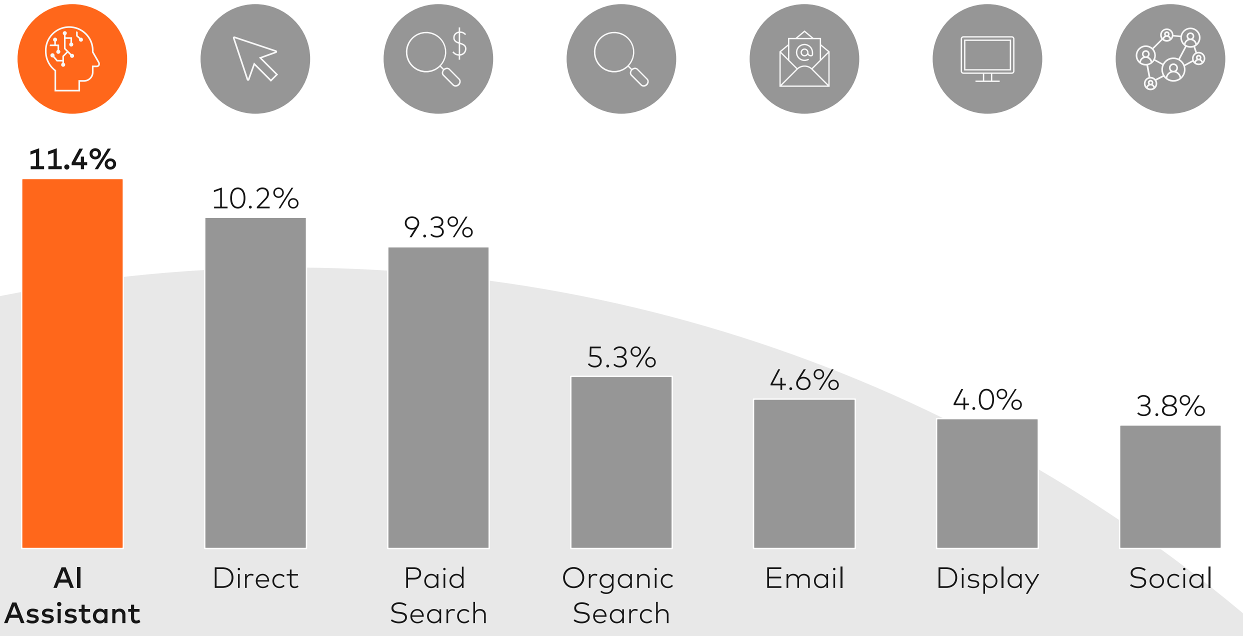
Agentic commerce is here to stay

Agentic commerce is not a singular shift away from traditional e-commerce, but a layered evolution that unfolds unevenly, shaped by consumers' willingness to delegate, use-case economics, and the degree of confidence placed in AI-mediated decisions. At the same time, AI-mediated interactions are already influencing how products are discovered, evaluated, and ultimately purchased. Together, these insights point to a clear conclusion: while adoption will likely remain gradual and heterogeneous, agentic commerce might represent a structural shift in digital commerce.

Early performance signals reinforce this assessment. Across retail contexts, AI-driven referrals already exhibit conversion rates that meet or exceed those of established digital channels, indicating that agent-mediated journeys are not only viable but commercially meaningful. This suggests that when AI agents are embedded into purchase flows, they can translate reduced friction and better recommendations into tangible outcomes. Importantly, this performance emerges even before full autonomy becomes mainstream, underscoring that value creation does not depend on complete delegation to agents.

Conversion rate of retail visits by source of referral

(%, 2025)



4

RESPONSE STRATEGIES

Four strategies to get ready for the next era of e-commerce

The central question for merchants and other ecosystem participants is no longer whether agentic commerce will matter, but how to position themselves as it scales. With human-led and agent-led journeys coexisting, the strategic focus shifts from understanding agentic commerce to how organizations should respond. **The outlined strategies can provide structured pathways for navigating an agent-mediated e-commerce environment – acknowledging uncertainty, uneven adoption, and trade-offs. Their aim is to support merchants to remain relevant and competitive as agentic commerce becomes a lasting part of digital commerce.**

While the four response strategies are presented as equally valid, their relevance may differ by market maturity, brand strength, and category dynamics. In mature, high-penetration markets such as Germany where e-commerce growth is increasingly driven by repeat purchasing rather than new customer acquisition, merchants with strong brand equity might be better positioned to pursue a brand-led defense. On the other hand, in faster-growing but lower-penetration markets like Poland where shopping behavior and channel structures are still evolving, becoming agent-ready could function as a strategic shortcut. By making machine-readable catalogs, merchants can increase their visibility in agent-mediated discovery before domestic competitors do. A third pattern emerges in smaller, highly cross-border and platform-exposed markets, such as Austria, where marketplaces play a structural role in access and scale. In this case, leaning into marketplaces and platforms might offer scale and competitive presence.

However, across all response strategies, the central challenge remains the same: maintaining relevance and visibility as buying frequency increasingly flows through agent-mediated decision paths.

Potential response strategies for agentic commerce

STRATEGY 1

Become agent-ready

In the era of agentic commerce, AI agents mediate discovery, comparison, and, over time, execution, relying on structured signals rather than visual persuasion or human navigation. In this environment, merchants must ensure they are legible and actionable for machines, not only attractive to human shoppers. Becoming agent-ready does not aim to control agent behavior, but to remain eligible for agent-led consideration.

Optimize product metadata for AI agents

Enable machine-readable catalogs and ensure real-time access to pricing, availability, and fulfillment signals so agents can reliably compare and select products across merchants

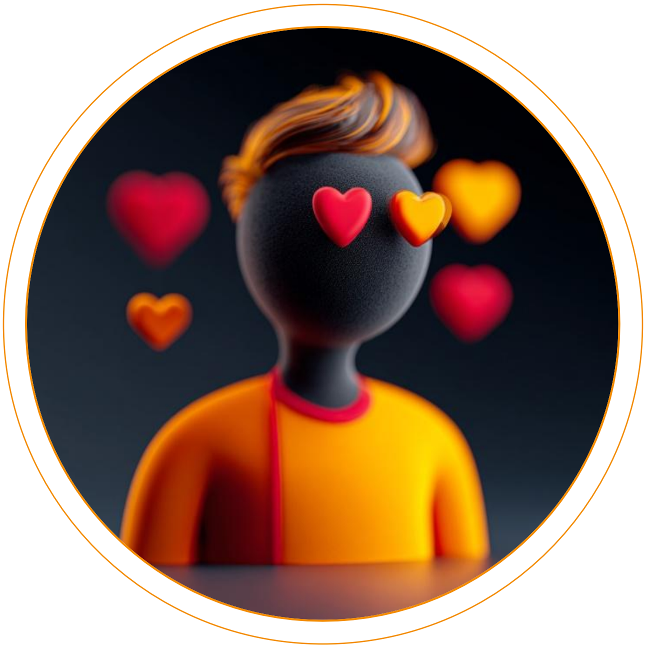
Enable seamless agent-to-checkout execution

APIs and system integrations can support a frictionless handoff from agent recommendation to merchant checkout – depending on the maturity level – capturing agent-generated demand

Strengthen AI discovery relevance

AI-driven discovery often favors fresh, well-structured, and frequently updated content, which might give active merchant websites a higher chance of appearing among the top results for AI search results

WIN WHERE AGENTS MEDIATE



STRATEGY 2

Build a brand-led defense

While agentic commerce increases the role of algorithmic selection, it does not eliminate the power of brands. Strong brands continue to shape both human preference and machine choice by acting as signals of trust, quality, and expected satisfaction. In a world where agents optimize for confidence and risk reduction, brand equity becomes an input into decision logic rather than merely an output of marketing activity.

Differentiate beyond price

Shift competition away from agent-optimized price and availability by investing in brand equity, proprietary services, and distinctive end-to-end experiences

Reinforce direct customer relationships and loyalty

Build durable customer ties through loyalty programs, memberships, and first-party data, preserving influence over repeat demand as intermediated journeys grow

Turn brand strength into a demand anchor

Use brand salience and trust to influence consideration upstream, ensuring preference is established before agent-driven comparison reduces options to functional attributes

WIN BY TURNING BRAND INTO A DEMAND ANCHOR

STRATEGY 3

Lean into marketplaces and platforms

Leveraging marketplaces and platforms represents a scale-driven response to agentic commerce, prioritizing reach and operational efficiency over direct control of the customer relationship. Marketplaces are structurally well aligned with agentic commerce, as they already rely on standardized data, centralized trust, and algorithmic ranking systems – features that closely match how AI agents discover and evaluate. As agents increasingly mediate these stages, marketplaces are likely to remain core aggregation layers, through which merchants can efficiently access demand.

Leverage large platforms for scale, traffic, and conversion

Marketplaces provide immediate access to concentrated demand, enabling merchants to scale efficiently without generating traffic or drive discovery independently

Accept limited ownership of customer relationships

Participation in marketplace ecosystems typically shifts control over customer data, interaction, and loyalty mechanisms to the platform

Compete on algorithmic performance within platform ecosystems

Success is determined by platform-driven ranking criteria such as price competitiveness, availability, fulfillment reliability, and service quality

WIN THROUGH EFFICIENCY, NOT CONTROL

STRATEGY 4

Apply a hybrid strategy

As the market evolves, demand is created and captured through multiple, co-existing paths. Applying a hybrid strategy reflects the realization that no single response can fully address the complexity of agentic commerce. Rather than committing exclusively to direct channels, marketplaces, or agent-first infrastructure, this approach combines elements of different strategies to balance scale, control, and future readiness.

Capture AI-driven traffic while selectively protecting direct touchpoints

Merchants participate in agent- and platform-led discovery to access emerging AI-driven demand, while retaining direct channels for high-value interactions, differentiated experiences, or repeat engagement

Balance platform reach with brand and data ownership

Marketplaces and platforms can be leveraged for scale and conversion, while parallel investments in brand-led demand and owned channels preserve customer insight, loyalty mechanisms, and data access

Maintain optionality across adoption scenarios

By combining agent readiness, brand-led defenses, and marketplace participation, merchants can avoid over-exposure to one dominant operating model

WIN THROUGH DIVERSIFICATION

CLOSING REMARKS

Competing for transaction volume in the era of agentic commerce

E-commerce growth in Central Europe is entering a new phase. As this paper has shown, future expansion will no longer be driven primarily by increasing basket sizes or pricing power. Instead, the right-hand side of the e-commerce revenue equation – number of buyers and, above all, buying frequency – has become the central battleground. In highly penetrated markets, sustainable growth increasingly depends on repeat transactions, placing pressure on merchants to reduce friction, reinforce trust, and remain relevant across recurring purchase moments.

At the same time, traditional growth levers – previously classified as hygienic and differentiating levers – are approaching their limits. Hygienic enablers create the buying opportunity, for example by providing the fundamental checkout rails. The differentiating levers such as personalization or loyalty programs cannot drive gains indefinitely due to human attention constraints and decision fatigue. This creates a structural ceiling for frequency growth through human-led optimization alone and sets the conditions for agentic commerce to emerge as a new paradigm.

Agentic commerce represents a structural shift in how transactions are initiated, evaluated, and executed. By delegating elements of the purchasing journey to AI agents, it addresses timeless consumer needs without requiring constant human initiation. Agentic commerce transforms hygienic enablers into infrastructure for autonomous action and turns differentiating levers into inputs for consumer-authorized, machine-driven decision-making. Early adoption signals suggest this shift will be gradual and uneven, but structural and lasting.

For merchants, the implication is that the question is no longer whether agentic commerce will matter, but how to remain competitive as demand increasingly flows through agent-mediated journeys. Merchants that act early by becoming agent-ready, reinforcing brand strength, and adapting their go-to-market strategies will be better positioned to capture frequency-driven growth. In an autonomous commerce landscape, the greatest risk for merchants is no longer competing on price, but invisibility in the moment of decision.


ECDB

Included in the analysis

COUNTRIES

- Austria
- Cyprus
- Czech Republic
- Germany
- Greece
- Hungary
- Malta
- Poland
- Slovakia
- Slovenia
- Switzerland

TRANSACTION TYPES

B2C e-commerce (e.g., electronic appliance bought from an electronics retailer)	**Physical goods** (e.g., clothing items, electronic appliances)	**Sales via websites & apps** (including individual shops and marketplaces)
D2C (e.g., sneakers bought directly from the brand's official website)	**Taxes** (e.g., VAT)	**Sales via desktop and mobile devices**

Excluded from the analysis

B2B e-commerce (e.g., retailer ordering from wholesaler's website)	**Travel** (e.g., flight tickets)	**Ready-to-eat food delivery** (e.g., ordering from restaurants)
C2C e-commerce & classifieds (e.g., selling used furniture to another individual)	**Event** (e.g., concert tickets)	**Subscriptions** (e.g., streaming services)
Accommodations (e.g., hotel bookings)	**Gambling** (e.g., betting)	**Revenue from service fees** (e.g., booking fees)

Term	Definition
E-COMMERCE REVENUE	The annual gross income generated from the sale of physical goods through online shops, marketplaces (including hybrid players, acting both as a marketplace and a shop), or apps targeting end consumers (B2C), after deducting returns, allowances for damaged or missing items, and authorized discounts, but including VAT. This figure excludes shipping and payment processing costs.
CENTRAL EUROPE REGION	In the current report, the Central Europe region comprises of the following countries: Austria, Cyprus, Czech Republic, Germany, Greece, Hungary, Malta, Poland, Slovakia, Slovenia, Switzerland.
CROSS-BORDER E-COMMERCE	Cross-border e-commerce refers to online purchases from retailers based in another country. For example, a Polish customer buying from a German or Chinese shop. It is defined by where the buyer resides and the seller is located, not by shipping or delivery.
MARKETPLACES	Marketplaces are platforms where multiple sellers offer products in one place and aggregate demand and supply.
ONLINE SHOPS	Online shops are operated by individual brands or retailers selling directly to consumers and retain full control over pricing and customer relationships.
AGENTIC COMMERCE	Agentic commerce is a new form of online and mobile shopping, in which an AI agent completes tasks for a user – such as searching for items, comparing options and making a purchase – with limited or no manual inputs needed from that user.

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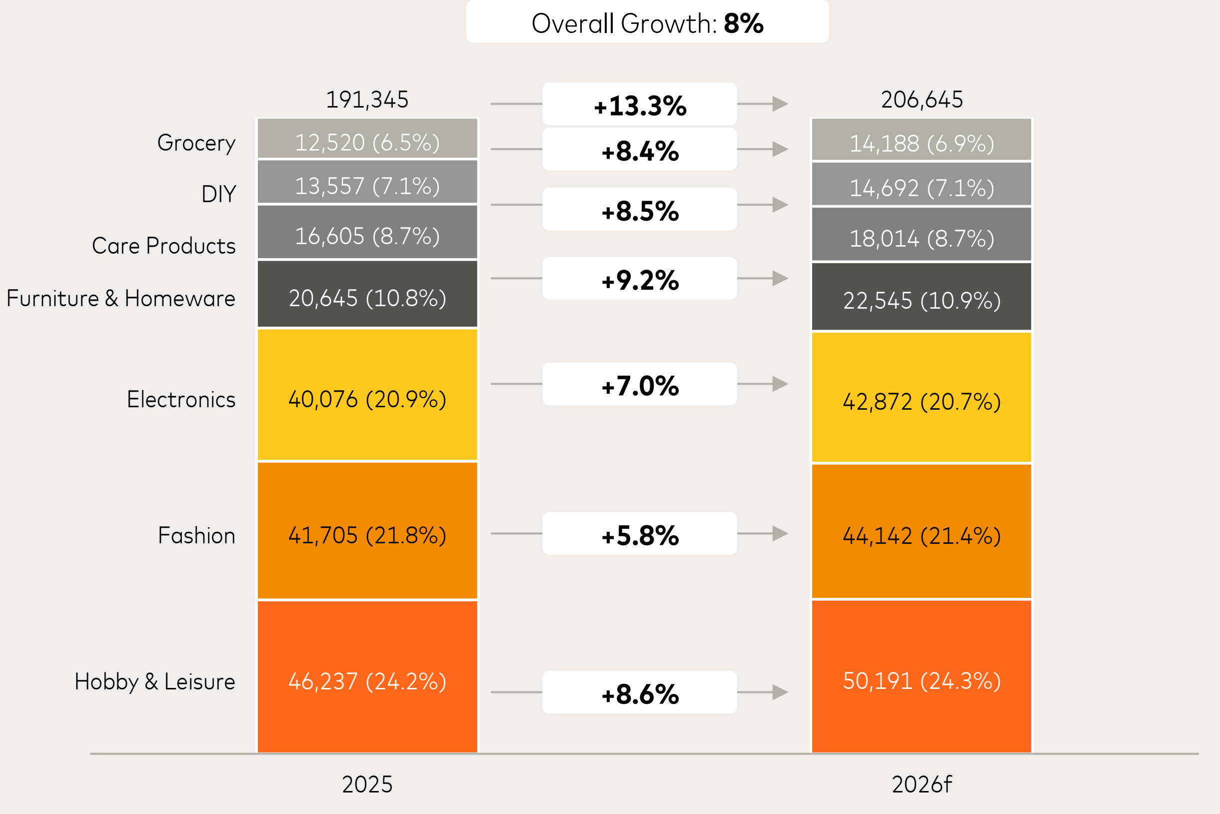
Unless cited otherwise, all information and data is coming from Mastercard and ECDB analyses

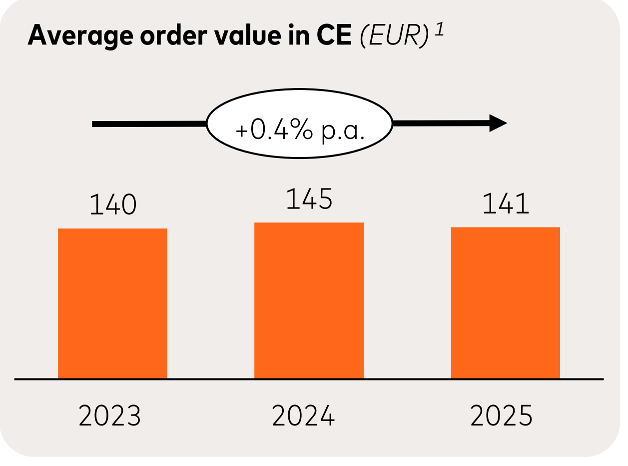
Category growth is broad-based across Central Europe, with grocery leading and fashion lagging

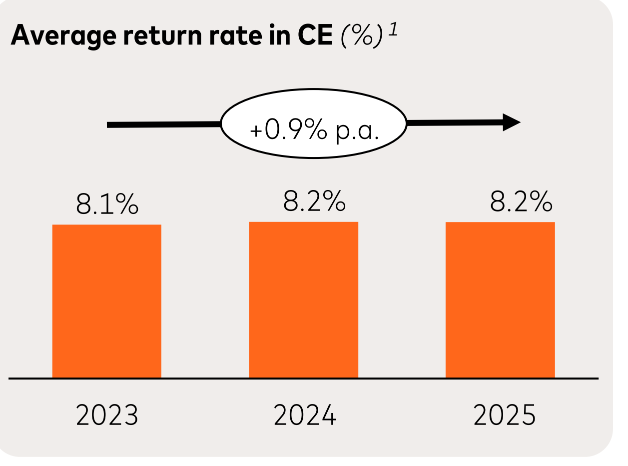
Central Europe E-Commerce Revenue Forecast by Category *(EUR billion)*[1]

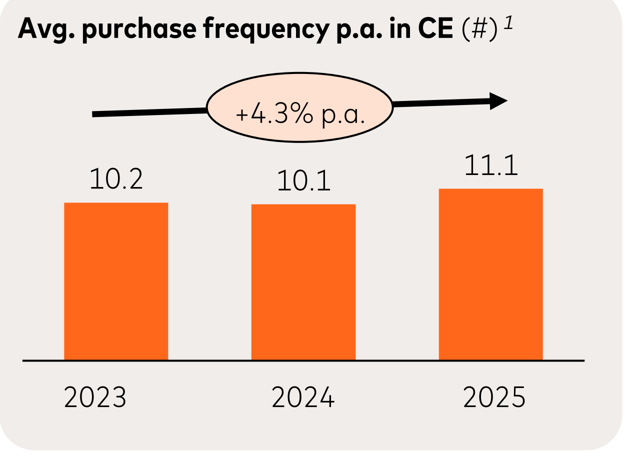


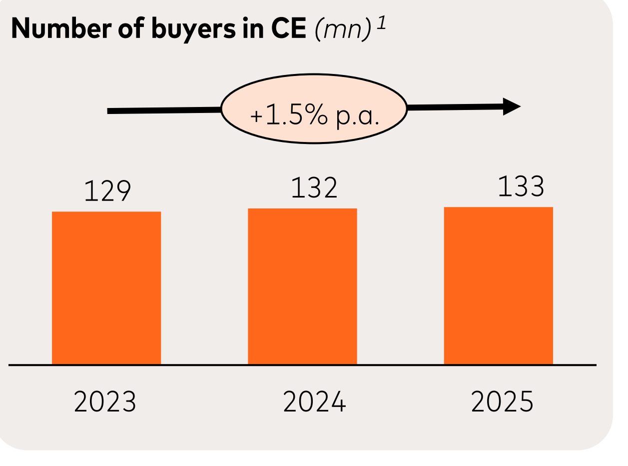
- Growth is relatively evenly distributed across categories, indicating that market expansion is no longer driven by isolated segments but by broad-based demand.
- Grocery grows fastest due to low online penetration and strong replenishment dynamics, enabling both frequency gains and continued user adoption.
- Fashion lags as a more mature category, where high penetration, strong competition, and price sensitivity limit further acceleration.

Central European e-commerce growth is driven by frequency and buyer expansion









- Average order values remain broadly stable, indicating limited impact from basket expansion or pricing effects.
- Purchase frequency is the strongest growth driver, reflecting more frequent engagement across a wider range of categories and use cases.
- The number of buyers continues to grow, supporting expansion through ongoing adoption, albeit at a slower pace than frequency.