



E-COMMERCE
Macedonian Association



mastercard

THE PROGRESS OF MACEDONIAN E-COMMERCE:

**KEY FINDINGS FROM THE REVIEW OF
E-COMMERCE ANALYSIS (2022) IN THE REPUBLIC
OF NORTH MACEDONIA AND COMPARISON WITH
THE REGION AND THE EUROPEAN COUNTRIES**





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THE MACEDONIAN E-BUYER:

WHAT, HOW MUCH WHERE DOES HE BUY?
WHAT ARE HIS PROBLEMS AND BARRIERS?
WHAT DIGITAL SKILLS DOES HE HAVE?

THE MACEDONIAN E-USER:

HOW MANY USERS USE THE INTERNET
AND FOR WHAT?

THE GROWTH OF **E-TRANSACTIONS** IN
NORTH MACEDONIA



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MACEDONIAN E-SELLERS:
SURVEY ANALYSIS

MACEDONIAN COMPANIES: READINESS FOR
E-COMMERCE AND HOW MUCH DO THEY
SELL ONLINE?



POTENTIAL

TAKING ADVANTAGE OF THE DIGITAL
REVOLUTION - **NRI**



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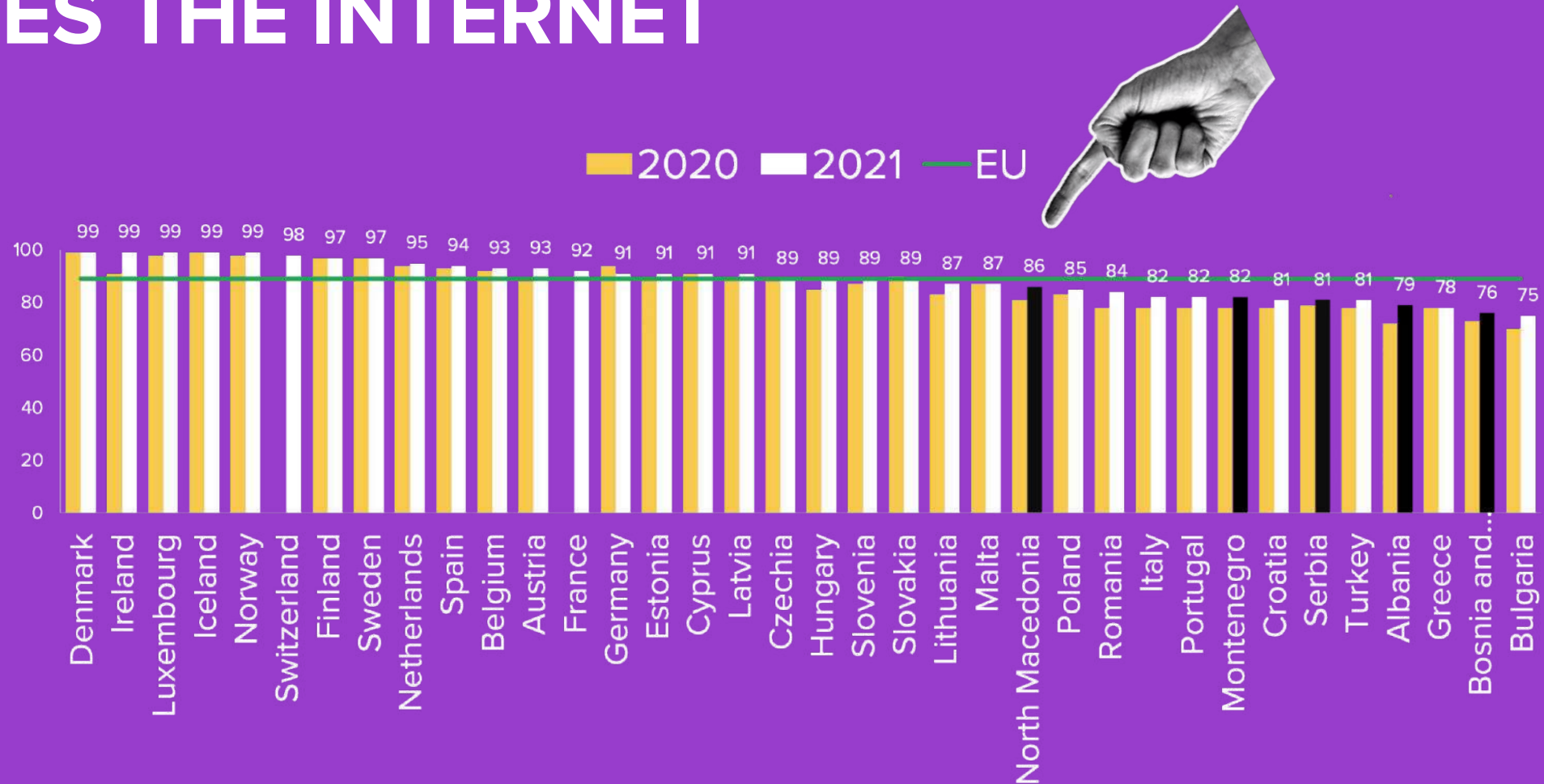


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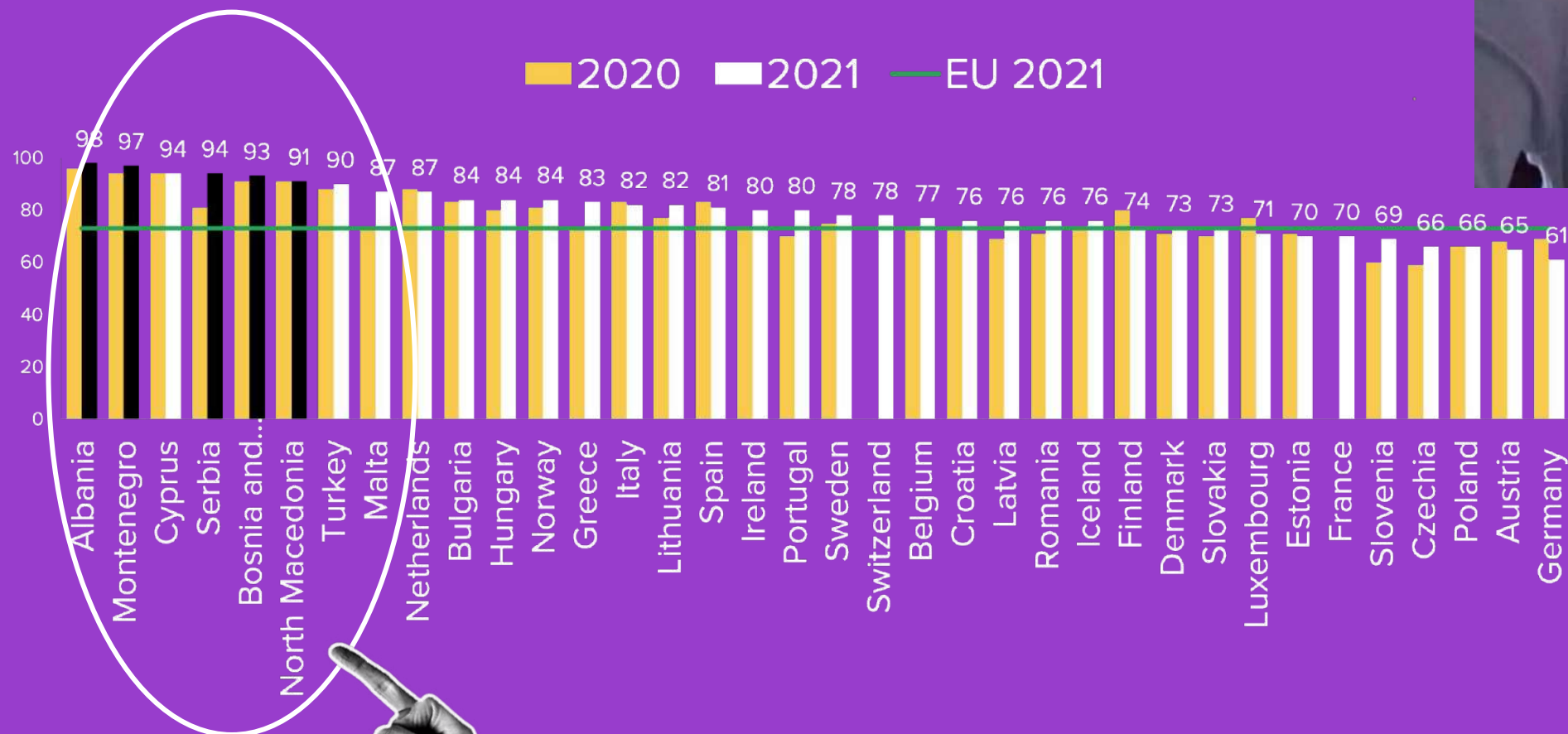


POTENTIAL

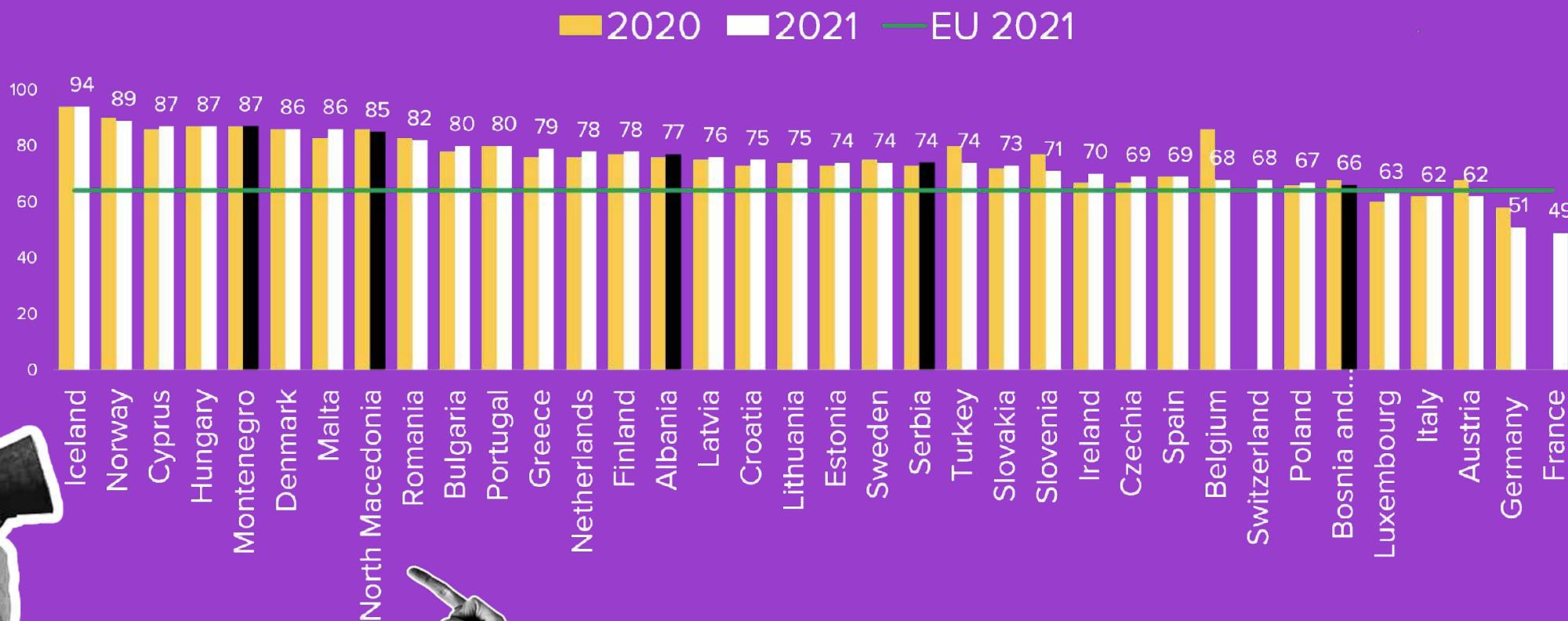
86% OF THE POPULATION (16-74 YEAR OLD) USES THE INTERNET



THE BALKAN PEOPLE ARE LEADERS IN USING THE INTERNET FOR CALLS

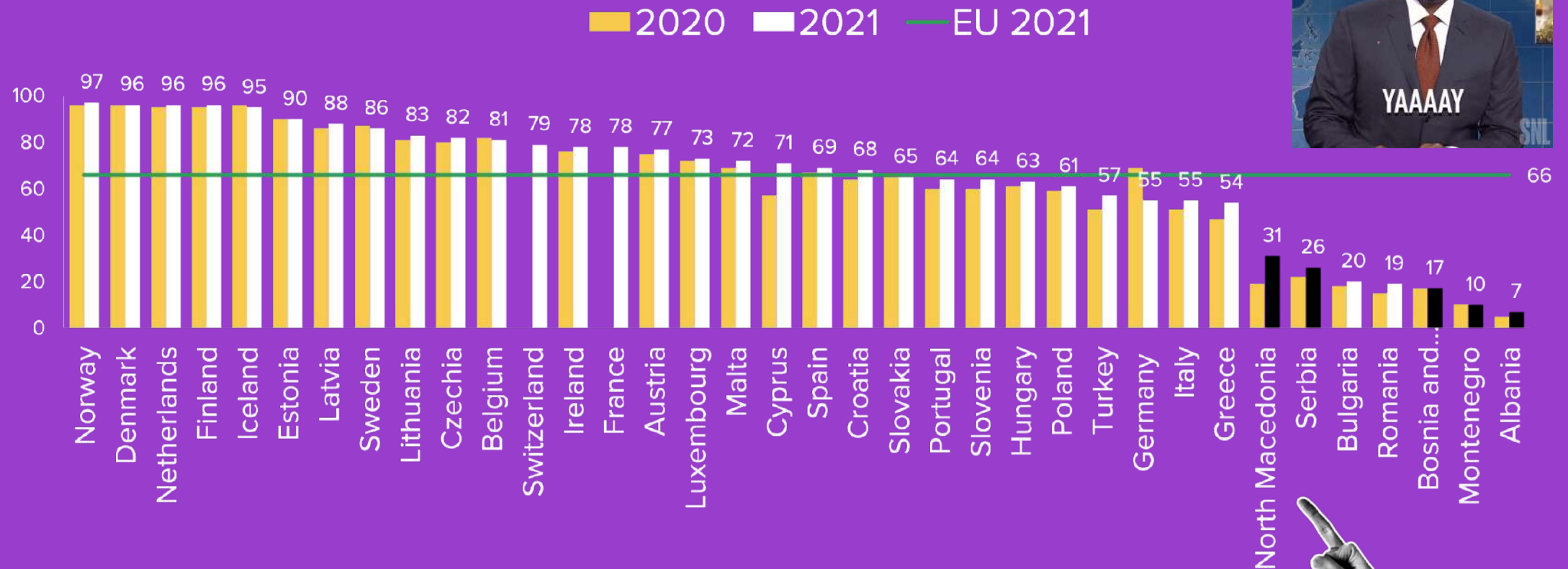


MACEDONIANS, TOGETHER WITH MONTENEGRINS, “LEAD” IN THE USE OF SOCIAL MEDIA



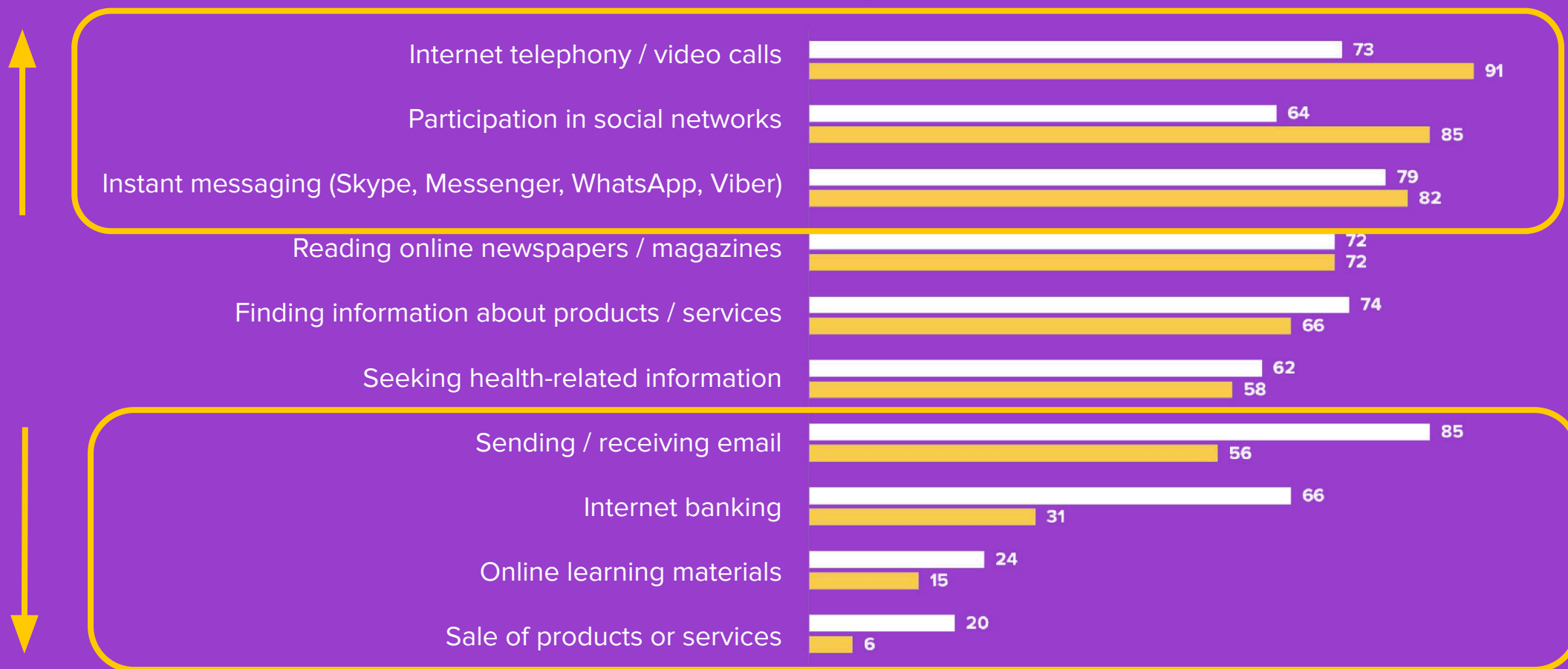
GROWTH IN E-BANKING USAGE

The EU average is 66%



SO, MACEDONIANS USE THE INTERNET FOR...

■ EU(27) ■ MK



Source: Eurostat



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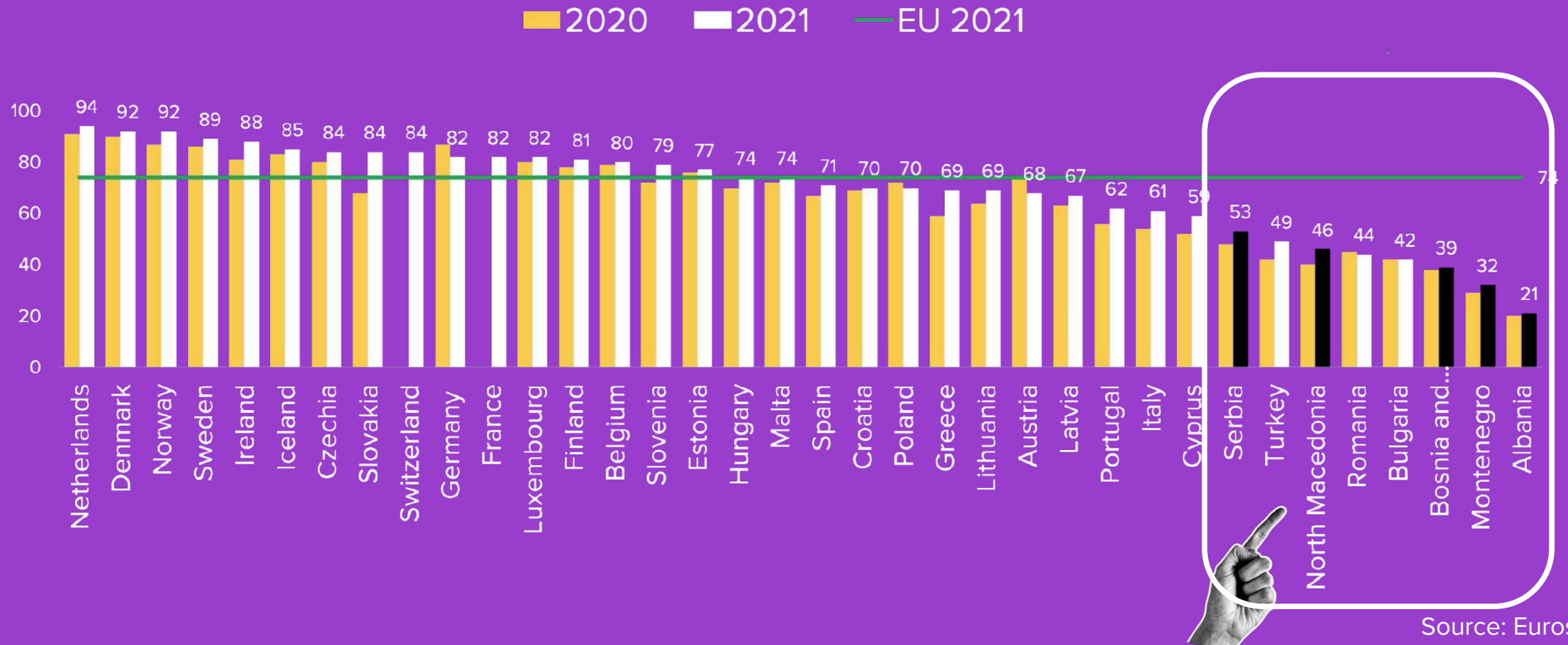
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POTENTIAL

ONLINE SHOPPING IN EUROPE

as a % of internet users

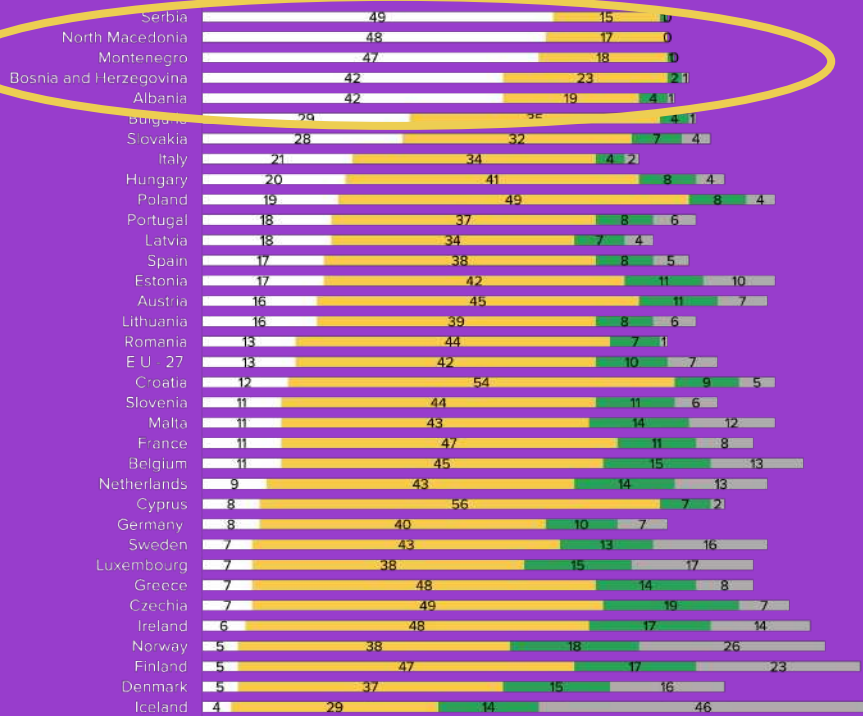


HOW MUCH?

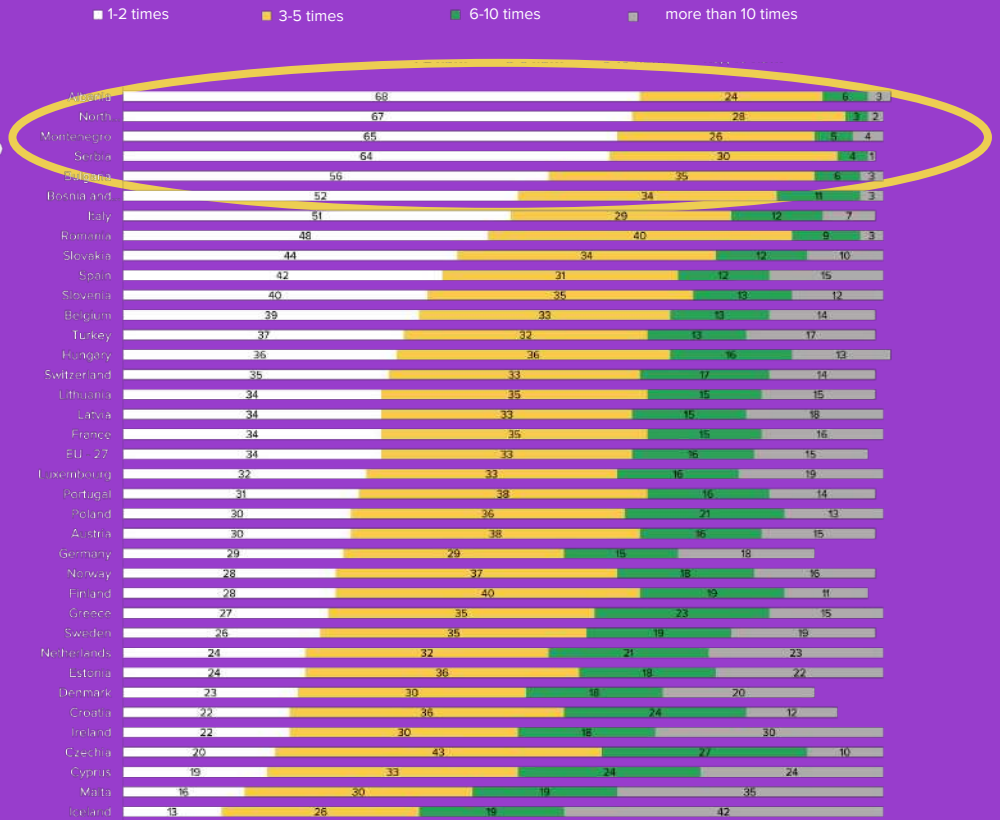
The Macedonian e-shopper together with his neighbors, **rarely** buys online...



■ less than 50 euros ■ from 100-499 euros ■ from 500-999 euros ■ more than 1000 euros

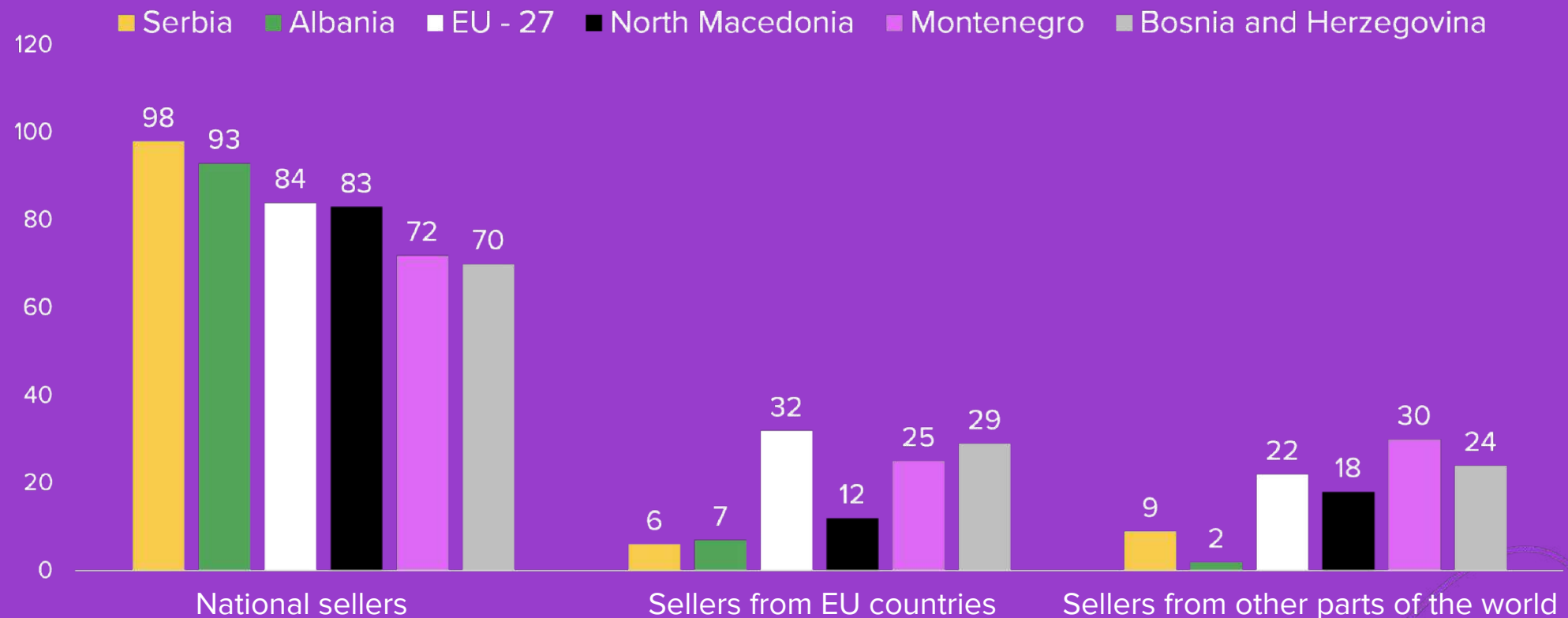


And together with Serbia, we are ranked **highest** in orders up to 50 euros.

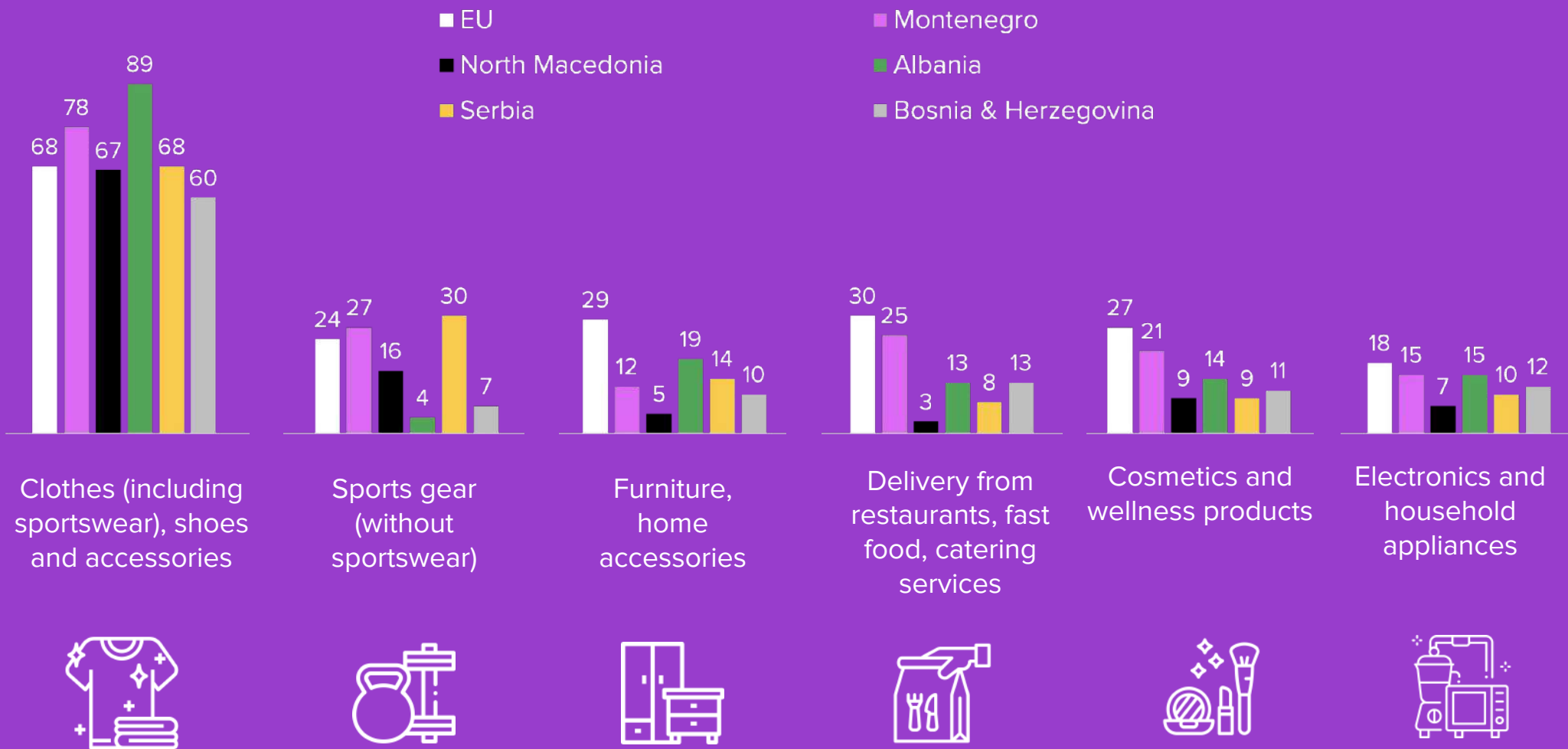


FROM WHERE? IN 2021, MOST OF THE BUYERS BOUGHT FROM DOMESTIC E-SELLERS

83% of Macedonian e-shoppers bought from domestic e-stores, and Serbia is the leader in Europe with 98%



WHAT IS MOSTLY BOUGHT ONLINE?



PROFILE OF THE **MACEDONIAN** AND THE **BALKAN** E-SHOPPER

Buys **once** to **twice** in 3 months
Makes orders usually up to **50 euros**,
mostly from **domestic** e-sellers
Mostly buys **clothes**, and the least
**furniture, food and house
appliances**



Serbia has the biggest number of e-buyers
Bosnians buy the most frequently
Albanians spend the most on online orders
Serbians buy mostly from domestic e-sellers

PROBLEMS AND BARRIERS FOR ONLINE SHOPPING



We complain **less** than the EU average



E-shoppers reported most of the problems with **delivery**



#1 reason for Macedonians not buying online - we want to shop **in person**



Norwegians reported most problems with online buying, and **Montenegrin** e-buyers from the Balkan countries



Only 5% of Macedonians who do not buy online, indicated a **lack of digital skills** as a barrier

DIGITAL SKILLS IN THE BALKANS

[basic and above basic level]



Serbia is the leader in above basic digital skills, and we are **only better** than **Bosnia & Herzegovina and Albania**



From the Balkans, **Macedonia is the best** in information skills, data literacy, communication, collaboration skills and in security skills



Montenegro is the best in digital content creation as well as problem-solving skills



Albania is the weakest in skills for information and data literacy, digital content creation and problem solving skills



Bosnia and Herzegovina is the weakest in communication, cooperation and security skills



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POTENTIAL

THE GROWTH OF E-TRANSACTIONS CONTINUES

€437 million in 2021 vs €274 million in 2020



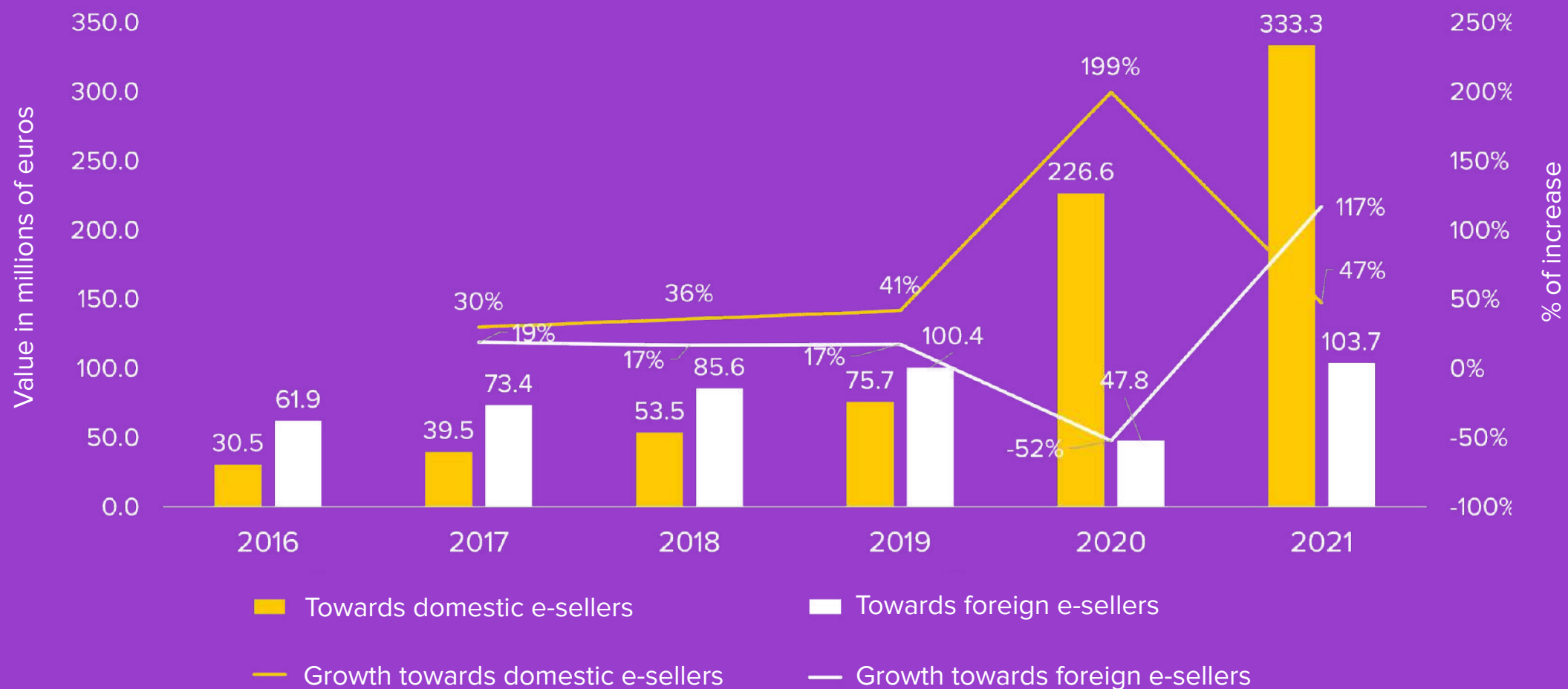
Growth continues in the first half of 2022 (32%)

ALTHOUGH AT A REDUCED INTENSITY, THE GROWTH TREND TOWARDS DOMESTIC E-MERCHANTS CONTINUES IN 2021



Growth continues in the first half of 2022 as well (22%).

THE VALUE OF THE TRANSACTIONS TOWARDS FOREIGN E-SELLERS FROM MACEDONIANS IS ALSO INCREASING





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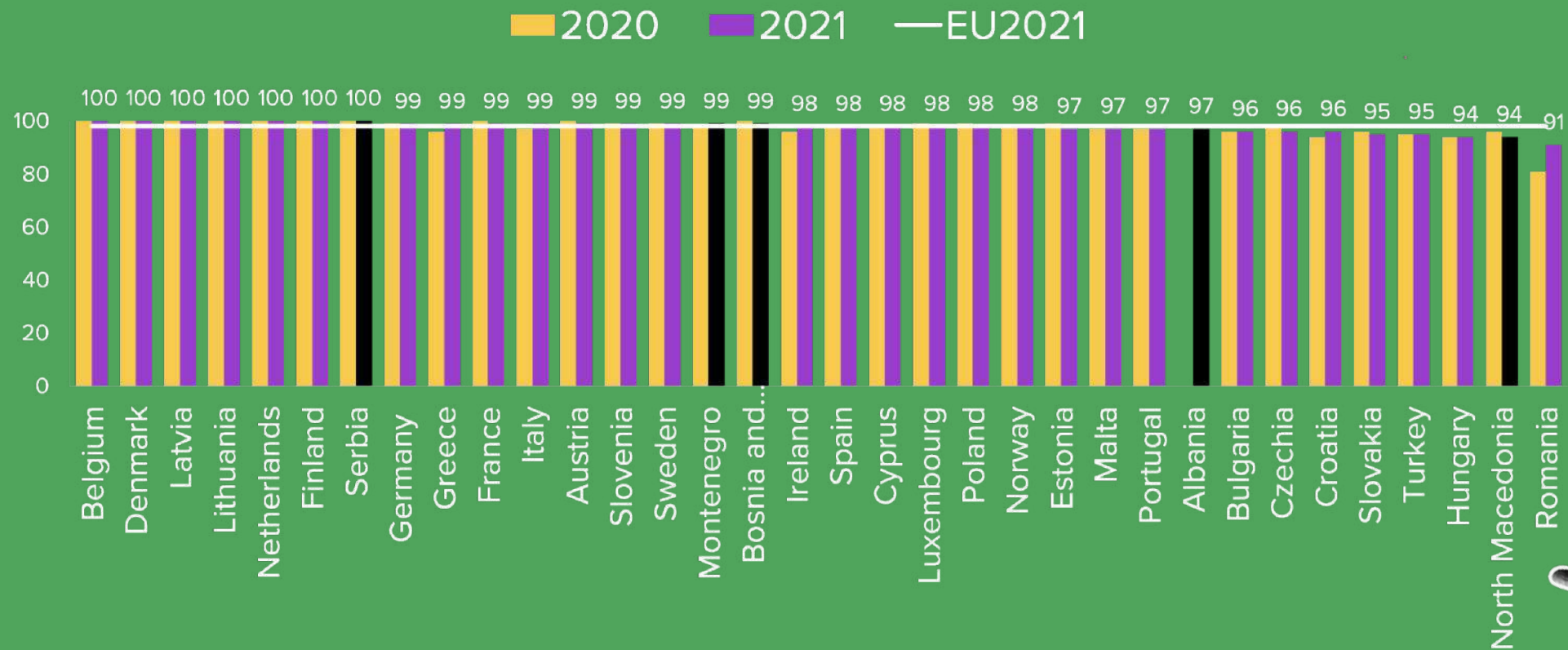
MACEDONIAN COMPANIES: READINESS FOR
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POTENTIAL

94% OF COMPANIES WITH 10+ EMPLOYEES HAVE INTERNET ACCESS

...which places North Macedonia in the penultimate place. Montenegro and Bosnia and Herzegovina have **99%** and Serbia has **100%** internet access.

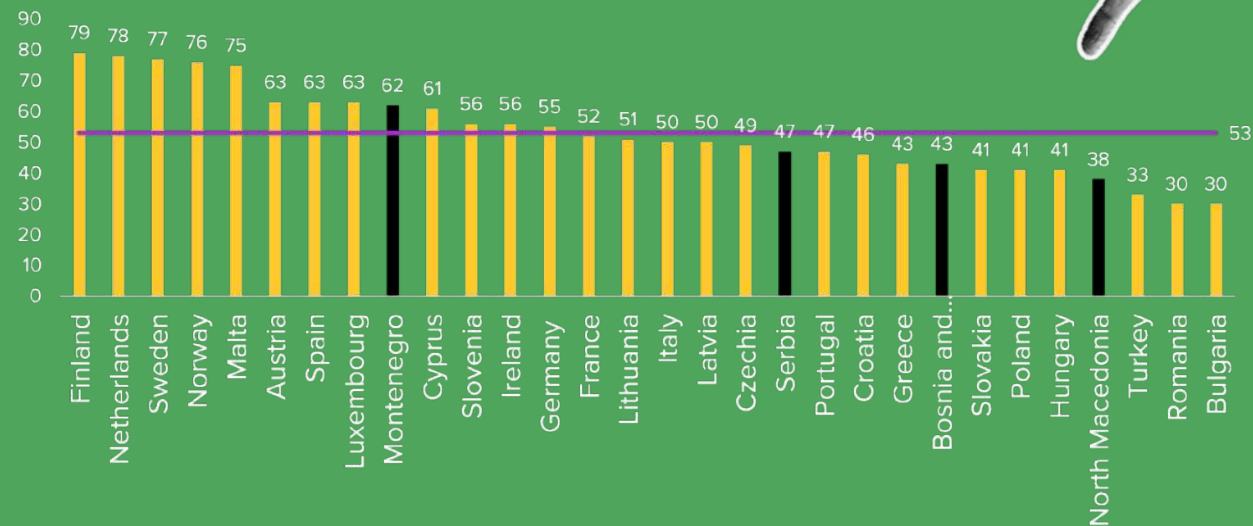


COMPANIES WITH 10+ EMPLOYEES



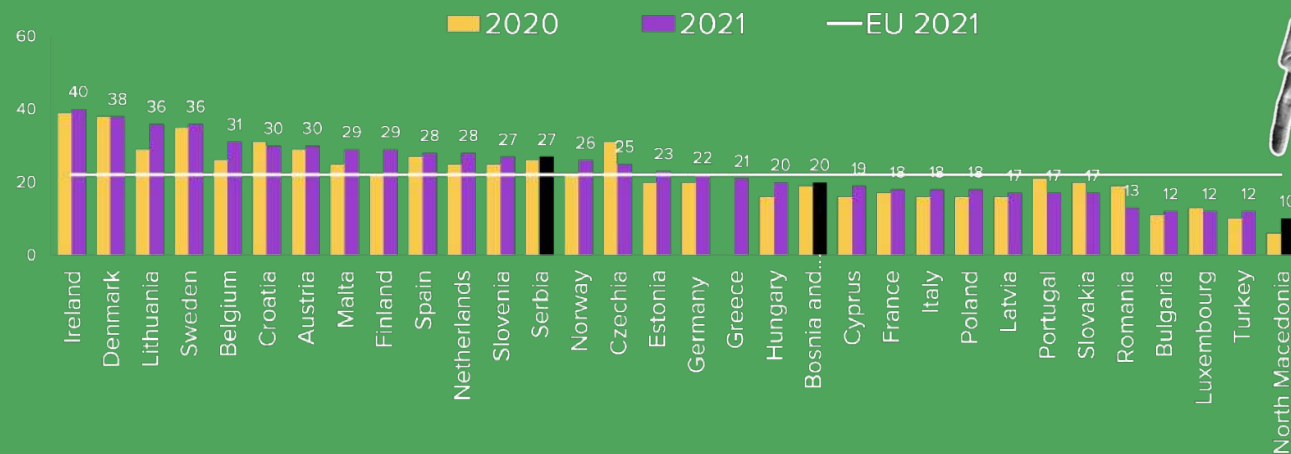
38% use social media and have a website

62% in Montenegro, 47% in Serbia

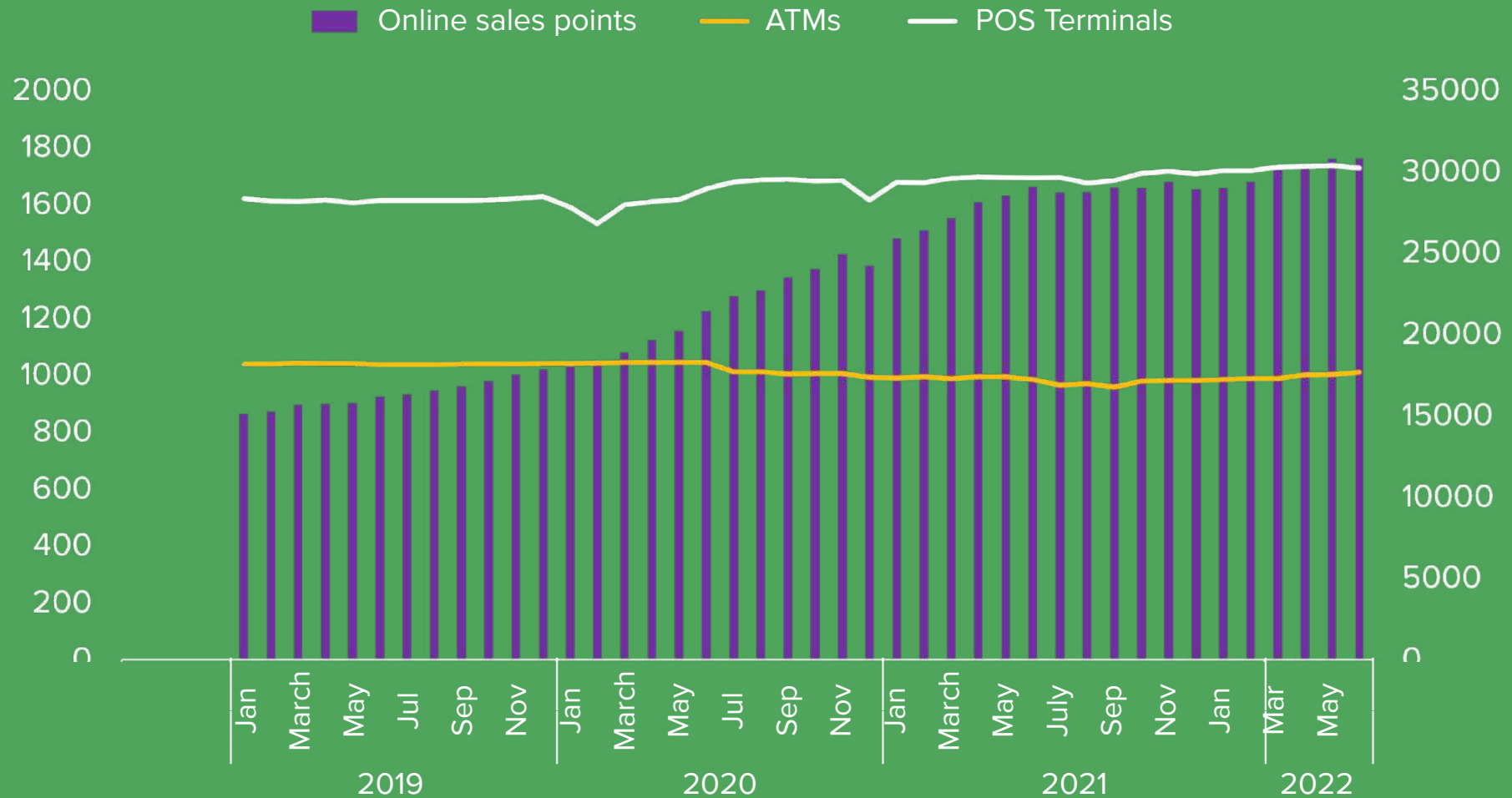


only 10% have e-sales

only 6% have e-sales more than 1% of total turnover. In Serbia 27% of companies have e-sales



110 NEW E-SHOPS IN THE FIRST 6 MONTHS OF 2022





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ANALYSIS OF THE SURVEY OF MACEDONIAN E-SELLERS

80

respondents

60%

from 1-9 employees

49%

sell through their
own website

65%

only sell online

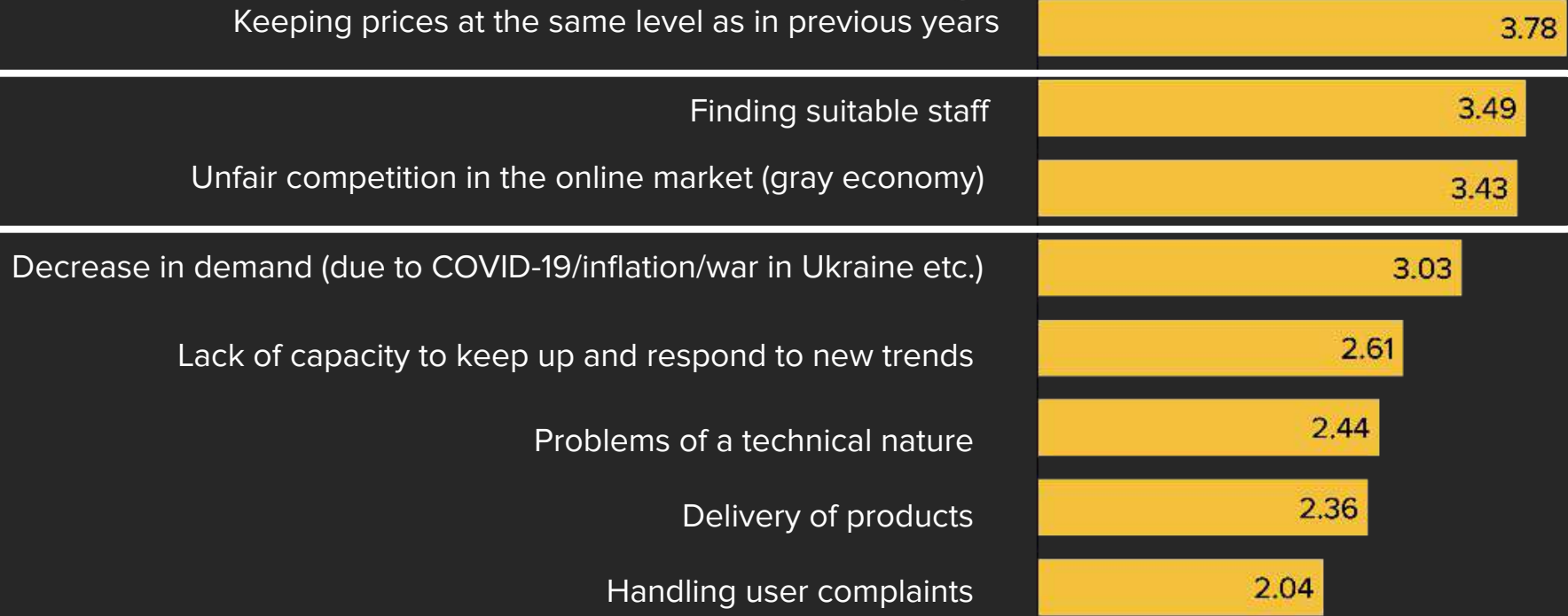
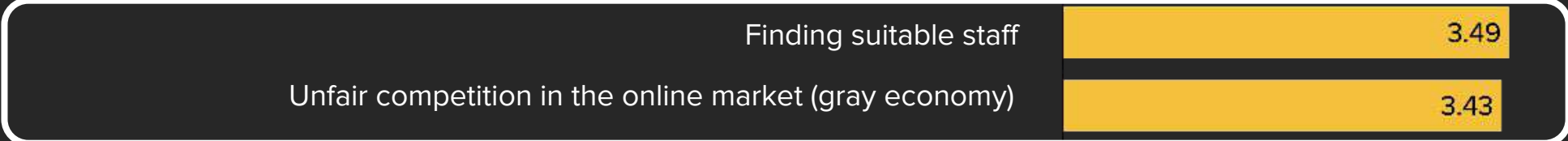
66%

sell products

39%

started working
before 2020

BIGGEST CHALLENGES

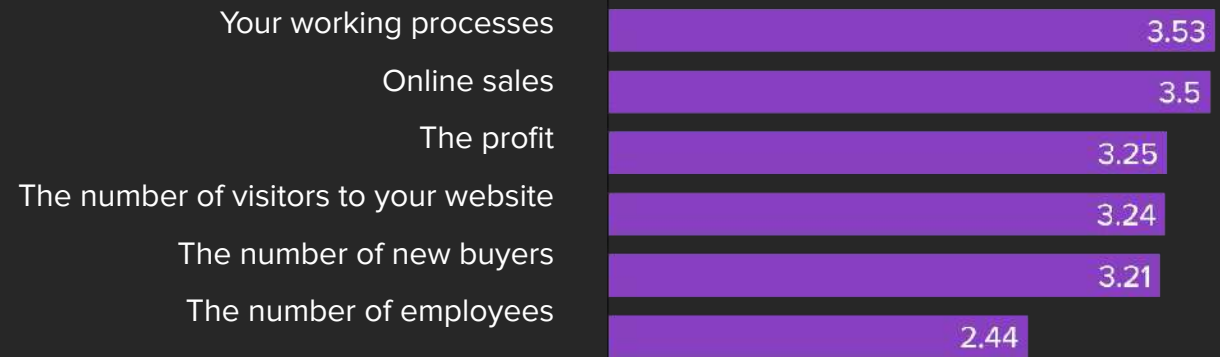


BIGGEST BARRIERS

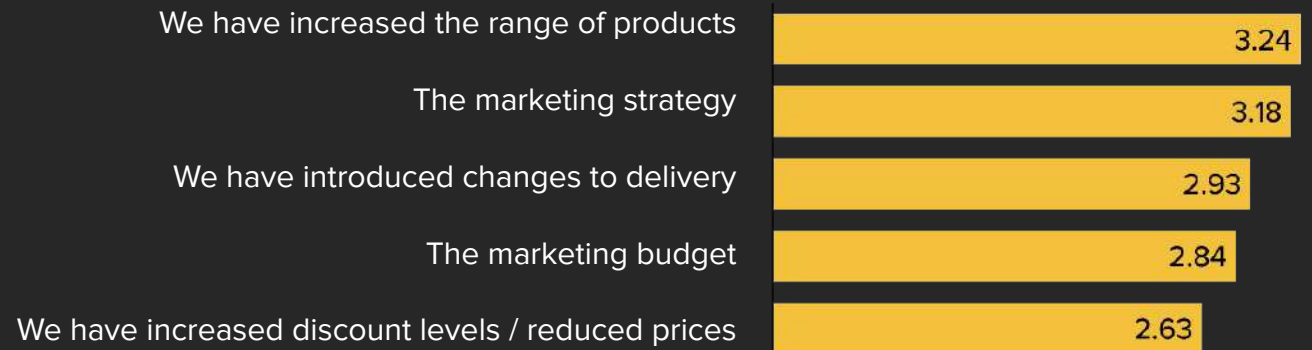


IMPACT OF COVID-19

What has been most affected by Covid-19?



What changes/ adaptations you took to increase sales?



PAYMENTS AND COOPERATION WITH BANKS



69
e-sellers

PAYMENT
BY **CARD**



55
e-sellers

PAYMENT ON
DELIVERY



46
e-sellers

PAYMENT BY
INVOICE



36
e-sellers

PAYMENT BY
BANK TRANSFER

E-sellers evaluate the overall **cooperation** with banks with



3.85
out of 5

Bank functions are **not used much** by e-sellers.

The most commonly used is the **customization for the appearance of the payment screen.**

DELIVERY

42 postal service providers in 2022

Reasons for not delivering to foreign markets?



74%



offer free shipping on orders over a certain amount

The biggest challenge for e-sellers is **inadequate delivery staff** and challenges with **product returns**



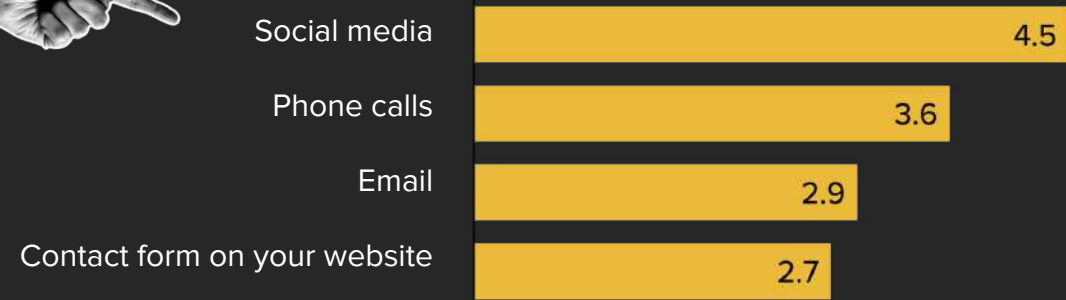
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PROMOTION

Social media is the most used for promotion by all e-sellers (**average score 4.7**)

And also the most used channel for communication with buyers





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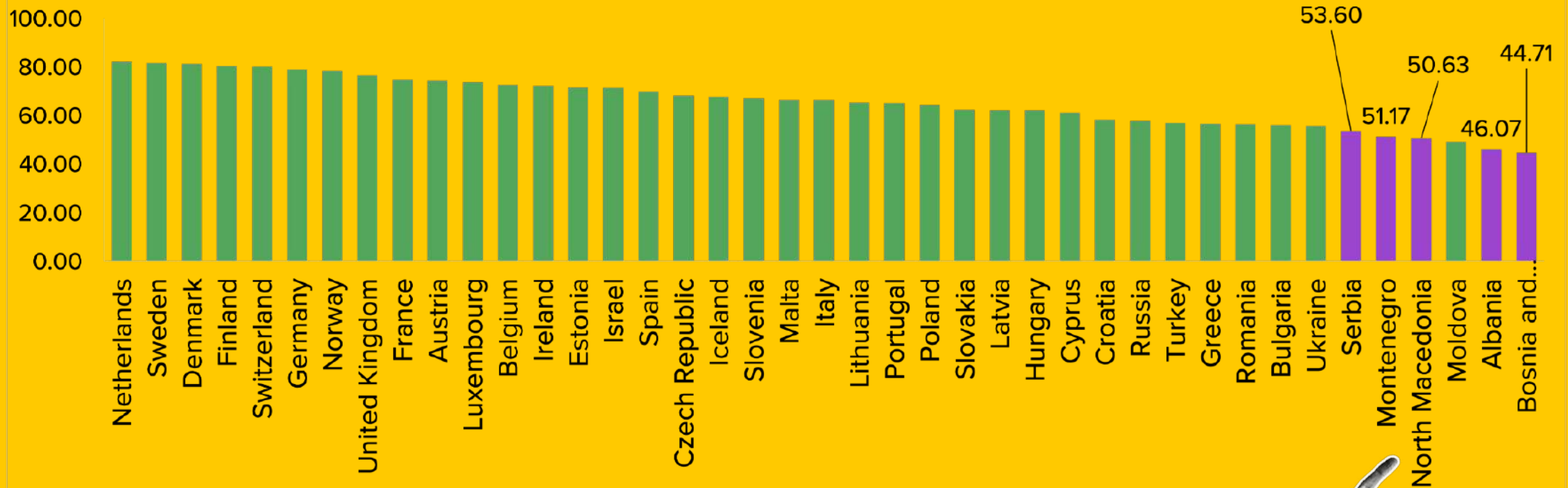


POTENTIAL

**TAKING ADVANTAGE OF THE DIGITAL
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THE BALKAN COUNTRIES ARE LEAST PREPARED TO TAKE ADVANTAGE OF THE BENEFITS OF THE DIGITAL REVOLUTION

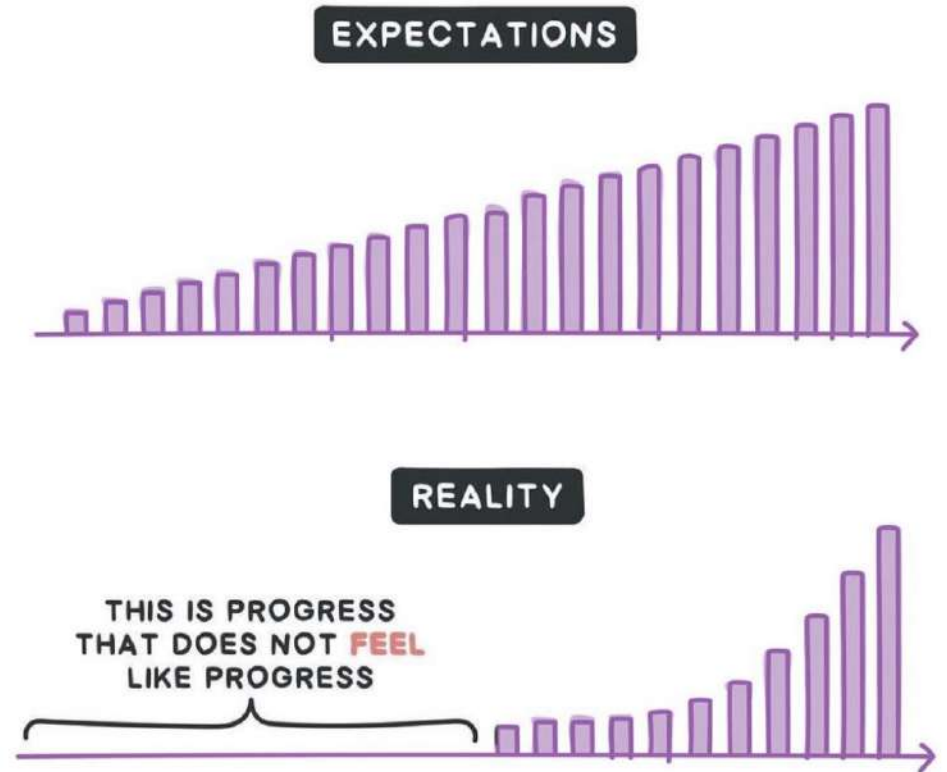
Technology (Montenegro) | Management (Serbia) | People (Serbia) | Influence (N.Macedonia)



WE HAVE ACHIEVED A LOT, BUT IS IT ENOUGH?

WE WILL ACCELERATE OUR WORK ON...

EDUCATING, BUILDING AWARENESS, TRUST ABOUT THE SIGNIFICANCE OF E-COMMERCE, FIGHTING UNFAIR COMPETITION AND THE GRAY ECONOMY, INFORMING ABOUT THE OPPORTUNITIES FOR MARKET EXPANSION THROUGH TRAINING, PROGRAMS, CAMPAIGNS, ROUND TABLES INVOLVING PARTIES, WEB PLATFORMS, AWARDS...





THANK YOU