

7TH REGIONAL E-COMMERCE CONFERENCE

e-commerce:

UNTANGLING POTENTIAL

ECOMMERCECONFERENCE.MK





A word from

THE PRESIDENT

and Chair of the conference



NINA ANGELOVSKA STANKOV

President @ Macedonian eCommerce Association

Dear participants,

It is with great pleasure that we welcome you to the 7th Annual E-commerce Conference: "E-commerce: Untangling Potential." This year's event focuses on navigating the complexities and unlocking the untapped potential in e-commerce. As the industry continues to evolve, we gather to share knowledge, insights, and experiences that will shape its future.

The theme of this year's conference is about more than just recognizing challenges; it's about uncovering and unlocking the potential that lies within these complexities. Much like untangling knots, we seek to uncover innovative solutions that can drive growth, improve efficiency, and foster greater collaboration across sectors. From navigating cross-border trade to optimizing e-payment systems, the potential for success in e-commerce is vast — but it requires understanding and collaboration to unlock it.

Throughout the event, we'll hear from distinguished speakers and thought leaders who have navigated these complexities and turned them into opportunities. This is a unique chance for attendees to connect with experts from both local and global markets and deepen their understanding of how to thrive in an ever-changing landscape.

I would like to extend my gratitude to all our partners, especially to our organizational partner GIZ, our Platinum Partner, Visa, our Digital Partner, A1 Macedonia, and our Gold Partners NLB Banka, Casys, and Ananas. Our Silver Partners Komercijalna Banka, Philip Morris TKP, Halkbank, Korpa, Iute, Sava Penzisko, Fashion Group, and Cubes; Bronze Partners Eurolink Insurance, Pivara Skopje, Eco Logistic Service, Bozinovski, Mint, Sava Insurance, M-one Ecomm Logistics, and RSM. Special thanks to WebPigment, our IT Partner; Porsche, our Drive Partner; and Publicis, our Creative Partner. Your support is what enables us to continue organizing impactful events that foster collaboration and innovation within our sector. I'd also like to acknowledge the efforts of all the institutions, organizations, and media partners who have helped bring this event to life.

I also want to express my deepest thanks to our members and all the participants who have joined us today. Your presence is what makes this conference special, and we are thrilled to have you here with us. As you engage with the speakers, connect with fellow attendees, and explore new opportunities, we encourage you to share your experience on social media using the hashtag #EcommerceMK.

Let's explore together the untangled potential of e-commerce and pave the way for new opportunities and growth!

Best regards,

Nina Angelovska, PhD

President of the Macedonian E-commerce Association & Chair of the Conference

ABOUT THE ORGANIZER

The e-commerce ecosystem is complex and its development requires a holistic approach. For seven years now, the Macedonian E-commerce Association has represented the 'voice of e-commerce' in the country. We have been diligently working with targeted activities to respond to the ongoing challenges that the sector is facing. Some of the main issues we have been addressing in recent years include the low level of digital skills, the grey economy in e-commerce, which creates unfair competition and undermines trust, the lack of a diverse e-commerce offering, and the challenges associated with cross-border e-commerce.

In addition to producing the Annual E-commerce Analysis and organizing the Annual E-commerce Conference, we are implementing numerous other projects and initiatives. To name some-we launched the platform ecommerce4all.eu, which serves as a knowledge and resource center for e-commerce in the CEFTA region, and we established and operate the first and only Registry of E-retailers in North Macedonia. We also introduced a Trustmark- a 'Badge for verified e-retailers', ensuring that consumers can trust these businesses.

Through our training programs, we have helped over 120 companies enhance their digital skills, and through grant calls to support the opening of online stores, we have supported more than 80 companies in starting to sell online. Our activities are supported by international development organizations, including USAID, GIZ, IME, the CEFTA Secretariat, IFC, UNCTAD, and the private sector.

We have been active as well in the field of cross-border e-commerce for several years, though progress has been slow. To contribute and try to speed up the process, recently together with the e-commerce associations from Serbia, Bosnia and Herzegovina, and Albania we formed the Balkan E-commerce Alliance (BECA). It is an honor for me to lead the Balkan E-commerce Alliance as we lay its foundations that will represent the basis for further work and action. I hope that BECA will contribute to changes and facilitation of cross-border e-commerce and thus open the way for companies to expand regionally with e-commerce.



PROGRAM & AGENDA

WHERE THE UNTANGLING OF REGIONAL E-COMMERCE HAPPENS

Over the past year, the domain of e-commerce has witnessed an unparalleled surge in both its popularity and significance. Companies across the region and globe are increasingly recognizing the immense potential within the e-commerce landscape. From the expansion of fulfillment centers to the entry of international players into new markets, the industry is witnessing a remarkable transformation and businesses are starting to see just how much they can achieve with e-commerce.

Simultaneously, the expectations from consumers are evolving rapidly. What was once considered satisfactory—simply receiving a product has evolved into a demand for seamless transactions, flexible payment options, and effortless returns. This shift highlights the need for businesses to adapt and innovate, unlocking the full potential of e-commerce to meet and exceed these rising expectations.

As we prepare for the 7th Regional E-commerce Conference on the topic "E-commerce: Potential Untangled," together let's explore which aspects of e-commerce have been untangled and which still need to be addressed and utilized.

DAY BEFORE - Monday, 11 Nov 2024 [Invite Only + Owners of VIP Tickets]

20:00 - 22:00 - VIP Networking Mixer Night [powered by VISA]

CONFERENCE DAY - Tuesday, 12 Nov 2024 💋 [powered by VISA]

08:00 - 09:15 - REGISTRATION & WELCOME COFFEE .

09:15 - 09:30 - CONFERENCE OPENING

09:30 - 09:55 - OPENING ADDRESSES

- Nina Angelovska Stankov, President @ Macedonian eCommerce Association
- Stefan Andonovski, Minister of Digital Transformation @ Ministry of Digital Transformation
- Petra Drexler, German Ambassador to the Republic of North Macedonia
- Maria Kanellopoulou, First Counsellor, Head of Section Economic issues, Institution-Building, Cross-Border Cooperation at the EU Delegation in North Macedonia
- Igor Cuculoski, Business Development Manager @ Visa

Overview of Ecommerce in the Western Balkans [Powered by NLB GROUP]

09:55 - 10:20 - KEYNOTE TALK: "E-COMMERCE IN WESTERN BALKANS: KEY FINDINGS FROM WESTERN BALKAN E-COMMERCE REPORT, 2024"

- Nina Angelovska Stankov, President @ Macedonian E-commerce Association

Track #1: E-commerce Logistics Reimagined: The Need for Speed 2 [powered by Ananas]

10:20 - 11:00 - PANEL DISCUSSION: THE CUSTOMER EXPERIENCE REVOLUTION: ENHANCING DELIVERY SERVICES IN E-COMMERCE

- Mladen Jezdic, Head of Supply Chain @ Ananas
- Zlatko Trpkoski, Head of Sales @ Korpa.mk
- Igor Gesovski, Owner @ Eco Logistic Service

Moderator: Ivana Popovska, Consultant

11:00 - 11:20 - Case Study: Mastering Logistics for Europe's Diverse Consumer Demands

- Bojan Dolenc, Senior Strategic Sales & Business Development @ ZEOS by Zalando

11:20 - 11:50 - Coffee & Networking 🥗

Track #2: Beyond the Checkout: Emerging Payment Solutions for E-commerce [Powered by CaSys]

11:50 - 12:15 - KEYNOTE TALK: 2024 E-COMMERCE ESSENTIALS: FAST CHECKOUTS AND TAILORED EXPERIENCES

- Boban Ljubinoski, Product Manager @ Klarna

12:15 - 13:00 - PANEL DISCUSSION: BEYOND THE CASH: WHAT COMES NEXT IN E-COMMERCE PAYMENTS

- Filomena Pljakovska Asprovska, CEO @ CaSys
- Slobodan Lukic, Director, Merchant Sales & Acquiring @ Visa
- Katerina Jankovikj, Assistant to the Management Board @ NLB Banka Skopje
- Biljana Misik, CEO @ Iute Macedonia

Moderator: Filip Chizhbanovski, Vice President @ Macedonian E-commerce Association

13:00 - 14:30 - LUNCH & NETWORKING

Track #3: The Borderless E-commerce Dream [POWERED BY GIZ]

14:30 - 14:50 - CASE STUDY: HOW DO YOU SELL CROSS-BORDER IN THE COMPLEX E-COMM WB LANDSCAPE?

- Igor Miškić, Country Manager for WB @ GymBeam

14:50 - 15:35 - PANEL DISCUSSION: "BORDERLESS E-COMMERCE? NAVIGATING CHALLENGES & OPPORTUNITIES IN WB E-COMMERCE"

- Jane Sazdov, Senior Application Specialist @ Customs Administration of North Macedonia
- Mirko Miladinovic, CEO @ M-One
- Valer Pinderi, President @ Albanian Ecommerce Association



Track #4: New Kids on the Block: The Forces Shaping E-commerce Marketing [powered by A1 Macedonia]

15:35-16:00 - KEYNOTE TALK: DEPLOY SMARTER CAMPAIGNS ACROSS THE ENTIRE LIFECYCLE WITH TRUSTED AI

- Celeste Fejzo, Al Data Trainer @ Open Al

16:00 - 16:45 - PANEL DISCUSSION: "BEYOND THE FEED: E-COMMERCE MARKETING BESIDES SOCIAL MEDIA"

- Elena Ajtarska, Manager of Residential Proposition @ A1 Makedonija
- Uros Mevc, CEO @ ePonuda
- Ivan Kosutic, Owner & CEO @ SalesSnap
- Nana lokimidou, Jr. Partner & Chief Client Relations Officer @ Generation Y

Moderator: Natasha Velkovska, PR & Content Production Director @ Represent Communications Macedonia

16:45 - 17:05 - KEYNOTE TALK: HOW RECOMMENDATION ENGINES BOOST GMV - LESSONS FROM TEMU, ALIBABA, AND TIKTOK

- Katia Nazarova, Head of Enterprise Partnerships, Strategy, and Business Development, Central & Eastern Europe @ TikTok B2B

Fun, Prizes & Closing

17:05 - 17:15 - LUCKY DRAW REVEAL - UNVEILING THE WINNERS [POWERED BY A1] Our closing lottery promises to be a highlight of the event, with fantastic prizes up for grabs for our lucky winners. Here's what's in store:

- 1st Prize: iPhone 16 (128 GB) Powered by A1 Makedonija
- 2nd Prize: Xiaomi Product Package (including Mi Smart Scale 2, Xiaomi
 Electric Toothbrush T700, and Humidifier 2 Lite EU) Powered by Ananas.mk
- 3rd Prize: Swiss Swatch "What If...Gray?" Watch Powered by Bozinovski Watches and Jewelry

Stay with us until the end for your chance to win these amazing prizes!





KEYNOTE TALKS







"E-COMMERCE IN WESTERN BALKANS: KEY FINDINGS FROM WESTERN BALKAN E-COMMERCE REPORT, 2024"



KEYNOTE SPEAKER Nina Angelovska Stankov

President

@ Macedonian eCommerce Association

Nina Angelovska is a recognized entrepreneur, founder, and business leader. She is also the former and first female Minister of Finance of the Republic of North Macedonia. She co-founded and was heading the first deal platform and leading ecommerce company in Macedonia, Grouper.mk, launched in 2011 which transformed the e-commerce market. After 10 years of heading and growing Grouper.mk, she made a successful exit when the Polish Group Asseco SEE acquired her company.

Angelovska's passion for e-commerce and drive for change led her to establish the first Macedonian E-commerce Association in 2017. She was a member of several Boards including the Economic Chamber of North Macedonia and the European Ecommerce and Omnichannel Trade Association (EMOTA). Currently, she is a member of the Board of Directors at Makedonski Telekom.

Nina is also known for her advocacy for women in technology and entrepreneurship, taking actions aimed at promoting gender diversity and empowering women. In 2022 she established the Gender Equality Alliance in the Workplace (GEA).

Her hard work and impact have been widely recognized. In 2018 she was named Forbes 30 Under 30. In 2019 she was appointed as one of the seven global UNCTAD eTrade for Women Advocates. In 2023, Bloomberg Adria selected her in the list of 'Top 50 People'.

She is currently working as Expansion Director at Ananas E-commerce, part of Delta Holding, whose mission is to become the 'Amazon of the Balkans' and bring a new online shopping experience in the region as we know it today in the developed markets. She was elected as a President of the recently founded Balkan E-commerce Alliance. Currently, she is also Asst. Prof. at the University of Skopje.

WESTERN BALKANS E-COMMERCE REPORT 2024

This sixth edition of the E-commerce Report, and the first to be published in English, broadens its focus beyond previous reports that centered solely on North Macedonia to cover the entire Western Balkan region, including Albania, Bosnia and Herzegovina, Kosovo, Montenegro, North Macedonia, and Serbia. Published bv the Macedonian commerce Association and supported by NLB Group, the report provides a detailed analysis of the state of e-commerce and trends across these markets. Through secondary data and comparative analysis, it evaluates growth over the past year and benchmarks it against more developed European markets. Primary research highlights e-retailers' challenges in the region, mapping barriers and obstacles to support informed action.

IN THIS REPORT YOU WILL LEARN ABOUT:

- WB Market Size & E-commerce Potential
- Digital & E-commerce Readiness
- E-commerce Readiness & Internet Usage
- Payment Trends
- Delivery & Logistics
- Legal Framework
- State of E-commerce
- E-Retailer Experiences
- NLB Smart POS Case Study
- The Role of E-Commerce Associations
- Mapped Areas for Action





READ THE REPORT HERE

2024 E-COMMERCE ESSENTIALS: FAST CHECKOUTS AND TAILORED EXPERIENCES

REYNOTE SPEAKER BOBAN LJUBINOSKI

Product Manager @ Klarna



Boban Ljubinoski is a Product Manager with a decade of experience in tech, spanning foodtech, fintech, and e-commerce. He presently works at Klarna, the leading global provider of buy now, pay later services and an innovative consumer bank, also recognized as a global Al power user.

At Klarna, Boban leads the 'Sign in with Klarna' product, a pioneering social login that enables consumers to create accounts with any merchant worldwide quickly and enhances and personalizes their entire shopping journey.

Originally from Macedonia and now living in Berlin, Boban brings a diverse perspective to his work, enriched by his global experience with both American and European companies. His passion for technology and its potential to improve lives has driven his career and extends to his academic pursuits. He is completing an MBA at the University of Essex, where his research focuses on integrating Large Language Models into customer service chatbots.

Boban is dedicated to continuous learning and enjoys sharing his insights with the broader community. He actively engages in industry discussions through podcasts and written content, providing practical perspectives on various topics.



TALK SYNOPSIS

In the e-commerce landscape of 2024, there is no silver bullet for building customer loyalty; it's about perfecting each step of the customer journey. This presentation breaks down these essential stages—from discovery to checkout and beyond—and shows how Klarna's products support its partners at every touchpoint. Discover how to optimize each phase of the journey, understand the steps that truly impact loyalty, and learn what today's customers expect as the standard.

DEPLOY SMARTER CAMPAIGNS ACROSS THE ENTIRE LIFECYCLE WITH TRUSTED AI



KEYNOTE SPEAKER CELESTE FEJZO

Al Data Trainer @ OpenAl

Celeste is an AI Data Trainer at OpenAI with over three years of experience specializing in training LLMs and optimizing data workflows. With an MSc in Information Security, she focuses on ensuring secure, efficient AI development, helping drive innovation in model training and data integrity.

TALK SYNOPSIS

As Al continues to transform e-commerce, it plays a pivotal role in enhancing customer interactions and boosting business outcomes. Drawing on my experience as an Al Data Trainer at OpenAl, I'll explore practical ways that businesses can harness Al, including tools like ChatGPT, to personalize customer experiences, streamline operations, and drive sales growth.



HOW RECOMMENDATION ENGINES BOOST GMV - LESSONS FROM TEMU, ALIBABA, AND TIKTOK



KATIA NAZAROVA

Head of Enterprise Partnerships, Strategy, and Business Development, Central & Eastern Europe @ TikTok B2B

Katia Nazarova has been driving growth for businesses in the CEE region through her roles at TikTok and Meta, specializing in export businesses, unicorns, apps, and e-commerce. Currently, Katia heads partnerships at TikTok's B2B division, helping businesses leverage the same Al-driven technologies and infrastructure that power TikTok's success, from real-time product recommendations to white-label SDKs for video and content creation.

TALK SYNOPSIS

In today's competitive e-commerce landscape, removing friction isn't enough to drive substantial GMV growth. With perfect funnels and seamless payment solutions, what's often missing is an optimized product layout powered by AI and ML-driven recommendation engines. Drawing on insights from industry giants like Temu, Alibaba, and TikTok, this session explores how advanced AI and ML algorithms can transform user engagement, boost conversions, and elevate GMV. Discover how TikTok's own enterprise-grade recommendation engine—tailored as a powerful ecommerce solution—creates an addictive shopping experience, turning casual browsers into loyal buyers by intelligently promoting the right products, including those in the long-tail segment.

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E-commerce Logistics Reimagined: The Need for Speed

Powered by **ananas**

PANEL DISCUSSION #1

The Customer Experience Revolution: Enhancing Delivery Services in E-commerce

As customer expectations rise, delivery and logistics play a critical role in shaping the e-commerce experience. This panel will explore the latest trends and opportunities in the delivery sector in the region, focusing on solutions that elevate customer satisfaction. From the convenience of food delivery to home and offices, to parcel lockers and PUDO locations to advanced fulfillment centers and streamlined next-day or two-person delivery options, our experts will discuss how these innovations meet today's demands. We'll also cover future-forward concepts, like out-of-home delivery and warehouse automation, and examine strategies for overcoming challenges and capitalizing on growth opportunities to redefine customer service in e-commerce logistics.

PANELIST

Mladen Jezdic

Head of Supply Chain @ Ananas

Mladen Jezdić is a transport engineering graduate and supply chain expert. As Head of Supply Chain at Ananas ecommerce, he leads the development of the region's largest modern e-fulfillment center. Through Delta Holding's Young Leaders program, Mladen advanced to a management role at Ananas, where he continuously enhances his expertise in supply chain and business operations through innovative projects.





PANELIST **Zlatko Trpkoski**

Head of Sales @ Korpa.mk

Zlatko completed his master's studies in economics at the Faculty of Economics at the University of Sarajevo. He started his career in e-commerce three years ago in the company Korpa in the position of head of sales, where he gained experience in the e- commerce ecosystem in operational activities, customer relations and product development. He enjoys the dynamics and challenges that arise every day in this industry.

PANELIST **Igor Geshovski**

Owner @ Eco Logistic Service

Igor Gesovski, Master of Economic Science and Bank Management, is a financial consultant specializing in economic strategy, foreign investment, and logistics for startups. As owner of Inter-Cons LTD and other companies, he advises on medical cannabis, including work with HAPA Medical GmbH in Europe.



MODERATOR Ivana Popovska

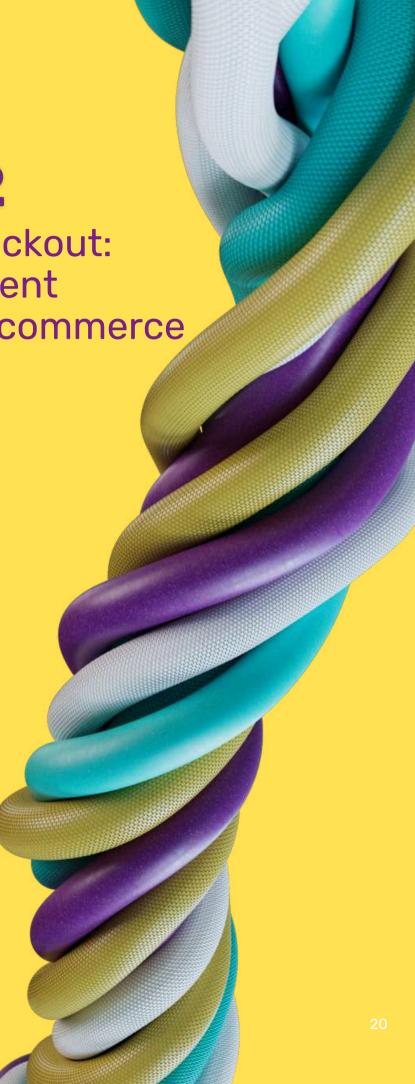
Consultant

With extensive consulting experience in project management for EU organizations and bilateral donors, Ivana specializes in human capital development. She excels in fostering networking opportunities and building strategic partnerships to drive impactful initiatives within the education sector. Her focus on economic growth emphasizes the digitalization of services and the advancement of e-commerce.

TRACK #2

Beyond the Checkout: Emerging Payment Solutions for E-commerce





PANEL DISCUSSION #2

Beyond the Cash: What Comes Next in E-commerce Payments

As e-commerce continues to grow, so does the need for diverse and innovative payment solutions that cater to evolving customer expectations. This panel will explore the latest trends in online payment methods, examining the benefits of expanding options at checkout and how campaigns can encourage the shift from cash to card payments. Our experts will discuss the strategic importance of various payment methods and offer insights into cost reduction – considering whether reduced commissions on virtual POS transactions are realistic for e-commerce businesses. The panelists will also tackle the challenge of cash-on-delivery, exploring strategies to decrease its prevalence in favor of digital transactions, shaping a more seamless and efficient payment landscape for both customers and e-traders.

PANELIST

Filomena Pljakovska Asprovska

CEO, President of the Management Board @ Casys

Filomena Pljakovska-Asprovska, CEO and Board Chair of CaSys AD, leads Macedonia's only certified processor for card operations. With 18 years in the industry, she's pioneered innovations like personalized chip cards, top security standards, and secure ecommerce. An electrical engineering and economics graduate, she serves on the National Council for Payment promotes electronic Systems and payment adoption, speaking regularly on payment security and e-commerce.





PANELIST

Slobodan Lukić

Merchant Sales and Acquiring Director @ Visa South East Europe

Slobodan Lukic, a financial expert with 20+ years in the industry, has implemented diverse payment solutions across the Balkans. Since joining Visa in 2019, he has focused on premiumization and product strategy, later expanding to acceptance business in 2020. As Merchant Sales and Acquiring Director for six Southeast European markets, he supports merchant onboarding. solutions. develops business and manages large acquirers.

PANELIST

Katerina Jankovikj

Katerina is a finance professional with 22 years of experience in banking, currently at NLB. Throughout her career, she has held senior roles focused on sales strategy, customer enhancement, service development of new banking products. Katerina has led large teams across multiple branches, playing a key role in market growth, customer satisfaction improvements. and modernization projects. She holds a degree in financial management and has completed postgraduate studies in business administration. She is a wife and mother of two.





Biljana Misik

CEO @ lute Macedonia

Biljana Misik is the Chief Executive Officer of lute Macedonia part of lute Group Estonia, bringing 18 years of extensive experience within internationally acknowledged locally based banking institutions. Throughout her career, she has successfully led numerous teams and spearheaded projects focused on digital transformations, retail and corporate experience banking, customer financial products innovations. Biliana is also a part of the presidency of the Group of Non-banking Financial Companies within the Economic Chamber of North Macedonia.



MODERATOR

Filip Chizhbanovski

Vice President @ Macedonian E-commerce Association

Filip is the Vice President of the Macedonian E-Commerce Association and co-founder of Bankarstvo.mk. He currently works as a Product Delivery Manager at Quipu GmbH and previously spent 13 years at Sparkasse Bank in various roles. A strong advocate for e-commerce, he helped establish the Macedonian E-Commerce Association in 2017. Filip holds a degree in Marketing and specializes in digitization, sales, payments, and product development.







The Borderless E-commerce Dream

Powered by









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giz

PANEL DISCUSSION #3

Borderless E-commerce? Navigating Challenges & Opportunities in WB E-commerce

In the evolving landscape of e-commerce across the Western Balkans, this panel will explore the latest advancements and collaborative efforts shaping a borderless digital market. Topics will include the Macedonian Customs Administration's pre-arrival processing, supported by GIZ, and the role of Authorized Economic Operators (AEOs) in streamlining cross-border trade. Panelists will also discuss future plans for digitalization, the goals of the Balkan e-commerce alliance in fostering regional public-private dialogue, and recent innovations in the delivery chain. From fulfillment centers and automated warehouses to comprehensive door-to-door services, this session will delve into the strategies driving market access, efficiency, and growth potential in the region's e-commerce sector.

PANELIST JANE SAZDOV

Director, ICT Sector @ Customs Administration

With 20 years in IT engineering focused on Customs systems, Jane Sazdov has expertise in streamlining infrastructure for secure cross-border trade. As Director of the ICT Sector at the Customs Administration, he drives modernization, system integration, and digital transformation to enhance compliance, efficiency, and security.



PANELIST MIRKO MILADINOVIC

CEO @ M-One



PANELIST VALER PINDERI

President @ Albanian

President @ Albanian Ecommerce Association

Valer Pinderi is the President of the Albanian eCommerce. Association. Coordinator of Public-Private Dialogue (PPD) for the Balkan eCommerce Alliance, and a serial founder of multiple ecommerce companies. Valer Pinderi believes that ecommerce is the key for Albania to overcome the limitations of being a small country. By embracing online commerce. he envisions connecting local businesses to global markets, enabling economic growth and innovation that transcends borders.





ALEKSANDAR ZARIC

International Development Organizations and IFIs Consultant @ SOG in cooperation with Kinstellar



Aleksandar, an MBA holder with two decades of experience, specializes in driving economic growth and enhancing access to finance. He has managed USAIDfunded initiatives in e-commerce and the digital economy across Southeast Europe, Western Africa, and the Pacific, supported by donors like the World Bank and UNDP. Currently, he leads a USAID initiative on embedded finance, developing financial products with fintech companies and e-commerce marketplaces. Prior to this, he gained insights into private sector needs working with European financial institutions.



New Kids on the Block: The Forces Shaping E-commerce Marketing





PANELIST

Elena Ajtarska

Residential Proposition Manager

Elena has over 15 years of experience in the telecommunications industry, with a diverse background across multiple departments and a specialization in Marketing Product Development. Throughout her career, she has contributed to significant mergers, including the formation of A1, and currently, she is a part of a team managing over 1 million subscribers in Macedonia. Her team's focus is on implementing a personalized approach to enhance customer satisfaction and engagement by delivering relevant and reliable services, all while striving to build an exceptional customer experience





PANELIST

Uros Mevc

CEO @ ePonuda.com

Uroš Mevc, CEO of WeTeh, brings 15+ years of experience in e-commerce and shopping comparison across the Adriatic region. Starting as a full-stack programmer, his expertise spans software engineering, SEO, data analysis, and business intelligence. Leading platforms like Eponuda.com and Shoptok.si, he's driven digital growth and strategic decision-making. Uroš's blend of technical skill and leadership makes him a key voice in the future of digital commerce.

PANELIST Ivan Košutić

CEO @ SalesSnap

Ivan Košutić, founder of New Look Entertainment, has 20+ years in project and product management, pioneering digital publishing in the Balkans. A member of the Serbian Association of Managers since 2020, he developed the marketing automation tool Sales Snap, widely used by top companies. Winner of Serbia's Inspirational Leader award, he is passionate about AI, machine learning, and is a book lover, husband, and father of two.



PANELIST

Nana lokimidou

Junior Partner & Chief Client Relations Officer @ Generation Y

During the past 17 year's career in sales, sales management, eBusiness consultation and specialization in e-commerce, she has drastically contributed to the expansion of the company's clientele, along with augmenting its operations internationally and contributing to the development of Generation Y's eight business units of action. Staying true to the values she identifies with – integrity, justice, freedom of expression – she has become a symbol of inspiration for constant personal growth to all her colleagues. After all, she is forever passionately devoted to inspire your evolution.



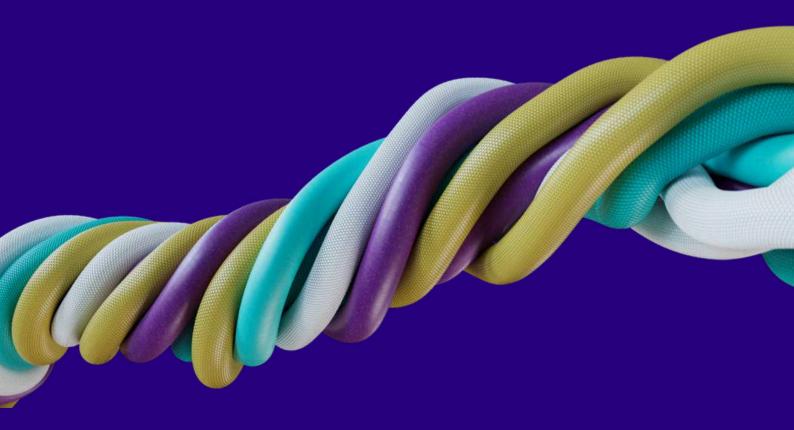


MODERATOR

Natasha Velkovska

PR & Content Production Director @ Represent Communications

Natasha Velkovska, with 15+ years in media, PR, and content strategy, has led initiatives for top brands like Coca-Cola HBC and Samsung. Currently PR and Production Director Content Represent Communications Macedonia, she creates impactful strategies for clients. including international organizations like UNDP. A lecturer at Semos Education's Digital Marketing Academy, she teaches social media and digital advertising, drawing on hands-on experience from her work at TRT Balkan.





CASE STUDIES



MASTERING LOGISTICS FOR EUROPE'S DIVERSE CONSUMER DEMANDS



SPEAKER
Bojan Dolenc

Senior Strategic Sales & Business Development @ ZEOS by Zalando

Bojan is part of the Sales and Business Development team at ZEOS, the B2B unit of Zalando SE. Before joining Zalando, he worked at UPS as a Supply Chain Consultant and Commercial Manager, where he concentrated on last-mile delivery and returns.

At ZEOS, Bojan specializes in building innovative logistics solutions and leading commercial projects, drawing on nearly 7 years of experience in e-commerce and logistics. He manages business development initiatives for international brands and retailers, focusing on market expansion, increasing revenue, and optimizing costs by addressing the diverse challenges of fashion e-commerce and logistics.



TALK SYNOPSIS

There is an industry-wide shift towards DTC, and as the e-commerce market becomes more fragmented, logistics can feel like a heavy burden for many brands. Meeting marketplace SLAs, managing stock distributions, and keeping up with rising customer expectations can be challenging. But with the right partner, logistics can become a major opportunity for your business. It's a chance to enhance customer satisfaction, build trust, and drive conversions. Gain valuable insights into the European customer and transform limitations into opportunities.

HOW DO YOU SELL CROSS-BORDER IN THE COMPLEX E-COMM WB LANDSCAPE?



SPEAKER

Igor Miškić

Country Manager for WB @ GymBeam Igor Miškić is an experienced e-commerce and business development professional with a strong passion for the industry. With a proven track record of driving growth across international markets, Igor currently serves as the Country Manager for Western Balkans at GymBeam, where he successfully leads cross-border operations, expanding the company's presence in Croatia, Slovenia, Bosnia, and Serbia.

TALK SYNOPSIS

Using GymBeam's journey as a case study, this talk will explore how to build a successful cross-border e-commerce business in the West Balkans. We'll discuss strategies GymBeam employed to adapt to diverse markets and navigate complex challenges behind this process. This session will offer practical insights into scaling a brand across the region's unique landscape, providing a clear roadmap for e-commerce success.

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VISA

Visa is a global technology company that plays a pivotal role in transforming the way payments and financial transactions are conducted worldwide. Founded in 1958 in San Francisco, Visa has become synonymous with innovation in payment systems, delivering secure, fast, and efficient ways to connect merchants, banks, and consumers.

Over the decades, Visa has continuously evolved, adapting to the dynamic needs of modern society and the business landscape. **Today, Visa stands not only as a leader in digital payments but also as a pioneer in developing innovative solutions that facilitate simpler and safer transactions.**

In the Southeast European market, specifically in Yugoslavia, Visa entered the scene in 1983 as the world's largest payment network and the most valuable global brand. It has played a critical role in the development and enhancement of the payment system in this region. Over the past four decades, Visa has made a significant impact by enabling users to conduct digital, secure, and efficient transactions, thereby contributing to the modernization and stabilization of the financial sector across the region.

Through collaboration with partners from the public and private sectors in Southeast Europe, Visa has evolved from a card provider to a catalyst for change and a pioneer in the digitalization of the financial sector. From the first contactless card and the first digital card to digital wallets and support for small and medium-sized enterprises through the active **"GoDigital"** program, Visa continuously strengthens the economy of North Macedonia and its integration into global financial flows.

This country, alongside Serbia, represents a market with significant growth potential for digital payments. Recent research by Visa highlights this trend, revealing that over half of respondents are more likely to return to businesses that offer cashless payment options. They appreciate how these solutions enhance their shopping experience, making it more convenient and enjoyable.



VISA

In the realm of e-commerce development in North Macedonia, Visa recognizes the crucial role of small and medium-sized enterprises as key drivers of the local economy and pillars of financial stability. This commitment is evident in Visa's initiatives targeting small businesses and stimulating their growth through various programs. Visa proudly engages in the "GoDigital" program, partnering with Macedonia 2025 and other stakeholders to promote digital transformation and empower local businesses for a brighter, more interconnected future. This initiative operates through an innovative platform under the auspices of the Digital Transformation Center of North Macedonia, designed to enhance the skills of local businesses and enable them to thrive in the competitive global economy.

Through this program, Visa offers critical support to companies in implementing new technologies and digital tools, helping them adapt to a rapidly changing market and gain a competitive edge while facilitating access to the global economy. Financial support is a key component of this initiative, providing grants ranging from €6,000 to €10,000. Additionally, participants will receive expert assistance through mentorship and the development of digital transformation strategies provided by internationally certified consultants.

As a company dedicated to enhancing the digital capabilities of citizens and business owners, Visa's involvement in this program is poised to drive even greater and more impactful outcomes. Continuing its commitment, Visa will implement cutting-edge payment solutions in the Macedonian market - solutions that are already transforming the landscape in the world's most advanced markets.





"We work to shape a future worth living around the world." This is GIZ's vision and long-term goal. GIZ provides tailor-made, cost-efficient, and effective services for sustainable development.

The Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) has been actively engaged in the Republic of North Macedonia since 1992. International cooperation in North Macedonia is supporting the country's efforts to comply with the EU reform agenda through various projects and innovative approaches in line with the goals of the 2030 Agenda. GIZ is conducting the development and implementation of the projects jointly with national partners from the government, the civil society, and the business sector. Their main commissioning party is the German Federal Ministry for Economic Cooperation and Development (BMZ). GIZ's current development efforts in North Macedonia cover the following focus areas: 1)Sustainable economic development and employment 2) Climate, energy and just transition and 3) Peaceful and inclusive societies

In the area of foreign trade, GIZ supports the implementation of the reform agenda for trade and competitiveness within the CEFTA framework, in line with the requirements of the EU approximation process. Specifically, in the e-commerce area it supports the strengthening of regional cooperation on inter-party e-commerce in line with the EU acquis and provides support measures at the level of the private sector to encourage engagement of companies in regional e-commerce activities.





A1 Makedonija is a member of the A1 Telekom Austria Group, a leading provider of communication and digital solutions in Central and Eastern Europe, operating in seven countries and serving approximately 25 million users. In our country, over 1,000 employees work under the A1 Makedonija brand, dedicated to delivering the best user experience to more than 1.1 million users. In the fourth quarter of 2023, the company held the largest market share, accounting for 55.39% of customers who use three bundled electronic communication services.

The company is a leader in converged services, leveraging 5G technology and advanced optical technology to deliver gigabit-speed connections. They offer top-notch digital ICT solutions and robust cyber protection for business users. **Their primary focus is on creating and providing comprehensive digital solutions that meet the communication needs of not only residential and business customers but also modern families.**

With technology and services tailored to contemporary lifestyles and needs, A1 inspires users to seek out new experiences and explore new realms filled with abundant information, entertainment, and social connections. In alignment with the digital way of life, A1 remains committed to providing telecommunications and digital services, offering a diverse portfolio of services.



GOLD PARTNER

ananas

In just one year, Ananas has become a symbol of innovation, with the energetic phrase "Click! Boom! Tras!" capturing the excitement and uniqueness of this rapidly growing brand. As the only online shopping mall in Macedonia, Ananas is not just another e-commerce platform—it's a game-changer that redefines the online shopping experience, transforming itself into a destination where Ananas is becoming part of everything around us.

With over 400 merchants and more than 120,000 products across diverse categories, Ananas has introduced a groundbreaking concept to the region. This marks a pivotal step in the evolution of e-commerce in the Balkans, setting new standards for growth and progress. After only one year on the Macedonian market, Ananas has already become a household name.

Dedicated to offering something fresh and innovative, Ananas is leading the way in shaping the future of e-commerce, paving the path for transformation and setting benchmarks that will reshape the industry for years to come.





CaSys leading card processor, has been driving e-commerce innovation for over 20 years. Certified by MasterCard, Visa, and Diners International, CaSys sets the standard in digital payments, making online shopping seamless and secure - a true cornerstone of Macedonian e-commerce.

At the heart of the company success is its secure and modern technological infrastructure, which employs state-of-the-art security measures to ensure that every transaction is safe, secure, and seamless. This commitment to security has earned the trust of businesses and consumers alike, making CaSys a reliable partner in the digital commerce space.

CaSys offers a comprehensive range of innovative processing services, including online payments, availability 24/7, fraud prevention in accordance with high security standards and holistic e-commerce solutions tailored to the diverse needs of its clients. This customer-centric approach has enabled businesses of all sizes to benefit from the company's expertise and experience, ensuring their success in the competitive digital marketplace. The cPay e-commerce system, integrates seamlessly with merchants' websites, facilitating over 550,000 transactions per month for more than 1,400 merchants and 35,000 clients. Designed with advanced functionalities, such as one-step payments, recurring payments, pay by link, processing transactions through API and multi-bank processing aligned with the diverse needs of its clients, this system's success is a testament to CaSys AD's ability to provide secure, efficient, and user-friendly online payment solutions.

With a focus on innovation and excellence, CaSys AD consistently delivers secure, cutting-edge digital payment solutions. Committed to staying ahead in the rapidly evolving digital landscape, the company is poised to shape the future of e-commerce in North Macedonia and beyond. CaSys, a leading card processor, has been driving e-commerce innovation in Macedonia for over 20 years, setting the standard in digital payments.





Certified by MasterCard, Visa, and Diners International, CaSys ensures seamless and secure online shopping. With state-of-the-art security measures, CaSys's modern infrastructure guarantees safe transactions, earning the trust of businesses and consumers. Offering a wide range of processing services, including one-step payments, recurring payments, pay by link, and multi-bank processing, alongside 24/7 online payments, fraud prevention, and tailored e-commerce solutions, CaSys empowers businesses to thrive in the digital marketplace.

The cPay system, integrated with over 1,400 merchants and 35,000 clients, handles 550,000 transactions monthly, showcasing CaSys's ability to provide secure, efficient, and user-friendly payment solutions. Focused on innovation, CaSys is poised to lead the future of e-commerce in N. Macedonia and beyond.



GOLD PARTNER



NLB Bank AD Skopje is a leading banking institution in the Republic of North Macedonia, renowned for its consistent growth and strong performance since its establishment in 1985. Operating as a full-service commercial bank since 1993, NLB Bank caters to both domestic and international clients with a comprehensive range of banking services.

As a member of the NLB Group since 2000, NLB Banka Skopje is among the most successful and prominent members of the Group outside Slovenia. It serves as an economic ambassador for Slovenia and stands as one of the most successful Slovenian investments in North Macedonia. Over the past two decades, with NLB as its strategic partner, the bank has consistently delivered positive results and high returns on investment.

The bank places a strong emphasis on corporate social responsibility, actively supporting professional and youth sports, humanitarian initiatives, and projects that promote cultural preservation and heritage.





HALKBANK is one of the largest and most robust brands in the Macedonian financial market, boasting a history of 30 years as a financial institution in Macedonia. Today, Halkbank AD Skopje stands as the fourth largest bank in the market in terms of assets, amounting to 1.596 million EUR.

The bank's presence is felt nationwide through a comprehensive network of 46 branches, ensuring accessibility to a wide range of clients. Halkbank employs more than 800 dedicated staff members who serve thousands of retail clients, small and medium-sized enterprises, corporate businesses, and public institutions.

To further enhance customer convenience, Halkbank operates an extensive network of 147 ATMs and maintains 8,392 active POS terminals used by trade partners. The bank is recognized as a leader in offering tailored banking services and is at the forefront of introducing new technologies in the financial market. It prides itself on delivering fast and efficient services through a highly developed and modern alternative channel platform.

Halkbank provides a broad spectrum of financial services to the nation, including personal banking, credit cards, housing loans, consumer loans, savings and investments, business loans, and domestic and foreign payment processing. This comprehensive range of services positions Halkbank as a key player in meeting the diverse financial needs of its clients across Macedonia.





Korpa is an online service app for delivering food and groceries to users' doors, offices, or any other desired address. It is a qCommerce platform that offers its users the opportunity to place an order through the Korpa application and have it delivered to them within 20-50 minutes from the moment of the order.

In addition to food delivery as a core business, Korpa has expanded its offer to specialty stores such as pharmacies, liquor stores, cosmetics, florists, and more. Korpa's goal is to save users time and provide them with the opportunity to make all the necessary purchases from the comfort of their homes.

With the user-friendly application, users can create an order in just a few clicks, pay by card or cash, and receive real-time updates on their order status through notifications and an interactive map, from the moment the order is placed until it reaches the desired address.





Ten years ago, Philip Morris International (PMI) took a giant step towards making the vision of a world without cigarette smoke a reality, with the first launch of IQOS devices in Japan. With this, a complete transformation of the tobacco and nicotine products industry began, as science, technology and consumer demand came together to pioneer the category of better alternatives to cigarettes.

Adult smokers, IQOS users and society at large have witnessed continued research and expansion of the smoke-free product category based on scientific evidence, driven by the need to reduce harm caused by cigarette smoking. Today there are 532 scientific studies conducted by the PMI research and development team, 48 independent studies and audits, on an international level, as well as two scientific projects conducted in our country by the Macedonian Academy of Sciences and Arts, that confirmed the findings.

More and more countries such as Sweden, the United Kingdom, Greece, and Japan are embracing science as the basis for a harm reduction strategy, complementing traditional prevention and smoking cessation measures with access to better, smoke-free alternatives.

Smoke-free products are intended to encourage positive change for the more than 1 billion adult smokers worldwide. IQOS provides an alternative for adult smokers who want to make better choices for themselves and those around them. Smokeless products are not for people who do not use tobacco or nicotine products and minors should never use products that contain nicotine.

The tobacco industry is witnessing great changes, and Philip Morris remains the leader of those changes.





Komercijalna Banka is a bank with a rich tradition since 1955. Through the years of its development, they have remained devoted to the manner in which they develop and offer their products and services to individuals, considering highest ethical standards and establishing a relationship of trust.

Accountability, transparency, efficiency, innovation and a strong domestic and international reputation are the values that makes them traditionally the clients' first choice. They offer a wide range of traditional and digital products and services to individuals and companies in response to everything vital to their personal and corporate finances. For the purpose of performing fast and efficient international services for their clients, they have established correspondent banking relations with 465 banks in 70 countries.

With their e-commerce solution, you can say "welcome" to the whole world and watch your business income grow easily, quickly and effectively. E-commerce by Komercijalna Banka means being available for all customers, 24/7/365.

They are particularly proud of their technology innovations that provide their customers with a vast range of online banking services. The international magazine Global Finance awarded Komercijalna Banka the prestigious award "Top Innovator in User Experience 2023 for Services Provided through OneID", ranking the Bank among the top financial innovators in the world.

This year, 13 years in a row, they have been recognized as the "Best Bank in North Macedonia" and "Best FX Bank in North Macedonia" by Global Finance magazine. Also, the financial magazine The Banker gave us the prestigious award "Bank of the Year 2023 in the Republic of North Macedonia" for the 10th time. Their motto "It's Easier Together" means that as a bank, they have a sense of responsibility towards their employees, customers, shareholders and society. Their corporate values reflect their business culture and priorities that are outlined within their corporate mission.





lute Macedonia is part of the iute Estonia group and as a fintech market leader, in the past 7 years of existence, has provided access to funds of over 180 million euro to more than 140000 customers. Currently, the client base counts more than 25000 clients and an active quality credit portfolio of 29 million euro.

lute has long proven its commitment to digitalization, innovation and advanced technologies, especially in e-commerce, following the experience from the Estonian Group, which is the most digitally advanced country in Europe. The company's goal is not to follow trends, but to be a pioneer in setting standards and positive changes in the market, through adaptation of those digital trends to local needs and customer requirements, as well as appropriate education.

As a leader in the field of digital transformation of the financial sector in Macedonia, we are constantly committed to pushing the boundaries, especially in e-commerce and digitalization. The benefits of this way of improving processes and services are already widely recognized by our partners and customers, which is confirmed by the number of downloads of our Myiute application, which reached almost 150.000.

lute Macedonia, part of the lute Estonia group, has firmly established itself as a fintech leader over the past seven years, providing over 180 million euros in funding to more than 140,000 customers. Currently, it supports over 25,000 clients with a robust credit portfolio valued at 29 million euros. **The company is committed to advancing digitalization, innovation, and technology, particularly in e-commerce.** Drawing on the expertise of its Estonian parent group—based in Europe's most digitally advanced country—lute not only follows trends but also sets new standards. It tailors global digital innovations to meet local needs and customer expectations, while also offering essential education.

This dedication to pushing the boundaries in e-commerce is evident from the widespread recognition by partners and customers, highlighted by nearly 150,000 downloads of the Myiute application.





Sava Pension Company a.d. Skopje is the first licensed pension fund management company on the Macedonian pension market. Founded in 2005, they have been successfully managing the mandatory pension fund Sava Pension Fund for 19 years and the voluntary pension fund Sava Pension Plus for 15 years.

Sava Pension Company is an example of a leading, award-winning company, which is at the forefront of pension fund management expertise in the region, as well as a benchmark for excellence and leadership among pension fund management companies in Macedonia.

A complete focus has been placed on educating the public and members, a continuous effort towards digitization and the introduction of modern solutions for communication and services of the pension company, which is only one of the competitive advantages of Sava Pension Company. Their innovations make easier access for citizens to their personal pension accounts, they can more easily understand the importance of the multi-pillar pension system, so they can plan their pension in a timely manner.

In a world of strong geo-strategic changes, rising interest rates, rising inflation and a challenging investment environment, Sava Pension Company's focus remains on the needs and goals of their members, along with the desire for greater efficiency and building stronger resistance to risks and dynamics of member-oriented operation. All this indicates that Sava Pension Company meets the highest expectations and demands of clients in the management of pension funds.

Sava Pension Company a.d. Skopje is a member of **Sava Insurance Group**.



FASHIONGROUP

Fashion Group was established in 1994 and has since undergone continuous expansion, adding new brands and opening additional stores. Today, they proudly operate 30 stores located in the largest shopping centers across Skopje, Kumanovo, and Tetovo. Their company employs over 300 dedicated professionals, all focused on delivering the highest level of service to each customer.

Initially founded with the goal of bringing global fashion to Macedonia, Fashion Group has grown to become the country's largest fashion company, offering a wide selection of international fashion brands. In 2017, they launched their online sales platform at www.fashiongroup.com.mk, and it has since become one of the most popular websites in Macedonia. Building on this success, they launched the www.okaidi.com.mk website in 2020, followed by their www.fashiongroupoutlet.mk website in 2022. Their unique shopping experience is backed by a professional team dedicated to fulfilling customer needs and expectations on time. The platform is continuously evolving and updated in line with global fashion trends. In addition to their website, Fashion Group have also developed a mobile app for iOS and Android devices. Their loyal and valued customers are their inspiration, motivating them to continuously enhance the online platform with fresh content and new fashion collections.

To date, Fashion Group has over 70,000 registered users, and in the past year alone, they sold more than 150,000 products. Their offering of over 20,000 products per season, available across all three of our websites, provides a comprehensive selection of fashion options for their customers. Their mobile app has been downloaded by more than 20,000 users who trust that they can access more than 30 brands in one place. These achievements are the result of Fashion Group continuous dedication and passion for e-commerce, which has been recognized and appreciated by their customers.





Cubes was founded by four experienced developers who came together with a goal to create not only cutting-edge technology but also to foster strong, long-lasting client relationships. Cubes emphasize transparency, open communication, and delivering products that match their clients' exact needs.

With over 500 completed projects and products reaching more than 10 million end-users across different industries, Cubes has built a strong reputation for reliability and innovation in the IT sector.

They offer a broad spectrum of services, including web development, mobile development, custom design, hosting, maintenance, and ongoing support.

Additionally, Cubes has developed several proprietary products like Shoppsy, a custom-built, modern e-commerce platform. They developed Shoppsy based on their extensive experience in the e-commerce industry.

The platform integrates best practices and insights gained over the years, offering a flexible and highly adaptable solution that can be tailored to meet the unique needs of each client. Whether it's for small businesses or large enterprises, Shoppsy is designed to provide a scalable, customized platform that aligns perfectly with the specific demands of each user.



BRONZE PARTNERS





















PARTNER

PR PARTNER

IT PARTNER



POPULARMO PR

webpigment webpigment

DRIVE PARTNER CREATIVE PARTNER

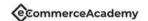






REGIONAL PARTNERS































MEDIA PARTNERS



















































MEMBERS OF THE MACEDONIAN E-COMMERCE ASSOCIATION

Premium Members











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Honorary Members





















