Fachhochschule Nordwestschweiz
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Online Retailer Survey 2025

The Rapid Adoption of the AI Technology in Swiss E-Commerce

A study by the Institute for Competitiveness and Communication (ICC) at the FHNW School of Business

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Management Summary

This was the eighth consecutive year that the online retailer survey was conducted. A total of 643 online shop operators participated in the survey, with 91 percent operating in the business-to-consumer sector, 49 percent in the business-to-business sector, and nine percent in the direct-to-consumer sector. The development of various sales channels in omnichannel management showed that the diversity, number and sales of digital marketplaces and platforms in B2C and B2B continue to grow. Galaxus dominates the Swiss online retail market, followed by Ricardo, Amazon, and Tutti. Hardly any of the online retailers surveyed plan to sell via the Temu platform or TikTok Shop, the e-commerce function of the Chinese social media platform.

The adoption of artificial intelligence (AI) applications in e-commerce is progressing rapidly. Almost all of the online retailers surveyed (83 percent) already use AI to create and translate texts. Two-thirds of online shops use AI to generate product descriptions, and nearly half use it to create product images. AI is also being used more frequently for search engine optimization (SEO) and for managing, analyzing and optimizing marketing campaigns. The strongest growth in AI use is in programming and analytics, such as data evaluation. However, AI is still being used hesitantly in chatbots for customer service or sales consultancy. Nevertheless, one in four online retailers is planning or testing a chatbot of this kind. Thanks to AI applications, 88 per cent of participants save a lot of time, and often costs too. Seven out of ten online retailers recognize the benefits of increasing the efficiency of sales and marketing processes. More than half use AI tools such as ChatGPT and Gemini for idea generation or research and can improve their Google ranking by using AI for SEO purposes. ChatGPT from OpenAI is the most popular large language model (LLM): 85 percent of online retailers consider it important for their business. Gemini from Google (32 percent), Microsoft Copilot (28 percent) and Perplexity.ai (20 percent) are lagging behind in second to fourth place.

The study confirmed the hypotheses that, due to the growing use of AI platforms such as ChatGPT, it is becoming increasingly important to provide high-quality content, collect and maintain structured data, and build your own brand in digital branding, for example through good storytelling. Online retailers must also offer machine-readable data and a unique product range for AI crawlers. In the age of AI, corporate online shop offerings must appear in response to a search query on not only search engines, but also AI platforms such as ChatGPT and AI agents. Consequently, analyzing the traffic generated by AI bots such as GPTBot, ClaudeBot and PerplexityBot, as well as implementing Generative Engine Optimization (GEO or AIO), is becoming increasingly important. However, only a minority of online retailers analyze the traffic generated by these bots and have defined GEO as part of their strategy.

The rapid pace of current AI developments poses challenges for online retailers of all sizes. According to the study, nine out of ten participants say that implementing and integrating AI is difficult. Many lack the necessary time, budget, expertise and personnel to work with AI. The majority find it hard to select appropriate AI tools and view data security and protection as a challenge. One third struggle with high costs, e.g. for servers, models and integrations. A lack of AI use cases and hallucinations pose a major challenge for one in four retailers. The “E-Commerce Worry Barometer” revealed that retailers face significant challenges in the market, such as increased competition and price pressure. Online retailers also face marketing and human resource challenges. At the same time, fraud and cybercrime (e.g. cyberattacks and theft) are increasing in online retail. Half of the study participants already view this as a challenge. In e-payment, TWINT has become the most frequently used payment method in Switzerland among online retailers, alongside credit cards, followed by purchase on account. Payrexx, Saferpay from Worldline Switzerland AG, PostFinance Payment, and Wallee are among the five market leaders in payment service providers (PSP). TWINT, with its "pay 30 days later" service, CembraPay, MF Group, and Klarna remain the frontrunners among buy-now-pay-later providers.

Keywords: Online retail, e-commerce, digital commerce, online shops, artificial intelligence, AI applications, services, online shop systems, payment.

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Foreword by Worldline Switzerland Ltd

Online retail 2025: Payment – a strategic success factor in e-commerce

Swiss online retail has long been a central component of the economy and has a lasting impact on consumer behaviour. Millions of people regularly shop online, but they expect far more than just a functioning shop system. They want speed, security and convenience – and this is where the topic of payment takes centre stage.

The current results of the E-commerce Report 2025 show impressively how much payment behaviour has changed. Credit cards are still one of the most frequently used means of payment in Swiss online retail. However, "**Buy Now, Pay Later**" models are also gaining momentum, offering customers more flexibility and merchants additional sales potential. At the same time, payment service providers are among the central infrastructure providers that guarantee security, stability and innovation in the payment process.

Payment processing has become a key success factor in e-commerce. After all, a smooth check-out process not only creates trust, but also increases the conversion rate. Solutions such as **Click to Pay** shorten processes and reduce purchase cancellations. At the same time, digital wallets, tokenisation and biometric authentication are gaining in importance because they combine security with convenience.

The right payment solution can be a real **booster in e-commerce**. This is because it combines the three key success factors for a strong payment experience – fast processes, local adaptation and seamless integration. Merchants who take these factors into account secure a clear competitive advantage and increase customer satisfaction at the same time.

For merchants, it also means carefully weighing up the opportunities and risks. Which brands suit the target group? How can fraud be effectively prevented without charging customers? And how can new solutions be integrated in such a way that they create real added value? Studies such as this one make a valuable contribution to answering these questions based on facts and making informed decisions.

As a research partner, we look forward to taking a look at current developments in online retail together with you. We are convinced that innovation and continuous development will continue to characterise e-commerce in the future. Payment solutions like our own are a building block in a larger ecosystem that thrives on trust, technology and customer centricity

We wish you an inspiring read and many valuable ideas for your company.

Diana Hurni
Chief Commercial Officer Switzerland
Worldline Switzerland Ltd

Andreas Langenegger
Head of New Business Switzerland
Worldline Switzerland Ltd

Foreword by Shopware & XeroGrafiX

Dear readers,

We would like to extend our sincere gratitude to the entire research team at FHNW, our partners, and all participating merchants. Without your commitment and openness, this survey would not have been possible. Your insights serve as an essential compass for advancing the future of digital commerce in Switzerland and beyond.

Key findings of the study

This year's Online Merchant Survey clearly demonstrates that artificial intelligence has become an integral part of everyday business life – forming the foundation of a new era in commerce. From content creation and marketing to search, analytics, and automation, AI has evolved from an optional tool into a driving force that enhances both speed and quality across all business areas.

At the same time, the study highlights that many Swiss merchants are increasingly relying on proprietary developments, enabling highly tailored solutions in the short term. However, in the long run, such individualized systems demand greater effort in maintenance, adaptation, and integration – particularly as new payment methods, regulatory requirements, and AI-based functions continue to emerge.

In the area of payments, TWINT, credit cards, and other established providers continue to shape the market landscape. Marketplaces are used selectively as complementary channels, while merchants' own online stores remain central to brand positioning and customer retention. Another notable trend is the growing focus on security and fraud prevention, which continues to gain strategic importance in digital commerce.

From XeroGrafiX's Perspective

As ecommerce experts, we at XeroGrafiX GmbH observe that merchants are both innovative and pragmatic – yet they face growing pressure from rising demands, intensifying competition, and increasing complexity. Within this tension lies real opportunity. The key to success is execution: through scalable, transparent, and practice-oriented solutions that span everything from user experience and system integration to process optimization.

Our guiding principle is simple: **strategy comes before technology.** We don't build custom experiences on fragile, one-off developments, but on a stable, future-proof foundation. What makes a solution truly distinctive emerges where it matters most – in leadership, design, clear business logic, integrated processes, and intelligent extensions. This approach ensures that systems remain maintainable and adaptable, even as new payment methods, regulatory requirements, or AI-driven features come into play.

For merchant teams, this translates into less operational overhead, faster access to new features, and more time to focus on product selection, customer service, and marketing. And as digital assistants gain momentum on the customer side, our system architecture is ready to support agentic capabilities.

We love what we do – and that passion drives us to deliver practical, future-ready, and truly impactful solutions for merchants who want to shape the next chapter of digital commerce.

From Shopware's Perspective

In this fast-evolving landscape, Shopware – Europe's leading open-source ecommerce platform – is introducing a forward-looking concept: **Agentic Commerce**. Unlike traditional systems that depend on constant human input, autonomous software agents can now take action on their own. They understand intent, make informed decisions, and act on behalf of people. The future of digital commerce is becoming intelligent, open, and agentic.

At Shopware, we see enormous potential in this transformation. Merchants gain valuable freedom to focus on strategy and innovation, while AI agents make operations more efficient and precise. Customers, in turn, benefit from relevant, personalized experiences that anticipate their needs before they even arise. Artificial intelligence is evolving from a supportive tool into the foundational layer of digital commerce itself.

Looking Ahead

To turn this potential into reality, collaboration and shared standards are essential. That's why we launched the **Agentic Commerce Alliance** (ACA)[1] – a joint initiative with more than 15 partners from research, technology, and commerce. Our goal is to create an open, transparent, and scalable infrastructure that enables merchants to adopt Agentic Commerce responsibly and in real-world applications.

The study confirms that we are on the right path – yet the urgency is growing. Every business, from small enterprises to large corporations, must begin preparing now. Agentic Commerce is not a distant concept; it's a transformation already underway.

Our shared mission

At shopware AG and XeroGrafiX GmbH, we share one mission: not merely to accompany this shift, but to actively drive it forward with open technologies, strong partnerships, a clear merchant focus, and a vision that unites growth with responsibility.

This study inspires confidence and accelerates progress. Now is the time to make decisions that are future-proof, agentic-ready, and built for a resilient Swiss digital economy.

Sebastian Hamann

Founder & Co-CEO
shopware AG

Thomas Frierss

Founder & CEO
XeroGrafiX GmbH

[1] Agentic Commerce Alliance: https://agentic-commerce.org

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First and foremost, the authors would like to express their sincere thanks to all the **online retailers** who took the time to answer the lengthy questionnaire and openly and honestly shared their knowledge and experiences. Thanks also to the twelve interview partners who generously shared their expertise during personal conversations.

Special thanks go to the teams of our research partners, without whom this e-commerce study would not have been possible.

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1. Introduction

This year's online retailer survey focused on the rapid adoption of AI applications in e-commerce and attracted 643 retailers. Of these, 581 (91 percent) are Swiss. 82 percent operate in B2C (business-to-consumer), followed by 49 percent in B2B (business-to-business) and nine percent in manufacturer online shops (direct-to-consumer). While half of online shop operators pursue an omnichannel strategy and also sell through physical stores, a quarter are pure players who operate purely digitally. Many retailers primarily sell through their online shops, while one in three aims to inspire with content and one in four aims to create brand experiences.

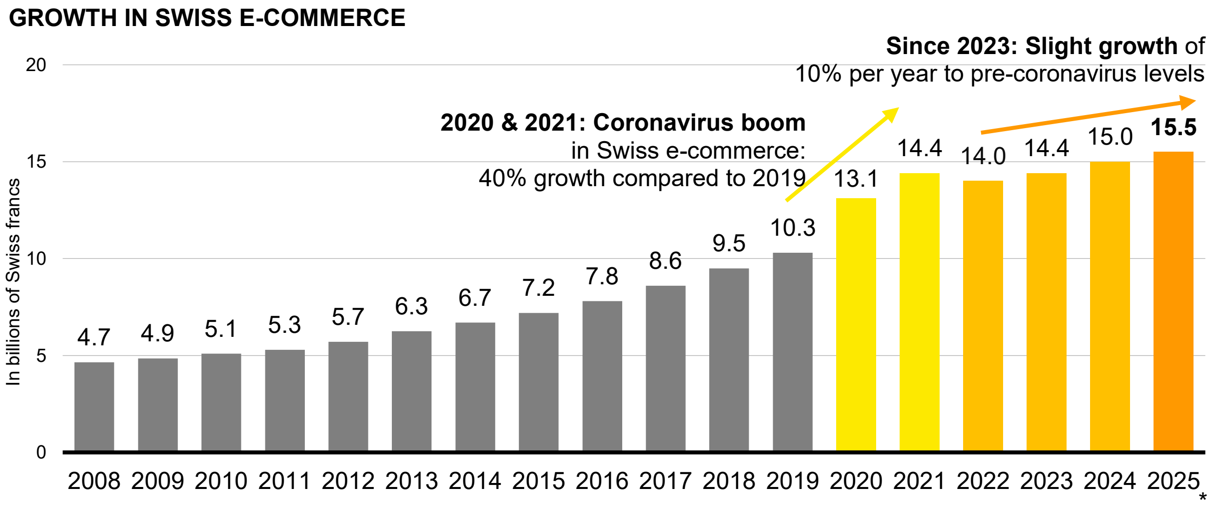
Starting point: Market growth & rapid technological adaptation of AI

The past few years have been turbulent for Swiss online retail. After the one-off **e-commerce boom** across all product ranges during the coronavirus crisis, business returned to "normal" in 2022 and 2023. In March 2023, **Temu** entered the Swiss market (Morant, 2024a). According to the consulting firm Carpathia, which publishes annual online shop rankings, Temu achieved an estimated turnover of CHF 350 million in Switzerland in 2023, doubling it to CHF 700 million in 2024 (Morant, 2024b, 2025). This secured the Chinese company sixth place in the ranking, directly behind Amazon with 910 million and Ricardo with 800 million Swiss francs. Together with Shein's 250 million Swiss francs, the three largest Asian e-shops in Switzerland achieve total sales of approximately 1.4 billion Swiss francs. The pressure on Swiss online retail from foreign competition is therefore continuing to increase.

Following strong online sales growth of over 40 per cent during the Coronavirus crisis, 2022 saw a slight decline in sales. Since then, the e-commerce market has grown by around ten percent annually (see Figure 1). The first author estimates that Swiss online retail will grow by a further ten percent to reach around CHF 15.5 billion by 2025. Growth will continue at pre-coronavirus levels in 2025 and 2026 (see Chapter 8.3 for the outlook).

The emergence of **AI models** in recent years, led by OpenAI's ChatGPT, has had a revolutionary impact on online retail. E-commerce offers numerous use cases, especially for generative AI (GenAI): from creating product descriptions and images to customer service, data analysis, and software development. Almost all online retailers have recognized this trend and are utilizing the diverse possibilities of AI throughout the digital value chain, particularly in the areas of marketing, sales, and customer service.

Figure 1: E-commerce growth in Switzerland from 2008 to 202 5 according to HANDELSVERBAND.swiss



Source: HANDELSVERBAND.swiss (2025), * 2025 estimate by the lead author of this study

1.1 RESEARCH QUESTIONS & SAMPLE

The steady growth in e-commerce over the last three decades and the online boom during and after the coronavirus crisis are important reasons for conducting this study for the eighth consecutive time since its introduction in 2018 (Zumstein et al., 2018, 2021, 2022, 2023; Zumstein & Oehninger, 2024; Zumstein & Oswald, 2020; Zumstein & Steigerwald, 2019).

This study aims to discuss current developments and trends in online retail in depth. This study, conducted by the Institute for Competitiveness and Communication (ICC) at the University of Applied Sciences and Arts Northwestern Switzerland (FHNW), addresses seven key research questions:

1. Which AI applications (use cases) have online retailers implemented? What do they use AI for?
2. Which large language models (LLMs) and AI tools are in use?
3. How are new AI disciplines such as generative engine optimization (GEO) developing?
4. What are the advantages (potential benefits) of AI for companies?
5. What challenges do retailers face in e-commerce, especially with regard to AI?
6. Which online shop systems and platforms do retailers use?
7. How are payment service providers, payment methods, and payment behavior in online shops developing?

The research project focuses on **online retailers in Switzerland** with a .com or .ch domain that are registered and sell in Switzerland. Individual German and Austrian online retailers also participated in the study, but they were not part of the advertised target group, or population. The focus of the analysis is not only on large, well-known, and established online shops, but also on smaller and medium-sized online shops and companies (SMEs), as well as e-commerce startups.

The data for the study was collected over a period of four months, from **April 21, 2025, to August 17, 2025**, as part of an **online survey** using TIVIAN software. Of the 3,651 online retailers contacted, **643 participants** began the questionnaire. Unless otherwise stated, the **sample size (n)** is 643.

The target group was reached via LinkedIn, newsletters, emails, and the contact forms of online shops. The research partners listed in the appendix, such as CembraPay, payrexx, HANDELSVERBAND.swiss, and Worldline Schweiz AG, supported the authors in promoting the survey.

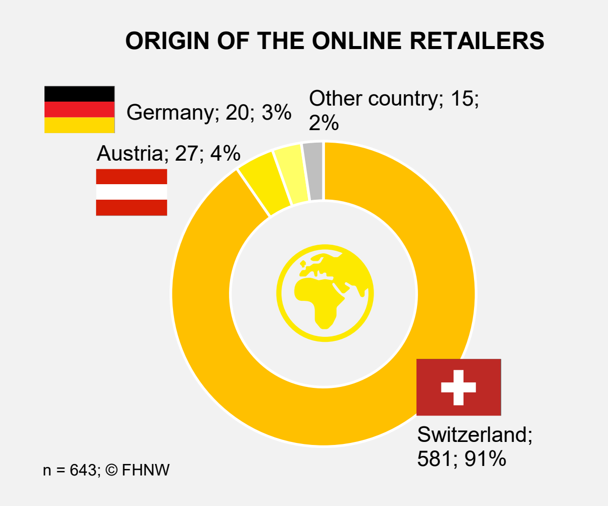
To supplement the quantitative survey, a total of **12 expert interviews** were conducted between June and August 2025 with representatives of various companies in the Swiss e-commerce sector, including **Confiserie Sprüngli**, **Coop, Flaschenpost, Gebana**, **Globus, Jumbo, LOEB, Manor, marko, Ochsner Sport, sportglobe**, and **Zubi.** The aim of these discussions was to gain in-depth insights into specific issues and to understand how retailers assess current developments and what concrete measures they have already implemented or planned. The results of these interviews can be found in the study as "**Practical Insights**": they are highlighted in light yellow boxes and supplemented by quotes in the brochure. They thus offer a valuable practical business perspective that complements, contextualizes, and reflects on the quantitative results of the survey.

1.2 STUDY PARTICIPANTS: MAINLY SWISS ONLINE SHOPS

A total of **581 Swiss** (83 percent in Figure 2), 27 Austrian (four percent) and 20 German web shop operators (three percent) took part in the 2025 online retailer survey. Two percent of respondents indicated a country other than Switzerland as their country of origin.

This study is structurally representative of Switzerland and broadly covers the following sectors: "Food & Beverages," "Home & Living," "Leisure / Hobbies / Toys," "Health & Beauty," "Fashion," "Sports / Sports Equipment," and "General Merchandise" (in Figure 6).

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



This study focuses on the Swiss market. A total of 643 online shop operators, of which 581 were Swiss, 27 were Austrian and 20 were German, participated in the Online Retailer Survey 2025.

1.3 BUSINESS RELATIONSHIPS AND DISTRIBUTION MODELS IN E-COMMERCE

82 percent of participants operate an online shop in the business-to-consumer (**B2C**) sector (compare Figure 3). This is the same proportion as in 2023 and 2024. At 49 percent, half of those surveyed sell in the **B2B** (business-to-business) sector, which is slightly more than in 2024. A surprising number, 37 percent of the retailers surveyed, sell in both B2C and B2B, i.e., to private and business customers at the same time.

Nine percent operate a **manufacturer shop** (**D2C**; direct-to-consumer), which is much fewer respondents than in the 2024 sample (14 percent in Figure 3). In 2025, six percent of retailers in the **B2G** (business-to-government) sector and two percent from the **C2C** (consumer-to-consumer) sector took part.

The online retailers were surveyed regarding their sales model or **type of business** according to Heinemann (2023, p. 213). The results are summarized in Figure 4. Three out of ten study participants are **primarily brick-and-mortar retailers with a supplementary online shop**. This means that these retailers focus on brick-and-mortar retail with physical stores and operate their own online shop only as a side business. These retailers in the Swiss market include Coop, Globus, Landi, Manor, Migros, LOEB, Ochsner Sport, PKZ, TRANSA, Confiserie Sprüngli, and Zubi.swiss, as well as hardware stores such as JUMBO and HORNBACH (see the detailed list of study participants in the appendix).

On the other hand, 20 percent of omni-/multi-channel retailers fell into the category of "**primarily online with supplementary brick-and-mortar stores**", which includes online shops such as Digitec, Faserplast, Hongler Kerzen, Knuffel.ch, and Vorhangbox.ch. 28 percent of respondents classified themselves as **pure online retailers** (pure players), which have no physical stores and, according to the definition by Heinemann (2023, p. 213), generate 70 percent of their sales online. The study participants Apfelkiste, DeinDeal, Brack, Flaschenpost, Gonser, iPet, Mahler & Co. and QoQa are well-known Swiss examples of pure players.

Figure 4 shows that twelve percent of study participants are **manufacturers** or brands that sell their products and/or services directly to end customers (direct-to-consumer, or D2C for short). These include, for example, study participants Dr. Hauschka, Kärcher, Namuk, Pakka, PILGRIM, Rausch, Victorinox, and Würth. Five percent of respondents describe themselves as a **digital marketplace** or digital platform. This type of cooperative online retail is characterized by multiple providers or suppliers and multiple customers. Biomondo, Galaxus, marko, and Mercanto are examples of digital marketplaces.

Former catalog mail order companies, known as hybrid online retailers, are rarely found, with only two percent of respondents mentioning them. Angela Bruderer and Betty Bossi are practical examples of former catalog mail order companies that are now active in online retail.

Figure 3: What type of business relationships does your online shop support? (Multiple answers possible)

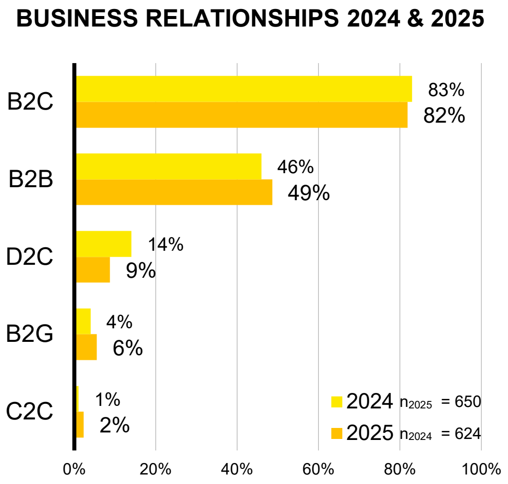
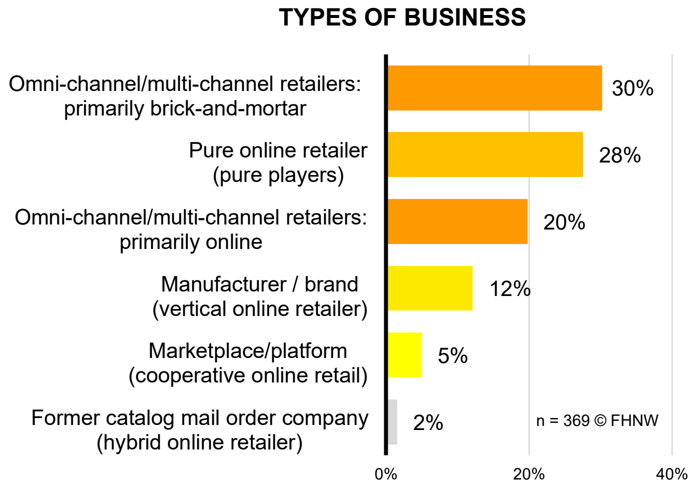


Figure 4: Which type of business (sales model) does your online shop most closely resemble?



Exactly half of those surveyed are omnichannel retailers.
28 percent are pure players who operate exclusively online.

1.4 ROLE OF THE ONLINE SHOP

For the first time this year, respondents were asked to choose the role that best describes the online shop. There were three possible answers (see Figure 5): The largest proportion (44 percent) said that the online shop primarily displays **product lists with images and prices**. Therefore, it primarily serves to provide product information and facilitate sales.

For a good third, the online shop should also **offer inspiration**, content, and added value to the target group. Online shops that pursue various sales and marketing goals in particular provide a lot of high-quality content in content marketing.

One in five retailers intend to transform their online shop into a digital brand experience platform. In this case, the online shop is not just for sales, but is also intended to contribute to an optimal user and customer experience. However, the importance of online shops as a central touchpoint during the user experience (UX) or customer experience (CX) in digital branding still seems to be underestimated by many retailers, who do not yet include it in their strategy.

Figure 5: Which statement best describes the current role of your online shop?

One in five shops wants to create experiences, while one in three wants to inspire customers with good content.

1.5 INDUSTRY OF STUDY PARTICIPANTS

As in previous online retailer surveys (Zumstein et al., 2023; Zumstein & Oehninger, 2024), the industries of the study participants were surveyed. This industry classification follows the categories of the Commerce Report (Wölfle, 2023) and HANDELSVERBAND.swiss (2024, 2025). This enables follow-up studies and further detailed industry analyses to be conducted, as well as the creation of benchmarks.

As can be seen from Figure 6, the **sectors** represented by participants are dominated by food (including beverages and tobacco) and 'home and living' (including DIY and gardening), accounting for around 13 percent. Retailers of leisure, hobby and toy items also feature frequently in this sample, accounting for eight percent. 'Health & beauty' and sports each account for seven percent of mentions. Six percent of participants were companies in the fashion sector (clothing and shoes), as well as universal mail order companies with at least three different product ranges (e.g. marketplaces such as Galaxus, or department stores such as Manor). Retailers of 'multimedia/IT' items and service providers each account for five percent of cases. The construction industry is represented in the sample with four percent, followed by retailers of "books, music and films" and "office and stationery" with three percent each. The watch and jewelry industry and the manufacturing industry are represented with two percent. Only a few mechanical engineering companies and raw materials traders took part in the survey.

The 16.4 percent classified as 'Other' includes further 30 sectors listed in Table 1. The most frequently mentioned sectors were animal supplies and pet food, with 13 mentions, followed by photography, film, music and video items, with nine mentions. Six online retailers mentioned the automotive sector and electrical engineering. Workwear and professional clothing, luxury foods (including tobacco products), donations from charities and non-profit organizations (NPOs), and culture and art were each mentioned four times. Baby products, medical technology, and advertising materials were each mentioned three times. There were also seven mentions that occurred twice, as well as 29 individual mentions.

Figure 6: Which industry does your online shop most closely resemble?

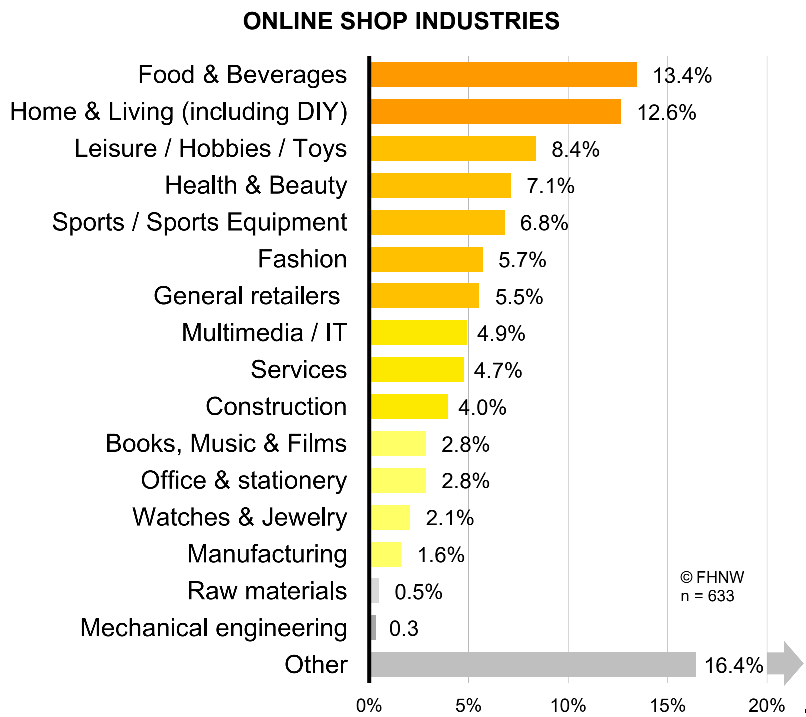


Table 1: Mentions under "other industries"

#	Other industries	Number of mentions
1	Pet supplies / food	13
2	Photo, film, music, video	9
3	Automotive	6
4	engineering / Electronics	6
5	Workwear / prof. clothing	4
6	Luxury goods (incl. tobacco)	4
7	Charities/donations (NPOs)	4
8	Culture / Art	4
9	Baby	3
10	Medical technology	3
11	Advertising materials	3
12	Education	2
13	Chemistry	2
14	Spare parts	2
15	Merchandising / promotion	2
16	Safety	2
17	Packaging	2
18	Science / research	2
19	Secondhand goods	1
20	Pharmacy, drugstore	1
21	Iron / Steel	1
22	Consulting	1
23	Lighting	1
24	Research reagents	1
25	Graphics	1
26	Industry	1
27	Aids	1
28	Real estate	1
29	Lifestyle	1
30	Other individual mentions	18

Retailers from various sectors took part in the study. Food, home and living, leisure, and health and beauty, sports, and fashion were the most frequently represented sectors.

1.6 SALES AND EMPLOYEES OF ONLINE SHOPS

Figure 7 shows that a quarter of the retailers and start-ups surveyed operate a **very small online shop**, generating less than 100,000 Swiss francs or euros in sales in 2024. Around one-fifth generate sales of between 100,000 and 500,000 Swiss francs or euros, placing them in the small online shop category. Meanwhile, 13% of online shops have sales of between 500,000 and 1,000,000 Swiss francs or euros, also placing them in the smaller online shop category.

One-fifth of the retailers surveyed generated sales of between one and five million Swiss francs or euros in 2023, while four percent have sales of between five and ten million Swiss francs or euros. In terms of revenue, these online shops can be described as **medium-sized**.

Nine percent generate between 10 and 25 million Swiss francs or euros in sales, placing them among the relatively large online shops. 12 percent of the online shops surveyed generate more than 25 million Swiss francs or euros in sales, placing them among the 50 largest online shops in Switzerland. Seven percent of these have a turnover of over 50 million Swiss francs, placing them among the top 30 B2C and B2B online shops in Switzerland in terms of turnover, according to Carpathia's "Digital Commerce Switzerland 2024" poster (2025).

Figure 8 shows that 55 percent of the online shop operators surveyed have only **one to four employees**, including those responsible for marketing, logistics and IT. Therefore, the majority of teams responsible for online shops have limited human resources. 27 percent of those surveyed have **medium-sized** e-commerce teams of five to 20 employees. **Larger** online shops with 21 to 50 employees make up seven percent of the sample.

Five percent of the large online shop operators surveyed have 51 to 100 employees. Six percent of respondents with **over 100 employees** can also be considered **very large** in terms of personnel. This group includes digital marketplaces (e.g. Galaxus), department stores (e.g. Manor) and online supermarkets (e.g. Coop Online).

Figure 8: How much revenue did your online shop generate in 2024? (No data was excluded)

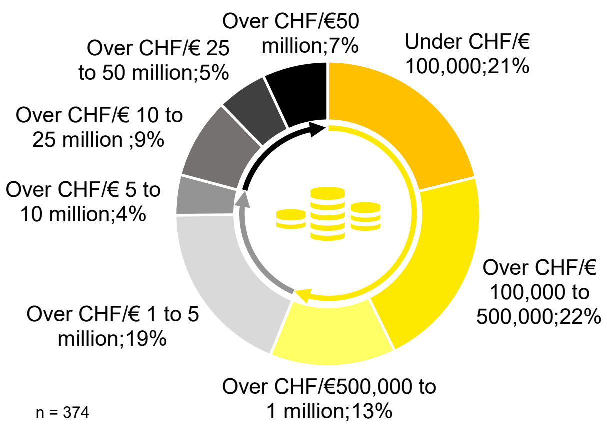
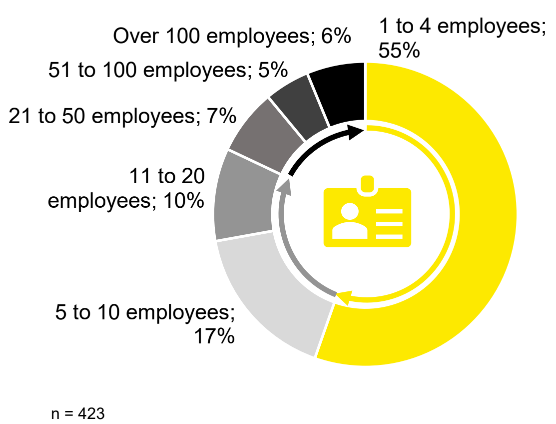


Figure 7: How many employees (full-time positions) work for your online shop (including marketing, logistics, IT)?



Small Medium Large online shops

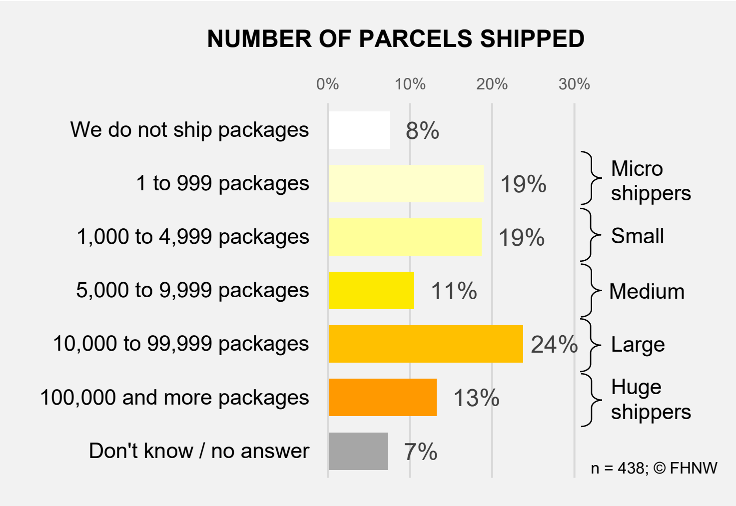
Of the online shops analyzed, more than half are small, with fewer than four employees and sales of less than one million Swiss francs. Around a fifth are large online retailers, employing over 21 people and generating more than CHF 10 million in sales.

1.7 PARCEL SHIPPING

Depending on the industry and product range, the size of an online retailer can also be determined by the **number of parcels shipped** (see Figure 9). Eight percent of respondents do not ship parcels, for example because they sell digital products (e.g., music, software) or services (e.g., tickets), or because they only act as intermediary platforms.

One-fifth are micro and small shippers, shipping one to 999 and 1,000 to 4,999 parcels respectively in 2024. Eleven percent are medium-sized mail order companies, shipping 5,000–9,999 parcels annually. One in four large retailers shipped between 10,000 and 99,999 parcels in 2024. That is between 192 and 1,923 parcels per working week. One in eight very large retailers shipped over 100,000 parcels last year.

Figure 9: How many parcels did you send in 2024?



The smallest shippers, accounting for one-fifth of the total, sent fewer than 999 parcels in 2024. At the other end of the scale, 13 percent shipped more than 100,000 parcels.

2. Sales Channels

This chapter examines the various sales channels used by the online retailers surveyed, considering their relevance to sales. For pure online retailers, the central sales channel remains their own online shop, supplemented by digital marketplaces and platforms. For omnichannel retailers, however, physical stores and in-person sales remain of central importance.

A key question that recurs annually in the study is: "How relevant are the following sales channels (order channels) to your company's revenue?" The answers in Figure 10 make it possible to trace developments and shifts in the importance of individual channels over the years (see Figures 11 to 12). This reveals which e-commerce channels are gaining or losing relevance and momentum in the long term, and which are remaining stable.

In 2025, the **online shop** remains the most important sales channel and forms the foundation of digital commerce. With a total sales relevance of 89 per cent, it is well ahead of all other channels. Figure 11 shows that there has been a continuous increase in sales relevance from 84 percent in 2021 to 86 percent in 2022, 87 percent in 2023 and 89 percent in 2024, meaning that online shops have become increasingly established in recent years and have now reached a plateau. This high level suggests that online shopping has largely become mainstream, with 92 percent of small retailers now rating their own web shop as a key driver of sales. The differences between small and large online shops (92 vs. 89 percent) are marginal, as are those between B2B and B2C retailers (89 vs. 91 percent). Today, online shops are universally regarded as the foundation of e-commerce (Table 2). While online shops form the basis of 96 percent of pure players' business models, their relevance is significantly lower among omnichannel retailers at 79 percent, as they rely heavily on brick-and-mortar stores.

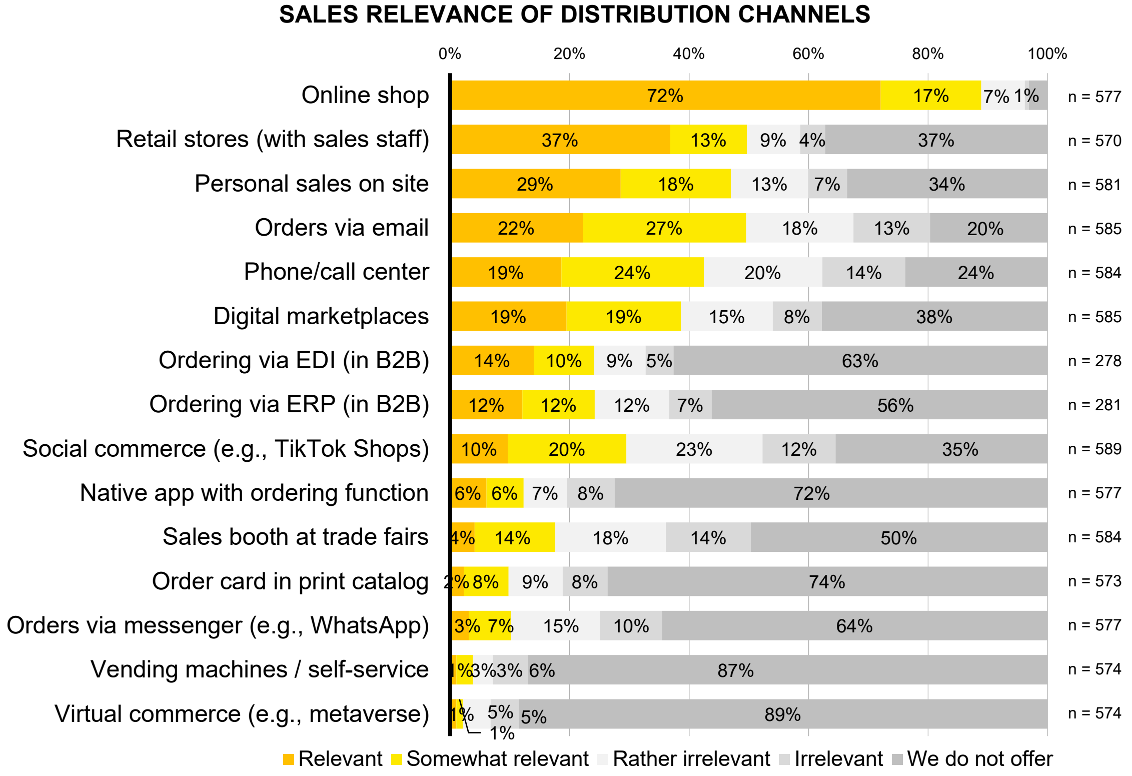
With 50 percent relevance to sales, **physical stores** remain the second most important sales channel in 2025. However, they will continue to lose importance compared to previous years. Having experienced an upswing immediately after the pandemic, reaching a peak of 57 percent in 2023, they have since shown a downward trend (see Figure 11b). The figure of seven percent for pure players, who by definition do not operate any physical points of sale, is striking (Heinemann, 2022, p. 171). This can be attributed to individual retailers testing complementary brick-and-mortar formats or declaring themselves points of sale in the broadest sense. By contrast, brick-and-mortar stores are indispensable for omnichannel retailers, accounting for 73 percent of sales and almost equaling online shops in this respect. Differences also emerge according to company size, with larger providers (56 percent) stating the relevance of their stores more frequently than smaller retailers (45 percent). In the B2C sector, physical stores and facilities are slightly more relevant at 52 percent than in the B2B sector at 48 percent, indicating that brick-and-mortar retail space remains an important part of the customer journey, particularly in consumer businesses.

The importance of **personal sales on site** decreases slightly in 2025, reaching 47 percent of total sales, down from 52 percent the previous year. It remains central in B2B, accounting for 53 percent of sales, as complex products or larger order volumes often require personalized advice. However, it plays a lesser role in B2C, accounting for just 46 percent of sales. Interestingly, smaller retailers rely more heavily on personal sales (44 percent) than larger ones (37 percent). This demonstrates that small businesses in particular use direct contact to establish a connection with their customers and build trust. In the omnichannel environment, personal sales are particularly important, accounting for 58 percent of mentions, as they complement the digital presence and provide customers with direct access to product experiences and advice.

Traditional ordering channels such as email and telephone will remain relevant, particularly in the B2B environment.

The relevance of brick-and-mortar stores and personal sales has been declining overall for years, but remains important in omnichannel and B2B.

Figure 10: How relevant are the following sales channels (distribution channels) for your company in terms of revenue?



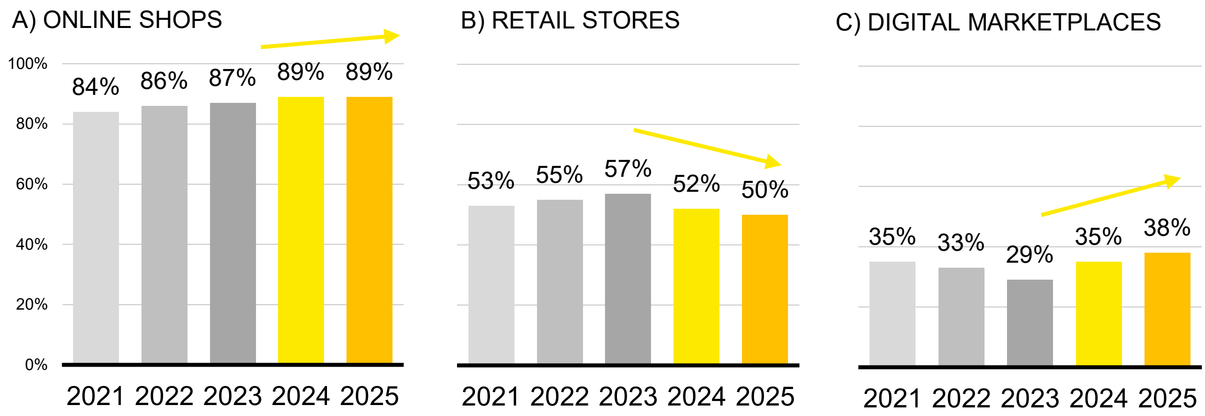
Most of the retailers surveyed adopt an omnichannel approach, selling through multiple sales channels. However, the online shop remains the foundation of sales.

With 49 percent of respondents using it, **email** remains stable and is used significantly more often in B2B (64 percent) than in B2C (48 percent). It is also notable that smaller retailers use email for orders more frequently (55 percent) than larger providers (31 percent), as it is considered a simple and inexpensive medium. Telephone orders account for 43 percent, which is slightly down on the previous year (45 percent). They are more important in B2B (54 percent versus 39 percent in B2C) and are used more frequently by larger retailers (48 percent) than smaller ones (41 percent), indicating the resource-intensive nature of call center operations. Omnichannel retailers tend to use both channels in tandem (42 percent for telephone and 49 percent for email), whereas pure players primarily use email (41 percent).

In addition to these two channels, the classic **print catalogue** remains a niche format, accounting for 10 percent of sales. It is primarily used by larger providers (19 percent), while its role among smaller retailers is negligible (six percent). **Sales at trade fairs** are also expected to remain low in 2025, accounting for just 18 percent. Following the decline caused by the pandemic, this channel has stabilized, but it remains a niche market. In the B2B sector, it is slightly more relevant than in the B2C sector, at 21 percent compared to 17 percent. Additionally, smaller retailers rely on trade fairs more often, at 19 percent, than larger providers, at 11 percent. Physical formats such as catalogues and trade fairs thus remain supplementary to the sales mix, but are only significant for certain segments.

Email and telephone remain important, particularly in the B2B sector, while print catalogues and trade fairs are now only used as secondary channels.

Figure 11: Development of the sales relevance of online shops, brick-and-mortar stores, & digital marketplaces since 2021

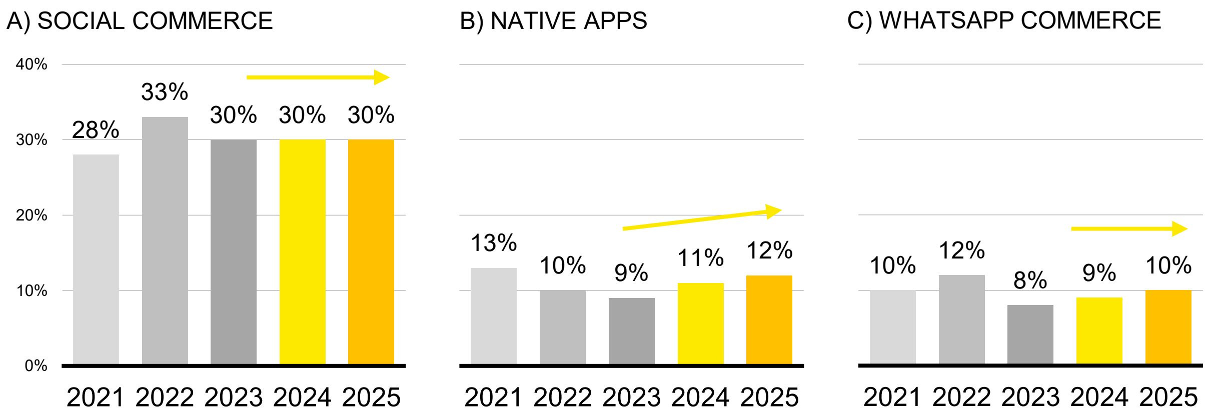


The relevance of e-shops to sales has been increasing for years. By 2025, digital marketplaces will have become even more important.

Digital marketplaces have become firmly established in retailers' sales mix and are continuously gaining in importance. They currently account for 38 percent of sales, having grown steadily in recent years (Figure 11C). One key reason for this increase is the growing number of marketplaces, which makes it easier for retailers to access additional sales markets and reach new target groups (see Chapter 3). Relevance is slightly higher in the B2B sector than in B2C, at 42 and 39 percent respectively, with marketplaces being equally attractive to smaller and larger providers. Examining the types of businesses reveals that marketplaces primarily play a strategic role for pure players (40 percent), as they depend on high reach and visibility in the digital space without a physical presence.

Social commerce stagnated in 2025, achieving a sales relevance of just 30 percent, and has shown no growth momentum since 2023. There are hardly any differences between B2B and B2C, nor between different types of business. One reason for this stagnation is the limited opportunities in Switzerland: although TikTok Shop is already available in Europe, it has yet to launch in this country. Conversely, Instagram and Facebook Shops have been unavailable since mid-2023. Currently, there is no direct integration of payment solutions in social networks, meaning retailers use these channels for social media marketing as shop windows or product catalogues.

Figure 12: Development of the sales relevance of social commerce, native apps, and WhatsApp commerce since 2021



The sales relevance of social & WhatsApp commerce is stagnating, while that of app commerce increased in 2025.

"That was the biggest mistake. At the beginning, we didn't think we needed an app." *Alexander Sutter (marko)*

In addition to social commerce, **messenger channels such as WhatsApp** are gaining importance at a low level, but remain niche with ten percent relevance to sales. They will grow slightly from eight percent in 2023 to ten percent in 2025 and are particularly interesting for smaller retailers (13 percent vs. five percent for large retailers) and pure players (13 percent vs. nine percent), as they enable simple and cost-effective interaction with customers as a flexible addition to the digital strategy.

Native apps from Apple's App Store and Google Play are also experiencing moderate growth, reaching twelve percent relevance by 2025, up from nine percent in 2022. Notably, there is a strong dependence on company size: while 28 percent of large retailers rely on their own native apps, only six percent of small shops use this channel, as developing and operating native apps is often too expensive. Omnichannel retailers are more likely to use apps to expand their mobile offerings (15 percent), whereas pure players (six percent) are not following the mobile trend by developing their own apps; instead, they are focusing more on online shops and marketplace-based access via responsive web design.

In 2025, B2B-specific channels such as **ERP** (enterprise resource planning) and **EDI** (electronic data interchange) interfaces will remain an important, though by no means dominant, addition to the sales mix, with each having a relevance of 24 percent. Although these channels are primarily used in B2B, only 25 percent of retailers surveyed use them. Interestingly, smaller providers use these solutions more frequently than larger ones: 18 percent of smaller providers use ERP, compared to eleven percent of larger ones, and 16 percent of smaller providers use EDI, compared to twelve percent of larger ones. This suggests that standard integrations offer a pragmatic approach to process automation, especially for SMEs. Pure players also rely somewhat more heavily on ERP and EDI interfaces than omnichannel retailers because they prefer end-to-end digital processes.

Table 2: Relevant sales channels grouped by business relationship, online store size, and type of business

Relevant sales channels	**Total Ø** (Fig. 10)	**Business relationship**		**Online shop size**		**Type of business**	
		B2B (n = 316)	B2C (n = 532)	Small (<4 employees) (n = 231)	Large (>21 employees) (n = 75)	Pure players (n = 177)	Omnichannel (n = 321)
Online shop	89%	89%	91%	92%	89%	96%	79%
Physical stores	50%	48%	52%	45%	56%	7%	73%
Personal sales on site	47%	53%	46%	44%	37%	18%	58%
Email orders	49%	64%	48%	55%	31%	41%	49%
Telephone/call center	43%	54%	39%	41%	48%	32%	42%
Digital marketplaces	38%	42%	39%	37%	37%	40%	32%
Social commerce	30%	29%	31%	29%	29%	28%	28%
Ordering via ERP (in B2B)	24%	24%	17%	18%	11%	15%	11%
Ordering via EDI (in B2B)	24%	24%	20%	16%	12%	13%	10%
Trade fair sales	18%	21%	17%	19%	11%	10%	18%
Native app with ordering function	12%	13%	11%	6%	28%	6%	15%
Order card in printed catalog	10%	13%	10%	6%	19%	6%	10%
Orders via Messenger	10%	12%	11%	13%	5%	13%	9%
Vending machines / self-service shops	4%	4%	4%	2%	3%	3%	4%
Virtual commerce (e.g., Metaverse)	2%	3%	2%	2%	1%	2%	2%

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

One in four B2B providers uses ERP and EDI interfaces for sales – particularly smaller pure players.

At the same time, sales via **trade fairs** have stabilized at a low level after the pandemic-related slump and reach a sales relevance of 18 percent in 2025. There are differences between the segments: in the B2B sector, the relevance is higher at 21 percent than in B2C at 17 percent, and larger retailers in particular (28 percent vs. six percent for smaller retailers) and omnichannel providers (15 percent vs. six percent for pure players) continue to use trade fairs to maintain personal contacts and expand networks. This means that both ERP/EDI and trade fairs remain important niche channels that are particularly effective where efficiency gains or personal interaction are paramount.

Vending machines and self-service stores play virtually no role in e-commerce, accounting for only four percent of sales. There are hardly any differences between segments, which indicates that this sales channel is only used sporadically across all industries. One possible reason for this is that investments in vending machine infrastructure are high and, at the same time, personal contact continues to represent important added value for many customers. In addition, retailers with self-service stores report high theft rates.

Despite considerable media interest, virtual commerce remains largely insignificant, accounting for just two percent of sales. The hype surrounding the metaverse and immersive shopping experiences has not yet resulted in any tangible business success, and these experiences still seem to be little more than marketing gimmicks. This is due to the low prevalence of the relevant technologies, the lack of standards, and the small size of the user base. For many retailers, entering the virtual commerce market incurs high costs, while the added value for customers remains unclear.

Although virtual commerce and agentic commerce are much-discussed topics for the future, they are currently still far from playing a relevant role in the market and sales.

Vending machines, self-service stores and, above all, virtual commerce, such as the metaverse, have yet to become widely established in terms of sales.

3. Digital Marketplaces & Platforms

This chapter demonstrates how Galaxus, the leading digital marketplace, is continuing to increase its market share among online retailers and consolidate its dominant position in the Swiss market. Meanwhile, the number and diversity of digital marketplaces and platforms for B2B and B2C sales across various industries is growing rapidly, although most of them currently account for only a small proportion of sales. There are already more than 40 marketplaces vying for the attention of manufacturers, retailers and customers. However, Swiss online retailers have not yet used rapidly growing Asian platforms such as Temu as a sales channel due to considerable reservations about Chinese low-price platforms.

3.1 DIGITAL MARKETPLACES AND PLATFORMS

The study asked around 400 online retailers, who also sell via digital marketplaces and platforms, which specific channels they use to do so. Figure 13 shows that 41 percent of respondents sell via **Galaxus**, the leading Swiss digital marketplace. This indicates that Digitec Galaxus AG, a Migros Group company, has further strengthened its dominant position in Swiss e-commerce among both customers and retailers in recent years (see Figure 14A). This study corroborates the assessments of the business press and Galaxus' business figures (Bürgler, 2025). According to Galaxus' own information, it has over 1,000 retailers selling to 4.5 million customers.

Second place goes to the C2C platform and TX Group AG subsidiary **ricardo.ch**, with 16 percent of mentions. Ricardo has maintained its market share among surveyed retailers in recent years (see Figure 14c) and expanded its community to over five million members (Swiss Marketplace, 2024).

Amazon, the international giant, ranks third among retailers: around twelve percent of those surveyed sell via this platform. Although Amazon provides retailers with easy access to a vast international market, few Swiss companies are leveraging its market power for cross-border e-commerce. While more than 30 percent of retailers sold via Amazon in 2021, this year the figure was less than half (see Figure 14b).

Nine percent of retailers sell their goods via the **tutti.ch** classifieds portal. Meanwhile, the platform provider **digt.ch**, which develops various portals for different brands (e.g. Brands for Students, My20Minuten), continues to gain ground with 6.5 percent of mentions.

Switzerland's leading department store, **Manor**, has developed its online shop into a marketplace, through which 5.9 percent of the online retailers surveyed now sell their goods. **Globus** is pursuing a similar concept, with 3.3 percent of retailers and brands selling through it this year. The American platform **eBay** has a small presence in Switzerland, with 4.3 percent of retailers mentioning it. **Zalando**, Europe's leading fashion platform, which has taken over and integrated AboutYou, is used by 2.7 percent of fashion retailers to sell their products. The same proportion sell non-prescription medicines and health products via the Swiss online pharmacy **Zur Rose**.

Anibis.ch, a classifieds format from the Swiss Marketplace Group (SMG), is little used by professional online retailers, accounting for 2.1 percent. This C2C platform is mainly used by private individuals to place their offers.

The international sporting goods retailer **Decathlon** has expanded its online shop into a marketplace. Seven retailers surveyed, or 1.9 percent of the respondents, sell sporting goods here.

Although **Google Shopping** cannot be considered a marketplace, four online retailers (1.1 percent) mentioned this platform. The same number sell via **Kaufland Global Marketplace,** which operates in seven markets: Germany, Austria, France, Italy, Slovakia, Czechia, and Poland (kauflandglobalmerkplace.com, 2025).

The Asian platforms **TEMU** (mentioned 1.1 percent in Figure 13) and **Alibaba/AliExpress** (mentioned 0.5 percent) are hardly used by retailers as sales channels. The Swiss price comparison platform **Toppreise.ch**, pure player **Brack** and international platform **Rakuten** were each mentioned three times by online retailers. **Douglas**, a perfume and cosmetics retailer, is at the bottom of the ranking with 0.6 percent of mentions.

Figure 13: Which digital marketplaces or platforms do you use to sell your products? (Multiple answers possible)

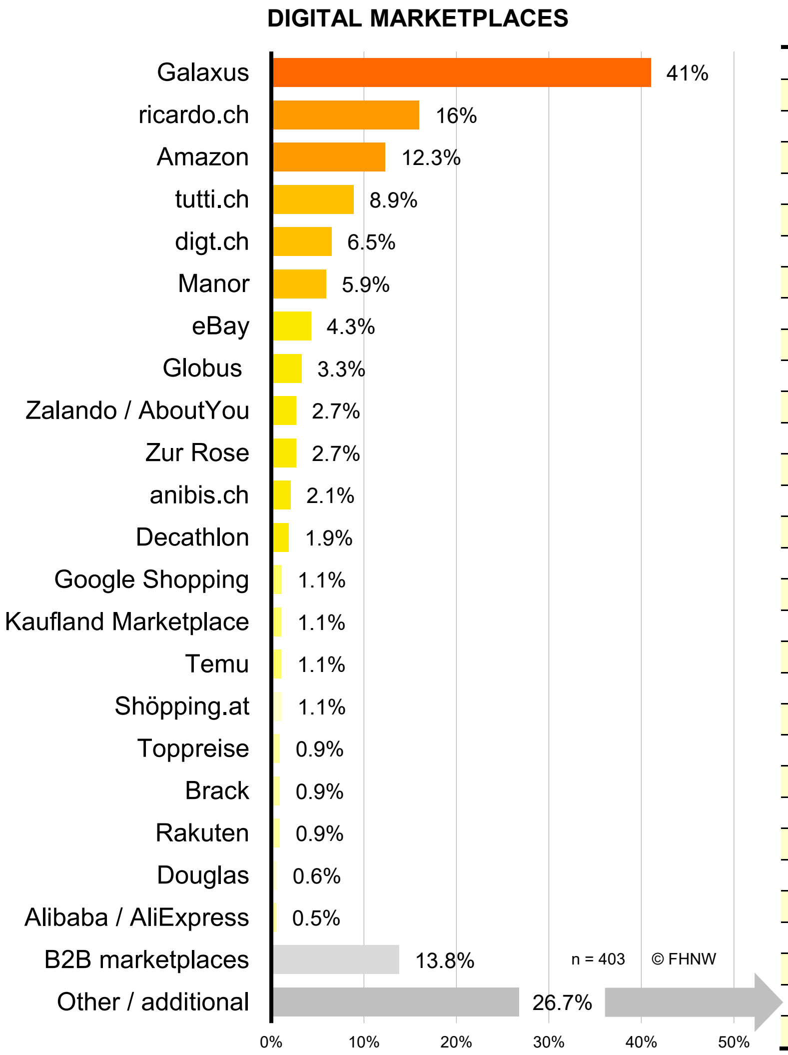


Table 3: Other digital marketplaces and platforms through which retailers sell

#	Other platforms	Number
1	Allegro	2
2	Automation24	2
3	Message in a bottle	2
4	Instrumart	2
5	Mercanto	2
6	Moebel24	2
7	Otto	2
8	Stadtlandkind.ch	2
9	Vivino	2
10	1000ps	1
11	AutoScout24	1
12	Bernheim	1
13	Biomondo	1
14	Bol	1
15	Buildup.ch	1
16	Check24	1
17	Concerto	1
18	Empik	1
19	Etsy	1
20	Felizio	1
21	Fust.ch	1
22	Home24	1
23	Instrumart	1
24	Jaggaer, Axiom, Ariba	1
25	Kaffeezentrale.ch	1
26	LinkedIn	1
27	marko	1
28	Motoscout	1
29	Sportscheck	1
30	Volg	1
31	Zaster.ch	1
	Own marketplace	**19**

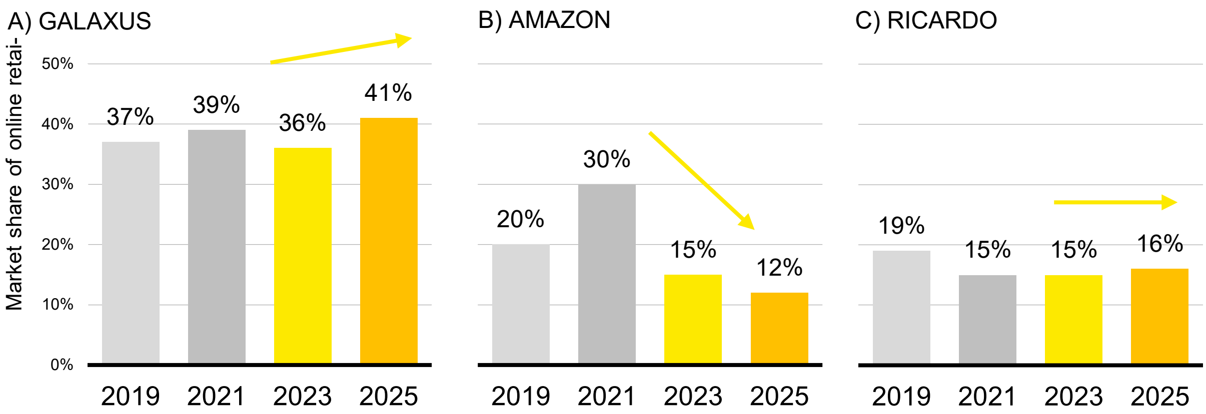
41 percent of retailers sell their goods via the dominant marketplace, Galaxus. The number and variety of marketplaces and platforms is growing, with over 40 being mentioned in the study.

New digital marketplaces and platforms are emerging every year, in both the B2C and B2B sectors. Figure 13 shows that 13.8 percent of mentions are related to this. Of the B2B retailers and manufacturers surveyed, 27 percent sell to their business customers via Integrale, Amazon Business, Mercateo, or other **B2B marketplaces**.

One surprising result of this year's online retailer survey was that 100 participants sell via **other marketplaces**, which are listed in Table 3. The B2B marketplace Mercanto, the furniture platform Möbel24.ch, the wine marketplace Vivino, the leading Swiss online wine retailer Flaschenpost.ch and the eastern children's fashion platform Stadtlandkind were mentioned twice in an open form field. Other individual mentions included AutoScout, Biomondo, Etsy, the second-hand platform Marko, and Zaster.

The remarkable thing about the marketplace question is that 19 of the online retailers surveyed are already developing their own **own marketplaces**. An increasing number of retailers are expanding their business models by opening their online shops to third-party providers, thereby increasing the breadth and/or depth of their product ranges. An increasing number of providers are trying to attract more visitors and customers to their marketplaces or platforms, and to **scale up**.

Figure 14: Development of market shares of the marketplaces a) Galaxus, b) Amazon, and c) Ricardo among online retailers



Galaxus has been growing in Switzerland in terms of customers and retailers, while Amazon continues to lose ground.

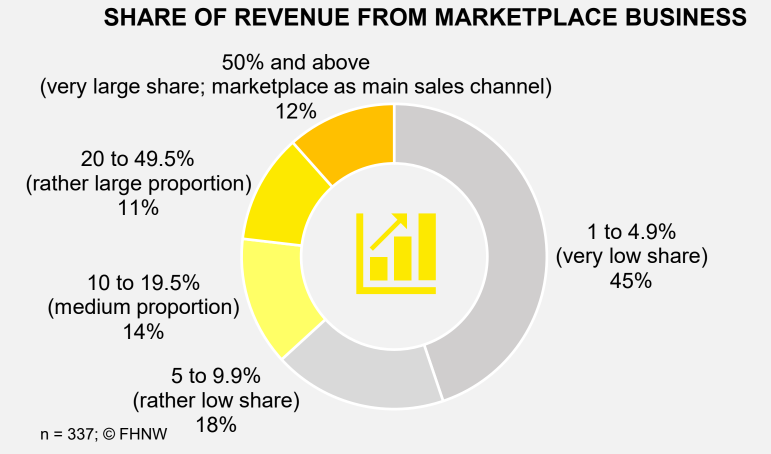
3.2 SALES ON DIGITAL MARKETPLACES AND PLATFORMS

Online retailers selling via digital marketplaces and platforms were asked how much of their total online sales revenue is generated by marketplace business. Figure 15 shows that almost half of retailers generate only a **very small share** of 1 to 4.9 percent of their total online sales on marketplaces. These retailers focus on sales in their own online shops, treating marketplaces merely as an additional, secondary sales channel. A further 18 percent of respondents also generate a relatively low share of online sales through marketplace business, at between 5 and 9.9 percent.

For 11 percent of the respondents, marketplace business accounts for a **large share** of between 20 and 48.5 percent of total online sales. Around 14 percent generate a medium share of 10 to 19.5 percent of total online sales through marketplace sales.

A further 12 percent generate more than half of their total online sales via marketplaces. For these retailers, the **marketplace** is **the main sales channel** and of high strategic relevance. They benefit in particular from the high reach of marketplaces, increase the visibility of their own products, can win new customers and at the same time keep their own operating costs low. However, these retailers make themselves dependent and comparable, cannibalize each other and give up their margins to the marketplaces.

Figure 15 : What is the share of total online sales accounted for by marketplace business?



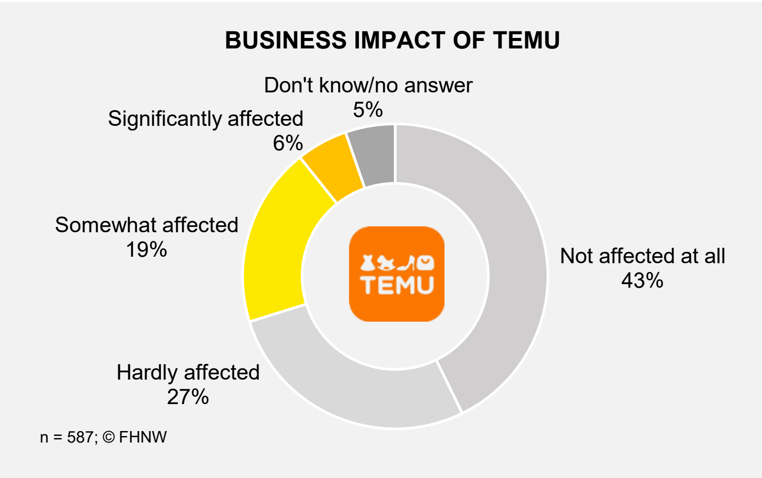
For the majority of online retailers, the share of sales on marketplaces is low. For one in eight, Galaxus & Co. is a major sales channel with a large share.

3.3 COMPETITION FROM TEMU

The 2024 online retailer survey showed that three out of five online retailers are not directly affected by **Chinese platforms** such as TEMU, Shein, or AliExpress. On the other hand, one in four stated that Asian companies are intensifying competition, pushing down prices and, in some cases, margins (Zumstein & Oehninger, 2024, p. 24). This year, retailers were again asked how strongly their online business is affected by the rapid **market growth of TEMU** (compare Figure 16). The survey confirmed that 43 percent are not affected.

A further 27 percent believe that their business is hardly affected by TEMU, and one in five is "somewhat affected". Only six percent stated that their business is significantly affected and that TEMU has a high negative business impact on them. Since seven out of ten respondents are hardly affected or not affected at all by TEMU, the majority of Swiss retailers still seem to be fairly relaxed about the Asian low-cost platforms. On the other hand, many retailers have reservations about the Chinese, as the next section shows.

Figure 16 : How strongly is your online business affected by TEMU's market growth?

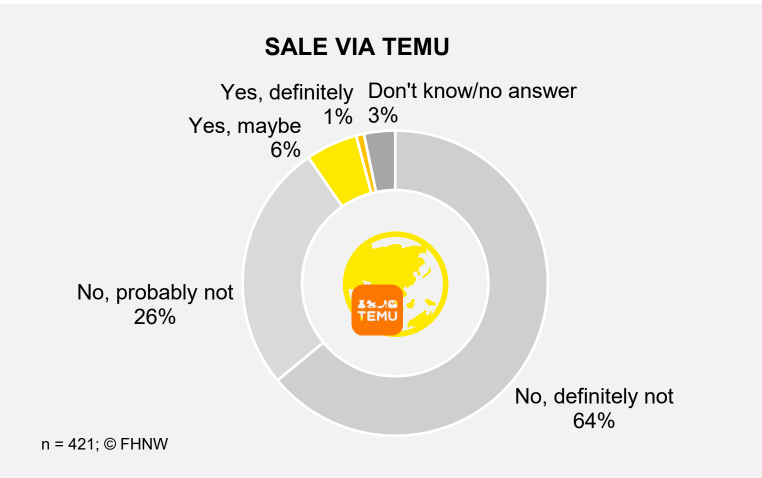


Almost half of retailers are not affected by TEMU at all. The other half is somewhat or hardly affected. Only six percent have competition from TEMU.

3.4 SALES BY RETAILERS ON TEMU

Manufacturers and retailers from Germany and Europe can sell their products via the TEMU app, and local online retailers in Switzerland can now also sell their local and national products (Güntert, 2025). Therefore, 421 study participants were asked whether they themselves would consider **selling via TEMU** as a marketplace (see Figure 17). Surprisingly, a good two-thirds said they would "**definitely not**" sell via TEMU. A further 26 percent of retailers said they could not really imagine doing so. Only six percent of the online retailers surveyed would perhaps consider selling via TEMU as a marketplace. Only three retailers (one percent) definitely want to sell via TEMU.

Figure 17: Would you consider selling via TEMU (as a marketplace)?



Two-thirds of all online retailers definitely do not want to sell via the TEMU marketplace.
Only seven percent are considering using it.

4. Social Commerce & TikTok Shop

This chapter demonstrates that, in social commerce, Instagram and Facebook are the most relevant for sales, and that social media promotes impulse purchases and has a wide reach when it comes to addressing new customers. The in-app marketplace TikTok Shop is only somewhat relevant for nine percent of online retailers, and most do not intend to sell through it in the future.

4.1 SOCIAL COMMERCE PLATFORMS

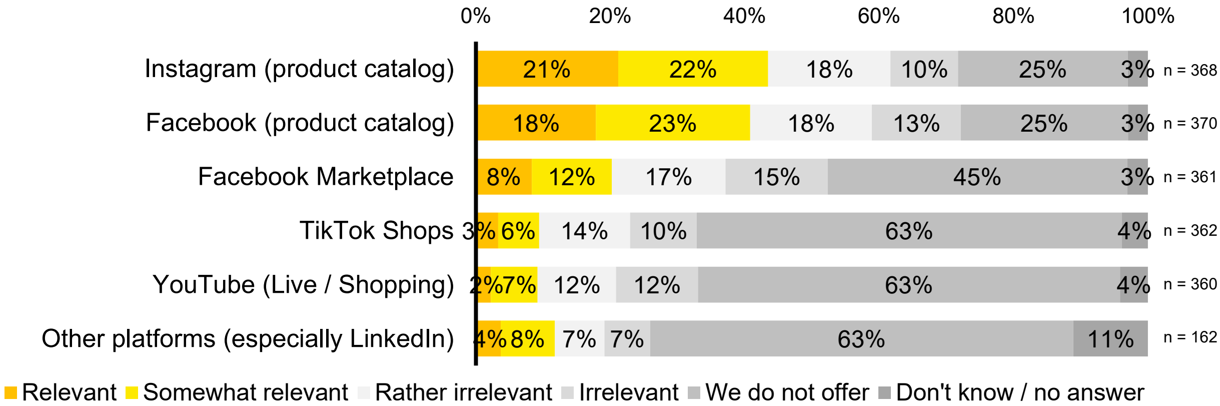
As the results on sales channels show, social commerce is (somewhat) relevant to sales for three out of ten online retailers (see Figure 10). Around 370 study participants were therefore asked which **social media platforms** are relevant to sales in social commerce (see Figure 18). The survey revealed that **Instagram** is the most important platform for advertising products uploaded to a product catalogue. 21 percent of respondents considered it relevant, and a further 22 percent considered it somewhat relevant. **Facebook**, Meta's other social media platform, is rated similarly in terms of social selling. Eighteen percent of retailers consider it relevant to sales, while a further 23 percent consider it fairly relevant. Only one in four retailers does not have a company profile on Instagram or Facebook.

Facebook Marketplace, Meta's C2C sales platform or "online flea market," is only (rather) relevant for 20 percent of online retailers. A good half of the 362 respondents do not sell via this platform.

Since April 2025, retailers in Germany, France, and Italy are able to sell their products via **TikTok Shop**, and the Chinese social media app could soon become a mass phenomenon in Switzerland as well (Städeli, 2025). However, of the 362 respondents, only 12 retailers (three percent in Figure 18) currently consider TikTok Shop to be relevant to their sales, with a further six percent considering it somewhat relevant. One in four respondents considers TikTok Shop to be somewhat irrelevant, and almost two-thirds do not have a company profile on TikTok Shop.

Nine out of ten online retailers consider the video platform **YouTube**, with its two formats **YouTube Live** and **YouTube Shopping**, to be rather irrelevant to sales. Only nine percent rated it as rather relevant. A few other relevant social commerce platforms were mentioned in a text field. These included **LinkedIn** (eight mentions), **Pinterest** (five mentions), **WhatsApp** (two mentions), and individual mentions of MotoScout, Google Shopping, Reddit and WeChat. relevant.

Figure 18: How relevant are the following platforms in social commerce in terms of sales?



The product catalogs on Instagram and Facebook are the most important platforms for retailers in social commerce.

Table 4: Relevant social commerce platforms by business relationship, online shop size, and type of business

Social commerce platform	Total Ø (Fig. 18)	Business relationship		Online shop size		Type of business	
		B2B (n = 185)	B2C (n = 312)	Small (<4 employees) (n = 150)	Large (>100 employees) (n = 18)	Pure players (n = 92)	Omnichannel (n = 123)
Instagram (product catalog)	43%	43%	44%	43%	44%	47%	39%
Facebook (product catalog)	41%	43%	41%	40%	50%	42%	34%
Facebook Marketplace	20%	20%	21%	26%	12%	23%	18%
YouTube (YouTube Live / Shopping)	9%	9%	10%	9%	17%	10%	6%
TikTok Shop	9%	11%	10%	9%	6%	13%	7%

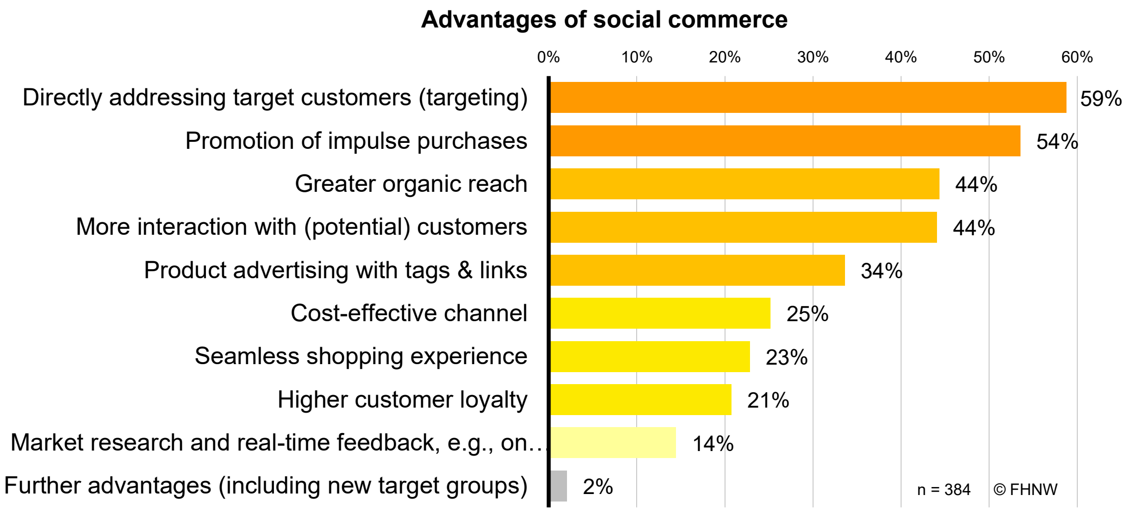
TikTok Shop still occupies a niche market. The Chinese platform is not an issue for nine out of ten online retailers, both small and large.

4.2 ADVANTAGES OF SOCIAL COMMERCE

In a follow-up question, 384 retailers were asked about the benefits of selling via social media (social commerce). With 59 percent of respondents (see Figure 19), the most frequently cited benefit was **the ability to directly address target customers** through appropriate targeting. According to 54 percent of retailers, placing products in stories and posts on social media clearly encourages **impulse purchases.** 44 percent of those surveyed also considered the high organic reach of social media platforms and interactions with potential customers to be a benefit. One in three respondents considered product advertising, tagging and linking to the online store on social media to be an advantage.

Only one in four of the retailers surveyed considered social media to be **a cost-effective channel** that **enables** a **seamless shopping experience**. Only one in five agreed with the statement that social commerce enables greater customer loyalty, and only 14 percent conduct market research on social media, where they can receive real-time feedback on products and demand trends, for example. Some view the ability to build brand awareness, increase reach and target new groups as "additional benefits".

Figure 19: What are the benefits of selling via social media (social commerce)? (Multiple answers possible)



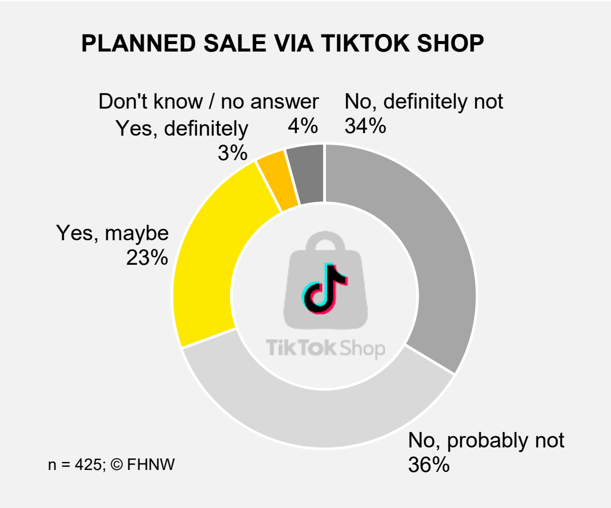
Targeting, promoting impulse purchases, high reach, and interaction opportunities are advantages of social commerce.

4.3 TIKTOK SHOP

As TikTok Shop is not yet available in Switzerland and is therefore not relevant to online retail, 425 online retailers were asked if they would consider selling via TikTok Shop in future. Figure 20 shows that one-third **definitely do not want** to sell via TikTok Shop and consider the sales potential to be low. Another third is also rather unlikely to consider selling via TikTok Shop. Only one in five retailers are considering setting up their own TikTok Shop. Just three percent are "definitely" considering selling via TikTok Shop.

The study results clearly show that the hype surrounding social commerce in general and TikTok Shop in particular is significantly overestimated, and that the relevance of social selling in sales practice is very low. Social commerce as a much discussed and predicted trend cannot (yet) be confirmed empirically.

Figure 20: Are you considering selling via TikTok Shop?



Only three percent of retailers definitely plan to sell via TikTok Shop, while 23 percent might consider doing so. Despite its high reach among Gen Z, two-thirds are reluctant to use the platform.

5. AI in E-Commerce

This chapter discusses the rapid development of various AI applications in e-commerce. These include the creation of (product) texts and translations, search engine optimization, and the creation of images, videos, and marketing campaigns with the help of AI. The strongest growth in AI usage was seen in programming, analytics, and onsite search. AI is also increasingly being used in customer service and sales chatbots, saving considerable time and money.

5.1 OVERVIEW OF AI APPLICATIONS IN E-COMMERCE

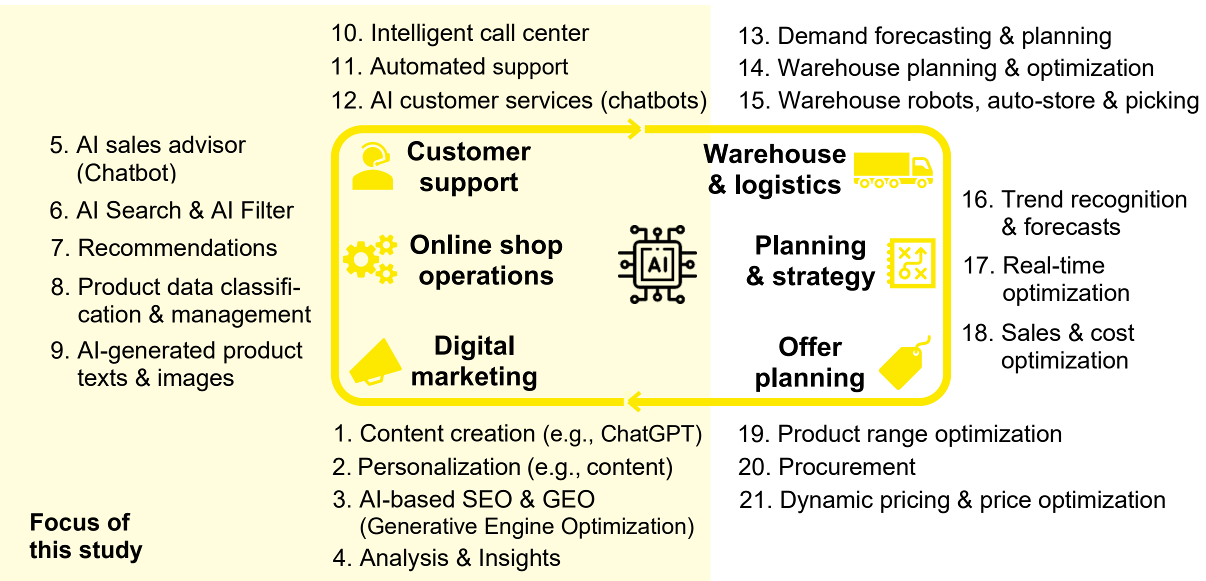
Artificial intelligence, or **AI** for short, can be used in companies throughout the **value chain** for various purposes. These include marketing, online shop operations, and customer service, as well as logistics, strategy, and offer planning. This online retailer survey focuses on the use of generative AI in **digital marketing** for tasks such as content creation (1 in Figure 21), content and offer personalisation (2), and data analysis (4). AI now supports many specialists in search engine optimization (SEO) to ensure that the content and product offerings of online shops can be found in search engines such as Google.

Since all content and product information from online shops should also be found in large language models (LLMs) such as ChatGPT, Gemini, and perplexity.ai, the new discipline of **generative engine optimization** (GEO) emerged within a short period of time (for details see Chapter 5.8).

Current developments in the implementation of AI applications in **online shop operations** are also examined in detail below. These include AI-based sales advisors (chatbots in point 5 in Figure 21), AI-based search and filters in online shops (point 6), product recommendations (including cross-selling/upselling, point 7), AI-based creation, classification, and maintenance of (product) data (point 8), for example in PIM (product information management system), as well as AI-generated product texts, images, and videos on product detail pages (point 9).

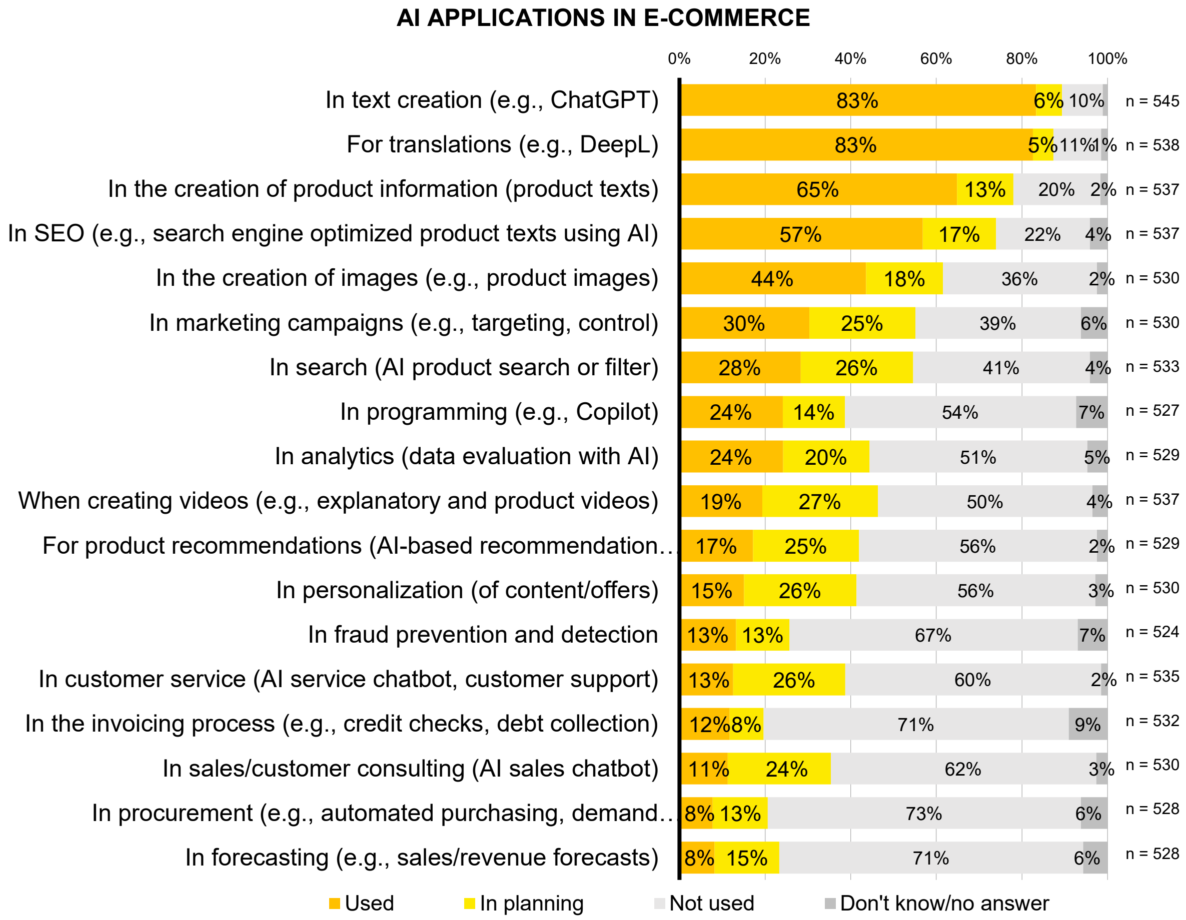
AI is now also frequently used in the **customer service** departments or centers of retailers, whether in "intelligent call centers", where LLMs provide effective and efficient support to customer service representatives (10), or in automated internal or external customer support. Examples include self-service for standard inquiries and frequently asked questions (FAQ), and voice bots (11). Another use case is AI-based advice for complex customer enquiries or problems using chatbots (see point 12 in Figure 21 and Chapter 5.3 for details).

Figure 21: Possible AI applications along the value chain



Source: Following Google (2024) and Zumstein & Oehninger (2024, p. 37)

Figure 22: In which digital commerce and marketing activities do you use artificial intelligence (AI) in your company?



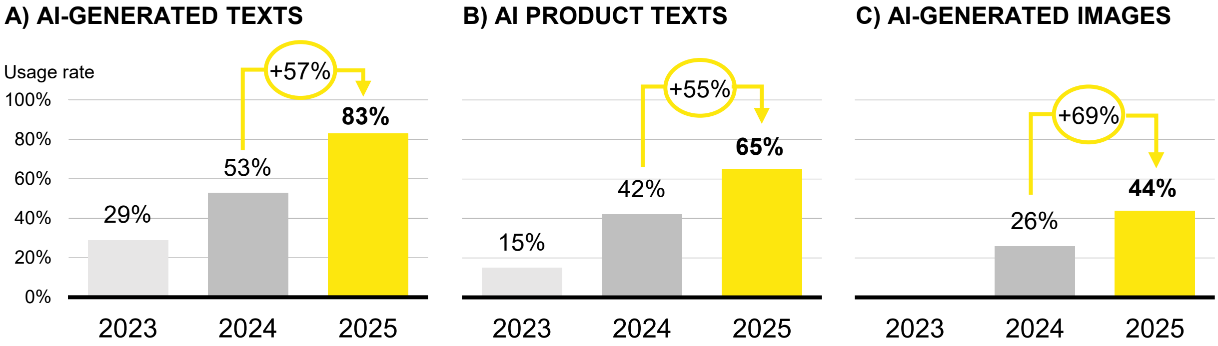
Already 83 percent of online retailers use generative AI to create and translate texts. Two-thirds use AI to create product descriptions and optimize them for SEO. Half generate product images with AI, and this trend is growing.

Following the exploration of potential AI applications in e-commerce through online retailer surveys in 2023 and 2024 (Zumstein et al., 2023; Zumstein & Oehninger, 2024), this study further investigates the subject. The first and most important question is in which areas, tasks and activities of digital commerce and marketing AI is currently being used in companies (see Figure 22). The study found that 83 percent of retailers use generative AI such as ChatGPT for **text creation**. That is 57 percent more than in 2024, when only 53 percent of online retailers created texts with AI (see Figure 23a). Another six percent plan to do so in the future, and only ten percent of all respondents do not yet generate texts with generative AI.

With 83 percent mentions, almost all retailers use AI for **translating texts into foreign languages** such as French, Italian, and German. All large retailers with more than 100 employees translate texts using AI tools such as DeepL, which is significantly more often than small retailers with four or fewer employees (80 percent of respondents in Table 5). A further six percent plan to use AI-based translation tools in the future, and only eleven percent – mostly small retailers with monolingual websites – do not translate with the help of AI.

The third most common use case for AI in e-commerce is creating **product information**, i.e., product texts on product detail pages (PDP). Two-thirds already generate product texts with the help of AI (see Figure 22). It is apparent that large online shops with more than 100 employees (with 96 percent mentions in Table 5) create texts with AI more frequently than small shops with fewer than four employees (with 80 percent).

Figure 23: The rapid growth of a) AI-generated texts, b) product texts, and c) product images



The sharp increase in the use of AI to create product texts and images shows how quickly AI is being adopted.

A further 13 percent plan to have their product texts generated by AI in the future, and only 20 percent still create product texts without AI. This is the case, for example, with retailers who receive product texts from their suppliers or manufacturers, when product information is already available in good quality, or when it is not worthwhile due to the small number of articles in the online shop. It is evident that large online shops (62 percent in Table 5) use AI to create texts more frequently than small ones (53 percent). The 55 percent increase in AI-generated product texts within a year (in Figure 23b) demonstrates the rapid adoption of **AI** technology **in e-commerce**. Those who do not use AI to create product texts are at a disadvantage, at least in terms of speed and cost.

The majority, 57 percent of the 537 respondents, currently use **AI in the field of SEO** (search engine optimization). That is almost twice as many as in 2024, when only a third of retailers used AI for SEO (see Figure 24a). In 2023, only ten percent of retailers used AI for SEO: This shows how quickly AI has been adopted in SEO too. SEO with the help of AI is becoming increasingly important, and those who do not use it may lose out in terms of visibility and ranking in search engines such as Google. As a result, a further 13 percent are planning AI-supported SEO activities to achieve greater reach on Google in the future. AI is used slightly more frequently for SEO by large online retailers and pure players than by small and brick-and-mortar omnichannel retailers (see Table 5).

The quality of **AI-generated images** has improved enormously in recent years. Consequently, an increasing number of online retailers are using AI to create product images. While 26 percent of retailers were using AI for this purpose in 2024, this figure had already risen to 44 percent by 2025 (see Figures 22 and 23c). A further 18 percent of retailers plan to generate images with AI in the future. Large online retailers use AI to generate images much more frequently than small ones (see Table 5).

AI is also increasingly being used in **marketing campaigns**, for example in targeting audiences on Instagram, Facebook, and Google, or in campaign analysis, control, and optimization. In 2025, 30 percent of retailers will use AI in marketing campaigns, compared to only 13 percent in 2023 and 20 percent in 2024 (see Figure 22 and 24b).

Figure 24: The rapid growth of use of AI a) in SEO, b) in marketing campaigns, and c) in personalization

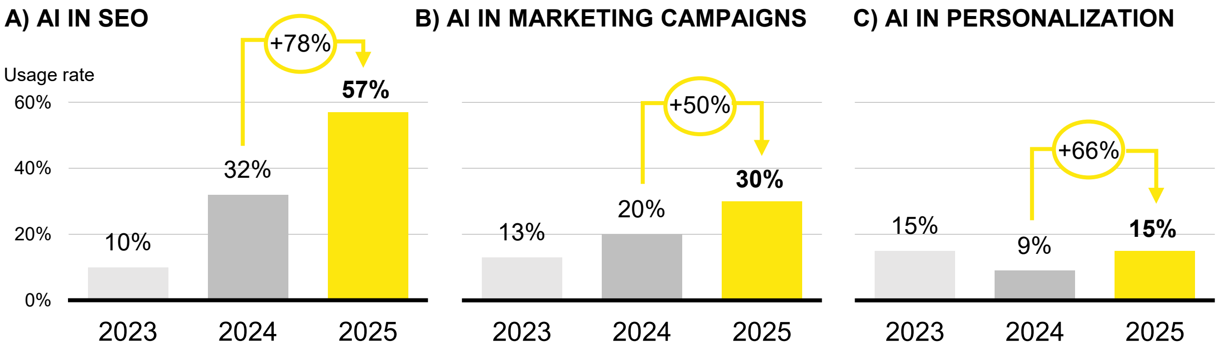
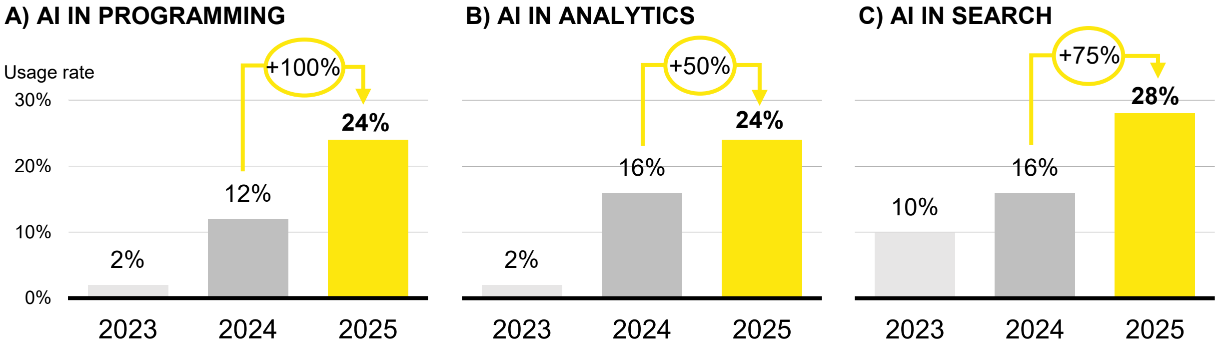


Figure 25: The rapid growth of AI a) in programming, b) in analytics, and c) in onsite search



As shown by the increasing usage rate, AI is taking the pressure off the marketing, development and analytics teams.

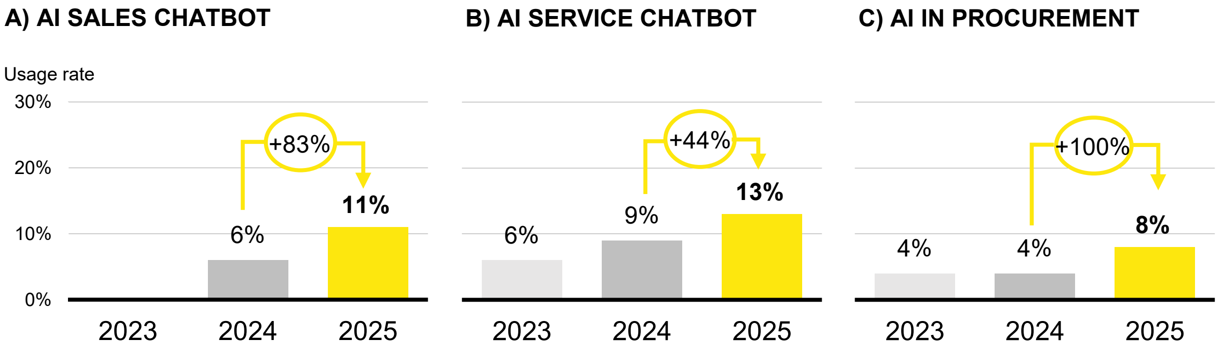
Since large online retailers have much larger marketing budgets and more complex marketing and sales campaigns than small ones, they also use AI twice as often, as shown in Table 5.

28 percent of retailers have already integrated AI into the **search function** of their website or online shop, and another 20 percent plan to do so in the near future (see Figure 22). Search algorithms for product searches and filters have evolved in recent years, with the usage rate increasing significantly from ten percent in 2023 to 28 percent in 2025 (in Figure 25c). Large online shop operators with tens or hundreds of thousands of products are twice as likely to use an AI-based search function as smaller ones.

Two years ago, only two percent of respondents used **AI in their programming** or software development, respectively. By 2025, its use had doubled within a year (to 24 percent in Figure 25a). Given that the programming and configuration effort for large web shops is much greater than for small ones, it is not surprising that AI is used twice as often here (by 38 percent of online retailers in Table 5).

In 2025, every fourth online retailer is using **AI in analytics**, for example in data evaluation and analysis. That is twelve times as many as in 2023 (with two percent in Figure 25b). Large companies have and analyze much more data than SMEs and are usually more professionally positioned in analytics. Therefore, large companies (in 46 percent of cases in Table 5) rely on AI three times more often than small companies (with 16 percent).

Figure 26: The rapidly growing use of AI in a) sales chatbots, b) service chatbots, and c) procurement



Thanks to sophisticated chatbot technology, generative AI is increasingly being used in sales and customer service.

Table 5: Use of AI applications in e-commerce by business relationship, online store size, and type of business

AI application in e-commerce	Total Ø (Fig. 22)	Business relationship		Online shop size		Type of business	
		B2B (n = 272)	B2C (n = 449)	Small (<4 employees) (n = 228)	Large (>100 employees) (n = 26)	Pure players (n = 154)	Omnichannel (n = 171)
In text creation (e.g., ChatGPT)	83%	86%	85%	80%	96%	82%	84%
For translations (e.g., DeepL)	83%	87%	82%	80%	100%	78%	85%
When creating product texts	65%	68%	66%	62%	73%	66%	66%
In SEO (e.g., product texts using AI)	57%	58%	58%	53%	62%	60%	50%
When creating images	44%	47%	43%	38%	50%	45%	47%
In marketing campaigns	30%	30%	29%	21%	54%	26%	26%
When searching (AI product search)	28%	29%	28%	21%	46%	31%	24%
In programming (e.g., Copilot)	24%	26%	22%	16%	38%	25%	20%
In analytics (data analysis with AI)	24%	27%	24%	15%	46%	23%	22%
When creating videos	19%	21%	19%	19%	12%	22%	17%
For product recommendations	17%	17%	16%	8%	60%	18%	16%
In personalization	15%	15%	14%	11%	38%	17%	11%
In prevention and fraud detection	13%	7%	13%	11%	27%	14%	12%
In customer service (AI service chatbot)	13%	12%	13%	8%	15%	13%	11%
In the billing process	12%	11%	11%	10%	27%	14%	10%
In sales (AI sales chatbot)	11%	12%	11%	7%	8%	13%	11%
In procurement (autom. purchasing)	8%	7%	9%	3%	19%	9%	9%
In forecasting (sales forecasts)	8%	6%	15%	3%	31%	8%	7%

Large online retailers use AI much more widely and frequently than SMEs do, across a variety of areas within their businesses.

Videos can also already be created with the help of AI. Nineteen percent of respondents confirmed that they use **AI for video creation**, for example for advertising, explanatory or product videos. A further 27 percent intend to use AI for this purpose in future (see Figure 22).

17 percent of online retailers use **AI-based recommendation systems**, for example for product or service recommendations, cross-selling and upselling. A further 25 percent intend to implement this in their online shops in the future. Here, too, there are significant differences between small and large online shops: while eight percent of small shops have little to recommend, algorithmic product recommendations are fundamental for 60 percent of large shops. AI is used by 13 percent of online retailers for **fraud prevention and detection**, and another 13 percent are currently evaluating such a solution. Large online retailers in B2C are more frequently affected by fraud and are therefore twice as likely to use an AI-based fraud prevention solution as small and B2B retailers. AI is still relatively rarely used in **customer service**, accounting for 13 percent of responses, for example in the form of **service chatbots for customer support**. However, other 26 percent plan to use AI chatbots in the future to reduce the workload and improve customer service. Use of AI service chatbots increased significantly by 44 percent compared to the previous year (in Figure 26b). Large online retailers, who receive a high volume of customer enquiries, are more likely to be able to afford a service chatbot (15 percent of mentions in Table 5).

Sixty online shops (eleven percent in Figure 22) use AI for **sales and customer advice**. Swiss examples include Jumbo´s JUMBot[2] , Brack´s AI sales advisor[3], Flaschenpost´s Winefinder[4], and Ochsner Sport´s AI Coach[5] . Here, users can ask chatbot questions, for example about a product or problem to be solved. AI, which is often integrated with OpenAI's LLMs, answers the queries.

AI is used in the **invoicing process,** for example in credit checks or debt collection, by twelve percent of the online retailers surveyed. Large online shop operators are three times more likely to use such solutions than small ones. At the bottom of the Figure 22, AI applications in **procurement** (e.g., auto-buying systems) and **forecasting** (e.g., in the creation of sales or revenue forecasts) each rank at eight percent.

[2] JUMBot from JUMBO: https://www.jumbo.ch/de/service/jumbot.html
[3] Sales advisor from Brack: https://www.brack.ch/produktberater
[4] Winefinder from Flaschenpost: https://www.flaschenpost.ch/winefinder
[5] AI Coach from Ochsner Sport: https://www.ochsnersport.ch

PRACTICAL INSIGHTS: APPLICATIONS OF AI

In-depth interviews with Swiss online retailers show how diverse the use of AI already is. Philippe Schenkel from Gebana takes a critical view of AI use and emphasizes: *"AI is just algorithms that statistically combine word components, i.e., a resampling of everything that already exists. At the moment, AI-generated texts do not yet meet our high-quality standards. We therefore continue to rely on human intelligence."*

Some retailers are specifically focusing on data-driven AI applications: *"One of the key tasks behind a successful online shop is **product data**"*, says Lorenz Würgler from Jumbo. Coop uses AI to generate and standardize **product names and descriptions** in multiple languages. Jumbo has a specially trained AI engine to **harmonize product attributes**. Their analyses show *"that search success, product understanding, and user experience are continuously improving as a result."* Humans often still conduct quality assurance: *"We don't leave the final decision to AI, but verify it*,*"* says Philippe Huwyler, Head of Coop Online.

Zubi.swiss relies on **AI management** in its content team: it selects the best texts from those generated by AI. According to Mathias Lämmler, Head of E-Commerce and Digital Services at Zubi, AI-generated product texts are getting better and better: *"If 95 percent of the articles are correct, we no longer need to correct them individually."* The leading Swiss online wine retailer Flaschenpost is currently testing the **enrichment of existing data** with additional sources. Manor is also focusing on product data enrichment**,** which enables filtering by waist size for jeans, for example. A/B testing is now planned to measure the success of this approach.

The traditional Bernese department store LOEB has implemented a complete **marketing campaign with AI** – except for the photo models. *"When we need models, content, or assets for marketing, we want to get them from the community"*, emphasizes Alexander Sutter from marko.ch.

The AI usage of the well-known Swiss confiserie Sprüngli is still "in its infancy". However, according to Fabrizio Maurer AI will become increasingly important in the future.

In addition to AI generated product texts, **images** are also increasingly coming into focus. While Debora Lüthi from Ochsner Sport currently sees no need for AI-generated images thanks to her own photo studio, Zubi is testing initial applications in which products such as pants and jackets are virtually combined to exploit cross-selling potential. Dominic Blaesi and his team at Flaschenpost are going one step further and using AI *"For the entire range of* assets.*"*

In addition, **image analysis and image recognition** using AI are gaining in importance: the Manor department store uses AI to precisely determine color nuances, while Globus offers customers the opportunity to **upload photos** to find suitable alternatives or additions. At the same time, AI also facilitates processes in the background, for example by scanning warehouse labels and thus automatically recording care instructions.

The benefits of AI are also evident in **programming and data analysis**. Philippe Schenkel from Gebana reports that this allows prototypes to be developed more quickly and ideas to be tested more efficiently, *"which was not possible before because the manual effort was too great for our small team*.*"* Alexander Sutter from marko describes the use of AI even more broadly: *"We use AI in all phases of a project, especially when it comes to creating something, thinking things through, and researching*.*"* This significantly reduces processing time. In addition to these efficiency gains, AI also opens up new analysis potential: Flaschenpost uses it to **systematically observe the market** and identify gaps in its product portfolio. AI also acts as a **sparring partner** for new strategies and concepts.

AI opens up new opportunities in all areas of business – from **HR operations and CRM** (Manor) to **customer service** (marko) and **administrative tasks** (sportglobe). AI is also increasingly being used strategically in purchasing. Mathias Lämmler from Zubi describes **forecasting** as currently being "*trial and* error," with the real challenge being to derive concrete improvements from the figures generated. LOEB is working on **automating** the entire **workflow** from ordering to invoicing in order to identify sources of error at an early stage.

The Swiss Coop Group is particularly advanced in its use of AI: **internal chatbots** draw on knowledge systems, a **translation engine** ensures consistent language, and specially trained models check **inventory data**.

In Coop logistics, AI helps to avoid **out-of-stock situations**, as Philippe Huwyler reports: *"We look at how quickly something has sold out and what the environmental variables are and try to figure out what the right quantity would be*." Coop also uses AI in **quality control**.

Fooby and Betty Bossi are also creating **AI-supported shopping experiences** where recipes are added directly to the shopping cart as individual items. Current chatbot ideas are moving toward personalized **menu suggestions** based on individual shopping and eating habits.

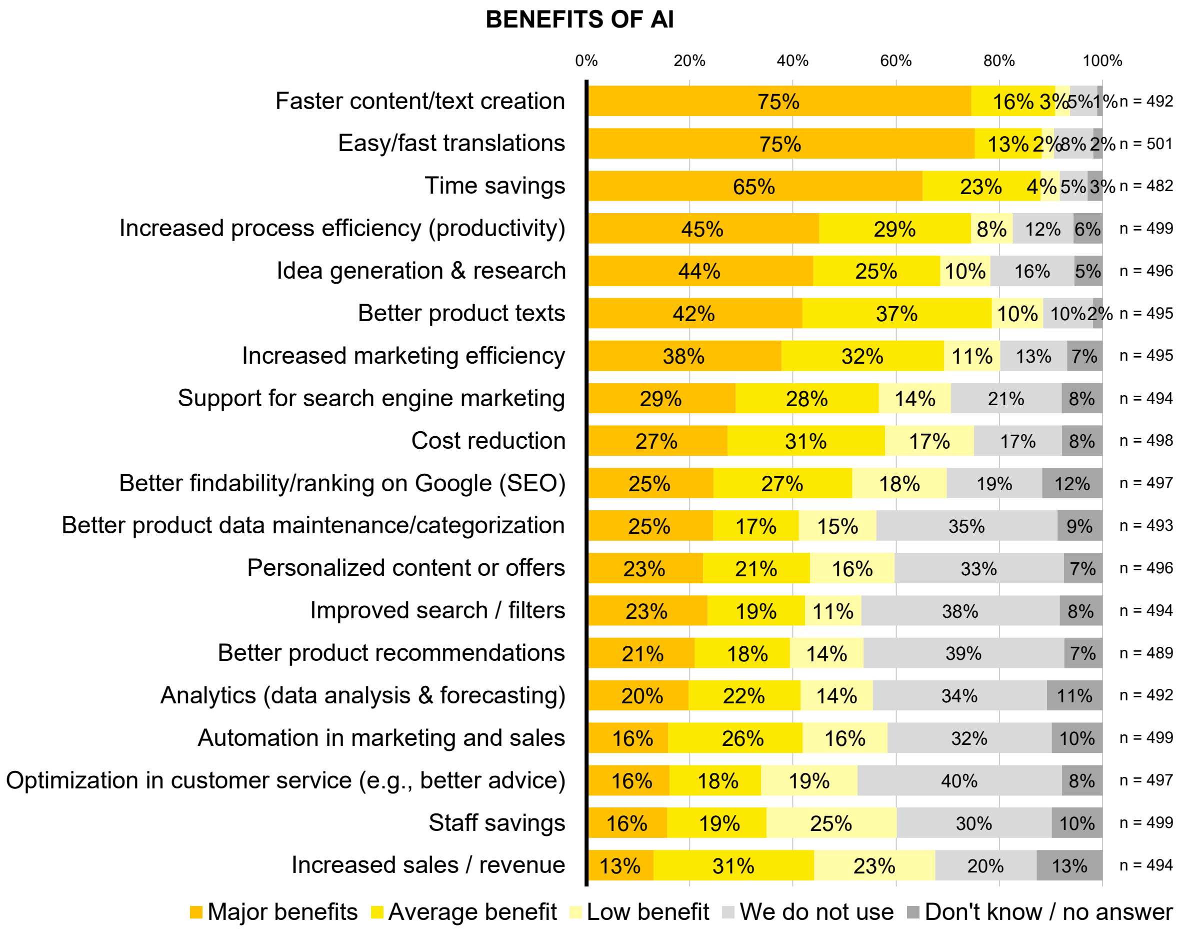
"Coop's AI-powered chatbots use knowledge systems to ensure consistent wording in all languages and prevent stock shortages." *Philippe Huwyler (Coop)*

5.2 BENEFITS OF AI IN E-COMMERCE

The above use cases of AI in e-commerce are not an end in themselves, but should generate added value for businesses. They should deliver quantifiable benefits to retailers in terms of marketing, sales and customer service, while also reducing costs. Therefore, 501 online retailers were asked to rate the benefits of using AI in their companies (see Figure 27).

For 75 percent of respondents, AI provides the greatest benefit through **faster content and text creation**. This finding is confirmed by the results of the content marketing study by Heierli et al. (2025), in which 58 percent of companies identified the greatest added value of AI in content marketing as the automated creation of content.

Figure 27: How do you rate the following benefits of using AI in your company?



Similarly, many people recognize the significant advantages of **quickly and easily translating texts** into other languages. With AI-based translation tools such as DeepL or Google Translate, or with an LLM such as ChatGPT, any text can be translated quickly and easily into any language. In Switzerland in particular, with its four national languages, content such as product texts is translated into German, French, Italian, and in some international cases also into English. Large online shops with a large number of product pages in particular (in 85 percent of cases in Table 6) have to translate texts into other languages slightly more often than small ones (71 percent).

Two-thirds of retailers see the **time savings** achieved through AI as a major benefit, while a further 13 percent view it as a moderate benefit. The use of generative AI such as ChatGPT can save companies a lot of time as the desired information, texts, and articles can be provided within seconds. This frees up company employees to perform other tasks. All companies, regardless of their size or industry, benefit equally from the time savings achieved through AI.

Three-quarters of the online retailers surveyed view **increased process efficiency** and productivity as either a major or moderate benefit of AI.

Large companies with many complicated, slow, rigid, and inefficient processes, communication channels, and decision-making paths seem to be better able to **automate and optimize processes** with AI-supported software solutions than SMEs (44 percent vs. 36 percent mentions in Table 6).

Nine out of ten retailers agree that the simple, fast creation and translation of texts, and the associated time savings, are benefits of AI. Many use AI to generate ideas and to conduct research.

Table 6: Major AI benefits by business relationship, online store size, and type of business

AI benefits in content creation	Total Ø (Fig. 27)	Business relationship		Online shop size		Type of business	
		B2B (n = 244)	B2C (n = 415)	Small (<4 employees) (n = 226)	Large (>100 employees) (n = 26)	Pure players (n = 138)	Omnichannel (n = 160)
Faster content/text creation	75%	76%	76%	71%	85%	74%	78%
Simple/quick translations	75%	75%	76%	73%	92%	74%	76%
Time savings	65%	63%	66%	62%	60%	70%	66%
Increase in process efficiency (productivity)	45%	44%	46%	36%	44%	45%	46%
Idea generation & research	44%	44%	43%	43%	60%	38%	47%
Better product descriptions	42%	41%	25%	46%	36%	45%	45%
Increase in marketing efficiency	38%	39%	38%	36%	44%	40%	35%
Support for search engine marketing	29%	27%	30%	26%	48%	26%	31%
Cost reduction	27%	26%	29%	23%	36%	33%	29%
Higher visibility on Google (SEO)	25%	24%	25%	27%	24%	26%	24%
Better data management/categorization	25%	25%	25%	17%	40%	20%	29%
Personalized content or offers	23%	23%	22%	18%	40%	20%	25%
Improvement of search/filter	23%	24%	24%	18%	44%	18%	26%
Better product recommendations	21%	21%	21%	17%	56%	18%	23%
Analytics (data analysis/forecasting)	20%	21%	20%	15%	48%	16%	24%
Automation in marketing and sales	16%	16%	16%	14%	24%	12%	18%
Optimization in customer service	16%	16%	17%	11%	28%	15%	16%
Savings in personnel	16%	16%	16%	17%	20%	20%	11%
Increase in sales/turnover	13%	11%	14%	13%	8%	14%	12%

Both large companies and SMEs benefit equally from AI. Large companies use AI more frequently than SMEs in areas such as analytics, product data, recommendations and search engine marketing.

Seven out of ten respondents see a (medium) benefit in **generating ideas and conducting research** with AI tools such as ChatGPT or Gemini. Large and omnichannel retailers seem to generate ideas with AI slightly more often (60 and 47 percent mentions, respectively) than small retailers and pure players (43 and 38 percent, respectively).

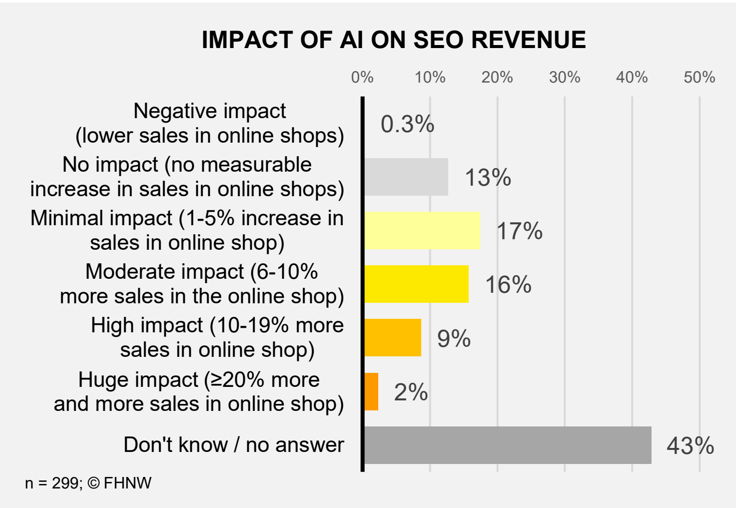
Four out of five online retailers confirm that AI has **improved their product descriptions**. For the majority, AI also supports **search engine marketing** (SEM) and leads to better findability and higher visibility in search engines such as Google or Bing through **search engine optimization** (SEO).

AI support in SEO is one of the most frequently implemented use cases. Of the online retailers who already use AI for SEO, 57 percent were asked how much of an **impact using AI for search engine optimization** had on their sales. Figure 28 shows that the use of AI did not result in any measurable increase in sales for 13 percent of retailers. For 17 percent of retailers, the impact of AI on sales was low, leading to a one to five per cent increase in sales in their online shops. Six to ten percent additional sales in the online shop were achieved by 16 percent of retailers, indicating a moderate impact. At least nine percent of retailers achieved a high impact with AI-based SEO, generating an additional 10–19 percent in sales. Seven retailers (two percent in Figure 28) were even able to generate a huge sales impact of over 20 percent with AI-based SEO measures. However, a relatively large proportion (almost half) did not provide any information on this question; these respondents either did not know how high the AI impact was, or did not know how to measure it. This suggests that the effects and direct success of AI-based SEO on online sales cannot be accurately measured.

Every fourth online retailer (in Figure 27) sees great benefits that AI will lead to better **product data maintenance and categorization**. A similar number see benefits in AI for **analytics**, such as data analysis or forecasts. The majority are able to **reduce costs** thanks to AI. Large online retailers (with 36 percent mentions in Table 6) are more likely to save costs thanks to AI than small ones (with 23 percent). 16 percent of retailers not only save costs thanks to AI, but also **reduce their workforce**. Only 30 percent of online retailers see no benefit in AI in terms of workforce reduction.

One in four respondents sees significant advantages in using AI to **personalize content or offers** in online shops, as well as improving **search and filter functions**. Large online retailers with over 100 employees benefit from this twice as often as small organizations with fewer than four employees. As discussed in Section 5.1, AI can be used to generate more relevant product recommendations, a capability from which large retailers benefit much more frequently than small ones. When it comes to **optimizing customer service,** e.g., through better advice from AI, only 16 percent (in Figure 27) see a significant benefit and 19 percent see a moderate benefit.

Figure 28: How high is the revenue impact of using AI in search engine optimization (SEO)?



One in four achieves revenue impact through AI-powered search engine optimization.

However, nearly half are unable to assess its impact.

"The AI-generated texts are ten times better than what we usually get from suppliers." *Mathias Lämmler (Zubi)*

At the very bottom of the bar chart in Figure 27, 13 percent of 494 online retailers see AI as having a high benefit and 31 percent a moderate benefit in increasing **product sales and revenue**. Only one in five respondents did not succeed in increasing sales and revenue with AI.

In an open text field, study participants were asked what **other advantages** they see in the use of AI. The responses from 71 participants on further advantages are listed in Table 7. Seven study participants reported an increase in their **creativity** through AI. This generates more and better ideas and enables more comprehensive research.

Some use AI for **trend analysis, innovation development**, and as a **sparring partner** to question things in their everyday work. Some respondents use AI to develop e-commerce **strategies, concepts, and business plans**, or to define their target groups and buyer personas in marketing.

AI enables some participants to provide **better advice** and customer service that is available 24 hours a day, seven days a week. AI leads to greater **consistency in advice** at several retailers, and internal knowledge is made visible to customers. Some retailers confirm that AI has increased productivity and efficiency and **made** their employees **work more efficiently**. According to study participants, AI also reduces the burden of **routine tasks.** This leaves more time for advising customers or for other creative activities.

One participant is pleased that all employees now write **texts in error-free German**. Another respondent said that AI increases employee independence and serves as **a learning assistant** for personnel development. Other retailers point to the advantages of fast product and price entry, content standardization, and improved planning, data analysis, and findings through AI, and appreciate the support and objectivity that AI provides in **decision-making.**

Table 7 : Additional benefits of AI in e-commerce

#	Additional AI benefits	Number of mentions	#	Additional AI benefits	Number of mentions
1	Creativity, idea generation & promotion	7	26	Better ROI on marketing investments	1
2	Creation of better product texts	5	27	Solving problems	1
3	Increased efficiency	4	28	Making knowledge visible to customers	1
4	Better advice & customer service	3	29	Standardization of content	1
5	Quality assurance	3	30	Data consistency	1
6	Relief from routine tasks	2	31	Fast product and price entry	1
7	Sparring partner for ideas	2	32	Definition of target groups	1
8	Process automation & optimization	2	33	Better planning	1
9	Questioning/challenging things	2	34	Better data analysis	1
10	Search engine optimization / SEO texts	2	35	Better diagnosis	1
11	Development of strategies & concepts	2	36	Increase in employee independence	1
12	24/7 consulting	2	37	Learning assistant for employee development	1
13	Greater consistency in advice	2	38	Learning assistant for continuing education	1
14	More efficient working methods for employees	2	39	Professionalization	1
15	More time for advising customers	1	40	More time for creative work	1
16	Easy creation of product texts	1	41	Employees write error-free German	1
17	Help with creating a business plan	1	42	Support for decision-making	1
18	Answering consulting questions	1	43	Error-free writing of texts	1
19	Better/more comprehensive research	1	44	Requirements engineering	1
20	Better texts	1	45	Reduction of financial risks / fraud	1
21	Better product images	1	46	Product enrichment	1
22	More time for other activities	1	47	Creating Marketing Buzz	1
23	Innovation development	1	48	Increasing objectivity	1
24	Trend analysis with AI	1	49	Website programming/coding	1
25	IT support assistance	1		No (further) benefit	9

Thanks to AI, Flaschenpost saved "a high five-figure sum" and Globus "dozens of days of work." *(Isabelle Steffen-Schmid)*

PRACTICAL INSIGHTS: BENEFITS, RISKS, AND SUCCESS FACTORS OF AI

For the retailers interviewed, the advantages of AI are evident in its **speed and efficiency**: *"AI saves dozens of days of work on projects*," says Isabelle Steffen-Schmid from Globus. The **financial effects** are also noticeable: Dominic Blaesi from Flaschenpost talks about *"mid to high five-figure* savings." According to Debora Lüthi from Ochsner Sport was able to reduce external costs for product texts and agencies. Alexander Sutter from marko says: *"**AI is a team reinforcement:** it's like having three to four juniors working for you all day long"*. The benefits are also evident in the higher **quality and flexibility of product texts** (Zubi). Lorenz Würgler (Jumbo) emphasizes the high utility of taking **data** to a new level. AI increases **agility,** says Philippe Schenkel (Gebana), facilitates testing of new ideas, and leads to **more data-driven decisions:** *"Decisions that used to be made based on gut feeling are now verified using data*," says Alessandro Barnetta from sportglobe. Philippe Huwyler from Coop emphasizes **automation,** which simplifies processes.

At the same time, different risks are mentioned. Mathias Lämmler from Zubi warns: *"Chat GPT cannot simply invent a good text from **poor information***." Isabelle Steffen-Schmid (Globus) warns of a **lack of consistency** when AI terms are translated differently. Alessandro Barnetta from sportglobe emphasizes: *"AI is good, it is 95 percent accurate, but that is not always enough*." Retailers also see the danger of **hallucinatory content** and a **machine-like style** that jeopardizes authenticity and storytelling (Gebana, marko). Added to this is the **danger of hype:** "*All you hear is AI, and you can't see the forest for the trees"* (Isabelle Steffen-Schmid, Globus).

However, whether AI is used successfully depends less on the size of the company than on its **mindset**. "*Spirit and agility, being bold and courageous – these are the decisive* qualities," says Dominic Blaesi, co-founder of Flaschenpost. Debora Lüthi from Ochsner Sport adds: "*You have to take the plunge, **relinquish control**, and **risk making mistakes***."

"AI is a team reinforcement: it's like having two or three juniors supporting you 24/7." *Alexander Sutter (marko)*

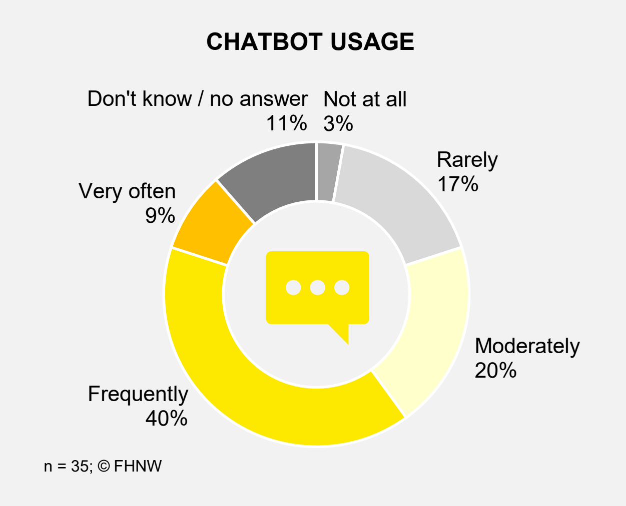
5.3 CHATBOT USAGE AND SATISFACTION

Online retailers who already use an AI-based chatbot for sales or services in their online shop were asked how often it is used. Figure 29 shows that, in only one in five cases, the chatbot is used rarely or moderately. Forty percent of chatbot operators said that the **chatbot is used frequently** and that implementing it was worthwhile. Nine percent of innovative retailers with a chatbot reported that it was used very frequently. However, the positive reports should be treated with caution, as this question was answered by only 35 retailers.

Chatbot operators were asked how satisfied their users are with the AI-based chatbot. The results show that only nine percent are dissatisfied. More than half of users are somewhat **satisfied**, and 14 percent are very satisfied. However, almost one in four did not provide any information about user satisfaction or said they did not know. Without offering surveys or feedback functions to chatbot users, chatbot operators cannot provide any information about satisfaction with the chatbot.

"AI has brought our product data, attributes, and descriptions to a high, consistent level." *Lorenz Würgler (Jumbo)*

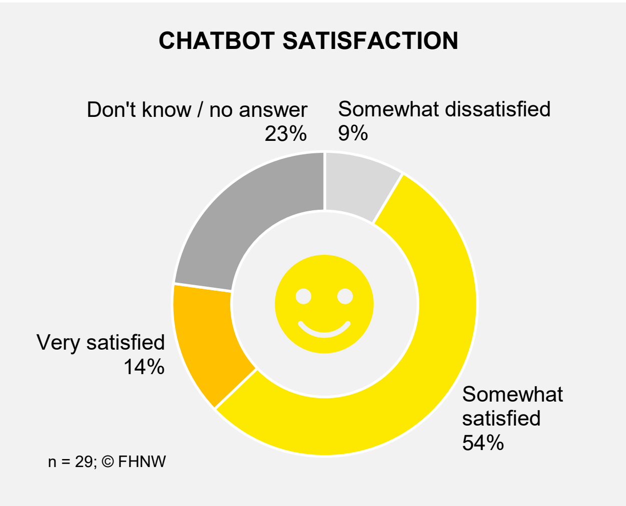
Figure 29 : How often is the chatbot used?



Half of all sales and service chatbots used in e-commerce are used frequently, with nine percent being used very frequently. In only one in five cases are chatbots used moderately or rarely.

As **an interim conclusion**, it can be said that chatbots are being offered more and more frequently by online shop operators due to improved LLMs and are also being used more and more frequently by online shoppers. Chatbots are providing increasingly appropriate answers and suggested solutions, which is why users are mostly satisfied.

Figure 30 : How satisfied are users overall with the chatbot?



AI-based sales and service chatbots are improving all the time. As a result, the vast majority of users have had positive experiences and are satisfied with the chatbot solution.

Only nine percent are somewhat dissatisfied.

5.4 AI MODELS IN E-COMMERCE

The study not only asked how and why online retailers use AI in their businesses, but also which **large language models** (LMMs) they use for this purpose. Figure 31 shows the responses to the question, "How important do you consider the following AI models for your business?" The dominance of **OpenAI's ChatGPT** is remarkable: 40 percent of the 466 online retailers surveyed rate ChatGPT as **very important** for their business, and another 45 percent rate it as rather important. Only eight percent consider ChatGPT to be rather unimportant, and two percent consider it completely unimportant. Only six percent of respondents do not use ChatGPT.

Google's LLM **Gemini** ranks a distant second: only ten percent of all online retailers rate it as very important for their business, which is four times less than ChatGPT. Another 22 percent rate Gemini as at least somewhat relevant. One in four considers Gemini to be not very important or not important at all. At 43 percent, almost half of Swiss online retailers do not yet use Gemini (consciously). Since Google has invested heavily in the further development of Gemini in recent months, and Gemini's responses (can) be displayed at the top of Google searches, its use and relevance are likely to increase further in the future.

Figure 31: How important do you consider the following AI models for your business?

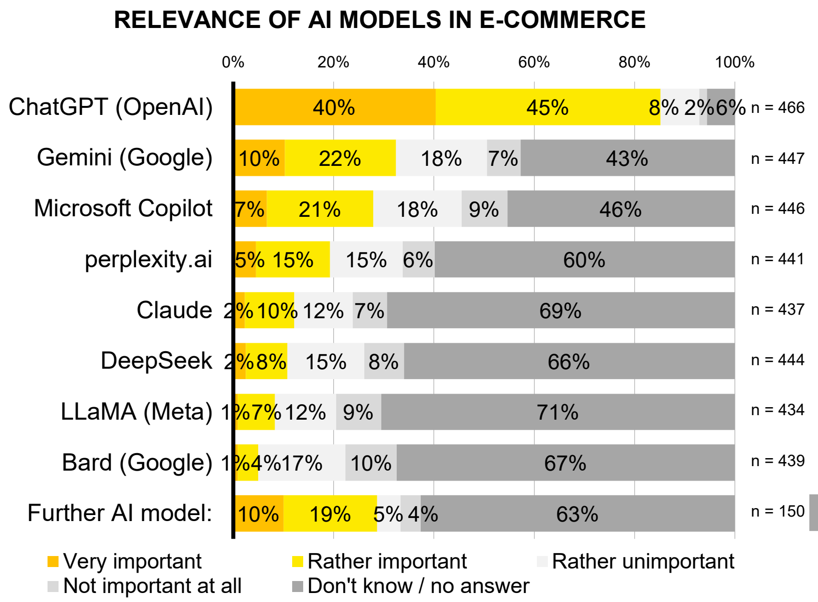


Table 8: Other important AI models

#	Other AI models	Number
1	**Deepl**	7
2	Adobe Firefly	5
3	Canva	5
4	**Grok**	4
5	**Mistral**	4
6	Own models	3
7	Amazon Q	1
8	CodeWhisperer	1
9	ComfyUi	1
10	Duck AI	1
11	Gamma	1
12	Github	1
13	Leonardo	1
14	**Midjourney**	1
15	sintra.ai	1
16	YOLO	1
	Other	10

ChatGPT, developed by OpenAI, is by far the most significant AI model in the Swiss e-commerce sector. Gemini, Copilot and Perplexity lag far behind and are rarely considered relevant.

Microsoft's Copilot is the third most important AI model for e-commerce. Seven percent consider it to be very important, while a further 21 percent consider it to be rather important. Copilot is offered as standard, used frequently and considered relevant, particularly by employees of large companies with Microsoft 365. Eighteen percent consider Copilot to be rather unimportant, and nine percent consider it to be unimportant. Almost half of the 446 respondents — many of whom are small online shop operators — do not yet use Microsoft Copilot.

Perplexity.ai has developed a powerful LLM and is a pioneer in agentic commerce. However, only five percent of online retailers surveyed consider Perplexity.ai to be very important for their business, with a further 15 percent considering it rather important. One in five considers Perplexity.ai to be rather irrelevant, and 60 percent do not yet use it at all.

Twelve percent of online retailers consider Anthropic's **Claude** language model to be (very or rather) important for their business. Nineteen percent consider it rather irrelevant, and 69 percent do not use it at all. Only one in ten online retailers surveyed consider **DeepSeek** important for their business. 15 percent consider it rather unimportant and eight percent consider it not important at all. Two-thirds of the 444 online retailers surveyed do not use the Chinese LLM at all – an indication of high reservations regarding data protection and data security. Meta's generative language model, **LLaMa** (Large Language Model Meta AI), is rated as very important for their business by only one percent of retailers. One in five consider it irrelevant, and 71 percent do not use it.

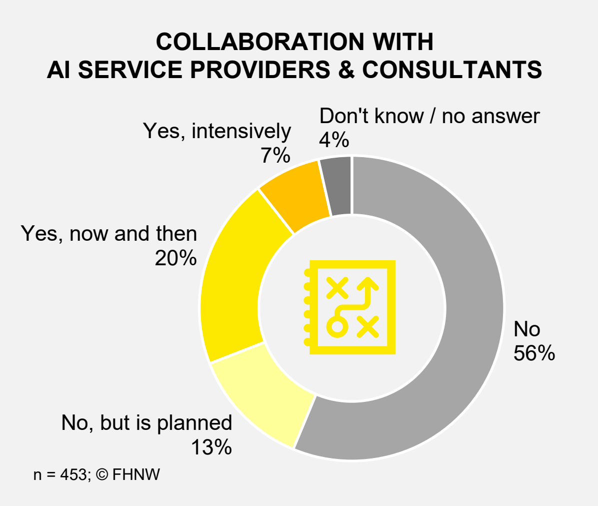
Bard has now been integrated into Gemini by Google. In spring 2025, only five percent considered it important, and two-thirds do not use the model. A good 50 online retailers have classified other AI tools as important for their business under "Further AI models" (see Table 8): These include the German translation solution **Deepl** and the image generator **Adobe Firefly**, with seven and five mentions respectively. **Canva,** which can be used to create designs, presentations, videos, and websites with AI, was also mentioned five times. The LLM **Grok** from xAI and the French open-source model **Mistral AI** were rated as relevant by four of the online retailers surveyed.

Three online retailers stated in an open text field that they had developed or further developed their **own model**. In addition, ten other single mentions of LLMs are listed in Table 8. These include Amazon Q, ComfyUi, Duck AI, Gamma, Github, Leonardo, Midjourney, sintra.ai, and YOLO.

5.5 AI SERVICE PROVIDERS & CONSULTANTS

Many online retailers have limited experience of AI and often lack the necessary internal resources, such as time and expertise (see Chapter 5.9). For this reason, 453 online retailers were asked whether they work with **external service providers or a consulting company** in relation to AI. Figure 32 shows that more than **half do not work** with external parties in relation to AI and handle everything internally. One in five respondents work with AI service providers or consultants occasionally. Only seven percent seek intensive advice from external service providers, and 13 percent plan to do so in the future.

Figure 32: Do you work with external service providers or consultantson AI?



The majority of online retailers do not collaborate with service providers or consultants on AI. Twenty percent seek occasional advice on AI, seven percent seek more intensive advice. One in eight retailers is considering consulting in the future.

The 191 online shop managers were asked in a follow-up question why they work with external service providers in the field of AI (see Figure 33). The majority stated that the external service providers support them in **developing AI applications** (use cases), which were discussed in Chapter 5.1. Forty percent of external consulting companies support e-commerce companies with **strategic or conceptual advice** on AI.

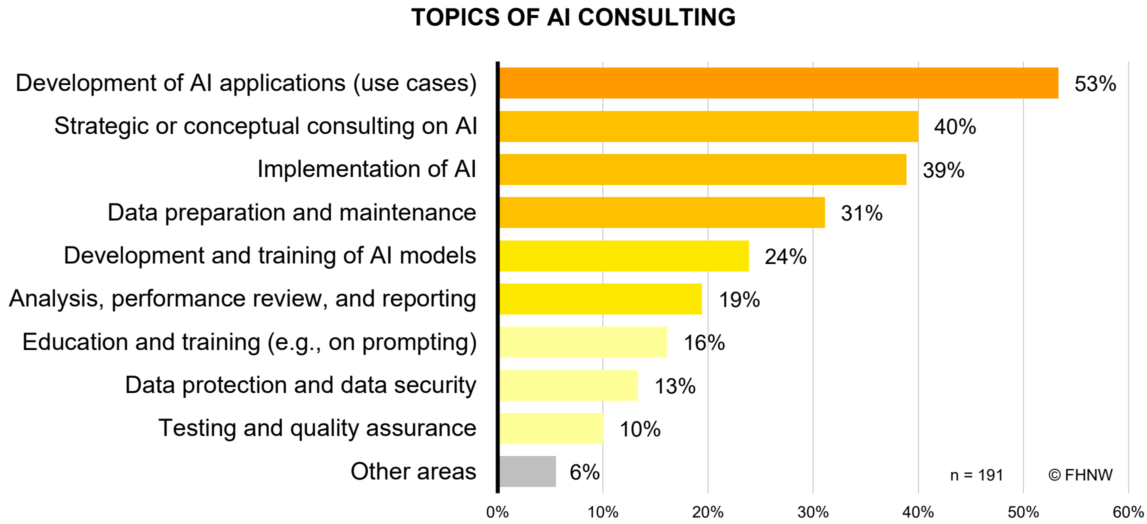
Two out of five respondents rely on external support for the **implementation** of AI. As discussed above, **data preparation and maintenance** are the basis for automation with AI. Therefore, one in three respondents relies on external support for data management. One in four retailers is supported by external data scientists in the development and **training of AI models**. When it comes to **analytics,** performance monitoring, and reporting, 16 percent work with external service providers.

The issue **of data protection and data security** requires external support for 13 percent. One in ten uses external help for **testing and quality assurance**. Online shop operators also seek advice on "other areas" (see Figure 33). The twelve individual responses were listed in alphabetical order: content creation, dynamic pricing, generative engine optimization, AI integration as part of products, services, and ordering processes, marketing optimization, performance marketing, search engine marketing management, and translations.

When asked which external **service providers or consulting firms** retailers work with in relation to AI, it becomes clear that there are many different AI consulting partners (see Table 9). Six respondents work with Boxalino, Carpathia AG and the international digital agency DEPT.

Most retailers seek strategic and conceptual advice on AI applications from external service providers. Two out of five require assistance with implementation, while one third receive support with data preparation and management.

Figure 33: Why do you work with external service providers in the field of AI?



Five retailers use consulting services from Accenture, a renowned firm, as well as from two smaller, specialized AI service providers: Artifact and Swiss AI Experts. Three online retailers are supported by Allgeier Switzerland (formerly MySign) and the digital agency Unic. Two providers of AI sales chatbots, JUMBO and Ochsner Sport, work with the Berlin-based service provider Frontnow.

Behind this, Table 9 lists numerous individual names from A for ABACUS, AINAUTEN, and Artifact, C for CONVOTIS, G for Glarotech, M for Merkle, and P for Previon+ to W for Webrepublic.

Table 9: Which external service provider or consulting firm do you work with regarding AI?

#	AI service provider	URL	Number of mention	#	AI service provider	URL	Number of mentions
1	Boxalino	winning-interactions.ai	6	22	CONVOTIS	convotis.ch	1
2	Carpathia	carpathia.ch	6	23	Creative Style	creativestyle.de	1
3	DEPT	dept.com	6	24	expertslab.ai	expertslab.ai	1
4	Accenture	accenture.com	5	25	Firstmedia	firstmedia.swiss	1
5	Artifact	artifact.swiss	5	26	Flin	flin.agency	1
6	Swiss AI Experts	swiss-ai-experts.ch	5	27	Glarotech	glarotech.ch	1
7	Allgeier	allgeier.ch	3	28	Klickimpuls	klickimpuls.at	1
8	Unic	unic.ch	3	29	Lernnetz	lernetz.ch	1
9	Emergo	emergobyul.com	2	30	Melibo	melibo.de	1
10	Frontnow	frontnow.com	2	31	Merkle	merkle.com	1
11	Humain AI	ivia.ch/human-ai	2	32	Molinoteq	molinoteq.ch	1
12	Orbis	orbisag.ch	2	33	Neocom	neocom.ai	1
13	Secoso	secoso.at	2	34	Nexoya	nexoya.com	1
14	Sichtbar	visible.ag	2	35	Oneline	oneline.ch	1
15	ABACUS	abacus.ch	1	36	Previon Plus	previon.ch	1
16	AI Training Institute	aitraining.institute	1	37	Schober	schober.de	1
17	AINAUTEN	ainauten.com	1	38	Septhos	septhos.ch	1
18	Atelier GoLive	ateliergolive.ch	1	39	Stratworx	statworx.com	1
19	BCG	bcg.com	1	40	TaskBase	taskbase.com	1
20	Bestbytes	bestbytes.com	1	41	Webrepublic	webrepublic.com	1
21	Consenso	consenso-solutions.ch	1		Other / Freelancer		17

There are currently no service providers established in the fragmented AI consulting and services market.

5.6 HYPOTHESES ON AI IN E-COMMERCE

This study formulated ten hypotheses on the significance of AI in e-commerce and its implications for online retail. These hypotheses were tested empirically on around 450 participants. The first seven hypotheses concerning the increasing use of AI in e-commerce, as shown in Figure 34, were confirmed.

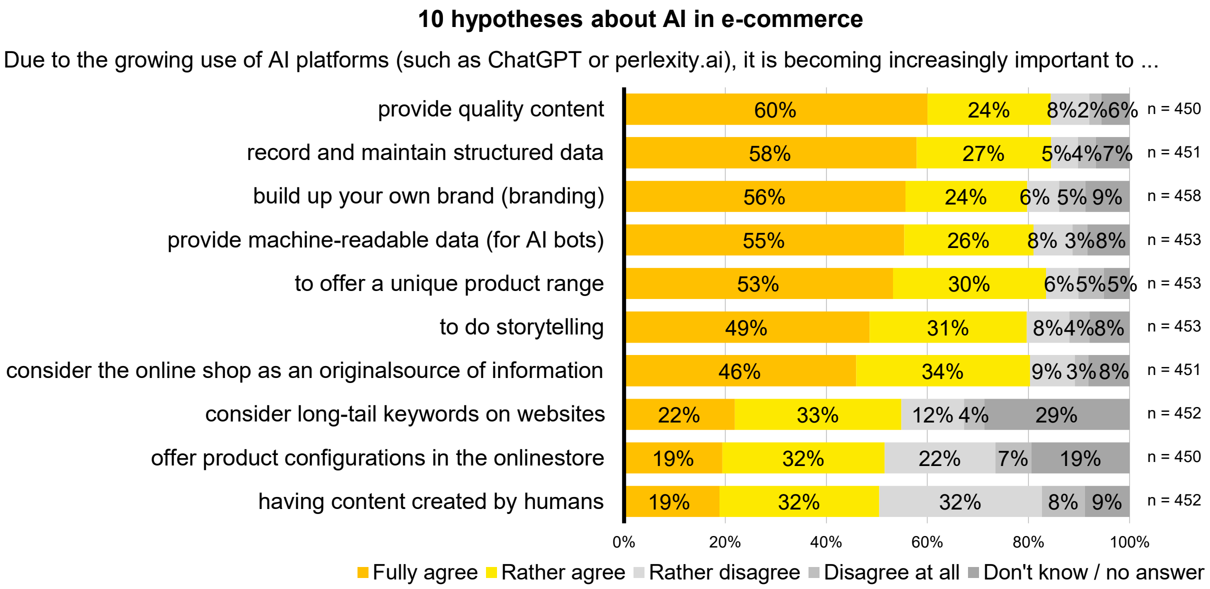
The first hypothesis states that the growing use of AI platforms, such as ChatGPT, makes providing **high-quality content** increasingly important. Sixty percent fully agree with this statement, while a further 24 percent mostly agree. Only ten percent disagree that high-quality content is important in the age of AI. The study results confirm the high relevance of content marketing: “Content is king".

Secondly, three-quarters of retailers agree that with the increasing dominance of AI, it is essential to **record and maintain structured data**. This applies in particular to product data, i.e., product names, prices, item numbers, product descriptions or specifications, availability, delivery times, and product reviews must be recorded, categorized, and displayed on the product detail page in a systematic, structured, consistent, accurate, and always up-to-date manner. Only nine percent of retailers disagree with the statement that structured data processing is relevant.

80 percent of retailers agree with the statement that, due to the growing use of AI platforms, it is becoming more important for online retailers to engage in professional **digital branding** and build their own brand, including through **storytelling**. Only eleven percent consider brand building and storytelling to be unimportant. Furthermore, more than half of retailers fully agree and a quarter rather agree with the hypothesis that it is essential to provide **machine-readable data** in online shops. This data is regularly read by AI crawlers or AI bots (such as GPTBot, Googlebot, ClaudeBot, and PerplexityBot mentioned in Chapter 5.8) and fed into the corresponding LLMs. Only eleven percent of the retailers surveyed have not yet recognized the high relevance of machine-readable product data and pages.

Over 80 percent agree with the statement that it is becoming increasingly important in online retail to offer a **unique product range** and to operate and use the online shop as an **original source of information** for LLMs. With 55 percent in agreement, the majority has recognized the relevance of considering **long-tail keywords** on websites. 16 percent disagree with the importance of keywords in SEO or GEO, and another 29 percent do not know or did not provide any information on this question.

Figure 34: Hypotheses about AI in e-commerce



In the age of AI, it is becoming increasingly important for online retailers to provide high-quality content and structured, machine-readable pro-duct data in their online shops.

Opinions are divided on the hypothesis that the growing use of AI platforms will make **human-created content** increasingly important: 51 percent agree (fully or rather), while 40 percent disagree (rather or fully). There is also controversy over the proportion of content that should be created efficiently and quickly by AI, versus that which should be created authentically by humans in line with CI/CD.

5.7 MEASURING THE IMPACT OF AI IN E-COMMERCE

Another question attempted to quantify how the various **KPIs** (key performance indicators) of retailers have changed as a result of the growing use of AI platforms. Figure 35 shows that **search traffic**, i.e. the number of referrals from search engines such as Google, have increased for one-third of retailers, for instance due to the use of AI in SEO. These retailers also recorded correspondingly **higher sales** from search engine referrals. Search traffic remained the same for 19 percent and declined for 13 percent. Another third did not know or did not respond.

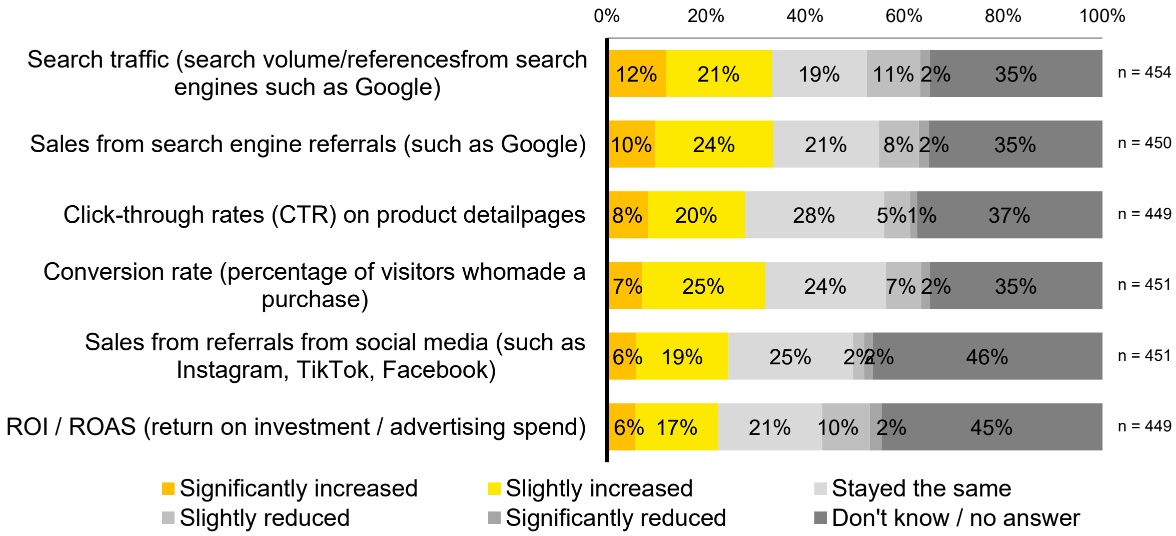
Click-through rates (CTR) appear to be increasing or remaining the same for 28 percent of online retailers, with only six percent seeing a measurable decline. More than a third were unable to comment.

The **conversion rate** (CR) is an important metric in online retail. It is defined as the proportion of visitors who make a purchase when visiting the online shop. Thanks to the targeted use of AI in SEO and GEO on product pages, the CR increased significantly for seven percent of respondents and slightly for 25 percent. For 24 percent of respondents, the conversion rate remained the same and for nine percent, it actually declined.

Sales from referrals via social media such as Instagram, TikTok, or Facebook increased for a quarter of online retailers thanks to the use of AI. For a quarter, sales from referrals via social media remained the same. Almost half were unable or unwilling to comment on this effect.

Just as few know whether the **ROI** (return on investment) or ROAS (return on advertising spend) in e-commerce has increased or decreased due to the growing use of AI platforms. 45 percent of respondents did not answer.

Figure 35: How have the following key performance indicators (KPIs) changed due to the growing use of AI platforms over the last two years?



Thanks to AI, many retailers are seeing an upward trend in search traffic, CTR, conversion rates and sales from search engine referrals. Nevertheless, between a third and a half of retailers are unable to assess the effects of AI on sales success.

5.8 GENERATIVE ENGINE OPTIMIZATION

In the age of AI, online retailers must optimize their online stores and product detail pages for not only search engines such as Google, but also AI/LLM-based **generative engines** such as ChatGPT. The new discipline of **Generative Engine Optimization** (GEO), Large Language Model Optimization (LLMO) or AI Engine Optimization (AEO) aims to ensure that, when corresponding search queries (prompts) are made on AI platforms, web shops' content and offers appear in LLMs' responses, such as those from ChatGPT.

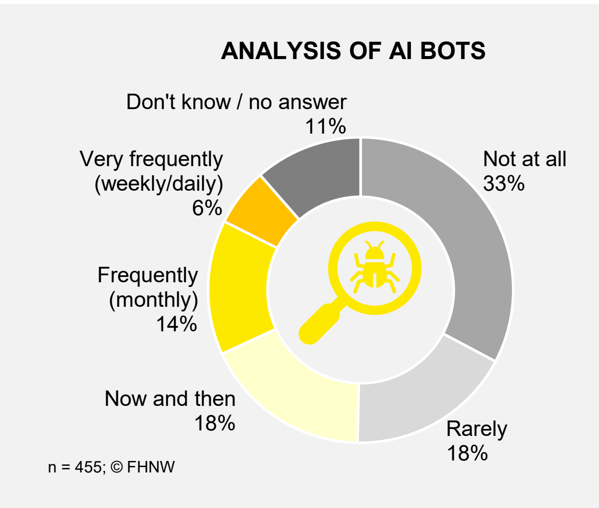
A fundamental principle of GEO is that **bots and user agents** of generative engines such as ChatGPT (GPTBot[6]), Google (Googlebot[7]), Anthropic (ClaudeBot[8]), or Perplexity.ai (PerplexityBot[9]) are permitted in the online shop and are regularly analyzed in digital analytics, often in Google Analytics or in the web server's log files.

When asked how often online retailers **analyze access** to their online shops by crawlers or bots from AI platforms, Figure 36 reveals a surprising picture: one-third do **not analyze bots** at all. This means they are unaware of whether and how often the GPTBot, Googlebot, ClaudeBot, PerplexityBot, Deepseekbot, or other bots crawl their websites. Eighteen percent of study participants analyze bots "rarely" or "occasionally." At least 14 percent **analyze AI bots frequently**, i.e. monthly. Only six percent of respondents check GPTBot and other bots' accesses very frequently, weekly or even daily. Around eleven percent of respondents have no connection to bots or did not provide any information.

Those online retailers who already use GEO as part of their marketing and sales strategy (in Figure 37) were asked, **how** they improved the findability and visibility of their online shops in generative engines such as ChatGPT, Gemini, Claude, Perplexity, and other AI engines. Over 57 study participants named 40 specific and insightful **GEO activities and measures,** which are summarized in Table 10 :

1. As confirmed by two hypotheses in chapter 5.9, **structured data** is very important in GEO. A dozen retailers were able to increase their findability and visibility in AI tools by (better) structuring their master and product data. **Data structuring** is therefore a central task in e-commerce. One retailer confirmed: "*For us, GEO means intensive work on improving data structuring*."
2. Several respondents, including Mathias Lämmler from Zubi, stated that the **readability of websites and accessibility for LMM bots** must be ensured. A leading online retailer confirmed: *"The site must be structured in such a way that it can be crawled optimally*."
   In general, with regard to findability in generative engines, it is advisable **to structure** the website or online shop with all its content in a **simple and clear manner**.

Figure 36: How often do you analyze access of crawlers/bots from AI platforms to your online shop?



One-third of retailers are unaware of AI bots such as GPTBot and PerplexityBot. Only 20 percent analyze traffic from AI bots frequently, and 18 percent do so occasionally to check whether their content appears on AI platforms.

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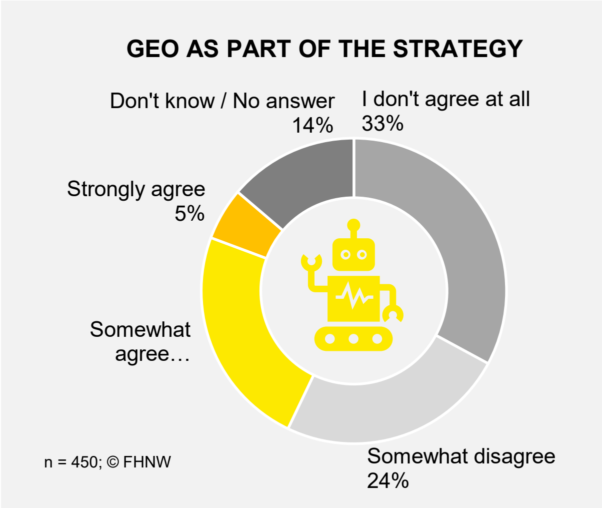
[6] GPTBot: https://openai.com/gptbot
[7] Googlebot: http://www.google.com/bot.html
[8] ClaudeBot: https://darkvisitors.com/agents/claudebot
[9] PerplexityBot: https://docs.perplexity.ai/guides/bots

Figure 37: Generative engine optimization (GEO; i.e., optimizing online shop for AI platforms such as ChatGPT) has already become part of our digital marketing and sales strategy?



Over half of retailers do not yet have a strategy to optimize their online shop for search engines.

GEO is still a new discipline in e-commerce practice.

3. The creation and adaptation of **product texts** are particularly relevant for the GEO of e-commerce. Several respondents improve their findability on ChatGPT, Gemini, etc. through better *"product texts"* and *"product detail pages*." Philippe Huwyler, head of coop.ch, confirms: *"We increased visibility through structured data and thus findable items."*
4. Thirteen study participants responded to the GEO question by saying that they create **relevant content** and optimize that content. An online toy retailer confirms: "*We increased our visibility on ChatGPT through lots of content and good SEO texts*." Successful **storytelling** also helped.
5. Some point to the relevance of the **wording of the texts**: "*Better texts and wording improved our findability*." Several online retailers emphasize that when creating texts, the main focus should be on "*original, individual texts"* rather than **copied standard texts**.
6. Six participants can improve their findability in AI tools by improving their SEO or expanding their **SEO measures**. For several online retailers, **SEO and GEO** go hand in hand. For example, a small retailer improves its findability in LLM by *"expanding SEO measures – GEO and SEO are hardly separate*."
7. In both SEO and GEO, it is important to regularly analyze the **relevant keywords** of the online shop and integrate them into the web and product pages so that they can be found in generative and search engines, when corresponding queries are made. This also includes **long-tail keywords**.
8. Several respondents also implement specific measures in **technical SEO and GEO**. One online retailer writes: *"An analysis of the technical basis (firewalls, etc.) is important to avoid blockages*." This also includes settings and technical instructions in the **robots.txt** file so that all desired crawlers or bots can crawl through the online shop's web pages and index them.
9. In addition to configuring the robots file, it is important for online retailers to create the **llms.txt** and **ai.txt** files. These define basic information about the online shop (e.g., name, brand, product range, and delivery area) as well as content signals for LLMs (e.g., authoritative content or websites or products that are preferred or excluded). **Crawl permission** (e.g., user-agent: GPTBot Allow: /) and the preferred source reference (i.e., the URL that should appear in ChatGPT, for example) must also be granted here.
10. With LLMs, the creation and maintenance of **FAQ** (frequently asked questions) **pages** is becoming increasingly important, as several retailers and AI expert Daniel Gwerder confirm: "*The FAQ section should be populated with the most important customer questions and competent answers*." An organic online retailer writes: *"We have increased visibility in ChatGPT by providing more long-tail keywords and Q&A."*
11. Several online retailers emphasize the importance of **monitoring and impact analysis** in GEO: "*It is necessary to continuously check which measures are effective*."
12. In the context of content optimization, study participants repeatedly mentioned the importance of considering Google's **EEAT** guidelines, a concept from the "Google Search Quality Rater Guidelines." EEAT stands for

Experience, Expertise, Authoritativeness, and Trustworthiness of web content[10]. A leading mail order company improves its visibility in ChatGPT through "*content optimization in line with EEAT and structured product data*."

13. Establishing their own **expert status** and regularly publishing their expert knowledge in **blog posts** or tutorials helped one retailer position themselves ahead of other providers in LLMs.
14. Several online retailers had a positive GEO experience with a **redesign** of their website. An online office furniture retailer sums it up: *"We completely redesigned our website to make it AI-friendly*."
15. The provision, expansion, and maintenance of **metadata** are also relevant in SEO and GEO. A large pure player mentions: "*Better SEO and more metadata also led to better GEO for us*."
16. Some online retailers benefit from their long history and **experience** in SEO and GEO: "*The fact that our shop has been around for 10 years helps us enormously in terms of AI. The LLM knows our products in different LLM versions, which have been incorporated into training data via **YouTube, forums, and instructions***."
17. Some retailers seek dialogue with **ChatGPT itself** regarding SEO/GEO by prompting the following question: "*How do we need to optimize our web shop so that you can read it optimally*?" They use ChatGPT directly for better findability and want to get tips and tricks directly from ChatGPT.
18. One online retailer points out the relevance of **Google Merchant Center**: "*For us, GEO means even more intensive work on error messages in Google Merchant Center. Because what bothers Google will certainly also bother others like OpenAI*."
19. As confirmed by the hypothesis on branding in chapter 5.9, **clear positioning of brands and offers** in the online shop is very important in SEO and GEO. One manufacturer recommends "*investing in brand awareness, as AI searches for frequencies. The more often your brand is searched for, the more likely you are to be found by AI tools*."
20. To sharpen their positioning, retailers use AI tools to tailor their marketing texts to specific target groups. One retailer created its own **personas in ChatGPT** and trained them for marketing purposes.
21. According to some study participants, **product reviews** and online shop ratings help with GEO.
22. Following some retailers, internal links support onsite SEO and GEO, while **external links** and a presence on third-party sources support offsite SEO/GEO.

Many online retailers are not yet taking any action in the area of GEO, as this discipline is still in its infancy and there is little reliable knowledge available.

Table 10 : How do you improve the findability and visibility of your online shop in AI tools such as ChatGPT?

#	GEO measures	Number of mentions
1	Structure product data	14
2	Create and improve relevant content	13
3	Expand & maintain FAQ section	6
4	Improve SEO & expand measures	6
5	Analyze/integrate relevant keywords	4
6	Monitoring and (impact) analyses	4
7	Technical GEO (e.g., firewall, speed)	3
8	Ensure readability for LMM	3
9	Improve the wording of product texts	3
10	Maintain master data	2
11	Use Google EEAT policy[10]	2
12	Use ChatGPT itself for SEO and GEO	2
13	Structure your website/online shop	2
14	Share expertise in blog posts	2
15	Create individual, original texts	2
16	Do not publish standard content	2
17	Avoid no-follow / bot blocks	2
18	Create or customize **robots.txt**	1
19	Create **llms.txt / ai.txt** (new standard)	1
20	Create product texts with AI	1

#	GEO measures	Number of mentions
21	Redesign website	1
22	Provide and expand metadata	1
23	Website performance analysis	1
24	Creating YouTube videos	1
25	Create forum posts and instructions	1
26	Improve Google Merchant Center	1
27	Establishing expert status	1
28	Clear positioning of the brand and offering	1
29	Improve brand awareness / branding	1
30	Engage in storytelling	1
31	Tailor marketing texts to the target audience	1
32	Create & train personas in ChatGPT	1
33	Offer / expand product reviews	1
34	Create and automate workflows	1
35	Expand internal links and backlinks	1
36	Establish a presence on third-party sources	1
37	Analyze results for search prompts	1
38	Make entries in directories	1
39	Sustainability information about the products	1
40	Expand long tail keywords	1

[10] EEAT: https://developers.google.com/search/docs/fundamentals/creating-helpful-content

«At GEO, we often hold workshops to make the most of our first-mover advantage.” *Dominic Blaesi (Flaschenpost)*

PRACTICAL INSIGHTS ON GENERATIVE ENGINE OPTIMIZATION

GEO is still in its infancy, but it is already the subject of intense discussion. Philippe Huwyler from Coop sees GEO *as* “***a forward-looking topic** that needs to be addressed at an early stage*.” Mathias Lämmler from Zubi also has GEO *”high on his radar,”* while Isabelle Steffen-Schmid (Globus) emphasizes: *”We are currently learning what this means for us*.” At the same time, pragmatism prevails: ”*Just because something can be digitized doesn't mean it makes sense*,” says Martin Stucki from the LOEB department store.

In practice, initial strategies are emerging: on the one hand, retailers are focusing on **platform diversity**, for example with Bing. This is ”*really important for ChatG*PT,” says Philippe Schenkel from Gebana. **Trust** is also playing an increasingly important role: ”*Our Trusted Shops and Google reviews are really* important *to us as confidence-building measures*,” says Mathias Lämmler from Zubi. Ochsner Sport is also actively promoting **product reviews** and using vouchers to get more customer feedback.

Many retailers see GEO as a further development of classic SEO practices: **structured data**, indexability, fast loading times, and **content** that is clearly geared toward search intentions and **relevance for the target group** (Jumbo and Coop). This also includes ensuring that **product pages** remain accessible to AI crawlers or that classic attributes are uploaded directly to AI systems (Debora Lüthi from Ochsner Sport). Philippe Huwyler from Coop expects that ”*LLM platforms will change customer behavior in the long term*,” but emphasizes that the impact on sales is ”*not yet* significant.” Debora Lüthi is observing initial changes in search behavior at Ochsner Sport: *”Traffic via ChatGPT rose from 100 sessions in March 2025 to 637 in June – not relevant in terms of sales, but with a clear upward trend*.” Dominic Blaesi, co-founder of Flaschenpost, has established GEO workshops ”*to leverage the first-mover advantage*.”

“The number of sessions on ChatGPT rose from 100 in March 2025 to 637 in June.” *Debora Lüthi (Ochsner Sport)*

5.9 CHALLENGES WITH AI APPLICATIONS

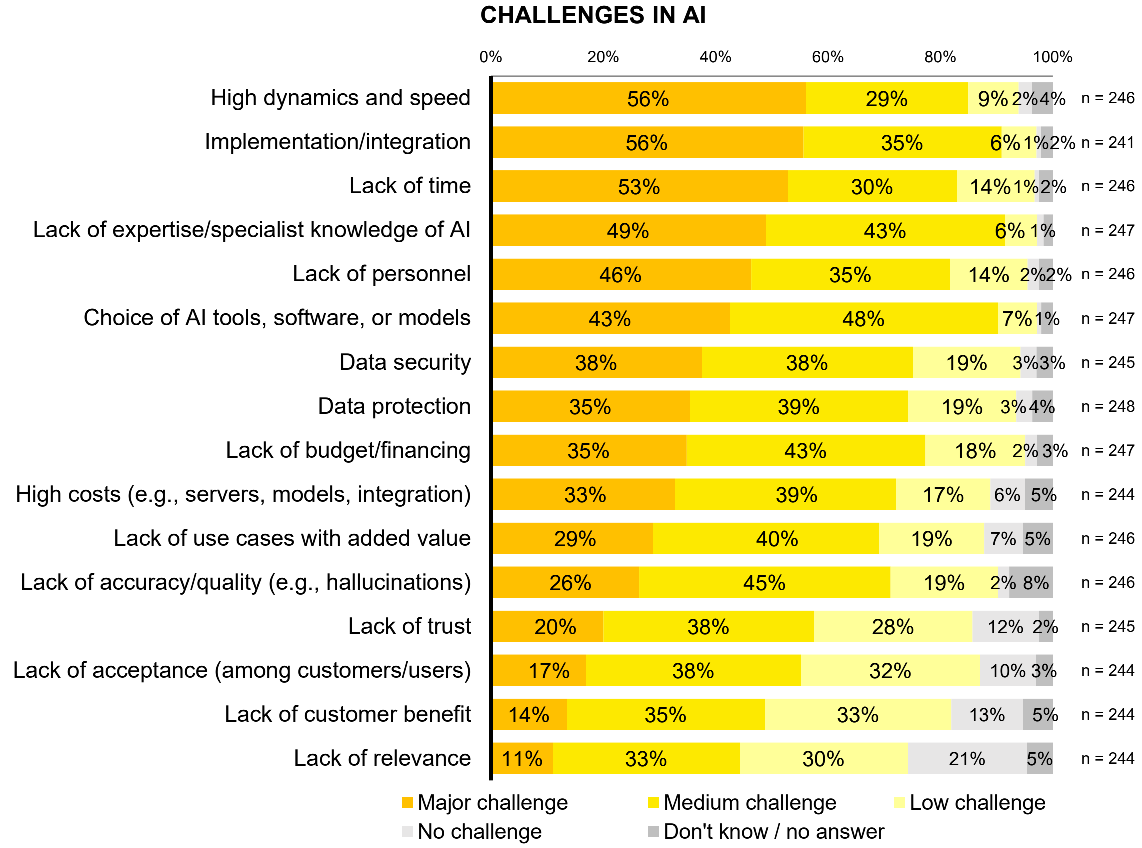
Online retailers who reported that the application of AI posed a moderate or significant **challenge** (see Figure 39 in Chapter 6) were asked an open question about the areas in which they currently experience the greatest difficulties with AI in e-commerce. 258 of the 430 respondents — corresponding to 60 percent — are challenged by AI. The exact nature of these challenges is shown in Figure 38 below.

The **high dynamics and speed** of AI developments pose the greatest challenge for retailers: 56 percent see AI as a major challenge, while another 29 percent see it as a moderate challenge. Only nine percent see the high dynamics of AI as a minor challenge, and only two percent do not see it as a challenge at all. The second biggest AI challenge is the technical **implementation or integration** of AI in their own companies: 56 percent see this as a major challenge, while another 35 percent see it as a moderate challenge. Only seven percent of online retailers see the implementation of AI as little or no challenge at all.

When it comes to AI, there are various shortcomings in practice: as is so often the case, nine out of ten of the companies surveyed lack **time and personnel**. Eight out of ten complain that they are challenged when it comes to acquiring AI **know-how and expertise**. With thousands of **AI tools** with different underlying LLMs on offer, many find it difficult to select the appropriate AI software solution(s).

The issue **of data security and data protection** remains an ongoing topic of discussion and a problem area in relation to AI. Three out of four retailers face medium or major challenges in this area.

Figure 38: Where do you currently see the biggest challenges in the application of AI in e-commerce?



The rapid pace of current developments in AI poses a big challenge to most online retailers.

As discussed in the last online retailer survey, it is problematic when personal data or strategic business secrets end up in the cloud of OpenAI, Google, or DeepSeek, for example. When using generative AI, it is therefore a challenge to prevent internal, **confidential, and sensitive company data** (such as KPIs, strategy, customer, contact, or financial data) from reaching third parties or external parties and being linked to the companies (Zumstein & Oehninger, 2024).

The **high costs**, for example for servers, models, or AI integrations, are a major or moderate challenge for one-third of respondents (see Figure 38). Three out of ten find it very challenging to find use cases in which AI generates measurable added value for the company.

One in four sees the lack **of accuracy and quality** of generative AI as a major problem when AI models **hallucinate**, i.e., invent false answers. The resulting **lack of trust** is a major challenge for one in five and a moderate challenge for one in three online retailers. The **lack of acceptance** of AI among their own customers or users is a major challenge for 17 percent. At the bottom of the pan flute chart in Figure 38, the **lack of relevance** of AI for one's own business or company is seen as a problem.

Following the practical opinions on **agentic AI**, the next chapter discusses numerous other challenges in e-commerce that are not related to AI.

When it comes to AI, firms are lacking in all areas. The main issues are a lack of time, expertise, knowledge and personnel.

"In the future, customers will increasingly rely on AI agents for both routine and complex purchases. Retailers must prepare for this scenario accordingly."

Luca Bordin (Manor)

VOICES FROM THE FIELD ON AGENTIC AI

Agentic AI – AI agents that search for products on behalf of customers, compare them and make purchases independently are considered to be the future of e-commerce, but they are still in their infancy. Philippe Schenkel from Gebana remains sceptical: "*It remains to be seen to what extent the future of e-commerce will be driven by AI agents. I think it's still too early."*

Others are seeing initial shifts in user behavior: "*Almost two-thirds of all searchers no longer leave Google, and the **zero-click rate** is steadily increasing. For us, this means that customer expectations* are *continuing* to rise," says Lorenz Würgler from Jumbo. What this means is that many search queries are answered directly by AI systems or search engines without users clicking through to a retailer's website.

Mathias Lämmler (Zubi) assumes "*that there **will be a mix** of shopping behavior via AI, where the customer never ends up with us, and browsing in the online shop and in stores as before*." Debora Lüthi from Ochsner Sport, on the other hand, expects a shift only in certain areas such as sports nutrition or recurring purchases, which *"will remain a niche market over the next ten years."*

Alexander Sutter from marko.ch sees the potential primarily in the fact that agents can "***quickly search** through millions of products"* and thus better respond to personal preferences because they "*know more about you than most websites*." Luca Bordin from Manor expects this trend to accelerate as confidence grows: "*As a customer, I no longer go to the Manor web shop with my browser, but tell ChatGPT to check Manor to see if there is anything suitable on offer*."

Retailers are already developing their own counterstrategies. Jumbo is positioning itself with the sales advisor JUMBot, and Lorenz Würgler explains: "*Consulting via artificial intelligence and **chatbots** is no longer a strategic advantage, but is becoming a **hygiene factor***." Customers expect a user experience similar to that offered by ChatGPT or similar AI tools.

Flaschenpost is working on further developing its AI wine sommelier. The Winefinder will not only provide advice, but will also be able to place orders directly in the future. Dominic Blaesi sums it up: "*If your own chatbot works better than ChatGPT for a specific context, you have a huge asset*."

At the same time, retailers are focusing on **trust and loyalty**: "*With the trust of our customers, we can get people to come to our site and take a look around*," says Mathias Lämmler from Zubi.

"Consulting via AI is no longer a USP, but is becoming a hygiene factor." *Lorenz Würgler (Jumbo)*

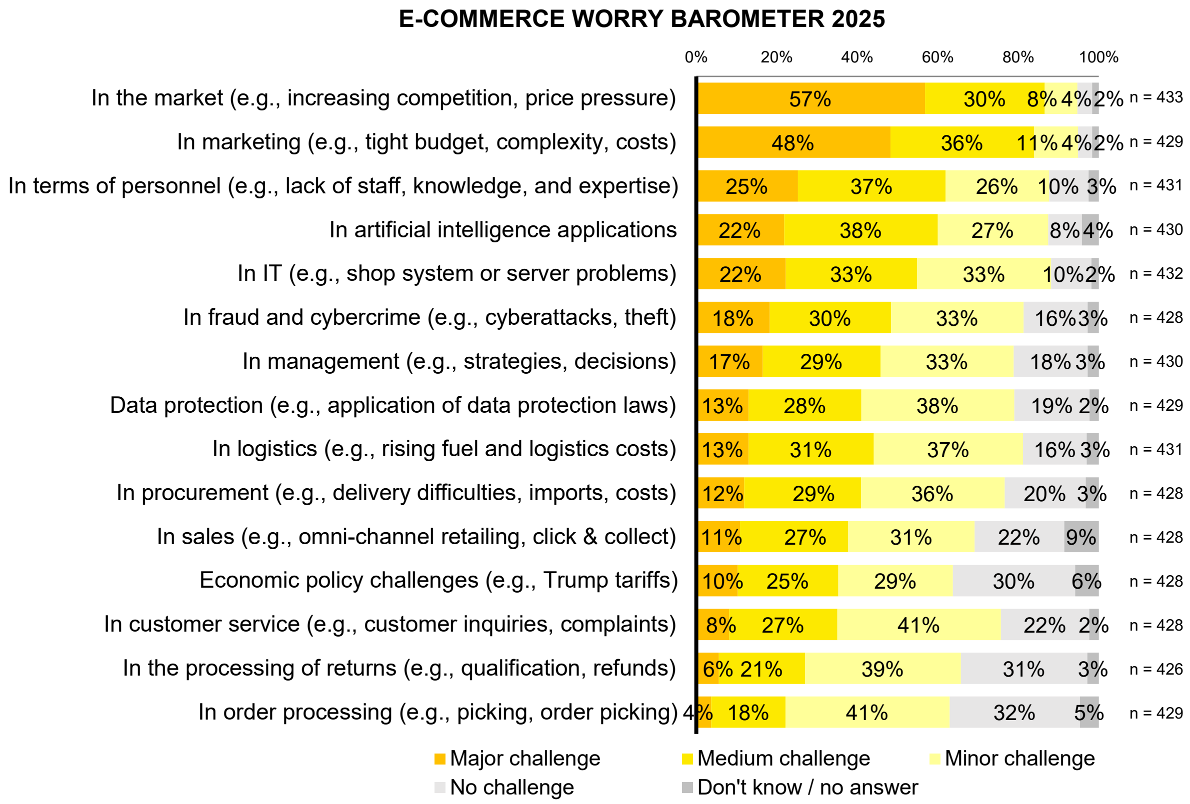
6. Challenges in E-Commerce

This chapter examines the current state of affairs in Swiss e-commerce. It clearly demonstrates that markets in many industries are now more competitive than ever. 57 percent of retailers surveyed currently view the market as a major challenge. Competitive and price pressures continue to rise, and marketing also poses a challenge for the majority. Many retailers are struggling with a lack of personnel, knowledge and expertise. In addition, concerns about fraud and cybercrime are increasing.

6.1 CURRENT WORRY BAROMETER IN SWISS E-COMMERCE

As in 2023 and 2024, retailers' main concern this year is the **market situation**, e.g., in the form of increased competition and high price pressure. In 2024, 41 percent of those surveyed saw the market as a major challenge; this year, the figure is significantly higher at 57 percent (see Figure 39). If the responses "major or medium challenge" in Table 11 are included, 87 percent see the market as a problem. The second biggest concern is challenges related to **marketing,** e.g., limited budgets, growing complexity, and rising costs. This represents a major or moderate challenge for 84 percent of respondents and has become more acute, with an increase of 16 percent over the previous year (see Table 11). Online retailers are also increasingly experiencing staffing problems. 62 percent of retailers consider recruiting suitable employees to be a major or moderate challenge, and many identify gaps in expertise or knowledge among their workforce. This figure is 27 percent higher than in 2025.

Figure 39: In which areas do you currently see the greatest challenges for your online shop?



Most retailers see themselves as facing challenges in terms of both the market and marketing. Concerns have increased significantly.

For the second time, respondents were asked to what extent the **application of AI** poses a challenge for their companies. 60 percent face major or medium challenges in applying AI, which is 36 percent more than in 2024, when the figure was only 44 percent (Table 11). Chapter 5.9 identifies and discusses various challenges that online retailers face with AI.

IT-related challenges, such as those concerning the shop system or technical infrastructure, are the fifth biggest cause of concern (see Figure 39). However, there has been little change here compared to the previous year, with an increase of eight per cent (see Table 11).

According to Figure 39, 48 percent of survey participants consider **fraud and cybercrime**, in the form of cyberattacks and theft for example, to be a medium or major challenge. These crimes are increasing massively (+33 percent in Table 11) and affecting an ever-growing number of retailers.

Not much has changed in terms of **e-commerce management**. In this year's survey, 46 percent complain of medium or major challenges in management, roughly the same as in 2024 (see Table 11). Currently, management teams are no longer as challenged as they were in the coronavirus year of 2020, when the situation was extremely difficult, with 70 percent of respondents citing this as an issue.

Data protection, e.g., the application of the new data protection law in Switzerland, is a concern for relatively few retailers. Here, 41 percent of participants see a medium or major challenge (in Figure 39). Problems have also eased in **logistics,** where only 13 percent of respondents still see a major challenge.

The situation in **procurement** has remained constant in 2025. While 64 percent of retailers complained about delivery problems and rising delivery costs as challenges in 2022, the figure was 46 percent in 2023 and only 41 percent this year (in Table 11). **Sales** is a challenge in omnichannel management for 38 percent of online retailers (see Figure 39). Compared to last year, this figure rose significantly by 19 percent.

In terms of economic policy, 2025 was a turbulent year: in August, the US government imposed a **39 percent tariff** on goods imported from Switzerland to the US. Ten percent of the retailers surveyed see Donald Trump's tariff hammer as a major challenge, while another 25 percent see it as a medium challenge. Twenty-nine percent of retailers see Trump's tariffs as a minor problem, and another 30 percent see no problem at all. The impact of economic policy on e-commerce is discussed in more detail in the following Chapter 6.2 .

Table 11: Development of the e-commerce worry barometer (medium and major challenges from 2019 to 2025)

#	Challenge	2025	Δ 2025	2024	2023	2022	2021	2020	2019
1	In the market	87%	+16% ↑	75%	78%	69%	70%	21%	81%
2	In marketing	84%	+15% ↑	73%	69%	64%	56%	25%	73%
3	In terms of personnel	62%	+27% ↑	49%	48%	44%	45%	20%	41%
4	In AI applications	60%	+36% ↑	44%	n/a	n/a	n/a	n/a	n/a
5	In IT	55%	+8% ↗	51%	50%	42%	58%	25%	60%
6	Fraud & cybercrime	48%	+33% ↑	36%	37%	19%	n/a	n/a	n/a
7	In management	46%	-2% →	47%	40%	40%	58%	70%	n/a
8	In logistics	44%	-15% ↓	51%	48%	53%	54%	44%	44%
9	In procurement	41%	+3% →	40%	46%	64%	71%	65%	38%
10	In sales	38%	+19% ↑	32%	35%	28%	57%	29%	n/a
11	In customer service	35%	+13% ↑	31%	37%	27%	56%	46%	39%
12	In order processing	22%	-21% ↓	28%	27%	24%	48%	47%	n/a

Legend Δ % change: ↑ Increased significantly (>10%), ↗ Increased slightly (5-10%), → Remained the same (<5%), ↘ Decreased slightly (5-10%), ↓ Decreased significantly (>10%)

Challenges relating to markets, marketing, human resources, AI and, in particular, fraud and cybercrime increased in 2025.

In 2025, **customer service** received slightly more complaints and inquiries. In 2024, 31 percent considered this a medium or large challenge. This figure rose by 13 percent to 35 percent in 2025 (in Table 11). When it comes to **processing returns** (e.g., qualification, refunds for returned items), only 6 percent see this as a major challenge and 21 percent as a moderate challenge (see Figure 39). Seven out of ten online retailers have no or few problems with returns processing.

Some online retailers experienced relief in the operational processes of **order processing**, such as picking or commissioning goods. While 28 percent of retailers still complained of at least medium challenges in this area in 2024, the figure was 22 percent in 2025 (in Table 11), a decrease of around 21 percent.

6.2 EFFECTS OF ECONOMIC POLICY ON E-COMMERCE

Due to the political situation in the United States, 428 retailers were asked whether they were facing challenges as a result of **economic policy changes such as Trump's tariffs**. Of these, 151 (35 percent in Figure 39) see this as a medium or major challenge. Half of them (78 retailers) indicate in an open text field how economic uncertainties such as Trump's tariffs are affecting their online shops. The results are summarized in Table 12.

According to two retailers of fashion and outdoor items, Trump's tariffs are leading to "***uncertainty** among customers, a negative development in **consumer** sentiment*," and additional costs. An online cosmetics retailer observes that "*consumers are cautious.*" According to several retailers, Trump's tariffs are leading to **negative sentiment among companies.** One retailer writes: "*Trump's policies are having more of an impact on sentiment among companies, which is why many are acting more cautiously*." Several retailers report that their customers' **purchasing power** is declining. One retailer is seeing an impact "*when purchasing new goods, as suppliers' prices are rising*." A major bicycle retailer also mentions "*higher purchase prices*." A seller attests that the tariffs "*do not directly affect us as a supplier, but indirectly, of course, through our customers' lost sales*."

Table 12: How do economic policy changes (such as Trump tariffs) affect your online shop?

#	Impact	Number of mentions	#	Impact	Number of mentions
1	Increase uncertainty among customers and in the market	7	16	Worsen the mood of the companies	2
2	Lead to consumer restraint (they spend less money)	7	17	Increase Chinese exports to Europe, reduce those to the USA	2
3	Increase purchasing/supplier prices	6	18	Influence product availability	2
4	Reduce revenue/sales	5	19	Shift the procurement market	2
5	Worsening consumer sentiment	5	20	Reduce Swiss competitiveness	1
6	Increase delivery difficulties/bottlenecks	4	2	Increase inflation/price increases	1
7	Reduce orders	3	22	Reduce profits	1
8	Reduce purchasing power	3	23	Increase in bankruptcies of companies	1
9	Cause price fluctuations	3	24	Change logistics prices	1
10	Increasing reluctance of entrepreneurs	3	25	Change the prioritization of projects	1
11	Reduce trade in/with the US	3	26	Lead to boycott of American products	1
1	Unsettle distribution partners in the US	2	27	Complicating shipping	1
13	Increase raw material prices	2	28	Reduce investments	1
14	Increase costs	2	29	Minimal impact (as CH/EU business)	6
15	Delay purchases	2		No (direct) impact yet	20

In 2025, the challenges relating to markets, marketing, human resources and AI, particularly with regard to fraud and cybercrime, increased.

Due to Trump's tariffs, some of the retailers surveyed are experiencing increasing **problems with sales to the US**. For one small medtech company, the tariffs are having a major impact "*on trade in the US* market," while a small interior decorator speaks of "*potentially fewer sales*." For one international fashion and beauty retailer, "*the US branch* is *severely affected*." A Swiss soap manufacturer criticizes not so much US policy as Swiss Post and EU tariffs: "*Worse than Trump are the **foreign fees charged by Swiss Post** and the EU's customs regime, which has abolished the de minimis limit for imports. For several years now, this has cost us access to a market of 90 million German-speaking people*."

Several retailers mention the **uncertainty, reluctance**, and **hesitation in ordering** caused by customs duties. According to a fitness equipment retailer, "*uncertainty is delaying purchases*," and a kitchen appliance manufacturer observes "*hesitant ordering behavior on the part of customers, even to the point of boycotting American products*." According to a major Swiss jewelry retailer, "*rising raw material prices are leading to price adjustments for genuine jewelry items*."

One online retailer sees the problem that "***prices** are **currently** subject to **constant adjustments**, so that items may cost more or less from delivery to delivery. This is difficult to explain to customers. With import fluctuations of five to 25 percent, there is no other solution. Another major problem is **automated price optimization software** (now AI-controlled) used by other online retailers and market platforms, which only aims to advertise a product as cheaper than other suppliers."* High tariffs are clearly causing **shifts in the procurement market and global trade**. A major Swiss universal supplier, including of Chinese products, is "*affected insofar as economic flows are shifting and, for example, more Chinese goods are being pushed into Europe via TEMU*." A leading games retailer mentions that, due to economic policy changes, "*certain suppliers no longer exist because they built their business primarily on special import/export products*."

A shoe retailer has observed "***growing uncertainty** among distribution partners in the US*" due to the tariffs. According to a major B2B retailer, the tariffs are affecting "*the entire economy and thus also purchasing power in Switzerland*." According to a large international furniture retailer, tariffs are "*impeding trade routes from Asia to Europe, leading to **supply bottlenecks** and making products more expensive*." Another study participant responds to the customs question: "*General economic uncertainties or problems in certain industries affect sales in those industries. For example, in the metal industry – when things are going badly there, we also receive fewer orders from that industry*." According to a smaller furniture retailer, *"the uncertainty is affecting purchasing behavior. Furniture customers are more **cautious when placing orders***." **Inflation and price increases** in the US also mean that goods from suppliers in the US and Europe are becoming more expensive for Swiss retailers. According to a retailer of craft supplies, "*container shipping has become more difficult, with longer waiting times for available space and more volatile transport prices*."

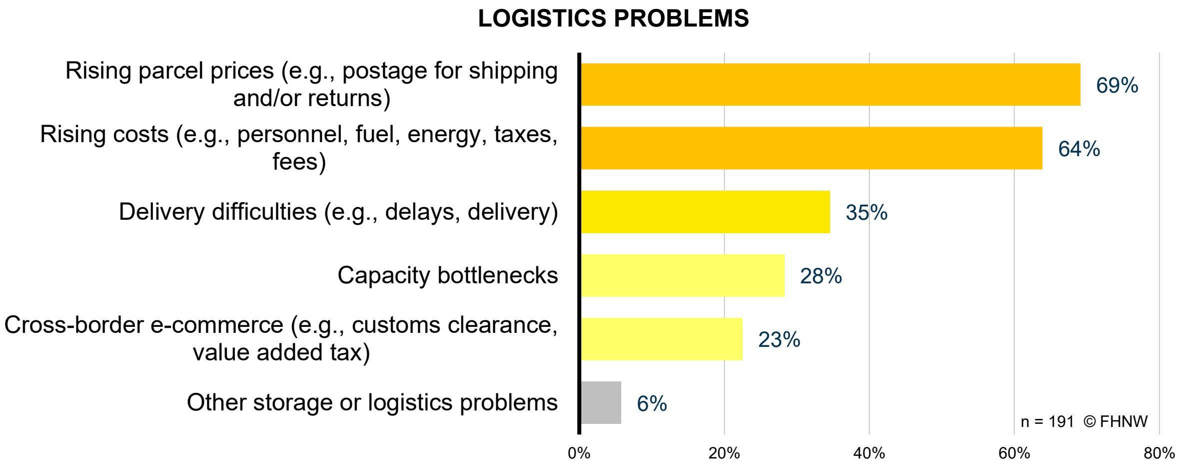
For many, there is **no impact**, either because the retailers surveyed "*do not* engage in *cross-border e-commerce*" or because they do not purchase from overseas or sell to the US. For example, a large sporting goods and bicycle manufacturer writes: *"We operate our online shop primarily in Europe*."

6.3 CHALLENGES IN STORAGE AND LOGISTICS

Those study participants who see logistics and returns as a moderate or major challenge were asked what specific challenges they face in terms of storage and logistics. Figure 40 shows that **rising parcel prices**, e.g., postage costs for shipping and returns, are a major problem for 69 percent. Two-thirds of retailers are affected by **rising costs** in logistics in general, e.g., for personnel, fuel, energy, taxes, or fees. A good third of the 191 retailers surveyed have **delivery difficulties,** struggle with delays in deliveries, or have delivery problems. 28 percent of online retailers report temporary **capacity bottlenecks.** A quarter of online retailers face challenges in **cross-border e-commerce**, such as customs clearance or VAT.

Among other storage and logistics problems, some online retailers mentioned that they have too little logistics space. Some lack suitable and affordable packaging materials, e.g., for secure shipping. One online retailer is increasing the level of automation to reduce personnel costs. One retailer is challenged by multiple external warehouses, and one online retailer's warehouse is simply becoming too small.

Figure 40 : What challenges do you face in storage and logistics? (Multiple answers possible)



Rising parcel prices and shipping and return costs are a problem for two-thirds of online retailers, with delivery issues such as late deliveries being the second biggest problem. One in four retailers struggle with cross-border e-commerce.

7. Online Shop & Payment Systems

This chapter highlights the key fundamentals of digital commerce: from online shop systems to payment methods and payment service providers to "buy now, pay later." It also covers debt collection, fraud, and cybercrime, which make secure processes particularly important in e-commerce.

7.1 ONLINE SHOP SYSTEMS

The online shop systems market is highly fragmented, with no dominant providers. **In-house developments** continue to rank first in Figure 41, rising from 15 percent (2023) to 19 percent. This means that this area is recording slight growth again for the first time after declining since 2021. One reason for this is the specific requirements of many Swiss retailers and investments in existing in-house developments, which are cheaper to continue operating than switching to a new system. The large number of **50 different systems** is striking**.** Different retailer needs mean that a variety of solutions are used in parallel – from open source to specialized industry solutions to in-house developments.

Among the standardized systems, **WordPress (WooCommerce)** has consistently held the top spot since 2018, achieving a market share of 16 percent. **Shopify** continues its steady rise (eight percent in 2023, 11 percent in 2025). This development highlights the growing importance of SaaS/cloud solutions, which offer low implementation costs and high scalability. One in ten online shops runs on **Shopware,** which maintains its leading position in the market. **Magento (Adobe Commerce)**, on the other hand, is clearly on the decline: its market share of 10.7 percent in 2023 shrank to 7.2 percent in 2025.

Figure 41 : Which online shop system do you use?

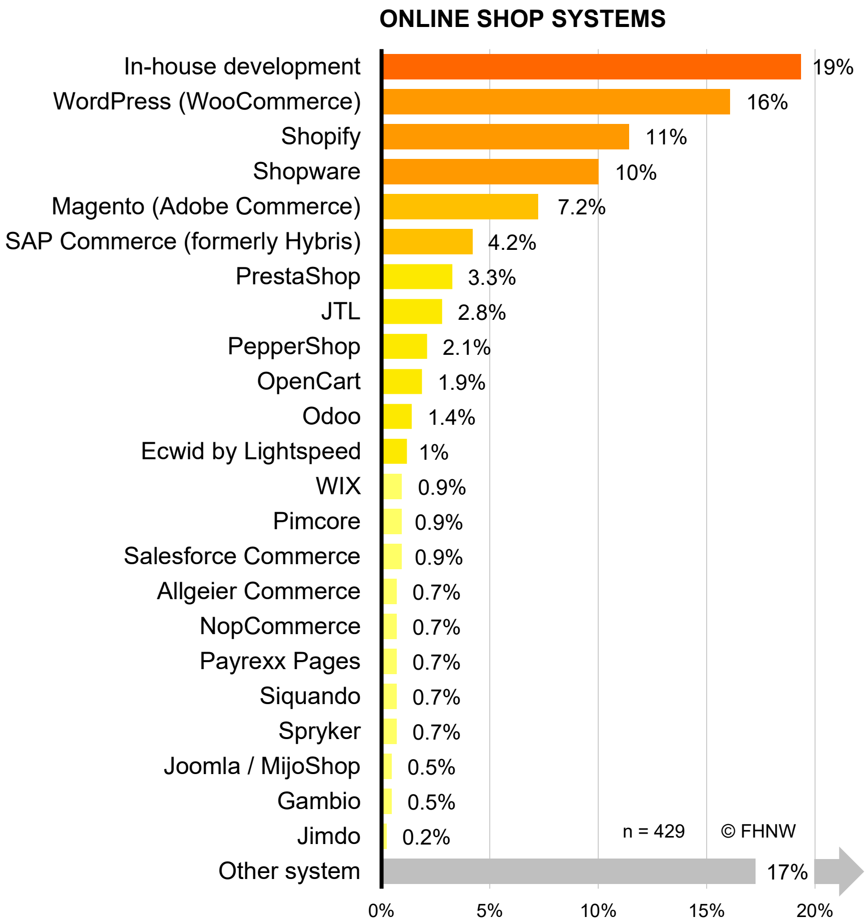


Table13 : Other online shop systems

#	Online shop system	Number
1	CommerceTool	2
2	Drupal Commerce	2
3	Intershop	2
4	iShop	2
5	MyFactory	2
6	Opacc	2
7	Plentymarket	2
8	Polynorm	2
9	AspDotNetStorefront	1
10	Big Commerce	1
11	CS-Cart	1
12	Contentful	1
13	Craft CMS Commerce	1
14	Hostpoint web shop	1
15	Oxid	1
16	Pepperi	1
17	Plenty system	1
18	Rent-ashop.ch	1
19	Sana Commerce	1
20	ShopGold	1
21	Smartstore	1
22	Spree Commerce	1
23	Squarespace	1
24	Strato	1
25	Sylius	1
26	Virto Commerce	1
27	xtCommerce	1

After WooCommerce, Shopify and Shopware are the most widely used online shop systems in Switzerland.

Most retailers are satisfied with their current e-commerce platform. 28 percent say they are satisfied, while a further 40 percent describe themselves as somewhat satisfied. This paints a predominantly **positive picture**, indicating that the systems used are functioning well and are stable. However, a relatively large proportion (17 percent) are somewhat dissatisfied, suggesting potential for improvement. Combined with the 13 percent who are 'very dissatisfied', this suggests that around 30 percent of retailers have at least some reservations about their platform. Reasons for this could include a lack of flexibility, high costs, limited scalability or integration challenges.

This satisfaction is reflected in retailers' **willingness** to switch: twelve percent have already planned a specific system change, while a further ten percent are considering doing so. Additionally, 21 percent are open to alternatives, while 51 percent do not intend to change anything. While a narrow majority relies on their existing solution, these figures show that almost half of all retailers are at least considering alternatives.

Figure 42 : Are you satisfied with your current e-commerce platform?

Two-thirds of retailers are satisfied with their online shop system—more than a quarter of them are very satisfied. However, almost a third are critical of their current system and could switch.

A closer look at the five most commonly used systems reveals clear differences. Satisfaction with **in-house developments** is divided: although around 68 percent are very or somewhat satisfied, more than 30 percent are dissatisfied, which is reflected in a high willingness to switch (16 percent planned, ten percent considered). **WooCommerce** presents a more stable picture: around 70 percent are satisfied, and concrete intentions to switch are very low at four percent, but a third remain open to alternatives.

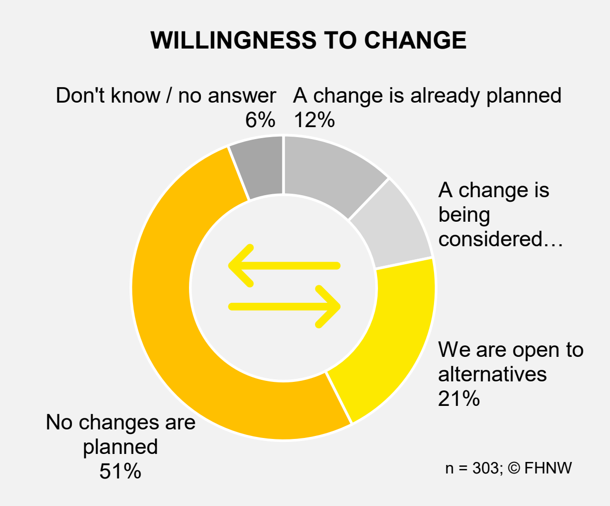
Shopify achieves the best scores: over 80 percent of Shopify users are satisfied, and virtually no one is considering switching, clear evidence of the appeal of SaaS solutions with low operating costs.

Shopware is in the upper midfield with 74 percent satisfied users, but almost 40 percent are open to switching. The picture is similar for **Magento**: although three-quarters are satisfied, the intention to switch is highest here, with 18 percent planning to switch and another 18 percent considering it. This can be explained by the high complexity and operating costs of the system and the lack of further development at Adobe.

" It takes too many clicks to customize something in the online shop. That's why we decided to switch."

Fabrizio Maurer (Confiserie Sprüngli)

Image 43 : Are you considering changing your online shop system in the near future?

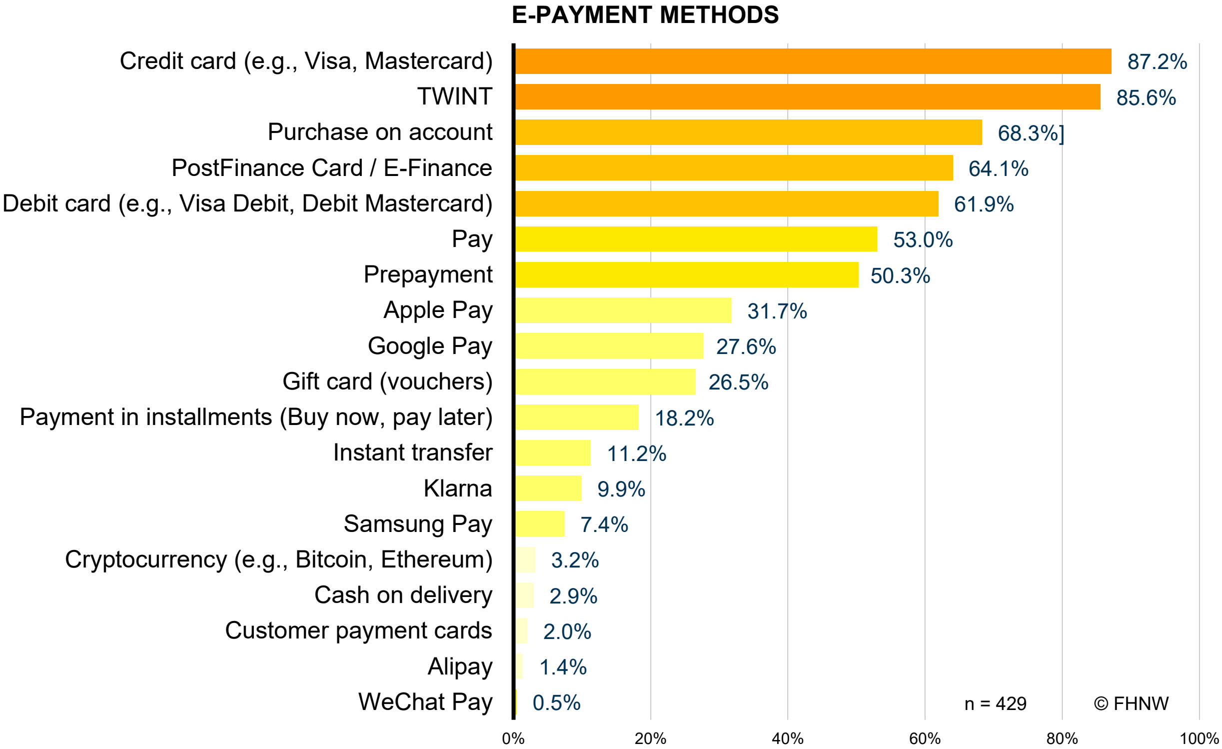


Almost half of retailers are considering changing their systems or are open to alter-native solutions. The other half have no plans to change their existing shop system and trust it.

7.2 PAYMENT METHODS IN E-COMMERCE

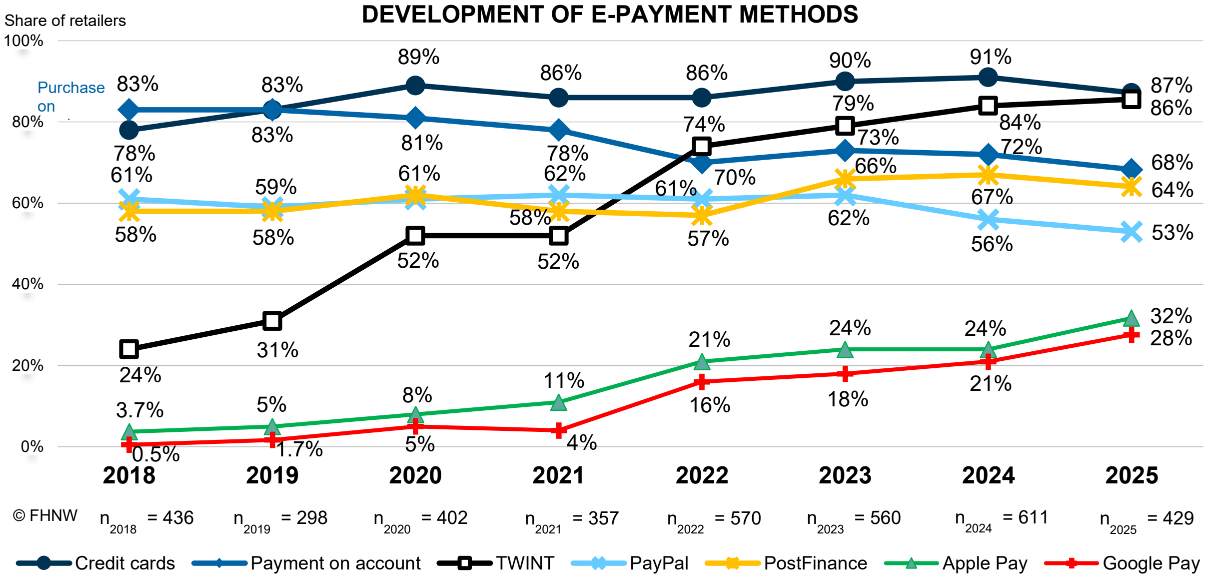
This set of questions focuses on the payment methods offered in Swiss e-commerce. **Credit cards** remain the most widely offered payment method, with 87 percent of retailers offering Visa, Mastercard, and/or American Express in 2025. Despite slight fluctuations in recent years, it remains the most widely used payment method (see Figure 45). They are particularly important in the B2C sector (93 percent), while they are slightly less prevalent in B2B (with 83 percent mentions). There are hardly any differences according to company size, but pure players rely much more heavily on credit cards (90 percent) than omnichannel retailers (63 percent).

Figure 44 : Which payment methods does your online shop offer? (Multiple answers possible)



TWINT, credit card, purchase on account, and PostFinance are the most popular payment methods in Switzerland.

Figure 45 : Development of payment methods offered from 2018 to 2025



TWINT is accepted as a payment method by 86 percent of online retailers. It is on a par with credit cards and is therefore one of the most important payment methods in Switzerland.

Alongside credit cards, **TWINT** has established itself as the second most important payment method with 86 percent of mentions, marking a Swiss peculiarity in mobile payment apps. Since 2021, the use of TWINT has grown rapidly – from 52 percent in 2021 to 84 percent (2024) to the current value (see Figure 45). Although the momentum has flattened somewhat at this high level, TWINT has nevertheless established itself as a firmly anchored solution in everyday payments. The TWINT payment method is particularly relevant in B2C (91 percent vs. 82 percent in B2B) and is used slightly more frequently by smaller online shops (84 percent) than by larger ones (81 percent).

Payment on account remains the third most important payment method in Swiss e-commerce at 68 percent, but has been on a downward trend since 2023 (Figure 45). This payment method is particularly important in the B2B sector, where it accounts for 78 percent of transactions, as larger order volumes, complex customer relationships, and individual payment terms require trust and flexibility. Larger retailers also offer purchase on account significantly more often (79 percent) than smaller ones (59 percent), which can be explained by better protection through credit checks using CRIF and professional risk management. While 65 percent of pure players offer purchase on account, the proportion is slightly lower among omnichannel retailers at 51 percent.

The PostFinance Card/E-Finance remains stable at the level of recent years, with 64 percent of Swiss e-commerce businesses offering it as a payment method. It is particularly important in B2C (70 percent) and less so in B2B (62 percent). Larger retailers offer PostFinance slightly more often than smaller ones (65 percent compared to 60 percent). While 61 percent of pure players offer PostFinance, only 48 percent of omnichannel retailers do so. This suggests that the PostFinance debit card is maintaining its role primarily among pure online providers, but is losing importance and market share in the brick-and-mortar environment. With a penetration rate of 61 percent, **debit cards with credit card functionality** (such as those from Raiffeisen, UBS, or Migros Bank) are also among the established payment methods. They have replaced the Maestro card.

Debit cards and PostFinance have firmly established themselves as reliable payment methods in the Swiss e-commerce sector. The option to pay on account is being offered less and less frequently.

Table 14 : The most frequently offered payment methods by merchants according to market, shop size, and type of business

Payment method	Total (n = 429) Fig. 44	Market B2C (n = 342)	Market B2B (n = 185)	Online shop size Small (<4 employees) (n = 203)	Online shop size Large (>100 employees) (n = 23)	Type of business Pure Player (n = 177)	Type of business Primary inpatient (n = 321)
Credit card (e.g., Visa, Mastercard)	87	93	83	88	89	90	91
TWINT (only in Switzerland)	86	91	82	84	81	88	88
Purchase/payment on account	68	67	78	59	79	65	51
PostFinance debit card (Switzerland only)	64	70	62	60	65	61	48
Debit card with credit card function	62	67	57	61	63	62	48
PayPal	53	53	52	55	48	56	35
Prepayment	50	59	50	52	51	53	40
Apple Pay	32	30	22	24	44	24	22
Google Pay	28	21	15	15	31	19	14
Gift card (vouchers)	27	30	24	30	24	34	20
Payment in installments (BNPL)	18	20	15	15	35	19	22
Instant transfer	11	12	10	11	9	8	8

Large omnichannel retailers offer their customers more diversified payment methods than pure players.

The use of debit cards with credit card functionality is particularly pronounced in the B2C segment, where two-thirds of retailers offer this option (67 percent in Table 14), while it is slightly less prevalent in B2B, at 57 percent. Pure players rely much more heavily on debit cards (62 percent) than brick-and-mortar retailers (48 percent).

The **use of PayPal** will be 53 percent in 2025, representing a decline after remaining at a constant level in recent years (see Figure 46). One possible reason for this could be the strong competition from TWINT and debit cards, which are preferred in the Swiss market. While 56 percent of pure players offer PayPal, only 35 percent of brick-and-mortar retailers do so (in Table 14).

Half of all retailers offer **prepayment** as a payment method, which continues to play a stable but traditional role in the payment mix. Pure players (53 percent) offer prepayment more often, while primarily brick-and-mortar retailers (40 percent) rely on this method less often, as they generally offer broader, more immediate, and more customer-friendly payment options.

Mobile wallets will continue to gain importance in 2025 and are now firmly established in everyday Swiss payment practices. **Apple Pay** has reached a new high with a 32 percent share of retailers and has grown significantly since 2023 (24 percent in 2023 and 2024 in Figure 45). As a solution integrated directly into Apple devices, it benefits from high penetration among Swiss smartphone owners and is therefore particularly strong in everyday B2C payments (30 percent compared to 22 percent in B2B in Table 14). It is also striking that Apple Pay is offered more frequently by large retailers (with 44 percent mentions) than by small ones.

Google Pay shows a similar pattern, rising from 21 percent in 2024 to 28 percent (see Figure 45). Here, too, the B2C share is higher, and large retailers (31 percent in Table 14) are twice as likely to offer Google Pay as small retailers (15 percent). In contrast to Google Pay and Apple Pay, **Samsung Pay** has so far played only a minor role in Swiss e-commerce (with a 7 percent share of retailers). As the counterpart to Apple Pay for Samsung devices, its use is limited primarily by the lower prevalence of the hardware in Switzerland.

In addition to established payment methods, complementary solutions such as **gift cards** play a certain role for 27 percent of retailers. Gift cards are offered much more frequently in online shops of pure online retailers (with 34 percent mentions in Table 14) than in primarily brick-and-mortar retailers (20 percent). Gift cards can be used more frequently for payment at large online retailers and in B2C than at small retailers and in B2B.

Payment in installments, also known as "Buy Now, Pay Later" or **BNPL** for short, will be offered by 18 percent of retailers in 2025, remaining a supplementary but significantly less common payment method. At 20 percent, it is more common in the B2C segment than in B2B (15 percent), as consumers are more likely to use installment plans for larger purchases or for short-term liquidity. It is striking that larger retailers offer installment payments significantly more often (35 percent) than smaller ones (15 percent) – an indication that the technical effort and risk management involved can be borne primarily by larger providers. Pure players rely on installment models slightly more often (22 percent) than primarily brick-and-mortar retailers (14 percent), reflecting their digital orientation and proximity to younger target groups.

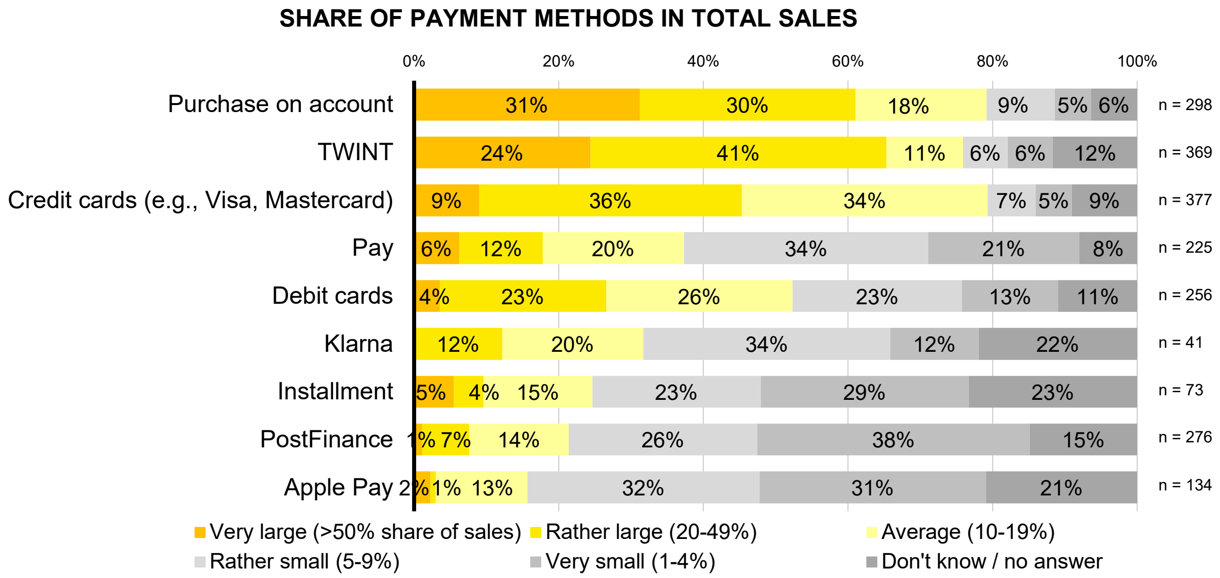
Klarna is also interesting in this context: the internationally renowned provider has a market share of only 9.9 percent in Switzerland and is therefore of limited relevance. Klarna is not only used for installment payments, but also offers instant transfers and other payment options, which further increases brand awareness. The "Buy Now, Pay Later" concept and the role of specialized providers such as Klarna and CembraPay are discussed in more detail in section 7.4.

On the fringes of the payment method portfolio are methods such as **instant bank transfer**, which will be offered by only one in ten merchants in 2025. This payment method is rather unpopular with customers. Differences between the segments are minor: in B2C, the penetration rate is twelve percent, in B2B ten percent, and there are hardly any differences based on company size and type of business.

Cash on delivery is used even less frequently, accounting for just 2.9 percent of merchants and thus playing virtually no role. **Customer payment cards** are even less significant, offered by only two percent of merchants and thus representing a niche solution.

Cryptocurrencies such as Bitcoin or Ethereum (with 3.2 percent mentions in Figure 44) and Chinese wallets such as **Alipay** (with 1.4 percent mentions) or **WeChat Pay** (with 0.5 percent mentions) are practically insignificant in Swiss e-commerce. This payment method is most likely to be offered in places where Asian tourists want to pay with their digital payment methods. This shows that neither digital currencies nor Chinese payment systems have been able to gain a foothold in the Swiss market so far – whether due to a lack of demand, regulatory uncertainties, or the clear dominance of nationally and internationally established payment methods.

Figure 46 : What is the share of the following payment methods in the total sales of the online shop?



Payment on account, TWINT, and credit cards continue to account for the largest share of total sales.

To understand the significance of individual payment methods, the study examines their **share of total** online shop **sales** each year (see Figure 46). **Purchasing on account** will remain the most important source of revenue in Swiss e-commerce in 2025. For 31 percent of retailers, it accounts for more than half of online sales, while another 30 percent generate 20 to 49 percent of their sales with this method. Compared to 2024 (34 percent), the large share is declining slightly at a high level. The high share of sales is mainly due to the B2B sector, where large orders on account with high amounts are standard.

In 2025, **TWINT** will be one of the highest-grossing payment methods in Swiss e-commerce. It accounts for more than half of sales for 24 percent of retailers, with a further 41 percent generating 20 to 49 percent of their sales via this channel (see Figure 47). TWINT thus makes a significant contribution to sales for almost two-thirds of retailers. Compared to 2024, when 31 percent reported a very large share, there has been a slight decline in this category, but at the same time, its high importance in terms of medium sales shares remains stable. TWINT is particularly widespread among younger consumers and is thus establishing itself as a fixture in everyday Swiss payment transactions (Die Schweizerische Post & HWZ, 2025).

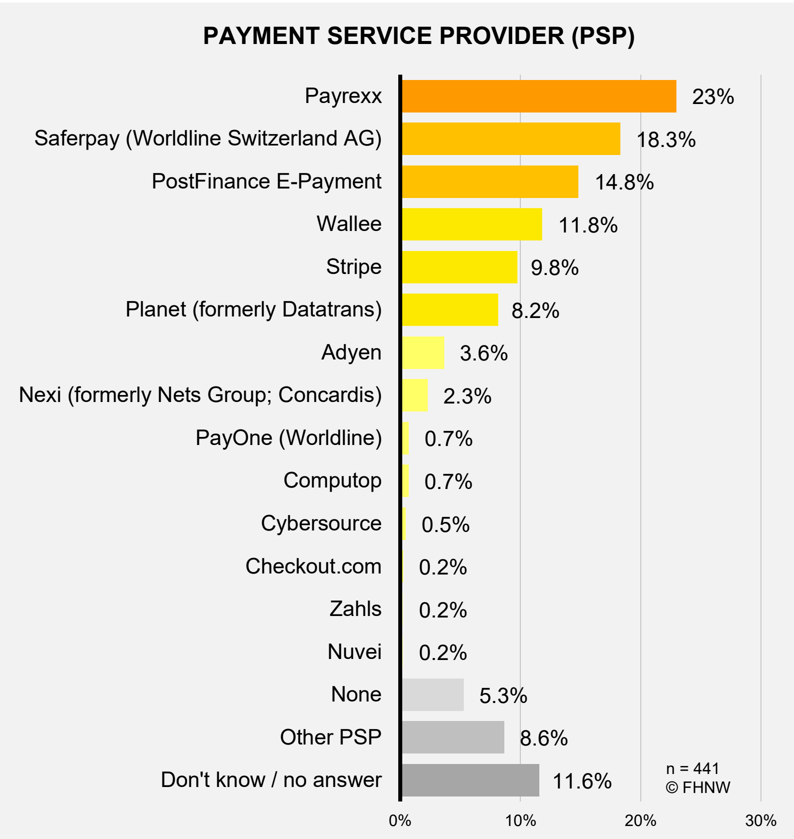
Credit cards are the most commonly offered payment method, but they account for more than half of sales at only nine percent of merchants, down from 13 percent in 2024. However, a particularly large number of merchants generate large or medium sales shares with this method, which shows that credit card payments are almost always offered but are used less and less frequently. **PayPal** is also losing market share, with only 20 percent of merchants generating a significant share of their sales with this method. **Debit cards** linked to bank accounts continue to grow, with the share of larger sales steadily increasing from 15 to 23 percent since 2023.

Klarna plays a minor role in Swiss e-commerce, as no online retailer reports very large shares of sales and only twelve percent account for a relatively large share. The situation is similar with **installment payments** and **PostFinance,** which also generate significant sales for only a few retailers. Despite its growing popularity, **Apple Pay** will remain an additional channel for most retailers in 2025, as only two percent achieve very large shares of sales.

7.3 PAYMENT SERVICE PROVIDERS

The survey asks **payment service providers (PSPs)** annually about the technology used to process online payments. PSPs integrate different payment methods, provide security and fraud protection mechanisms, and ensure a smooth payment process in e-commerce. Against this backdrop, online retailers in Figure 47 named the PSPs they currently work with.

Figure 47: Which payment service providers (PSPs) do you work with? (Multiple answers possible)



For the first time, Payrexx will be the most widely used payment service provider in 2025. It is one of the leading PSPs in Swiss e-commerce, together with SafePay and PostFinance.

Wallee continues to gain market share among merchants.

Figure 47 shows a diverse picture for payment service providers in 2025: **Payrexx** is implemented by 23 percent of retailers, which corresponds to an increase of 18 percent compared to 2024. **Saferpay**, a solution from Worldline Switzerland AG, is down to 18 percent from 24 percent in the previous year and is losing some of its retailer share. **PostFinance E-Payment** is also less common at 15 percent than in 2024 (20 percent), reflecting a slight decline in PostFinance solutions. **Wallee,** on the other hand, is growing slightly, with 11.8 percent growth for the fourth consecutive year, establishing itself as an increasingly relevant player. **Stripe** remains stable with a 9.8 percent merchant share and is particularly popular with internationally oriented merchants, while **Planet** (formerly Datatrans) falls back to 8.2 percent from 14 percent in the previous year, losing merchant share.

International heavyweights such as **Adyen** (3.6 percent) and **Nexi** (2.3 percent) are well known in Switzerland, but are rarely used by online shop operators. Among the less frequently mentioned providers are **PayOne** (Worldline) and **Computop,** with a 0.7 percent share. **Cybersource** (0.5 percent), **Checkout.com, Zahls,** and **Nuvei** are rarely found among Swiss online retailers**,** each with a share of less than one percent.

In addition, 8.6 percent of retailers use a **different PSP**, while 5.3 percent work entirely without a PSP and 11.6 percent did not provide **any information**. Since **PayPal** is not a PSP in the strict sense, it was no longer included as a response option in the 2025 survey and has therefore disappeared from the list.

For the first time, the 2025 survey asked merchants what features and services they would like to see from their payment providers in the future (see Figure 48). The most frequently cited feature, at 41 percent, was a **simplified checkout process**, underscoring the importance of speed and user-friendliness in the payment process. **Improved fraud detection** (27 percent) is also high on the wish list, closely followed by **click-to-pay** (26 percent). This process allows card details that have been stored once to be used for future purchases without having to re-enter them. In addition, there is a desire for **faster support** (23 percent) and **all-in-one solutions** that combine online and POS payments (20 percent). Improvements in the **mobile experience** are requested by 16 percent, while twelve percent want greater integration of **two-factor authentication (2FA)**. Among the "additional features" (see Table 15), retailers also mention requirements for better integration, more detailed billing, additional security mechanisms, and a greater variety of payment methods. The breadth of these requests illustrates that **security, efficiency, and convenience** are paramount, while **cost and integration issues** are also becoming increasingly important.

Figure 48 : What features and services would you like to see from your payment provider in the future? (Multiple answers possible)

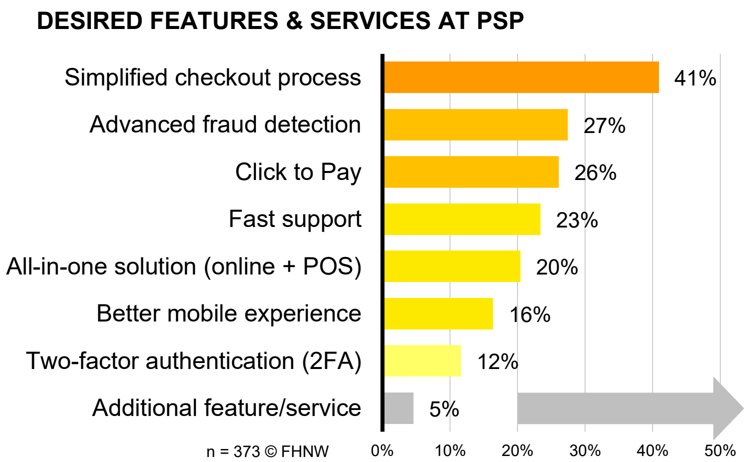


Table 15 : Other desired functions

#	Additional functions
1	Improved integration of Shopify at the point of sale (POS)
2	Monthly statements available for download as PDF files for accounting purposes
3	Better monthly statements
4	Security/reliability
5	More payment methods
6	No performance issues
7	AI-supported fraud prevention
8	Risk scoring
9	Better support
10	Tap to pay
11	Direct bank payment
12	Cheaper rates

Merchants want PSPs to simplify the payment process and provide enhanced fraud detection, click/tap to pay and fast support in case of problems.

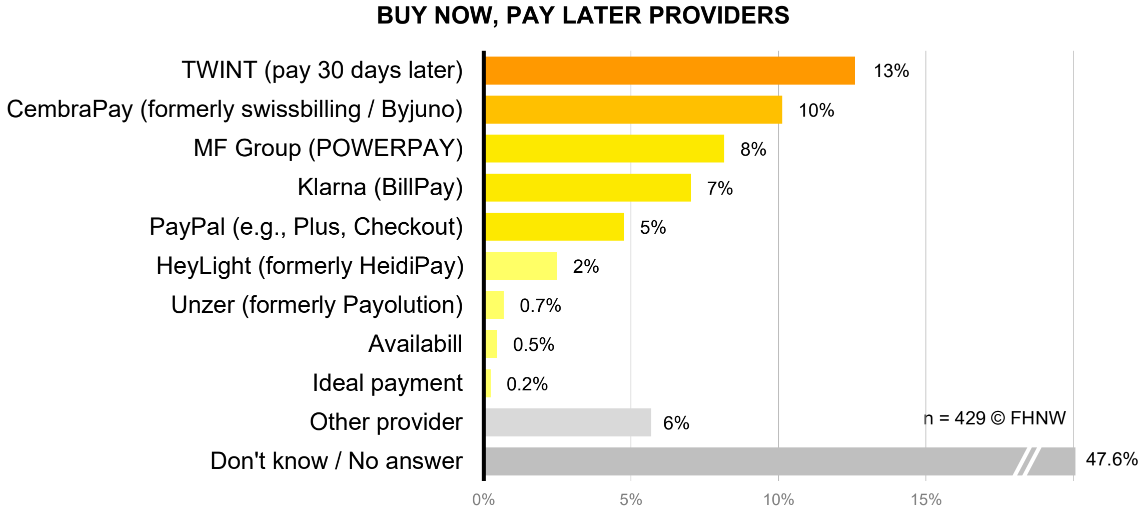
7.4 BNPL SOLUTIONS

In a further step, we surveyed retailers to find out which **buy now, pay later (BNPL) providers** they currently work with (see Figure 49). BNPL refers to payment models in which customers make their purchases immediately but can pay the amount in installments or at a later date. The results on cooperation with BNPL providers show a changed picture in 2025, which is also due to the adjusted methodology: for the first time, all retailers were asked, regardless of whether they already use BNPL, whereas in previous years only users were surveyed. This difference makes direct comparisons difficult, but explains the declines for many providers compared to the previous year.

The very high proportion of "Don't know/no answer" responses (47.6 percent) is striking. However, this figure is less a sign of uncertainty among retailers than a methodological issue: since only 18.2 percent of respondents offer BNPL as a payment method at all (see section 7.2), the remaining retailers did not specify a provider, as expected.

Among the providers specifically mentioned, **TWINT** leads the way with its 30-day "pay later" solution, which was mentioned by 13 percent of respondents. The result shows that TWINT now plays an important role not only in traditional payment methods, but also in the BNPL sector. Of particular note is its close **partnership with Cembra-Pay,** which enables TWINT to integrate installment and billing solutions into its own infrastructure.

Figure 49 : Which "buy now, pay later" (BNPL) providers do you work with? (Multiple answers possible)



Thanks to its “pay 30 days later” service, TWINT is a leader in the BNPL sector among online retailers. It is followed by CembraPay, MF Group and Klarna.

CembraPay itself is mentioned by 10 percent of merchants. Together, the two providers thus achieve a 23 percent share and are the clear market leaders in the Swiss BNPL segment. This share corresponds to just under a quarter of all respondents and almost half of those merchants who specified a provider at all – an indication of the central importance of this tandem for the market. **MF Group (POWERPAY)** follows some way behind with eight percent, and **Klarna (BillPay)** with seven percent of mentions.

Figure 50: Have you noticed any changes in your customers' payment beha ior in the last 12 months? (Multiple answers possible)

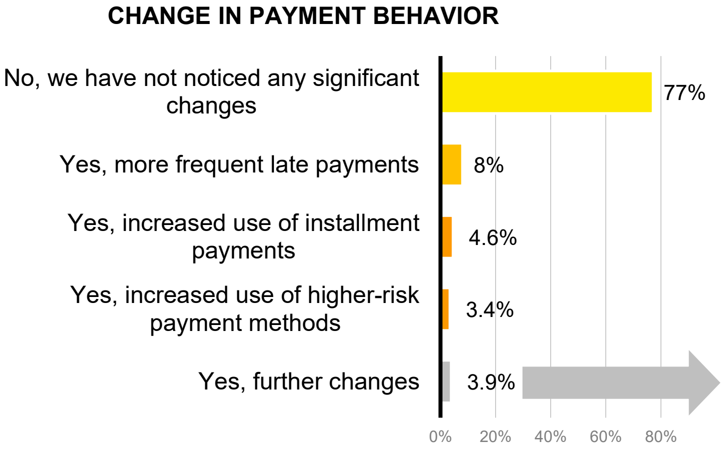


Table 16 : Further changes in payment behavior

#	Additional functions	Numbe
1	Increase in TWINT payments	8
2	Decline in purchase on account	4
3	Increase in TWINT at the expense of purchase on account	2
4	Purchase on account discontinued due to payment defaults	2
5	More debt collection proceedings	1
6	Poor payment practices	1
7	Shift to credit cards, TWINT, Klarna	1
8	More payments with mobile	1
9	More Installment payments for higher amounts	1
10	User problems with payments or processing payments	1

Many have reported an increase in TWINT payments and a sharp decline in purchases on account. Some have observed an increase in instalment payments and debt collection, and have stopped making purchases on account due to payment defaults.

While MF Group is primarily known for traditional invoice purchases, Klarna has positioned itself internationally as an innovation leader, but has not yet been able to establish a dominant position in Switzerland. **PayPal**, with its Plus and Checkout products, is mentioned by five percent of online retailers and thus remains a provider of rather complementary importance. Smaller players such as **HeyLight** (formerly HeidiPay with 2 percent mentions), **Unzer** (0.7 percent), **availabill** (0.5 percent), and **Ideal Payment** (0.2 percent) show that their reach in the Swiss market is rather limited or declining. Although these providers are active, they only reach individual retailers and play hardly any role in the overall market. In addition, six percent of merchants say they work with **another provider**. This open category illustrates that, in addition to the established names, there are other specialized solutions and new players, but these are only implemented by a few companies.

In 2025, retailers were asked for the first time whether they had noticed **any changes in their customers' payment behavior** over the past twelve months (see Figure 50). The vast majority (77 percent) said no and reported no significant changes. However, individual developments can be identified: 8 percent of retailers observe **more frequent late payments,** while 4.6 percent note **an increase in the use of installment payments**. 3.4 percent also report an **increase in higher-risk payment methods.** The open-ended responses in Table 16 reveal further trends that primarily indicate a shift between the established methods: For example, there are several mentions of an increase in TWINT payments, in some cases explicitly at the expense of purchase on account, which some retailers have even discontinued altogether due to payment defaults. A few retailers also report poorer payment behavior, more debt collection cases, or greater use of mobile payment methods.

Figure 52 : Do you work with an external collection agency?

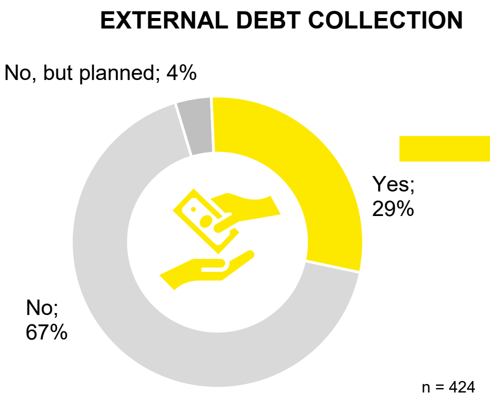
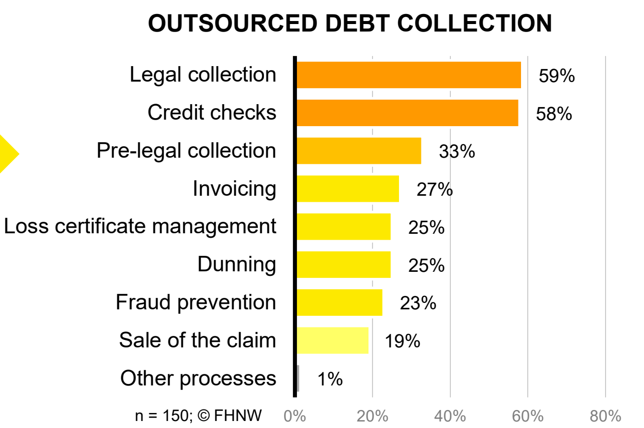
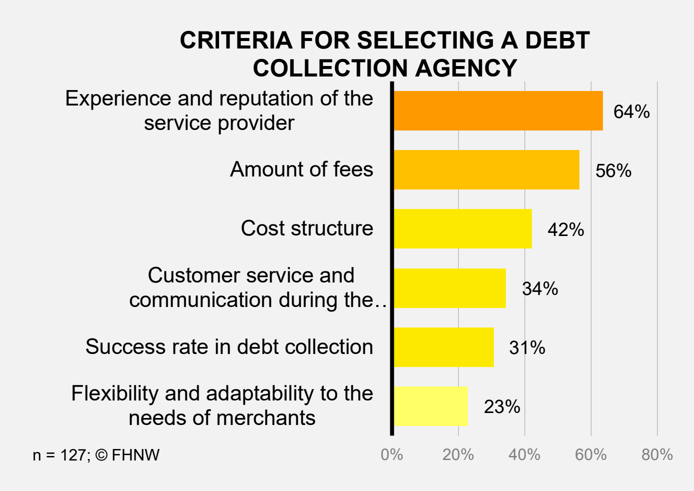


Figure51 : Which (sub-)processes of accounts receivable management do you outsource? (Multiple answers possible)



Around one-third of retailers work with an external collection agency, primarily for legal collection and credit checks.

Figure 53 : What criteria are decisive for you when choosing a debt collection partner?



The experience and reputation of the debt collection service provider, as well as its cost structures, fees and customer service, are decisive factors.

The next step was to examine the role played by **debt collection service providers** in Swiss e-commerce. First, we asked whether retailers work with an external debt collection agency or plan to do so in the future. If the answer was yes, we followed up with a detailed question about which **sub-processes of accounts receivable management** are outsourced – from dunning and credit checks to complete debt collection.

Figure 52 shows that 29 percent, or just under a third, of merchants work with an **external provider** or plan to do so (four percent), while 67 percent do not. This continues the trend of recent years, with the proportion of merchants working with external debt collection partners rising slightly (from 22 percent in 2023 and 25 percent in 2024).

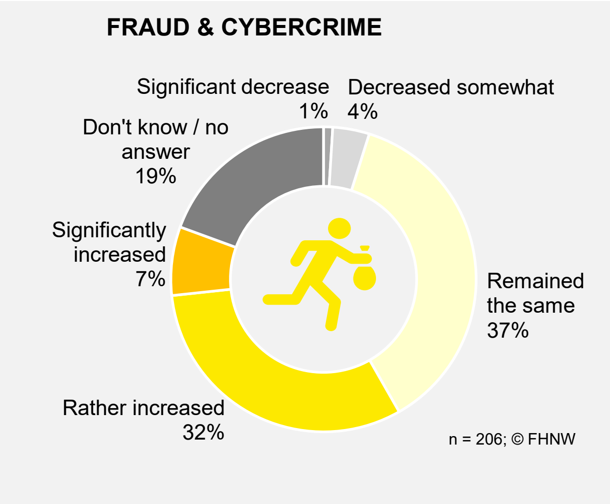
For the first time, detailed questions were asked about the **sub-processes of accounts receivable management** that are outsourced (see Figure 52). This most frequently concerns **legal debt collection** (59 percent) and **credit checks** (58 percent). Around one-third of retailers also **outsource pre-legal debt collection** (33 percent), while **invoicing, loss certificate management**, and **dunning** are outsourced comparatively less frequently.

Other processes such as **fraud prevention** (23 percent) and the **sale of receivables** (19 percent) also play a role. This shows that retailers primarily use external collection partners where legal expertise and risk management are required, while standard processes are more often handled internally. In order to better understand the reasons for working with an external debt collection agency, a survey was conducted in 2025 to determine which criteria are decisive when selecting a partner. Only retailers who already work with a debt collection service provider or plan to do so were surveyed (see Figure 53). The **experience and reputation of the service provider** came first**,** with 64 percent of respondents citing this as a key factor, which illustrates that image, trust, and market position are central factors. The **level of fees** also plays a major role for 58 percent, supplemented by the **cost structure** (42 percent), which should ensure transparency and predictability. In addition to financial aspects, retailers pay attention to the **quality of cooperation**: one-third cite **customer service** and communication during the collection process, while 31 percent of retailers emphasize the **success rate** of debt collection. Finally, 23 percent of online retailers also mentioned the **flexibility and adaptability** of the service to their individual needs.

7.5 FRAUD AND CYBERCRIME

The assessments of **the development of fraud and cybercrime** are based on the subjective perceptions of retailers from their everyday work and were surveyed for the first time this year (see Figure 54). One-third report a slight **increase** in fraud and cybercrime: 32 percent see more cases, and seven percent even see a sharp increase. Thirty-seven percent of retailers observe **no change,** while only five percent note a decrease. It is noteworthy that a relatively high proportion (19 percent) were unable to provide any information or were unsure – an indication that the perception of fraud and cybercrime is strongly influenced by individual experiences and is difficult to assess objectively in the market.

Figure 54 : How has the number of cases of fraud and cybercrime (e.g., during payment, cyberattacks, parcel theft) changed?



Two out of five retailers reported an increase in fraud and cybercrime, for example in connection with payments, cyberattacks or parcel theft.

Only five percent saw a decrease in fraud, while 37 percent reported no change.

Figure 55 : What measures do you take to detect fraud?

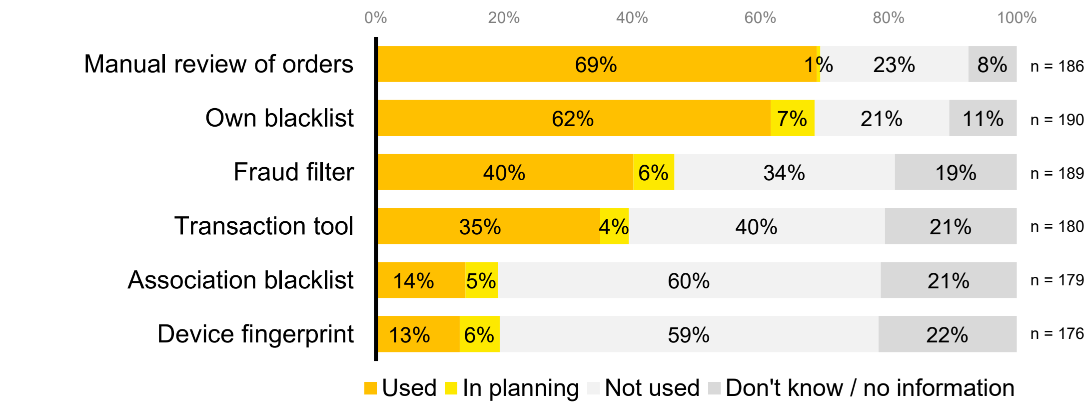
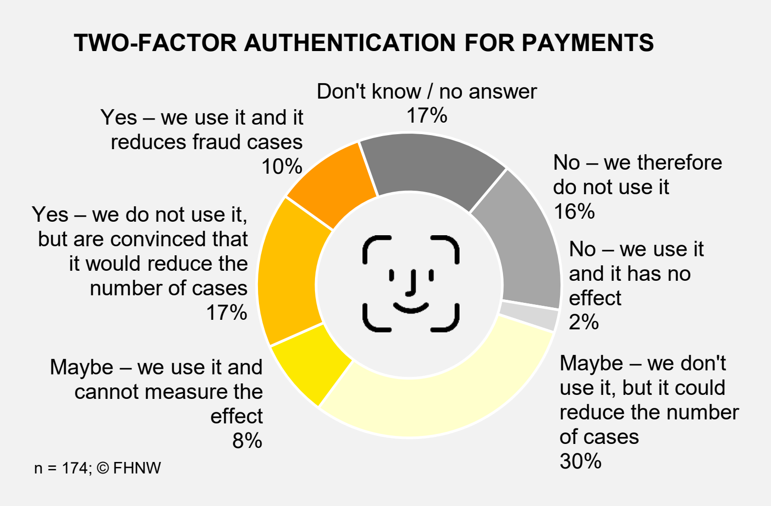


Figure 56 : Do you believe that two-factor authentication (2FA) during the payment process would reduce fraud in your online shop?



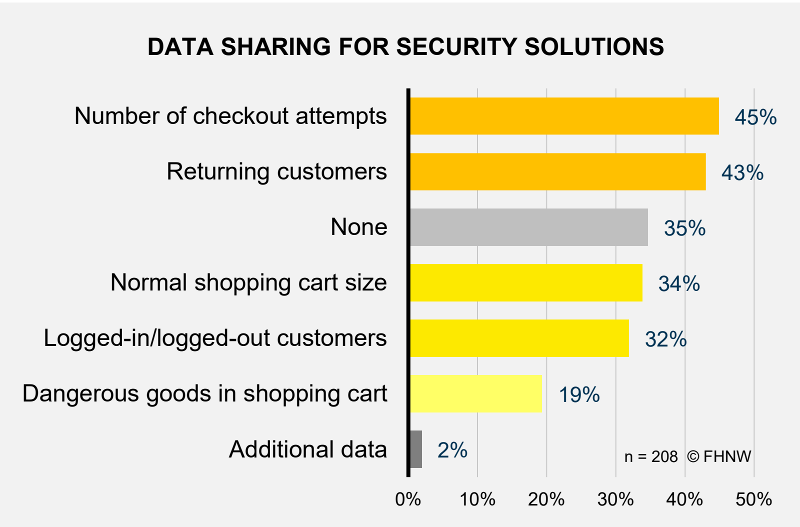
Just over one in five do not believe that 2FA reduces fraud. 17 percent think it could reduce fraud. Only one in ten can reduce fraud with 2FA.

When it comes to **fraud detection**, retailers rely on a combination of traditional checks and technical solutions (see Figure 55). The most common method is **manual** order **verification**, which is firmly established at 69 percent of retailers. Working with a **proprietary blacklist** is also very important (at 62 percent), with a further seven percent planning to introduce one. In addition, **fraud filters** (40 percent) use defined rules to flag suspicious transactions, thus supplementing controls. **Transaction tools** (35 percent) go even further, as they assess risks and automate decisions based on payment and customer data. Specialized procedures such as **association blacklists** (14 percent) or **device fingerprinting** (13 percent), which have only been used or planned in isolated cases to date, remain clearly niche.

The question on **two-factor authentication (2FA)**, asked for the first time, was intended to reveal whether merchants consider this measure to be effective against fraud (see Figure 56). The results are mixed: one-third of merchants are convinced that 2FA can help reduce fraud—17 percent do not use it but see a clear benefit, while only ten percent report that they have already seen positive effects with 2FA. Another eight percent use 2FA but cannot measure its effect. On the other hand, 18 percent see no benefit, including two percent who see no effect despite using it.

The 2025 survey examined for the first time what **data** retailers would pass on to payment providers for the development of customized security solutions (see Figure 57). The **number of checkout attempts** (45 percent) and information on **returning customers** (43 percent) were mentioned particularly frequently.

Figure 57 : Which of the following data are you willing to share with payment providers so that they can develop customized security solutions for your online shop? (Multiple answers possible)

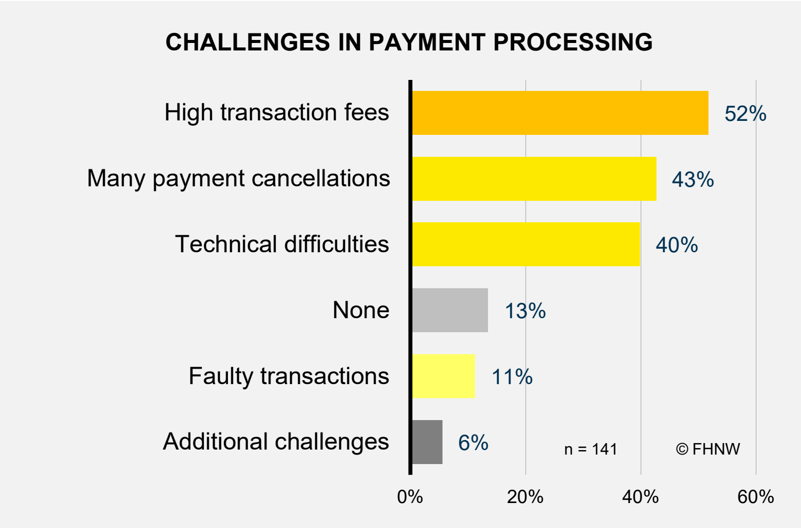


Retailers would primarily share checkout attempts and recurring customers, while a third fundamentally reject data sharing.

Around one-third of retailers would also be willing to share data on **shopping cart size** (34 percent) or customer **login status** (32 percent). Specific information such as warnings about dangerous goods in the shopping cart is shared less frequently (19 percent). At the same time, a significant proportion (35 percent) reject data sharing on principle, which indicates a high level of sensitivity when it comes to data exchange.

This year, retailers were asked for the first time what **challenges** they see **in payment processing** (see Figure 58). The most frequently cited challenges are **high transaction fees** (52 percent), followed by **payment cancellations** (43 percent) and **technical difficulties** (40 percent). In contrast, 13 percent report no problems whatsoever, while faulty transactions (eleven percent) or other challenges (six percent) occur only sporadically. The results make it clear that merchants are primarily concerned with **cost burdens and process reliability**, while serious problems such as faulty payments are only relevant in isolated cases.

Figure 58 : What are the biggest challenges you have encountered in payment processing?
(Multiple answers possible)



Online retailers criticize the high transaction fees, numerous payment cancellations and technical difficulties associated with e-payments.

8. Conclusion

8.1 DISCUSSION

The aim of the 2025 online retailer survey was to systematically record current developments and challenges in e-commerce and thus provide a well-founded snapshot of the e-commerce landscape from the perspective of active market participants. With 643 online shop operators participating, 581 of whom were from Switzerland, the survey provides a comprehensive overview of industry trends and opinions.

Sales channels: With 89 percent of sales relevance, the company's own online shop will remain the central sales channel in e-commerce in 2025 and the foundation of every online retailer. At the same time, there is increasing diversification in the cross-channel sales mix: digital **marketplaces and platforms** have become firmly established among 38 percent of retailers and are continuously gaining in importance as they open up reach and access to new target groups for retailers. Brick-and-mortar stores and personal sales continue to lose importance, but remain indispensable for omnichannel retailers. Traditional channels such as email and telephone remain relevant, especially in B2B. Social commerce is stagnating and TikTok (Shop) is being critically assessed. Messenger channels and native apps are of interest to certain groups of retailers and are growing in importance among these groups in the wake of the smartphone boom. In the B2B environment, ERP and EDI interfaces ensure efficiency, especially for smaller retailers. **APIs** (application programming interfaces) and online shops with original, structured product information (such as price and availability) are likely to gain in importance in the age of **AI agents**.

Digital marketplaces and platforms continue to gain importance in e-commerce, even though their share of sales remains comparatively low for many retailers. **Galaxus** is expanding its dominant position and is by far the most important Swiss marketplace with a 41 percent share, while Ricardo and Amazon lag significantly behind. Newer formats such as Manor, Globus, and digt.ch show that Swiss retailers are also increasingly developing their own marketplace models. Nevertheless, almost half of those surveyed generate only a very small share of their sales via marketplaces, while for around one in eight retailers, the marketplace already accounts for more than half of their sales – an indication of the growing strategic relevance, but also the dependence on external platforms.

The still minor role of Asian providers is striking: **TEMU** is viewed critically by many, three out of four retailers feel unaffected by market growth, and only one percent plan to sell their own products via TEMU. **Social commerce & TikTok Shop:** Social commerce will remain a complementary but not dominant sales channel in 2025. Instagram and Facebook are by far the most relevant platforms, enabling a direct connection between social media and online shops via product catalogs. Their main benefit lies in targeting new customer groups and promoting impulse purchases. TikTok Shop, on the other hand, is neither relevant today nor attractive in the future for the majority of retailers – only around one in five is even considering getting started. This shows that although social commerce offers specific advantages in terms of branding, reach among young target groups, and targeting, there are still relatively high reservations.

Artificial intelligence: 2025 shows just how much the use of AI in e-commerce has grown: while just over half used AI for **texts** last year, today the figure is over 80 percent. Product information, translations, and **SEO** are now also being created with AI support. There has also been a significant increase in its use in marketing campaigns, product searches, programming, and analytics, where large retailers benefit particularly thanks to high data volumes. Chatbots are still rare in sales and service, but are increasingly being tested. It is striking that many retailers – up to a quarter, depending on the use case – are planning new AI projects. This shows that AI will no longer be a marginal issue in 2025, but will take center stage in e-commerce, even if questions about data quality, integration, and trust remain. It will be crucial to take a proactive approach – to show courage, to risk making mistakes, and to identify those use cases that create real added value for your own business (see Chapter 8.4 Recommendations for action).

Challenges: The 2025 Concern Barometer shows that the challenges facing Swiss e-commerce have increased. The strongest pressure comes from the **market**: 87 percent of retailers cite growing competition and prices as a major or moderate challenge. **Marketing** is also becoming more burdensome for 84 percent, and the shortage of skilled workers now affects almost two-thirds of businesses – especially when companies are looking for qualified specialists in the field of AI. At the same time, **fraud and cybercrime** are on the rise, and rising parcel prices are putting pressure on logistics. Economic uncertainties such as **Trump's tariffs** are further increasing uncertainty and pressure on the market.

Online shop and payment systems: Chapter 7 shows that the market for online shop systems remains highly fragmented. One in five online shops is based on in-house developments, and WooCommerce (WordPress) remains stable in first place, followed by Shopify and Shopware. The majority are satisfied with their system, but almost half are considering alternatives. **Credit cards and TWINT** dominate the payment market with 87 percent, followed by purchase on account, while Apple Pay and Google Pay are becoming increasingly important. **BNPL** remains an additional channel with 18 percent, led by TWINT and CembraPay. Payrexx leads the **payment service providers**, while Saferpay and PostFinance's market shares are stagnating and Wallee is growing. The biggest problems are considered to be high fees, payment cancellations, and technical difficulties. At the same time, awareness of the need to combat fraud is growing: two-thirds use manual checks and blacklists, while one-third consider 2FA to be effective. This shows that a secure, simple, and smooth checkout process is crucial for merchants.

8.2 NEED FOR FURTHER TRAINING IN E-COMMERCE

As part of the 2025 online retailer survey, participants were asked in which areas of e-commerce they see the greatest need for further training from external training providers (Table 17). The aim was to find out which skills are currently in high demand in the industry and where stakeholders expect them to be. Other studies have shown that well-educated people in particular rate their AI skills as comparatively high (cf. Scheidegger & Bauer, 2025).

The results clearly show that AI is by far the most popular topic for further training: with 39 mentions, it is the dominant field of further training. This is followed at some distance by **SEO and Search Console** (ten mentions in Table 17) and **analytics and data analysis** (nine mentions). **User and customer experience (**UX/CX with eight mentions) and **digital marketing** (seven mentions) are also among the areas in high demand.

Table 17: In which e-commerce areas do you see the greatest need for continuing education for external training providers?

#	Training needs	Number	#	Training needs	Num-ber
1	Artificial intelligence (AI)	39	23	Testing	2
2	Search engine optimization (SEO)	10	24	Networked thinking and acting	2
3	Analytics / Data analysis	9	25	Agentic AI	1
4	User/Customer Experience (UX/CX)	8	26	B2B E-commerce	1
5	(Digital) Marketing	7	27	Branding	1
6	Marketing/sales automation	6	28	Procurement / Sourcing	1
7	Digital marketplaces / platforms	5	29	Cookie-less e-commerce	1
8	Logistics / Shipment	5	30	Digital Asset Management (DAM)	1
9	Law / Data protection	5	31	Recommendations	1
10	Design / User Interfaces (UI)	4	32	ePayment systems	1
11	Development of strategies	4	33	Google Analytics 4 (GA4)	1
12	Generative Engine Optimization (GEO)	4	34	Marketing Tools	1
13	Social Media Marketing / Advertising	4	35	Pricing	1
14	Content / Content Marketing	3	36	Process optimization	1
15	Conversion rate optimization (CRO)	3	37	SEA / Google Ads	1
16	Data management (incl. product data)	3	38	Interfaces (API)	1
17	Fulfillment / Returns management	3	3	Rapid adaptation to trends	1
18	Data security / fraud prevention	2	40	Scaling	1
19	Lead generation / customer acquisition	2	41	Social commerce	1
20	Personalization	2	42	Supply chain management (SCM)	1
21	Online shop systems & functionalities	2	43	Changing consumer behavior	1
2	Product management/marketing	2	4	Virtual shopping / Virtual try-on	1

Other important areas for further training are **marketing and sales automation**, digital platforms, logistics, and legal and data protection, which are all cited five times. Topics such as **GEO**, social media, content marketing and conversion rate optimization are mentioned, but with only three to four votes each, they lag far behind AI. Individual mentions are spread across specific topics such as **agentic AI**, cookieless e-commerce, pricing and virtual shopping. These are currently niche areas, but will become more important in the future. Overall, the survey clearly shows that the industry's training needs are strongly oriented towards dynamic technological developments. While classic topics such as SEO, data analysis, and marketing remain important, AI's clear lead shows that retailers see the greatest knowledge and skill gaps here and consider external support particularly relevant.

"The ChatGPT moment, when you realize how powerful AI is, is something everyone has to experience for themselves." *Martin Stucki*

VOICES FROM THE FIELD: TRAINING CONTINUING EDUCATION ON AI

Retailers take very different approaches to training: some rely on **guidelines** and awareness tests (Gebana, Loeb), while others organize **workshops or programs**, e.g., on IT security (Globus, Loeb). Manor launched an internal **AI circle** some time ago. The aim is to gain a deeper understanding of the technology, find real use cases, and share knowledge throughout the organization. Many employees continue their education independently through **tutorials, blogs, or "learning by** doing" (Gebana, Manor, Ochsner Sport), supported by **external offerings** that receive financial support (Jumbo). For many companies, **internal exchange** is important – from competence centers and management registers to informal updates and **Slack chats** (Coop, Jumbo, marko, sportglobe, Zubi) – as well as looking outside the company through **events, associations, expert networks**, or external specialists in order to challenge themselves. There is agreement that expertise in the field of AI needs to be caught up, because: "*The internet is here to stay, and AI is here to stay too*," says Isabelle Steffen (Globus).

" To stay up to date with AI, you need to educate yourself about the various different areas."

(Alessandro Barnetta, sportglobe)

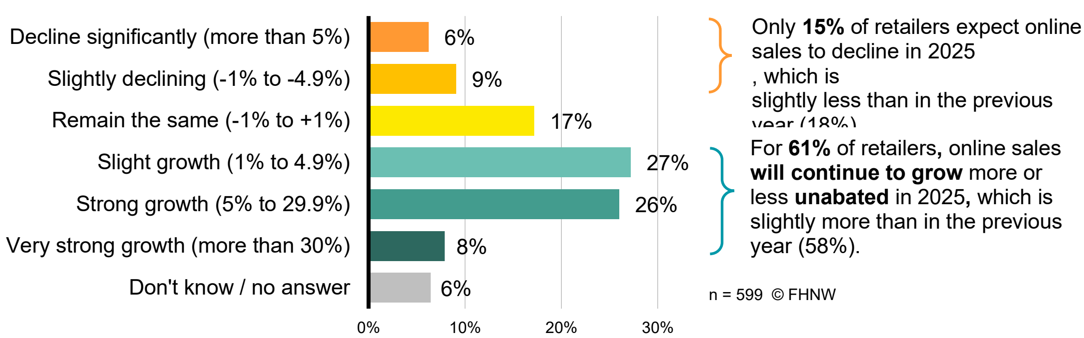
8.3 OUTLOOK FOR SALES GROWTH IN 2025

At the end of the survey, participants were asked how much they expected their total online store sales to grow in 2025 compared to the previous year. This provides a key snapshot of the economic outlook in e-commerce, offering insight into confidence, stability, and uncertainty in the industry. The results paint a predominantly positive picture: six percent expect a **sharp decline in sales** of more than five percent, while nine percent anticipate a slight decline (see Figure 59).

Seventeen percent of online retailers expect **stable sales** in the range of minus one to plus one percent. In contrast, 27 percent forecast **slight growth** of one to 4.9 percent. Twenty-six percent of retailers expect **strong growth** of between five and 30 percent, and eight percent even anticipate **very strong growth of over 30 percent**. Taken together, 61 percent of retailers expect sales growth – a slight increase over the previous year, when 58 percent predicted growth. This confidence is particularly remarkable given the growing challenges such as competitive and price pressure, rising marketing costs, and a lack of expertise in the field of AI (see Chapter 6).

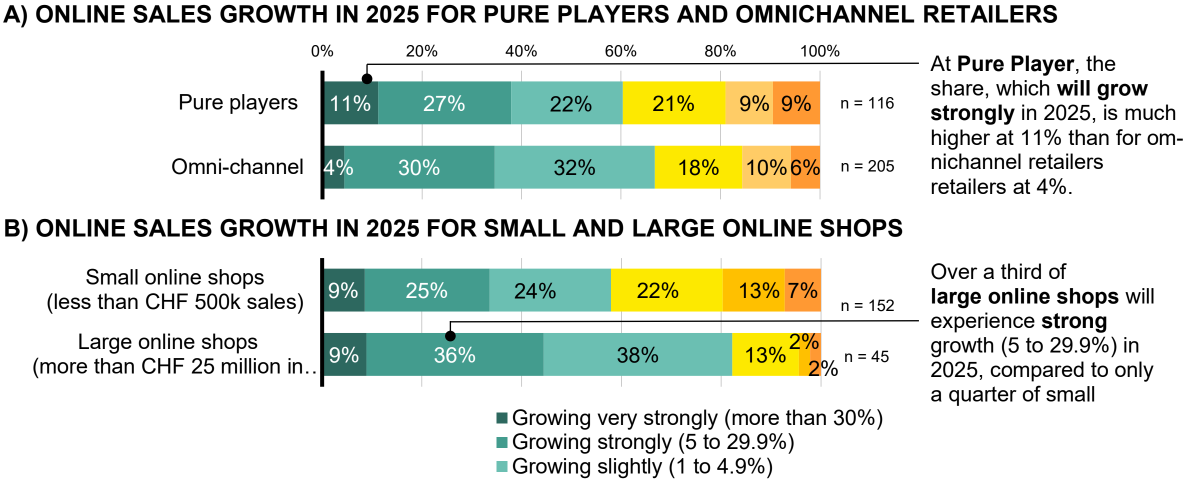
The evaluation by **type of business** (Figure 60a) shows that the expectations of pure players and omnichannel retailers will develop similarly in 2025, but with clear differences at the extremes. Eleven percent of pure players expect very strong growth of over 30 percent (omnichannel: four percent), while omnichannel providers more often expect moderate growth. On the negative side, pure players are more pessimistic: nine percent expect a sharp decline in sales and another nine percent expect a slight decline, while omnichannel retailers show lower figures of six and ten percent, respectively. This means that market growth for pure players is more volatile than for omnichannel retailers. The analysis by **sales size** shows clear differences between small and large online shops (Figure 60b). While nine percent of both groups expect very strong growth of over 30 percent, large retailers are more likely to expect positive developments overall: 38 percent forecast slight growth (small: 24 percent) and 26 percent a strong increase (25 percent). This means that large retailers are more likely to benefit from e-commerce growth.

Figure 59 : How strongly do you expect your total sales in your online shop to grow in 2025 compared to the previous year? It will...



Growth will continue for the majority of online shops in 2025, albeit at a slightly lower rate than last year. Only six per cent will experience a sharp decline in online sales.

Figure 60 : Projected online sales growth in 2025 at a) Pure players and omnichannel retailers, and b) small and large online shops

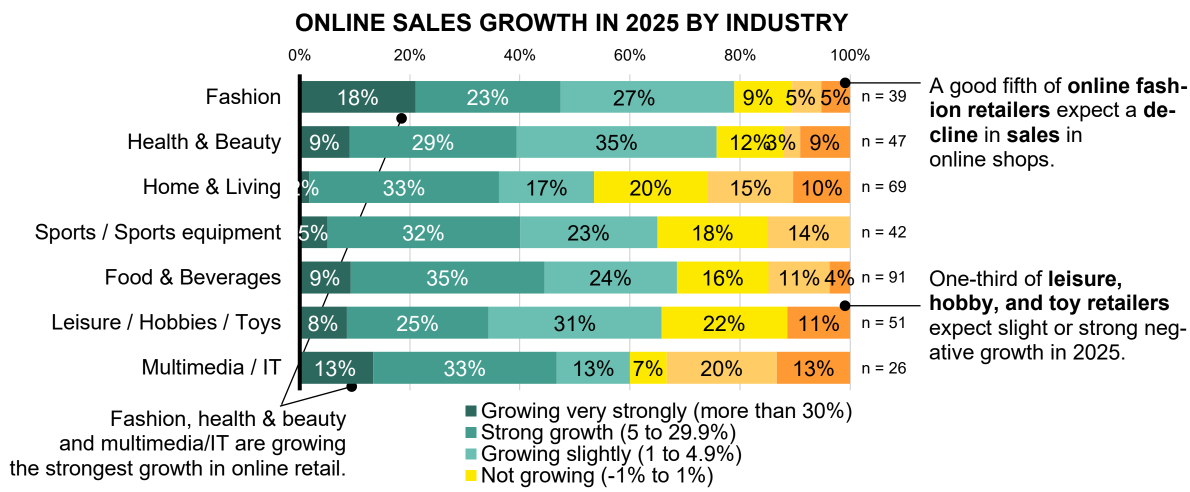


It is expected that half of retailers with sales of more than CHF 25 million will continue to grow strongly in 2025. By contrast, only one-third of small retailers are currently experiencing strong growth.

Small online shops, on the other hand, are more pessimistic: 13 percent (see Figure 60b) expect slight declines and five percent expect sharp declines, while the figures for large retailers are significantly lower at two percent. An analysis of sales growth in 2025 by industry reveals significant differences between sectors. **Health & Beauty** is the most optimistic**:** 29 percent expect strong growth and nine percent even expect very strong growth, while the decline figures are comparatively low at three and nine percent, respectively. The **food and beverage industry** is also confident: 35 percent expect strong growth and nine percent expect very strong growth, meaning that more than two-thirds overall anticipate positive developments.

In **the fashion segment**, 18 percent forecast very strong growth and 23 percent strong growth, but at the same time, five percent report significant declines and 14 percent do not provide any information. **Home & Living** presents a mixed picture: only two percent expect very strong growth, while 25 percent anticipate declines. Expectations are also divided in **the sports and sports equipment sector**: although 32 percent expect strong growth, 14 percent anticipate slight declines. In **the leisure, hobby, and toys sector**, growth forecasts are moderately distributed, with 31 percent expecting slight growth and 25 percent expecting strong growth. **Multimedia and IT** are particularly polarized in 2025: while 13 percent expect very strong growth and 33 percent expect strong growth, 20 percent see a slight decline and 13 percent even expect a sharp decline.

Figure 61 : Projected online sales growth in 2025 by industry



8.4 RECOMMENDATIONS FOR ONLINE RETAILERS

The results of the 2025 online retailer survey can be used to derive a wide range of **recommendations** for action in practice and **hypotheses** for research. Table 18 summarizes 60 specific measures that can help online retailers successfully develop their business in an increasingly competitive and AI-driven e-commerce environment. The list is not exhaustive, but is intended to serve as **inspiration** and food for thought.

The authors wish online retailers **every success in implementing** these measures and in further developing their business models and web shops. They welcome **feedback, additions, and criticism** on the research results, as well as **input** for the upcoming 2026 online retailer survey.

Table 18: Recommendations for online retailers in the AI era (based on Zumstein & Oehninger 2024)

Area	Recommendations for action
Market & positioning	1. Develop **exclusive, high-quality products and services** to differentiate yourself from low-cost platforms such as TEMU (quality, service, Swissness, niche products) 2. Closely monitor and anticipate current and future **market developments** 3. Invest in **marketing and branding** to stand out from other platforms amid growing competition and prevent interchangeability
Distribution channels	4. **Establish a broad range of** sales channels and continue to develop digital channels in a targeted manner 5. **Regularly analyze** the **sales mix**, evaluate sales and channel relevance annually and adapt to market trends 6. **Monitor new marketplaces** and platforms at an early stage, test pilot projects (see 12.) 7. **Merge** data **across channels** to create personalized experiences
Online shop	8. Regularly question the **role** of the e-shop and adapt it to **customer needs** 9. **Continuously develop** your own **online shop** as a central channel 10. **Optimize** the online shop **for mobile devices** and possibly offer a **native app** (for Apple Store and Google Play), because the share of traffic and sales generated by mobile devices has never been so high 11. Further develop customer portals and logins to deliver **personalized offers**
Market-places	12. **Use** digital marketplaces **strategically** to gain reach and new customers 13. **Regularly monitor** the marketplace share of total sales and keep dependencies low; sell those items and product ranges that generate sales and margins
Social commerce	14. **Actively monitor** social commerce **and** use it in a targeted manner depending on the platform and target group 15. Consistently integrate products into **social media catalogs** and promote them with clear calls to action to raise awareness of the offering and increase impulse purchases 16. Monitor new platforms such as **TikTok Shop** or **YouTube Shopping**, and consider and implement pilot projects if necessary
AI	17. **Analyze** all **business processes** to identify where AI can save the most time 18. Don't lose focus and perspective amid rapid AI developments; take a differentiated, reflective, and critical view of the **hype** 19. Develop an **AI strategy and roadmap** with clear goals, use cases, KPIs, and budget. 20. **Regularly evaluate** AI tools and use benchmarks to select the appropriate tools from the multitude of models and solutions or switch if necessary 21. Continuously perform A/B or multivariate **tests to measure** the impact of **AI** on CTR, conversion rate, revenue, and ROI 22. Always test AI implementations with **pilot projects** before rolling them out on a large scale 23. **Start** with **simple AI applications** (e.g., text creation, translations, and SEO) to free up resources and save costs 24. **Verify** AI results by **humans** until a stable level of quality is achieved

	25. **Ensure data quality** to guarantee consistent, valid results when using AI. 26. Establish clear **standards** for language, translations, and wording to ensure AI consistency 27. Use AI as **a differentiator** by introducing innovative products and services (e.g., personalized product recommendations) faster than the competition 28. Consciously shape **cooperation** with external (AI) service providers: define clear goals, weigh up costs and benefits, and establish contract and data protection rules 29. Establish a **learning organization** in which employees can continuously experiment with AI to build trust and competence 30. Consider the use of **AI as a "team reinforcement"** and thereby cushion the workload
SEO / GEO	31. Hire at least one person for **search engine optimization** (internal or external), because SEO is and remains one of the most important marketing tools in e-commerce 32. Consistently develop SEO basics and **combine them with GEO measures** 33. **Invest** in GEO early on to secure a first-mover advantage and increase digital visibility on LLMs such as ChatGPT, Gemini, and Perplexity 34. **Keep product data** (such as prices, availability, attributes) **structured and readable** Keep product data up to date so that it can be read correctly by **AI bots such as GPTBot** 35. Check technical requirements to control **crawling and indexing** in a targeted manner 36. **Feed product data** into AI and PIM systems so that it appears correctly there 37. **Consider platform diversity** and actively include Bing or other LLM-relevant platforms in addition to Google relevant platforms 38. Expand **trust signals such as reviews**, as these are incorporated into AI responses 39. Regularly **monitor search behavior** via AI platforms to identify changes early on and respond to them 40. Conduct workshops and attend **GEO training courses** to systematically build and update knowledge and expertise within the company
Agentic AI	41. Create **agent-friendly interfaces** and structured product data 42. Develop your own **data strategies** to expand **personalization** so that agents can work with tailored recommendations 43. **Experiment** with **prototypes** at an early stage to gain experience 44. Simulate **new customer journeys** when customers only shop via prompt and prepare the online shop (including the ordering process) accordingly
Services	45. Offer good **customer service** (such as live chat, hotline) to differentiate yourself 46. Implement **self-service options** in customer portals (e.g., product configurator) 47. Display the **availability of goods** online and in stores in the online shop
IT & Payment	48. Use/develop flexible and expandable **online shop systems** in open architectures 49. Offer **mobile payment solutions** such as TWINT, Klarna, Apple Pay, and Google Pay 50. Implement services such as "**Card on** File" in the online shop so that customers customers do not have to type in their credit card details 51. Offer payment solutions with **biometric authentication** such as facial recognition 52. Integrate AI-based solutions for **fraud detection and credit checks** in the e-shop
Warehouse & Logistics	53. Further **robotize** and automate **warehousing**, including picking and order fulfillment 54. Offer **fast delivery times** using AI-optimized warehouse and logistics processes 55. Guarantee predictable and controllable delivery thanks to **parcel tracking** 56. Ensure a high level **of return friendliness** (e.g., free returns, return labels, resealable packages), which helps with differentiation and customer loyalty
Further training	57. Build up **internal expertise** in e-commerce and AI to avoid becoming dependent 58. Continuously promote the **technical and professional specialization** of employees 59. **Provide ongoing training and further education for** existing employees in various areas, e.g., at universities of applied sciences. 60. Implement a **training plan** for employees in the areas of AI, SEO, and data analysis to close skill gaps 61. Establish a **mindset of curiosity, openness, and continuous learning**

Finally, Table 19 presents **22 hypotheses** for further research in AI in e-commerce, which could be researched, tested, and explored in depth at colleges and universities in the future. This list is also not exhaustive, and the authors would welcome further ideas, research questions, and hypotheses from e-commerce practice and academia.

Within the framework of a **research partnership,** further and more in-depth questions – such as those relating to agentic commerce – can also be discussed and incorporated into the 2026 online retailer survey. The authors are open to and extremely grateful for any form of support and cooperation.

Table 19 : Hypotheses for AI research in e-commerce

Area	Hypotheses for further research
Product texts and content	1. In the future, content and **product texts** must be created, made accessible, and optimized for both human **users** and **AI (agents).** 2. AI-generated product texts have a **positive** effect **on purchasing decisions, trust, and conversion rates.** 3. AI-generated texts address individual target groups **more effectively** than manual texts 4. Consumers **cannot** reliably **distinguish** between AI-generated and human-written texts 5. The abundance of AI content is growing rapidly, exacerbating the problem of **information overload** 6. Indexing and structured data lead to **higher visibility in GEO**
Product images & visualization	7. AI-generated **product images** increase click and conversion rates in online shops. 8. Generative **AI images** create a higher aesthetic appeal among consumers, but less trust than original images 9. **Virtual fittings** using AI (AR/VR) reduce the return rate in the fashion retail sector 10. Dynamically generated **product visualizations** increase the likelihood of purchase
Personalization	11. Hyper-personalized product recommendations increase the **likelihood of purchase**, but reduce perceived trust in privacy 12. Personalization through user interactions (e.g., wish lists/shopping lists, reviews) leads to **higher brand/customer loyalty** than purely algorithmic personalization
Agentic AI	13. Agentic AI systems (e.g., automatic shopping cart adjustment) are rated more positively by **younger** **consumer** groups than by older 14. **Pure players** test, use, and optimize AI agents more often than omnichannel retailers 15. Agentic AI that independently places repeat orders increases **customer satisfaction** 16. The **perceived benefit** of Agentic AI is higher when the systems act not only reactively (e.g., recommendations) but also proactively (e.g., automatic optimization of the shopping cart) 17. Large technology companies and emerging AI providers are becoming new **gatekeepers** in agentic commerce and occupying customer interfaces 18. Leading tech companies (with LLMs) such as **OpenAI** (ChatGPT), **Microsoft** (Copilot), **Google** (Gemini), **Meta** (AI), **Amazon** (Q), **Apple** (Intelligence), and **PayPal** (Commerce Agent Platform) will dominate in agentic commerce. 19. Agentic commerce will fundamentally change **IT architectures** in e-commerce, affecting online shop systems and their APIs in particular, but also CRM, PIM, and ERP 20. Value chains, sales funnels, and **customer journeys** will be fundamentally transformed in agentic commerce. commerce.
Chatbots	21. Consumers accept **longer response times** when they know that a human is responding instead of an AI system 22. A **hybrid model** (human and AI) for chatbots leads to higher service quality, customer satisfaction, and loyalty than pure automation

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

- The **Bernet ZHAW study** examines the engagement of Swiss companies, authorities, and non-profit organizations on social media, including social media advertising (Messerli et al., 2022) .
- Various studies are published on **eCommerce Europe** and Euro Commerce, including the European E-Commerce Report 2023, to which HANDELSVERBAND.swiss contributed (Lone & Weltevreden, 2023) .
- The EHI Retail Institute in Cologne publishes various studies, including on the "E-commerce Market in Germany" (Hofacker et al., 2023) and the "E-commerce Market in Austria/Switzerland" (Langer et al., 2019) .
- **IBI Research at the University of Regensburg** published the "eCommerce Guide" (Stahl et al., 2015) and other studies, including in the field of e-commerce (ibi research at the University of Regensburg GmbH, 2024) .
- The **Institute for Retail in Cologne** (IFH) publishes various studies on digital business, such as the industry report on online retail (Heinick, 2023) .
- The **Research Center for Retail Management at the University of St. Gallen (HSG)** examines consumer behavior in the context of e-commerce in its studies "Omni-Channel Management 2024" (Rudolph et al., 2024) and "Swiss Online Retail 2021" (Rudolph et al., 2021) .
- The **2024 E-Commerce Sentiment Barometer** from the Zurich University of Applied Sciences (HWZ) analyzes consumer demand on behalf of Swiss Post AG every year (Swiss Post & HWZ, 2023, 2024) .
- **HANDELSVERBAND.swiss,** together with GfK and Swiss Post, regularly surveys e-commerce growth (HANDELSVERBAND.swiss, 2024) . HANDELSVERBAND.swiss, Google, and mindtake determine the Omni-Channel Readiness Index every two years (MindTake Research GmbH, 2022) .
- In collaboration with a panel of experts, the management consultancy **Carpathia** determines the annual sales of the largest Swiss online shops (Morant, 2024b) and the B2B Monitor (Carpathia, 2023, 2025) .
- **ms direct** conducted the "Post Purchase Excellence" study twice in collaboration with ZHAW and FHNW (Zumstein, 2023, 2024). It can be downloaded directly from ms direct.

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List of Abbreviations

Ø	Average
#	Number
3D	Three-dimensional
AI	Artificial Intelligence
AR	Augmented Reality
B2C	Business-to-Consumer
B2B	Business-to-business
B2G	Business-to-Government
BNPL	Buy now, pay later
C2C	Consumer-to-consumer
CHF	Swiss franc
CIC	Customer Interaction Center
CPV	Cost per view
CRM	Customer Relationship Management
D2C	Direct-to-Consumer
EDI	Electronic Data Interchange
ERP	Enterprise Resource Planning
FHNW	University of Applied Sciences and Arts Northwestern Switzerland
GEO	Generative Engine Optimization
GenKI	Generative artificial intelligence
GMV	Gross Merchandise Value
GPS	Global Positioning System
HSLU	Lucerne University of Applied Sciences and Arts
ICC	Institute for Competitiveness and Communication
IKM	Institute for Communication and Marketing (→ HSLU)
IMM	Institute for Marketing Management (→ ZHAW)
IP	Internet Protocol
AI	Artificial Intelligence
SME	Small and medium-sized enterprises
KPI	Key performance indicators
LLM	Large Language Model
MGB	Migros Cooperative Association
MA	Employees
n	Sample size (number of study participants who answered a question)
PIM	Product Information Management
PSP	Payment Service Provider
ROAS	Return on Advertising Spent
ROI	Return on Investment
ROPO	Research Online, Purchase Offline
SEA	Search Engine Advertising
SEM	→Search Engine Marketing (→ SEA) and Search Engine Optimization (SEO)
SEO	Search Engine Optimization
UX	User Experience
VR	Virtual Reality
ZHAW	Zurich University of Applied Sciences

Authors

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Prof. Dr. Darius Zumstein (Master of Arts in Management) is Professor of Digital Marketing at the Institute for Competitiveness and Communication (ICC) at the University of Applied Sciences and Arts Northwestern Switzerland (FHNW) in Olten. He lectures and conducts research on e-commerce, marketing automation, digital analytics, and applications of AI in digital marketing and sales. He is program director of the MAS Digital Marketing as well as the CAS E-Commerce and Online Marketing Specialist and CAS Marketing Automation Specialist.

From 2018 to 2024, he established the E-Commerce Lab as a lecturer at the Institute for Marketing Management (IMM) at the Zurich University of Applied Sciences (ZHAW). From 2014 to 2019, he was based at the Institute for Communication and Marketing (IKM) at the Lucerne University of Applied Sciences and Arts (HSLU). From 2016 to 2018, Darius Zumstein was a digital analytics consultant at Raiffeisen Switzerland, and from 2013 to 2016, he headed the digital analytics & data management team at Sanitas health insurance. Prior to that, he worked for companies such as FELD M, Scout24, and Vodafone. He previously earned his doctorate in web analytics at the University of Fribourg.

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Adele Dörner has previously completed a Master of Business Administration with a major in marketing at ZHAW. She has also worked in product management and marketing at the marketing agency Calydo and the weather service provider meteoblue.

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Dr Sonja Schüler is a research assistant at the ICC at FHNW. She is involved in teaching, research and consultancy, and heads up continuing education programmes. She studied Political Science, Sociology and Peace and Conflict Studies at Philipps University in Marburg, Germany, and earned her doctorate in Political Science for her study of social and ethnic inequality in Bulgaria. She has gained professional experience through teaching and research activities at international universities, as well as project development and policy consulting for various non-profit organizations.

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Study Participants

Table 20: Logos and Domains of the Study Participants

1864.ch	2qool.ch	aargauerkunsthaus.ch	actionspielzeug.ch	aiopd.ch	allega.ch
allpedes.ch	amavita.ch	angela-bruderer.ch	anifit.ch	apfelkiste.ch	apothekedrogerie.ch
aquapassion.ch	army-shop.ch	atimpex.com	balibay.ch	banholzer.ch	bastelgarage.ch
bb-shop.ch	berglandhof.ch	bettybossi.ch	bio-circle.ch	biomondo.ch	blackandblaze.com
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charlibaby.ch	christ-swiss.ch	circunis.ch	coop.ch	coopvitality.ch	dancingqueens.ch
dartshop24.ch	deindeal.ch	deinparadies.ch	dejac.ch	delta-zofingen.ch	derdealer.ch
digitrends.ch	discountlens.ch	drei-kaese-hoch.ch	drhauschka.ch	drinkdirect.ch	drink-shop.ch
drogi.ch	druckidee.ch	earline.ch	e-bikes4you.com	edelweiss.ch	elektroplanet.ch
endress.com	e-performance.ch	ersatzteilshop24.ch	erwinmueller.com	esa.ch	eta-glob.ch
europe.truproofficial.com	evelia.at	events4you.li	everydaycarry.ch	excellentfood.ch	fabrikat.ch
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first-responder.ch	fischen.ch	fit-und-warm.ch	flaschenpost.ch	focusshop.ch	folkloreshop.ch

foto-zumstein.ch	fraisa.ch	frohkost.ch	funshop.ch	gassenarbeit.ch	gebana.com
genuss-schmiede.ch	gerstaecker.ch	getraenkezug.ch	globus.ch	gonser.ch	goodform.ch
gottstein.com	greenfinity.ch	grill24.ch	grossartig-decostyle.ch	haar-shop.ch	haix.ch
hanfpost.ch	haslingershop.at	hauptner.ch	hauptner-jagd.ch	hauptner-pferd.ch	hb-aesthetics.ch
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maisonlibre.ch	manor.ch	mariado.ch	marko.ch	marsoliving.com	matterhornparadise.ch
mclinsen.ch	meine-haare.ch	mercanto.ch	merchfox.at	micasa.ch	mobileparts.ch
mockae.ch	moebel-peter.ch	moemax.ch	mooris.ch	mrlens.ch	musikhug.ch

myeskimo.ch	naehfox.ch	namuk.com	nanimanu.ch	nanorepair.ch	newbalance.ch
nobullshit.care	nussbaum.ch	nutzfahrzeugtechnik.ch	obi.ch	ochsner-shoes.ch	ochsnersport.ch
ofinto.ch	olwo.ch	omh.swiss	onlineapo.at	onlineschilder.ch	orchestra.ch
ox-huelle-fuelle.ch	packstar.ch	pakka.ch	pandakindermoebel.ch	parcandi.com	pedag.ch
peganatur.com	pilgrim.ch	myspreadshop.ch	platinum-swiss.ch	proplana.ch	prospiel.ch
puag.ch	rausch.ch	reftools.ch	reifen.com	reitsport.ch	reptile-food.ch
rotel.swiss	rothirsch.com	safs.com	schaefer-shop.ch	schlafshop.ch	schlitten.ch
schmuck.ch	schneider-korbwaren.ch	schnupfdose.ch	schweizer-messer-shop.at	schweizerseifen.ch	schweizervideo.ch
selection-widmer.ch	senseo-shop.ch	sharkfitness.ch	shop-freyortho.ch	shopping-trolley.ch	siech-cycles.com
smartphoto.ch	smythstoys.com	soeder.ch	Sol-id.ch	spikes.ch	sponser.ch
sportshop.ch	spruengli.ch	sq-vape.ch	stadlerform.com	star-piercing.ch	starworld.ch
stayhealthy.ch	stiftung-caboverde.ch	stofftaschentuch.ch	studio-stena.ch	sunstore.ch	superfinkli.ch
sweets.ch	swiss-qube.com	swiss-stylies.com	swisswetter.shop	switcher.com	swtzrlnd.shop
tabakoutlet.ch	takeplace.at	tarzan.ch	textilvogt.ch	thungourmet.ch	timbershop.ch
tomandi.ch	total-shop.ch	tramatec-shop.ch	transa.ch	trenddeko.ch	trinkgenuss.ch
trophies.ch	ullrich.ch	uniqme.myspreadhop.ch	unserbier.ch	usacord.ch	uxpert.ch

variotrade.ch	vbv-afa.ch	victorinox.com	vilcom.store	vinothek-brancaia.ch	vintage-art-poster.com
vitadrogerie.ch	volgshop.ch	vonrotz-shop.ch	vorhangbox.ch	waermebildkamera-huber.ch	waldundwiese.at
wander.ch	weisbrod.ch	wellvida.ch	weltbild-liquidation.ch	wernerkuster.ch	werchzueglade.ch
wog.ch	wrightsock.ch	wuerth-ag.ch	xdouble.com	xlsportshop.ch	xxxlutz.ch
yogatree.ch	yoursmoke.ch	yoursnus.ch	zebrafashion.com	zemabell.ch	zeolith-bentonit-versand.ch
zg-prosenectute.ch	zigarrenonline.ch	zoo-roco.ch	zubi.swiss	zuekunftsmusig.ch	zurli-socken.ch

The remaining 331 online shops wished to remain anonymous.

Research Partners of the Study

Worldline Switzerland AG

Worldline helps businesses of all shapes and sizes to accelerate their growth journey – quickly, simply, and securely. With advanced payments technology, local expertise and solutions customised for hundreds of markets and industries, Worldline powers the growth of over one million businesses around the world. Worldline generated 4.6 billion euros revenue in 2024.

As a Platinum Partner of the online retail survey and provider of payment solutions, Worldline actively supports the e-payment transformation.

For more information, visit: www.worldline.com/merchant-services

SHOPWARE

Shopware is Europe's leading open-source ecommerce platform designed to meet the complex demands of mid-sized and enterprise-level businesses. With advanced, ready-to-deploy capabilities and a flexible, API-first architecture, the platform delivers the performance, control, and scalability required to drive sustainable growth and remain resilient in an increasingly volatile economic climate.

For more information, visit: www.shopware.com

XeroGrafiX (XGX)

XeroGrafiX (XGX) is an e-commerce agency focused on the Swiss market. Our principle, “strategy before technology,” means we define goals and customer value first—and execute with discipline. The result is tailored shopping experiences that convert, with references such as LOEB and kaffeepads.ch.

What do clients gain? Predictable delivery, distinctive design with clear user flows, measurable outcomes (faster checkout, stronger category performance, higher repeat purchase), and long-term support beyond go-live. We understand the nuances of the market—from languages to payment habits—and turn them into practical growth levers. Less complexity, more impact.

For more information, visit: www.xgx.at

CembraPay

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

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

For more information, visit: www.cembrapay.ch

CRIF AG

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

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

For more information, visit: www.crif.ch

TWINT Ltd

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

For more information, visit: www.twint.ch

Swiss Post

Swiss Post has been connecting people for 175 years and is therefore an integral part of Switzerland and a piece of Swiss identity. As a competent partner for online commerce, we connect retailers with their customers. We offer tailored solutions for all aspects of e-commerce logistics. Our comprehensive range of services for Switzerland and beyond includes the delivery of letters, newspapers, parcels, as well as courier, express, and freight logistics services.

In the area of advertising, we are constantly developing new offerings in the digital and cross-media sectors in addition to direct marketing. Recipients of shipments benefit from convenient solutions: from shipment information and tracking to returns. Last but not least, we actively advise our business customers on how to maximize their e-commerce potential.

For more information, visit: www.digital-commerce.post.ch

PostFinance Ltd

With over 2.4 million customers, including around 250,000 companies of all sizes, PostFinance is one of Switzerland's leading financial service providers. As the market leader in payment transactions, it provides reliable support for Swiss companies in their everyday operations – including payment collection, online and in-store.

With its Checkout E-Payment Modules, PostFinance offers flexible solutions for online shops that are tailored to a wide range of needs and company sizes. All common payment methods are integrated so that retailers can offer their customers an optimal shopping experience.

As a reliable partner, PostFinance supports companies with payments from A to Z, laying the foundations for successful day-to-day business.

For more information, visit: www.postfinance.ch/checkout-flex

EOS Switzerland Ltd

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

For more information, visit: https://ch.eos-solutions.com

PAIR Finance

PAIR Finance is a leading fintech company for digital debt collection and receivables manage-ment. The company is transforming the debt collection industry with its digital, efficient and cus-tomer-centric approach. Using artificial intelligence, behavioural psychology and data science, PAIR Finance is setting a new standard in debt collection that supports business customers and consumers alike. Numerous Swiss companies from a wide range of industries already rely on this innovative debt collection solution for the digital age.

For more information, visit: https://pairfinance.com

Technical College for E-Commerce (FfD)

The Technical College for Retail, Sales & E-Commerce (FfD) in Zurich offers practice-oriented training and further education for professionals in the retail sector. With its approach of "as much theory as necessary, as much practice as possible," the FfD imparts up-to-date knowledge and practical skills in the areas of sales, e-commerce, marketing, and digital strategies.

The offerings range from modular courses to the federal certificate "E-Commerce Specialist FA." Classes are held in a hybrid format—both on-site in Zurich and via livestream and video recordings—enabling flexible learning.

For more information, visit: www.fachschule-ecommerce.ch

MS DIRECT AG – Every order a fulfilled promise

MS Direct AG is the leading partner for online retailers and brands, providing automated solutions in e-commerce fulfillment and cross-border shipping. With scalable fulfillment, smart logistics, and seamless digital integration, we ensure that every order arrives reliably – locally and internationally.

Now live: Our new Cross-border Shipping Platform gives merchants full visibility and control over international shipments including customs, taxes, tracking, and returns.

As member of the MS Direct Group, MS Direct is part of a comprehensive ecosystem that supports the entire customer journey from first contact via online campaigns or personalised print mailings to after-sales customer care.

For more information, visit: www.ms-direct.com

HANDELSVERBAND.swiss

HANDELSVERBAND.swiss brings together over 400 retailers who generate around CHF 21 billion in sales in Switzerland, of which CHF 11 billion is online and CHF 10 billion is in brick-and-mortar stores. Its members operate around 440 online shops and ship 80 million parcels per year in Switzerland. The association brings together retailers from a wide range of industries to work on common, overarching issues. It regularly organizes events, webinars, and experience exchanges, sends out newsletters with the latest information on retail, and provides standard templates (terms and conditions, data protection) for online shop operators.

HANDELSVERBAND.swiss is also involved in vocational training and continuing education, as well as legislative processes. Small and large retailers, as well as manufacturers, are united in their goal of embracing the new digital world of commerce in Switzerland and seeing this change as an opportunity.

For more information, visit: www.handelsverband.swiss

SOM Online Conference November 2025

The SOM Online Conference is Switzerland's leading online conference for digital marketing, AI, e-commerce, and marketing technology. More than 800 participants attended the last conference in March 2025. The SOM Online Conference lives by its mission of "Inspiring Excellence."

SOM ONLINE Conference Fall 2025:

- November 18, 2025: Artificial intelligence in marketing and digital trends

- November 19, 2025: E-commerce and B2B and B2C sales

- November 20, 2025: Marketing technology

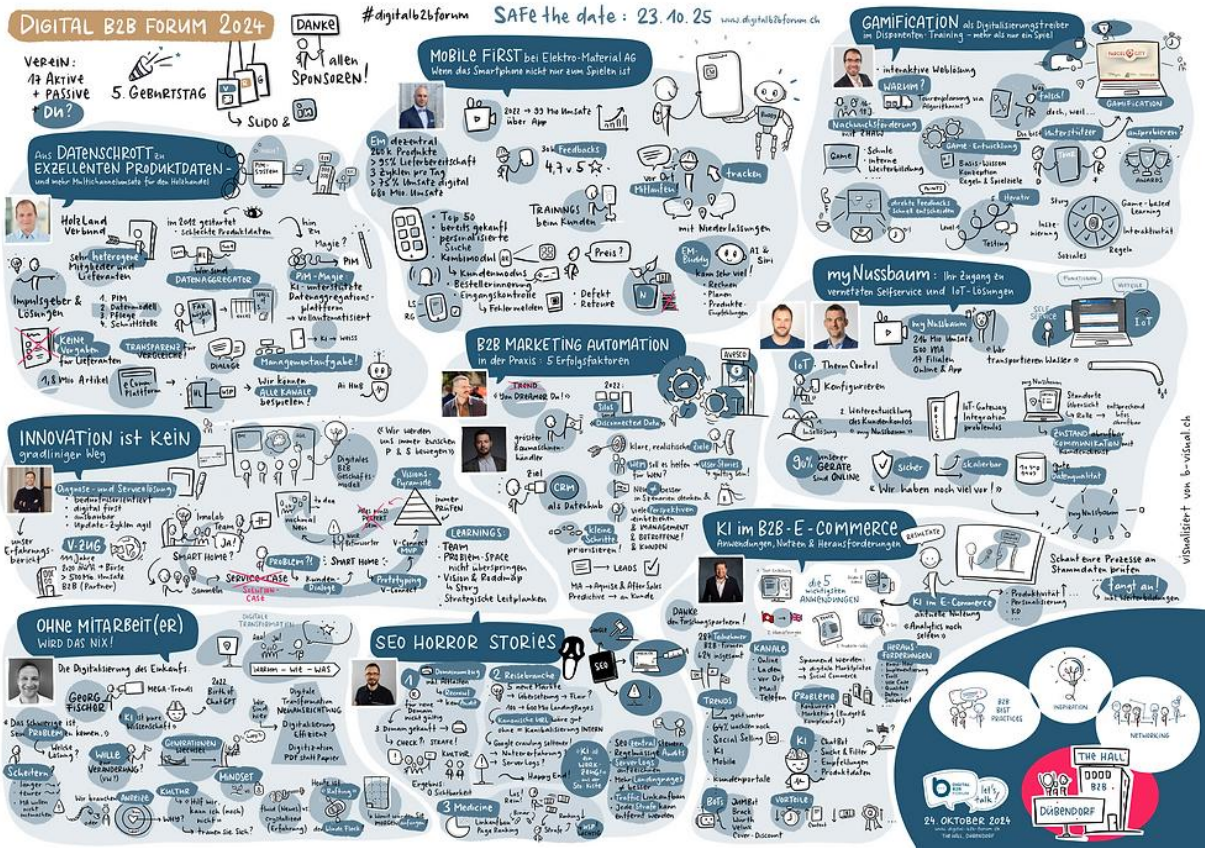
You can already register for the fall conference here free of charge:

https://www.som-online-konferenz.ch/anmeldung

Digital B2B Forum & SOM Online Conference

The Digital B2B Forum will take place on **Thursday, October 23, 2025,** from **12 noon to 7 p.m. at THE HALL in Dübendorf**. Readers of the 2025 Online Retailer Survey receive a **special price of CHF 100** instead of CHF 200.

For more information and to register, visit: https://digital-b2b-forum.ch.



Readers of the Online Retailer Survey can participate in **the SOM Online Conference** free of charge. On Wednesday, November 19, 2025**,** starting at 9 a.m., there will be exciting presentations on **e-commerce & sales – B2B & B2C**. For more information and to register, visit: https://www.som-online-konferenz.ch/konferenz.

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CAS E-Commerce and Online Marketing Specialist

E-commerce expertise: From the basics to innovations in digital commerce.

Compulsory module: E-commerce (B2B/B2C)

- E-commerce trends, including detailed insights from this study
- Content for e-shops (with Oliver Fischer & Martin Jungfer from Galaxus)
- E-commerce with Google Tools (with Lucia Yapi)
- Visit to the Brack logistics center (with Fabian Büchler)
- E-commerce architectures, operations & Shopify (with Roman Zenner)
- Data & Analytics (with Natalie Kuster & Darius Zumstein)
- E-commerce law (Marc Schwenninger)
- AI Applications & AI Sales Consultants (with Lorenz Würgler)
- Social Commerce & Personal Branding (with Moritz Neuhaus)
- Video Commerce (with Johannes Kossmann)

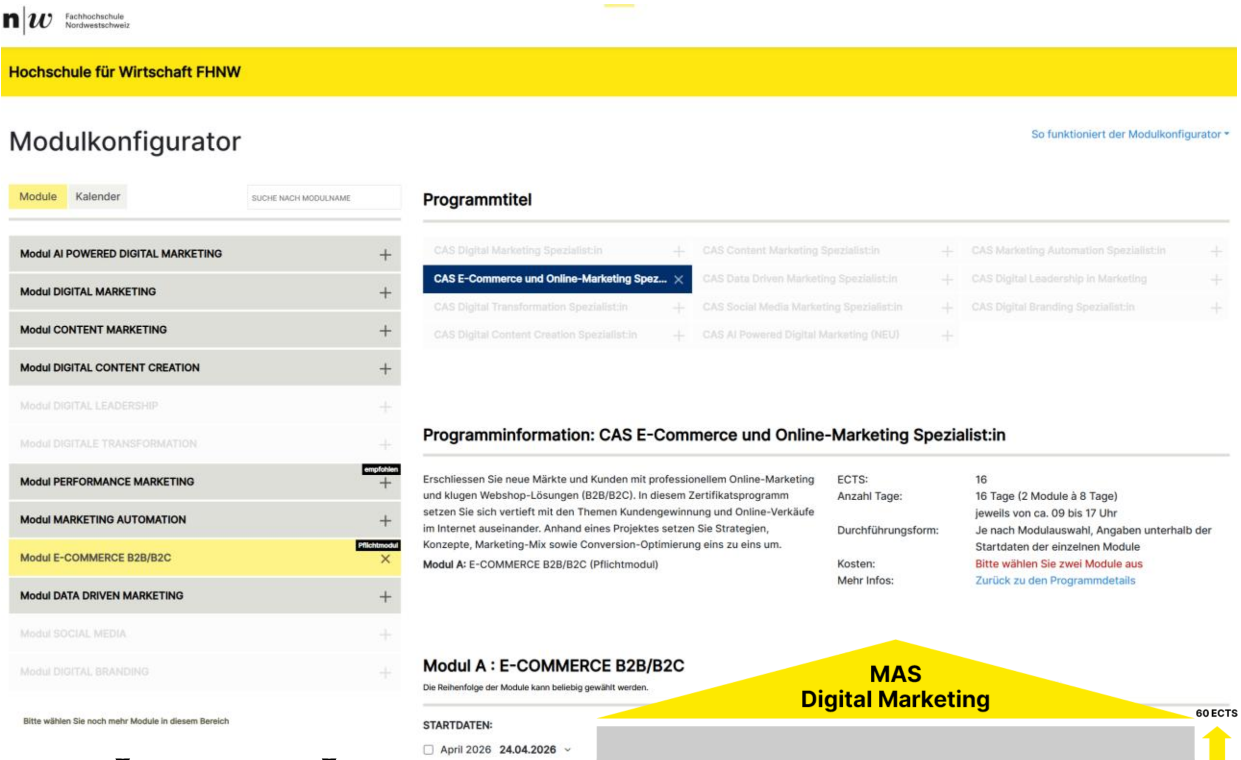
Image source: https://newsroom.brackalltron.ch/assets/235898/

Image source: https://www.jumbo.ch/de/service/jumbot.html

Second elective module in the module configurator: AI-Powered E-Commerce (from 2026), AI-Powered Digital Marketing, Content Marketing, Marketing Automation, Data-Driven Marketing, Digital Content Creation, Performance Marketing

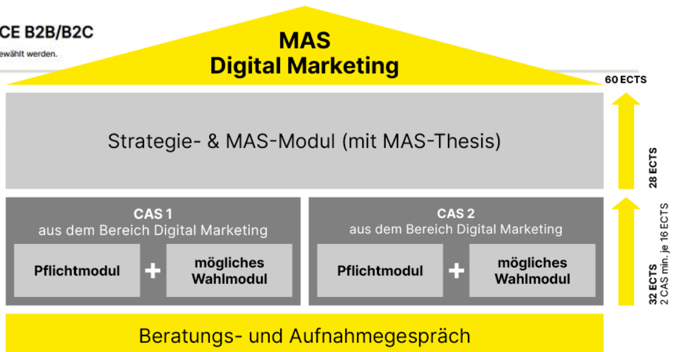
Module information at: www.fhnw.ch/de/weiterbildung/wirtschaft/modul-e-commerce-und-online-marketing

Course starts on April 24, 2026. Module configuration and registration at: https://lets-get-digital.ch



Next course start date for **MAS Digital Marketing** (including study trip to Silicon Valley): **April 9, 2026**

Further information at: https://www.fhnw.ch/de/weiterbildung/wirtschaft/mas-digital-marketing



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