University of Applied Sciences and Arts Northwestern Switzerland
School of Business

Online Retailer Survey 2026



E-Commerce in the Age of AI:
Efficiency, Visibility & Agentic Commerce

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

Darius Zumstein, Adele Dörner, Sonja Schüler, Aldo Gnocchi

Platinum Partner:
Gold Partner:
Silver Partner:

CONTACT

Prof. Dr. Darius Zumstein
Professor of Digital Marketing
University of Applied Sciences and Arts Northwestern Switzerland FHNW
School of Business
Institute for Competitiveness & Communication (ICC)
Riggenbachstrasse 16, 4600 Olten, Switzerland
darius.zumstein@fhnw.ch

November 2026

Copyright © 2026
University of Applied Sciences and Arts Northwestern Switzerland

All rights reserved for reprinting and
reproduction of this work are held by the
Institute for Competitiveness & Communication (ICC)
at the University of Applied Sciences and Arts Northwestern Switzerland FHNW.
Distribution to third parties is prohibited.

Management Summary

A total of 473 online shop operators participated in the 2026 Online Retailer Survey, 90 percent of whom were from Switzerland. 82 percent operate in the B2C (business-to-consumer) and 51 percent in the B2B (business-to-business) sector; 61 percent run a small online shop with only one to four employees.

For 87 percent of online retailers, their own online shops remain the most important sales channel. At the same time, AI is transforming product searches and the pre-purchase process. Already, 10 percent of retailers consider agentic commerce to be relevant to sales. 75 percent expect AI agents to handle product searches in the future, 74 percent anticipate that AI agents will handle price comparisons, and 71 percent expect recommendations. Expectations regarding autonomous purchasing decisions are significantly more cautious: 32 percent expect AI agents to handle these. The share of those who expect AI to handle the entire checkout process is only 22 percent. At the same time, search engine optimization (SEO) remains the most important marketing tool, cited by 88 percent of respondents, followed by search engine advertising (SEA), newsletter marketing, and social media marketing. Meanwhile, a new marketing discipline – generative engine optimization (GEO) – is gaining traction: 51 percent of retailers already consider it (rather) relevant. For retailers, structured, up-to-date, and machine-readable product, price, and availability data, relevant content, clear website structures, and interfaces are becoming increasingly important. Here, a gap is evident between relevance and the ability to measure these factors: many retailers are still unable to measure bot monitoring, visibility in AI systems, AI-generated traffic, and online shop revenue. There is also room for improvement at the strategic level: Nearly three-quarters of respondents have not yet formulated an AI or agentic commerce strategy. Only two percent of retailers have already fully implemented such a strategy. The key management task, therefore, is to translate operational AI applications, data, and systems into a coherent strategy with goals, responsibilities, resources, and measurable performance metrics.

The first comprehensive study of business process automation shows that it is primarily standardised and data-driven tasks that are being automated. These include, in particular, credit checks, data generation (such as for product descriptions), the creation and publication of content in digital marketing, and the monitoring of marketing, sales, and financial metrics. However, in most areas, partial automation dominates: for example, employees review results, make decisions, or approve specific process steps. “Human-in-the-loop” approaches are the norm. Fully automated or AI-agent-controlled end-to-end processes remain the exception at present. Nevertheless, AI has evolved from an experiment into a productivity tool. In addition to established applications such as translation, text and image generation, the use of AI is also growing in more demanding areas such as video generation, service and sales chatbots, market and competitive analysis, marketing analytics, and programming. Since the introduction of Claude Code by Anthropic and Codex by OpenAI, 43 percent of retailers are already using AI in software development. Particularly significant benefits are evident in the areas of efficiency and productivity: 81 percent report time savings, and 78 percent note gains in productivity or efficiency. Financial impacts are also measurable: For example, about one-third of retailers were able to reduce agency and consulting costs, while one-quarter cut personnel and operating costs. ChatGPT remains by far the most important LLM for 77 percent of retailers. However, Google’s Gemini and Anthropic’s Claude (relevant to 53 and 48 percent, respectively) are catching up.

The "worry barometer" in e-commerce shows that online retailers are under economic and technological pressure. Market and marketing continue to pose the greatest challenges, at 83 percent and 79 percent, respectively. Weak consumer sentiment, rising costs, limited budgets, intense competition, and increasing complexity and dynamism pose challenges for the majority of respondents. At the same time, challenges are intensifying in the areas of AI (73 percent), human resources and expertise (67 percent), and management (55 percent). Consequently, a shift in the nature of these challenges is evident: In addition to traditional, operational market and marketing aspects, transformation tasks are increasingly coming into focus. These include the integration of AI into existing systems and processes, the development of relevant skills, and the strategic management and utilization of new technologies.

Keywords: Online retail, e-commerce, digital commerce, agentic AI, agentic commerce, generative engine optimization (GEO), online shops, artificial intelligence, AI applications, services, online shop systems, e-payment.

Table of Contents

Foreword by Worldline Switzerland Ltd **12**

Foreword by XeroGrafiX **13**

Foreword by Richard Geibel **15**

1. Introduction **17**

1.1 Starting Point: Market Growth & Rapid Adoption of AI Technology 17
1.2 Research Questions & Sample 18
1.3 Study Participants: Mainly Swiss Online Shops 18
1.4 Business Relationships and Distribution Models in E-Commerce 19
1.5 Position of Study Participants 21
1.6 Industry of Study Participants 22
1.7 Sales and Employees of Online Shops 23

2. Sales & Marketing Channels **25**

2.1 Omnichannel Sales 25
2.2 Agentic Commerce: A New Sales Channel 31
2.3 Marketing Instruments 32

3. Digital Marketplaces & Platforms **41**

3.1 Digital Marketplaces and Platforms 41
3.2 Retail Media Ads 45

4. Automation of Business Processes **47**

4.1 Customer Credit Check 48
4.2 Monitoring of Sales Metrics 48
4.3 Monitoring of Marketing Metrics 49
4.4 Data Protection 49
4.5 Monitoring of Information Security and Cyber Risks 50
4.6 Debt Collection and Accounts Receivable Management 51
4.7 Monitoring of Financial Metrics 54
4.8 Data Generation 54
4.9 Credit Monitoring 55
4.10 Supplier Credit Check 56
4.11 Digital Advertising 56
4.12 Contract Management 57
4.13 Sales Processes 57
4.14 Newsletter and Marketing Automation 57
4.15 Audit Management 59
4.16 Supplier Onboarding 59
4.17 Compliance 60
4.18 ESG Rating 60
4.19 Automated Creation and Publication of Content 60
4.20 Automation with AI Agents 61

5. AI Applications in E-Commerce 63

5.1 Overview of AI Applications in E-Commerce 63
5.2 Content and Media 65
5.3 Marketing and Visibility 67
5.4 Analytics and Market Intelligence 71
5.5 Online Shop Operations 74
5.6 Sales Consulting and Customer Service 74
5.7 Programming and Technology 80
5.8 Planning and Management 82
5.9 Benefits of AI in E-Commerce 83
5.10 Challenges and Additional Costs Caused By AI 87
5.11 AI Models in E-Commerce 92

6. Generative Engine Optimization 95

6.1 Definition of GEO 95
6.2 Bot Traffic on the Online Shop 96
6.3 GEO Measures and Ranking Factors 98
6.4 Methods and KPIs for Measuring GEO Success 104

7. Agentic Commerce 106

7.1 Definition and Classification of Agentic Commerce 106
7.2 Future Product Search 107
7.3 Anticipated Purchasing Behaviour with AI Agents 109
7.4 Pricing by AI Agents 110
7.5 Preparing for Agentic Commerce 111
7.6 AI and Agentic Commerce Strategy 112

8. Challenges in E-Commerce 114

8.1 Current Barometer of Concerns in Swiss E-Commerce 114
8.2 Challenges in Supplier Management 117

9. Online Shop and Payment Systems 118

9.1 Online Shop Systems 118
9.2 Changes and Selection Criteria for E-Commerce Platforms 122
9.3 Payment Methods in E-Commerce 124
9.4 Payment Service Providers 128
9.5 BNPL Solutions 130
9.6 Room for Improvement and Innovation in E-Payment 132

10. E-Commerce Services 135

10.1 Discount Codes 135
10.2 Free Shipping on Orders Over a Certain Amount 136
10.3 Recommendation of Additional or Alternative Products 136
10.4 Product Reviews 136
10.5 Reminder After an Abandoned Shopping Cart 137
10.6 Order Tracking 137
10.7 Express Checkout and Click-To-Pay 138
10.8 Online Shop Certifications 138
10.9 Personalization of Content and Offers 139
10.10 Shopping Days 139
10.11 Loyalty Programs 140

10.12 Free Returns 140
10.13 Product Configurators 141
10.14 Delivery to Pickpost Location or Mypost24-Machines 141
10.15 Video Consultations 141
10.16 Further Services 142

11. Conclusion and Outlook 143

11.1 Discussion 143
11.2 Recommendations for Online Retailers 145
11.3 Outlook 148

Bibliography 151

Authors 157

Study Participants 159

Research Partners 161

Digital B2B Forum 169

Continuing Education Programs at FHNW 170

List of Figures

Figure 1: E-commerce growth in Switzerland from 2008 to 2026, according to Nielsen Consumer LLC 17
Figure 2: Origin of the online retailers surveyed in this study 19
Figure 3: What type of business relationships does your online shop support 19
Figure 4: Which type of business (sales model) can your online shop be most closely assigned to? 20
Figure 5: What is your position (role) at the company? 21
Figure 6: Which industry is your online shop most likely to belong to? 22
Figure 7: How much revenue did your online shop generate in 2025? 244
Figure 8: How many employees (in FTE) work for your online shop (incl. marketing, logistics, IT)? 24
Figure 9: How relevant to sales are the following sales channels (order channels) currently for your company? 26
Figure 10: Development of the sales relevance of online shops, stores, & digital marketplaces since 2021 27
Figure 11: Development of the sales relevance of social commerce, native apps, and WhatsApp commerce 28
Figure 12: How relevant are the following marketing instruments for your business? 33
Figure 13: Which digital marketplaces or platforms do you sell on? 41
Figure 14: Development of market shares of the marketplaces a) Galaxus, b) Amazon and c) Ricardo 42
Figure 15: How important are Retail Media Ads within marketplaces for your business? 46
Figure 16: Which business processes are currently automated in your company? 47
Figure 17: How would you rate the benefits of options for accounts receivable management in your company? 52
Figure 18: A) How many active suppliers are there, and B) what is the percentage of critical suppliers? 60
Figure 19: How is the creation and publication of content currently organized across the following channels? 61
Figure 20: Potential AI applications along the value chain 63
Figure 21: In which digital commerce & marketing activities do you use AI in your company? 64
Figure 22: The rapid growth of A) AI-generated texts, B) product texts and C) product images 66
Figure 23: Integration of “AI Mode” into Google Search on google.com 68
Figure 24: The rapid growth of AI A) in Analytics, B) in onsite search and C) in programming 71
Figure 25: In what specific data analysis tasks is AI used in your company? 72
Figure 26: The rapidly growing use of AI in A) sales chatbots, B) service chatbots, and C) procurement 75
Figure 27: How does your company use AI in programming or development? 81
Figure 28: How have the benefits changed overall as a result of using AI applications in your company? 83
Figure 29: For which services were you able to reduce agency costs thanks to AI? 84
Figure 30: Where do you currently see the biggest challenges in the application of AI in e-commerce? 88
Figure 31: How important do you consider the following AI models or systems for your business? 93
Figure 32: What impact do the following GEO measures have on improving visibility on AI platforms? 99
Figure 33: What methods do you use to measure the visibility of your company or your offerings in LLMs? 104
Figure 34: What KPIs does your company use to measure visibility in AI search systems? 105
Figure 35: In your opinion, how will your customers search for products in the future? 108
Figure 36: In your opinion, how will AI agents change the purchasing process? 109
Figure 37: How will AI agents change pricing in e-commerce? 110
Figure 38: Does your company have a strategy for artificial intelligence (AI) and/or agentic commerce? 113
Figure 39: In which areas do you currently see the biggest challenges for your online shop? 114
Figure 40: Which online shop system do you use? 118
Figure 41: Are you currently planning changes to your e-commerce platform? 123
Figure 42: What factors are particularly important to you when choosing an online shop system? 123
Figure 43: Which payment methods does your online shop offer? 124
Figure 44: Development of payment methods offered from 2018 to 2026 125
Figure 45: Which payment service providers (PSPs) do you work with? 129
Figure 46: Which “Buy now, pay later” providers (BNPL) do you work with? 131
Figure 47: What services does your online shop offer? 135
Figure 48: AI applications in digital commerce and marketing according to the adoption curve by Rogers 144
Figure 49: The FHNW Marketing Competency Model, School of Business 150

List of Tables

Table 1: Relevant sales channels grouped by business relationship, online shop size and business type 29
Table 2: Relevant marketing methods grouped by business relationship, online shop size, and type of business 34
Table 3: Other digital marketplaces and platforms, on which retailers sell 41
Table 4: Overview of (semi-)automated monitoring among small and large online retailers 49
Table 5: Information security and cyber risk in e-commerce 50
Table 6: Automation of data generation among small and large online retailers 55
Table 7: Automation in digital advertising among small and large online retailers 56
Table 8: 10 Key e-mail and marketing automation tools in Swiss e-commerce 57
Table 9: 20 key marketing automation applications in e-commerce 58
Table 10: Which business processes have you automated using AI or AI agents? 62
Table 11: Use of AI applications in e-commerce by business relationship, shop size, and type of business 65
Table 12: For what specific tasks do you use AI chatbots in your company? 76
Table 13: What challenges do you face when using AI chatbots in your company? 78
Table 14: Which prompts have provided – or are currently providing – the greatest value in your company? 87
Table 15: What additional costs does the use of AI generate for your company? 91
Table 16: Conceptual Classification of AI Visibility Optimization 95
Table 17: Google's E-E-A-T Concept in the Context of E-Commerce 96
Table 18: Operational recommendations for GEO measures for online retailers 103
Table 19: Levels and Classification of Conversational and Agentic Commerce 106
Table 20: Development of the e-commerce worry barometer 115
Table 21: Other online shop systems 118
Table 22: The most offered payment methods by merchants according to market, size, and type of business 127
Table 23: Recommendations for online retailers in the AI era 146
Table 24: Hypotheses for applied research in digital and agentic commerce 148
Table 25: Logos and domains of the online retailers surveyed in 2026 159

List of Abbreviations

Ø	Average
#	Number
AEO	Answer Engine Optimization
AI	Artificial Intelligence
AIO	AI Engine Optimization
AMR	AI Mention Rate
AOV	Average Order Value
API	Application Programming Interface
AR	Augmented Reality
AVR	AI Visibility Rate
B2B	Business-to-Business
B2C	Business-to-Consumer
B2G	Business-to-Government
BI	Business Intelligence
BNPL	Buy now, pay later
BSI	Business Systems Integration; BSI Software Ltd.
C2C	Consumer-to-Consumer
CAS	Certificate of Advanced Studies
CDN	Content Delivery Network
CEO	Chief Executive Officer
CFO	Chief Financial Officer
CHF	Swiss franc
CIO	Chief Information Officer
CLS	Cumulative Layout Shift
CMO	Chief Marketing Officer
CMS	Content Management System
CO^2	Carbon dioxide
CR	Conversion Rate
CRM	Customer Relationship Management
CTR	Click-Through Rate
CX	Customer Experience
D2C	Direct-to-Consumer
DACH	Germany, Austria and Switzerland
DDoS	Distributed Denial of Service
DPA	Data Protection Act
E-E-A-T	Experience, Expertise, Authoritativeness and Trustworthiness
EDI	Electronic Data Interchange
EM	Executive Management
ENISA	European Union Agency for Cybersecurity
EPI	European Payments Initiative
ERP	Enterprise Resource Planning
ESG	Environmental, Social and Governance
F2C	Factory-to-Consumer
FAQ	Frequently Asked Questions
FfD	Technical College for E-Commerce & AI Business
FHNW	University of Applied Sciences and Arts Northwestern Switzerland
GA4	Google Analytics 4

GEA	Generative Engine Advertising
GEO	Generative Engine Optimization
GEM	Generative Engine Marketing
GenAI	Generative Artificial Intelligence
GPT	Generative Pre-trained Transformer
HSG	University of St. Gallen
HSLU	Lucerne University of Applied Sciences and Arts
HTML	HyperText Markup Language
ICC	Institute for Competitiveness and Communication
ID	Identifier
IP	Internet Protocol
ISPC	International Scientific-Practical Conference
ISO	International Organization for Standardization
IT	Information Technology
KAM	Key Account Management
KPI	Key Performance Indicator
LLaMA	Large Language Model Meta AI
LLM	Large Language Model
LLMO	Large Language Model Optimization
Ltd	Limited Company
MAS	Master of Advanced Studies
MCP	Model Context Protocol
MVP	Minimum Viable Product
n	Sample size (number of study participants who answered a question)
NIST	National Institute of Standards and Technology
NPS	Net Promoter Score
OMS	Order Management System
OWASP	Open Worldwide Application Security Project
p	p-value
P2P	Peer-to-Peer
P3P	Pine Labs Payment Protocol
PCI	Payment Card Industry
PDF	Portable Document Format
PIM	Product Information Management
PP	Percentage points
PR	Public Relations
PSP	Payment Service Provider
REST	Representational State Transfer
ROAS	Return on Advertising Spend
ROI	Return on Investment
SaaS	Software as a Service
SEA	Search Engine Advertising
SEM	Search Engine Marketing (→SEA and →SEO)
SEO	Search Engine Optimization
SME	Small and Medium-sized Enterprise
SMG	Swiss Marketplace Group
SQL	Structured Query Language
T&C	Terms and Conditions
UCP	Universal Commerce Protocol
UGC	User-Generated Content
URL	Uniform Resource Locator

UTM	Urchin Tracking Module
UX	User Experience
VR	Virtual Reality
VWO	Visual Website Optimizer
WAF	Web Application Firewall
XGX	XeroGrafiX
XML	Extensible Markup Language
ZHAW	Zurich University of Applied Sciences

Foreword by Worldline Switzerland

Dear readers,

Swiss online retail remains on a **growth trajectory**. At the same time, competition is intensifying. International platforms, cost pressure, the strong Swiss franc and geopolitical uncertainty are presenting many retailers with major challenges. Efficient processes and a compelling shopping experience are therefore becoming all the more important.

Artificial intelligence is accelerating this transformation. It supports content creation, analytics, customer service, fraud prevention and process automation. **Agentic commerce** marks the next stage of this development: AI agents search for products, compare offers and complete purchases on behalf of consumers. This is increasing the **requirements** for data quality, interfaces, trust and secure payments.

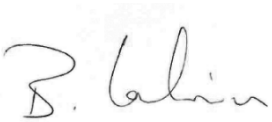
For online retailers, this raises a **key question**: How can new technologies be used to create measurable added value? Not every innovation needs to be implemented immediately. What matters is identifying relevant use cases, gaining experience and gradually developing the organisation further. Human oversight, data protection and cybersecurity remain essential, as increasing automation and autonomous AI agents also lead to **more fraud attempts and cyber risks**. Robust security measures are therefore becoming a fundamental prerequisite for trust in digital commerce.

The **payment process** is also becoming increasingly important. Customers expect their preferred payment methods, a fast checkout and security across every channel. At the same time, retailers need to reduce payment abandonment, prevent fraud and keep costs under control. Online and point-of-sale payments can no longer be considered separately: a consistent omnichannel experience is becoming a competitive factor. Loyalty programs and playful elements – such as gamification – provide additional purchase incentives and strengthen customer loyalty across all channels.

As a **partner for cashless payments**, Worldline supports companies throughout this transformation. Our goal is to make **payments simple, secure and reliable** – in online shops, apps and at physical points of sale.

The Online Retailer Survey provides a valuable basis for assessing these developments in a well-founded manner. It shows which sales channels are gaining importance, how companies are using AI and automation, which challenges they face, and how payment methods, online shop systems and services are evolving.

We would like to thank all online retailers who shared their experiences, as well as FHNW for its commitment. Their insights help us shape the future of Swiss e-commerce together and responsibly.



Bernhard Lachenmeier
Managing Director & Head Merchant Services Switzerland
Worldline Switzerland Ltd



Andreas Langenegger
Head of New Business Switzerland
Worldline Switzerland Ltd

Foreword by XeroGrafiX

WHEN TECHNOLOGY BECOMES INTERCHANGEABLE, DIFFERENTIATION MATTERS

Dear readers,

Artificial intelligence is transforming e-commerce at a speed that would have been difficult to imagine just a few years ago. Much of what once required time, specialist expertise or external support is now available within seconds. This year's Online Retailer Survey makes this particularly clear: **85 percent of respondents already use AI for general text creation**. AI is therefore no longer a topic for the future, but an everyday tool for most online retailers.

This presents a major opportunity. At the same time, from our perspective, it raises an equally important question: **What happens when everyone suddenly has access to the same tools?**

When anyone can create product descriptions, translate content, analyse data or develop different versions of an online shop within seconds, technology alone becomes less and less of a differentiating factor. What can easily be reproduced inevitably becomes more interchangeable. This is precisely why we believe that the age of AI will require not less, but more **genuine differentiation**.

THE ONLINE SHOP IS NOT DISAPPEARING – BUT ITS ROLE IS CHANGING

Search and purchasing behaviour is also beginning to change. **76 percent of the retailers surveyed expect their customers to frequently or very frequently search for products on AI platforms such as ChatGPT, Google AI Mode, Claude or Perplexity in the future.**

This means that part of the customer journey may no longer begin in the online shop itself. AI systems can find products, condense information, compare alternatives and make recommendations before a customer even visits a retailer's website. However, this by no means marks the end of the retailer's own online shop. On the contrary: **around nine out of ten respondents expect customers to continue searching for products directly in online shops at least occasionally.** The online shop will therefore remain a central part of the customer journey. But its role is changing.

In future, it will need to do more than simply enable transactions. It must give customers a reason to buy from this particular retailer. That could be particularly **good advice**. A relevant product range. A useful **configurator**. Exceptional **service**. Inspiration. Trust. A strong **brand**. Or a **process** that solves a specific customer problem better than anyone else. **A functioning online shop is the foundation. A genuinely helpful online shop makes the difference.**

MACHINE-READABLE AND DISTINCTIVE AT THE SAME TIME

Interestingly, this same development can also be seen when it comes to visibility in AI systems. The study indicates that **unique, useful and target-group-relevant content**, a clear technical structure and trust continue to be decisive for generative search systems. Interchangeable, mass-generated content, on the other hand, can even become a disadvantage. For us, this is one of the most interesting findings of this year's study. Agentic commerce is not simply about adding another AI component to an existing online shop. Online retailers need to achieve two things at the same time: **they must be machine-readable and relevant to people**.

On the one hand, AI systems need structured and up-to-date product data, clear information, availability, prices and technical interfaces in order to reliably find, understand and compare offers. On the other hand, the offering must provide genuine added value for people that goes beyond pure product information. This is where we see the real challenge for the years ahead.

TECHNOLOGY SHOULD ENABLE DIFFERENTIATION

This transformation is also reflected in the choice of the technological foundation. Among respondents considering a change of their e-commerce platform, **67 percent cite seamless integration with existing systems such as ERP, PIM and CRM as the most important selection criterion**. **65 percent mention AI support, 64 percent stable performance during growth and periods of high traffic, and 62 percent flexibility and customisability**. From our perspective, this clearly illustrates what will matter in the future: neither as much custom development as possible nor the simplest possible standard online shop. **Technology should not be the differentiating factor. It should enable differentiation.**

This is precisely why, at XeroGrafiX, together with Shopware, we rely on a powerful and flexible commerce foundation – and then focus on the question that really matters: **What can we build on top of it that genuinely makes a difference for customers?**

Our guiding principle, “strategy before technology”, may therefore be more important than ever in the age of AI and agentic commerce. The more readily available technology becomes, the less it is enough simply to use it. What will matter is **what companies make of it**.

I hope you enjoy reading the Online Retailer Survey 2026, gain valuable insights – and perhaps discover one or two new answers to the question of what will make your own company truly distinctive in the future.

Mag. Thomas Frierss
Founder & CEO
XeroGrafiX GmbH

Foreword by Richard Geibel

E-COMMERCE IS BECOMING AI COMMERCE: THREE ARENAS, ONE STRATEGY

Dear readers,

Online retail is gaining a new operating system: artificial intelligence. Gerrit Heinemann captures the direction of travel in a clear formula: **E-commerce is becoming AI commerce**. AI is no longer merely a tool for creating texts and images or performing analyses. It is transforming product search, customer advice, personalisation, marketing and processes – and increasingly the transaction itself. The Online Retailer Survey 2026 shows just how far this development has already progressed. 85 percent of the retailers surveyed use AI for text creation, 81 percent report time savings and 78 percent report productivity gains. At the same time, almost three quarters have not yet formulated an AI or agentic commerce strategy. Technology itself is therefore not the bottleneck. Implementation is: clear priorities, reliable data, integrated systems, qualified employees and measurable economic benefits. At the same time, the landscape of digital commerce is changing. The retailer's own online shop – **owned commerce** – remains the entrepreneurial home base for the brand, customer data, service and trust. Digital marketplaces – **marketplace commerce** – create reach and tap into additional demand through the platform economy. And a third area of digital growth is emerging: **AI-enabled social commerce**. Here, algorithmic product recommendations, creator content, communities, advice and transactions converge. Social media is evolving from a communication channel into a transactional space.

TikTok Shop is currently the most visible European signal of this development. Following its launch in Germany, France and Italy on 31 March 2025, the offering was expanded to Austria, Belgium, the Netherlands and Poland in 2026. According to the company, more than 100,000 businesses had already joined across the first five EU markets, while daily gross merchandise value grew by a triple-digit percentage between August 2025 and February 2026. Social Commerce is not yet a mass-market channel within the Swiss sample. Nevertheless, one in four retailers already considers it relevant to sales. The direction is therefore clear: alongside Owned Commerce and Marketplace Commerce, AI-enabled Social Commerce is becoming a strategically significant third arena.

These three arenas do not exist independently of one another. AI connects them. AI agents search for products, compare offers, make recommendations and are increasingly able to initiate actions or transactions. As a result, part of the customer interface is shifting away from the online shop towards marketplaces, social networks and AI systems. Successful retailers will be those whose offerings are attractive and trustworthy for people while also being discoverable through GEO, understandable and transaction-ready for machines. The strategic response is therefore not to deploy as many new tools as possible. It is to build a **clear AI commerce strategy** and a robust commerce architecture. First, companies should prioritise use cases that make a recognisable contribution to sales, margins, speed or service. Second, product and customer data must be structured, while the online shop, PIM, ERP and CRM need to be connected. Third, retailers require reliable interfaces and feeds for marketplaces, social commerce platforms and AI agents. Fourth, they need to develop capabilities in content, creator collaborations and cross-channel management. And fifth, governance, human oversight and consistent performance measurement are essential. **Start small, measure impact, scale successful solutions** – this is how the use of AI becomes an organisational capability.

The responses from 473 online retailers provide more than a snapshot of the current situation. The Online Retailer Survey 2026 is a **compass** for the next phase of digital commerce. It shows where retailers stand today, which changes lie ahead and which capabilities need to be established now. Those who do not merely experiment with AI, but integrate it strategically, will not simply observe the rise of AI commerce – they will actively shape it.

I hope you find the report insightful and gain many practical ideas for your company.

Prof. Dr. Richard C. Geibel
IU International University of Applied Sciences and E-Commerce Institute Cologne

Acknowledgements

First and foremost, the authors would like to sincerely thank all **participating online retailers** who completed the lengthy questionnaire and shared their knowledge and experiences. Special thanks go to the teams of our **research partners**, whose support made this e-commerce study possible:

- **Worldline Schweiz Ltd**: Jeannette Bertozzi, Raphael Kisling, Bernhard Lachenmeier & Andreas Langenegger
- **Shopware Ltd**: Sebastian Hamann, Martin Gaubitz, Nathalie Kreimes & Wiljo Krechting
- **XeroGrafiX**: Thomas Frierss, Tim Janke & Sebastian Theiss
- **CRIF Ltd**: Daniel Gamma, Michel Janz, Dino Ciampi & Heidi Hug
- **CembraPay**: Andreas Schärer, Marco Dannacher & Christian Stolz
- **PAIR Finance**: Marko Kusigerski & Robin Scheiwiller
- **TWINT Ltd**: Luca Gottardi, Robert Czapla-Schermann, Violeta Damaschin & Jens Plath
- **PostFinance**: Yvonne Schönbächler, Sarah Brunner, Carina Hürlimann, Dave Kauer & Marco Kohler
- **Swiss Post**: Derya Kilic & Dr. Markus Gogolin
- **EOS Switzerland Ltd**: Melanie Blattert & Basil Schneuwly
- **Payrexx**: Stefan Kern, Anja Traum, Sheila Matti & Ivan Schmid
- **CONVOTIS Switzerland Ltd**: Vito Critti & José Lopez
- **Actindo**: Boris Krstic
- **Okitah**: Yannick Waeny & Gabi Troxler
- **HANDELSVERBAND.swiss**: Nadine Baeriswyl & Bernhard Egger
- **Technical College for E-Commerce (FfD)**: Roland Gerber & Raphael Niklaus.

We would also like to thank Christian Weber, Mathias Binswanger, Johannes Fenner, and the other staff members of the Institute for Competitiveness and Communication (ICC) at FHNW, who provided valuable input for the study. The authors would also like to thank Florian Schönmann (media relations) and Anja Brönnimann (web) from FHNW for their professional support in publishing this study.



1. Introduction

The Online Retailer Survey 2026 is based on responses from 473 online retailers, 403 of which are based in Switzerland. Most participants hold a management position and are responsible for the online shop. The sample is strongly B2C-oriented: 82.3 percent of respondents sell to private customers, 51.1 percent are active in B2B, and 8.6 percent operate a manufacturer-owned online shop (D2C). The distribution models are also diverse: 44.7 percent combine online retail with physical stores as part of an omnichannel strategy. By contrast, just over 30 percent operate exclusively in digital commerce as pure players.

1.1 STARTING POINT: MARKET GROWTH & RAPID ADOPTION OF AI TECHNOLOGY

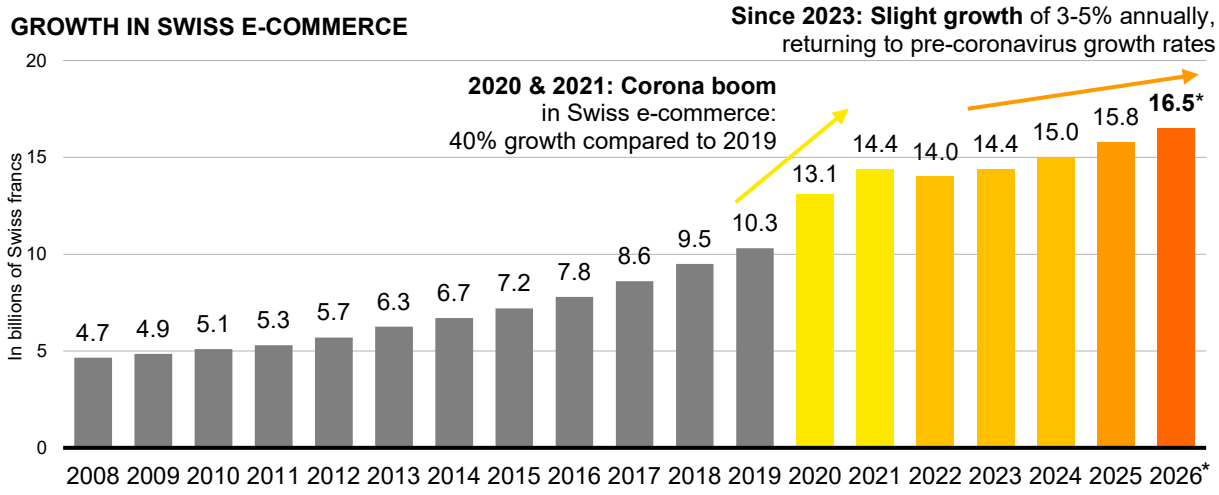
Following the strong growth in online sales of more than 40 percent during the coronavirus crisis, a slight consolidation followed in 2022. Since 2022, the Swiss **e-commerce market** has grown annually at an increasing rate of between three and five percent (see Figure 1). Estimates by the first author suggest that Swiss online retail will grow by a further five percent in 2026 to approximately CHF 16.5 billion.

The continued development of **AI models** in recent years, particularly OpenAI's ChatGPT, Anthropic's Claude, and Google's AI Mode and Gemini, is fundamentally transforming online retail. E-commerce offers numerous use cases, especially for **generative AI** (GenAI): from creating product descriptions, images and videos to customer advice, data analysis and software development. By now, retailers have not only recognised the AI trend, but are also using the wide range of AI capabilities across the entire digital value chain, particularly in marketing, sales and customer service.

At the same time, AI is not only transforming retailers' processes, but increasingly also the **search and purchasing behaviour of online customers**. AI systems are increasingly being used to search for information and products, compare offers and provide digital purchase advice. This creates a new touchpoint in the customer journey alongside traditional search engines and online shops. For online retailers, the question of how their companies and products can remain visible and discoverable in AI-generated responses is therefore becoming increasingly important.

Generative engine optimization (GEO) is thus developing into a relevant complement to traditional search engine optimization (SEO). **Agentic commerce** already points to the next stage of development: in the future, AI systems may not only search for, compare and recommend products, but increasingly take over tasks in the purchasing process autonomously on behalf of customers. How quickly and to what extent such agentic purchasing processes will become established remains uncertain and is one of the subjects of this research.

Figure 1: E-commerce growth in Switzerland from 2008 to 2026, according to Nielsen Consumer LLC



Source: Nielsen Consumer LLC (2026), * 2026 estimate by the first author of this study

1.2 RESEARCH QUESTIONS & SAMPLE

The steady growth of e-commerce over the past three decades, as well as the online boom during and after the coronavirus crisis, are important reasons for conducting this study for the ninth consecutive year since its launch in 2018 (Zumstein et al., 2018, 2021, 2022, 2023, 2025; Zumstein & Oehninger, 2024; Zumstein & Oswald, 2020; Zumstein & Steigerwald, 2019).

The aim of this study is to discuss **current developments and trends** in online retail in both breadth and depth. By repeatedly surveying numerous topics, developments in Swiss e-commerce can also be observed and compared over several years as part of this repeated cross-sectional survey.

A particular focus in 2026 is on the advancing **automation and use of AI** in e-commerce. In addition to the AI models being used, the study examines the automation of business processes and **SEO/GEO measures** in greater depth for the first time. Furthermore, the study explores for the first time the potential development towards agentic commerce and the associated **changes in the search and purchasing process**.

This study by the Institute for Competitiveness and Communication (ICC) at the University of Applied Sciences and Arts Northwestern Switzerland (FHNW) addresses **nine research questions**:

1) How are **sales, marketing and marketplace channels** developing in Swiss online retail?
2) How is the **use of AI** among online retailers evolving, and what do they use AI for?
3) Which **LLMs** (large language models) and AI tools are being used in 2026?
4) Which business, marketing and sales processes are **partially or fully automated** by retailers?
5) Which **GEO measures** are online retailers implementing, and which of them increase visibility?
6) What changes do online retailers expect from AI agents on the path towards **agentic commerce**, and how are they preparing for this strategically?
7) Which specific **challenges** are online retailers currently facing in e-commerce practice, particularly when using AI?
8) Which **online shop systems** do retailers use, and which **services** do they offer?
9) How are **payment methods** and financial service providers in e-commerce developing in 2026?

The **objects of investigation** and the population of this research project are online retailers based in Switzerland and active in the Swiss market. Individual German and Austrian online retailers also participated in the study, but they were not part of the promoted target group or the defined population. The study covers online retailers of different sizes and at different stages of development – from micro-enterprises and e-commerce start-ups to medium-sized specialist online shops, large online retailers and marketplaces.

The study data were collected from **15 April 2026 to 31 July 2026** through an **online survey** using TIVIAN software. Of the 3,651 online retailers contacted personally via TIVIAN, 473 participated in the survey. The target group was also approached via LinkedIn, newsletters, email and online shop contact forms. Unless otherwise stated, the **sample size (n) is 473**. The research partners listed in the appendix, including CembraPay, Payrexx, HANDELSVERBAND.swiss and Worldline Switzerland Ltd, supported the authors in promoting the online survey.

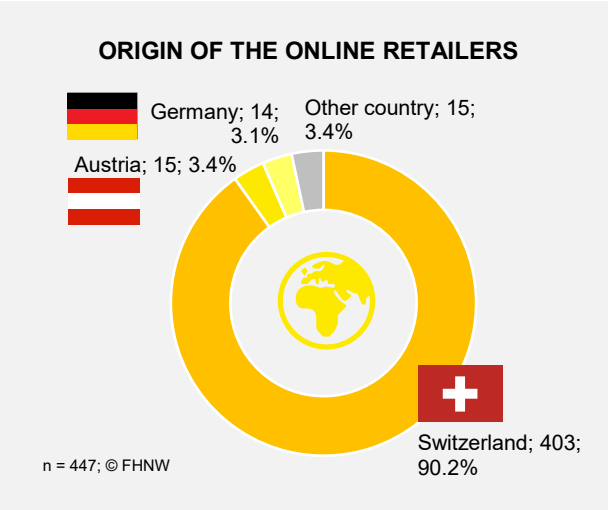
1.3 STUDY PARTICIPANTS: MAINLY SWISS ONLINE SHOPS

A total of **403 Swiss online shop operators** participated in the Online Retailer Survey 2026 (90 percent in Figure 2), along with 15 participants from Austria and 14 from Germany (three percent).

Approximately a further three percent of respondents are based in other countries. The clear geographical focus of the study is therefore on Swiss e-commerce.

The sample is **cross-industry in scope** and includes, in particular, sectors that are important in Swiss online retail, such as “Food & Beverages”, “Home & Living”, “Leisure / Hobbies / Toys”, “Health & Beauty”, “Fashion”, “Sports / Sporting Goods” and “General Merchandise Retailers” (see Chapter 1.6).

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



This study focuses on the Swiss market.
A total of 473 online shop operators participated in the 2026 survey, including 403 from Switzerland, 15 from Austria and 14 from Germany.

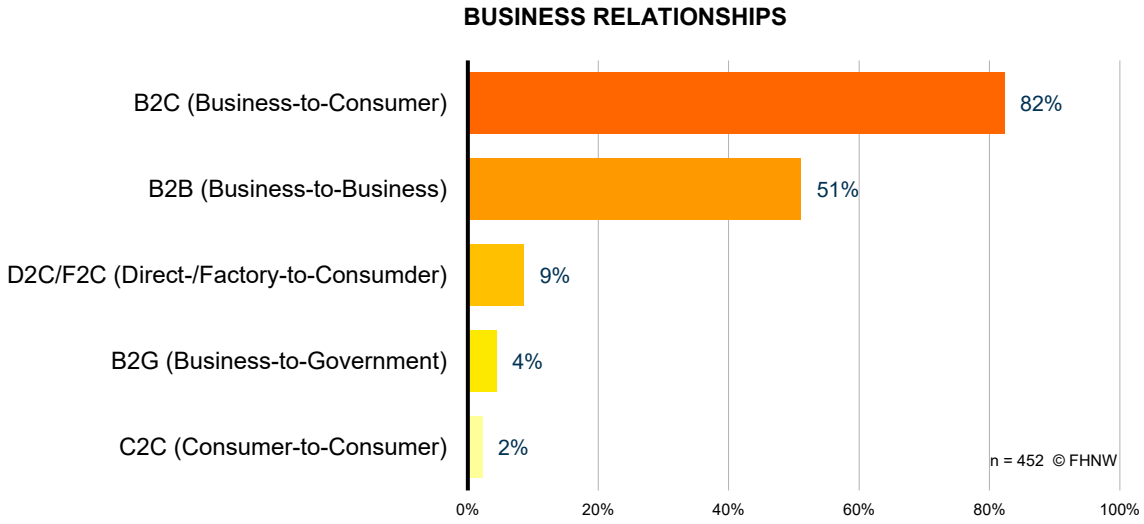
1.4 BUSINESS RELATIONSHIPS AND DISTRIBUTION MODELS IN E-COMMERCE

82 percent of respondents operate an online shop in the **business-to-consumer** segment (B2C in Figure 3). Overall, B2C remains by far the most common type of business relationship. The different business relationships are not mutually exclusive. 39 percent of the online retailers surveyed support both B2B and B2C business relationships and are therefore active in both markets. Around one third (32 percent) limit their activities to these two types of business relationship. By contrast, 42 percent of respondents focus exclusively on B2C. Pure B2B providers are significantly less common, accounting for ten percent. This share remains unchanged from the previous year.

At 51 percent, just over half of respondents sell in the **business-to-business** segment (B2B). This is two percentage points more than in 2025. Around nine percent of the companies surveyed operate a **manufacturer online shop** and sell their products or services directly to end customers (direct-to-consumer or factory-to-consumer, D2C or F2C).

Four percent support business relationships in the business-to-government segment (B2G), while platforms in the consumer-to-consumer (C2C) or peer-to-peer (P2P) segment, such as Ricardo.ch, Tutti.ch, eBay or Marko, are only rarely represented in the sample, at two percent. The different business relationships are not mutually exclusive. 39 percent of the online retailers surveyed support both **B2B and B2C business relationships** and are therefore active in both markets. **Pure B2B providers** that sell exclusively to business customers are significantly less common, accounting for ten percent.

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



For the classification of distribution models, the online retailers surveyed are assigned to different **business types**, following Heinemann (2023, p. 213). Figure 4 shows that their distribution has changed compared with the previous year. At 31 percent, **pure players** without physical stores form the largest group for the first time. Well-known study participants in this group include, for example, Apfelkiste, Brack, iPet and QoQa. Their share has increased by three percentage points compared with the previous year.

At 26 percent, one quarter of respondents can be classified as **primarily store-based omnichannel retailers with an additional online shop**. Well-known study participants in this category include Coop, Globus, Ochsner Sport, PKZ, TRANSA and Mömax, as well as DIY retailers such as JUMBO and HORNBACH. Their share has decreased by four percentage points compared with 2025.

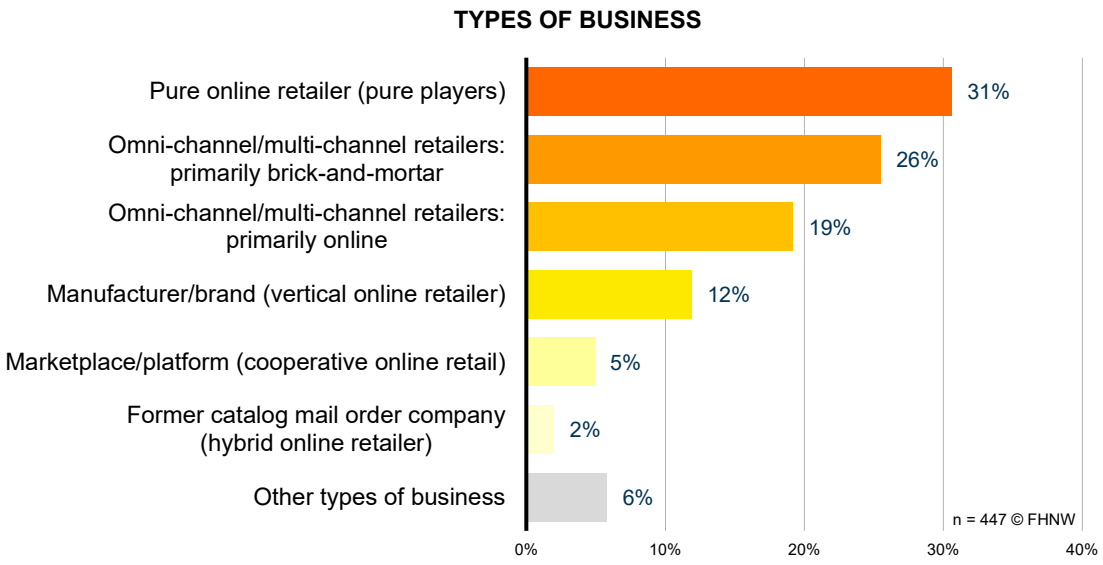
A further 19 percent are **primarily online retailers that also operate physical stores**. A well-known study participant in this group is, for example, Lehner Versand. Overall, 45 percent, and thus almost half of the companies surveyed, can be classified as omni-/multichannel retailers.

Manufacturers and brands that sell directly to end customers account for twelve percent of the online retailers surveyed. In so-called direct-to-consumer or factory-to-consumer (**D2C/F2C**) models, manufacturers or brands sell their own products directly to end customers without an independent wholesaler or intermediary being involved in the sale. In e-commerce, this direct distribution takes place primarily through the company's own online shop and can complement traditional distribution through retail partners. Well-known study participants in this category include Dr. Hauschka, Einhell, Kambly, NoBullshit, Pakka, PILGRIM, Powerfood, Sponser, Stadler Form and Victorinox, producer of the Swiss army knife.

Five percent of respondents classify their business model as a **digital marketplace** or digital **platform**. This form of cooperative online retail is characterised by multiple providers or suppliers meeting customers through a shared platform. Study participants in this group include, for example, marko.ch, swiss.market and Zur Rose.

At two percent, former **catalogue retailers** are only rarely represented in the sample. These so-called hybrid online retailers have expanded their originally catalogue- or mail-order-based business model to include online retail. Angela Bruderer and Betty Bossi are well-known study participants in this group.

Figure 4: Which type of business (sales model) can your online shop be most closely assigned to?



For the first time, pure players are the largest group represented in the survey. Primarily store-based omnichannel retailers with an additional online shop have declined in relative terms.

1.5 POSITION OF STUDY PARTICIPANTS

For the first time, the Online Retailer Survey 2026 also recorded the **position or function** of participants within their company (see Figure 5).

Half of respondents are part of **executive management** or are **CEOs or company owners**. A further 17 percent work as **head of e-commerce or digital** and are therefore directly responsible for the online shop.

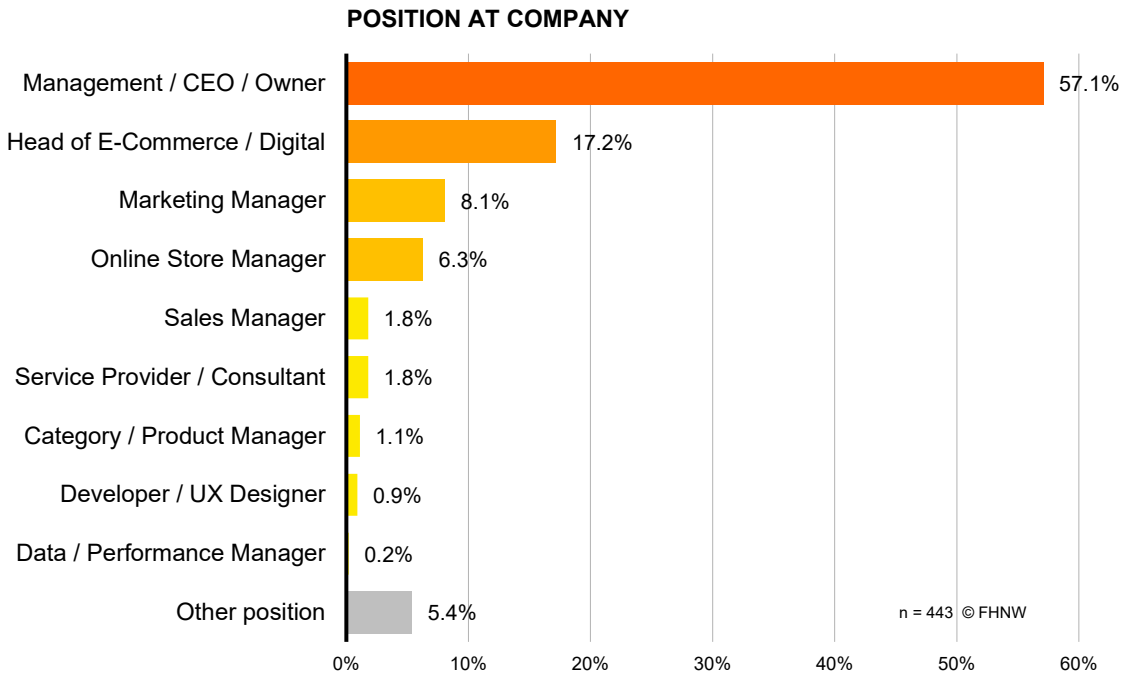
Overall, 74 percent of participants are either at executive management level or hold a senior e-commerce or digital position. The high proportion of executives shows that the findings of this study are largely based on the assessments of people in **senior management roles**. This is particularly relevant when interpreting strategic topics such as investment priorities, digital transformation, challenges, and the use of AI and agentic commerce.

Marketing managers account for eight percent and **online shop managers** for six percent of the sample. Just under two percent work in **sales management**. **Service providers or consultants** in the field of e-commerce are not part of the primary target group of the Online Retailer Survey, but are nevertheless represented with 1.8 percent.

Category managers or **product managers**, as well as **developers** or **UX designers**, each account for around one percent of study participants.

A further five percent in Figure 5 hold other positions. These include, among others, executive assistants, CFOs (chief financial officers) or CIOs (chief information officers), product owners, heads of e-commerce services, general managers DACH (Germany, Austria and Switzerland), heads of search & AI visibility, country managers, and website managers.

Figure 5: What is your position (role) at the company?



Most study participants are members of executives management. Three quarters hold a senior management position, reinforcing the strategic perspective of the study findings.

1.6 INDUSTRY OF STUDY PARTICIPANTS

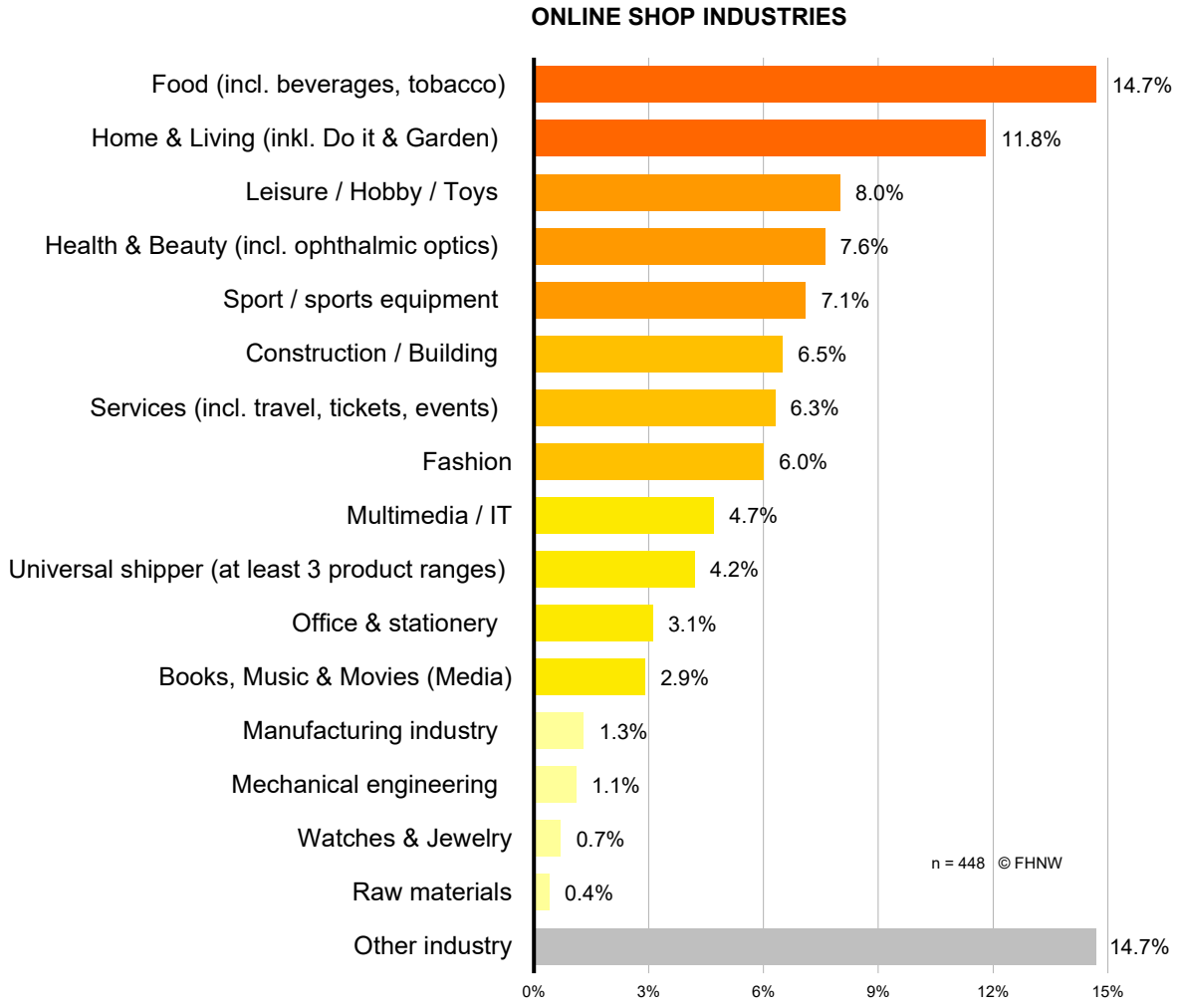
As in previous Online Retailer Surveys (Zumstein et al., 2023, 2025; Zumstein & Oehninger, 2024), participants assigned their online shop to an **industry**. The industry classification is based on the categories used in the Commerce Report (Wölfle, 2023) and by Nielsen Consumer LLC (2026), enabling both comparisons with previous years and further industry-specific analyses.

The study participants are distributed across a broad range of industries (see Figure 6). Among the predefined categories, online shops in the **food** sector, including beverages and tobacco, are the most strongly represented at 14.7 percent. Their share is therefore at the same level as in the previous year. In second place is **home and living**, including Do It Yourself & Garden, at 11.8 percent. Compared with 2025, this represents a slight decline of 0.8 percentage points.

This is followed by **leisure, hobbies and toys** at eight percent, **health and beauty**, including eyewear, at 7.6 percent, and **sports and sporting goods** at 7.1 percent.

Fashion online shops account for six percent of the sample. Overall, several consumer-oriented industries therefore remain strongly represented.

Figure 6: Which industry is your online shop most likely to belong to?



This survey covers a broad range of industries. Retailers in the food and home and living sectors are the most strongly represented in the sample.

A more pronounced change can be seen in the **construction industry**. At 6.5 percent, its share of this year's sample is 2.5 percentage points higher than in the previous year. **Services, including travel, tickets and events**, are also more strongly represented than in 2025, accounting for 6.3 percent; their share has increased by 1.5 percentage points.

Just under five percent of participating online shops can be assigned to the **multimedia and IT** (information technology) sector. **General merchandise retailers** offering at least three product ranges, such as Apfelkiste, Brack and Galaxus, account for 4.2 percent. **Office and stationery** and **books, music and films** each account for around three percent.

Smaller shares are attributable to **manufacturing** at 1.3 percent, **mechanical engineering** at 1.1 percent, **watches and jewellery** at 0.7 percent, and **raw materials** at 0.4 percent. Watches and jewellery in particular are considerably less strongly represented in this year's sample than in the previous year.

At 14.7 percent, a comparatively large proportion of respondents assign their online shop to **another industry**. The open-ended responses reveal a broad range of sectors and include, among others, pet supplies, automotive and mobility, photography and video, furniture, and education. They also include numerous specialised offerings, for example in agriculture, energy, culture, the non-profit sector, and various B2B markets.

The high number of different responses underlines the **industry diversity and high degree of specialisation** among the participating online shop operators.

1.7 SALES AND EMPLOYEES OF ONLINE SHOPS

The Online Retailer Survey includes companies of very different sizes. Figure 8 shows the distribution of participating online shops by their e-commerce sales in 2025.

At 24 percent, almost one quarter generate annual sales of **less than CHF 100,000** or the equivalent amount in euros. This share remains unchanged from the previous year. A further 23 percent generate between **CHF 100,000 and CHF 500,000** or the equivalent amount in euros. This means that almost half of the participating online shops generate annual sales of less than CHF 500,000 or the equivalent amount in euros.

A further 11.5 percent generate between **CHF 500,000 and CHF 1 million** or the equivalent amount in euros, while 17.8 percent achieve annual sales of between **CHF 1 million and CHF 5 million**. Overall, around three quarters of the participating online shops therefore generate no more than CHF 5 million or the equivalent amount in euros in annual sales. A further 4.3 percent generate between **CHF 5 million and CHF 10 million** (see Figure 8).

At the upper end of the sales distribution, 5.8 percent generate between **CHF 10 million and CHF 25 million** or the equivalent amount in euros, while 13.4 percent achieve annual sales of **more than CHF 25 million**. Of these, 7.2 percent generate more than CHF 50 million or the equivalent amount in euros and, according to Carpathia's "Digital Commerce Switzerland 2026" poster (2026), are therefore among the highest-revenue B2C and B2B online shops in Switzerland. The sales distribution thus illustrates the **broad range of the sample**: it extends from very small online shops to some of Switzerland's highest-revenue e-commerce companies.

Smaller structures also dominate in terms of staffing. As Figure 8 shows, at 61 percent of participating companies, only **one to four employees** work for the online shop, including activities in marketing, logistics and IT. This also includes hobby online shops that are run only as a sideline or secondary activity. Compared with 2025, the share of small online shops has increased from 55 to 61 percent. For the further analyses in this study, online shops with one to four employees are referred to as **small online retailers**. Online shops with at least 21 employees are grouped together as **large online retailers**. The size classification therefore refers to the number of employees working for the online shop rather than to the sales generated.

At 7.3 percent of respondents, **21 to 50 employees** work for the online shop. This share is at the same level as in the previous year. Larger e-commerce teams remain relatively rare overall: 3.9 percent of respondents employ **51 to 99 employees**, while a further 3.9 percent have **100 or more employees** working in e-commerce.

Figure 7: How much revenue did your online shop generate in 2025? (Excluding “No answer”)

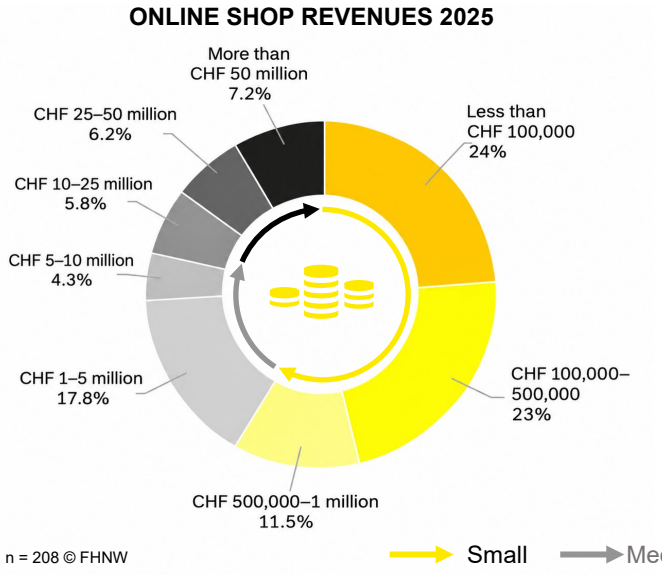
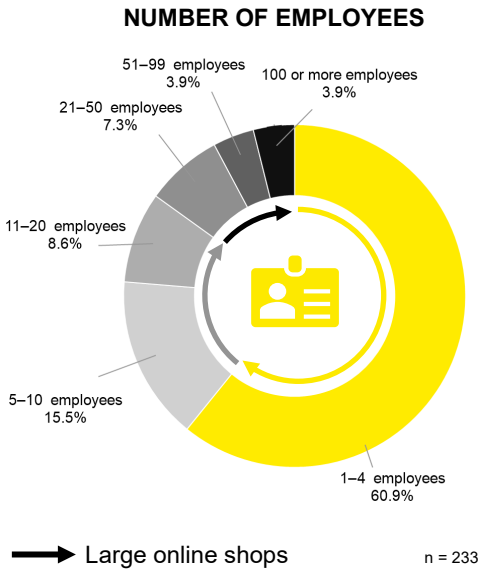


Figure 7: How many employees (in FTE) work for your online shop (incl. marketing, logistics, IT)?



Small Medium Large online shops

The sample ranges from small hobby-based online shops to the largest Swiss online retailers. 61 percent operate their online shops with no more than four employees.

The trend in staffing levels compared to revenue is striking. While the share of online shops with one to four employees has risen from 55 to 61 percent compared to 2025, the revenue distribution shows no comparable shift towards smaller revenue brackets. This could indicate that e-commerce is increasingly being operated with **leaner staffing structures**. Possible explanations for this include more efficient and highly automated processes, the increasing use **of digital and AI-powered solutions,** or the outsourcing of individual tasks to external service providers. Business models and product ranges could also play a role, for example in the case of specialised or high-priced niche offerings.

At the same time, a combined analysis of revenue and number of employees reveals a clear correlation between the two metrics. 69 percent of online shops with one to four employees generate less than 500,000 Swiss francs or euros, while 86 percent of companies with at least 21 e-commerce employees generate more than five million Swiss francs or euros. In the sample, larger e-commerce teams are thus predominantly associated with higher online revenue. However, some companies also generate high revenue with small teams. The number of employees is therefore not directly equivalent to the economic size or performance of an online shop.

Financial and human resources are thus important contextual factors for the further development of e-commerce. High-revenue companies may have greater financial leeway for investment, while larger e-commerce teams tend to offer opportunities for **specialization** and the development of specific expertise.

At the same time, more complex organisational structures, coordination processes, and existing system landscapes can make change more difficult. Smaller teams, on the other hand, have fewer personnel and possibly less specialised expertise, but can operate more flexibly due to leaner structures. Limited personnel resources, in particular, can also increase the need for efficient processes, automation, and supporting technologies. **Company size and resource allocation can thus both facilitate and hinder developments in e-commerce** and provide an important context for the topics discussed later regarding automation and AI in the Chapters 4 and 5.

2. Sales & Marketing Channels

This chapter examines the various sales channels and marketing instruments used by the surveyed online retailers in terms of their relevance. For pure-play online retailers, their own online shop – supplemented by digital marketplaces and platforms – remains the primary sales channel. With Agentic Commerce, selling with or through AI agents, a new sales channel is emerging: 10 percent of online retailers already consider it relevant to their revenue. This shows that innovative online retailers with growth ambitions can no longer ignore the topic of agentic AI.

2.1 OMNICHANNEL SALES

A key, annually recurring question in the study is: "How relevant to sales are the following **sales channels** (order or distribution channels) currently for your company?" The responses in Figure 9 make it possible to track developments and shifts in the importance of individual channels over the years (see also Figures 10 and 11). This reveals various trends and developments, showing which channels in digital commerce are gaining relevance and momentum, which are losing importance, and which remain stable in the long term.

The **online shop** will remain by far the most important sales channel in 2026 and will continue to form the foundation of digital commerce. 75 percent of respondents rate it as relevant to sales, with an additional 12 percent rating it as (rather) relevant to sales. This brings the online shop's total sales relevance to 87 percent, placing it well ahead of all other sales channels examined. For most retailers, their own online shop is firmly anchored in their sales architecture and serves as the central platform for **product and pricing communication, order processing, customer data, and digital services**. Only four percent do not offer their own online shop. A look at the trend since 2021 shows (in Figure 10 A) a steady increase from 84 percent (2021) to 86 percent (2022), 87 percent (2023), and 89 percent (2024 and 2025). As a result, the online shop has become increasingly established in recent years and has now reached a plateau. Large retailers with at least 21 employees rate the online shop as relevant to sales slightly more often (97 percent) than small retailers with fewer than four employees (88 percent, as shown in Table 1). Pure players without brick-and-mortar stores rate the relevance of online shops to sales at 92 percent—only marginally more frequently than omnichannel retailers, who rate it at 90 percent. The online shop is thus a central component of the business model not only for pure online providers but also for retailers with brick-and-mortar sales channels.

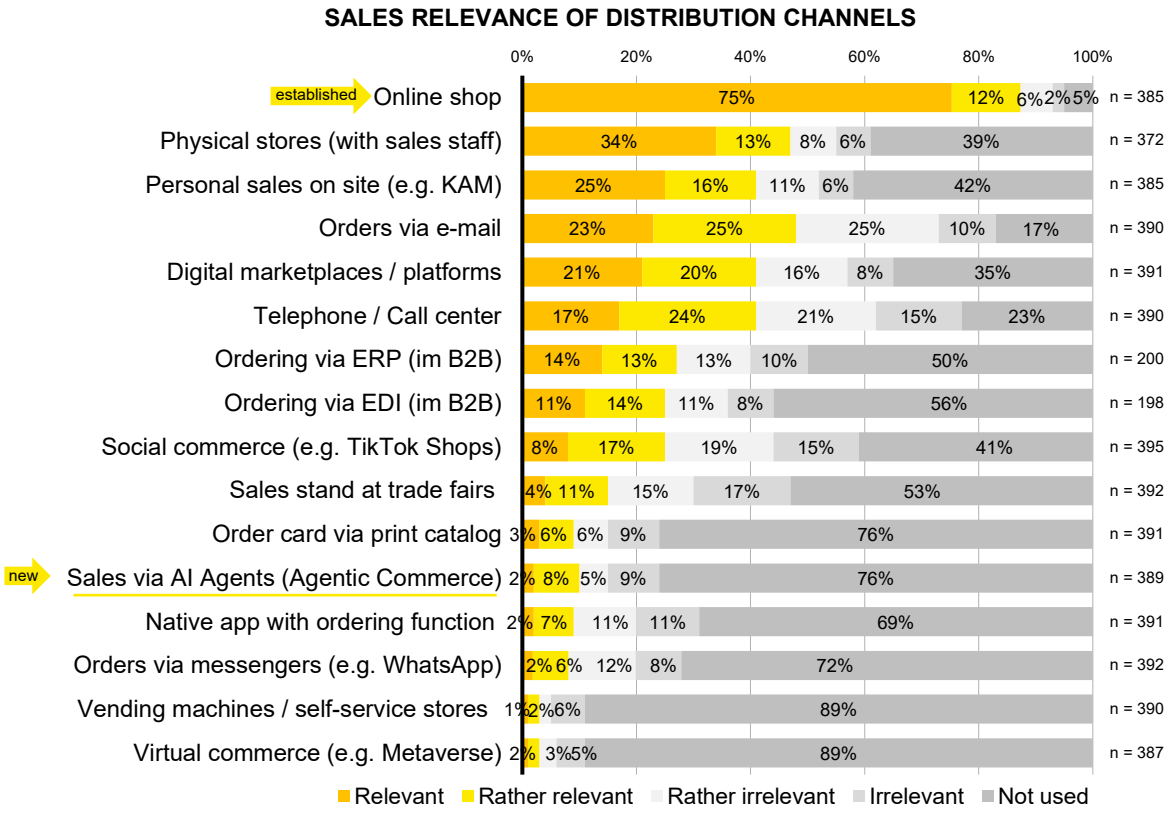
With a sales relevance of 47 percent, **brick-and-mortar stores** with sales staff remain the second-largest sales channel in Figure 9 in 2026 as well, though they are steadily losing ground compared to previous years. Compared to 2025, when their share was still at 50 percent, brick-and-mortar stores have lost three percentage points. After physical stores experienced an upswing following the COVID-19 pandemic and reached their peak of 57 percent in 2023, a downward trend has been observed since then (see Figure 10 B).

At the same time, the study results show that physical retail locations remain a central component of the customer journey for 78 percent of **omnichannel retailers**: They enable in-person advice, immediate product experiences, pickup and return of orders, and the integration of digital and brick-and-mortar touchpoints. Differences are also evident based on company size, as larger retailers (51 percent) are more likely to cite the relevance of their stores than smaller ones (42 percent in Table 1).

Personal sales on site will account for 41 percent of the online retailers. One-quarter of respondents rate this channel as relevant, while another 16 percent rate it as somewhat relevant. Compared to the previous year's figure of 47 percent, this represents a decline of six percentage points – one of the sharpest drops among established sales channels. Forty-two percent do not offer in-person sales. Nevertheless, in-person sales remain important, particularly for products requiring extensive consultation, complex services, and larger order volumes.

For 47 percent of **B2B providers**, the field sales force or on-site **KAM** (Key Account Management) is relevant to revenue, as personal relationships, individual negotiations, and customer-specific offers are highly valued in this context. In B2C, this is relevant for "only" 39 percent of the respondents (see Table 1).

Figure 8: How relevant to sales are the following sales channels (order channels) currently for your company?



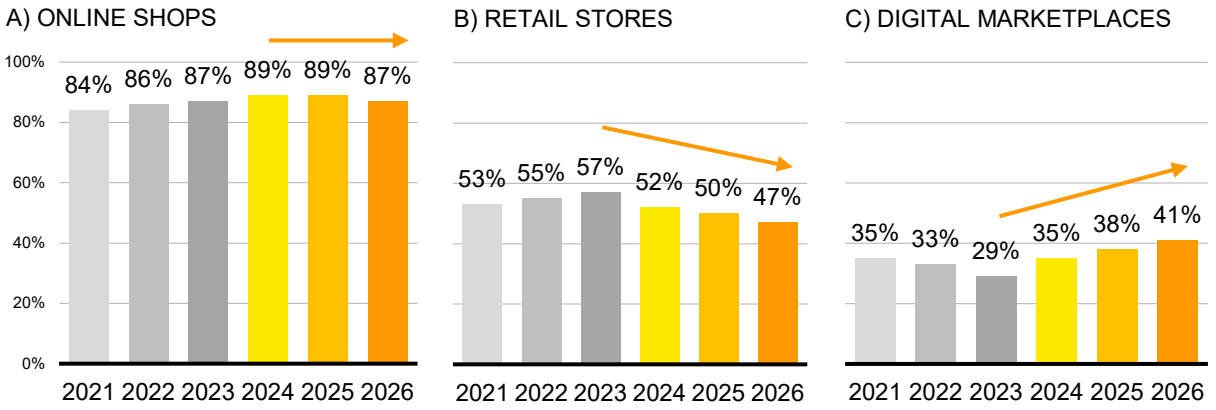
The company's own online shop remains by far the cornerstone of its sales strategy. It is supplemented by email, brick-and-mortar stores, in-person sales, phone, and digital marketplaces.

Orders placed via email remain a significant and surprisingly robust sales channel in 2026. Twenty-three percent consider email orders to be relevant, and another 25 percent consider them somewhat relevant (see Figure 9). With an overall sales relevance of 48 percent, email ranks second in digital sales, behind online shops. Its consistently high relevance can be explained primarily by its simplicity, flexibility, and cost-effectiveness. **Orders, quotes, individual product inquiries, and specific terms and conditions** can be transmitted without the need for additional technical interfaces. With a sales relevance of 60 percent, email continues to play a central role in **B2B business**; in B2C, the figure is 44 percent – statistically significantly lower (see Table 1). However, a total of 35 percent rate this channel as (rather) irrelevant, while 18 percent do not offer email orders. Large companies are significantly less likely to offer email ordering – at 25 percent – than small businesses, at 57 percent. **Email inquiries**, for example via info@ email addresses, are increasingly being answered automatically, for instance using Copilot in Outlook or via Microsoft Dynamics 365. Due to increasing **automation** in email, marketing, sales, and service, this channel is likely to remain strategically and operationally relevant in the future (see also Chapter 4).

Telephone orders are (rather) relevant for 41 percent of the retailers. 17 percent of respondents rate the channel as relevant, and another 24 percent as rather relevant. Compared to the previous year's figure of 43 percent, the **telephone or call center** has lost two percentage points but remains an important supplementary ordering channel.

Its strength lies particularly in **products requiring extensive consultation, individual inquiries, urgent orders**, and customers who prefer personal communication. At the same time, taking orders by phone is resource-intensive and can only be automated to a limited extent. This likely explains why 36 percent rate the channel as rather irrelevant or irrelevant, and 23 percent do not accept orders by phone or through a call center. Among B2C and pure-players, this proportion is even higher.

Figure 9: Development of the sales relevance of online shops, brick-and-mortar stores, & digital marketplaces since 2021



In 2026, digital marketplaces and platforms continue to gain importance for retailers, especially among pure players.

Digital marketplaces and platforms have now firmly established themselves in retailers' sales mix and continue to gain importance. Their share of sales relevance total currently stands at 41 percent, having risen steadily in recent years (in Figure 10C). A key reason for this increase is the **growing number of marketplaces**, which make it easier for retailers to achieve greater **reach**, tap into additional **sales markets**, and reach **new target groups**. At the same time, retailers on marketplaces face intense competition, price transparency, fees, and a certain degree of dependence on platform operators (see Chapter 3). 36 percent of respondents do not currently sell via digital marketplaces. Digital marketplaces are similarly significant across most segments. Their contribution to revenue stands at 43 percent in B2B and 41 percent in B2C, as well as 39 percent for small providers and 44 percent for large providers. Marketplaces are thus established in the sales mix, regardless of business relationships or company size. **Pure players** rate them higher at 43 percent than omnichannel retailers at 34 percent (in Table 1). For purely onliners, marketplaces offer additional visibility and access to new customer groups. Omnichannel retailers, on the other hand, already have brick-and-mortar touchpoints and are often less reliant on external platforms.

Orders placed via enterprise resource planning (ERP) systems are (rather) sales relevant for 27 percent of the surveyed companies. Fourteen percent consider ERP orders to be relevant, and another 13 percent consider them somewhat relevant. Compared to the previous year's figure of 24 percent, this represents a slight increase. ERP interfaces thus remain an important **B2B sales channel**. They enable the direct transfer of orders between the companies involved and support end-to-end, standardised, and **automated procurement processes**. Especially for recurring orders, large product ranges or order volumes, and established business relationships, ERP integrations can increase process efficiency and reduce manual data entry errors. Nevertheless, 52 percent of the B2B providers surveyed do not offer this ordering channel. Larger providers (with 47 percent of mentions in Table 1) are more likely to have integrated inventory management, procurement, and order processes than smaller ones (with 21 percent). **Structured business data** such as production and product data (e.g., prices, specifications, texts), availability, inventory levels, delivery times, as well as supplier terms and invoices are often stored in ERP systems such as SAP, Microsoft Dynamics 365, or Oracle. Since **AI agents** can only act autonomously if they have access to structured data, ERP, CRM and also PIM systems and corresponding interfaces will become more important in the future (see Chapter 7).

In the age of agentic commerce, ERP will become the system of record, the operational brain of a company. Therefore, data and interfaces of the ERP/CRM are strategically important.

Many SMEs struggle with phone and email orders, PDF orders, and manual data entry. Structured interfaces provide a solution – even for AI agents.

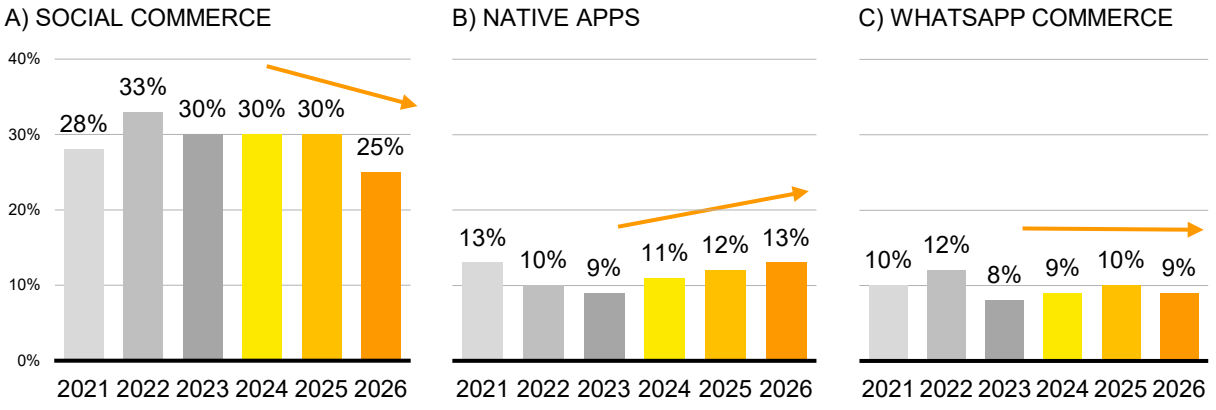
Orders via EDI (Electronic Data Interchange) are relevant to revenue for a total of 25 percent of the companies surveyed and, as expected, are particularly widespread in **B2B sales**. Structured interfaces such as EDI enable **automated and low-error transmission of orders** in both purchasing and sales directly between business partners' IT systems – and, in the future, also between AI agents. For large online shops, the relevance of EDI orders—at 39 percent – is significantly higher than for small providers, at 22 percent (see Table 1). This confirms the findings of Carpathia's B2B Monitor study, in which 55 percent of large companies place orders via EDI (Nordmann, 2026).

Wholesalers more often have high order volumes, long-term business relationships, and the necessary resources for standardized interfaces. While **AI agents** can interpret manual purchasing and sales processes such as email orders or PDF orders, they prefer **structured data and interfaces**. This means that standardised orders, invoices, delivery notes, and automated data processing via EDI are becoming increasingly important in agentic commerce.

By 2026, **social commerce** is significant source of revenue for one in four online retailers. Eight percent of them consider sales via social networks to be significant, and another 17 percent consider them rather relevant. Compared to 2025 (30 percent), social commerce has lost five percentage points (in Figure 11A). This confirms that, despite high reach and intense discussions surrounding **TikTok Shops, Instagram shopping, and social selling** (such as on YouTube Live), this sales channel **has not yet established** itself as a widespread transaction channel. Many retailers use social media more for inspiration, communication, and customer engagement than for making immediate sales. One-third consider social commerce to be (rather) **irrelevant**, while a full 41 percent do not even offer this sales channel. Social commerce via TikTok, Instagram or Facebook is slightly more relevant in B2C (27 percent) than on professional B2B networks such as LinkedIn (20 percent). Social platforms are particularly well-suited for **visual products, impulse purchases**, and engaging with consumers. The differences by company size are surprisingly small, at 22 percent for small retailers and 23 percent for large ones. Social commerce is therefore hardly a matter of available resources.

Native apps with integrated ordering functionality are (rather) sales relevant for 13 percent of retailers. Only six percent consider them relevant, another seven percent consider them somewhat relevant. Compared to the previous year's figure of 12 percent (in Figure 11B), **mobile commerce** via apps has increased by one percentage point.

Figure 10: Development of the sales relevance of social commerce, native apps, and WhatsApp commerce since 2021



Trade shows, print catalogues, and messenger commerce – such as via WhatsApp – remain complementary niche channels in the B2B and B2C sectors.

Native apps can be particularly worthwhile for companies with high purchase frequency, strong customer loyalty, and recurring usage scenarios. They enable **personalized offers, push notifications, loyalty features**, **and direct customer access**. However, developing, operating, and marketing an app are costly and resource-intensive. Accordingly, 72 percent of the retailers surveyed do not offer a native app with an ordering function. Native apps are significantly more common among large online shops (26 percent) than among small ones (10 percent in Table 1). Developing, maintaining, and marketing an app in **app stores** requires personnel, financial, and technical resources. Furthermore, having a native app is particularly worthwhile when there is a large customer base that places orders regularly. Omnichannel retailers, at 15 percent, do not use native apps (much) more frequently than pure players, at 11 percent. **Omnichannel providers** such as Coop, Migros, Brack, Manor, and Globus also use apps for **loyalty cards**, store locators, click-and-collect, and personalized communication or offers.

Sales through trade show booths are (rather) sales relevant for 15 percent of retailers. Only four percent consider this sales channel relevant, and another 11 percent consider it somewhat relevant. Compared to the previous year's figure of 18 percent, its importance has declined by three percentage points. Trade shows remain particularly important for products that require explanation, personal business relationships, and generating new leads. They enable the physical presentation of products and direct interaction with potential customers. As an actual ordering channel, however, trade show booths now play only a supplementary role. More than half of the respondents no longer sell through trade shows, partly for cost reasons. Trade show booths are slightly more relevant in **B2B** (19 percent) than in B2C (14 percent).

Trade shows offer opportunities for lead generation and personal relationship building, particularly in the business-to-business sector. Small retailers, at 16 percent, report a slightly higher level of relevance than large retailers, at 11 percent (see Table 1). For smaller providers, trade shows can represent a targeted opportunity to build visibility and make direct contact with potential customers. Overall, trade shows remain a supplementary **niche channel**.

Table 1: Relevant sales channels grouped by business relationship, online shop size and business type

Relevant sales channels	Total Ø (Fig. 10)	Business relationship		Online shop size		Type of business	
		B2B (n = 231)	B2C (n = 372)	Small (<4 employees) (n = 142)	Large (>21 employees) (n = 35)	Pure Player (n = 137)	Omnichannel (n = 200)
Online shop	87%	90%	91%	88%	97%	92%	90%
Physical stores	47%	44%	49%	42%	51%	7%	78%
Personal sales on site (e.g. KAM)	41%	47%	39%	40%	25%	11%	59%
Email orders	48%	60%	44%	57%	25%	43%	50%
Telephone / call center orders	41%	50%	39%	44%	35%	33%	47%
Digital marketplaces	41%	43%	41%	39%	44%	43%	34%
Ordering via EDI (in B2B)	25%	25%	18%	22%	39%	23%	24%
Ordering via ERP (in B2B)	27%	27%	21%	21%	47%	26%	23%
Social Commerce	25%	20%	27%	22%	23%	27%	24%
Native app with ordering function	13%	13%	13%	10%	26%	11%	15%
Trade fair sales	15%	19%	14%	16%	11%	12%	16%
Order card in printed catalogue	9%	10%	9%	5%	15%	7%	7%
Orders via messenger (WhatsApp)	9%	10%	9%	9%	3%	11%	8%
Sales via AI agents / agentic commerce	10%	12%	10%	8%	24%	12%	10%
Vending machines / self-service shops	3%	3%	3%	2%	9%	1%	4%

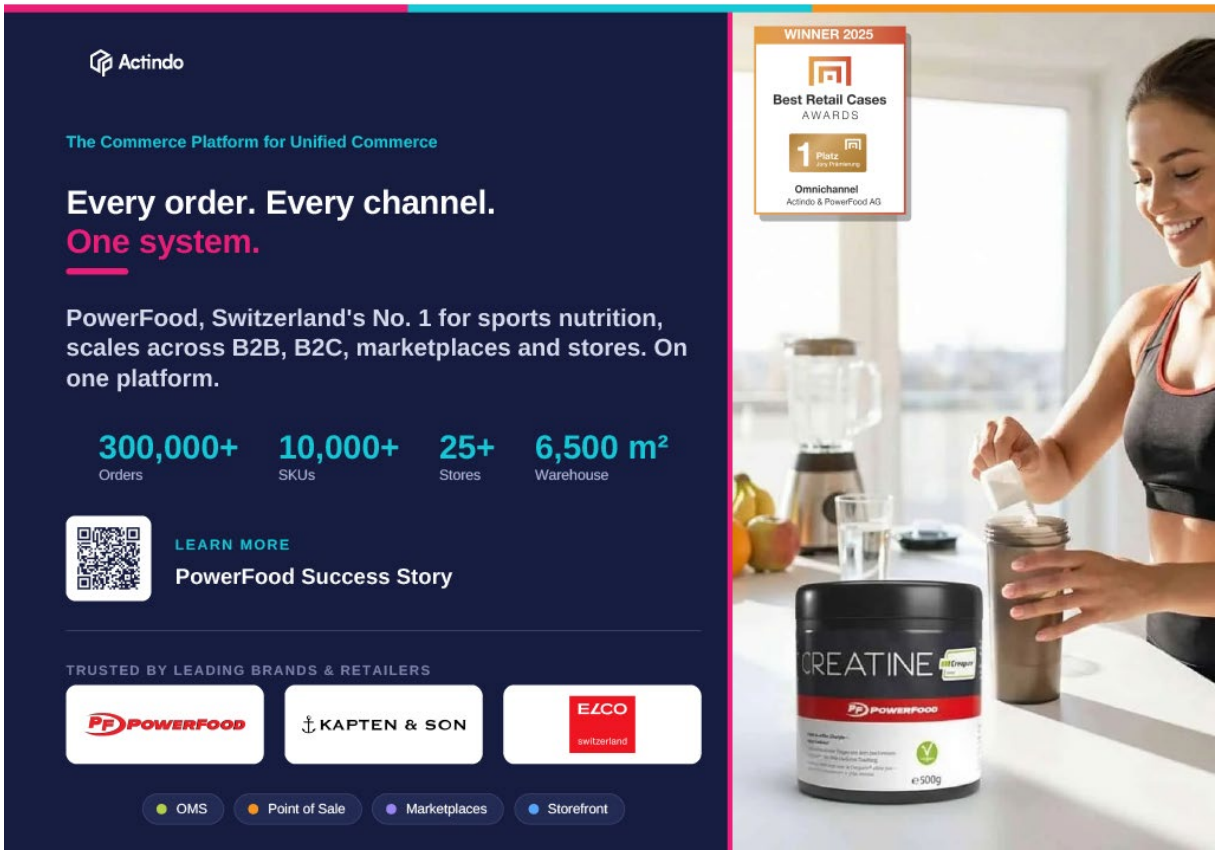
Large and B2C online retailers are more likely to use more and diverse sales channels than small and B2B retailers.

Orders placed via **messaging services such as WhatsApp** are sales relevant for nine percent. Only two percent consider messaging services relevant, and another seven percent consider them somewhat relevant. Compared to the previous year's figure of 10 percent, WhatsApp commerce is thus stagnating at a low level (in Figure 11C).

Messenger apps are well-suited for **fast, direct, personal, and low-barrier communication** with customers. They enable smaller retailers in particular to handle individual inquiries and orders easily and without complex technical solutions. However, messenger apps have not established themselves as a widespread ordering channel. 68 percent of respondents still do not offer ordering via messenger apps; another 22 percent consider this channel (rather) irrelevant. It is striking that messengers are significantly less relevant for large online shops (three percent) than for small ones (nine percent). For large providers, such processes are more difficult to scale, document, and integrate with CRM, PIM or ERP systems.

By 2026, **vending machines and self-service stores** are (rather) sales relevant for three percent of retailers. One percent of respondents consider this sales channel to be relevant, and another two percent consider it somewhat relevant. Compared to the previous year's figure of four percent, its significance remains largely unchanged. While vending machines can enable **sales independent of time and location**, they are only suitable for certain products, locations, and usage scenarios. For the vast majority of retailers, they are therefore not a relevant addition to their sales mix. 89 percent offer neither vending machines nor self-service stores.

Virtual commerce – for example, via the **Metaverse or virtual store counters** – remains an experimental niche channel in 2026 as well. Only one percent considers this sales channel relevant, and another two percent consider it rather relevant. Its overall impact on sales is thus around three percent, slightly above the previous year's figure of two percent. Virtual sales environments have not yet established themselves as a mainstream ordering channel in either B2C or B2B retail. High technical requirements, unclear use cases, and low customer demand are likely to limit their adoption. Accordingly, 90 percent of the online retailers surveyed do not offer sales via virtual commerce applications.



2.2 AGENTIC COMMERCE: A NEW SALES CHANNEL

Agentic Commerce expands traditional e-commerce to include a new form of customer interaction. Instead of customers having to search through multiple online shops themselves, **AI agents** will be able to identify needs, compare offers, select products, and execute transactions on behalf of users. As a result, part of the **customer journey** shifts from the online shop's graphical user interface (**front-end**) to the interaction between AI agents and the retailers' technical (**back-end**) systems.

In addition to visibility for humans, the machine-readability, interpretability, and transactional capability of the offering therefore become relevant. **Sales via AI agents** (agentic commerce) represent a new sales channel that is still in an early stage of development and adoption in 2026. Nevertheless, two percent of the retailers surveyed already consider the channel to be relevant, and another eight percent consider it somewhat relevant (see Figure 9). This means that a total **of 10 percent of the 389 online retailers who responded already see a concrete impact on sales**. Given the novelty of this technology, this percentage is remarkable: Agentic commerce is not yet an established mass channel but is already perceived as commercially relevant by a substantial group of **early adopters**. Another five percent rate sales via AI agents as somewhat irrelevant, and nine percent as irrelevant. Twenty-four percent of large retailers consider sales via AI agents to be relevant, compared to eight percent of small retailers (see Table 1). **Large retailers** such as Galaxus, Zalando, and Brack are more likely to have larger volumes of highly structured product data, powerful interfaces, technical resources, and sufficient transaction volumes for such integrations. Furthermore, it is the authors' assumption that big players are more likely to invest heavily in **pilot projects** and new, agentic commerce technologies. In addition, pure players, at 12 percent, are only slightly ahead of omnichannel retailers, at 10 percent.

Overall, 14 percent of respondents are critical of agentic commerce and still consider AI agents to be (rather) irrelevant. The vast majority of 76 percent do not yet offer agentic commerce at all. This should be understood less as fundamental rejection or scepticism and more as a reflection of the **market's early stage of development**. Most retailers do not yet have the **fundamental basics**, that means structured and high quality product data, technical interfaces and organisational infrastructure necessary for AI agents. This suggests that companies that are gaining initial experience or actively exploring this channel and agentic AI do indeed recognise its potential.

At the same time, the **revenue contribution from AI agents is still negligible**. Possible reasons include limited reach, a lack of standards, media discontinuities during the checkout process, and **numerous unresolved issues** regarding data access, data protection, data security, liability, payment, and attribution.

The fact that ten percent of the 389 respondents rate sales via AI agents as (rather) relevant to revenue has several **key implications** for online retailers, which are explored in depth in the Chapters 6 and 7:

1. **Product data is becoming strategic infrastructure:** product titles, attributes, variants, descriptions and prices, as well as availability, shipping terms, and return policies, must be **complete, up-to-date, and machine-readable**. AI agents can only recommend offers that they can clearly read, understand and compare.
2. **Application programming interfaces are gaining importance over user interfaces:** APIs (application programming interfaces), product feeds, and standardized commerce protocols enable agents to retrieve product information and trigger orders. An online shop optimized for human customers with a great design alone is no longer sufficient in the age of agentic AI and commerce.
3. **GEO and agentic commerce are converging:** Retailers must be visible and citable not only in search engines but also in AI-generated responses. Brand awareness, trustworthy content, structured data, consistent product information, and other factors discussed in Chapter 6.3 influence whether an AI system like ChatGPT, Gemini, or Claude takes a provider and its offerings into account.

Already 10 percent consider agentic commerce – sales via AI agents – to be a revenue-generating sales channel. This disruptive sales channel is expected to gain in importance.

Online retailers must now become “agentic commerce ready” and further develop their data and system infrastructure.

4. **Trust is becoming a competitive factor:** AI agents must be able to assess whether a retailer is reputable and acts in good faith. Transparent pricing, fulfilled delivery promises, return policies, real reviews, and verifiable company information will therefore play a greater role in automated purchasing decisions.
5. **Transactions require clear rules and oversight:** Retailers must define which actions agents are permitted to perform, how customer consent is verified, and how errors, cancellations, or returns are handled. Especially during the implementation phase, having a **human-in-the-loop** remains essential.
6. **New metrics are needed:** Traditional metrics such as page views, visits or conversion rates do not adequately reflect agent-based purchases. Among other things, visibility in AI systems, agent referrals, product recommendations by agents, agent-initiated shopping carts, and completed agentic-commerce transactions are becoming relevant (see also Chapter 6.4).

Overall, the study results point to an **“emerging channel” with significant development potential.** Although its contribution to revenue – at ten percent – is still significantly lower than that of established sales channels, it is remarkable for such a young form of commerce. Agentic commerce is currently on the cusp of transitioning from **experimental application to early commercial use**. For retailers, this does not mean introducing fully autonomous ordering processes immediately.

However, they should begin building their **agentic commerce readiness** early on: improving structured product data, opening interfaces, increasing visibility in AI systems, and conducting pilot projects. Those who wait to react until AI agents are already handling a significant portion of product searches and purchasing decisions risk being left out of this new digital sales channel.

2.3 MARKETING INSTRUMENTS

A key question in the study, asked every two years, is: “How relevant are the following marketing instruments to your company?” The responses in Figure 12 make it possible to track developments and shifts in the importance of individual marketing tools over the years. The question was last asked in 2022 and 2024 and was surveyed again in 2026. The two-year survey cycle was deliberately chosen because the importance of established marketing instruments often changes only over a longer period. This makes it possible to identify which tools are gaining relevance in digital commerce, which are losing importance, and which remain stable in the long term.

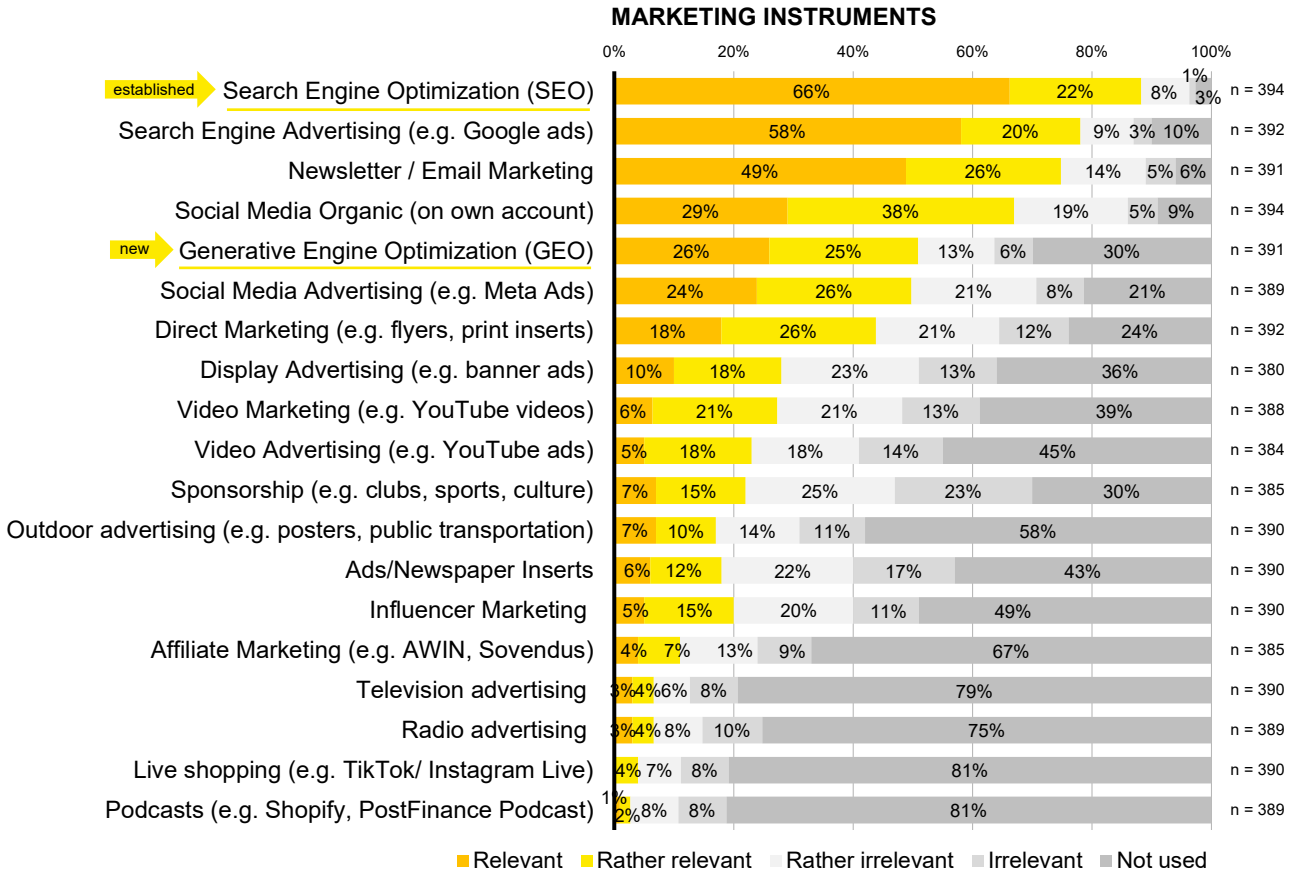
The selection of marketing instruments surveyed was updated in 2026 to reflect current developments. For example, social media is now analysed separately for organic social media posts and paid social media ads for the first time. Generative engine optimization was specifically added as a new category. Consequently, a direct comparison with previous surveys is not possible for newly added or modified tools. The following subsections discuss the 18 different marketing instruments shown in Figure 12 in greater detail.

2.3.1 Search Engine Optimization

SEO (search engine optimization) remains the most relevant marketing instrument for the surveyed online retailers in 2026: 66 percent rate **SEO** as relevant, and another 22 percent as somewhat relevant. This brings SEO’s overall relevance to 88 percent. Only four percent do not use SEO. SEO refers to all measures aimed at improving an online shop’s visibility in search engines’ organic results. Across past surveys, the importance of SEO has remained at a **consistently high level**. In 2022, 87 percent of respondents rated SEO as relevant or rather relevant; in 2024, the figure was 92 percent; and in 2026, it stands at 88 percent.

For online retailers, SEO therefore remains a **must-have discipline of digital marketing**. A good ranking for product-, brand-, and purchase-related search queries can continue to drive **qualified traffic** to the online shop and reach potential customers even during the information-gathering and purchase decision phases.

Figure 11: How re levant are the following marketing instruments for your business?



Generative engine optimization (GEO) is rapidly evolving into a new digital marketing discipline: Already, every second online retailer considers the topic relevant.

However, effective SEO requires **continuous optimization**: In addition to technical requirements such as load time, crawlability, and a clear page structure, relevant and high-quality content, well-designed product and category pages, and alignment with users' search intent are particularly crucial. With the increasing use of generative AI systems, however, the issue of digital discoverability extends beyond traditional search engines. In addition to achieving good rankings in organic search results, it is becoming increasingly important for online retailers to consider whether and how their company, brands, and products appear in the responses generated by generative AI systems.

2.3.2 Generative Engine Optimization

With the increasing use of generative AI systems, digital discoverability is expanding beyond traditional search engines. For this reason, **GEO** (generative engine optimization) was surveyed as a marketing tool for the first time in 2026. This term refers to measures aimed at making companies, brands, products, and content more visible in the responses of generative AI systems.

Even in this first survey, GEO has proven to be **highly relevant**: 26 percent of respondents rate GEO as relevant, and another 25 percent as rather relevant (see Figure 12). This means that **more than half of the participating online retailers** (51 percent) already consider this still-emerging marketing topic to be important. Although GEO is still significantly less established than SEO (88 percent), the high figure in this initial survey indicates that digital discoverability is increasingly expanding to include new search and response systems. The mechanics of GEO and specific optimization opportunities for retailers are explored in greater depth in Chapter 6.

2.3.3 Search Engine Advertising

In addition to organic visibility in traditional and generative search systems, **SEA** (search engine advertising) remains highly important. A total of 78 percent of the online retailers surveyed rate SEA as a relevant or rather relevant marketing instrument. This places its relevance at the same level as in the last survey in 2024. This trend also shows high stability over the long term: as early as 2022, 74 percent rated SEA as relevant or rather relevant. Since **large online retailers** have **much larger advertising budgets**, they run search engine advertising statistically significantly more often (with 91 percent of mentions in Table 2) than small retailers (with 72 percent).

While SEO is geared towards building long-term organic visibility and qualified traffic, SEA enables an **immediate and precisely controllable presence for relevant search queries**. Ads, particularly Google (Shopping) Ads, can be used – especially for **product- and purchase-related search terms** – to direct potential customers to the online shop and generate sales. However, visibility is directly tied to the advertising budget allocated.

The high importance of SEA also leads to **intense competition for relevant search terms and ad placements**. **Rising click prices** can put pressure on the profitability of campaigns. This makes it all the more important for online retailers to not only track the ads themselves but also **product feeds, keywords, landing pages**, **and conversion rates** using UTM (Urchin Tracking Module) parameters – and to analyse and continuously optimise them. Ultimately, what matters is not generating as much paid traffic as possible, but converting that traffic into sales in a cost-effective manner.

Table 2: Relevant marketing methods grouped by business relationship, online shop size, and type of business

Relevant marketing methods	Total Ø (Figure 12)	Business Relationship		Online shop size		Type of business	
		B2B (n = 200)	B2C (n = 323)	Small (<4 employees) (n = 139)	Large (>21 employees) (n = 35)	Pure Player (n = 113)	Omnichannel (n = 180)
Search Engine Optimization (SEO)	88%	91%	88%	88%	86%	88%	91%
Search Engine Advertising (SEA)	78%	78%	80%	72%	**91%***	77%	82%
Newsletter /Email Marketing	75%	76%	74%	72%	**91%***	69%	76%
Social Media Organic	67%	69%	67%	66%	66%	56%	**73%****
Generative Engine Optimization	51%	52%	50%	50%	60%	47%	55%
Social Media Advertising	50%	51%	51%	41%	**66%****	42%	**55%***
Direct Marketing	44%	45%	44%	39%	56%	27%	**52%*****
Banner Ads	28%	27%	27%	21%	**55%*****	22%	**33%***
Video Marketing	28%	31%	27%	22%	37%	20%	28%
Video Advertising	23%	22%	23%	15%	**49%*****	19%	26%
Sponsorship	22%	23%	20%	17%	21%	12%	**26%****
Influencer Marketing	20%	20%	19%	13%	**34%****	17%	19%
Ads/Newspaper Inserts	18%	13%	18%	10%	**26%***	7%	**23%*****
Outdoor Advertising	17%	14%	17%	8%	**26%****	7%	**22%*****
Affiliate Marketing	11%	10%	12%	4%	**46%*****	10%	12%
Television Advertising	7%	5%	7%	1%	**26%*****	4%	8%
Radio Advertising	6%	6%	7%	1%	**11%****	3%	**9%***
Live Shopping	4%	5%	5%	4%	3%	6%	4%
Podcasts	3%	3%	3%	2%	3%	4%	2%

Legend: Statistically significant difference at a significance level of * $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$

Large online retailers with more than 21 employees are significantly more likely to use a wide range of marketing instruments than small online retailers.

2.3.4 Newsletter and Email Marketing

Newsletter and email marketing also remain among the most important marketing tools for online retailers. A total of 75 percent of respondents rate it as relevant or rather relevant. Although relevance has declined compared to 2024 (83 percent), it remains at a high level in the long term: as early as 2022, 76 percent rated newsletters and email as (rather) relevant. Large online retailers engage in newsletter marketing statistically significantly more often (91 percent of mentions in Table 2) than small ones (72 percent).

This consistently high importance can be explained, among other things, by the **low entry barriers and costs**, as well as direct access to potential and existing customers. Their own contact and customer data (**first-party data**) enable online retailers to repeatedly and specifically target their audiences while being less dependent on paid reach and the algorithms of external platforms.

The real challenge lies in guiding recipients from **opening the email, through clicking, all the way to conversion**. The Brevo Marketing Benchmark 2025 reports an average open rate of 30 percent and a click-through rate of 3.9 percent for e-commerce (Brevo, 2025). According to Brevo, the effective click-through rate – that is, the percentage of openers who click – is 13 percent. The unsubscribe rate is 0.74 percent. These figures illustrate that simply sending a newsletter does not in itself guarantee successful customer engagement. **Relevant and personalized content, meaningful segmentation of recipients, appropriate send times, and clear calls to action** are therefore crucial for generating clicks, conversions, and ultimately revenue from direct customer contact.

2.3.5 Social Media Posts and Advertising

Social media remains a relevant marketing (communication) channel for a large proportion of the online retailers surveyed. In previous surveys, social media advertising was still viewed as a general marketing tool and was rated as relevant or somewhat relevant by 68 percent of respondents in 2022 and 75 percent in 2024. In 2026, a distinction was made for the first time between organic social media posts and paid social media ads. Due to this more nuanced survey methodology, the current figures are not directly comparable with those from previous years.

Organic social media posts are relevant or somewhat relevant to a total of 67 percent of respondents. It is notable that, at 38 percent, significantly more online retailers rate posts as "**rather relevant**" than as "relevant" (29 percent). While B2B and B2C retailers, as well as small and large retailers, are active on social media with equal frequency, omnichannel retailers (with 73 percent of mentions) are statistically significantly more likely to have a social media account than pure players (with 56 percent of mentions in Table 2). Social media is therefore important to a large proportion of retailers, but it is not among the core marketing tools for all of them. This is likely also related to the various functions of organic social media communication. In addition to generating traffic and revenue, posts can serve to **build brand awareness, inspire product interest, manage communities,** and provide **customer services**. Their impact should therefore not be assessed solely on the basis of directly generated sales. Reach, engagement, traffic, and supported conversions are also relevant metrics. At the same time, companies are dependent on the algorithms of the respective platforms – such as **Instagram, Facebook, TikTok, LinkedIn or YouTube** – for organic reach and must create relevant content to reach their target audiences.

Social media ads are considered significantly less relevant, at **50 percent** overall. Twenty-four percent rate paid advertising on social networks as relevant, and another 26 percent as rather relevant. As shown in Table 2, large online retailers (cited 66 percent of the time) run social media ads on Meta and similar platforms significantly more often than small ones (cited 41 percent of the time). Surprisingly, omnichannel retailers (55 percent) also advertise on social media more frequently than pure players.

Organic beats paid: Organic social media posts are relevant to 67 percent of online retailers, while social media ads on Instagram, Facebook, TikTok, LinkedIn, and other platforms are relevant to only half of retailers.

Search remains central: search engine marketing (SEM) continues to dominate, while generative engine marketing (GEM) enhances digital discoverability with AI systems.

Social media ads enable online retailers to **build targeted reach** beyond their own community and **address defined target audiences**. They are particularly well-suited for acquiring new customers, promoting visual products and offers, and for retargeting. At the same time, advertisers on these platforms face intense competition for users' attention. **Precise target audience selection, continuously refined creatives, and systematic performance measurement** are therefore essential for the cost-effective use of social media ads. This separate analysis shows that **organic social media communication is perceived as significantly more relevant than paid advertising**. However, both approaches serve different functions and can complement each other: Organic posts support, in particular, the continuous development of the brand, community, and customer relationships, while social media ads enable additional and precisely controllable reach.

2.3.6 Direct Marketing

Direct marketing – for example, in the form of addressed **mailings, flyers, catalogues, or package inserts** – is rated as (rather) relevant by a total of 44 percent of the online retailers surveyed. This reflects remarkable consistency across past surveys: in 2022, the share was 42 percent, and in 2024, it was also 44 percent. In e-commerce in particular, direct marketing can bridge the gap between **physical and digital touchpoints**. **Printed mailings, product samples, or package inserts** can target existing customers and, for example, **lead them back to the online shop** via **QR codes, coupons, or personalized offers**. This opens additional opportunities for omnichannel retailers, as brick-and-mortar touchpoints can also be integrated into such cross-channel initiatives. As shown in Table 2, omnichannel retailers engage in direct marketing significantly more frequently than pure players, with 52 percent of respondents citing this practice. Brick-and-mortar retailers use printed direct marketing materials about twice as often as pure players.

2.3.7 Display Advertising

In 2026, a total of 28 percent of the online retailers surveyed rated **banner or display advertising** as relevant or somewhat relevant. This means the tool has lost relevance compared to previous surveys: in 2022, the share was still 33 percent, and in 2024, it was 36 percent. This decline in relevance is likely due, among other factors, to intense competition for **digital attention**, **low click-through rates**, **ad blockers**, and growing desensitization to traditional banner ads. Added to this are restrictions on tracking and targeting resulting from stricter data protection requirements and the decline in third-party data and tracking. For online retailers, it is therefore becoming more important to use display advertising in **a targeted and programmatic manner** rather than merely as a means of reaching a broad audience, and to systematically evaluate its contribution to conversions and the customer journey. Display advertising enables online retailers to place **visual ads on websites, in apps, or within digital ad networks**, thereby building reach and brand awareness. Through targeting and **retargeting**, they can also reach specific target groups or individuals who have already come into contact with a company or its offerings. Since large and omnichannel retailers have significantly larger advertising budgets, they also run display advertising campaigns significantly more frequently than small retailers and pure players (as shown by significance tests in Table 2).

2.3.8 Video Marketing and Video Advertising

Video plays a role in retailers' marketing mix both as an organic format and as a paid advertising format – mostly on **YouTube.** A total of 27 percent of respondents rate organic **video marketing** as (rather) relevant, while 23 percent rate paid **video advertising** as such. At the same time, adoption remains relatively low: 38 percent say they do not use video marketing, and for paid video advertising, the figure is as high as 46 percent.

Video no longer has to be expensive: Reusable content and AI can significantly reduce production costs.

Large retailers run video or YouTube ads significantly more often than small ones. In e-commerce, videos are particularly well-suited for **clearly presenting products that require explanation or are complex**, demonstrating applications, providing tutorials, or showcasing products in an emotionally engaging way. In this way, they can help compensate for the lack of a physical or tactile product experience in online shops while also serving as a tool for product communication, inspiration, and brand building. Paid video advertising also enables additional, precisely targeted reach. However, it incurs additional media costs on top of production costs.

A major challenge of video marketing remains the comparatively **high production effort**. This makes it all the more important to design video content efficiently and plan for its **reuse across various channels and formats** from the beginning. For example, a single source of footage can be used to create **explanatory and product videos** for the online shop, short social media clips, shorts, reels, advertisements, or other content formats.

AI-powered tools such as Seedance 2.0 (2026) can significantly reduce the production effort and costs associated with video creation and editing. They make it easier – especially for smaller online retailers – to utilize video marketing and advertising. Thus, the key is not necessarily a complex production process, but rather the **efficient creation and cross-channel use of relevant video content**.

2.3.9 Sponsorship

Sponsorship in the areas of **sports, culture, or clubs** is relevant or somewhat relevant for a total of 22 percent of the online retailers surveyed. Nearly half consider this marketing instrument to be (rather) irrelevant, and another 30 percent do not use it. Sponsorship is therefore not among the key marketing disciplines for the majority of online retailers.

Unlike performance-oriented tools, sponsorship often focuses less on immediately measurable orders and more on **brand building, brand awareness, regional roots, and image transfer**. A strong alignment between the retailer's own brand, the target audience, and the sponsored environment is crucial here. Instead of entering into numerous individual partnerships, retailers should **use sponsorship in a targeted and strategic manner** and focus on a few suitable partnerships that contribute to the brand's positioning in the long term.

Furthermore, the impact does not stem solely from the sponsorship itself. It is crucial to **consistently activate the partnership through additional channels**, such as social media content, promotions, events, or integration into the online shop. Clear goals and measurable activations – for example, through specific landing pages or discount codes – can also help make the contribution to traffic and sales more transparent, in addition to the brand impact.

2.3.10 Influencer Marketing

In 2026, a total of 20 percent of the online retailers surveyed rate influencer marketing as (rather) relevant. This represents a decline in importance compared to the last survey. In 2022, the percentage was 23 percent, and it temporarily rose to 29 percent in 2024. The increase in importance observed at that time has thus not continued.

Influencer marketing can provide online retailers with access to **specific communities and target audiences** and present products in a personal and authentic context. Reach alone is not the decisive factor here. Studies show that an influencer's **perceived credibility, trustworthiness, and expertise** influence the impact of product recommendations and purchase intent (Lee & Eastin, 2021).

Accordingly, a strong **fit between the influencer, the community, the brand, and the product** is crucial. A smaller creator whose content aligns with the brand's theme can therefore be more valuable than a high-reach influencer without a credible connection to the product offering. At the same time, high reach and engagement do not automatically lead to sales. Collaborations should therefore be carefully selected, linked to clear goals, and evaluated in terms of traffic and conversions – for example, through **discount codes, affiliate links, or specific landing pages.**

Large and omnichannel retailers use print and outdoor advertising significantly more often than small and pure players.

2.3.11 Advertisements and Newspaper Inserts

Advertisements and newspaper inserts are losing importance among the online retailers surveyed. By 2026, only 18 percent still rate this marketing instrument as relevant or somewhat relevant. In the two previous surveys, the share was significantly higher: 27 percent in 2022 and 28 percent in 2024. The decline of ten percentage points compared to 2024 is thus one of the more significant changes among the marketing tools surveyed. Large and omnichannel retailers (with 26 percent and 23 percent of mentions, respectively, in Table 2) are significantly more likely to use print advertising than small retailers and pure players (with 10 percent and 7 percent, respectively).

For online retailers, **traditional print media** are thus increasingly playing a **supplementary role in the marketing mix**. They can still be relevant where certain target groups can be effectively reached through trade, consumer, or regional media. However, the results show a clear **shift towards digital marketing tools**, which enable more targeted outreach and more immediate measurability.

2.3.12 Outdoor Advertising

Outdoor advertising—such as posters along **roadsides, at train stations**, **or on public transportation**—is considered (somewhat) relevant by a total of 17 percent of the online retailers surveyed. Seven percent rate it as relevant, and 10 percent as somewhat relevant. Compared to previous surveys, its importance thus remains at a comparatively low level. Outdoor advertising can generate **high visibility and brand awareness in public spaces**, but it is often associated with **high production and placement costs as well as wasted reach**. Unlike digital marketing tools, there is limited control over which people actually see the ad; it is also difficult to measure its direct contribution to traffic, conversions, and revenue. For **well-known brands, omnichannel retailers**, or providers with a strong regional presence, outdoor advertising can still be a useful strategy for strengthening brand awareness and driving visits to physical stores or online shops. As a result, large and omnichannel retailers use outdoor advertising significantly more frequently than small retailers and pure players.

2.3.13 Affiliate Marketing

In 2026, only 11 percent of the online retailers surveyed rate affiliate marketing as relevant or somewhat relevant. This means the tool **has lost** significant **importance** compared to the last survey. In 2024, its relevance was still at 23 percent. The low level of relevance is noteworthy in that affiliate marketing is fundamentally **performance-oriented and** can be **compensated on a success-based basis**.

For example, retailers pay commissions for referred sales or other defined actions, enabling them to tap into additional reach through publishers, comparison sites, content platforms, or other partners. At the same time, the advantages are offset by **commission costs, technical and organisational overhead**, and limited control over how external partners present the retailer's brand. Additionally, there is a risk that affiliates may siphon off some demand that would have led to a purchase even without the additional contact. Affiliate marketing is particularly well-suited for large online retailers where **margins, partner networks**, and additional **revenue** generated are in an economically viable balance.

2.3.14 Television Advertising

Television advertising plays only a minor role for the online retailers surveyed. A total of 7 percent rate it as relevant or somewhat relevant. Its low significance is likely due, among other things, to the **high production and placement costs as well as the significant wastage** associated with traditional TV advertising. As shown in Table 2, large online retailers are more likely to invest in expensive television advertising. Unlike many digital marketing instruments, target audiences cannot be addressed as precisely, and the direct contribution to traffic, conversions, and sales is more difficult to measure. Added to this is a **shift in media consumption behaviour**.

Radio and television advertising continue to lose relevance: In 2026, radio & TV have the lowest relevance scores in this long-term study, at around seven percent.



Linear TV is losing viewing time, particularly among younger target groups, while video consumption is increasingly shifting to streaming, social media, and other digital platforms.

Traditional television advertising is therefore particularly well-suited for **larger brands with broad reach** that want to build widespread awareness and have the necessary budgets. At the same time, **addressable TV, connected TV, and ad-supported streaming services** are transforming the market: They enable more targeted delivery of video advertising and can thus reduce wasted reach while improving access opportunities for smaller target groups and budgets.

2.3.15 Radio Advertising

Radio advertising plays only a **minor role** for the online retailers surveyed. About seven percent consider this medium (rather) relevant, while **76 percent do not use radio advertising**. Among small online retailers, only one percent (in Table 2) uses radio advertising.

Nevertheless, radio can achieve a high reach, particularly at the **regional level**. However, it is not suitable for the visual presentation of physical products and is associated with comparatively high wastage. For **regionally based** and large **omnichannel retailers**, radio advertising can still be of interest – for example, to increase brand awareness, promote special offers, and drive traffic to both brick-and-mortar stores and online shops. At the same time, audio consumption is changing: in addition to traditional radio**, music streaming, podcasts, and other digital audio formats** are gaining importance. These open additional opportunities for advertisers to target specific audiences more effectively. Traditional radio advertising thus remains a **niche tool** for the broader online retail sector.

2.3.16 Podcasts

With an overall relevance of just three percent, podcasts rank last among the marketing instruments surveyed. **81 percent** of the online retailers surveyed do not use podcasts for marketing purposes. Thus, despite the growing importance of on-demand audio, the format has so far barely established itself in online retailers' marketing efforts.

Podcasts can be used in various ways: Companies can **develop their own formats**, appear as guests or partners on existing podcasts, or place ads on them. An in-house podcast is particularly well-suited for **building expertise, trust, and brand loyalty over the long term**, rather than for immediate sales activation. This can be of interest, for example, to B2B providers, expert brands, or companies with products and services that require explanation, as they can cover relevant topics in depth. At the same time, regular podcast formats require suitable content, production, and the long-term development of a listener base. The low ranking in the survey indicates that podcasts currently remain a **niche tool** for the broader e-commerce sector and appear particularly useful for companies that possess relevant expertise, a sufficient number of topics, and a clearly defined target audience.

2.3.17 Live Shopping

Live shopping has so far been of little relevance to the online retailers surveyed. Only four percent rate live streams as rather relevant, while virtually no one considers it clearly relevant. **80 percent do not use live shopping** like Instagram Live or YouTube Live**.** This format has thus not yet established itself in the Swiss online retail sector.

In live shopping, products are presented in real time, combining elements of **entertainment, advice, community, and sales**. The format is particularly well-suited for products that require explanation, evoke strong emotions, or lend themselves well to demonstration. At the same time, it requires an engaged community as well as personnel and organisational resources for moderation and content production. However, in German-speaking countries the topic is gaining momentum. **TikTok is actively driving the integration of content and commerce**: TikTok Shops has been available in Germany since 2025 and integrates live shopping alongside shoppable videos as an integral part of its social commerce offering.

Podcasts and live shopping are relevant to only a small percentage of retailers; they have not gained significant traction in e-commerce so far.



High-reach community brands such as More Nutrition are also experimenting with these new shopping formats in collaboration with TikTok. In Switzerland, however, TikTok Shops – a key platform driver – is still missing. Whether live shopping will gain significance here in the future will therefore likely depend largely on the further development and availability of corresponding social commerce offerings.



3. Digital Marketplaces & Platforms

This chapter highlights the digital marketplaces and platforms through which Swiss online retailers sell their products. Unsurprisingly, Galaxus remains the clear market leader among retailers. Brack and Ricardo now rank second. Amazon continues to lose market share among retailers, and numerous new marketplaces and platforms are entering the market in the B2B, B2C, and P2P sectors. Over 40 marketplaces are vying for the attention of sellers and customers in Switzerland.

3.1 DIGITAL MARKETPLACES AND PLATFORMS

In the online survey, online retailers were asked: "Which digital marketplaces or platforms do you sell on?" The results in Figure 13 show which digital marketplaces and platforms the surveyed online retailers use to sell their products. Since retailers can sell their goods on multiple platforms simultaneously, multiple responses were allowed.

3.1.1 Galaxus

Galaxus remains, by a wide margin, the **most important digital marketplace** for the online retailers surveyed. 92 of the 262 companies (35 percent) sell through this horizontal marketplace. Its high relevance to sellers can be attributed to Galaxus's strong market position among customers, its high brand awareness and reach, and its extensive product range. This is confirmed by the consumer study conducted by Swiss Post and Ipsos (2026): 55 percent of Swiss online shoppers have made a purchase on Digitec Galaxus in the past twelve months, and 42 percent begin their product search directly on the platform, among other places.

For retailers, the platform offers **access to a large customer base** without requiring them to build that reach entirely through their own online shop and marketing efforts.

Figure 12: Which digital marketplaces or platforms do you sell on? (Multiple answers possible)

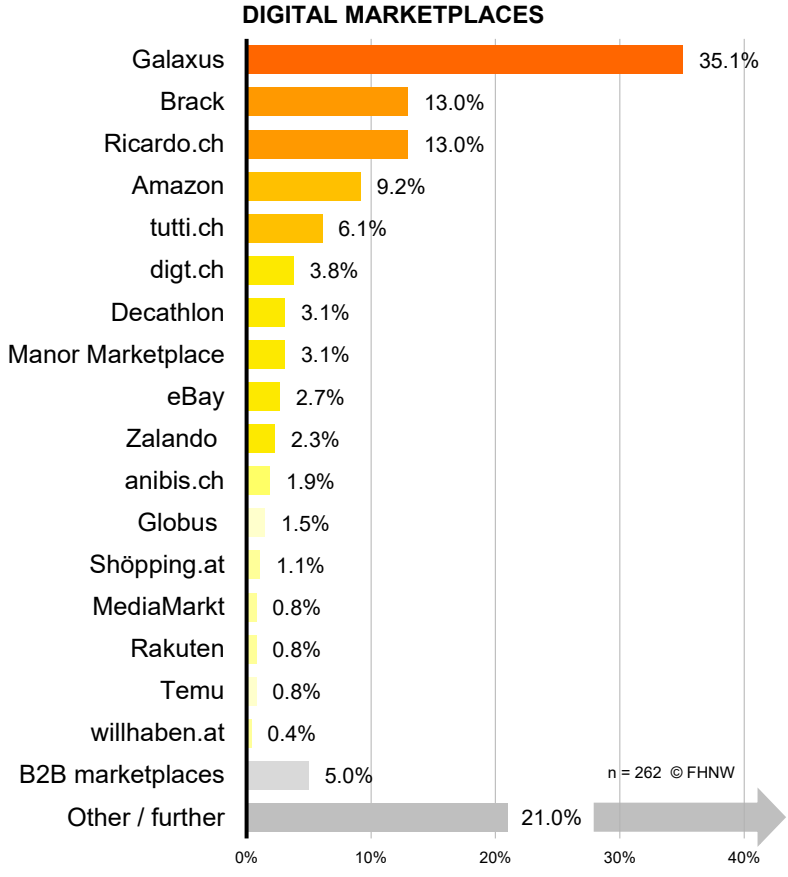


Table 3: Other digital marketplaces and platforms, on which retailers sell

#	Other platform	Number
1	Zur Rose	3
2	Otto	2
3	AI on Demand Plattform	1
4	exlibris.ch	1
5	Facebook Marketplace	1
6	frozenmisoxtcg.ch	1
7	Galexis	1
8	Google	1
9	hlkshop.ch	1
10	kaffeepads.ch	1
11	Kaufland	1
12	marko	1
13	Mercanto	1
14	netcomponents.com	1
15	olplus.ch	1
16	orsetto.ch	1
17	Powerfood.ch	1
18	QoQa	1
19	Veepee	1
20	verschiedenes.ch	1
21	Westwing	1
22	vogelwarte.ch	1
23	Vivino	1
24	zermatt.swiss	1
25	zurli-socken.ch	1
	Own marketplace	**10**

35 percent of online retailers sell their merchandise through the dominant marketplace Galaxus. Brack take joint second place together with Ricardo.

Compared to the previous year**, Galaxus's market share** among Swiss retailers **has fallen** by 5.9 percentage points (see Figure 14A). This may be due, on the one hand, to the sample used in this study or, on the other hand, to stricter selection criteria for retailers, rising demands regarding prices, availability, data quality, and logistics, or the increasing diversification of the marketplace portfolio in Switzerland. Despite this decline, Galaxus remains the leading Swiss marketplace and, for many retailers, the primary entry point into the platform business.

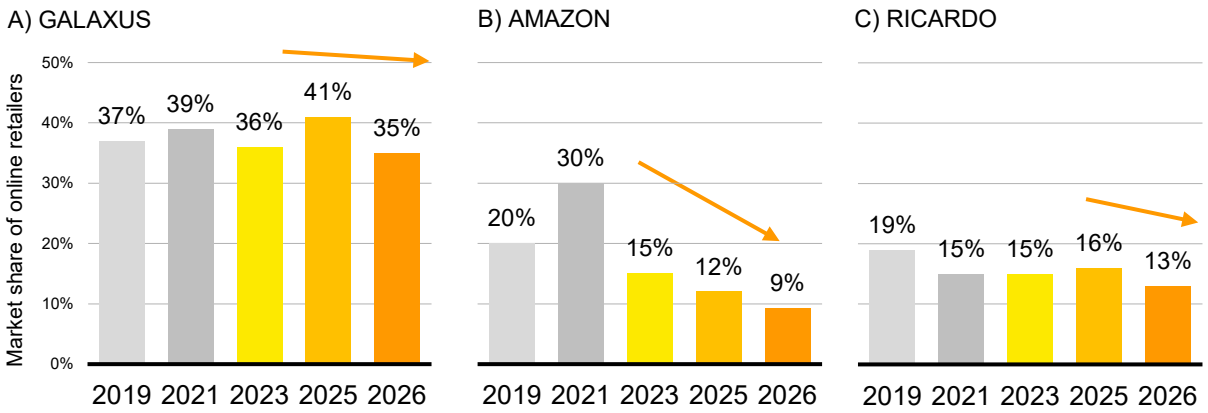
3.1.2 Brack

Brack is not an open marketplace like Galaxus or Amazon; rather**,** it operates a **B2B platform for business customers** within **Brack.Alltron** and a **curated marketplace model for B2C**. This means that suppliers must apply to be listed and are not automatically approved. Brack was previously included in studies based on open-ended responses and was offered as a standalone response option for the first time in the 2026 Online Retailer Survey: 34 (thirteen percent) of respondents stated that they sell through Brack.ch. This result shows that Brack has become a significant player and distribution partner in Switzerland for numerous suppliers and manufacturers. Thanks to a **highly automated logistics centre** in Willisau, Brack offers them direct access to the Swiss market, fast delivery, and top-notch customer service. The number of new marketplaces and the growth of major players like Brack show that the Swiss platform landscape is increasingly expanding and is no longer dominated solely by Galaxus.

3.1.3 Ricardo

Thirty-four online retailers (thirteen percent) also sell through ricardo.ch. The platform thus remains in second place, though **it has lost** three percentage points **compared to the previous year** (see Figure 14C). Ricardo is firmly established in the Swiss market and is particularly relevant for **used, unique, limited-edition, or low-priced products** sold by private individuals. As **a peer-to-peer (P2P) platform**, it differs from traditional marketplaces such as Galaxus or Amazon. For professional retailers, Ricardo can be an attractive additional sales channel, e.g., for **clearance items, returns, B-grade merchandise, discontinued models**, or **products with auction potential**. The decline could indicate that retailers are focusing more on scalable marketplaces with standardised product data and integrated processes. Ricardo remains an important part of the Swiss platform landscape where **pricing, resale, and the circular economy** play a role.

Figure 13: Development of market shares of the marketplaces a) Galaxus, b) Amazon and c) Ricardo



Galaxus is holding its ground in Switzerland among customers and sellers, while Amazon continues to lose ground.

3.1.4 Amazon

Amazon is used as a sales channel by 24 (9.2 percent) of the retailers surveyed, placing it in fourth place. In international e-commerce, Amazon is the **dominant marketplace**. However, its significance for Swiss retailers is significantly lower. Reasons for this include the lack of a standalone Swiss Amazon platform, **cross-border logistics, customs and VAT issues**, and a focus on the German, French, or Italian marketplaces.

Compared to the previous year, **sales via Amazon have declined** by 3.1 percentage points (see Figure 14B). This could be attributed to Asian platforms such as **TEMU**, intense **competitive and pricing pressure**, rising fees, and heavy reliance on the Amazon ecosystem. Nevertheless, Amazon remains particularly relevant for merchants seeking to tap into the German or European market and **scale** their products **internationally**. Prerequisites for this include professional product data, competitive prices, efficient logistics, and systematic marketplace management.

3.1.5 Tutti.ch

Like Ricardo.ch, Tutti.ch is part of the **Swiss Marketplace Group** (SMG) and is used as a sales channel by 16 respondents (6.1 percent). This share has fallen by 2.8 percentage points compared to the previous year. As a **classifieds platform**, Tutti.ch is more focused on facilitating transactions than on fully processing them. The platform is particularly well-suited for **local listings, used products, one-of-a-kind items, clearance stock**, and price-sensitive target groups.

For professional retailers, it offers a simple way to generate additional demand; at the same time, processes such as payment, logistics, product data maintenance, and performance measurement are less standardised. For certain product categories and regional sales, tutti.ch remains a useful **supplementary channel**.

3.1.6 Digt.ch

Ten companies (3.8 percent) sell through Digt's **community platforms**. These include, for example, Brand for Students, Weeklydeals.ch, MyShop by 20 Minuten, and TWINT Super Deals.

Compared to the previous year, this share has decreased by 2.7 percentage points. For retailers, a **closed shopping and rewards platform** can be attractive if it reaches a specific target audience or provides additional visibility outside the major platform ecosystems.

3.1.7 Decathlon

Eight companies (3.1 percent) sell through the Decathlon marketplace. This share has increased by 1.2 percentage points compared to the previous year. Decathlon is evolving from a traditional sporting goods retailer into a platform where complementary brands and suppliers gain **access to a sports-oriented target audience**.

For retailers, the clear thematic positioning is particularly attractive: Unlike on horizontal marketplaces, they encounter customers with a specific interest in **sports, outdoor, and leisure products**. This growth suggests that **vertical marketplaces** with a clearly defined target audience can gain in importance. However, for vendors outside the sports and leisure segment, the platform is of little relevance.

3.1.8 Manor Marketplace

Eight retailers and resellers (3.1 percent in Figure 13) use the Manor Marketplace. Compared to the previous year, this share has fallen by 2.8 percentage points. As **a Swiss department store,** Manor has a **strong brand, established customer relationships, and a broad positioning** in areas such as fashion, beauty, home goods, and lifestyle. For external retailers, the marketplace offers the opportunity to benefit from this brand awareness and the trust in the Manor brand. The decline could be attributed to a streamlining of the merchant portfolio or to merchants focusing more heavily on platforms with greater reach. The results show that department store marketplaces are attractive when the product range, target audience, and brand positioning align well.

3.1.9 eBay

Seven companies (2.7 percent) sell through eBay. Usage has declined by 1.6 percentage points compared to the previous year and remains low overall in Switzerland.

Internationally, eBay was **a pioneer in platform-based commerce**. However, today the platform faces stiff competition from Amazon, TEMU, specialised marketplaces, and national classifieds platforms like Ricardo or Tutti.ch. For Swiss retailers, eBay is particularly relevant for **international niche products, collectibles, replacement parts, used goods, and excess inventory**. However, in the standardised new goods market, the platform is often less attractive.

3.1.10 Zalando

Six (2.3 percent) of the retailers surveyed sell through **Zalando** (Partner Program and Connected Retail). This share remains stable. Zalando is a highly specialised **fashion and lifestyle marketplace** and is therefore relevant only to a limited number of the retailers surveyed.

For suitable brands, however**,** the platform offers **broad reach, professional logistics and marketing capabilities, and market access** in several European countries. At the same time, the requirements for brand quality, product data, imagery, delivery capability, returns management, and product assortment management are high. The low overall figure should therefore not be interpreted as indicating Zalando's low importance in the fashion retail sector, but rather as a consequence of the cross-industry sample.

3.1.11 Anibis.ch

Five companies (1.9 percent) use anibis.ch. This share has remained virtually stable compared to the previous year. Like tutti.ch, anibis.ch is primarily positioned as a **classifieds platform** and is particularly well-suited for **local, used, or unique listings**. For professional online retailers, scalability is limited because key marketplace functions – such as automated order processing, structured product data, and integrated logistics – are less developed.

The platform is particularly relevant for private sellers and small retailers whose products are highly localized, require extensive consultation, are used, or are available only in small quantities.

3.1.12 Globus

Four study participants sell through the Globus platform. Compared to the previous year, this share has more than halved. Globus is positioned as a **premium department store** and therefore appeals only to a specific group of brands and retailers. Decisive factors include not only product category and price, but also **brand image, quality**, and how well the product fits into the curated Globus product range.

For suitable premium suppliers and labels, Globus can be attractive despite its limited reach because the platform offers access to a **target audience with high purchasing power**.

3.1.13 MediaMarkt Marketplace

Two electronics retailers surveyed sell through the MediaMarkt Marketplace. The platform is particularly relevant for **electronics, home appliances, accessories**, and related product categories. MediaMarkt can offer external retailers access to a well-known retail brand and a strongly product-oriented customer base. For retailers in the electronics and technology sectors, the Marketplace can be strategically relevant.

3.1.14 Rakuten

Two study participants sell through Rakuten, which is particularly strong in Japan. For Swiss retailers, this channel may be of interest especially if they **wish to tap into international niche markets**.

3.1.15 TEMU

Two companies claim to sell through TEMU. Although TEMU is **very popular among Swiss consumers** and is growing rapidly, it plays only a minor role as a sales channel for the retailers. According to a consumer study by Swiss Post and Ipsos (2026), 41 percent have shopped on TEMU in the past twelve months, and 28 percent begin their product search directly on the platform, among other places. On the sales side for online retailers, TEMU has not played a role so far. The business model is heavily **focused on price, promotions, and reach**, and is largely shaped by international manufacturers selling directly from Asia. For Swiss suppliers, intense price competition, low margins, high operational demands, and the platform's positioning represent potential barriers to entry.

3.1.16 B2B Marketplaces

Thirteen companies (five percent) sell through specialised B2B marketplaces such as **Unite** (formerly Mercateo), **Integrale, or Amazon Business**. This category shows the sharpest decline compared to the previous year. The category does not encompass a single platform but rather various **industry-specific, procurement-oriented, or industrial marketplaces**. The decline should therefore be interpreted with caution: It is possible that respondents assigned their specific platforms to other categories, or that the composition of the sample in 2026 includes fewer B2B companies with a strong marketplace focus. At the same time, the figure shows that B2B marketplaces have not yet become widely established.

In **B2B commerce**, individual pricing, framework agreements, complex products, customer-specific product ranges, and integration with ERP and procurement systems make standardized marketplace processing difficult. However, for B2B retailers specialized platforms still offer potential for acquiring new customers, international expansion, and the processing of products that can be standardised.

21 percent of retailers selected the category **"Other Marketplaces**." This makes the umbrella category the second-largest response option after Galaxus in Figure 13. The **list of individual mentions** in Table 3 shows how **fragmented the market and platform landscape** is. Many retailers use industry-specific, regional, international, very small, or **proprietary marketplaces** that were not listed as separate response options.

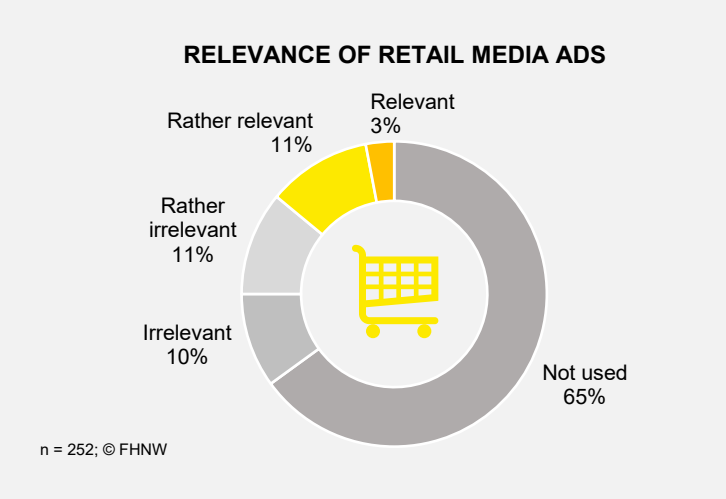
3.2 RETAIL MEDIA ADS

Those retailers who indicated in the distribution channels section (Figure 9) that they sell through digital marketplaces were asked in a follow-up question how important retail media ads are to their business. Retail media ads refer to **paid ad placements within the digital sales environment of a retailer or marketplace**. These include, for example, "**Sponsored Products**" that appear in search results, categories, or on product detail pages on Galaxus, Amazon, Brack and other platforms. Unlike traditional display advertising, retail media is served very **close to the point of purchase**: Customers are already on a retail platform and, by searching for or viewing a product, demonstrate a concrete intent to buy. Accordingly, retail media is considered a marketing instrument that is particularly close to the transaction. The results of the online retailer survey show that retail media ads have **not yet gained traction** among most of the companies surveyed. Of 252 companies, 65 percent (163) of retailers state that **they do not use retail media ads**. Another 10 percent consider the tool irrelevant, and 11 percent consider it somewhat irrelevant. Taken together, 21 percent attach only **minor importance** to the instrument (see Figure 15).

Only 11 percent (27 companies) consider retail media ads to be somewhat relevant. Another three percent (eight retailers) rate them as relevant. Overall, 14 percent of the surveyed companies thus attribute some significance to retail media. The group of retailers for whom retail media already plays a clear strategic role is thus still small. The fact that only eight companies select the highest relevance level illustrates that retail media is **not yet a widely established core element of digital marketing** in Switzerland. The **high rate of non-use** can be explained in part by structural factors. Retail media is primarily relevant for companies that sell their products via digital marketplaces or large e-commerce platforms. Retailers who generate most of their revenue through their own online shops, brick-and-mortar stores, in-person consultations, or direct B2B ordering processes have **fewer touchpoints with marketplace-internal advertising**. For companies with niche products, strong brand awareness, or little competition within a platform, purchasing additional paid visibility may also seem less necessary.

Retail media ads are particularly important for Amazon sellers: Of the 23 Amazon sellers surveyed, 57 percent rate retail media as relevant or somewhat relevant. Only nine percent do not use this tool. This group thus differs significantly from the overall sample. Amazon has a particularly **well-developed advertising ecosystem** in which sponsored products often appear directly in product search results. For sellers in highly competitive categories, **paid visibility** is **thus increasingly becoming a prerequisite** for gaining any prominent visibility at all. For Amazon sellers, Retail Media is therefore less of a supplementary advertising format and more of an **integral part of operational marketplace management**.

Figure 14: How important are Retail Media Ads (paid placements within marketplaces for your business, e.g., “Sponsored Products” on Galaxus or Amazon)?



Two-thirds of retailers who sell through marketplaces do not run retail media ads.

Only 14 percent consider them relevant.

Retail media also plays a more significant role than average among the **34 Brack retailers**: 38 percent rate the instrument as (rather) relevant. Another 38 percent have not yet adopted it. This result points to a market in the early stages of development: some retailers are already using paid placements strategically, while a similarly large proportion has not yet pursued such activities. As marketplace and advertising offerings continue to evolve, the relevance of retail media for Brack partners could increase further in the future.

On **Galaxus**, the assessment is more reserved despite the platform’s high significance. Of 90 Galaxus merchants, only 17 percent rate retail media ads as (rather) relevant, while 61 percent do not use the tool. Another 22 percent consider it (somewhat) irrelevant. Although Galaxus is by far the most widely used marketplace in the sample, a presence on the platform does not automatically lead to the use of retail media. When it comes to retail media advertising, Galaxus still appears to have significant potential.

On **Ricardo.ch**, the importance is also low. Of 33 retailers, 15 percent rate retail media ads as rather relevant; no one selects the highest relevance level. More than half do not use retail media. This is likely related to the platform’s specific functionality: On Ricardo, individual listings, used goods, auctions, clearance items, and the appeal of the specific offer play a greater role than the continuous promotion of standardised product assortments.

Retail media ads are better suited for retailers with extensive product ranges, recurring demand, and structured product data – not for private sellers.

Overall, the results show a clear **polarization**. When considering only the 89 companies that either use retail media or at least assess its relevance, 39 percent rate the tool as relevant or rather relevant. 61 percent rate it as (rather) irrelevant. Thus, even among the companies potentially affected, Retail Media is by no means viewed uniformly. While it has already become an important **sales promotion tool** for some retailers, others have not yet recognised sufficient economic benefits.

The importance of retail media could grow in the future. After all, the more product searches begin directly on marketplaces like Galaxus, Amazon, or Brack – and the larger the product selection, the number of suppliers, and the number of products available there become – the **scarcer organic visibility** will become. Emerging marketplaces, in particular, are increasingly able to monetize prominent search and recommendation spaces. For retailers, this creates a trend already familiar from search engines like Google and social networks like Instagram: **organic reach is becoming harder to achieve**, **while paid placements are gaining importance**.

Overall, retail media is still in an early **stage of development** among the online retailers surveyed. The high rate of non-usage and the low proportion of ratings of relevance indicate that this tool has **not yet become standard in digital marketing**. However, its significantly higher importance among Amazon and Brack retailers suggests that its relevance increases as the respective marketplace and advertising ecosystems mature.

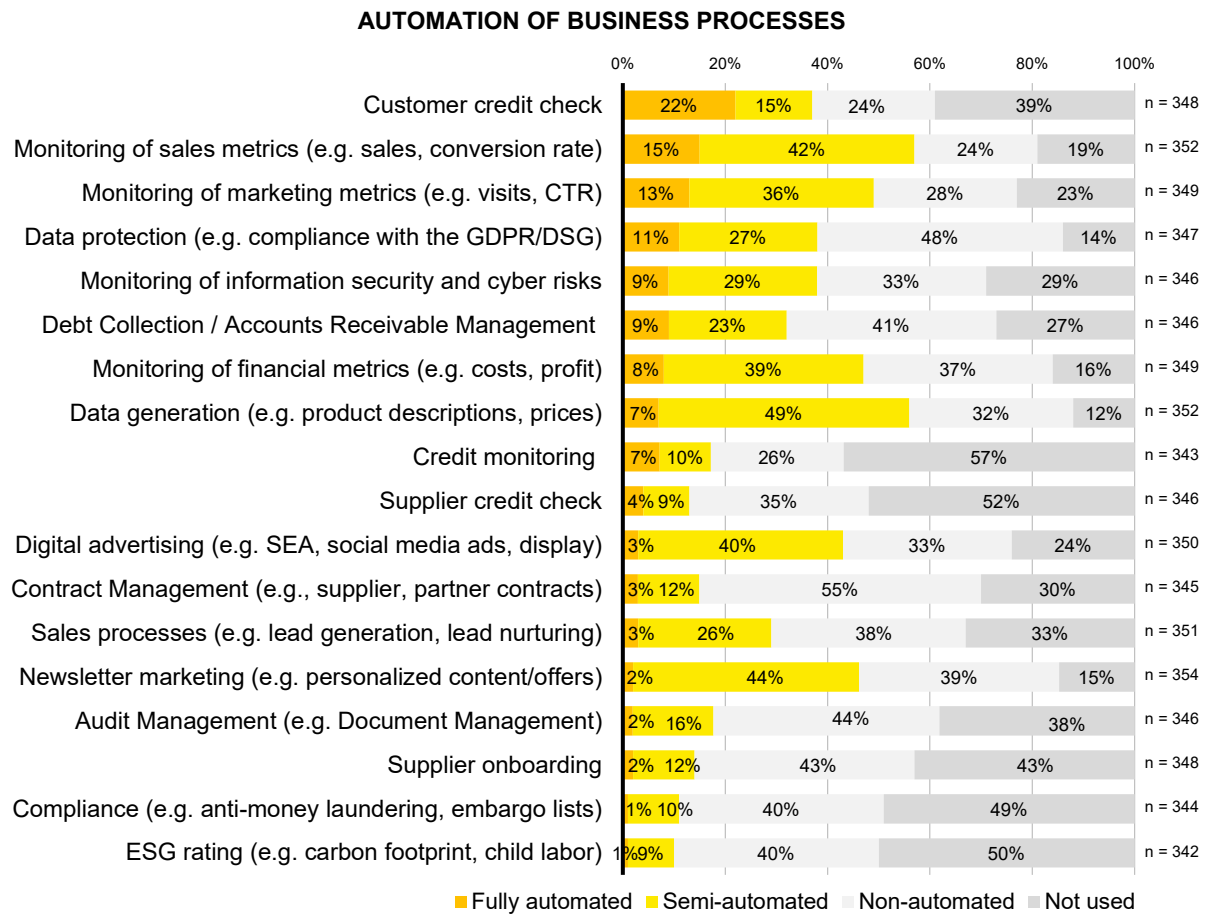
4. Automation of Business Processes

This chapter discusses the degree of automation in e-commerce business processes. The processes most commonly fully or partially automated are data-driven, frequently recurring, and easily standardised processes – in particular, the monitoring of creditworthiness and key performance indicators, data generation, and digital marketing activities. Document-heavy, legal, and cross-organisational processes – such as contract management, supplier onboarding, compliance, and ESG ratings – are significantly less automated.

For the first time, participants in this study series were asked which business processes in their companies are currently automated. **The degree of automation** is defined below as the cumulative percentage of "fully automated" and "partially automated" processes. The results reflect the companies' **self-assessments** and do not represent the actual, technical degree of automation of individual process steps. Partial automation can therefore range from simple rules and interfaces to complex, AI-supported workflows.

It is striking that, for almost all business processes, **semi-automation** is significantly **more widespread** in digital business than full automation (see Figure 16). Companies thus predominantly apply the "**human-in-the-loop**" principle: systems – and, increasingly, **AI agents** – **handle individual work steps**, while employees manually monitor, make decisions, handle exceptions, or approve processes.

Figure 15: Which business processes are currently automated in your company?



Credit checks and the monitoring of sales, marketing, and financial metrics are the processes most often fully or semi-automated by online retailers.

Large retailers are significantly more likely to use solutions with automated monitoring of creditworthiness, information security, and cyber risks than small online shop operators.

4.1 CUSTOMER CREDIT CHECK

At 22 percent, customer credit checks have the **highest level of automation** among all the processes examined. An additional 15 percent of retailers in Figure 16 operate on a semi-automated basis. One in four checks creditworthiness manually, and 39 percent do not perform any credit checks at all.

Pure B2B retailers, who sell exclusively to business customers, use credit checks significantly more frequently: Only 18 percent do not use them, compared to 48 percent of pure B2C retailers. In **B2B commerce**, credit checks are therefore required more frequently, but they are predominantly conducted **manually**: 55 percent of B2B retailers check customer creditworthiness manually, compared to only 16 percent of B2C retailers. Among **B2C retailers**, the opposite pattern emerges: nearly half **do not** require **their own credit checks**. When a **credit check solution** – such as one from the market leader CRIF – is used, the process is **often fully automated** in the background, typically when contact and payment information is entered during the online shop's checkout process. At 26 percent, the rate of full automation in B2C is five times higher than in pure B2B, where it stands at five percent. The research findings reveal a polarization: Companies that offer **purchase on account** and credit limits can integrate creditworthiness data directly into the ordering process and then make decisions based on rules and fully automated processes. B2C and omnichannel retailers that accept **credit cards, TWINT**, and other guaranteed payment methods, on the other hand, often do not conduct their own credit checks on individual customers. **Large shops** (67.6 percent in Table 4) check creditworthiness in the background significantly more often than small online shops (25.2 percent).

4.2 MONITORING OF SALES METRICS

Reporting on **revenue, sales, conversion rates, average cart value**, and other sales KPIs (key performance indicators) has the highest level of automation at 57 percent. Fifteen percent of companies have fully **automated** the monitoring of sales metrics, while another **42 percent have semi-automated it.** The study's findings seem plausible because online shop, analytics, and inventory management systems already capture the relevant transaction data digitally. **Automated dashboards and reports** can therefore be implemented relatively easily. On the other hand, one in four retailers integrates and monitors its sales metrics manually. One in five online retailers does not use sales reporting at all, which makes sales management much more difficult.

When it comes to automated monitoring of sales metrics, there are statistically significant differences based on company size: **Virtually all large retailers** – 94 percent, according to Table 4 – monitor revenue, sales, conversion rates, or average cart value at least **semi-automatically**. Among small retailers, this figure is only 50 percent. Where sales controlling is done manually or is absent altogether, highly significant differences based on company size also emerge: **Small retailers more frequently measure metrics manually** or forgo monitoring entirely due to resource constraints. For large companies, the automated monitoring of metrics and KPIs is **indispensable for strategic and operational sales management**: Due to higher transaction volumes, multiple product lines, sales channels, or markets, manual analyses would be far too slow and time-consuming. **Automated dashboards,** on the other hand, enable continuous and targeted business and process management of product lines, prices, marketing and sales campaigns, as well as conversion rate optimization (CRO).

Large online retailers monitor marketing, sales and financial metrics twice as often as small retailers, which tend to rely more heavily on manual processes.

Table 4: Overview of (semi-)automated monitoring among small and large online retailers

Automated monitoring	Small retailers (employees < 4; n = 137)	Large retailers (employees > 21; n = 35)	Difference	Significance
Sales metrics	50%	94.3%	+44.3 PP*	p < 0.001
Marketing metrics	39%	82.9%	+43.9 PP*	p < 0.001
Financial metrics	41.9%	67.6%	+25.7 PP*	p = 0.012
Credit	25.5 %	67.6%	+42.1 PP*	p < 0.001
Information security and cyber risks	29.9%	72.7%	+42.8 PP*	p < 0.001

Legend: PP = Percentage points, * significance values at the p < 0.05 significance level

4.3 MONITORING OF MARKETING METRICS

Half of online retailers have at least partially automated the analysis or monitoring of **impressions, views, visits, click-through rates** (CTR), or other marketing metrics. 13 percent have achieved full automation, and **36 percent have achieved semi-automation** (see Figure 16). 28 percent of retailers still analyse and monitor marketing metrics in a time-consuming, **slow, and manual manner**. With 22 percent of respondents, many retailers have **not implemented any marketing performance measurement**. This proportion is often due to a lack of resources: Retailers either do not have the time, have too few marketing staff, lack a budget, or have not implemented tracking.

Digital advertising platforms (e.g., Google Search Console), **social media platforms** (e.g., Meta Business Suite Insights), **E-commerce platforms** (e.g., Shopware, Shopify, or WooCommerce Analytics), and **digital analytics platforms** (e.g., Google Analytics, GA4) often make their data, metrics, and key performance indicators available automatically via dashboards and relevant interfaces. The challenge here lies less in data collection and analysis and more in the **cross-channel consolidation and integration** of various marketing metrics, e.g. in Google Data Studio or Microsoft Power BI. The relatively high proportion of fully automated companies indicates widespread use of dashboards and (semi-)automated and scheduled reports. If 28 percent of retailers use manual monitoring processes, this means **shuffling data around in Excel spreadsheets**. This results in delays, additional staffing costs, and frequent human errors. The **level of automation in marketing performance measurement** is significantly higher among large retailers than among small ones (83 vs. 39 percent in Table 4). Statistically, this size effect can be explained by semi-automation: 71.4 percent of large online retailers, but only 27.2 percent of small ones, monitor their marketing metrics using semi-automated processes. A quarter of small retailers do not use any such monitoring at all; among large retailers, none do.

The results suggest that **large retailers consolidate marketing data more systematically** from advertising platforms, digital analytics tools, online shop systems, and CRM solutions. Small retailers are more likely to use individual platform dashboards directly, evaluate metrics manually, or forgo consolidated performance measurement due to the resource constraints mentioned.

4.4 DATA PROTECTION

When it comes to data protection, 38 percent of respondents have achieved full or semi-automation. 11 percent, as shown in Figure 16 describe the process as fully automated, and 27 percent as semi-automated. At the same time, data protection processes remain **predominantly manual for half of the respondents**. Another 14 percent state that they do not use this process at all. The high proportion of manual work is understandable, as data protection involves more than just technical tasks.

Cookie and consent management, newsletter consents, retention and deletion periods, and access and authorization management can **typically be automated** in e-commerce. Assessing legal bases, reporting data breaches, responding to requests for personal data access or deletion, and conducting legal reviews of contracts with payment, newsletter, analytics, and cloud service providers – as well as tracking, personalisation, or AI applications – **often require manual reviews**, processing, and decisions by data protection officers, lawyers or legal counsel.

4.5 MONITORING OF INFORMATION SECURITY AND CYBER RISKS

Online shop operators are exposed to many different information security and cyber risks and threats, which are summarised in Table 5. 38 percent of companies have automated the monitoring of information security and cyber risks – nine percent fully and 30 percent partially (see Figure 16). One in three retailers **monitors these risks manually,** and 29 percent do not use risk monitoring at all. The absence of reported monitoring may indicate a security gap; outsourced monitoring was not separately assessed. Given the many risks listed in Table 5 and the online retail sector's heavy reliance on e-commerce platforms, payment processes, and customer data, the high **proportion of companies not using (semi-)automated risk monitoring** is a cause for concern.

Automated security monitoring can detect suspicious activities, system failures, vulnerabilities, unauthorised access, or other risks early on, as shown in Table 5 .

Table 5: Information security and cyber risk in e-commerce

Information Security & Cyber Risk	**Typical Monitoring in E-Commerce** automated and *manual (human-in-the-loop)*
Unauthorized access & account takeovers	Automatically detect failed login attempts, unusual login locations, credential stuffing, and suspicious administrator access
Fraud & suspicious orders	Automatically detect unusual ordering patterns, mismatched shipping addresses, unusually large shopping carts, and multiple suspicious orders
Payment fraud & chargebacks	Rejected payments, stolen payment data, and rising chargeback rates
Phishing & social engineering	Automatically filter suspicious emails and links; *manually assess reported cases and emerging attack methods*
Malware & ransomware	Automatically scan endpoints, servers, files, and network activity for malware
Vulnerabilities in online shops, plugins, & interfaces	Regularly scan for vulnerabilities; *manually prioritise critical findings*
Outdated software & missing security updates	Monitor software versions and available updates; *perform* installation and *functional testing manually where necessary*
Attacks on the online shop	Automatically detect distributed denial-of-service (DDoS) attacks, bots, brute-force attacks, SQL injections, and cross-site scripting
Bot activity & web scraping	Monitor automated access, price scraping (e.g., from competitors), monitor fake accounts and shopping cart or inventory bots
Data leaks & data breaches	Detect unusual downloads, data exports, and data transfers; *report data breaches and assess reporting requirements*
Misuse of access rights	Automatically monitor permission changes, privileged access, and suspicious activity, review potential misuse *by employees or service providers*
Configuration errors	Detect insecure cloud storage, exposed databases, incorrect server settings, and unprotected interfaces
Security risks associated with third-party providers	Monitor payment, hosting, logistics, marketing, and cloud service providers, including security incidents affecting these providers
Tampering with product, price, or order data	Detect unusual changes to prices, discounts, bank account details, products, or orders
System outages & availability issues	Monitor accessibility, load times, error rates, server capacity, and checkout functionality
Automatically check for faulty or failed data backups	Automatically check backups; *regularly test recoverability manually*
Email & domain abuse	Monitor spoofing, fake senders, suspicious domains, and misuse of the company brand
Security risks posed by AI applications	Monitor the transmission of confidential data, insecure AI outputs, prompt injection, and unauthorised system access
Security incidents & response times	Monitor alerts, escalations, incident status, and time to resolution

Own representation based on NIST (2024), ISO (2022), OWASP (2025), ENISA (2025), BACS (2025), Cremer et al. (2022) and PCI (2024)

A detailed analysis of the study data shows that **large online retailers monitor** information security and cyber risks **automatically significantly more often** – 72 percent of respondents – than smaller ones, at 30 percent (in Table 4). The results thus suggest that larger or more technically advanced retailers use appropriate security systems, while smaller online retailers often rely on their hosting, online shop, or payment service providers.

4.6 DEBT COLLECTION AND ACCOUNTS RECEIVABLE MANAGEMENT

4.6.1 Level of Automation in Debt Collection and Accounts Receivable Management

Just under a third of companies have automated their debt collection and receivables management: 9.2 percent have fully automated these processes, and 23 percent have semi-automated them (see Figure 16). Two out of five retailers process **payment reminders and debt collection manually**, and 27 percent do not conduct any debt collection or receivables management. These figures confirm the research findings from the 2024 and 2025 online retailer surveys (Zumstein & Oehninger 2024, Zumstein et al. 2025).

Standardised payment reminders and dunning stages can be triggered relatively easily and automatically from online shop, accounting, or ERP systems. More **difficult to automate are disputed invoices**, individual payment agreements, legal actions, and communication with customers. The high proportion of manual work in debt collection shows that while many retailers have digital invoice data, the downstream processes are not yet fully integrated. **Payment service providers** and automated accounts receivable solutions – such as those from EOS or PairFinance – enable significant **efficiency gains** in this area.

4.6.2 Potential Benefits of Digital Solutions in Accounts Receivable Management

The findings on the degree of automation show that debt collection and receivables management at many retailers are still **heavily reliant on manual processes**. Against this backdrop, this year's survey examined the potential benefits that online retailers see in six specific **digital solutions**. The results in

Figure 17 are discussed below.

1. **Reduction of administrative workload and relief for internal resources**

   Online retailers see the greatest potential in a debt collection solution that **reduces** the **administrative burden of receivables management and frees up internal resources**. Twenty-five percent say such a solution offers significant benefits, and another 29 percent say it offers moderate benefits. Only twelve percent see no added value in it.

   This result points to a concrete operational need. **Payment reminders, dunning cycles, status checks, documentation, and coordination with accounting, customer service**, or external partners tie up personnel resources without directly contributing to value creation. Digital solutions can take over tasks that can be standardised and **relieve** employees of **repetitive work**. Especially for small or medium-sized online retailers without a specialised accounts receivable or collections team, an external, integrated service provider like EOS can therefore enable significant **efficiency gains**.

2. **Automated, Integrated, and Customer-Friendly Reminder Communications**

   Second on the list in Figure 17 is fully **automated, integrated, and customer-friendly dunning communication**. Twenty-three percent see this as a major benefit, and 29 percent view it as a moderate benefit. Only twelve percent see no added value in it.

   The results show that automation in receivables management is not viewed solely as a means of reducing costs. Equally important is **consistent and customer-oriented communication**. For example, PairFinance's AI solution sends automated messages at the **appropriate time, through the appropriate channel**, and with a **personalized wording, tone and style** appropriate to the situation. This shortens response times while simultaneously reducing the risk of losing customers who are willing to pay due to impersonal or unduly harsh reminders. Professional receivables management thus contributes to customer retention and does not conflict with a positive customer experience.

3. **Real-Time Overview of Outstanding Receivables and Documents**

   One in five merchants rates a **real-time overview of the status of all outstanding receivables,** including relevant documents, as very useful. One in four sees it as having low or moderate value, while 14 percent expect no benefit at all.

   Having invoices, reminders, payment receipts, agreements, and previous correspondence all available in one **central location creates transparency and facilitates cross-departmental collaboration**. This requires the most seamless possible integration with accounting, ERP, CRM, online shop, and/or payment systems. Specialised receivables management platforms, such as those offered by EOS, can serve as a connecting layer and prevent information from remaining scattered across different systems, files, or email inboxes.

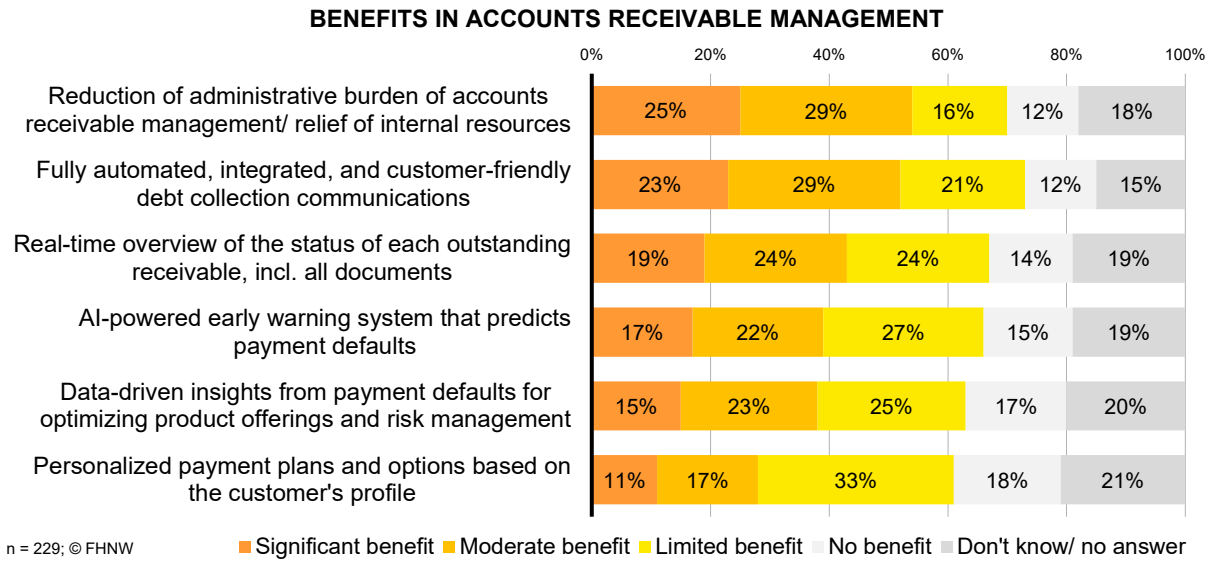
4. **AI-powered Early warning system for payment defaults**

   An AI-powered early warning system that detects impending payment defaults and enables proactive measures is considered highly beneficial by 17 percent of respondents and moderately beneficial by 22 percent. Twenty-seven percent rate the benefit as low, 15 percent see no added value in it, and 19 percent are unable to assess the solution. AI-based early warning systems shift the focus from reactive debt collection to **the preventive avoidance** of payment defaults. **Unusual payment patterns, repeated missed deadlines, or changes in ordering patterns** could be detected early on thanks to AI. Appropriate measures can then be triggered, such as a reminder, a credit check, or personal contact. The cautious attitude towards operational automation solutions may be related to the fact that, for many merchants, the way these systems work and the data required to support them are still not very clear.

5. **Data-Driven Insights for Offer Optimization and Risk Management**

   Data-driven **insights from payment defaults** for optimising product offerings or risk management are rated as “very useful” by 15 percent and as “moderately useful” by 23 percent. One-quarter expect little benefit, 17 percent expect no benefit, and 19 percent are unable to provide an assessment. Accounts receivable data can provide insights into which **customer groups, products, payment methods**, or **order values** are associated with an above-average frequency of problems.

Figure 16: How would you rate the potential benefits of following options for accounts receivable management in your company?



One in three retailers has partially automated debt collection and receivables management. Small businesses often handle this manually - and have significant potential for automation.

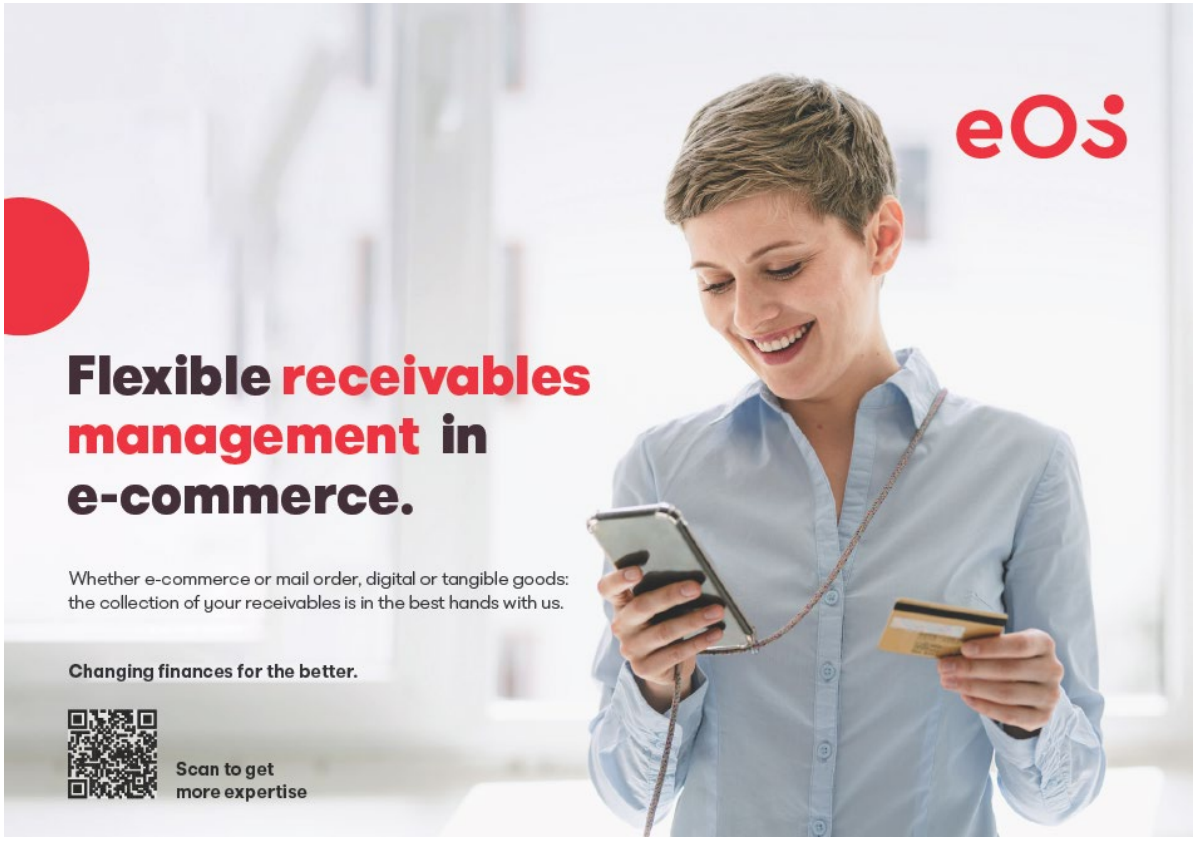
These insights can be used to inform **creditworthiness rules**, **credit limits, payment terms, or the design of payment options**. As a result, data from accounts receivable management is not only used to handle individual cases but also feeds back into overarching **risk and product management** as part of a learning loop. However, this requires sufficient data volumes, consistent data quality, and the appropriate analytical expertise.

6. **Personalized Payment Plans and Payment Options**

   Respondents see the least, yet still relevant, potential in **personalized payment plans** and payment options based on the **customer profile**. Eleven percent see significant value in this, and 17 percent see moderate value. One-third assess the benefit as low, 18 percent see no benefit, and 20 percent are unable to assess its application. The more cautious assessment is likely due to differing business models. For online shops with smaller shopping carts and immediate payment, individual payment arrangements are rarely necessary. In contrast, for high-priced products, long-term B2B business relationships, or situations where payment difficulties have already arisen, flexible payment plans can help **reduce bad debt** while **maintaining** the **customer relationship**. Such solutions should therefore be viewed not as a universal standard feature, but rather as a targeted tool for specific customer groups and receivables situations.

Overall, a clear order of priorities emerges: Immediately apparent operational benefits, such as reduced administrative burden and automated reminder communications, are rated highest. These are followed by transparency through real-time overviews, as well as preventive and data-driven solutions. Further customisation of payment plans depends more heavily on the specific business model.

It is striking that between 15 and 21 percent of respondents are unable to evaluate the individual solutions. This indicates not only uncertainty but also a significant **need for information and guidance**. Financial and collections service providers must demonstrate the benefits of data- and AI-driven solutions using concrete processes, integrations, and use cases.



4.7 MONITORING OF FINANCIAL METRICS

For 47 percent of online retailers, the monitoring of **revenue, costs, contribution margins, profit, and ROI** (return on investment) is automated (see Figure 16): 8 percent do so fully, and 39 percent partially. At 37 percent, the **proportion of manual processes in financial controlling** is **significantly higher** than in marketing and sales controlling (see Table 4). Another 16 percent do **not** use **systematic financial controlling** for various reasons. These online retailers often lack the time, financial, or human resources; struggle with the integration of fragmented data sets; face unclear responsibilities; and/or operate under small-business structures in which accounting is outsourced to **external accounting firms**.

Financial metrics are also monitored automatically significantly more frequently among **large retailers**. The proportion stands at 67.6 percent, compared to 41.9 percent among small retailers (see Table 4). Experience shows that financial data is available in accounting, ERP, or payment systems. For a meaningful profitability analysis, this data must be linked to sales, marketing, logistics, and returns data in e-commerce. In omnichannel retail in particular, **allocating costs** to channels, products, processes, and orders is challenging or even impossible. The **high degree of semi-automation** indicates that basic metrics are available, while contribution margins, channel-specific profitability, or ROI calculations require manual reconciliation.

4.8 DATA GENERATION

The generation of **product data, product descriptions, prices, and inventory data** is automated in 55.7 percent of cases. Only 6.8 percent report full automation, while 48.9 percent have automated individual process steps. 31.5 percent continue to work manually. Only 12.8 percent do not use this process at all. The very high level of partial automation is likely attributable to both **traditional system integrations** and the increasing **use of AI**. Product information is often imported from the **ERP or PIM** (Product Information Management) system, supplemented with AI, translated, or adapted for various channels. The fact that full automation is so low at 6.8 percent underscores the importance **of human quality assurance**. Prices, inventory, and product information directly impact revenue, margins, and customer satisfaction. Incorrect or unchecked data can therefore have significant consequences.

Company size, in turn, has a significant influence on the automation of data generation. While half of small retailers – 52.6 percent in Table 6 – generate product descriptions, prices, or inventory data at least semi-automatically, the figure for large retailers is already 85.7 percent. Large companies typically have extensive product ranges, multiple data sources, and **integrated systems** such as merchandise management, ERP, CRM, or PIM. **Manually maintaining** large volumes of product, price, and inventory data would be too time-consuming, too slow, and prone to errors for them.

Automated interfaces – and, increasingly, AI tools and agents – are becoming a key prerequisite for scalable data processes. It is noteworthy that **full automation** remains **rare among both small and large retailers** and does not differ significantly between them: Only 2.9 percent of large retailers and 5.8 percent of small retailers generate their data fully automatically. This shows that, despite increasing automation, a **"human-in-the-loop" approach** remains necessary – for example, to check data quality, approve new items or prices, and ensure compliance with brand guidelines. **Small retailers rely on manual processes twice as often** as large ones: 32.8 percent of small retailers do so, compared to 14.3 percent of large retailers. This difference is also statistically significant, as shown in Table 6: 14.6 percent of **small retailers do not have a systematic data generation process**, while this is not the case for a single large retailer. Small retailers often have smaller product assortments, fewer system integrations, and limited financial or personnel resources. Therefore, manual data maintenance still seems to be more feasible for small retailers.

Half of all retailers generate data semi-automatically. Small retailers rely on manual data generation more frequently, indicating high potential for greater automation.

Table 6: Automation of data generation among small and large online retailers

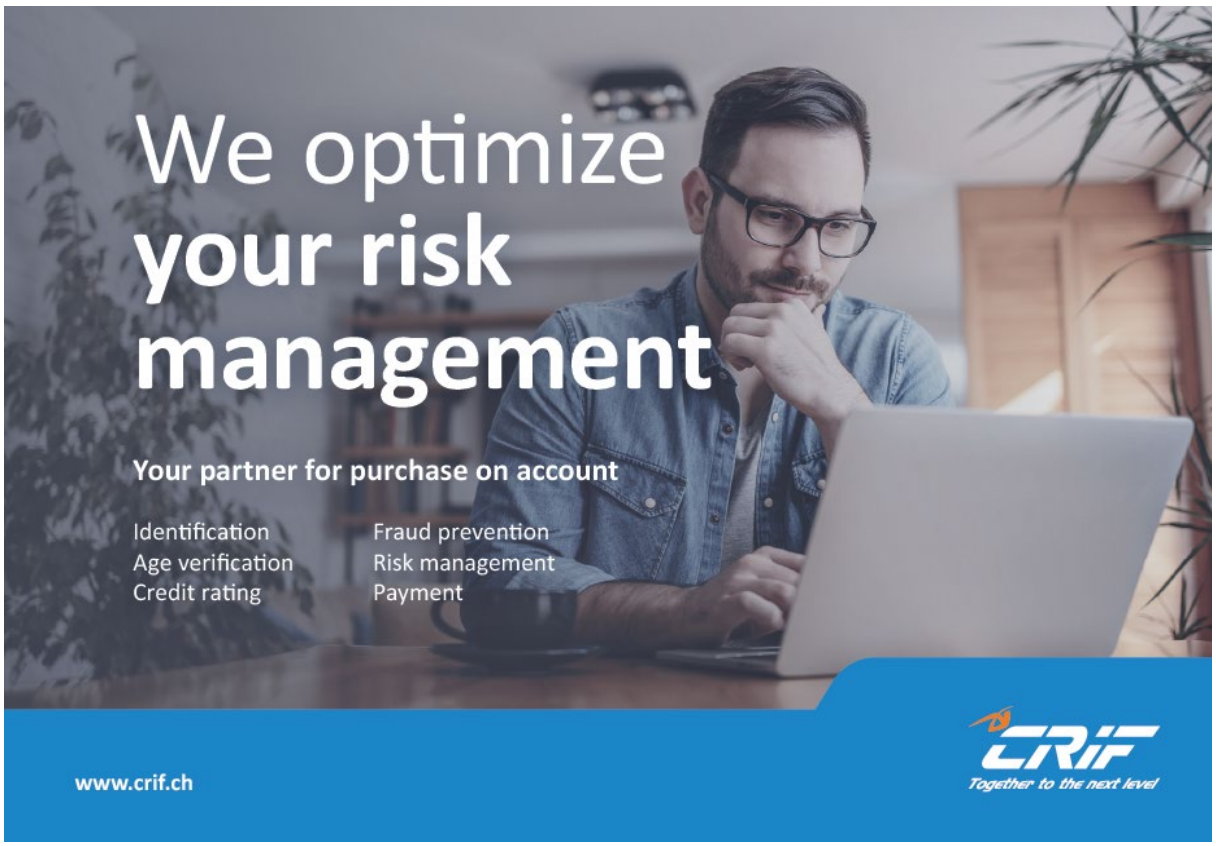
Data Generation	Small retailers (employees < 4; n = 137)	Large retailers (employees > 21; n = 35)	Difference	Significance
Fully automated	5.8%	2.9%	−2.9 PP	p = 0.688
Semi-automated	46.7%	82.9%	+36.2 PP*	p < 0.001
Automated, total	52.6%	85.7%	+33.1 PP*	p < 0.001
Manually	32.8%	14.3%	−18.5 PP*	p = 0.037
Not used	14.6%	0%	−14.6 PP*	p = 0.015

Legend: PP = Percentage points, * significant values at the p < 0.05 significance level

4.9 CREDIT MONITORING

Only 17.5 percent automate **ongoing creditworthiness monitoring** – seven percent fully and another 10.5 percent partially (see Figure 16). 25.5 percent monitor creditworthiness manually, while **56.9 percent do not** use **continuous monitoring**. Unlike a one-time customer check, ongoing monitoring is primarily relevant for companies with **long-term business relationships, outstanding receivables, or high credit limits**. For many transaction-oriented online shops, continuous monitoring is neither necessary nor cost-effective. However, where **significant financial risks** exist, automated alerts enable early adjustments to credit limits or payment terms. When it comes to creditworthiness monitoring, a **size effect** is again evident. While only 25.5 percent of small retailers monitor creditworthiness using (semi-)automated systems, the figure rises to 67.6 percent among large retailers. Large retailers are thus more likely to have systems that continuously detect **changes in the creditworthiness of customers or business partners**.

Small retailers face gaps in automation, professionalisation, and scalability across many business processes.
In the age of AI, this increases the pressure to adapt.



4.10 SUPPLIER CREDIT CHECK

It is not only its customers but also its suppliers that can or should be screened for creditworthiness. Credit checks on suppliers are automated in 11.8 percent of cases, of which 3.2 percent are fully automated and 8.7 percent are semi-automated (see Figure 16 above). At 32.7 percent, **one-third conduct manual checks**, and the majority do not perform **any supplier credit checks** at all. When it comes to supplier credit checks, there is again a statistically significant difference between small and large online retailers: While 63 percent of small retailers **do not check supplier creditworthiness at all**, this is true for only 23.5 percent of large retailers. Large retailers have thus established supplier credit checks as a standard business process much more frequently. The significantly lower prevalence compared to customer credit checks indicates that financial risks are primarily perceived on the sales side rather than on the procurement side.

However, **supplier defaults** can also have significant consequences, such as **delivery interruptions, losses from advance payments, or a lack of replacement products**. Automated checks or monitoring would be particularly useful for strategically important, international, or financially weak suppliers.

4.11 DIGITAL ADVERTISING

In digital advertising – specifically **search engine advertising** (SEA, e.g., on Google and Bing), **social media advertising** (e.g., on Instagram, Facebook, TikTok, YouTube, and LinkedIn), and **display advertising** (e.g., in Switzerland: Audienzz, Goldbach, Ringier Advertising, or CH Media Partner) – 43.7 percent of activities are automated. Of these, 3.4 percent report full automation, and **40 percent report semi-automation. One-third operate manually**, while 23.7 percent do not engage in any digital advertising activities.

Advertising platforms **automate bidding, audience targeting, budget allocation, ad creation, delivery**, **and analysis**. The fact that only 3.4 percent describe the entire process as fully automated highlights the **limitations of platform automation**. Setting campaign goals, budgets, offers, and brand messages, as well as evaluating profitability, still require **human oversight and decision-making**. While the available research results indicate widespread use of automated platform functions, they do not (yet) point to fully autonomous advertising processes that AI agents (could) take over entirely.

Significant economies of scale are also evident in advertising. More than three-quarters of **large retailers** (77 percent in Table 7) manage their digital advertising at least partially through automation. Among small retailers, this applies to only one-third (33.6 percent). Small retailers manage their **digital advertising manually much more frequently**: the proportion stands at 40.1 percent, compared to 17.1 percent among large retailers.

Table 7: Automation in digital advertising among small and large online retailers

Digital Advertising	**Small retailers** (employees < 4; n = 137)	**Large retailers** (employees > 21; n = 35)	**Difference**	**Significance**
Fully automated	3.6%	0%	−3.6 PP	p = 0.585
Semi-automated	29.9%	77.1%	+47.2 PP*	p < 0.001
Automated, total	33.6%*	77.1%*	+43.5 PP*	p < 0.001
Manually	40.1%	17.1%	−23 PP*	p = 0.037
Not used	26.3%	5.7%	−20.6 PP*	p = 0.015

Legend: PP = Percentage points, * significant values at the p < 0.05 significance level

Search engine, social media, and display advertising are predominantly semi-automated. Small online retailers use digital advertising less frequently and, when they do, are more likely to manage it manually.



In addition, more than one in four small retailers do not use digital advertising at all, while only 5.7 percent of large retailers fall into this category. A lack of tools, limited budgets, limited expertise in digital marketing, and low campaign volumes may explain why small retailers make less consistent use of automation options.

4.12 CONTRACT MANAGEMENT

The management of **supplier, partner, and customer contracts** is automated for only 15 percent of the retailers surveyed (see Figure 16). Only 2.6 percent report full automation, and 12.5 percent report semi-automation. More than **half manage contracts manually,** and another 30 percent do **not use a dedicated contract management system**. Contracts contain unstructured text, individual terms and conditions, deadlines, and legal dependencies. This makes end-to-end automation correspondingly difficult. The high proportion of manual work points to **significant potential for efficiency gains**: document storage, version control, approvals, deadline monitoring, and renewals can be automated using contract lifecycle management systems. **AI**, in particular, is likely to provide additional support in the future for extracting, reviewing, and summarizing contract content.

4.13 SALES PROCESSES

Lead generation, lead nurturing, and CRM processes are automated for 28.8 percent of respondents. 2.6 percent report full automation, and **26.2 percent report semi-automation**. One-third carry out these processes manually, while another third do not carry them out at all. The comparatively low adoption rate is linked, among other things, to the heterogeneous sample.

Lead management and CRM play a central role primarily in **B2B commerce** and in consultation-intensive offerings, whereas transaction-oriented B2C e-shops tend to work with anonymous or short-term sales processes. In addition, lead qualification, sales consulting, and closing a sale still frequently require **personal interaction**. There is significant potential for automation in automated lead scoring, trigger-based marketing, appointment scheduling, handing off qualified leads to sales, and other applications of **marketing automation**, which will be discussed below.

4.14 NEWSLETTER AND MARKETING AUTOMATION

46.6 percent of the online retailers surveyed use marketing automation to automate their newsletters or emails. Of these, **44.4 percent use semi-automation**, while only 2.3 percent have fully automated their mailings. **38.7 percent continue to create and send newsletters manually**. 14.7 percent do not use newsletter marketing at all. A significant scale effect is evident in marketing automation: 71.4 percent of large online retailers partially automate their newsletters and campaigns, compared to just 38 percent of small retailers. There are many tools available for marketing and email automation. Ten selected tools are listed in Table 8. These MarTech tools enable **automated send times, target-group-specific messaging, as well as personalized content and offers**.

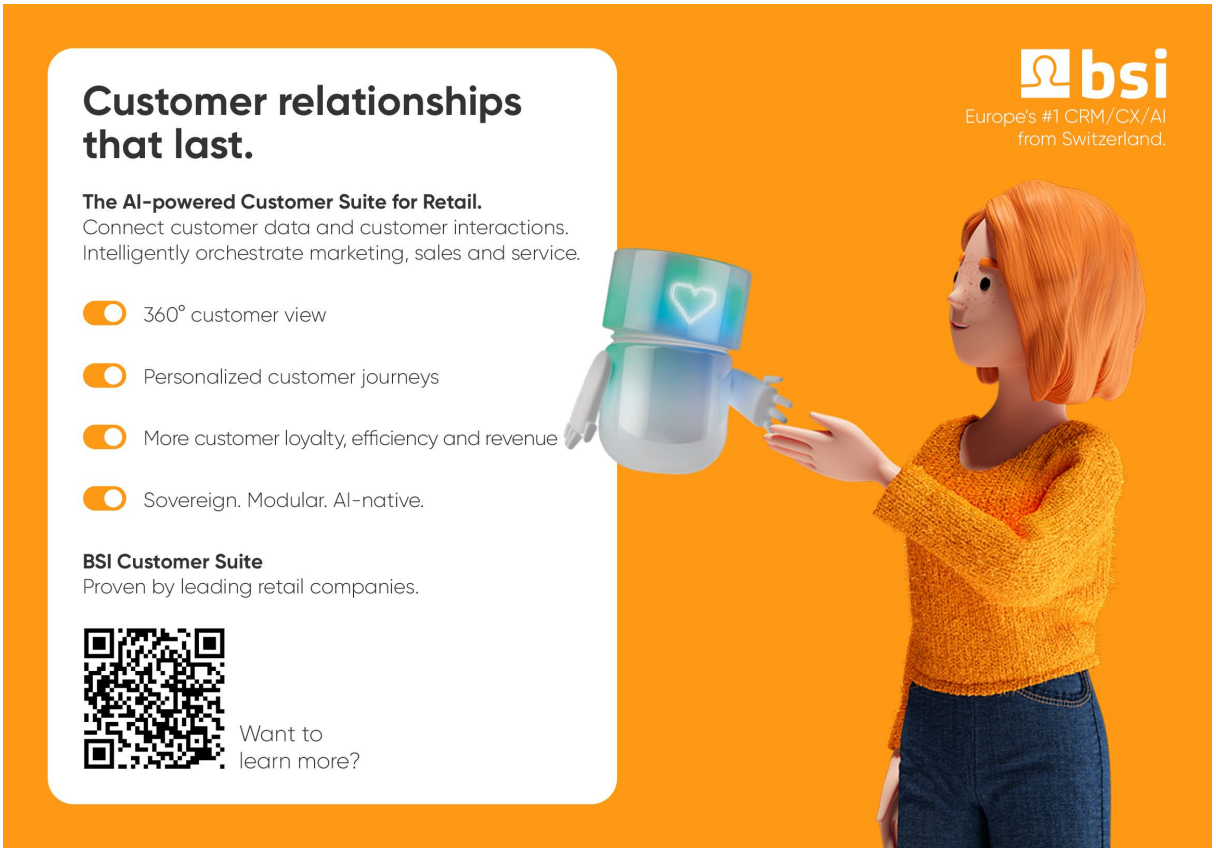
Table 8: 10 Key e-mail and marketing automation tools in Swiss e-commerce

#	Automation Tool	Automation Type	Particularly Suitable For
1	**Klaviyo**	E-commerce marketing automation	Shopify /WooCommerce online shops
2	**Mailchimp**	Newsletter & marketing automation	Small/medium-sized retailers, starters
3	**HubSpot** Marketing Hub	CRM, lead management & MA	Retailer with CRM & sales integration
4	**ActiveCampaign**	Email & CX automation	SME with complex workflows
5	**MailXpert**	Email marketing & automation	Swiss with local infrastructure
6	**Salesforce** (Agentforce)	Enterprise marketing automation	With CRM for complex journeys
7	**BSI** Customer Suite	CRM, CX & automation suite	Large with end-to-end processes
8	**SAP** Engagement Cloud	Enterprise customer engagement	Large omnichannel retailers
9	**Adobe** Marketo Engage	Enterprise marketing automation	Large B2B & hybrid enterprises
10	**ELAINE**	Email, CX & marketing automation	Large with complex processes

Table 9: 20 key marketing automation applications in e-commerce

#	Automation Use Case	Typical Trigger and Content
1	**Transactional emails**	Order, payment, shipping, and delivery confirmations as well as invoices
2	**Double opt-in**	Confirmation and documentation of newsletter sign-up
3	**Welcome workflows**	After sign-up: welcome message, benefits, product range and coupons
4	**Shopping cart abandonment**	Products are in the shopping cart or check-out, but the purchase is not completed
5	**Post-purchase email**	Thank you, usage tips, care instructions, accessories, service information
6	**Review request**	Request for a product, service, shopping experience, or online shop review
7	**Personalized newsletters**	Use interests, customer segments and purchase history to personalise content and/or products
8	**Dynamic content**	Automatic customisation of images, text, products, prices, and offers
9	**Cross- & up-selling**	Complementary & higher-value recommendations based on past purchases
10	**Reactivation**	Reaching out after a defined period without an open, click, or purchase
11	**Reorder reminder**	Reminder when a consumable product is expected to run out
12	**Win-back campaign**	Re-engaging former customers after a long period without a purchase
13	**Loyalty/bonus program**	Point balances, rewards, status changes, bonuses, or expiring points
14	**Satisfaction survey**	Survey following a purchase, delivery, return, or service interaction
15	**Seasonal campaign**	Communications for Christmas, Black Friday, holidays, and events
16	**Birthday emails**	Personalized messages & offers for birthdays & customer anniversaries
17	**Service requests**	Information on proof of receipt, processing status, proposed solutions
18	**B2B lead nurturing**	Information by download, registration, inquiry, trade show, event contact
19	**Quote reminder**	Reminders for quotes, quote requests, or open orders
20	**Churn prevention**	Reaching out when purchase frequency declines or activity decreases

Own presentation based on Lemon & Verhoef (2016), Schoepf (2020), Chaffey & Ellis-Chadwick (2022), Kingsnorth (2025), Zumstein et al. (2024), Peter et al. (2024), Shopify (2026a), Klaviyo (2026)



Half of all retailers use newsletters and email automation. Yet there are many use cases in e-commerce with great potential, especially for small and medium-sized retailers.

Many use cases can be implemented in e-commerce automation. Twenty important ones are listed and described in Table 9. Despite automated delivery, the goals, topic planning, design, approval, and quality control of mailings often remain the **responsibility of humans**. Potential lies, among other things, in behaviour-based trigger campaigns, hyper-personalisation, dynamic product recommendations, and AI-generated content variations – each with controlling approval processes.

4.15 AUDIT MANAGEMENT

Audit management is automated for only 18.2 percent of retailers: 1.7 percent fully and 16.5 percent partially. **44 percent carry out document and audit processes manually,** while 38 percent do not use any such process. Audits involve numerous document-based activities such as maintaining records, version control, approvals, and managing checklists. These steps could be supported by document management and workflow systems. However, the actual assessment of risks, controls, and deviations remains challenging and context-dependent. The low rate of full automation therefore likely reflects less a technical shortcoming than the **need for human review and accountability.**

4.16 SUPPLIER ONBOARDING

When it comes to supplier onboarding, only 13.5 percent have achieved automation (see Figure 16): 1.7 percent fully and 11.8 percent partially. 43.4 percent handle **onboarding manually,** and the same percentage do not use a corresponding process.

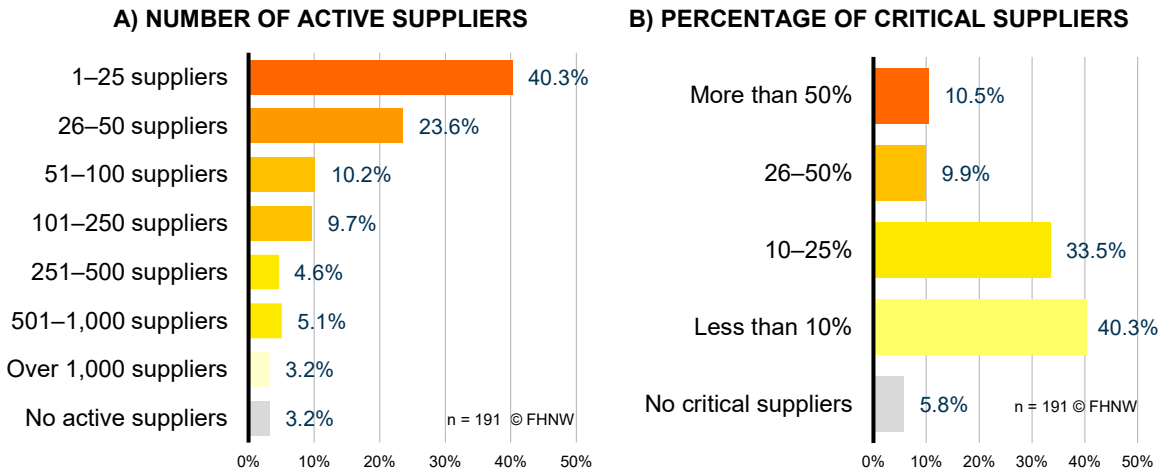
Depending on the industry and business model, supplier onboarding typically involves **master data, product ranges, prices, contracts, certificates, payment information, and technical interfaces**. For retailers with only a few long-standing suppliers, comprehensive automation is often not worthwhile. Marketplaces, wholesalers, and companies with many (changing) suppliers, on the other hand, could benefit greatly from self-service portals, standardised data formats, and automated checks.

Since automated supplier onboarding and credit checks only **become scalable once a certain number** of suppliers is reached, 216 online retailers were asked how many active suppliers their company currently has. The majority of online retailers works with a **manageable number of active suppliers,** as shown in Figure 18A. The largest group consists of companies with **"1 to 25 suppliers"**: 40 percent fall into this category. Another 24 percent maintain business relationships with 26 to 50 active suppliers. Taken together, **two-thirds of the companies have no more than 50 active suppliers**.

At the same time, the distribution shows a pronounced "long tail": 14 percent work with 101 to 500 suppliers, and 8.3 percent with more than 500. Seven large online retailers even have **more than 1,000 active suppliers**. With such supplier networks**, the demands on master data maintenance, onboarding, contract management,** creditworthiness and compliance checks, as well as the monitoring of delivery capacity and dependencies, increase significantly. **Automated and integrated supplier management processes** thus become particularly relevant for companies with several hundred suppliers.

The online retailers were then asked what **percentage of their suppliers are business-critical** (see Figure 18B). The majority of the online retailers surveyed exhibits a relatively limited dependence on critical suppliers: For 40 percent, fewer than 10 percent of suppliers are considered business-critical, while for another 33.5 percent, the proportion ranges between 10 and 25 percent. Thus, nearly three-quarters of the companies classify at most one in four suppliers as critical to business operations.

Figure 17: A) How many active suppliers are there, and B) what is the percentage of critical suppliers?



However, one in five companies shows a significantly **higher level of supplier dependence**: 9.9 percent classify between 26 and 50 percent of their suppliers as critical, and for 10.5 percent, the figure is even more than half. For these companies, **supply disruptions, quality issues, or the failure of individual suppliers** can have a correspondingly significant impact on their product range, production, and delivery capacity. **Systematic monitoring**, alternative sources of supply, and contingency plans are particularly important for this group.

4.17 COMPLIANCE

Compliance processes such as **anti-money laundering checks, sanctions and embargo lists, and adverse media checks** are automated in 10.8 percent of cases. 1.2 percent have achieved full automation, and 9.6 percent have achieved semi-automation. 39.5 percent perform these tasks manually; **half do not use any compliance checks at all**. This low adoption rate can be partly explained by industry-specific and international requirements.

Not all retailers are equally affected by money laundering, embargo, or sanctions risks. For internationally active B2B retailers, platforms, and companies dealing in regulated products, however, manual checks can be slow and prone to errors.

4.18 ESG RATING

The Environmental, Social, and Governance (ESG) rating, with 9.6 percent of responses, represents the **lowest level of automation** among the processes surveyed. Only 0.9 percent are fully automated, and 8.8 percent are semi-automated (in Figure 16). 39.8 percent handle ESG issues manually; **half do not use an ESG rating at all**.

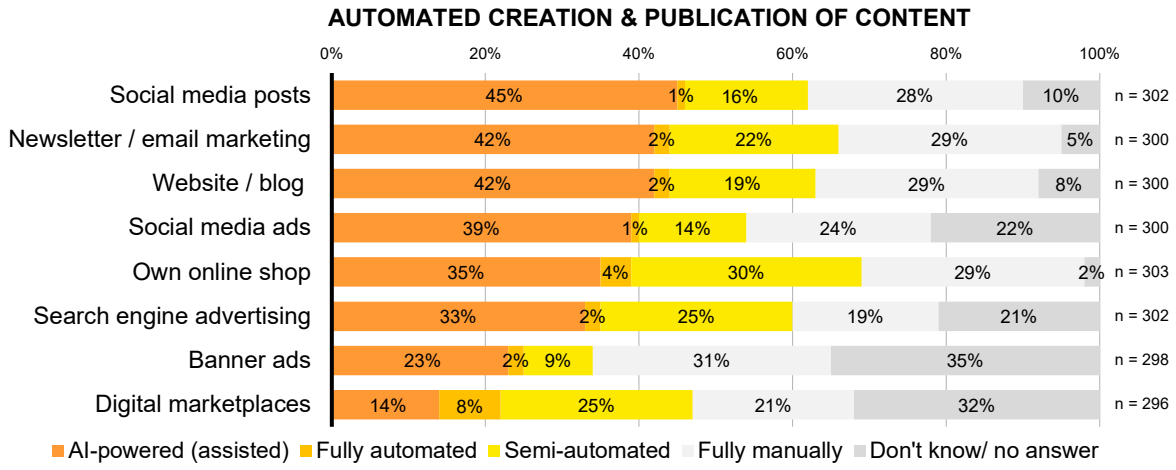
The low level of automation is likely due primarily to a lack of data. Information on **carbon footprint, working conditions, child labour, supply chain transparency, and ethical standards** often comes from different suppliers and external sources. With increasing regulatory requirements and growing customer interest, the need for structured ESG data, supplier assessments, and automated documentation is likely to rise in the future.

4.19 AUTOMATED CREATION AND PUBLICATION OF CONTENT

In another question, online retailers were asked how the creation and publication of content across various marketing channels is currently organized. The response options included whether **content creation and publication** are done manually, semi-automated, or fully automated. In addition, the option “AI-assisted” could be selected: In this case**, AI or AI agents** support the content creation and publication process (see Figure 19).

Today, content creation and publication are predominantly **AI-assisted or semi-automated**, while fully automated processes are still the exception. **AI is particularly frequently used to assist in the creation, revision, or translation of content**, which is then manually transferred to the respective channel.

Figure 18: How is the creation and publication of content currently organized across the following channels?



AI is well established in content creation and publishing. It is used particularly frequently in social media, newsletters, and web articles.

AI support is most widespread for **social media posts,** at 45 percent. This is followed by **websites and blogs,** as well as **newsletter and email marketing**, each at 42 percent. For **social media ads**, the corresponding share is 39 percent, and for content for a company's own online shop, it is 35 percent. In these channels, **AI** thus already provides broad support for content production but, for the most part, is not yet fully integrated into the publishing processes.

Extensive **process integration** is evident in companies' own online shops: 30 percent create and publish content **in a semi-automated manner** (Figure 19). In operational e-commerce**,** this means that many online shop operators use AI to create **product descriptions, images, and videos**, automatically import them into the PIM and/or online shop system, but then still **approve them manually**. The process of AI-generated creation of product descriptions, images, and videos is discussed in detail in the following Chapter 5.

The proportion of semi-automated processes is also relatively high for **digital marketplaces and search engine advertising**, at 25 percent each. This is likely due, among other things, to standardized **product data feeds** (including those in **Google Merchant Center**), online shop and PIM interfaces, and automated campaign and ad processes. For **banner advertising** and **digital marketplaces**, the high proportions of "Don't know/No answer" – 35 percent and 32 percent, respectively – are notable in Figure 19. This is likely due in part to the fact that many of the retailers surveyed do not use these channels or were unable to provide information on them (for example, because they are not responsible for marketing or advertising).

Full automation using Agentic AI is still relatively uncommon. Digital marketplaces have the highest adoption rate at eight percent, followed by company-owned online shops at four percent. In all other channels, the share ranges from just one to two percent. The results thus show a clear trend towards AI-supported and process-integrated content creation, but **not yet widespread autonomous end-to-end publishing**. In other words, **AI is already established in content creation**, but organisational integration and **full automation using AI agents** for cross-channel content publishing are still in an early stage of development. The following subsection examines in more detail which business processes are being automated with AI agents.

4.20 AUTOMATION WITH AI AGENTS

In an open-ended question, online retailers were asked, "Which business processes do they automate using AI agents?" The results of the 44 responses are listed in Table 10.

Table 10: Which business processes have you automated using AI or AI agents?

#	Business processes automated with AI agents in e-commerce	Mentions	Percentage
1	**Creation of content and product data**	22	50%
2	**Customer service**, chatbot support, and initial contact	8	18%
3	**Marketing**, SEO, and campaigns	7	16%
4	**Translations**	6	14%
5	**Finance**, accounting, and invoicing	6	14%
6	**CRM**, administration, and lead management	6	14%
7	**Data analysis**, market research, and reporting	4	9%
8	**Order processing**, procurement, and logistics	3	7%
9	**Pricing**	2	5%
10	**On-site search**	1	2%
11	**Fraud detection** and prevention	1	2%
12	**Personalisation**	1	2%

n = 44 open-ended responses from online retailers who are already using AI agents for automation

AI agents are most frequently used to automate the creation of content and product information and are therefore primarily applied to standardised tasks.

So far, AI agents have primarily been used to **automate content and product data processes**. Half of the evaluable responses mention the creation or editing of product texts, product images, product information, documentation, or other content. Thus, current use is heavily concentrated on structured, digitally accessible tasks that can be standardised relatively easily.

In second place in Table 10 are customer service, consulting, and initial contact, with eight mentions. Specific examples mentioned include responding to **customer inquiries, product recommendations, pre-qualification of inquiries, and voice bots or chatbots**. Another seven online retailers automate tasks in the **areas of marketing**, SEO, and campaigns with the help of AI agents.

Six online shop operators each use AI agents to handle **translations, financial and accounting processes, as well as CRM, administrative, and lead management tasks**. Examples range from entering supplier invoices and performing bank reconciliations to CRM maintenance, member management, and scheduling appointments.

Four of the online retailers surveyed use AI agents for **data analysis and reporting**, three for **order processing,** procurement, and logistics, and two for **pricing**.

Overall, it appears that AI agents currently primarily support or partially automate **individual process steps**. Several respondents explicitly point out that the applications still **need to be manually initiated, reviewed, or supplemented**. As mentioned, fully autonomous end-to-end processes in e-commerce are still rare based on the available study results.

The **term "AI agent"** is understood very differently by study participants and in practice, and is interpreted relatively broadly. It also encompasses generative AI tools and traditional automation. AI agents and the LLMs, frameworks, and tools used in this context are discussed in more detail in the following chapters.

AI agents typically support individual process steps. Fully autonomous end-to-end processes are still rare in e-commerce practice.

5. AI Applications in E-Commerce

This chapter examines the use of AI-based applications in e-commerce in 2026. The focus is on the creation and translation of texts, product information, images, and videos, as well as applications in SEO and GEO, marketing, programming, analytics, online shop search, and chatbots for customer service and sales consulting. In addition to the benefits of AI, current challenges with AI and the LLMs used in Swiss e-commerce are discussed.

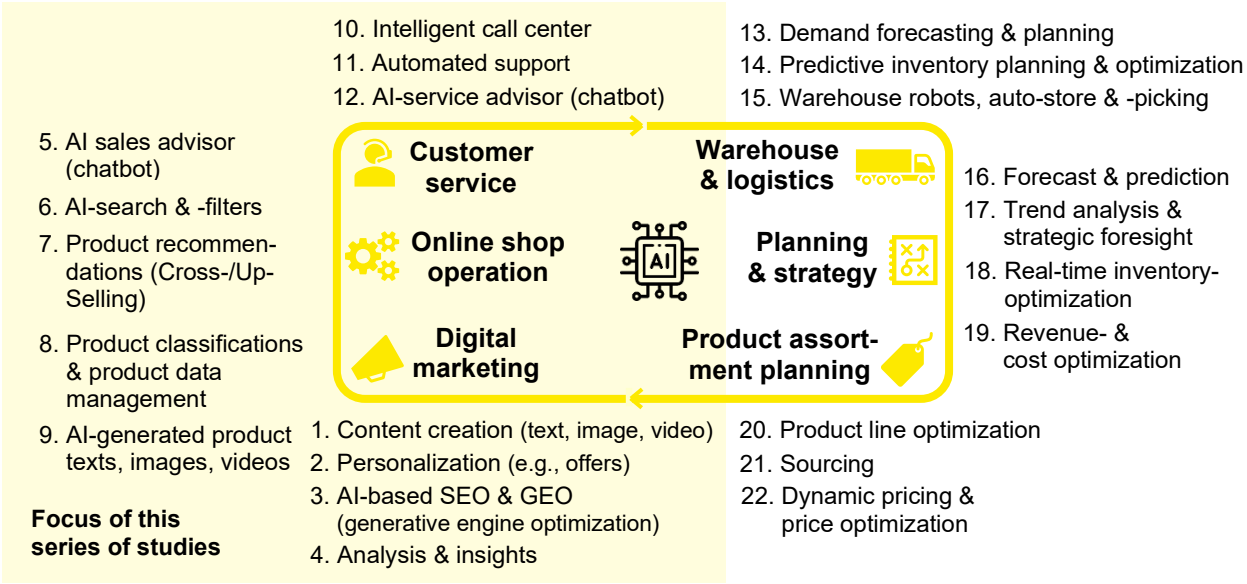
5.1 OVERVIEW OF AI APPLICATIONS IN E-COMMERCE

Artificial Intelligence (AI) is making its way into various application areas, processes, and activities in e-commerce. Since the 2025 Online Retailer Survey, numerous new generative and agent-based AI models and applications have been released. Programming, data analysis, and the creation of images and videos have seen particularly dynamic growth. Across all analysed AI application areas in digital marketing and sales, **increased AI usage and rapid technology adoption** can be observed. Compared to 2025, three AI applications were added to the survey: market and competitive analysis, testing, and pricing. Pricing was already included as a theoretical, potential application area in Figure 20, but was not yet surveyed as a practical item in 2025. In addition, individual terms were clarified and expanded, including number 3 in Figure 20 “SEO & GEO,” number 16 “Forecasting & Prediction,” and number 17 “Trend Analysis & Strategic Foresight.”

AI can be deployed across the entire value chain. The online retailer survey focuses on applications in digital marketing, online shop operations, and customer service. In **“digital marketing**,” these include content creation (item 1 at Figure 20), the personalisation of content and offers (2), SEO and GEO (3), as well as analysis and insights (4). While SEO improves visibility in traditional search engines such as Google, GEO aims to ensure that content is discoverable and taken into account in generative search and response systems such as ChatGPT, Gemini, Google AI Mode, Claude, and Perplexity.ai (Aggarwal et al., 2024). With the increasing integration of generative responses into product search, GEO continues to gain importance in both marketing and e-commerce (see Chapters 2.3 and 6).

After potential **AI applications in e-commerce** were explored in the 2023 and 2024 online retailer surveys (Zumstein et al., 2023; Zumstein & Oehninger, 2024), the 2025 study quantified their prevalence (Zumstein et al., 2025). The 2026 survey continues this time series and **provides an update**.

Figure 19: Potential AI applications along the value chain



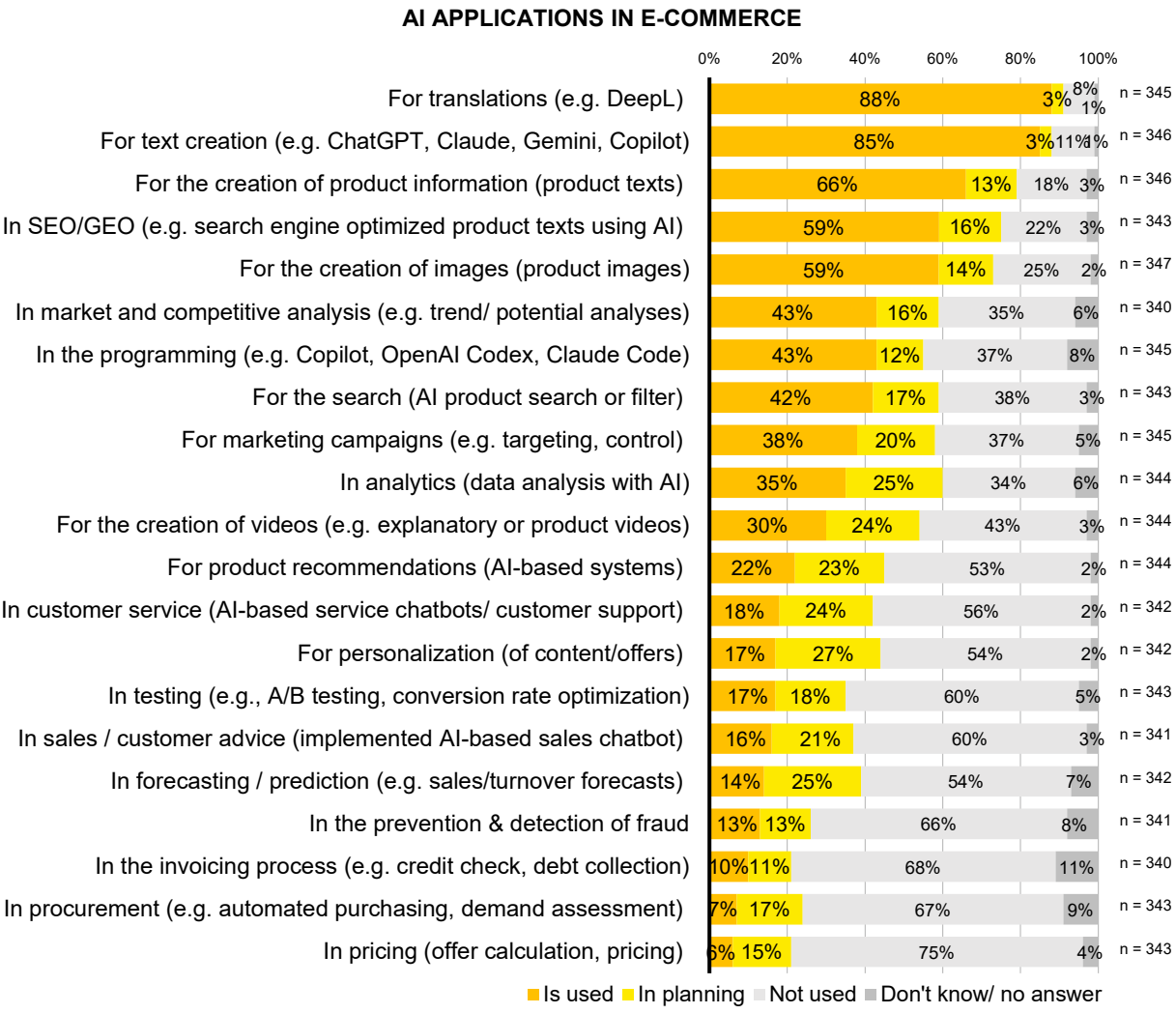
Source: Own adaptation based on Google (2024) and Zumstein & Oehninger (2024, p. 37)

Current developments in “online shop operations” include AI-based sales advisors and chatbots (number 5 in Figure 20) search and filtering (6), product recommendations – including cross-selling and upselling (7) – as well as the creation, classification, and maintenance of product data (8), for example in PIM (product information management) systems. In addition, there are AI-generated product descriptions and images on product detail pages (9). Newer multimodal models are expanding the creation and editing of visual content in particular. In **“customer service**,” large language models (LLMs) support employees in intelligent call centres (10).

Other applications include automated **customer support,** self-service options, frequently asked questions (FAQs), and voice bots (11), as well as AI-based **service chatbots** for more complex inquiries in **sales** and customer consulting (12). Newer systems are increasingly combining text- and speech-based interactions.

Other AI applications not discussed further in this study include, under **“warehousing & logistics**,” demand forecasting, warehouse optimization, and warehouse robotics (13 through 15 in Figure 20). “**planning & strategy**” uses AI for forecasting and prediction, trend analysis, real-time inventory optimization, and revenue and cost optimization (16 to 19). In **“offer planning**,” AI is also used for product assortment optimization, procurement, and dynamic pricing (20 to 22).

Figure 20: In which digital commerce & marketing activities do you use artificial intelligence (AI) in your company?



Already, 85 percent of retailers use generative AI to create and translate text. About two-thirds use AI to create product descriptions and optimise them for SEO/GEO.

Table 11: Use of AI applications in e-commerce by business relationship, online shop size, and type of business

AI applications in e-commerce 2026	Total Ø (Fig. 21)	Business relationship		Online shop size		Type of business	
		B2B (n = 180)	B2C (n = 290)	Small (<4 employees) (n = 138)	Large (>21 employees) (n = 35)	Pure Player (n =100)	Omnichannel (n = 92)
1. Translations	88%	92%	88%	89%	94%	87%	89%
2. Text creation	85%	87%	85%	84%	91%	84%	85%
3. Product information	67%	66%	67%	66%	77%	67%	71%
4. Image creation	59%	61%	57%	56%	71%	60%	58%
5. In SEO/GEO	59%	57%	57%	56%	66%	64%	57%
6. Market and competitive analyses	43%	46%	42%	40%	51%	49%	34%
7. Programming	43%	42%	40%	41%	51%	46%	39%
8. AI product search or filters	42%	41%	41%	40%	**63%***	43%	40%
9. Marketing campaigns	38%	38%	37%	32%	**69%*****	44%	34%
10. Analytics	35%	36%	33%	35%	**54%***	**47%****	27%
11. Video production	30%	33%	28%	33%	31%	**36%***	21%
12. Product recommendations	22%	23%	21%	16%	**54%*****	21%	25%
13. Customer service (service chatbot)	18%	16%	18%	13%	**35%****	22%	9%
14. Testing & conversion optimization	17%	16%	17%	14%	**40%*****	19%	17%
15. Personalisation	17%	17%	17%	14%	23%	20%	12%
16. Sales consulting (sales chatbot)	16%	15%	16%	13%	26%	**23%****	7%
17. Forecasting / prediction	14%	15%	14%	10%	**34%*****	18%	12%
18. Fraud detection and prevention	13%	12%	13%	13%	17%	11%	16%
19. Billing and collections	10%	11%	11%	10%	14%	12%	11%
20. Procurement	7%	7%	8%	8%	14%	8%	10%
21. Pricing	6%	8%	6%	7%	11%	**12%****	2%

Legend: **Statistically significant difference** at a significance level of * p < 0.05; ** p < 0.01; *** p < 0.001

For the detailed analyses of the study results presented below, the **21 AI applications in e-commerce surveyed,** as shown in Figure 21 and Table 11 (segmented by business relationship, online shop size, and business type), are grouped into the following **seven functional clusters**:

1. Content and Media (Chapter 5.2)
2. Marketing and Visibility (Chapter 5.3)
3. Analytics and Market Intelligence (Chapter 5.4)
4. Online Shop Operations (Chapter 5.5)
5. Sales Consulting and Customer Service (Chapter 5.6)
6. Programming and Technology (Chapter 5.7) and
7. Planning and Management (Chapter 5.8).

The following sections outline the current use, planned adoption, and developments in the application of these AI technologies relative to 2025.

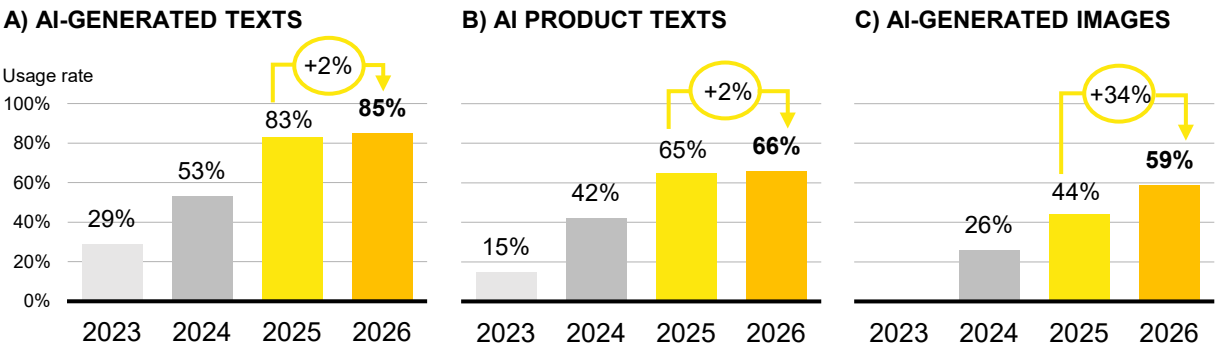
5.2 CONTENT AND MEDIA

5.2.1 Text Creation and Translation with AI

Text creation and translation are among the most frequently used and most firmly established AI applications in e-commerce. **88 percent of respondents use AI for translations**. For general **text creation**, the figure is 85 percent. Compared to 2025, this represents a relative increase of approximately six and two percent, respectively. The time series in Figure 22A illustrates how quickly AI-assisted text creation has spread: The adoption rate rose from 29 percent in 2023 to 53 percent in 2024, 83 percent in 2025, and 85 percent in 2026.

The significantly flattening growth curve indicates that, following a phase of rapid adoption, usage has stabilized at a high level. When segmenting AI applications by online shop size in Table 11, it becomes apparent that large online retailers with more than 21 employees – accounting for 91 percent of mentions - use AI to generate text slightly more frequently than smaller retailers with fewer than four employees. AI has thus established itself as an everyday productivity tool, regardless of the business model. The **low barriers to adoption** and the immediate **time savings** are likely to contribute significantly to its widespread use (see Chapter 5.9.1).

Figure 21: The rapid growth of A) AI-generated texts, B) product texts and C) product images



The sharp increase in the use of AI in the creation of product descriptions and images demonstrates the rapid AI adoption.

The use of AI to generate product information and descriptions has also become widespread in e-commerce. The share rose from 15 percent in 2023 to 42 percent in 2024, 65 percent in 2025, and 66 percent in 2026 (compare Figure 22B). The year-over-year relative increase slowed to two percent.

Large retailers use AI to generate product descriptions slightly more often (77 percent) than small ones (66 percent). This is mainly because large retailers typically carry a wider range of products and therefore need to create more product detail pages. Product information is particularly well-suited for AI use because it must be created and updated in **large volumes, in a structured manner, and often in multiple languages**.

5.2.2 AI-Generated Images

AI-based image generation has seen extremely dynamic growth. 59 percent of retailers use **AI for product images**. In 2024, the figure was 26 percent, and by 2025 it had already reached 44 percent (see Figure 22C). This corresponds to a relative increase of 34 percent. In the sample, large online shops use AI (71 percent) more frequently for image generation than smaller ones (56 percent).

An HSG study of 243 executives confirmed the use of AI for **image generation and editing** at a comparable rate of 61 percent (Schakols et al., 2025, p. 24).

5.2.3 Video Creation with AI

Video production shows the **strongest relative increase within this cluster**. AI adoption rose from 19 percent in 2025 to 30 percent in 2026. This corresponds to a relative increase of about 58 percent. Another 24 percent plan to adopt it. With 36 percent of mentions in Table 11, **pure players create AI videos significantly more frequently** than omnichannel retailers (21 percent). Possible explanations for this include the fact that online retailers without brick-and-mortar stores are more reliant on digital product presentation, digital customer acquisition, and marketing than omnichannel providers (Cheng et al., 2022; Mulier et al., 2021).

The production of AI videos is showing strong growth momentum in 2026, which can be attributed, among other things, to the **leap in quality of powerful video models** such as Seedance 2.0, Runway, Veo, and Sora, as well as lower barriers to entry.

The fact that there are no differences in the use of AI for video production between small and large companies, as well as between B2C and B2B, demonstrates a **democratization of video production**.

Powerful video models are democratizing video production: Small and large, B2C and B2B retailers, are creating AI-powered advertising and product videos with equal frequency.

In AI-driven video production, compelling storytelling and the selection of appropriate scenes still require creative, artistic and technical expertise.

AI-generated videos are still significantly less common than AI-generated images. One possible explanation lies in the **greater complexity of video production**. In addition to the technical generation process, videos suitable for professional use require **creative conceptualization**, art direction, scene and image design, consistent characters and objects, deliberate movement and camera work, and often post-production editing. In a survey of video production professionals, Yu et al. (2024) found that technological maturity and the interplay of **artistic and technical expertise**, in particular, influence the use of AI-based video tools.

Observations from the CAS AI Powered Digital Marketing program at the FHNW and from the authors' consulting projects confirm the study's findings. Generating individual video sequences has become easier thanks to more powerful models. However, developing a **compelling narrative, selecting appropriate scenes**, and ensuring a consistent and brand-aligned final result still require **human creativity, experience, and multiple iterations** in video production. New video models and model context protocol (MCP) integrations with platforms such as **Higgsfield** simplify access to and the orchestration of various tools (Higgsfield, 2026). However, AI video models and platforms do not replace creative conception and art direction.

5.3 MARKETING AND VISIBILITY

5.3.1 SEO and GEO with AI

SEO and GEO are among the **most important marketing tools** in e-commerce (see Chapter 2.3). As a result, AI is also used very frequently in SEO and GEO (see Figure 21): Already 59 percent of the online retailers surveyed use AI in this area, and another 16 percent plan to do so. The time series shows how quickly AI has spread in search engine optimization: in 2024, the adoption rate was still at three percent, and by 2025, it had reached 57 percent. In SEO, AI can assist, for example, with the **analysis of search intent and keywords,** as well as with the creation and optimization of **product descriptions, page titles, and metadata**.

GEO expands its focus to include the visibility and consideration of content in generative search and response systems (see Chapter 6 and Aggarwal et al., 2024). According to Google, the **fundamental SEO principles** continue to apply to the generative features of Google Search. These include original and helpful content, a clear technical structure, crawlability of pages, and up-to-date e-commerce and product information (Google, 2026d).

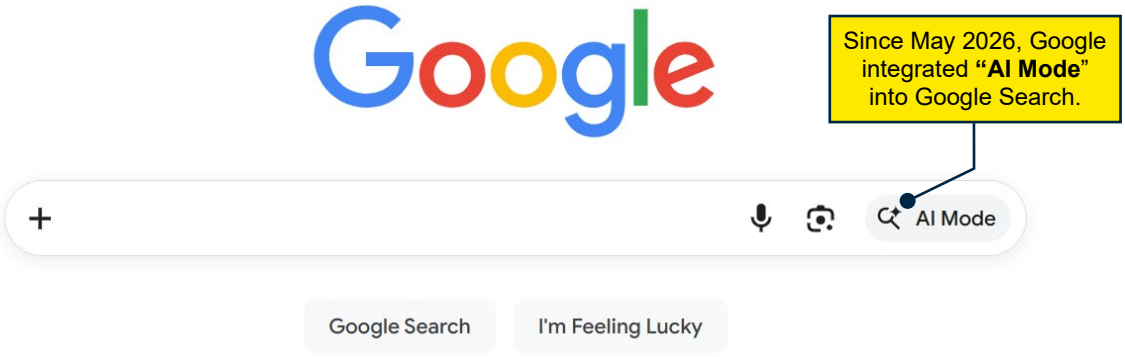
The **technical integration of SEO data into AI applications** is also currently evolving. Through the **MCP** (model context protocol) and other **connectors**, AI assistants can access external tools and data sources, depending on the system used and the access permissions granted (Anthropic, 2026).

For example, Semrush's official MCP connector allows users to retrieve keyword, ranking, backlink, traffic, and competitive data directly within AI applications such as ChatGPT, Claude, Gemini, or Perplexity (Semrush, 2026). If a connected tool also provides data on visibility in generative search systems, it can support aspects of **GEO analysis** as well. Such integrations can reduce the need for manual data exports and switching between different tools. This makes it easier to handle parts of SEO and GEO audits, keyword and competitor analyses, monitoring, reporting, and other multi-step optimization tasks in-house. However, the quality of the results continues to depend on the available data, access rights, the specific research question, and validation by SEO or GEO experts. Additionally, data protection, data security, and the reliability of the connectors used must be taken into account.

5.3.2 AI Overview, AI-Mode and Agentic Search on Google

At **Google I/O 2026**, Google announced a closer integration of **generative search features** with classic Google Search. This includes a redesigned, AI-powered search box and the ability to switch directly from an **AI Overview** to a conversation in **AI Mode**. The context of the previous search is preserved.

Figure 22: Integration of “AI Mode” into Google Search on google.com (screenshot from May 21, 2026)



Google’s new search box in Figure 23 was rolled out starting May of 2026, in the countries and languages where AI Mode is available. According to Google, the direct transition between AI Overview and AI Mode is available worldwide on desktop and mobile devices (Reid, 2026). AI Mode is thus more deeply integrated into Google Search.

However, it is not automatically the default mode for every search query yet. According to Google, it reached more than **one billion monthly active users** in May 2026**.** The number of search queries in AI Mode has more than doubled every quarter since its introduction (Reid, 2026). At the same time, AI Overviews were being used by more than 2.5 billion people each month (Pichai, 2026).

Google also announced the **expansion of agent-based features** within search. These include so-called **information agents**, which monitor information from the web as well as the latest financial, shopping, and sports data in the background and report any changes. For local services, Google Search can also compile **prices and availability** and, for selected categories such as repairs, beauty, or pet care, call businesses on behalf of users. Google also announced the phased rollout of the **Universal Cart** in Google Search and the **Gemini app** in the U.S. for the summer of 2026. This feature works across various retailers. Among other things, it can **search for deals and price drops**, **display price trends**, notify users when products become available again, and flag potential incompatibilities. At participating retailers, purchases can be completed using **Google Pay**. Alternatively, items are transferred to the retailer’s website. The retailer remains the contractual partner in this process (Srinivasan, 2026b).

The universal shopping cart supports the **individual steps of product search, product and price comparison**, **and purchase**. However, this does not mean that fully autonomous shopping processes are already available as standard in Google Search. The announced features will be rolled out in phases and are, in some cases, limited to specific user groups, categories, and – for the time being – the U.S. market. As a result, the **boundaries between information search, product selection, and transaction are becoming more permeable.** For retailers, this increases the importance of **up-to-date**, **structured, and machine-readable product information,** as well as **reliable product feeds and interfaces** (as the research results discussed in Chapter 6 empirically confirm). However, no conclusions can yet be drawn from the announced U.S. rollouts regarding actual usage or the impact on e-commerce in Switzerland or European countries. Agentic commerce is explored in greater depth in the Chapter 7.

5.3.3 Marketing Campaigning with AI

AI is also becoming increasingly widespread in the planning, execution, analysis, and monitoring of marketing campaigns. The adoption rate rose from 13 percent in 2023 to 20 percent in 2024, 30 percent in 2025, and 38 percent in 2026 (Zumstein et al., 2025). Compared to 2025, this represents a relative increase of 27 percent. An additional 20 percent plan to adopt AI.

The introduction of Google’s AI Mode, Universal Cart, Information Agents, and UCP is a “game changer” for retailers and fundamentally changes customer journeys.

Potential applications range from targeting and creating campaign variations to analysing, managing, and optimizing advertising campaigns on platforms such as Google, Instagram, or Facebook. Since 2026, platform-specific **MCP connectors** have also been available for **advertising accounts and campaign data**.

Meta launched its **"Ads AI Connectors"** in April 2026 as an open beta. The MCP connector links Meta advertising accounts with compatible AI applications and, according to the provider, supports the **creation and editing of campaigns** as well as **analytics and reports for advertising** on Facebook and Instagram (Meta, 2026).

Google also provides an official **MCP server for Google Ads**. Its documented feature set currently focuses on **access to accounts**, **campaign information**, **performance metrics**, and **reporting resources** (Google for Developers, 2026). The available read and write functions thus vary depending on the platform, connector, and permissions.

Such integrations can reduce the need for manual data exports and switching between advertising platforms and AI applications. Campaign variants can be prepared, performance data analysed, and reports generated. Depending on the connector, campaigns can also be **created or modified directly from an AI application**. This can **lower technical and operational barriers** to entry and make campaign management more accessible, especially for smaller marketing teams or organizations. Whether this actually reduces the effort or complexity involved was not examined in the survey. Strategic decisions, budget control, data protection, and the review of automatically suggested or executed changes remain the responsibility of the companies.

5.3.4 Personalization with AI

Seventeen percent of the online retailers surveyed use AI to **personalize content and offers** (see Figure 21 above). Another 27 percent plan to use it. In 2025, the corresponding figures were 15 percent and 26 percent, respectively. Usage thus increased relatively by about 13 percent.

Personalization involves tailoring **content, product selection, offers, and customer communication** based on behavioural, transactional, and contextual data. Possible applications include **personalized product feeds, recommendations** for similar or complementary items, and **dynamic content** on home, category, and landing pages. In addition, there are behaviour-based **emails and newsletters**, reminders following abandoned carts, individualized offers, and shopping and service assistants that incorporate past interactions into their recommendations. **Intent-based search functions** can support targeted product selection (Baldrati et al., 2022; Luo et al., 2019; Necula & Păvăloaia, 2023; Rhee & Choi, 2020). In a study of the University of St. Gallen (HSG), 35 percent of managers reported using AI for personalization, e.g., for content recommendations (Schakols et al., 2025, p. 21).

For online shop software providers, **AI-powered search and recommendation features** are often integrated directly into the platform. The search results from Shopware and Shopify, for example, are based on an AI-powered search infrastructure. Automatically generated **product recommendations** take into account, among other things, products purchased together, similar product descriptions, or related items. **Complementary products and accessories** can be used for cross-selling. **Related products** support product discovery and digital product presentation. Shopify and Shopware also provide click-through and purchase rates to evaluate search results and product recommendations (Shopify, 2026; Shopware, 2026). Such standard features lower the technical barriers to entry for AI-powered search, product recommendations, and personalisation.

5.3.5 Testing and Conversion Optimization with AI

Testing was included as a separate item for the first time in the 2026 online retailer survey. 17 percent of respondents use **AI for A/B testing or conversion rate optimization**, and another 18 percent plan to do so (see Figure 21). 60 percent of online retailers do not yet conduct testing and therefore have room for optimization.

In Switzerland, A/B and multivariate tests are still rarely conducted, even though testing with AI is becoming easier. For small online shops, this is due, among other things, to low traffic.



Segment analysis reveals a **correlation between the size of the online shop team** and the frequency of marketing campaigns and testing. Large online shop operators test significantly more often (with 40 percent of mentions in Table 11) than small ones (with only 14 percent). The pronounced disparity in testing frequency is likely due to structural reasons as well. Meaningful A/B tests require a **sufficiently large sample size** – that is, sufficient traffic in the online shop: If the number of visits and conversions is too small, the experiments lack the statistical power to reliably demonstrate realistic effects (Kohavi et al., 2020; Larsen et al., 2024). For smaller online shops with limited traffic, systematic testing is therefore only feasible to a limited extent.

Google discontinued its testing tool, **Google Optimize**, as of September 30, 2023 (Google, 2023). This eliminated a widely used free entry-level solution. Established **testing platforms** have now firmly integrated AI features. For example, **Optimizely's AI assistant "Opal"** creates and refines test variants based on the existing website, checks the configuration of experiments to ensure they achieve statistical significance, and supports the analysis of test results (Optimizely, 2025). **VWO's "Copilot"** analyses visitor behaviour – such as clicks and scrolls – and derives recommendations for conversion optimization from this data (Kunnath, 2024). Such assistants reduce the effort required for designing, implementing, and evaluating tests, but they do not eliminate the methodological requirements for valid experiments. Well-known pitfalls in testing include sample sizes that are too small, prematurely checking results while tests are still running (so-called "peeking"), and incorrect allocation of traffic to test variants (Johari et al., 2017; Kohavi et al., 2020).

CONVOTIS
empower IT

SOVEREIGN AI FOR E-COMMERCE:

Drive revenue with AI.
Maintain full control of your data.

- Personalisation with full control over your customer data.
- In-store AI, operated in Switzerland.
- Data sovereignty as a competitive advantage and foundation for trust.

Interested?
Book your free, no-obligation consultation today.

convotis.ch

5.4 ANALYTICS AND MARKET INTELLIGENCE

5.4.1 Market and Competitive Analysis with AI

The use of AI for market and competitive analysis was surveyed for the first time as a separate item in the 2026 Online Retailer Survey. 43 percent of respondents already use **AI for price, trend, or potential analyses,** and an additional 16 percent plan to do so (see Figure 21 above). Descriptive differences in market and competitive analysis emerge based on the size of the online shop team. Large online retailers, with 51 percent of mentions, conduct **market and competitive analyses using AI more frequently** than small ones (with 40 percent in Table 11).

AI can process various types of internal and external data for **market monitoring**. **Internal data** includes, for example, click data, web analytics, sales data, transaction data, and CRM data. **External data** includes information on technology, consumer, market, and fashion trends, as well as competitive intelligence, prices, online reviews, and social media posts. Potential applications range from identifying **price and demand trends to sentiment and topic analysis**, and to **consolidating information** for reports, strategic foresight, and scenario planning. Current research therefore classifies generative AI not only as an analytical tool but also as a support in multiple phases of **market research**. At the same time, it emphasizes that methodological decisions and the **interpretation of results** must continue to be **overseen by experts** (Sung et al., 2026).

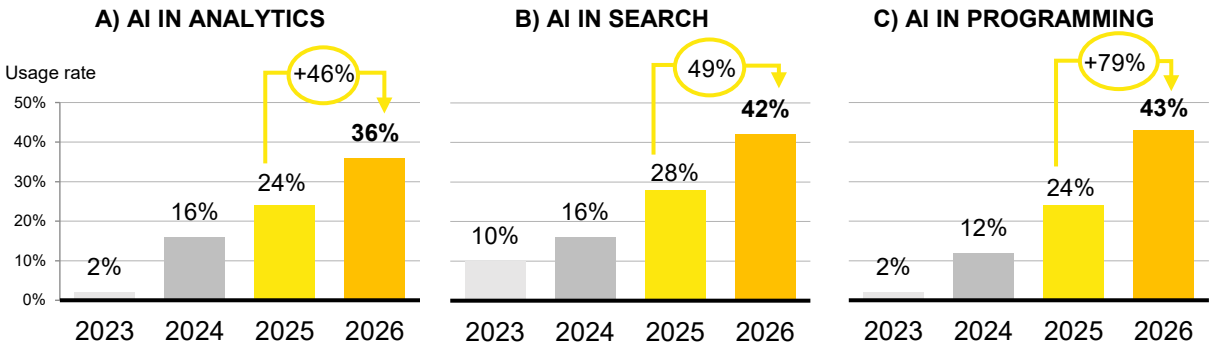
5.4.2 Analytics with AI

In analytics, 35 percent of respondents use **AI for data analysis**. In 2025, that figure was 24 percent only. This represents a relative increase of about 46 percent. Another 25 percent of respondents plan to use it. The share of online retailers who neither use nor plan to use AI in analytics stands at 34 percent.

A comparison over time shows a **steady increase in the adoption of AI in analytics.** Usage rose from two percent in 2023 to 16 percent in 2024, 24 percent in 2025, and 36 percent in 2026 (Figure 24A). **Large online retailers** (with 54 percent of mentions in Table 11) conduct data analyses using AI significantly more frequently than small ones (with 35 percent). **Pure players** (with 47 percent) also use AI more frequently and more effectively in analytics than omnichannel retailers (with 27 percent).

Modern **analytics and business intelligence systems** (BI) make it possible to query data using natural language, summarise reports, generate visualisations, and prepare in-depth analyses. Such features are integrated, for example, into Google **Data Studio** and Microsoft **Power BI** (Google Cloud, 2026; Microsoft, 2026). These applications facilitate **access to data analysis** and can support specialists with recurring **evaluations.** Reliability, however, remains a key limitation. AI systems require clearly defined **metrics**, prepared **data,** and **controlled access** to the relevant data sources.

Figure 23: The growth of AI A) in Analytics, B) in onsite search and C) in programming



AI takes the pressure off the marketing, sales, IT, and analytics teams, as evidenced by the rapidly rising usage rates in recent years.

Two-thirds of online retailers do not use AI for data analysis. As a result, valuable potential is not being fully realized.

In a survey of 243 executives, the HSG's AI Marketing Executive Pulse 2025 confirmed that 41 percent of companies use **AI for automated data analysis** (Schakols, et al. 2025, p. 33). They thus belong to an "early majority" in Rogers' adoption model (1995; see Figure 48).

The 75 (corresponding to 35 percent) of online retailers who analyse data using AI were asked an open-ended question about the specific **data analysis tasks** within their companies for which they use AI. The following section discusses the **ten areas of data analysis** in Figure 25 in which AI is used.

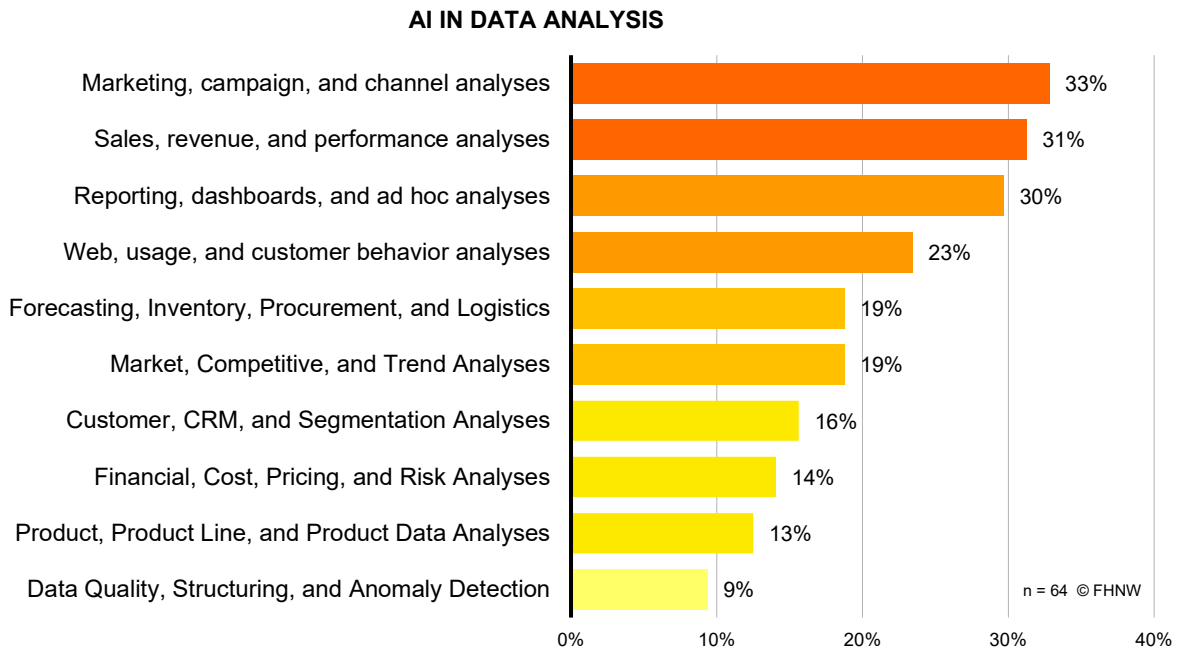
1. **Marketing, Campaign, and Channel Analyses**

   AI is most frequently used for marketing, campaign, and channel analyses (33 percent). This includes the evaluation of **campaign metrics, SEO/GEO and SEA analyses**, as well as the optimization of **targeting, advertising materials, and digital channels**. For example, one respondent mentioned the *"analysis of campaign metrics from Google Ads, Bing Ads,* etc." Another respondent described the use in more detail: *"In marketing, we use AI to analyse campaign performance […], to optimise targeting and creatives, to segment target audiences, and to evaluate website and content data*."

2. **Sales, Revenue, and Performance Analyses**

   Sales, revenue, and performance analyses are cited just as frequently (at 31 percent). AI helps assess **sales figures, revenue trends, conversion rates, and the performance of individual products or markets**. In some cases, traditional BI solutions are combined with AI tools: *"Revenue figures and trends – Power BI combined with Copilot, Looker Studio Reports […] – Gemini."* Other responses briefly and concisely mention the *"analysis of sales figures*" or *"all revenue-related data*."

Figure 24: In what specific data analysis tasks is AI used in your company?



One in three retailers uses AI for marketing, campaign, and channel analysis. AI also helps with analysing and reporting sales, revenue, and performance figures in dashboards.

AI analyses product range, product, and item master data, and identifies product range gaps, potential opportunities, new products, and suppliers or manufacturers.

3. **Reporting, Dashboards and Ad Hoc Analyses**

   Three out of ten responses relate to reporting, dashboards, and ad hoc analyses. AI is used to **summarise key metrics, interpret trends, and prepare regular reports**. One retailer is already using AI very extensively: *"All ad hoc data analyses are initially performed using AI: marketing data, booking figures, cancellations, trends in individual countries,* etc." Other respondents mention "*daily and weekly dashboards*" or the evaluation of key business metrics.

4. **Web, Usage, and Customer Behaviour Analyses**

   One in four respondents uses AI in **digital analytics** for web, usage, and customer behaviour analysis. **Web activities, conversion rates, clicks, search queries, and purchase paths** are analysed. Data from **Google Analytics**, Google Search Console, Matomo, and Microsoft Clarity, among others, is used for this purpose. One respondent summarized the area of application as *"the purchasing behaviour of online customers and their* web activity." Another retailer uses AI *"occasionally to summarise and analyse data from GA4 and Clarity*."

5. **Forecasting, Inventory, Procurement, and Logistics**

   One in five retailers uses AI for forecasting, inventory planning, procurement, or logistics. Specific applications mentioned include **demand and volume forecasts, monitoring inventory levels, purchasing planning**, and **preventing out-of-stock situations**. One online shop operator describes its use with the keywords *"purchasing, procurement, forecasting, and warehouse space optimization*." Another response mentions *"sales figures – production planning – out-of-stock forecasts*."

6. **Market, Competitive, and Trend Analyses**

   Another 19 percent use AI to monitor markets, competitors, and trends. The focus is **on competitor analysis, market research, and monitoring prices and industry developments**. One specific response is: *"Competitors' prices*." Other retailers mention *"competitor* analysis" or use AI *"for market research on concepts and as an assistant in various matters*."

7. **Customer, CRM, and Segmentation Analyses**

   Customer, CRM, and segmentation analyses are mentioned in 16 percent of the evaluable responses. AI supports the **identification of customer patterns, the segmentation of target groups**, and the **analysis of customer feedback, NPS scores, and historical customer data**. One response cites *"trend analysis and customer* segmentation" as an area of application, while another mentions *"customer patterns, history, and offer KPIs*." Qualitative **customer feedback** is also sometimes structured and analysed with the help of AI.

8. **Financial, Cost, Pricing, and Risk Analyses**

   In 14 percent of the responses, AI is used for financial, cost, pricing, or risk analyses. The applications range from **sales calculations and price analyses to cost and ROI evaluations**, as well as **compliance, security, and risk issues**. One respondent summarised these areas of application as *"pricing, competition, compliance*." Another listed *"member/training behaviour, costs, staff deployment*."

AI greatly simplifies and accelerates digital analytics: Reports, dashboards, and ad hoc reports are generated at the push of a button; trends, markets, competitors, and prices are analyzed.

AI can be used to improve data quality, structure and detect anomalies in data in real time.

9. Product, Product Line, and Product Data Analyses

Product, product line, and product data analyses account for 13 percent of mentions. AI is used to **evaluate product groups, identify gaps in the product line, find new products and manufacturers,** or analyse product and item master data. One respondent described this as *"key metrics, searching for new manufacturers and products for the online shop, and identifying gaps and potential in the product assortment*." Other retailers mentioned "*product monitoring*" or the *"optimization of product groups*."

10. Data quality, structuring, and anomaly detection

For nine percent of respondents, AI is used to **improve data quality, structure data, or detect anomalies**. This includes checking required fields and product master data, importing **supplier data**, and linking disorganised tables. One retailer reports: *"We use AI for data consistency checks. We verify whether all fields and data have been filled in according to our specifications*." Another retailer uses AI to *"link tables with unclear structures*." Overall, AI is currently used primarily as an aid in the **evaluation, interpretation, and preparation of data**. The focus is on **market-oriented and predominantly descriptive analyses in marketing**, **sales, and reporting**. Although forecasting, optimization, and anomaly detection methods deeply integrated into operational processes are evident, they do not yet constitute the focus of AI usage.

5.5 ONLINE SHOP OPERATIONS

5.5.1 Product search and filters in online shops

42 percent of online retailers already use **AI for product search or filters** in their online shops. Another 17 percent plan to implement it. The time series shows a **strong adoption of AI-based onsite search**: in 2023, the share was still at 10 percent, and by 2025, it reached 28 percent. Compared to 2025, this represents a relative increase of approximately 50 percent (in Figure 24B). Large online retailers (with 63 percent of mentions in Table 11) use AI-based product search and filters in their online shops significantly more frequently than small ones (40 percent).

5.5.2 Product recommendations

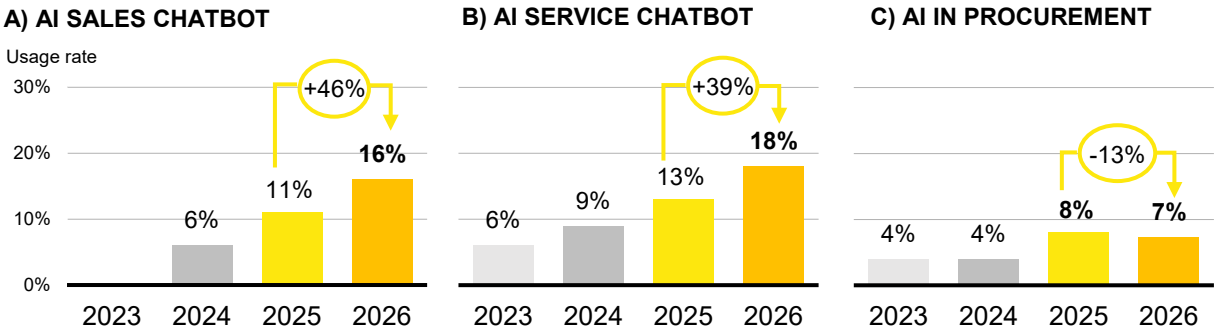
Just over 22 percent of online retailers use **AI-based recommendation systems** in their online shops, for example, for product or next-best offer recommendations as well as cross-selling and up-selling. Another 23 percent plan to implement them. In 2025, only 17 percent used such systems, meaning the share has increased by approximately 29 percent in relative terms. Whether an product recommendations are implemented is implemented is, statistically speaking, linked to the size of the online shop team. Among large stores, 54 percent use AI for product recommendations, while among small stores, the figure is only 16 percent. A statistically significant correlation is also evident when looking at revenue: In the highest revenue group, 42 percent use AI-based recommendations, while in the lowest revenue group, the figure is 14 percent. The cross-sectional data reveal correlations but do not explain their causes and do not demonstrate any effect on conversion rates or average cart value.

5.6 SALES CONSULTING AND CUSTOMER SERVICE

5.6.1 Sales and Customer Advice with AI

16 percent of retailers have implemented an **AI-based chatbot for sales or customer support**. Another 21 percent are planning or testing the use of a sales chatbot. In 2025, adoption stood at just eleven percent. This corresponds to a relative increase of approximately 44 percent in Figure 26A. Statistical analyses show that **pure players** (with 23 percent of mentions in Table 11) offer AI-based sales advisors significantly more often than omnichannel players (with seven percent). One possible explanation may be that they do not have human salespeople on the sales floor to provide in-person advice and support.

Figure 25: The growing use of AI in A) sales chatbots, B) service chatbots, and C) procurement



Thanks to advanced chatbot technology, AI is being used with increasing success in sales and customer service.

The open-ended responses confirmed the growing relevance of AI chatbots for product advice, recommendations, and sales support (see Table 12). These systems help with **product selection**, **answer questions about product ranges**, or support the purchasing decision as **digital sales assistants**.

A consumer study by Swiss Post and Ipsos (2026) shows that AI chatbots are already being used by customers: 32 percent use chatbots or virtual advisors in online shops often or sometimes. Swiss **examples of AI sales advisors (sales chatbots)** include **JUMBot** from Jumbo[1], the AI sales advisor from **Brack.ch**[2], the **Winefinder** from Flaschenpost[3] , the **AI Coach** from Ochsner Sport[4], and the **bedding purchase advisor** from Angela Bruderer.[5] Here, users can ask the chatbot questions, such as about a product, service or a problem.

5.6.2 Customer service with AI

In customer service, 18 percent of online retailers have implemented an **AI-based service chatbot**. Another 24 percent plan to do so. Compared to 2025, when 13 percent used AI in customer service, usage has increased by 37 percent in relative terms (Figure 26B). In addition to pure players, **large** online retailers (35 percent) also use **service chatbots** statistically significantly **more often** than smaller ones (13 percent). In the open-ended responses, **customer service** is the most common specific application area for AI chatbots (#1 in Table 12). In particular, respondents mentioned the automated answering of **customer questions and FAQs**, that is, the initial triage of inquiries. Thus, AI chatbots primarily handle tasks associated with **digital first-level support**.

5.6.3 Applications of In-House AI Chatbots

Retailers who use chatbots in customer service or in sales and customer consulting were asked an open-ended question about the specific tasks for which they use them. Table 12 shows the responses.

1. **Customer Service, Support, and Answering FAQs**

   As explained above, at 55 percent, **customer service** is by far the most common area of application for AI chatbots. The systems answer **recurring questions about products, delivery terms, orders, invoices, issues, or delivery status**. In some cases, they handle the initial processing of inquiries via website chat or email and then forward more complex cases to human support. The widespread use of service chatbots can be explained by the fact that **many customer service inquiries are recurring and can be standardised**. AI chatbots can **improve availability, shorten response times, and relieve service teams of routine questions**. They seem particularly well-suited for first-level support inquiries. One platform operator wrote, *"all customer inquiries via website chat and email are initially answered by an AI chatbot."*

[1] JUMBot by JUMBO: https://www.jumbo.ch/de/service/jumbot.html
[2] Sales Advisor from Brack: https://www.brack.ch/produktberater
[3] Flaschenpost's Winefinder: https://www.flaschenpost.ch/winefinder
[4] AI Coach by Ochsner Sport: https://www.ochsnersport.ch
[5] Angela Bruderer's duvet and bedding buying guide: https://www.angela-bruderer.ch/de/bettwaesche-ratgeber

Table 12: For what specific tasks do you use AI chatbots in your company?

#	Tasks performed by AI chatbots	Mentions	Percentage
1	Customer service, support, and answering FAQs	30	55%
2	Product advice, product recommendations, and sales support	20	36%
3	Text, content, and translation creation	19	35%
4	Marketing, SEO, and social media	13	24%
5	Ordering, booking, and other self-service processes	12	22%
6	Data analysis, research, and reporting	9	16%
7	Internal knowledge sharing and administrative support	12	22%
8	Product data maintenance, categorisation, and data enrichment	7	13%
9	Programming and technical support	4	7%
10	Lead qualification and appointment scheduling	3	5%

2. Product Advice, Product Recommendations, and Sales Support

One-third use AI chatbots for **product advice and sales support** (see Table 12). AI answers questions about **product features**, explains differences between **offerings**, or recommends **suitable items** based on customer needs. In some cases, it guides customers through the product range and helps them **find the right product** from a wide selection. As a result, the chatbot is evolving from a mere service tool into a **digital sales advisor**. Needs-based advice can make it easier to navigate the product range, highlight relevant products more quickly, and reduce shopping cart abandonment due to uncertainty. A major home textiles retailer wrote: *"Customers can find their perfect bedding or duvet via an AI-based advisory chat*."

3. Text, Content, and Translation

One-third of online retailers use (in-house) AI chatbots to **create, edit, or translate text**. Examples of text types include product descriptions, advertising copy, emails, presentations, training materials, editorial content, and translations. The chatbot is often used as a **supportive tool**, with the results subsequently reviewed by employees and adapted to the company's tone of voice. As one retailer wrote: *"We use the chatbot for text creation – for example, product descriptions, advertising copy, and email texts – as well as translations*."

4. Marketing, SEO, and Social Media

One-quarter use chatbots for **marketing tasks** (#4 in Table 12): These include creating **campaign briefs, social media posts, promotional materials, newsletters, meta descriptions, page titles, and keywords**, as well as optimising content for search engines. AI supports both the ideation process and the **operational content production** described in the Chapter 5.2.1. The systems primarily serve an assistive function: they provide **drafts, variations, and optimization suggestions**, while the final selection and quality control remain the responsibility of employees. This allows marketing content to be created more quickly and adapted more easily for different channels. One retailer uses a chatbot for *"asset creation for paid social and content creation for owned channels*."

5. Ordering, booking, and other self-service processes

Another 22 percent use AI chatbots for ordering, booking, and self-service processes. Specific examples mentioned include **checking and canceling orders,** providing **shipping and tracking information,** handling **booking requests, processing payments, making contract changes**, and **scheduling appointments**. These applications go beyond simply answering questions. The chatbot accesses **connected systems** and performs specific actions on behalf of customers. In this way, the chatbot functionally resembles an AI agent. This requires secure interfaces, reliable **customer identification**, and clear authorisation protocols.

One respondent wrote: *"The bot can check on orders, cancel them, and provide shipping dates and tracking numbers—after a security check*."

AI chatbots are taking on more self-service tasks, such as handling inquiries about orders, reservations, shipping, payments, contract changes, and scheduling appointments

6. **Data Analysis, Research, and Reporting**

   16 percent use AI chatbots for analysis, research, and the preparation of results (#6 in Table 12). Examples cited here include **sales and data analysis, summaries of qualitative surveys, market and topic research**, and the creation of easy-to-understand financial reports.

   Chatbots serve as sparring partners in the development of **concepts and presentations**. As discussed in Chapter 5.4.2 on analytics, AI supports not only the mere gathering of information but also the **interpretation and presentation of data**. This accelerates analytical processes and makes it easier to present information to different target audiences. However, professional review of the results and human-in-the-loop oversight remain essential.

7. **Internal Knowledge Sharing and Administrative Support**

   22 percent use AI chatbots as internal knowledge and work assistants. The systems answer questions about **internal documents, personnel policies, legal issues, or business processes**. Other applications include **prioritising tasks, drafting emails, summarising meetings, and standardising internal documents**.

   Internal chatbots provide a dialogue-oriented **approach to corporate knowledge**. Employees no longer have to search for and find information solely through folder structures or search functions; instead, they can formulate their questions directly in an internal chatbot. At the same time, internal applications often serve as a controlled entry point before a chatbot is deployed in direct customer contact. *"AI chatbots access internal documents, such as personnel regulations and other corporate records*."

8. **Product Data Maintenance, Categorisation, and Data Enrichment**

   13 percent use internal AI chatbots to **process product data**. This includes creating and cleaning up **product information**, **assigning filters**, organising products into **category structures**, and enriching data through image recognition. An online retailer of sporting goods uses the chatbot to *"assign filter criteria to new products and organise the products into our category tree*."

9. **Programming and Technical Support**

   Seven percent use chatbots for programming and development tasks (see also Chapter 5.7). Specific **tasks** mentioned include **writing code for websites, analysing technical errors**, and formulating **user stories, bugs, and test cases**. AI systems or agents such as Claude Code and Codex support programmers as dialogue-oriented **coding assistants**.

10. **Lead Qualification and Appointment Scheduling**

    Five percent use chatbots to capture and **pre-qualify leads**. The systems identify initial **needs**, collect **contact information**, and **schedule appointments for consultations**. In B2B business, they can thus establish a connection between the website, marketing, and in-person sales. The low adoption rate suggests that the use case AI-driven lead scoring, qualification and generation is still in its infancy. At the same time, it holds considerable potential for automation, as chatbots can conduct initial conversations around the clock and hand off marketing qualified leads (MQL) to the sales team in a structured manner.

More and more retailers are using internal AI chatbots and agents to search for documents, prepare data, summarize meetings, compose emails, qualify leads, and generate code.



5.6.4 Challenges with Chatbots

Online retailers who use an internal sales or service chatbot were asked what challenges they face when implementing AI chatbots in their companies. The responses from the 56 study participants were clustered into the following **10 problem areas** in Table 13.

1. **Response Quality, Reliability, and Hallucinations**

   The most frequently cited challenge concerns the quality and reliability of the generated responses. Thirty-six percent of respondents who provided an open-ended answer reported **imprecise, inconsistent, incorrect or partially fabricated content**. Especially in direct customer contact, incorrect information can **undermine trust** and result in **additional verification efforts**.

   The benefit of automation is diminished when employees have to review a large portion of the responses afterward. One participant wrote: *"AI is simply still very inaccurate. Entering the same prompt 10 times doesn't yield the same result 10 times*."

2. **Technical Integration and Implementation**

   27 percent cite the **technical implementation of chatbots** as a challenge. This includes selecting a **suitable tool**, **connecting it to the online shop, CRM, payment, or ticketing systems**, and integrating the chatbot into existing or legacy IT environments.

   The results show that the value of a chatbot depends heavily on how well it is embedded in existing processes. An **isolated chatbot** that merely provides information but cannot perform actions in the connected systems remains of limited value. One participant identified the problem as *"selecting the right tool, and in some cases, the technical integration into existing processes*."

3. **Manageability, Control, and Guardrails**

   Similarly, 27 percent address the question of how to **reliably** control the behaviour of an AI chatbot. The retailers surveyed are seeking an appropriate balance between automation and human oversight. **Safety measures**, **clear rules, and defined boundaries** for AI systems are necessary, as are human **cross-checks and escalation procedures**. In this context, the term **"guardrails"** is also used to refer to technical, organisational, and procedural control mechanisms that define the permissible scope of action for an AI chatbot (Dong et al., 2025). One participant wrote: *"The cross-check is important – not everything is correct, not everything makes sense*."

Table 13: What challenges do you face when using AI chatbots in your company?

#	Challenges with AI Chatbots	Mentions	Percentage
1	Response quality, reliability, and hallucinations	20	36%
2	Technical integration and implementation	15	27%
3	Manageability, control, and guardrails	15	27%
4	Data foundation, corporate knowledge, and timeliness	13	23%
5	Data protection, data security, and legal/compliance	13	23%
6	Time, resources, and costs	11	20%
7	Expertise, guidance, acceptance, and training	11	20%
8	Continuous optimization, maintenance, and scaling	9	16%
9	Multilingualism, tone, and brand consistency	7	13%
10	Complex requests, contextual understanding, and human handover	5	9%

Hallucinations – that is, false, inaccurate, or fabricated content – remain a central problem with chatbots and increase the effort required for monitoring and quality assurance.

4. **Data Foundation, Corporate Knowledge, and Timeliness**

   One in four retailers who have implemented a chatbot view the **underlying data** as a key challenge. For a chatbot to provide accurate information, it requires **complete, up-to-date, and structured product, customer, and company information**. Especially with a broad or frequently changing product range, the effort required to keep the knowledge base continuously up to date increases. **Data maintenance** thus becomes not only a prerequisite for the initial rollout but also an ongoing operational task. One respondent noted: *"The knowledge base must always be kept up to date."*

5. **Data Protection, Data Security, and Legal/Compliance**

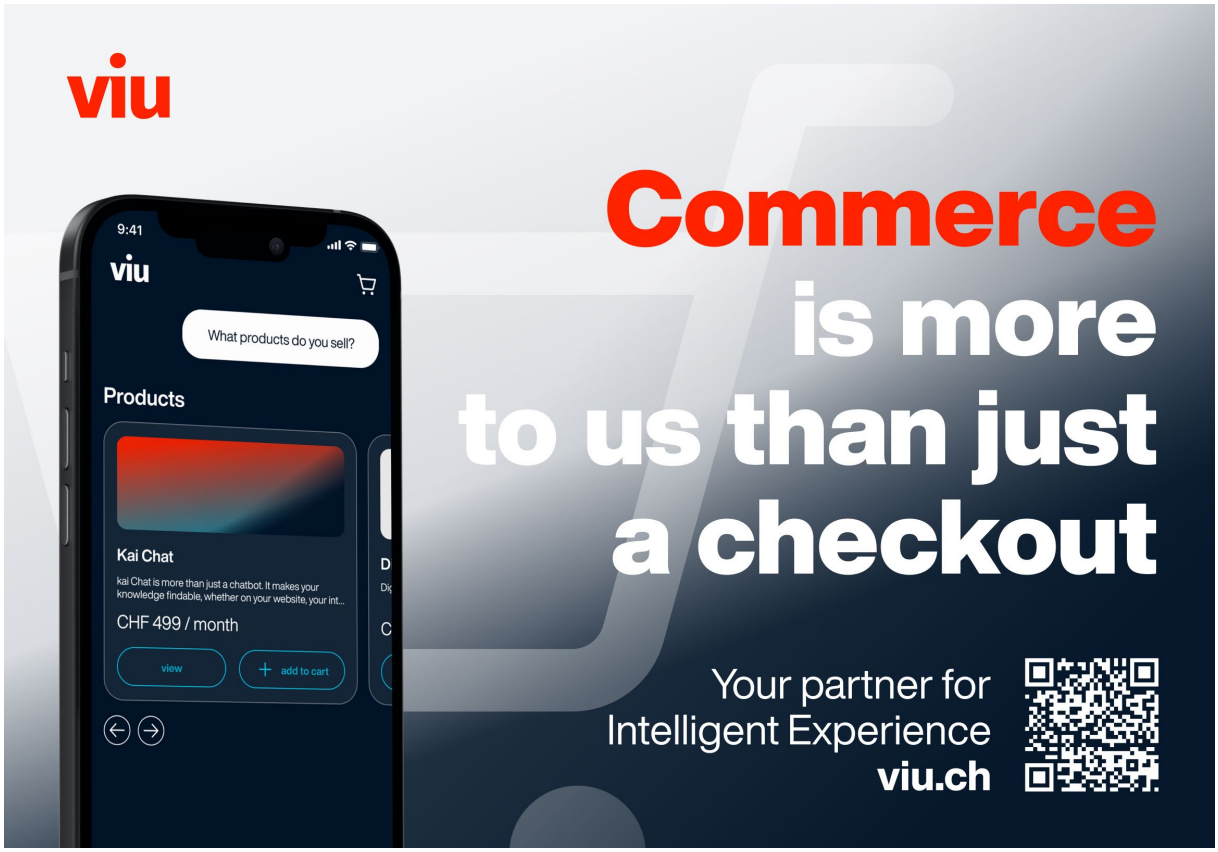
   Data protection, data security, and regulatory uncertainty were cited by 23 percent of respondents. Companies must decide which **customer, contract, or company data** may be made available to an AI system and where this data will be processed. Particularly **sensitive use cases** require clear **rules of use** and technical **safeguards**. Some respondents therefore point to **local systems, their own servers,** or the use of **anonymised** or fictitious data.

6. **Time, Resources, and Costs**

   One in five retailers who have implemented a chatbot reported that it sometimes **requires a** significant **investment of time and resources**. Effort is required not only during implementation but also when **prompting, testing, monitoring, and further developing the chatbot**. If numerous rounds of corrections are necessary, the expected increase in productivity may be lower than hoped for. In addition**, licensing costs, usage limits, and a lack of staff capacity** emerge as obstacles. One participant aptly wrote, *"In some cases, it took just as long to tell the bot what you wanted as it would have to simply do it yourself."*

7. **Expertise, Guidance, Acceptance and Training**

   One in five respondents cited a **lack of knowledge, inconsistent prompting**, or still **low acceptance** among employees as a **challenge** (#7 in Table 13). Variations in proficiency with AI chatbots can lead to highly inconsistent results.



Implementing a chatbot involves a number of technical, legal, and organizational challenges.

Successful chatbot projects therefore require not only technical expertise but also **training, education, clear rules for use**, and a **willingness on the part of employees** to test and further develop the system. One study participant wrote: *"The problem is the employees' lack of know-how*."

8. **Continuous Optimization, Maintenance, and Scaling**

   16 percent of retailers who use their own chatbots point out that a chatbot is **not a one-time implementation project**. **Data, knowledge bases, prompts, rules, and interfaces must be continuously reviewed** and adjusted. As usage increases, so do the demands on scalability, monitoring, and quality management. The responses make it clear that long-term success requires a structured improvement process and clear responsibilities. A Swiss sports retailer wrote: *"Continuous improvement is an essential component of success*."

9. **Multilingualism, Tone, and Brand Consistency**

   Thirteen percent see challenges in the **language, tone, and brand-consistent communication** of AI chatbots. A chatbot must not only respond **grammatically correctly** but also communicate **politely, appropriately for the situation**, **user**, **target group and in the company's style** (e.g., corporate identity and design).

   For **multilingual online shops**, maintaining consistent quality across different languages can be challenging. Deviations from the desired tone can negatively impact brand perception. One retailer identifies the problem as *"multilingualism and high-quality language output – truly correct, polite, and contextually appropriate responses*."

10. **Complex Requests, Contextual Understanding, and Human Handover**

    According to five retailers surveyed, chatbots still struggle to **recognise complex, individualised, or ambiguous customer inquiries**. The limitations of chatbots are particularly evident with specialised topics, customized offers, contract-related questions, or inquiries that require combining information from multiple contexts. It is therefore crucial that the **chatbot recognises its limitations** and transfers customers to a human representative without any loss of information.

    A retailer with experience using service chatbots wrote about this challenge: *"The accurate identification of complex or ambiguous customer inquiries that require a seamless transition to human support*."

5.7 PROGRAMMING AND TECHNOLOGY

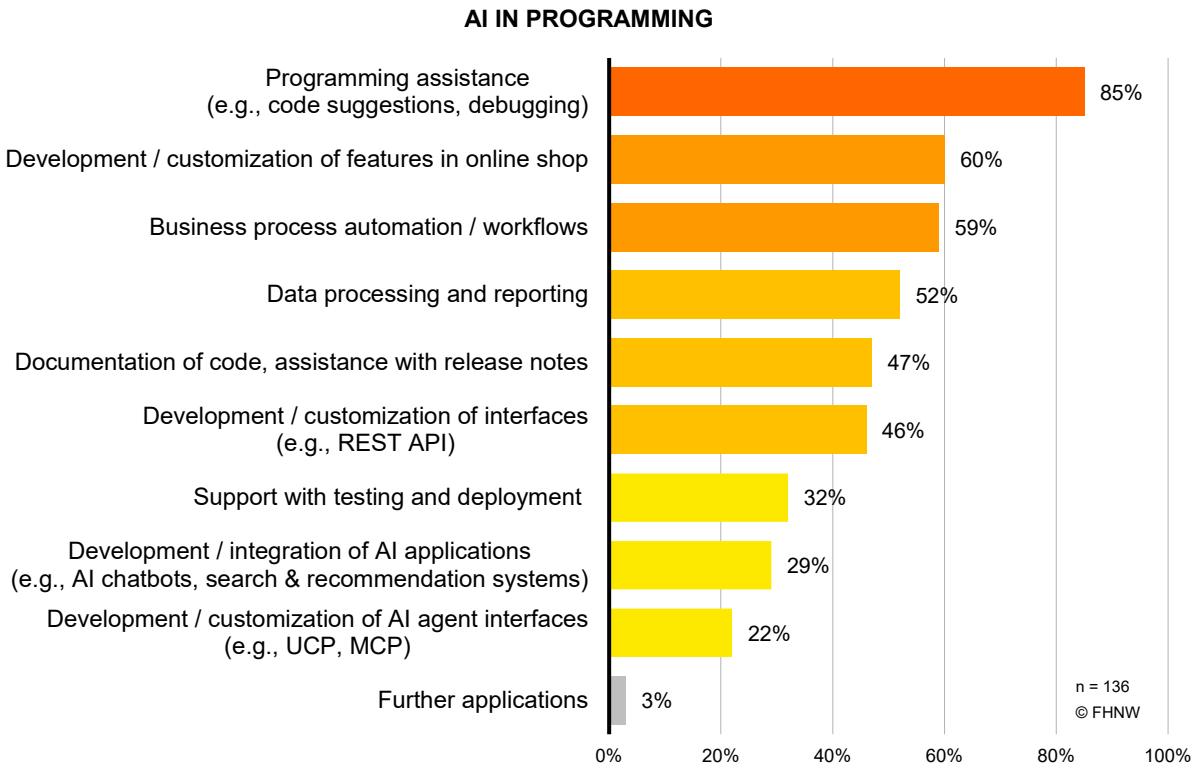
Already 43 percent of online retailers are **using AI in programming** by leveraging **coding assistants** such as **Codex** (from OpenAI), **Claude Code** (from Anthropic), or **GitHub Copilot** (see Figure 21 above). Another 12 percent plan to use AI in software development. As recently as 2023, only 2 percent of online retailers used AI for programming; by 2024, that figure had risen to 12 percent (see Figure 24C).

In 2026, **vibe coding** with Codex or Claude Code increased rapidly: 79 percent compared to 2025. Small and large companies, B2B and B2C firms, as well as omnichannel and pure-play players, **benefit equally** from coding assistants (as shown by statistical analyses in Table 11).

In programming and development, AI is by far most commonly used as direct support for **programming tasks**: 85 percent of retailers use **AI for code suggestions, generating program code, and/or for debugging** (see Figure 27). AI thus primarily functions as an assistive tool that supports developers in operational tasks and **accelerates software development**.

Three out of five retailers use AI to **develop or customise features in their online shops** and to **automate business processes and workflows**. This includes, for example, work on the **front end**, the **user experience** (UX), and the technical integration and automation of recurring processes on the back end.

Figure 26: How does your company use AI in programming or development?



Already, 43% of respondents use Claude Code or Codex for software development: AI is used to create, test, deploy and document code, as well as to customise the front or back end.

More than half also use AI for **data processing and reporting**, such as to develop or adapt reports and dashboards. Supportive tasks throughout the development process are also common: 47 percent in Figure 27 use AI for **documenting code and release notes**, and 46 percent for **developing and customizing interfaces** (e.g., REST API).

When it comes to **testing and deployment**, the share of AI usage is slightly lower at 32 percent (in Figure 27). This could be related to the fact that these tasks often place higher demands on reliability, quality assurance, and technical control. Just under three in ten retailers surveyed use AI to develop or integrate their **own AI applications,** such as AI chatbots, intelligent search functions, or recommendation systems.

Specialised **AI and agent interfaces** – so-called **agentic protocols** such as **UCP** (universal commerce protocol) or **MCP** (model context protocol) – are already cited by 22 percent of respondents. Only a small proportion of retailers goes beyond mere AI-assisted programming and deals with the technical infrastructure for **agent-based applications** (see also Chapter 7 on agentic commerce).

Overall, AI is thus already widely used in software development, though primarily as an **assistive development tool**. More complex areas of application – such as testing, deployment, the integration of in-house AI systems, or the development of agent interfaces – are less common but indicate a growing level of technical depth and professionalisation.

22 percent are developing new interfaces for AI agents or adapting them to open standards such as UCP or MCP.

5.8 PLANNING AND MANAGEMENT

This cluster brings together AI applications for **forecasting and prediction, procurement, fraud prevention, invoicing and collections, and pricing**. In 2026, these applications is even less widespread than AI applications for content, marketing, or programming. However, in several application areas, the planned adoption rate is higher than the current usage rate. This is particularly true for forecasting, procurement, and pricing. The segment analysis reveals differences between small and large online shop teams, particularly in forecasting. Patterns are also evident in procurement and pricing.

5.8.1 Forecasting and Prediction with AI

As shown in Figure 21 above, 14 percent of online retailers use **AI for forecasting or prediction**, such as for **sales or revenue forecasts.** Another 25 percent are currently planning and testing its use. In 2025, usage stood at eight percent. This results in a relative increase of 75 percent.

The larger the **online shop team**, the more frequently AI is used for forecasting: Among online retailers with one to four employees, the share is nine percent only. Among large retailers with more than 21 employees, it is 34 percent, as shown in Table 11. This represents a statistically significant difference of 24 percentage points. Forecasting is likely to be particularly relevant for larger online shops, as they can typically **process more orders, products, and historical data**. In the University of St. Gallen's AI Marketing Executive Pulse, Schakols et al. (2025, p. 21) report that 17 percent of the 243 executives surveyed use **AI for demand forecastin**g.

5.8.2 Procurement with AI

In procurement, seven percent of retailers use **AI in automated purchasing or demand forecasting.** Another 17 percent plan to use AI in e-procurement. In 2025, usage stood at just eight percent. AI in procurement is likely to become particularly valuable when a **large number of products, suppliers, orders, and inventory levels** need to be coordinated. Potential applications range from demand forecasting and order planning to the analysis of supplier and purchasing data.

5.8.3 Fraud Prevention and Detection Using AI

Thirteen percent of online retailers use **AI for fraud prevention and detection**. Another 13 percent are planning to implement such a solution. The adoption rate thus remains unchanged compared to 2025. Among high-revenue stores, the current adoption rate stands much higher at 23 percent.

5.8.4 Invoicing Process and Debt Collection with AI

Ten percent of the retailers surveyed use **AI in the invoicing process**, for example, for **credit checks or debt collection.** Another 11 percent plan to implement it. For 68 percent, AI is not used in this area, or the surveyed retailers are unaware of its use. Another 11 percent did not provide an answer.

The comparatively high proportion of missing responses could be related to the fact that **credit checks, payment processing, or debt collection** are sometimes carried out by external providers like PairFinance, and the technology used is not always visible to the retailers. High-revenue online shops use credit checks and external debt collection more frequently than low-revenue online shops.

5.8.5 Pricing with AI

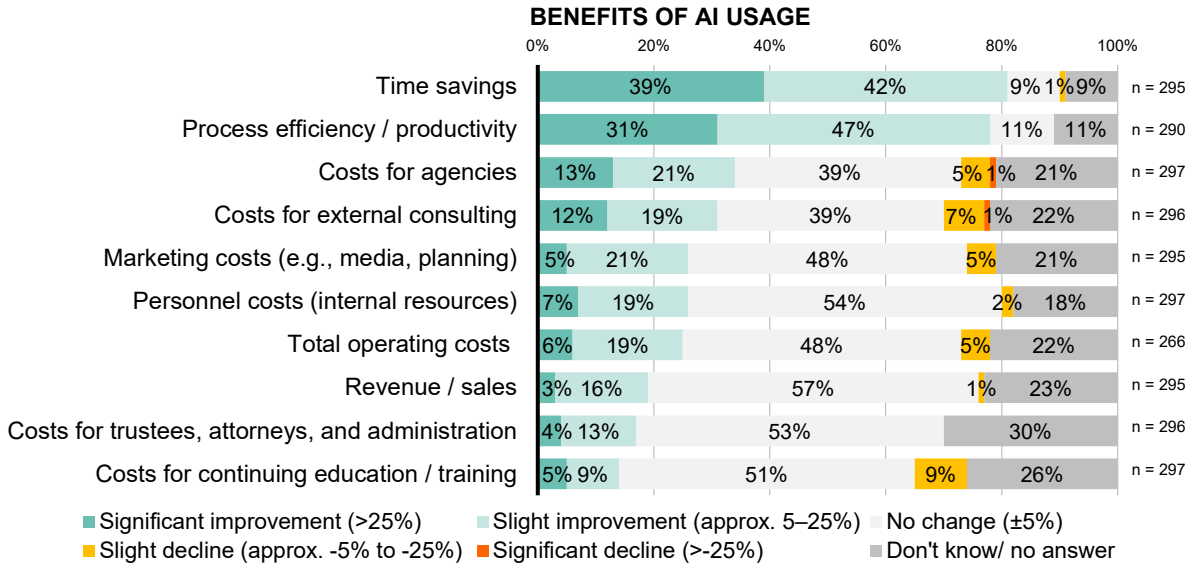
Pricing was surveyed as a standalone item for the first time in 2026. Six percent – at the very bottom of the "pan flute chart" in Figure 21 – use AI for **quote calculation, pricing, or dynamic pricing**. Another 15 percent plan to use it. With 75 percent not using it, pricing is the least common of the 21 application areas surveyed.

The data analyses show that **pure players use AI for pricing more frequently** than omnichannel retailers: among pure players, the share is 11 percent. For omnichannel retailers operating primarily online, the figure is four percent, and for omnichannel retailers operating primarily in brick-and-mortar stores, it is only two percent. **Automated price analysis** could be particularly interesting for pure players, as prices, offers, and competitors can be fully crawled and analysed digitally by bots. At the same time, AI-based pricing requires up-to-date product, cost, and competitive data, as well as clearly defined **pricing rules** and rules governing the use of **discount codes**.

5.9 BENEFITS OF AI IN E-COMMERCE

The AI applications discussed above are not an end in themselves but should **create business value** for organizations. For this reason, retailers were asked to what extent various aspects of utility had improved as a result of using AI applications in their companies (see Figure 28).

Figure 27: How have the following benefits changed overall as a result of using AI applications in your company?



Three-quarters of companies increased their productivity thanks to AI, more than one-third by more than 25%.

5.9.1 Time Savings Thanks to AI

The greatest benefit of AI applications lies in the **time savings** they provide**.** Overall, 81 percent of respondents reported, in a self-assessment, that they were able to save time thanks to AI. For 39 percent, the time savings were significant – that is, more than 25 percent – and for another 42 percent, they improved slightly (five to 25 percent; light green in Figure 28). Only nine percent report no time savings from AI. AI applications thus lead to a noticeable **reduction in workload in daily work** for a large majority. In particular, research, creation and translation of content, programming tasks, data analysis, and responding to recurring customer inquiries can be **completed more quickly**.

This finding is consistent with international research from academia and the business world. In a field experiment involving 758 management consultants from the Boston Consulting Group (BCG), ChatGPT-4 reduced the **processing time** for suitable tasks by an average of 25.1 percent (Dell'Acqua et al., 2026).

Research by Microsoft on information retrieval, summarization, and content creation indicates **time reductions** ranging from 27 to 74 percent, depending on the task. Significant time savings are reported in the **marketing sector**. Klarna (2026) used AI to reduce the time human service representatives spent handling **service requests** from an average of twelve minutes to two minutes, and shortened the development cycle for **marketing images** from six weeks to seven days (Mukherjee, 2024). IBM shortened the creation and revision of **marketing materials** from an average of two weeks to two days (Seabrook & Baird, 2024). Zalando (2026) reduced the production time for **campaign images** from six to eight weeks to three to four days thanks to AI.

81 percent of retailers report time savings thanks to AI. 39 percent save more than 25 percent of their time thanks to AI.

These cases demonstrate the high potential for automation in standardizable content and production processes.

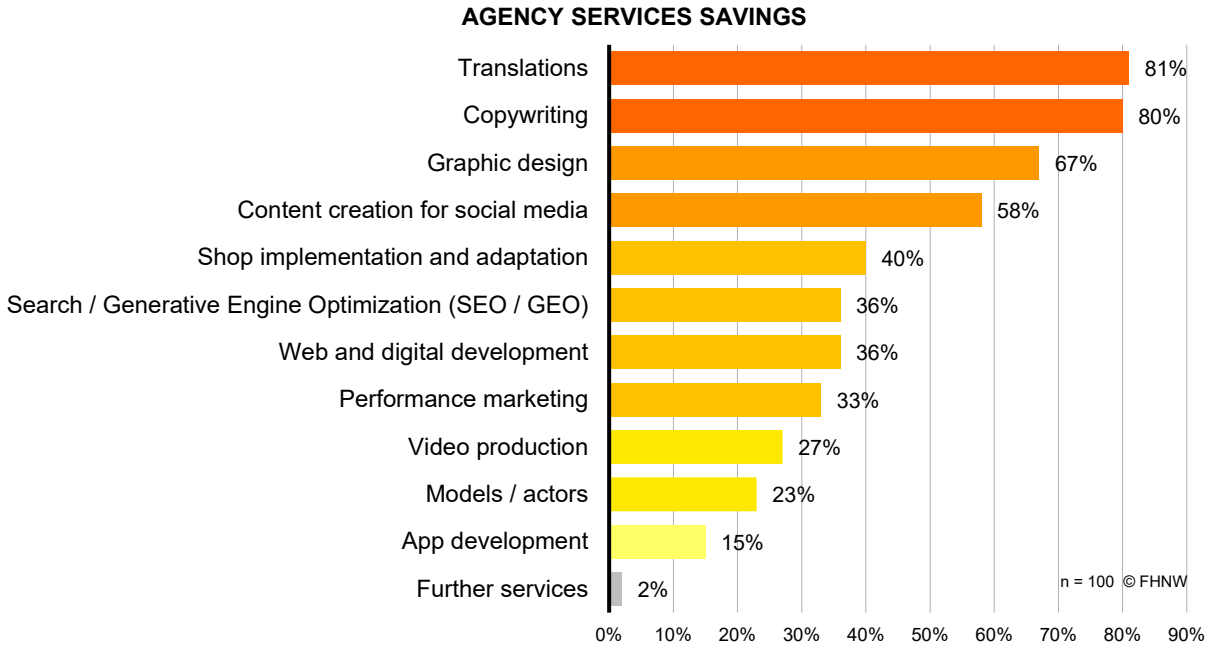
5.9.2 Productivity Gains Through AI

In second place, according to Figure 28, is process efficiency or productivity. Thirty-one percent report a significant improvement in this area, and 47 percent report a slight improvement. Overall, three-quarters of companies are achieving **efficiency or productivity gains thanks to AI**. Only eleven percent see no change, and an equal number are unable to assess the effect. AI thus not only improves the speed of individual tasks but also, increasingly, the workflows in which these tasks are embedded. These include the **automation of workflows, data processing, report generation**, **and supporting employees in operational decisions**. This high perceived increase in process efficiency and productivity is supported by various studies: In a field experiment in **customer service,** Brynjolfsson et al. (2025) found an average productivity increase of 15 percent. Less experienced and lower-performing employees benefited particularly strongly. Furthermore, 90 percent of 243 Swiss executives view **increased efficiency and productivity** as the main motivator for AI adoption in their companies (Schakols et al., 2025, p. 21).

5.9.3 Savings on Agency and Consulting Fees through AI

The financial implications are assessed with considerably more caution. Cost reductions thanks to AI are frequently observed in external services. Regarding **agency costs**, 34 percent report an improvement, of which 13 percent report a significant improvement and 21 percent a slight improvement. For **external consulting costs**, the overall proportion is 31 percent. This suggests that companies are increasingly handling certain **conceptual, creative, analytical, and administrative tasks** in-house with the help of AI. However, AI does not replace external services across the board: 39 percent each report **no change in costs** for agencies and consulting firms. In addition, there are high proportions of “Don’t know/No answer” responses (21 and 23 percent, respectively). These study results confirm the findings of the Gartner CMO Spend Survey (2025), in which 22 percent of marketing executives stated that AI had already **reduced their dependence on external partners** for creative and strategic services; 39 percent planned to renegotiate or **reduce their agency budgets**. Hui et al. (2024) were able to demonstrate that, following the introduction of GenAI, employment and income among **freelancers** in highly exposed fields of work declined.

Figure 28: For which services were you able to reduce agency costs thanks to AI?



One in three online retailers was able to reduce agency costs thanks to AI, particularly in the creation of product descriptions, graphic design, and social media content.

Since AI enables cost savings across a wide range of agency services, 100 online retailers were surveyed to determine for which **services** they were able to save on agency costs thanks to AI (see Figure 29 above). AI particularly often reduces costs for **standardizable agency services**. Among the online retailers who were able to save on agency costs thanks to AI, 81 percent cited **translations** and 80 percent cited **copywriting**. For online retailers, this primarily concerns the initial creation, adaptation, revision and translation of **product information and product detail pages** (PDP). Generative AI can yield significant cost savings, especially when the creation of product copy and content creation is outsourced to external service providers.

In **graphic design** (67 percent in Figure 29) and **social media content creation** (58 percent) as well, external services are frequently supported by AI and, in some cases, brought in-house, thereby reducing costs.

For more technically and strategically complex services, the savings are smaller. 40 percent report reduced agency costs for **implementing or customizing their online shop**. 36 percent each cite potential savings for agency services related to **SEO/GEO** as well as for **web and digital development**.

In addition, 33 percent of retailers were able to realize savings in **performance marketing**. **Video production** (27 percent), **models or actors** (23 percent), and **app development** (15 percent) are mentioned less frequently.

The available research findings suggest that savings are currently concentrated primarily on services whose results can be **easily standardized** and produced using **generative AI tools**. However, the data does not indicate whether these services were completely replaced, partially handled in-house, or simply delivered more efficiently. It also remains unclear whether and how AI will permanently shift agencies' roles towards consulting, conceptual design, and **quality assurance**.

5.9.4 Reduction of Marketing, Personell and Operating Costs Through AI

Thanks to AI, 26 percent of the online retailers surveyed were able to reduce their **marketing and personnel costs**, while 25 percent even reduced their **total operating costs** (see Figure 28 above). For half of the retailers surveyed**,** marketing, personnel, and operating costs remained the same. Cost reductions thanks to AI are thus perceived much less frequently than improvements in process efficiency and productivity, which 78 percent report. To date, the use of AI has more often led to **increased performance and productivity**, as well as **shorter processing times** using existing resources, than to immediately visible cost reductions. Thanks to AI, companies can create more content, complete tasks, process data, or respond to customer inquiries faster and in roughly the same amount of time, without this being directly reflected in their income statement or balance sheet. This study did not examine how and for what purposes companies use the freed-up capacity, time savings, and productivity gains in practice.

The data on **personnel costs** does not indicate a widespread replacement of employees by AI. This metric captures the perceived change in personnel costs, not the actual trend in the number of employees, job cuts, or the shifting of tasks.

With regard to costs for **external auditors, lawyers, and administrative services**, only minor savings attributable to AI have been observed so far. Only 17 percent of the online retailers surveyed report a reduction in costs due to AI. For the majority (53 percent), costs have **remained unchanged** (see Figure 28).

5.9.5 Costs for Continuing Education and Training

So far, savings on costs for continuing education and training have been minimal: Only 14 percent report that they were able to save on continuing education costs thanks to AI (see Figure 28). For about half of the retailers, continuing education costs have remained unchanged.

One in four retailers was able to reduce marketing, personnel, and operating costs. For half, they remained the same. Smaller retailers were more likely to save on personnel and operating costs.

Only one in five retailers was able to increase sales thanks to AI. For the majority, AI has no effect on sales yet.

Nine percent, on the other hand, report **higher training and continuing education costs**. This can also be explained by the fact that the introduction of AI initially requires additional **investments in continuing education and skill development.** Whether these investments pay off in the medium or long term through productivity gains or lower costs was not assessed in this survey.

5.9.6 Increased Revenue and Sales through AI

The perceived impact of AI on revenue and sales is comparatively modest. Three percent report a significant improvement, and 16 percent report a slight improvement (see Figure 28). Overall, **19 percent report a positive effect.** For 57 percent, revenue and sales have remained unchanged. Another 23 percent are unable to assess the effect. One percent reports a slight decline. A comparison of the benefits reveals a clear pattern: The perceived benefits of AI are currently more frequently reflected in **shorter processing times and more efficient processes** than in immediately recognisable **effects on revenue or sales**. However, this does not mean that AI has no impact on the market or revenue. Such effects may occur with a time lag, depend on other influencing factors, or be more difficult for companies to determine.

5.9.7 Prompts with Added Value

In an open-ended question, online retailers were asked **which prompts** provided the greatest added value for their companies. Table 14 summarizes the evaluable responses from 74 online retailers. The results show the tasks for which respondents subjectively perceive particularly high benefits. However, they do not allow for any conclusions regarding which prompt techniques objectively achieve the best results.

Text and content creation prompts are mentioned most frequently**.** 42 online retailers – or 57 percent of the responses that could be analysed for content – refer to this area. This includes **product descriptions**, **website and blog texts**, **text corrections**, **rephrasing**, and the **adaptation of existing content**. The responses show that text-based applications are highly practical for many retailers. **Marketing**, **social media**, **SEO, and campaigns** come in second place at 30 percent. Specifically mentioned are social media posts, newsletters, SEO texts, ads, landing page content, and campaign analyses. The frequent mentions indicate that AI is used particularly for creating and adapting content for various marketing channels.

Sixteen percent each mention prompts for **automation and AI agents,** as well as for **email, customer service, and communication**. In the area of automation, applications range from **custom GPTs** and **AI agents** to **work, project, and production planning**. In customer interactions, prompts assist with drafting responses, handling complex inquiries, and managing sophisticated business communication. Fifteen percent each mention prompts for **programming**, image, video, and **graphic generation**, **research** and **market analysis**, and **translations**. In programming, the focus is on **code creation** and reviews, **scripts**, **testing**, and minor website adjustments. For research, **market and competitive analyses**, **vendor and tool comparisons,** and technical information searches are cited.

Prompts for creating product descriptions and content for websites and social media, as well as for responding to emails and customer inquiries provide significant added value.

Table 14: Which prompts have provided – or are currently providing – the greatest value in your company?

Prompt Category	Typical Use Cases	Mentions	Percentage
Text / content creation and optimization	Product descriptions, web content, blog posts, proofreading, and rewriting	42	57%
Marketing, social media, SEO, and campaigns	Social media posts, newsletters, SEO content, ads, campaign optimization	22	30%
Email, customer service, and communication	Responding to customer inquiries, drafting emails, handling difficult communications	12	16%
Automation, agents, and work organisation	Custom GPTs, AI agents, automated workflows, production and project planning	12	16%
Image, video, and graphics generation	Product images, social media visuals, videos, image optimization	11	15%
Programming, web development and IT	Code development, code review, front-end customisations, scripts, and IT testing	11	15%
Research, market and competitive analysis	In-depth research, market analyses, vendor and tool comparisons	11	15%
Translation and localisation	Translations, particularly into Swiss French, multilingual product texts	11	15%
Data analysis, evaluation, and monitoring	Data analysis, campaign evaluations, dashboards, and data reconciliation	10	14%
Documents, Summaries, and Knowledge Management	Document analysis, summaries, technical documentation, internal knowledge management	10	14%
Context-rich Role-Based, Rule, and Brand Prompts	Expert roles, target audiences, brand voice, product and company context	10	14%
Strategy, ideation, and planning	Marketing strategies, idea development, storytelling, and action planning	7	10%
Learning, professional development, and training materials	Professional development, tool guides, and training materials	5	7%

n = 74 open-ended responses with 174 topic mentions; multiple mentions and coding allowed

Data analysis and monitoring, as well as **document analysis**, **summaries**, and **knowledge management,** each account for 14 percent. The responses cover the structuring of extensive information, the evaluation of documents, data comparisons, dashboards, and access to internal company knowledge. Another 14 percent of the responses contain explicit references to **roles**, **target audiences**, **brand guidelines**, **product information,** or **other company-specific context**. Also mentioned are follow-up questions from the AI, longer topic-specific chats, and preconfigured assistants. It cannot be concluded from this that a specific prompt structure generally produces better results. However, the responses indicate that providing relevant **contextual information** is perceived as valuable by several retailers.

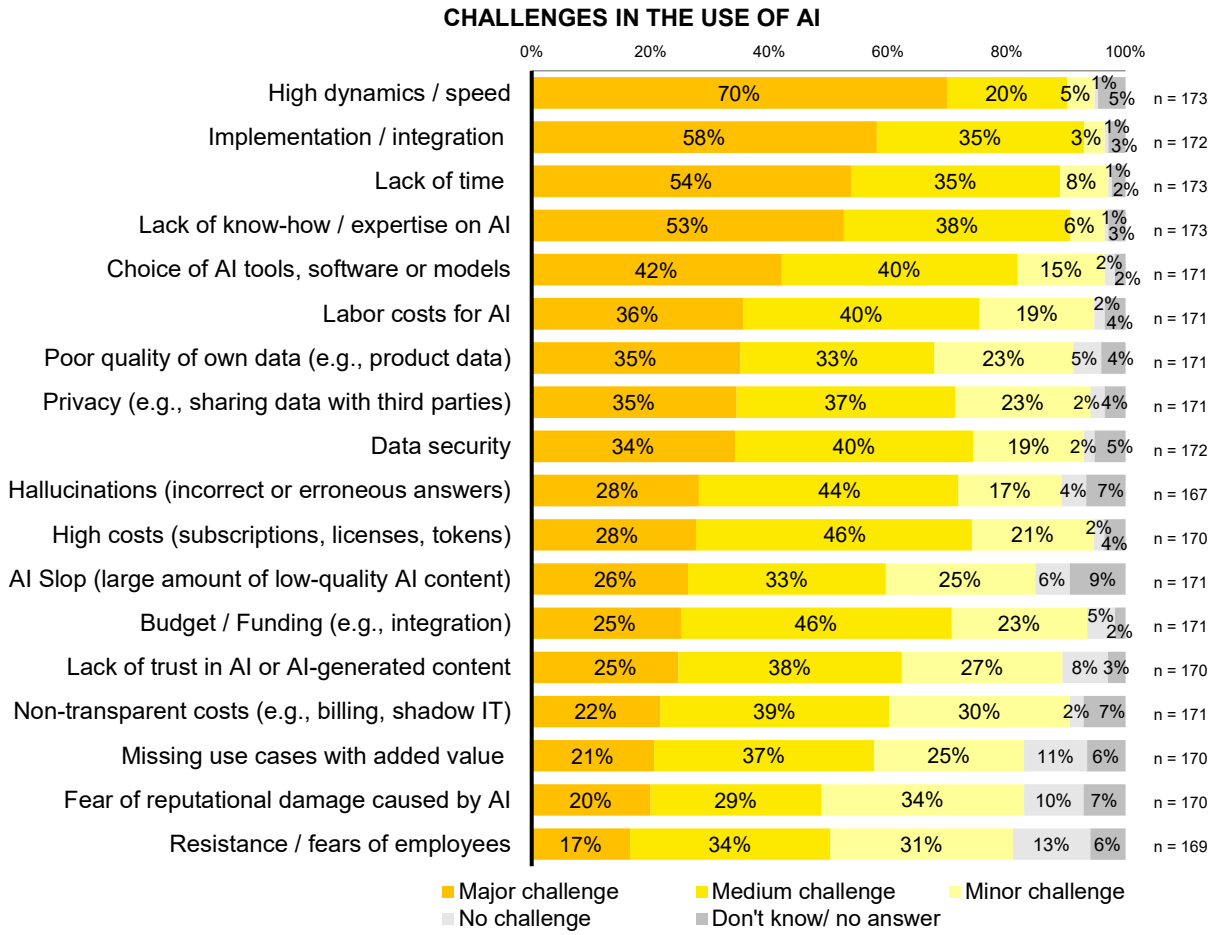
5.10 CHALLENGES AND ADDITIONAL COSTS CAUSED BY AI

5.10.1 Challenges in the Use of AI

AI can save time and reduce certain cost items. At the same time, it creates new challenges and additional workloads. Another in-depth question was directed exclusively at respondents who had previously rated AI applications as a major or moderate challenge. The following percentages therefore refer to this subgroup and not to all online retailers. The results are shown in Figure 30.

1. **High Dynamism and Speed:** The rapid pace of development is viewed by 90 percent as a major or medium challenge. 70 percent even see it as a major challenge—the highest proportion in the “major challenge” response category. **New AI models, features, providers, and use cases** are emerging so quickly that companies **are struggling** to systematically track developments and strategically assess them. Compared to 2025, the overall percentage has risen from 85 to 90 percent, and the rapid pace of AI developments is unlikely to slow down significantly next year either.

Figure 29: Where do you currently see the biggest challenges in the application of AI in e-commerce?



The rapid pace of change and developments in AI remain the biggest challenge in e-commerce today.

2. **Implementation:** A total of 93 percent of respondents (in Figure 30) rate the implementation and integration of AI as a major or moderate challenge. As a result, this aspect accounts for the highest proportion of challenges overall. The results make it clear that the real difficulty lies less in the isolated trial and testing of individual AI tools than in their reliable **integration into online shop systems, PIM, ERP, CRM, analytics, service, and marketing processes**. When it comes to process integration, there is often **a lack of expertise** (in point 4). Especially in chatbot projects, integrating AI systems into existing **IT architecture** poses a challenge for many, and retailers often have to rely on external AI service providers. Last year, this figure stood at 91 percent. The already high burden increased by another two percentage points.

3. **Lack of time:** 89 percent of retailers lack the time needed to adequately address AI. More than half even describe the lack of time as a major challenge. In addition to day-to-day operations, tasks such as **evaluating tools, testing applications, training employees, and adapting processes** must be addressed. Compared to 2025, this percentage has risen by six percentage points, from 83 to 89 percent. The lack of time is thus increasingly becoming the **central bottleneck in AI implementation**.

4. **Lack of expertise:** For 91 percent, a lack of expertise or specialised knowledge is a major or moderate challenge. Retailers need not only **technical understanding** but also **skills** in areas such as **prompting, data management, process design, quality assurance, legal matters, and strategic evaluation**. Compared to 2025, this figure remained unchanged. The **knowledge gap** thus persists at a high level.

The implementation and process integration of AI into the existing system landscape, as well as adjustments to the interfaces pose a challenge for many retailers.

5. **Choice of AI tools:** 82 percent of retailers face significant or moderate challenges when selecting suitable AI models, systems, or platforms (Figure 30). The **confusing landscape of providers** and fast changing LLM versions makes it difficult to assess **feature sets, costs, data protection, integrability**, and long-term availability. In the previous year, this figure was still 91 percent. The decline of about nine percentage points may indicate that companies now have **more experience** and that initial **standard solutions** such as ChatGPT, Claude, Gemini, and Copilot have become established (see also Chapter 5.11).
6. **Labor costs for AI:** Three-quarters of retailers view staff shortages as a major or moderate challenge. **AI projects** require **resources for evaluation, implementation, data preparation, monitoring, and continuous optimization**. Smaller retailers in particular are often unable to create specialised positions for this purpose. Compared to 2025, the percentage has dropped from 81 percent to 75 percent. Despite the decline of just under six percentage points, the shortage of AI experts and specialists remains pronounced.
7. **Poor data quality**: 68 percent of the retailers surveyed rate the quality of their **own product or customer data** as a major or moderate challenge. **Incomplete, inconsistent, or outdated data** impairs, among other things, the quality of AI searches, product recommendations, personalisation, and automatically generated content. The results show that **AI projects can fail** not primarily because of the models themselves, but because of the company's internal **data infrastructure**.
8. **Data protection and privacy:** For 71 percent, data protection poses a major or moderate challenge. Of particular concern is the potential **sharing of sensitive customer, contact, strategic, or corporate data** – among other types of information – with external AI and cloud providers, including those located abroad. Companies must therefore define binding rules of use, approved tools, and technical safeguards. In the previous year, this figure stood at 74 percent. The slight decline of just under three percentage points could be attributed to growing experience with data-protection-compliant solutions, clearer internal guidelines, and, indirectly, legislation such as the EU AI Act.
9. **Data security:** 74 percent view data security as a major or moderate challenge. In addition to unintentional data leaks, new attack vectors such as **prompt injections, manipulated inputs, or AI applications accessing sensitive systems** are gaining significance. Compared to 2025, this percentage has fallen slightly by two percentage points. Nevertheless, data security remains a relevant issue for about three-quarters of retailers.
10. **Hallucinations:** 72 percent rate incorrect or erroneous AI results as a major or medium challenge. Hallucinations can lead to **incorrect product information, awkward phrasing, faulty translations, inaccurate advice, customer complaints, and legal risks**. Therefore, **human oversight** and systematic quality assurance remain necessary.
11. **High costs:** For 74 percent, the ongoing costs of AI applications represent a major or medium challenge. In addition to **subscriptions, licences** or usage-based **token costs** can become significant when scaling. Added to this are **expenses for interfaces**, **data preparation, monitoring, and maintenance**. Compared to 2025, this percentage has risen slightly from 72 to 74 percent. The **issue of costs** is thus becoming more important as AI use becomes more widespread, professionalised, and scaled up, and is likely to be discussed more intensively in many companies in the coming years.

Online retailers often lack the time, staff, know-how, and budget to drive AI projects forward.

The growing volume of “AI slop” is becoming a societal and communication problem. Low-quality AI content can damage the image of companies and brands.



12. **AI slop:** 60 percent of respondents in Figure 30 view the growing volume of low-quality AI content as a major or moderate challenge. Automated, generic, or erroneous text and images can **undermine a brand’s credibility** and make it difficult to stand out in **terms of quality** on search engines, social media, and AI search systems. This aspect, newly identified in the study, highlights that it is not only the creation of content using AI but increasingly its **quality and differentiation** in digital marketing and commerce that are becoming decisive factors.
13. **Lack of budget and funding:** For 71 percent, a lack of budget or limited funding options is a major or moderate challenge. This affects investments in professional **tools (licences), interfaces, data and IT infrastructure, and external support**. Compared to 2025, the percentage has dropped from 78 to 71 percent. The seven-percentage-point decline could be related to more affordable tools, more predictable costs, and an increasing **prioritization of AI budgets**.
14. **Lack of trust in AI outputs:** 62 percent view a lack of trust as a major or medium challenge. Uncertainty arises, among other things, from **incomprehensible results, hallucinations**, **and a lack of transparency** regarding how an AI system as a **black box** arrives at its statements or recommendations. Compared to 2025, this percentage has risen by four percentage points, from 58 to 62 percent. Trust, therefore, is not automatically keeping pace with the increasing development, improvement, and use of AI.
15. **Lack of transparency in costs:** For 60 percent, a lack of transparency in costs – for example, in the **billing of licences and tokens, infrastructure, or shadow IT** – is a major or moderate challenge.

    Usage-based pricing models, tokens, decentralised tool subscriptions, and unofficially approved shadow IT make it difficult to maintain full cost control. As AI usage grows, systematic license, usage, and cost management is therefore becoming increasingly important.
16. **Lack of use cases with added value:** 58 percent have difficulty identifying AI applications with recognisable business value. However, this issue is becoming less prevalent: in 2025, 69 percent still faced this challenge. The decrease of about 11 percentage points suggests that more retailers are now aware of specific **business cases** and have gained initial **experience with productive AI applications**. The challenge is thus shifting from brainstorming, exploring and testing AI applications to professional implementation and scaling.
17. **Fear of reputational damage:** Just under half of retailers view potential reputational damage caused by AI as a major or medium challenge. **Erroneous, discriminatory, and poor-quality AI content** (AI slop, as mentioned in point 12) can become public and undermine trust in a company and people. The fact that an additional 34 percent view this as at least a minor challenge demonstrates the widespread awareness of this risk.
18. **Employee resistance and fears:** For half of retailers, employee resistance or fears represent a major or moderate challenge. Concerns include, for example, **job loss and loss of control, skill gaps**, and potential layoffs. Such expressed fears and reservations about AI must be taken seriously. Thirty-one percent view this as only a minor challenge, and 13 percent see it as no challenge at all.

    The results show that the introduction of AI must be approached not merely as a technology project, but as a process of change and professional development.

Half of retailers are challenged by their employees’ resistance and fears regarding AI. AI integrations are not just technology projects, but also change management.

5.10.2 Additional Costs Caused by AI

Online retailers were asked an open-ended question about the additional workload generated by the use of AI in their companies. The results from the 114 respondents were presented in Table 15.

By far the most common additional burden associated with AI implementations relates to **training, continuing education, and the development of expertise**. Forty-seven companies (41 percent) of the respondents cited familiarization with AI applications, internal training, building employee competencies, or continuous learning as an additional burden. AI implementation is also associated with investments in building **knowledge and skills**.

In second place are **implementation, integration, and process adaptation**, with 30 mentions (26 percent). These include selecting and introducing suitable applications, adapting existing workflows, programming interfaces (e.g. REST API), documentation, and embedding AI within the organization. The results show that the successful use of AI is not achieved simply by providing a tool, but requires changes to processes, systems, and responsibilities.

Licences, tools, and ongoing costs are cited by 21 percent. In addition to **subscriptions** for applications such as **ChatGPT** (Go, Plus, Pro, Business, and Enterprise), Microsoft **Copilot**, or **Claude** (Pro, Max, Team, and Enterprise), costs arise for additional software modules, **token usage**, hardware, and external services.

Despite the availability of free entry-level offerings, AI is **by no means cost-neutral**. One in four online retailers cites additional **time or personnel costs**. These arise particularly during the implementation and learning phase, when experimenting with and testing applications, and when developing and optimising suitable prompts and workflows.

Another important area is **quality control, verification, and post-processing** (Point 5 in Table 15). 18 percent report that AI-generated results must be checked for accuracy, consistency, language, brand alignment, and potential errors. This finding underscores the importance of **the human-in-the-loop approach**: the time saved during creation is partially offset by plausibility checks, fact-checking, and corrections.

Data protection, legal clarifications, compliance, and governance are cited by 15 percent. These include guidelines for AI use, the protection of confidential data, the clarification of legal responsibilities, and ensuring that processes comply with regulations. Additional efforts arise from the continuous **monitoring and evaluation of new AI developments**.

Table 15: What additional costs does the use of AI generate for your company?

#	Additional Costs through AI	Mentions	Percentage
1	Training, continuing education, and knowledge development	47	41%
2	Implementation, integration, and process adaptation	30	26%
3	Additional time and personnel required	28	25%
4	Licences, tools, tokens, and ongoing costs	24	21%
5	Quality control, testing, and post-processing	21	18%
6	No additional effort	21	18%
7	Data protection, legal, compliance, and governance	17	15%
8	Monitoring, evaluation, testing, and experimentation	13	11%
9	Data, IT infrastructure, and interfaces	7	6%
10	External consulting, agencies, and specialists	6	5%

Basis: n = 114 responses suitable for analysis. Open-ended question; multiple responses allowed.

Professional use of AI requires time, personnel, and financial resources, including for continuing education, training, integration, as well as for tools, licenses, and tokens.

5.11 AI MODELS IN E-COMMERCE

The study examined the **significance of various large language models (LLM), AI models and AI systems** for online retailers. Figure 31 shows how respondents rate their importance for their own companies. The question thus measures **perceived business relevance**. It does not indicate how frequently or intensively the systems are used. The terms surveyed also cover different levels. Claude, Gemini, and LLaMA refer to **model families**.

ChatGPT, Microsoft Copilot, and Perplexity.ai are applications or platforms in which different models can be used. For the ChatGPT item, GPT-4 was also mentioned as an example. The results should therefore be understood as an evaluation of overarching systems and brands and not as a comparison of individual model versions.

OpenAI's ChatGPT remains by far the most important AI system in e-commerce in 2026. Thirty-six percent of retailers rate ChatGPT as very important, and another 41 percent as rather important. The combined importance rating thus totals 77 percent. In 2025, that figure was 85 percent. This represents a relative decline of nine percent. While ChatGPT is losing some of its former dominance, it remains the **undisputed leader**.

Claude from Anthropic shows the strongest relative increase among the systems surveyed as early as 2025. 26 percent already rate Claude as very important, and another 22 percent as rather important. The combined share rises from 12 percent in 2025 to 48 percent in 2026, quadrupling in the process. Claude thus overtakes Microsoft Copilot. The high proportion of "very important" ratings – 26 percent – is particularly striking. Only ChatGPT achieves a higher value here. During the survey period, Anthropic released several new models. **Claude Fable 5** was introduced on June 9, 2026, **Claude Sonnet 5** on June 30, 2026, and **Claude Opus 5** on July 24, 2026. The provider positions these models specifically for **multi-step knowledge work, programming, tool usage, and agent-based tasks** (Anthropic, 2026a, 2026b, 2026d). Claude's higher importance could be related to the further development of the models as well as to applications such as **Claude Code**.

Google's Gemini achieved the second-highest aggregated importance score in 2026. 18 percent rated Gemini as very important, and 35 percent as rather important. Overall, the share rose from 32 percent in 2025 to 53 percent in 2026. This corresponds to a relative increase of about 66 percent. At the same time, the share of online retailers not using Gemini fell from 43 to 26 percent.

Gemini's development coincided with a phase in which Google increasingly integrated **AI features** into existing products. In May 2026, Google made Gemini 3.5 Flash the default model in **AI Mode** and linked traditional search more closely with conversational and agent-based features. According to Google, AI Mode had reached more than one billion monthly active users at that time (Google, 2026). The high visibility within the **Google ecosystem** may have contributed to Gemini's positive perception among retailers.

Microsoft Copilot is rated as very important by 17 percent and as rather important by 19 percent. The combined share rises from 28 percent in 2025 to 36 percent in 2026. This corresponds to a relative increase of about 29 percent. At the same time, 38 percent state that they do not use Copilot.

During the field phase**,** Microsoft also evolved Copilot from a dialogue-oriented assistant into a more agent-based work environment**. Copilot Cowork** became available worldwide in June 2026 and can **handle complex, multi-step tasks** by incorporating corporate data and external tools.

Microsoft also explicitly positions Copilot as a **multi-model system** in which different models can be used depending on the task (Microsoft, 2026). Integration with Microsoft 365 and existing business processes can make it easier to access Copilot.

OpenAI's ChatGPT remains the most important AI model in e-commerce. However, Google's Gemini and Claude have caught up significantly and, along with Microsoft Copilot, are now among the "Big Four of AI."

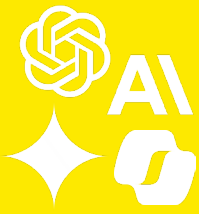
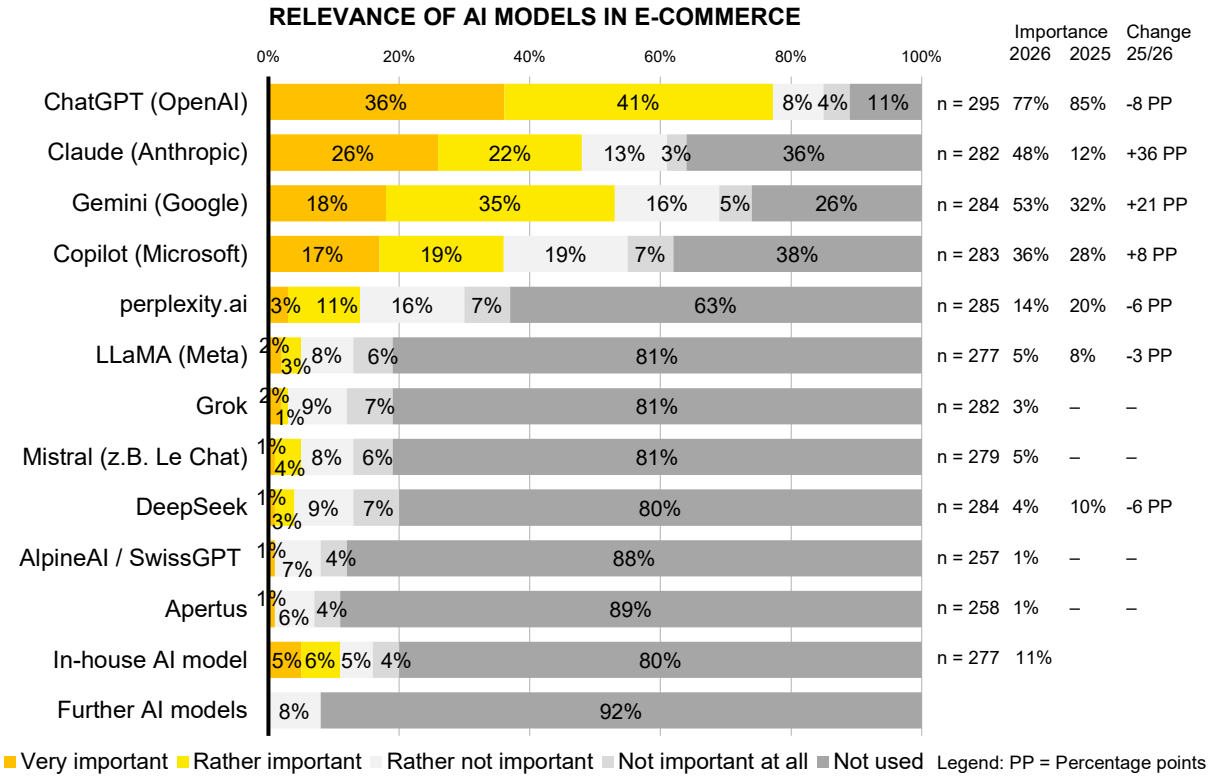


Figure 30: How important do you consider the following AI models or systems for your business?



Perplexity.ai is losing ground in e-commerce, and models such as LLaMA, Mistral, DeepSeek, Grok, SwissGPT or Apertus are seldom used by retailers.

Perplexity reaches a 14 percent importance rating in 2026. Three percent rate the system as very important, and 11 percent as rather important. In 2025, that figure stood at 20 percent. This represents a relative decline of about 30 percent. Nearly two-thirds do not use Perplexity.ai. Thus, the provider's public presence in the field of AI search has so far only translated into limited business significance among the online retailers surveyed.

All other AI models surveyed achieved significantly lower scores and play hardly any role in e-commerce:

- Meta's **LLaMA** is rated as important by five percent of respondents. In 2025, that figure was eight percent. This represents a relative decrease of about 38 percent.
- **Mistral,** or Le Chat, is rated as important by only five percent.
- **DeepSeek** drops from 10 percent in 2025 to four percent in 2026. This represents a relative decrease of 60 percent.
- **Grok** is rated as important by a total of three percent.
- **AlpineAI** (**SwissGPT**) and the Swiss open-source model **Apertus** were surveyed as separate items for the first time in 2026. Both achieved an importance rating of around one percent. Despite potential advantages in data protection, data sovereignty, and local data storage, these Swiss models have thus far had little operational relevance in e-commerce.

In-house or further-developed AI models are rated as very or somewhat important by eleven percent of respondents. Such solutions can range **from models developed entirely in-house to customised applications** based on external models. The survey did not further differentiate what form of in-house development the respondents meant by this.

In the open-ended text field, 21 additional models, platforms, AI systems or applications were mentioned. **Euria by Infomaniak** received four mentions. **DeepL** and **Lovable** were each mentioned twice.

Nano Banana, **Gemma 4**, **ConversionmakerAI,** **Deevid**, **Flux**, **Higgsfield.ai**, **Manus**, **Kimi**, **Midjourney**, **Openclaw**, **Lumo**, **Postmodell**, and **Swissonline** were each mentioned once, as was a company-owned application with access to various models. The mentions show that respondents interpret the term “AI model” broadly, including applications, development platforms, media tools, and in-house systems.

These research findings should be viewed in their historical context and understood as a **snapshot in time**. During the field phase of the survey, from April 15 to July 31, 2026, the range of models available changed significantly. On May 19,2026, Google announced major **updates to AI Mode and new Gemini** features (see Chapter 5.3.2).

Anthropic released several models between June and July 2026. OpenAI **introduced** GPT-5.6 into **ChatGPT, Codex, and the API** on July 9, 2026 (OpenAI, 2026a).

Claude Opus 5 was not released until July 24, 2026. Consequently, participants who responded early and those who responded late did not evaluate a completely identical set of technological offerings. In particular, the models released later may have partially influenced the results of the 2026 online retailer survey.



6. Generative Engine Optimization

For an online shop's content and offerings to be considered in generative responses from Google AI Overview, ChatGPT, and Claude, they must be technically accessible, retrievable, and processable. This chapter discusses various measures and ranking factors that online retailers can use to increase their visibility in AI systems. According to the respondents, structured product data and web pages, relevant content, and text that is readable to both humans and AI have the largest influence.

6.1 DEFINITION OF GEO

In the age of AI, online shop operators must optimize their websites – including all product detail pages – not only for search engines but also for **AI systems** such as OpenAI's ChatGPT, Google's Gemini (including AI Overview and AI Mode), Anthropic's Claude, Microsoft's Copilot, and Perplexity.ai. AI systems are expanding the scope of **digital search**. Users no longer rely exclusively on traditional search engines like Google or Bing, and results lists. They ask questions directly to AI platforms, apps and more than one billion users worldwide already use Google AI Overviews and AI Mode (Reid, 2026).

Already, 28 percent of Swiss residents use generative AI systems at least once a week for **product search or product selection**, and another 25 percent use them at least once a month (Swiss Post & Ipsos, 2026).

Generative Engine Optimization (GEO) refers to all actions and measures designed to make content, websites, brands, and offerings more visible in generative responses, used more frequently, or cited as sources. The term GEO was introduced in an academic context by Aggarwal et al. (2024). In this study report, GEO serves as an umbrella term for **visibility in generative AI systems and AI-powered search experiences**.

In addition to the academically defined term GEO, the term **AEO** (Answer Engine Optimization) is also frequently used in practice to refer to visibility in direct AI responses, as categorised in Table 16. The practical term **LLMO** (Large Language Model Optimization) focuses on the responses of LLM-based systems and is difficult to distinguish from GEO. **AIO** (AI Engine Optimization) is another, broader, and inconsistently used umbrella term.

Technology companies such as Google, OpenAI, Anthropic, and Microsoft do not provide detailed information on the extent to which the individual **GEO measures** or ranking factors discussed below influence visibility. AI systems combine crawling, indexing, retrieval, weighting, and response generation. These steps vary depending on the provider, model, query, and timing. A non-peer-reviewed literature review concludes that, to date, **no measure** has demonstrated a stable, long-term, and cross-platform causal effect on organic discoverability or on business results (Martinez, 2026). Among the providers examined in this study, **Google** currently provides the most comprehensive **official optimization guide**. It was published on May 15, 2026, and expanded in July 2026. Google classifies GEO and AEO (Answer Engine Optimization) as **part of SEO** (see Google, 2026b/c and Table 16).

Table 16: Conceptual Classification of AI Visibility Optimization

Term	Full Name	Classification
SEO	**S**earch **e**ngine **o**ptimization	Established optimization of crawling, indexing, search results, and clicks. At Google, SEO remains the foundation for AI Overviews & AI Mode.
GEO	**G**enerative **e**ngine **o**ptimization	A scientifically established term for measures intended to improve the presence, usage, or citation in generative responses.
AEO	**A**nswer engine optimization	A practical term for visibility in direct answer formats. Google uses AEO in this sense and classifies it as SEO.
LLMO	**L**arge **l**anguage **m**odel **optimization**	A practical term focusing on responses from LLM-based systems. There is no generally accepted distinction from GEO.
AIO	**AI** engine **o**ptimization	A broad, inconsistently used umbrella term. It currently has no established scientific definition.

Table 17: Google's E-E-A-T Concept in the Context of E-Commerce

Dimension	**Meaning**	**Explanation** in the E-Commerce Context	**Typical examples** in E-Commerce
Experience	Practical Experience	Does the person or organisation have firsthand experience with the topic or product? Especially when it comes to product tests, reviews, and case studies, it is crucial that the product has actually been used.	1. Original, unique product descriptions 2. Original photos and videos 3. Verified customer reviews 4. Customer/user experiences 5. Before-and-after comparisons 6. In-house product tests (e.g., at Galaxus)
Expertise	Expertise and Professional Competence	Do the online retailer and content creator possess the necessary knowledge and skills? The expertise required depends heavily on the topic and the industry.	7. Professionally Qualified Authors 8. Detailed product knowledge 9. Seals of approval (e.g., Swiss Online Guarantee HADELSVERBAND.swiss[6]) 10. Certificates (e.g., ISO certifications[7])
Authorita-tiveness	Authority and Recognition	Is the person, brand, or online retailer considered a leading, preferred point of contact for this topic—a so-called "go-to source"? Authority stems primarily from reputation and external recognition.	11. Backlinks from recognised sources 12. Industry recognition 13. Awards (e.g., Digital Commerce Award)[8] 14. Manufacturer status 15. Independent media coverage 16. Strong brand reputation
Trust	Trust Reliability	Are the website and its content accurate, honest, secure, and reliable? According to Google, trust is the most important and central dimension of E-E-A-T. A site that isn't trustworthy does not have a high E-E-A-T rating, even if it appears experienced, competent, or well-known.	17. Transparent provider information 18. Complete legal notice 19. Secure payment (PSP in Chapter 9.4) 20. Compliance with privacy and data protection regulations 21. Accurate prices and availability 22. Clear shipping and return policies 23. Accessible customer service 24. Sources and Update Date

Source: Own expansion with definitions from the Google Search Quality Evaluator Guidelines (Google, 2026b, 2026c)

To achieve high visibility in SEO and GEO, Google recommends, first, unique, useful, and target-audience-relevant **content**, and second, a clear technical **structure**. Third, Google introduced the **E-E-A-T concept**, which has become established in the developer and SEO/GEO communities. Table 17 explains the significance of the four dimensions – **Experience, Expertise**, **Authoritativeness, and Trust –** and lists typical examples in the context of e-commerce. According to Google, **trust** is the most important element (Google, 2025, 2026a/b/c). For **Google Search**, neither special "llms.txt" files nor the artificial division of text into small units **–** known as "chunking" **–** is required. Nor is a special writing style intended solely for AI systems necessary. AI-generated content is not automatically devalued by Google, as is sometimes claimed. What matters most are usefulness, originality, and compliance with spam guidelines. In contrast, interchangeable, mass-produced, copied, or manipulative content can negatively impact visibility (Google, 2026b).

The following study results in the Chapters 6.2 and 6.3 show the influence that online retailers attribute to individual GEO measures and ranking factors, respectively. These evaluations are **not proof of effectiveness** but rather subjective assessments by the retailers during the survey conducted from April 15 to July 31, 2026.

6.2 BOT TRAFFIC ON THE ONLINE SHOP

For an online retailer's content and product offerings to be indexed by generative AI systems and used to generate responses to relevant search queries, they must be technically accessible, retrievable and processable. Different web crawlers, i.e. **AI robots** (or "**bots**" for short) are used for various tasks in AI systems. **Training crawlers** such as **GPTBot**[9] from OpenAI and **ClaudeBot**[10] from Anthropic collect content for potential model training. **Search and index crawlers** such as **Googlebot**[11], **OAI-SearchBot** from OpenAI, **Claude-SearchBot,** and PerplexityBot[12], on the other hand, are used for searching or providing up-to-date answers.

[6] "Swiss Online Guarantee" seal of approval from HANDELSVERBAND.swiss: https://handelsverband.swiss/trustmark/swiss-online-garantie
[7] ISO certifications: https://www.iso.org
[8] Digital Commerce Awards: https://digital-commerce-award.ch
[9] GPTBot: https://openai.com/gptbot
[10] ClaudeBot: https://darkvisitors.com/agents/claudebot
[11] Googlebot: http://www.google.com/bot.html
[12] PerplexityBot: https://docs.perplexity.ai/guides/bots

If the online shops' offerings are to be listed in AI systems, training crawlers such as GPTBot and ClaudeBot, as well as search and index crawlers such as OAI SearchBot, Claude Search Bot, and Googlebot must be allowed in the robots.txt file.

User-initiated fetchers such as ChatGPT-User, Claude-User, and Perplexity-User retrieve pages in response to a specific query (OpenAI, 2026a; Anthropic, 2026g; Perplexity, 2026). These functions can be controlled separately to some extent via the **robots.txt** file. For example, a website can allow the OAI-SearchBot on OpenAI while blocking the GPTBot for training.

Google uses the existing search index and **Googlebot for AI Overviews and AI Mode**. Since Google Search remains by far the most frequently used engine for product searches, crawlability and indexability for Googlebot are particularly important for all online retailers.

Crawler access to the online shop is a **technical prerequisite but no guarantee** of indexing, citation, or visibility. The robots.txt file, web application firewalls, and rate limits should therefore be reviewed together. User-agent information alone can be manipulated. For reliable monitoring, it must be cross-referenced with the IP ranges published by the providers or verified through their authentication procedures.

As GEO and agentic commerce continue to gain importance, **bot monitoring** is also becoming increasingly crucial for online retailers. For example, client-side **digital analytics** – typically in Google Analytics – should analyse referrals from search queries in AI systems to the online shop (AI referral traffic), while bot monitoring should include server-side analyses of server, content delivery network (CDN), and web application firewall (WAF) logs.

In the GEO question section, participants in the 2026 Online Retailer Survey were asked an open-ended question regarding the **percentage of bot traffic** out of their company's total web traffic. The responses confirm that many retailers are **unable to systematically measure or estimate** the proportion of bot traffic in their web traffic. Of the 112 companies that filled out the open-ended response field, only 54 (48 percent) provided a specific percentage or a quantifiable estimate. The other half responded with *"I don't know*," *"not analysed*," *"unclear*," or pointed out that bot traffic is already automatically filtered out in their analytics tools. One retailer wrote, for example: *"The bot share is not currently measured separately*," while another said, *"I don't know; Analytics filters that out*."

Among the 54 quantifiable responses, the **bot share is predominantly estimated to be low**. Twenty-eight companies (52 percent) in this group estimate it **to be below one percent**. Two-thirds estimate the share to be **less than five percent**, about three-quarters estimate it to be less than ten percent, and 85 percent estimate it to be less than 20 percent. The **median is 0.8 percent**. Several retailers described the share as *"still very low*," *"less than 5%*," or *"unfortunately still nearly 0%*."

At the same time, some responses indicate that bot traffic can already reach a significant level at certain companies. Eight retailers (15 percent) among those providing quantifiable responses estimate the share to be at least 20 percent; the **highest figures are 50, 60, and even 90 percent**.

One company estimates: *"The share of bot traffic in total web traffic is estimated at approximately 40 percent, depending on the platform, APIs, and public accessibility of the services*." Due to these high individual values, the **arithmetic mean of 9.5 percent** is significantly higher than the median.

The proportion of bot traffic varies, with a median of 0.8% or an average of 9% and often cannot be estimated reliably. It depends on the analytics, filtering, and security systems used.



The statements also illustrate that measuring bot traffic is technically challenging and **depends** heavily on the **analytics, filtering, and security systems** in use. As one retailer explained: *"Most bot traffic is automatically filtered out. Relevant bot traffic from AI systems is still very low*." This raises the intriguing question of when **bot traffic becomes relevant to revenue**.

Another company reported having to **actively block certain bots** because they were overloading the web server. Another retailer estimated the bot share at 20 percent based on reverse proxy logs.

Overall, the results point less to a uniform proportion of bot traffic and more to a **significant gap in measurement and understanding**. Many companies cannot (reliably) distinguish between traditional search engine traffic, AI referral traffic, AI bot traffic from training, search, and index crawlers, traffic from unwanted bots, and other automated access. Given the rapidly increasing prevalence of AI search systems and AI agents, **differentiated bot monitoring** is likely to gain importance in the future.

6.3 GEO MEASURES AND RANKING FACTORS

One of the key questions in the 2026 online retailer survey was what impact various GEO measures have on improving **discoverability and visibility on AI platforms** such as ChatGPT, Gemini (Google AI Mode and overview), and Claude. The **19 different GEO measures and ranking factors** in Figure 32 are discussed in detail in the following subsections according to the extent of their influence. Table 18 suggests possible operational recommendations to retailers regarding the perceived GEO measures and ranking factors and classifies them based on the technical literature and Google documentation.

6.3.1 Structuring of Product Data

The structuring of product data is considered the **most influential GEO measure**. 33 percent of retailers attribute a major influence to **structured product attributes**, **categories, and descriptions**. Another 21 percent expect a moderate impact. **Structured product data in Schema.org** makes it easier for search and AI systems to unambiguously capture **product names**, **product attributes** (e.g., brand, variant, colour, size, price, IDs, and item numbers), and other relationships, and to incorporate them into generated responses. Google specifically recommends that e-commerce retailers use `Product`, `Offer`, and `ProductGroup` schemas for structured product data, as well as a combination of structured data and **Merchant Center feeds** (Google, 2026d).

One in four retailers (Figure 32) does not yet structure their product data for AI and search systems and thus has **significant room for improvement** in SEO/GEO (see No. 1 in Table 18). Another 15 percent are unable to assess the impact of structured product data on visibility in ChatGPT and similar platforms.

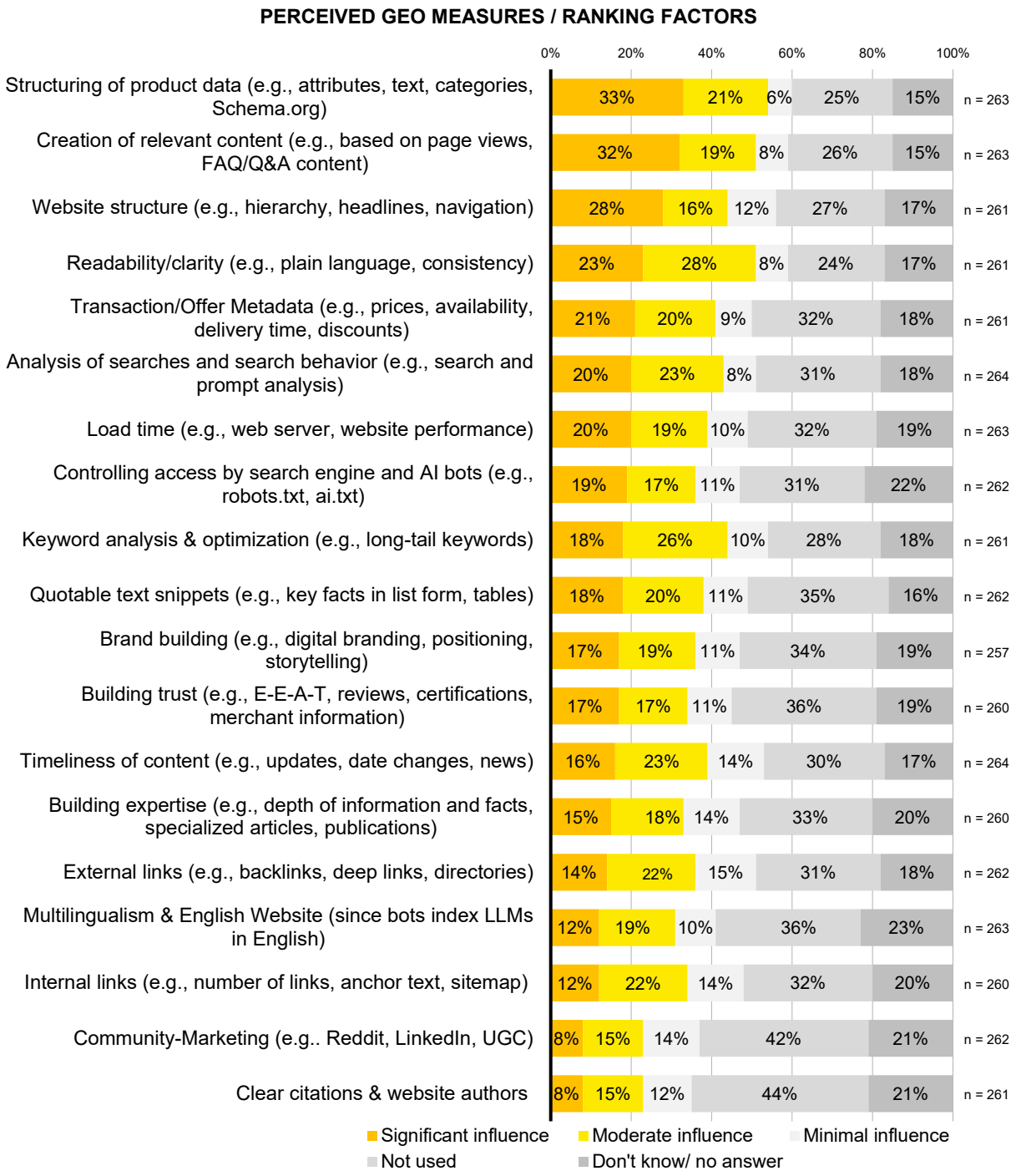
6.3.2 Creation of Relevant Content

One in three retailers believes that creating **relevant content** in the online shop has a high impact on discoverability, while one in five believes it has a moderate impact. Particularly relevant are **thematically relevant content** as well as original and detailed **product information** that addresses customers' specific information needs. Relevant content also includes **buying guides**, **use cases, product comparisons**, **FAQs** (frequently asked questions) and **Q&As** (questions & answers) from customer service. 26 percent of the retailers surveyed stated that they do not provide relevant content, and 15 percent were unable to assess the impact of relevant content on visibility.

6.3.3 Creation of Clear Website Structures

A clear website structure is rated by 28 percent of online retailers as a measure with a high impact and by 16 percent as a measure with a moderate impact. **Clear page hierarchies, meaningful headings, consistent categories and sections, intuitive navigation, and breadcrumbs** make it easier for users to navigate the content and for search and AI bots to crawl and retrieve information. Google also explicitly identifies a **clear technical structure** as the foundation of visibility in generative search functions (Google, 2026c). Nevertheless, 27 percent do not recognise the high relevance of clear website structures, and 17 percent are unable or unwilling to assess the impact on visibility in AI.

Figure 31: What impact do the following GEO (generative engine optimization) measures have on improving discoverability and visibility on AI platforms (such as ChatGPT or Gemini/Google AI Mode)?



The provision of structured product data and product detail pages, relevant content, machine-readable, understandable text, appropriate keywords are important GEO measures.

6.3.4 Creation of Readable and Clear Texts

When it comes to creating readable and understandable texts, 23 percent expect a major impact and 28 percent expect a moderate impact (see Figure 32). **Good readability and linguistic fluency** – **such as simple language,** clear phrasing, unambiguous statements, easily comprehensible content, and **consistently used terminology –** can improve visibility in AI systems, by between 15 and 30 percent according to Aggarwal et al. (2024).

24 percent of the online retailers surveyed stated that they do not create readable and understandable texts, and 18 percent are unsure about their effectiveness.

6.3.5 Providing Product and Meta Data

Providing complete **product and metadata** is rated as highly effective by 21 percent and moderately effective by 20 percent. In an online shop, this includes information such as **prices, availability, delivery times, shipping and return costs**, and other product features. Such information helps AI systems clearly identify products and respond to user queries. Google can also use product information such as price, availability, shipping, and returns in **merchant listings, product results, and generative responses**. Surprisingly, one in three retailers does not provide product and metadata, thereby failing to follow the recommendations in (Table 18). 18 percent are unable to assess the impact.

6.3.6 Analysis of Search and Search Behaviour

When it comes to analyzing searches and search behaviour, 20 percent attribute a significant influence to it, and 23 percent attribute a moderate influence. These analyses include traditional **search queries in the online shop as well as questions and prompts directed at generative AI systems** or the company's own chatbots.

Search term, keyword, and web analyses provide insights into which information and product needs, phrasing, and decision-making criteria of searching users should be taken into account in a company's own content. One in three retailers does not yet analyse their customers' search intentions, and 18 percent were unwilling or unable to provide information.

6.3.7 Fast Loading Time of the Online Shop

According to 20 percent of respondents, fast loading times for the online shop or website have a significant impact on visibility in AI systems, while 19 percent believe they have a moderate impact. Loading time is an established technical quality factor and supports **efficient accessibility and content processing**. Online shops with slow loading times can **optimize images and scripts, use caching**, and implement other technical measures as described in Table18. The direct impact of loading time on visibility is difficult for many retailers to assess: 32 percent do not optimise it, and another 19 percent did not provide any information.



6.3.8 Controlling Access by Search Engines and AI Bots

Nineteen percent of retailers rate the control of access by search engine and AI bots as a measure with a high impact, while an additional 17 percent rate it as a measure with a moderate impact (see Figure 32). Through **robots.txt,** access controls, and **specific crawler rules**, companies can influence which AI systems are allowed to crawl their online shop content (see Chapter 6.2). 31 percent do **not use AI bot control or bot monitoring**. At 22 percent, this measure also has one of the highest "Don't know" rates. As discussed above, this indicates uncertainty regarding how AI crawlers work and their significance.

6.3.9 Keyword Analysis and Optimization

When it comes to **keyword analysis and optimization**, 18 percent expect a major impact and 26 percent expect a moderate impact. Overall, 44 percent rate this classic SEO measure as at least moderately effective. Keywords remain relevant in both SEO and GEO contexts for topic selection, search intent, and vocabulary; however, they are increasingly being supplemented by **longer questions, natural language, thematic contexts, and specific user intentions**. Online retailers should structure **keywords according to search intent and topic clusters;** 28 percent do not use this measure, and 18 percent cannot assess its effectiveness.

6.3.10 Creation of Quotable Text Snippets

The creation of quotable text blocks is rated as highly effective by 18 percent and moderately effective by 20 percent. Concise **definitions, reliable figures, facts, summaries, lists, and tables** can be more easily recognized by AI systems and incorporated into generated responses.

Aggarwal et al. (2024) identified **sources, statistics, and credible citations** as particularly effective optimizations – yielding improvements of 30 to 40 percent. However, 35 percent of the participants in this study do not yet use this measure. Additionally, another 16 percent do not know what impact citable text blocks have on their visibility in search engines and LLMs.

6.3.11 Brand Building

Seventeen percent attribute a major influence to building a strong brand, while 19 percent attribute a moderate influence. A **well-known and consistently managed brand** can increase its visibility in AI systems thanks to effective **digital branding**, clear **positioning**, and **successful storytelling**. In an Ahrefs analysis of 75,000 brands**, YouTube and web mentions** in particular correlated strongly with mentions in ChatGPT, AI Mode, and AI Overviews (Ahrefs, 2025).

The high non-usage rate of 34 percent in this study is likely also due to the fact that digital branding is still not understood as an SEO/GEO measure.

6.3.12 Building Trust

Building trust is rated by 17 percent of respondents as a measure with a significant influence and by another 17 percent as one with a medium influence. As illustrated above in the **E-E-A-T concept** (in Table 17), trust is an important quality dimension on Google (2026c). Trust signals can include, among other things, **complete merchant and contact information** (e.g., in Google's `Organization` and `OnlineStore` markup), genuine **online shop, product, and Google reviews, certificates, awards**, **secure payment**, **transparent shipping and return policies**, and reliable **customer service**.

Although trust is fundamentally a key requirement in e-commerce, 36 percent of merchants are not working to build trust to improve their visibility on AI platforms, and 19 percent were unable to comment.

6.3.13 Creation of Up-to-Date Content

Sixteen percent attribute a high level of influence to creating **up-to-date content**, while 23 percent attribute a moderate level of influence. **Regularly updated websites, news, and current blog posts** can be particularly relevant when it comes to prices, product ranges, availability, trends, and time-sensitive topics. Fourteen percent rate the influence as low. Thirty percent do not implement this measure, and 17 percent are unable to assess its impact.

6.3.14 Building Expertise

Fifteen percent of respondents rate the development of expertise and the **perception of competence** as highly effective, while 18 percent rate it as moderately effective (Figure 32). Factually sound, **original content, guides, white papers, technical articles, studies**, in-house **product tests**, and **consulting experience** can demonstrate this expertise to search and AI engines. Google (2026c) also recommends **unique content backed by experience and expert knowledge**. One in three retailers surveyed is not yet building expertise, and one in three cannot assess its impact. This may indicate that the connection between subject-matter authority and AI visibility is still (too) little understood.

6.3.15 External Links

When it comes to external links, 14 percent expect a significant impact and 22 percent expect a moderate impact. Relevant **backlinks** – that is, **references and mentions** from trustworthy websites – provide search engines and AI systems with indicators of a website's or online shop's **visibility, relevance, and** authority. At the same time, 15 percent rate the impact as low. 31 percent of the retailers surveyed do not build backlinks, and 18 percent do not know whether a high number of external links influences discoverability on AI platforms.

6.3.16 Multilinguism and English-language Website

Multilingualism – or an English-language website – is rated as highly effective by 12 procent of respondents and as moderately effective by 19 percent. Multilingual content increases **international reach** and creates additional touchpoints with globally oriented AI systems. **Training crawlers** discussed in the Chapter 6.2 translate the **content of online shops into English** for the LLMs. The English language is therefore gaining importance, even though English websites are not generally preferred. For online retailers operating locally, regionally, or nationally in German-speaking countries, an English website is likely to be less relevant. Consequently, 36 percent of the retailers surveyed do not translate their website into English, and 23 percent did not provide any information.

6.3.17 Internal Links

Only 12 percent attribute a significant influence to internal linking, while 22 percent attribute a moderate influence. A well-structured **system of internal links connecting overview, product, category, guide, and service pages** makes the thematic relationships and structure of an online shop more easily recognizable. Google (2026e) recommends linking to every important web page from **at least one other internal page**. Descriptive **anchor text** helps users and search engine bots understand what the **target page** is about. For large online shops such as Brack, Galaxus, or Zalando**, category hubs, guide-to-product links, breadcrumbs,** and **XML sitemaps** are particularly important. 14 percent of respondents rate the impact of internal links as low, and one in three online shop operators ignores recommendations (as in Table 18) regarding internal link building.

6.3.18 Community Marketing

Communities provide **experiences, reviews, issues, and natural language from the customer's perspective**. Such content can be utilised by generative search systems. Only 8 percent view community marketing via platforms such as **Reddit, LinkedIn, forums, or online communities** as a measure with a high impact, while 15 percent consider it to have a moderate impact. 14 percent expect only a minor effect. At 42 percent, the proportion of companies that do not use community marketing is particularly high. Another 21 percent are unable to assess the impact of community marketing.

6.3.19 Clear Citations & Website Authors

The GEO ranking factor citation of sources and authors ranks at the bottom of the list at Figure 32. Only eight percent attribute a significant impact to this measure, and 15 percent attribute a moderate impact. **Transparent and accurate citations –** that is, verifiable authorship **–** can fundamentally support the **traceability, credibility, and citability of content**.

Aggarwal et al. (2025) were able to experimentally demonstrate this as one of the most effective GEO methods. At 44 percent, nearly half of the retailers surveyed do not adopt or verify facts with source citations – a surprisingly high proportion. Another 21 percent are unable to assess the impact of source citations on visibility in AI.

Table 18: Operational recommendations for GEO measures for online retailers

Rank by impact*	GEO measure according to Figure 32	Operational recommendations for online retailers	Assessment of relevance based on the literature and Google guidance
1. (33%)	**Structuring product data**	Structure product attributes, descriptions, categories consistently; model products using IDs, names, brands and variants; implement product markup according to Google/Schema.org.	**High relevance as a foundation.** Makes it easier for Google to interpret and map products
2. (32%)	Creating **relevant content**	Identify common customer questions and answer them with buying guides, product comparisons, use cases, FAQs, Q&A content; share your own experiences/information.	**Very high relevance.** Topic relevance, uniqueness, and actual informational value.
3. (28%)	Clear **website structure**	Implement understandable categories, logical page hierarchies, precise main and sub-headings, breadcrumbs, and consistent navigation.	**High relevance.** Helps users, crawlers, retrieval systems with orientation, indexing, and context assignment.
4. (23%)	Creating clear and **readable text**	Write short, clear sentences and paragraphs; use terms consistently; answer important questions directly; avoid unnecessary technical jargon or explain it.	**Well-supported.** Through GEO experiments (in controlled contexts).
5. (21%)	Provision of **product and metadata**	Prices, availability, delivery times, shipping costs, discounts, reviews, and variants; publish structured data and the Google Merchant Center feed.	**Very high e-commerce relevance**. Google cites current Merchant Center and product information.
6. (20%)	**Analysis of searches** and search behaviour	Evaluate Google Search Console, on-site search, customer service inquiries, chatbot dialogs, and relevant prompts; derive topics, questions, and decision criteria from this data.	**High indirect relevance.** Search intent and topic coverage are crucial.
7. (20%)	**Fast loading times for** the online shop	Optimise images and scripts, use caching/CDN, and monitor Core Web Vitals: LCP, INP, and CLS; deliver important content as early as possible in the HTML.	**Technical foundation; no specific GEO lever**. Load time enhances user experience and processing
8. (19%)	**Access control** for search engine/AI bots	Check robots.txt, meta-robots, CDN, and firewall; specifically allow bots such as Googlebot and OAI-SearchBot; decide separately on GPTBot; monitor bot access in server logs.	**Required prerequisite for** indexing. Without crawlability, new content cannot be indexed. Google ignores llms.txt.
9. (18%)	**Keyword analysis** and optimization	Structure keywords by search intent and topic clusters; cover natural questions, product issues, and features in long-tail searches; avoid keyword stuffing.	**Still relevant,** but different from traditional SEO. Exact keyword repetition is less important;
10. (18%)	Creating **quotable text blocks**	Create concise definitions, facts, statistics, comparison tables, structured lists, and short summaries; support statements with reliable sources.	**Directly backed by scientific evidence**. Citable facts, statistics, sources, and quotes increase visibility.
11. (17%)	**Brand building**	Consistently use the brand name, positioning, and product promise; incorporate media relations, studies, YouTube videos, expert articles, and credible mentions.	**Probably underestimated.** Industry studies identify correlations; causality has not been proven.
12. (17%)	**Building trust**	List complete merchant information in OnlineStore Markup, incl. reviews, certifications, return and shipping policies, privacy policy, secure payment, and customer service.	**High qualitative relevance**. E-E-A-T, especially trust, shapes Google's understanding of quality.
13. (16%)	Creating **timely content**	Update outdated product, shipping, and pricing information; regularly and substantially revise news and how-to guides; maintain feeds and the sitemap correctly.	**High relevance depending on the situation.** Particularly important for time-sensitive questions.
14. (15%)	**Building expertise**	Publish professional articles, tests, studies, white papers, and clear recommendations; highlight the authors' qualifications, methodology, and practical experience.	**Strongly supported by quality.** Google recommends unique content backed by experience/ expert knowledge.
15. (14%)	**External Links**	Earn relevant backlinks and deep links from trade media, manufacturers, associations, and directories; use digital PR and original data; avoid buying links.	**Relevance is determined more by reputation** and mentions than by sheer link volume.
16. (12%)	**Multilingual content** and English-language website	Offer only relevant target market languages professionally; use separate URLs, reciprocal hreflang references, and consistent translations.	**Depends on the market and language**. More languages increase potential reach;
17. (12%)	**Internal links**	Link product, category, guide, and service pages contextually; use descriptive anchor text; avoid orphaned pages; maintain an XML sitemap.	**Likely underestimated by retailers.** Internal links support discovery, crawling, and prioritisation
18. (8%)	**Community marketing**	Engage authentically on Reddit, LinkedIn, YouTube, and in industry forums; answer questions, share expertise, and facilitate genuine user-generated content (UCG).	**Growing correlational evidence.** AI systems cite earned media, in some cases, social media & UGC sources.
19. (8%)	**Citation of sources & website authors**	Authors, qualifications, update date, and editorial responsibility; provide direct links to primary sources; document own data and methods.	**Significantly underestimated in the survey**. Sources were a powerful lever in GEO experiments, increasing trust.

* GEO measures ranked by greatest impact based on the subjective assessment of 257 to 263 surveyed online retailers (and not the actual, proven impact of the factors)
Source: Author's own presentation; information provided without guarantee; the authors derived recommendations for action and categorised the findings using research conducted by ChatGPT (5.6 Sol)

6.4 METHODS AND KPIS FOR MEASURING GEO SUCCESS

6.4.1 Methods for Measuring Visibility

To assess the success of the GEO measures discussed in Chapter 6.3, suitable methods and analytical tools are required. Therefore, retailers were asked which methods they use to measure the visibility of their company or their offerings in LLMs such as ChatGPT, Claude, or Gemini. To measure their visibility in large language models (LLMs), online retailers most frequently rely on specialised **SEO and GEO tools**. Half of the respondents use solutions such as Semrush, SISTRIX, Otterly.ai, Peec AI, or Rankscale (see Figure 33). These tools typically automate the repeated **querying of relevant prompts** and analyse whether and how often a company, its brand(s), or offerings are mentioned in AI-generated responses.

44 percent of the online retailers surveyed **use client-side digital analytics tools such as Google Analytics (GA4)**. This primarily allows them to track identifiable referral traffic from AI platforms such as ChatGPT, Claude, Gemini, Perplexity, and other AI platforms. However, this method primarily measures **AI referral traffic** rather than visibility within the generated responses.

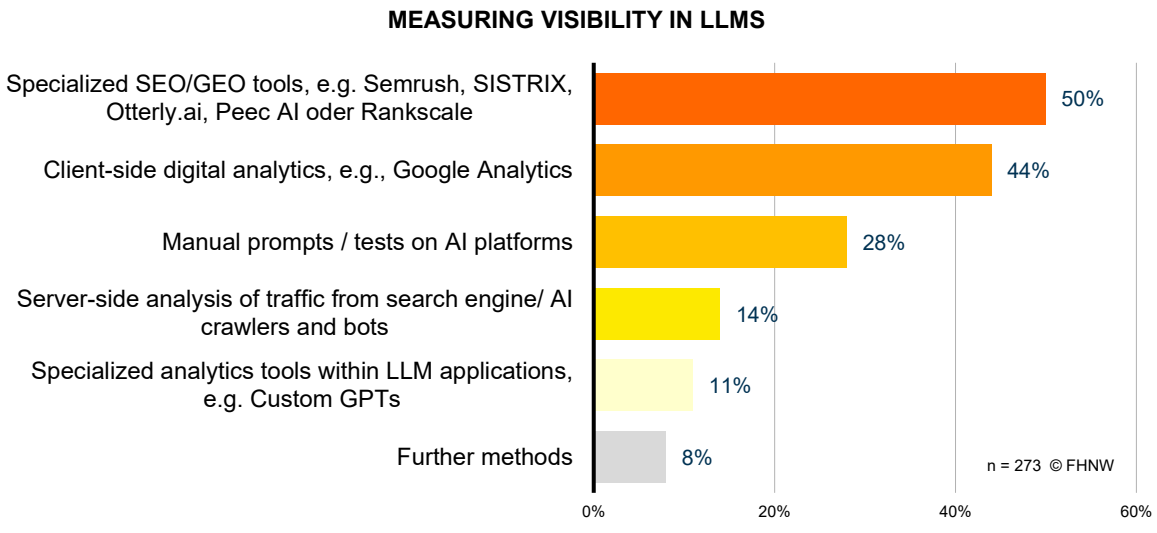
Just over a quarter of retailers (28 percent, as shown in Figure 33) check their own visibility through **manual prompts and tests on AI platforms**. While this relatively simple method provides immediate insights into specific AI responses, it is only systematically and reproducibly effective to a limited extent. The results can vary depending on the wording of the prompt, the platform or AI system, the model, and the time of the query.

Server-side analysis of traffic from search engine and AI crawlers and bots is significantly less common (with 14 percent of mentions). Even less widespread are specialised **analytics tools within LLM applications**, such as **Custom GPTs** (11 percent). Other measurement methods are cited by eight percent.

Overall, the results show that measuring LLM visibility is still in an **early stage of development**. Companies are increasingly combining traditional Web Analytics with specialised SEO/GEO tools and manual prompt testing.

However, a uniform and comprehensive measurement methodology has not yet been established. In particular, a distinction must be made between visibility in AI responses, the mentions and source references contained therein, and the actual website traffic generated.

Figure 32: What methods do you use to measure the visibility of your company or your offerings in large language models (LLMs) such as ChatGPT or Gemini?



In GEO, a uniform and comprehensive measurement methodology has yet to be established.

6.4.2 KPIs for Measuring Visibility

In addition to the measurement methodology, online retailers were also asked **which KPIs** (key performance indicators) they use to measure **visibility** in AI search systems within their companies. The KPIs used in Figure 34 are working definitions from the study. The names and definitions of the KPIs may vary between AI systems and GEO tools. Furthermore, values are only comparable when the prompt set and measurement protocol remain constant.

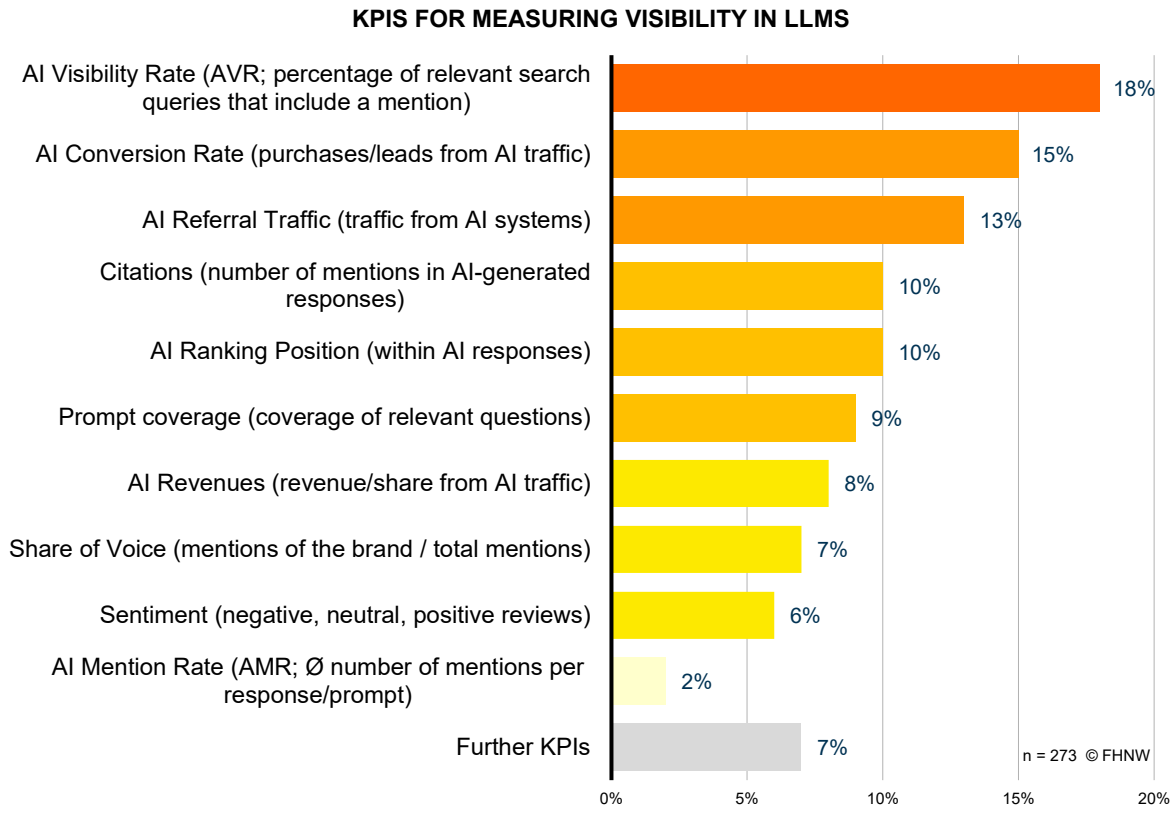
Measuring visibility in AI search systems is still not very widespread among online retailers. Even the most frequently cited performance indicator, the **AI visibility rate (AVR)**, is used by only 18 percent. It measures the percentage of relevant search queries or prompts in which the company, brand, or an offer is mentioned in the AI-generated response. In second place, with 15 percent of mentions, is the **AI conversion rate**, which tracks purchases or leads generated from traffic referred by AI systems. Thirteen percent measure **AI referral traffic** – that is, the number of website visits originating from sources such as ChatGPT, Gemini, or Claude. These two metrics can be tracked using existing digital analytics (e.g. GA4) and online shop systems.

Ten percent each use the **number of citations** in AI-generated responses and the **AI ranking position** within the responses. The KPI **prompt coverage**, which measures the coverage of relevant questions and search queries, is tracked by nine percent.

Eight percent of companies track the **revenue** or revenue share generated by AI traffic. Comparative metrics are used even less frequently: Only seven percent measure **share of voice** (the proportion of mentions of a brand out of all relevant mentions). **Sentiment** is analysed by only six percent. The **AI mention rate (AMR)**, which tracks the average number of mentions per response or prompt, brings up the rear at two percent.

Overall, the results show that **no uniform or standardised KPIs** for measuring visibility in AI search systems have yet been established. Metrics that measure either basic presence in AI responses or downstream website traffic and conversions are used somewhat more frequently. More sophisticated indicators – such as prompt coverage, relative visibility compared to competitors, or the tone of mentions – have played only a minor role so far. For a comprehensive measurement of success, a combination of visibility, interaction, marketing, sales and business performance metrics would be useful in the future.

Figure 33: What KPIs (Key Performance Indicators) does your company use to measure visibility in AI search systems?



7. Agentic Commerce

AI agents are already searching for, comparing, and recommending products to users today. In the future they will be able to autonomously handle the entire purchasing process online. Such disruptive innovations are fundamentally changing marketing, sales, IT, and payment processes. This chapter outlines retailers' expectations for future search and purchasing processes across various channels, potential implications for pricing, and the current status of strategy development and implementation in agentic commerce.

7.1 DEFINITION AND CLASSIFICATION OF AGENTIC COMMERCE

The **term "agentic commerce"** is still relatively new in academic circles, and a general definition has not yet gained widespread acceptance. Accornero (2026) defines agentic commerce as *commercial exchange processes in which AI agents*, *based on delegated authority from human principals, assume the role of the buyer and carry out search, evaluation, and purchase using algorithmic decision-making logic*. In doing so, he emphasises the **delegation** of the buyer and decision-making functions. Goenka et al. (2026) take a **transactional perspective** and describe agentic commerce as *trading environments in which autonomous agents can find products, negotiate prices, and independently execute transactions*. Zhang et al. (2026) view agentic commerce as **a multi-agent system** and define it as *a form of commerce in which autonomous AI agents interact with one another, coordinate their actions, and carry out commercial activities on behalf of various market participants*.

This study report establishes the following **working definition**:

> **Agentic commerce** is a *form of digital commerce* in which AI agents *autonomously plan, coordinate, and execute tasks related to purchasing or sales processes* based on delegated goals, authorizations, and restrictions. In doing so, they can independently search for and compare products or services, negotiate, make purchasing decisions, and carry out transactions on behalf of individual or business customers.

Unlike an AI chatbot, as discussed above in the Chapter 5.6, an AI agent does more than just answer questions and explain products. It can *access data and trigger actions via tools and interfaces*. Therefore, **semi-agentic commerce** (Level 3 in Table 19) and **agentic commerce** in the narrower sense (Level 4) must be distinguished from conversational commerce (Level 1) and AI-assisted commerce (Level 2).

Table 19: Levels and Classification of Conversational and Agentic Commerce

Level	Description	Role of AI	Rolle of Human	Practical Examples
1	**Conversational Commerce**	A chatbot answers questions, explains products, asks follow-up questions, and provides initial recommendations. AI does not plan or act independently	A human conducts the dialogue, valuates the responses, and manages all steps themselves.	- JUMBot from JUMBO - Brack sales advisor - AI Coach from Ochsner Sport
2	**AI-Assisted Commerce**	The AI analyses needs and preferences, compares offers, personalizes results, and supports the purchasing decision.	A person selects the offer and completes the purchase themselves.	- Amazon Rufus - Walmart Sparky - Google AI Mode & Gemini Shopping
3	**Semi-Agentic Commerce**	The AI plans multiple steps, researches offers, creates shopping carts, or prepares an order.	A human reviews the product suggestions and approves the transaction.	- Amazon Buy for Me - Google Agentic Check-out - MS Copilot Check-out - Instacart in ChatGPT
4	**Agentic Commerce** (in the narrower sense)	The AI or agent selects offers within defined goals and restrictions and independently processes orders and/or payments.	People delegate goals and authority and intervene only in exceptional cases.	- Amazon Auto Buying - Gullak with Pine Labs - Walmart & Pactum AI - Visa Intelligent Comm. - Mastercard Agent Pay
5	**Multi-Agent Agentic Commerce**	Buyer, merchant, payment and logistics agents coordinate or negotiate with one another, carry out search, order, payment, and other commerce processes completely autonomously.	People define mandates, rules, and guardrails and monitor the results.	- Pine Labs P3P Agent-to-Agent Payments - Google Cloud and PayPal Multi-Agent Commerce

Source: Own presentation; roles of AI and humans, as well as practical examples, researched using ChatGPT (5.6 Sol)

Given the current rapid developments in agentic commerce, the **roles of AI and humans** – as summarized in Table 19 – are undergoing fundamental changes: In **level 1 conversational commerce**, AI does not search, plan, compare, or make purchases independently; instead, humans assess, order, and pay for items themselves during the purchasing process. In practice, for example*, JUMBot, Brack's sales advisor or Ochsner Sport's AI Coach* suggest suitable products. The human user selects a variant, adds the product to the shopping cart, and completes the payment themselves at the online shop's checkout.

In **level 2 AI-assisted commerce**, the AI – in business practice, for example*, Amazon Rufus, Walmart Sparky, or Google AI Mode* – analyses human needs and preferences, compares offers, makes personalized product recommendations, and assists with the purchasing decision. Here, the human ultimately makes the decision and completes the transaction independently.

In **level 3 semi-agentic commerce,** AI goes even further: it plans multiple steps, researches offers, creates shopping carts, or prepares an order. Here, the human user only needs to review the product suggestions and approve the purchase. This level is already technically feasible in the practice of agentic commerce, for example with *Amazon Buy for Me, (in the U.S.) Google's Agentic Checkout, Microsoft Copilot Checkout, and Instacart's ChatGPT*.

The current technology trend is moving towards **agentic commerce** (in the narrow sense) at **level 4:** The AI agent selects the best offer within defined **goals** (e.g., product preference, type, and quantity, as well as delivery date and address) and **restrictions** (e.g., price cap, budget, and payment method used) and independently **completes the order**, including payment. Humans intervene only in exceptional cases. There are already initial innovation and pilot projects in this area, such as *Amazon Auto Buying, Gullak with Pine Labs, Walmart & Pactum AI, Visa Intelligent Commerce, and Mastercard Agent Pay*.

In **level 5 multi-agent agentic commerce,** multiple AI agents will be involved in the future (see Table 19): for instance, buyer, merchant, payment, and logistics agents coordinate and/or negotiate with one another. The agents carry out search, ordering, payment, logistics, service, and other commercial processes completely **autonomously**. Humans define **mandates, rules, and guardrails**, **and monitor the results**. Practical examples of this include *Pine Labs' P3P Agent-to-Agent Payments* as well as *Google Cloud and PayPal's Multi-Agent Commerce.*

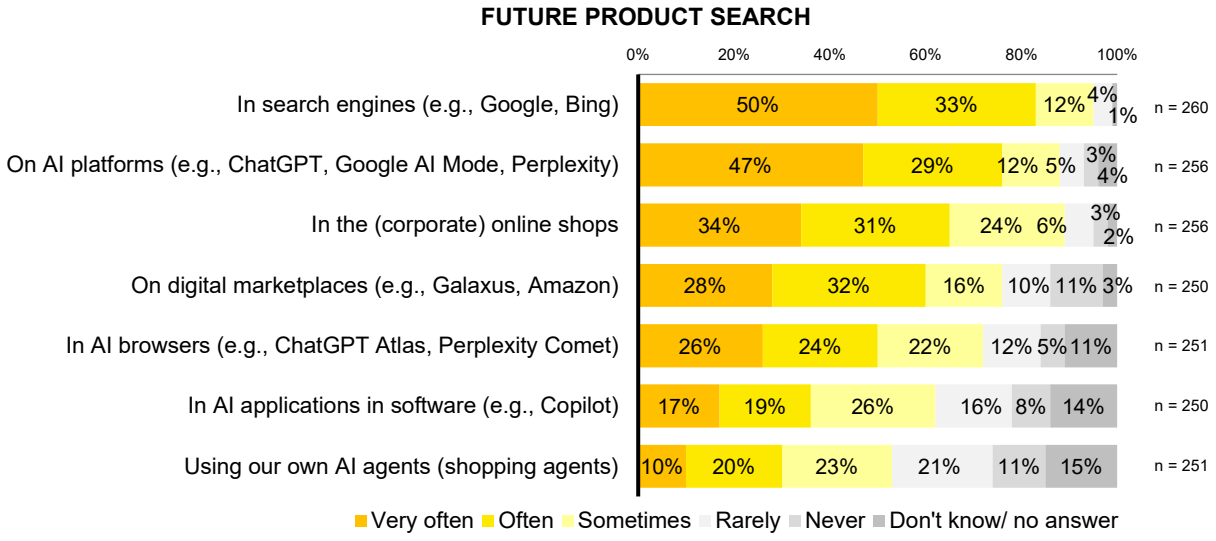
Fully autonomous sales and purchasing processes in (multi-agent) agentic commerce at Levels 4 and 5 are **not yet an established mass channel**. Reliability, authorization, data protection and security, payment security, liability and legal certainty, returns, and trust currently limit the complete delegation of tasks to AI agents.

As of September 2026, the authors had not found any reliable public sources documenting end-to-end purchases facilitated by autonomous agents. Available studies primarily measure AI-supported search or AI referral traffic. Kaiser and Schulze (2026) found that, for the period up to August 2025, less than 0.2 percent of traffic came from LLM referrals. However, this figure should not be equated with transactions processed by agents.

7.2 FUTURE PRODUCT SEARCH

The online retailers surveyed for this study expect that future product searches will take place across a variety of **different channels** (see Figure 35). **Traditional search engines such as Google or Bing** remain the leaders: 82 percent expect their customers to search for products there very frequently or frequently in the future. Half alone anticipate very frequent use. Only four percent expect customers to search on search engines rarely or not at all. Noteworthy is the high importance of **AI platforms such as ChatGPT.com, Google AI Mode, and Perplexity.ai**: Three-quarters of respondents expect their customers to use such platforms very frequently or frequently for product searches in the future. At 47 percent, the "very frequently" category is nearly as high as for traditional search engines. In the assessment of online retailers, **AI platforms** thus rank **ahead of corporate online shops and digital marketplaces**. Two-thirds still expect their **own online shop** to be used frequently or very frequently for product searches. Another 24 percent expect at least occasional use. Overall, around nine out of ten respondents expect customers to continue searching directly in online shops at least occasionally in the future. The retailer's corporate **online shop thus remains a central search and information channel** and will not disappear. However, it is likely to increasingly share its current position with the rapidly developing AI systems.

Figure 34: In your opinion, how will your customers search for products in the future?



In addition to search engines like Google, AI platforms like ChatGPT & Claude turn into main places for product search.

Digital marketplaces such as Galaxus and Amazon follow, with 59 percent of respondents citing them frequently or very frequently. At the same time, 21 percent expect that customers search for products there only rarely or never. This comparatively high proportion is likely due, among other things, to differences in business models, product ranges, and target audiences among the retailers surveyed: digital marketplaces are not equally relevant for every retailer.

AI browsers such as ChatGPT Atlas or Perplexity Comet are also viewed as a significant future channel for product search (see Figure 35): Exactly half of the respondents expect frequent or very frequent use. Another 22 percent anticipate at least occasional use. However, 10 percent are unable to assess the future significance of these still-emerging applications. Retailers are more cautious in their assessment of product search via **AI features within existing software**, such as Microsoft Copilot. Thirty-six percent expect frequent or very frequent use, while 26 percent anticipate occasional use.

For **proprietary AI agents or shopping agents,** the proportion reporting “very often” or “often” use is 31 percent. Another 23 percent expect occasional use. At the same time, 31 percent anticipate only rare or no use of such agent-based product search. Uncertainty is also high here, at 15 percent.

Overall, there are signs of **fragmentation and shifts in product search**. Search engines and retailers’ corporate **online shops do not desapear**, but they will be supplemented by AI platforms, AI browsers, and, in the long term, by **autonomous shopping agents**. It is particularly striking that, from the retailers’ perspective, AI platforms are already nearly on par with traditional search engines. Product searches are therefore likely to increasingly begin outside the online shop and, in some cases, already be pre-structured or facilitated by AI systems. For retailers, this means that, in addition to traditional search engine optimization, **visibility in generative AI systems** will also become increasingly important in the future. As the GEO-Chapter 6 highlighted, structured and up-to-date product data, clear product information, trustworthy content, and technical accessibility are all factors that influence visibility.

Product search continues to fragment and shift. Autonomous shopping agents will not replace existing channels but will complement them in omnichannel sales.

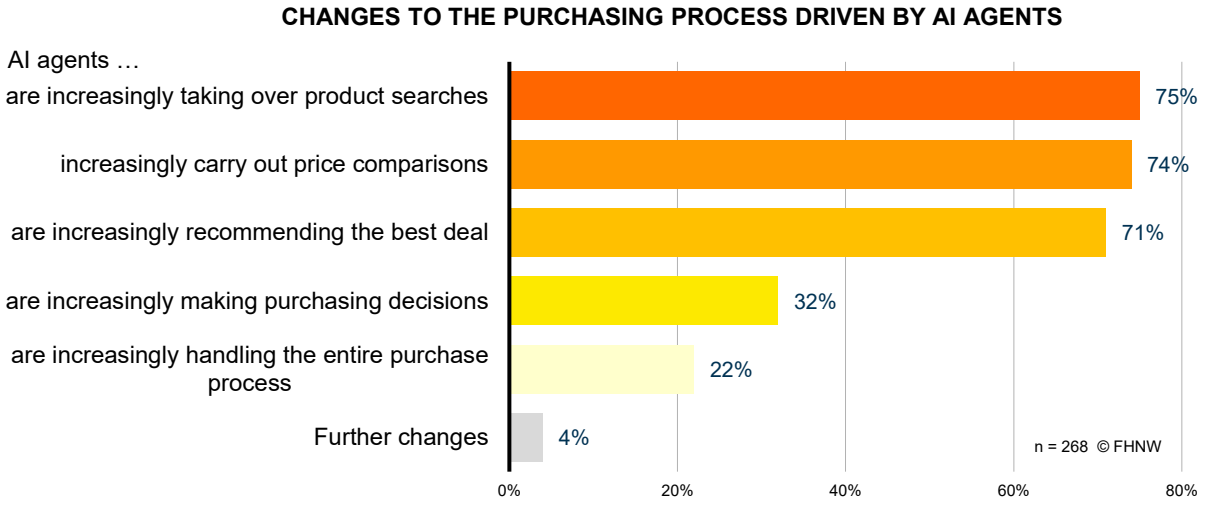
It remains to be seen how quickly AI browsers – and, above all, **autonomous shopping agents** – will actually become established in customer search and purchase behaviour. However, initial changes are already evident in today's search behaviour: According to the 2026 Swiss E-Commerce Sentiment Barometer, **nine percent of Swiss people already begin their product search with AI systems such as ChatGPT**. By comparison, 45 percent start with traditional search engines and 42 percent with Digitec Galaxus (Swiss Post & Ipsos, 2026). The present retailer survey anticipates a significant further shift to agentic commerce.

7.3 ANTICIPATED PURCHASING BEHAVIOUR WITH AI AGENTS

The online retailers surveyed expect that, in the future, AI agents will primarily take over the **early information-gathering and evaluation phases of the purchasing process**. Three-quarters of respondents anticipate that AI agents will increasingly handle product searches (see Figure 36). Nearly as many expect the agents to handle **price comparisons** (74 percent) and **recommend** what they consider to be the **best offer** (71 percent).

Opinions are significantly more cautious when it comes to whether AI agents will move beyond simply processing information to acting and buying independently. Only one-third of online retailers expect AI agents to increasingly **make purchasing decisions**. A mere 22 percent of online retailers anticipate that AI agents in (multi-agent) agentic commerce will autonomously handle the **entire purchasing process**, from selection to completion of the purchase. The results thus reveal a clear **limit to the delegation of tasks in the purchasing process**: AI is already trusted to play an important role in searching for, comparing, and preselecting offers. According to the majority, the final purchase decision and the binding completion of the transaction will remain largely under human control for the time being. In the short to medium term, therefore, an **agent-supported purchasing process** appears more likely **than a fully autonomous one**. As discussed above, this means that retailers must ensure that product information, prices, availability, delivery terms, and reviews, in particular, are provided in a structured and machine-readable format. In the future, offers must not only convince people but also be **found, understood, compared, and rated as recommendable by AI agents**. This applies not only to private consumer in B2C, but also to **business customers**, as confirmed by Carpathia's B2B Monitor 2026: 27 percent use **AI assistants in B2B** to search for products or suppliers, and among companies with more than 50 employees, the figure is as high as 54 percent. Even in the B2B sector, autonomous purchasing remains a distant prospect, but AI is already generating **order suggestions** for 23 percent of companies (Nordmann, 2026).

Figure 35: In your opinion, how will AI agents change the purchasing process?



AI agents are increasingly taking over product searches, price comparisons, and recommendations. Only a minority expects autonomous purchasing decisions and transactions by AI.

7.4 PRICING BY AI AGENTS

Online retailers were asked how AI agents will change pricing in the online retail sector. The results from 268 respondents are shown in Figure 37. Respondents clearly expect AI agents to increase price transparency and the intensity of competition in online retail, as agents automatically scan more retailers and offers – including small and lesser-known providers. Two-thirds expect **prices to become more comparable and transparent**.

61 percent of retailers anticipate an increase in **price competition**. AI agents automatically capture **product listings, prices, shipping and return costs**, and other terms more efficiently than humans and can compare them directly with one another. This **reduces the effort** customers must expend on searching and comparing.

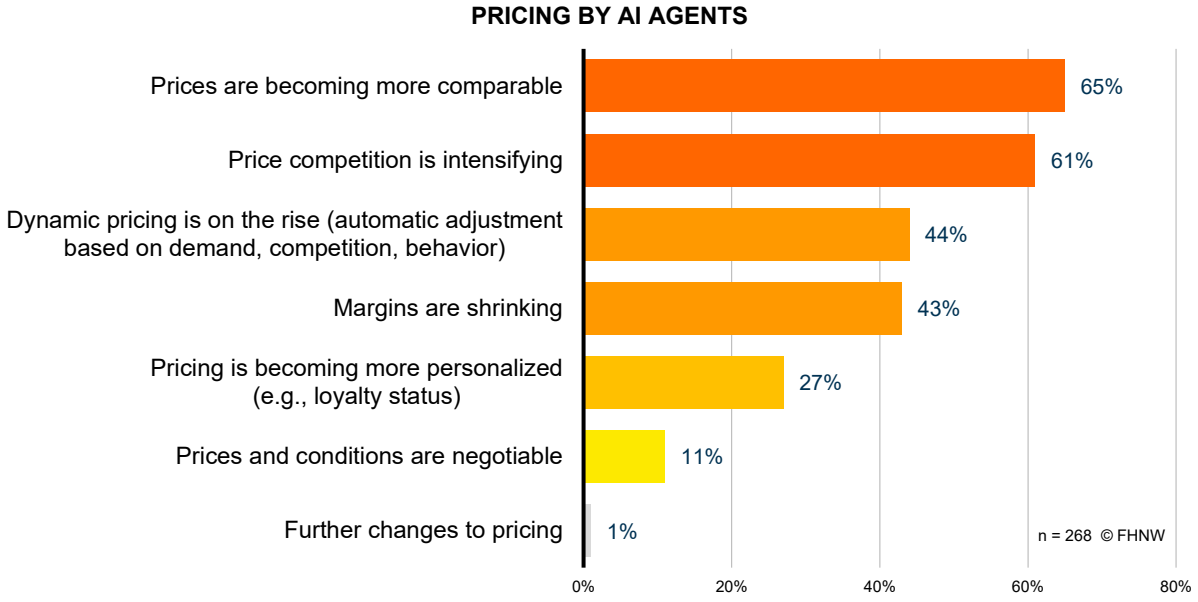
About 44 percent expect **more dynamic pricing**, in which prices are more closely aligned with **supply, availability, demand, or purchasing behaviour**.

Almost as many respondents – 43 percent – expect profit **margins to decline**. When AI agents continuously monitor market prices and prioritise low-cost offers, pressure on retailers **to adjust their prices more quickly** tends to increase. Greater price sensitivity and responsiveness, along with increased **price pressure,** could lead to more intense competition and narrower profit margins.

Just over a quarter of online retailers expect **personalized or customised prices**. Such prices could depend, for example, on demand, order volume, customer loyalty, or individual terms. The expectation that AI agents **will independently negotiate prices and terms** is significantly less widespread: Only eleven percent anticipate negotiable prices, similar to those found in an Eastern bazaar.

Overall, the results show that AI agents are likely to initially transform pricing primarily through greater market transparency, automated price comparisons, and faster price adjustments. In contrast, the transition to autonomous **agent-to-agent pricing** – in which purchasing and sales agents negotiate prices or discounts independently – is expected by only a minority. For retailers**, systematic competition monitoring, clear minimum price thresholds, and differentiation based on service, quality, availability, and delivery terms** are therefore becoming increasingly important.

Figure 36: How will AI agents change pricing in e-commerce?



The majority of online retailers expect that AI agents will make prices even more comparable and transparent in the future, and that price competition and pressure will increase.

7.5 PREPARING FOR AGENTIC COMMERCE

Since the topic of agentic AI and agentic commerce is on everyone's lips, the question arises as to how companies are responding to it and whether they are already taking strategic and/or operational measures. Therefore, online retailers were asked an open-ended question about "how their companies are preparing for agentic commerce". The 128 evaluable free-text responses show that many of the online retailers surveyed are still in an **early orientation and observation phase** when it comes to agentic commerce. A big portion has **not yet begun preparing** for it at all or is not doing so systematically. Typical responses from retailers include: *"As of today: no preparations*," *"We're still in the orientation phase*," or *"We're staying informed, but don't have a clear strategy yet*." For a large proportion of companies, the topic of agentic commerce is **not yet a priority for management**.

Among online retailers who are already addressing the topic of agentic commerce, seven **key areas of action** can be identified:

1. **Market monitoring and knowledge building:** Many retailers are initially tracking technological developments, learning about **new standards**, attending **training sessions or conferences**, and exchanging ideas with experts. One response aptly summarizes this cautious approach: *"We're seeking advice, monitoring developments, and trying to stay on the cutting edge*."

2. **Optimization of product and master data: Structured, complete, and machine-readable product data** are mentioned particularly frequently. **Attributes, prices, availability, and package contents** should be formatted so that AI agents can reliably find, interpret, and compare offers: *"Through clean product data, clear SEO structures, consistent content, and precise information on availability, price, package contents, and compatibility*." These research results confirm the central importance of **data quality** for agentic commerce. Not only traditional search engine optimization but also, increasingly, readability for LLMs, AI crawlers, and digital shopping agents is becoming relevant (see the Chapters 2.3.2 and 6.3 on GEO).

3. **Improving visibility in AI systems:** Several companies are working to make their websites and online shops discoverable by AI search engines. **Content optimization, structured data, and GEO** are mentioned. One retailer describes this strategic shift as follows: *"Make product data agent-ready, shift visibility from Google Search to AI recommendations, and build our own agents and automations*."

4. **Establishing technical prerequisites:** Many online retailers are **modernizing their online shop, data, and platform architectures**. This includes new **online shop systems** (e.g. migration to Shopware or Shopify), and **APIs** (application programming interfaces) for transaction processing, cloud and security platforms, as well as keeping up with new **protocols and standards**.

   As one study participant writes: *"Optimizing and structuring data, improving data readability for agents and crawlers, a systematic approach, tracking, and clear roadmaps*." In this context, new, specific **commerce protocols such as the UCP** (universal commerce protocol) or interfaces for agent-based transactions are also mentioned in some cases (see Chapter 5.7).

5. **Pilot projects and first AI agents:** A smaller but particularly active and innovative group of online retailers is already deploying their **own agents** or conducting **test cases**.

   One company has already implemented an AI-powered adviser: *"We have already implemented AI-powered customer and product advice via a chatbot and plan to combine this with the search function by the end of the year to create a single agent-based point of contact*." Other retailers are evaluating **their own web applications, automating business processes, or testing initial agents** in limited areas of application. Implementation is thus predominantly gradual and experimental.

Some online retailers are optimizing their product and master data and modernizing their online shop, data, and platform architectures with interfaces for agent-based transactions.

In agentic commerce, the majority has not yet entered the implementation phase, but are observing the market, building knowledge, and exploring potential areas of application.

6. **Strategy, project teams, and external support:** Some larger or more advanced companies have already set up their **own project teams** or are developing an **AI and agentic commerce strategy** (see next Chapter 7.6). Others are collaborating with **agencies, technology partners, or external consultants**.

   One retailer reports: *"We have a dedicated project and team focused on GEO and agentic commerce that prioritises initiatives in this area*." Smaller companies, on the other hand, seem to rely more heavily on their online shop system providers, agencies, and technology partners.

7. **Scepticism and perceived obstacles:** Various responses express **doubts** about the relevance of agentic commerce. Reasons cited include **high investment costs, a lack of standards, limited market readiness, constrained resources, and specialized product ranges**.

   A small retailer clearly expresses this dependence: *"A shop as small as ours can't possibly prepare for this. It has to come from the manufacturer; otherwise, it's simply impossible to implement*." Others doubt that their customers will delegate the entire purchasing decision to an AI agent when it comes to emotional, identity-defining products or those requiring extensive consultation.

The responses point to a wide spectrum ranging from a wait-and-see approach to initial advanced implementations. Agentic commerce is currently understood less as an isolated technology project and more as the next stage in the **evolution of data, platform, and AI transformation**. Companies with high-quality data, flexible e-commerce platforms, open interfaces, and clear lines of responsibility are already laying the groundwork today – a foundation that offers strategic value regardless of the pace of market development. At the same time, the many cautious and sceptical responses indicate that the **market still lacks guidance**, **field-tested standards, best practices**, and concrete implementation models – especially for smaller retailers.

7.6 AI AND AGENTIC COMMERCE STRATEGY

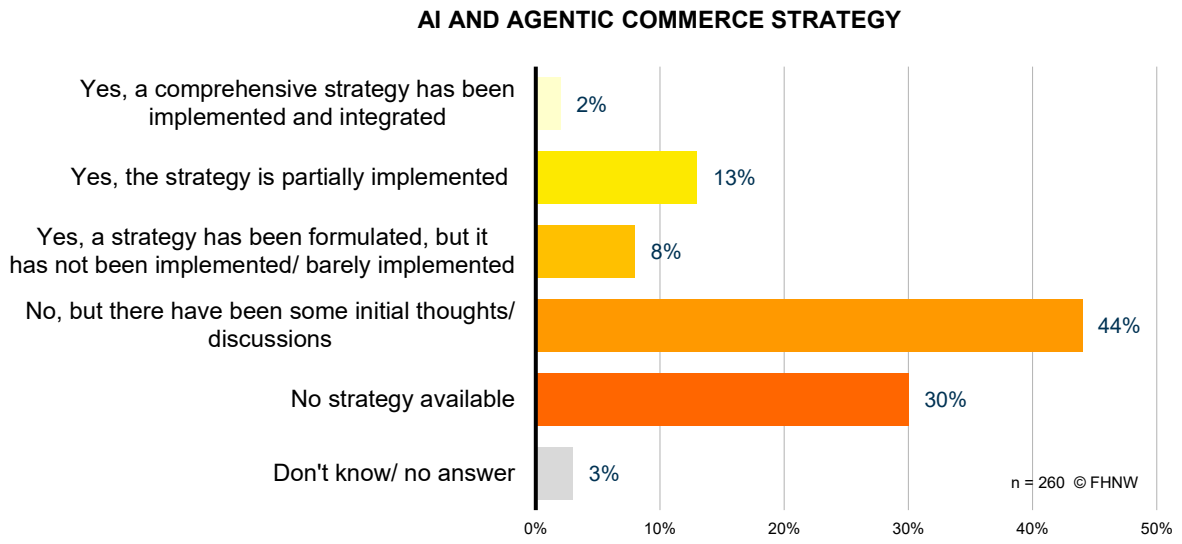
The **strategic integration of AI** and agent-based commerce is still **in its early stages** among the online retailers surveyed, as shown in Figure 38. 44 percent of companies do not yet have a strategy, but they are already engaged in **initial considerations or discussions**. Another 30 percent have **no such strategy at all**. Overall, this means that just under three-quarters of companies have not yet reached the stage of formulating a strategy.

Only 23 percent already have a **formulated AI strategy**. For eight percent, however, this strategy has not yet been implemented or has been implemented only to a very limited extent. Thirteen percent have **implemented** their AI strategy at least **partially**. Only two percent of the retailers surveyed have **an AI strategy that is fully implemented and integrated** into the company (see Figure 38).

The results reveal a **significant gap** between the perceived relevance of the topic and its strategic implementation – a phenomenon also described in the literature as the **"knowing-doing gap"** (Pfeffer & Sutton, 1999). While AI and agentic commerce have made their way onto the agendas of many companies, they are still predominantly the subject of **discussion and exploratory** analysis. Only a small minority has already strategically established concrete goals, responsibilities, resources, and implementation measures.

This aligns with the responses to the open-ended question regarding preparation for agentic commerce: Many companies are currently monitoring the market, building knowledge, or initially improving their product data and technical foundations. For the majority, however, the transition from individual AI applications to a **company-wide AI strategy has yet to take place**. For smaller retailers in particular, a lack of resources, uncertainty about technological standards, and the fact that the technology is not yet fully market-ready are likely to be significant barriers.

Figure 37: Does your company have a strategy for artificial intelligence (AI) and/or agentic commerce?



Three-quarters of online retailers do not yet have an AI or agentic commerce strategy and remain in the exploratory phase, while one-quarter have developed a strategy but have only partially implemented it.



8. Challenges in E-Commerce

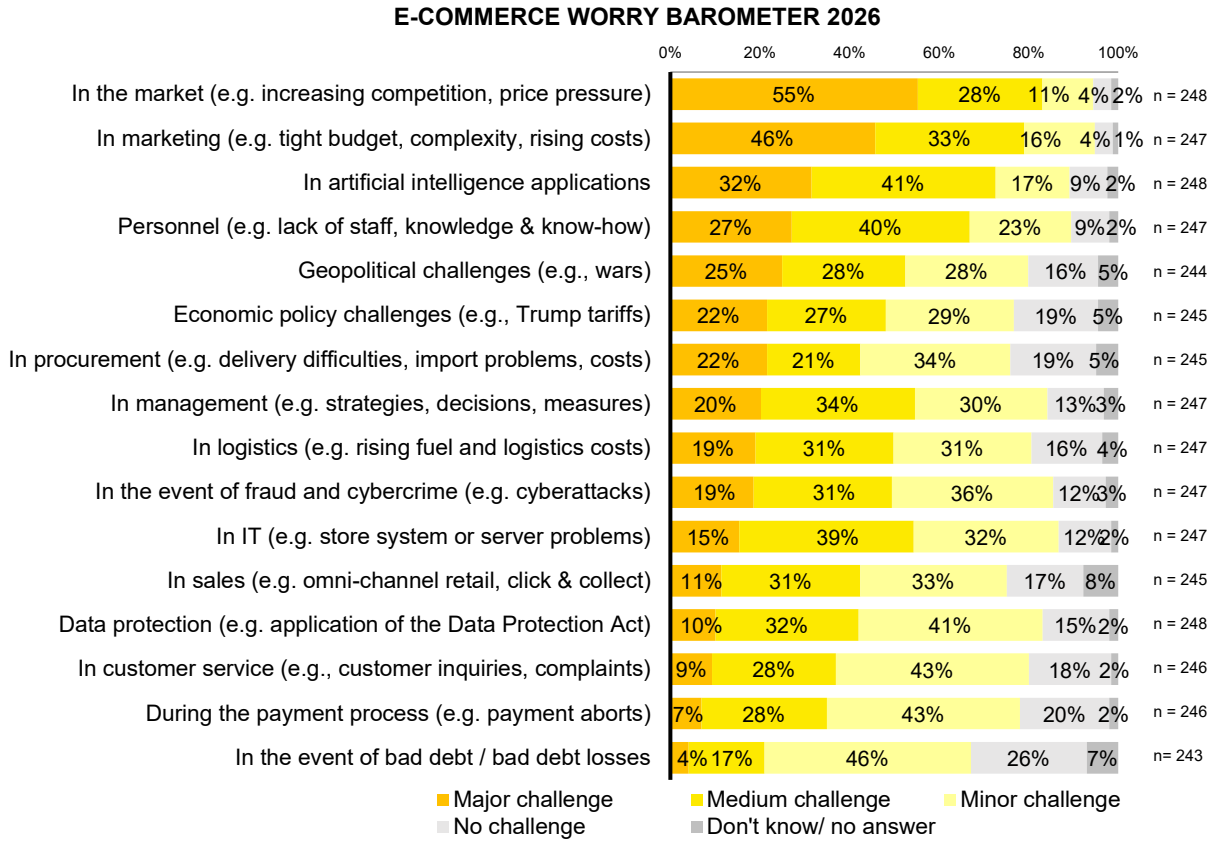
This chapter examines the annual "worry barometer" for Swiss e-commerce. It shows that market developments such as rising competition and increasing price pressure most frequently pose significant challenges to online retailers. Marketing and – to a growing extent – AI present problems for many retailers. Management issues, as well as geopolitical and economic uncertainties – such as wars and Trump tariffs – are also a source of concern for some.

8.1 CURRENT BAROMETER OF CONCERNS IN SWISS E-COMMERCE

Since 2018, this repeated cross-sectional survey has been tracking where retailers are facing the most challenges. The concerns are categorised by severity at Figure 39 and compared with the previous year's figures at Table 20.

1. **Market** (e.g., increasing competition, price pressure): Markets remain the biggest challenge for 83 percent of retailers. Compared to 2025, the share of mentions fell by around four percentage points. Nevertheless, market pressure remains high. **Increasing competition** from domestic and foreign online shops and marketplaces, high **price transparency**, and **subdued consumer demand** are making it difficult for many retailers to maintain their market position and margins. Agentic product searches and price comparisons could further increase market pressure in the future, as offers are compared more quickly and systematically.
2. **Marketing** (e.g., tight budgets, complexity, rising costs): Overall, 79 percent of retailers view marketing as a major or moderate challenge. This represents a decline of five percentage points compared to 2025 (Table 20). In particular, **rising advertising costs**, fragmented communication channels and customer journeys, as well as **increasing complexity** in areas such as SEO, SEA, GEO, social media, and marketing automation, are driving up resource requirements. At the same time, many retailers – especially small ones with **limited budgets** – must achieve measurable results in performance marketing, which puts them under high pressure.

Figure 38: In which areas do you currently see the biggest challenges for your online shop?



Markets with increasing competition and price pressure, as well as marketing pose the biggest challenges for retailers.

3. **AI Applications**: Compared to 2025, this share has increased by 13 percentage points (Table 20). AI shows one of the largest increases among all challenges surveyed. Retailers are no longer faced with the question of whether to use AI, but rather how and for what purpose. The key is to implement those AI applications that **create concrete benefits** for the company and **reduce costs.** These must be integrated into existing systems, while ensuring data quality, data security, data protection, and human-in-the-loop. This increase shows that AI has evolved from an innovation topic to one of **implementation and management**.

   Chapter 5.10.1 discusses the challenges retailers face when implementing and operating AI solutions.

4. **Personnel** (e.g., lack of staff, knowledge, and expertise): A lack of staff as well as insufficient knowledge and expertise are major or moderate challenges for a total of 67 percent. This is five percentage points higher than in 2025 (62 percent).

   This result confirms the Marketing Executive Pulse of the University of St. Gallen, where 53 percent of the 325 executives surveyed view the lack of in-house AI expertise as a risk (Schakols et al., 2025, p. 33). E-commerce companies need expertise in the areas of **digital marketing, data analysis, online shop systems, automation, IT, and AI**. Smaller online retailers are rarely able to fully cover these competencies in-house and are therefore more reliant on external service providers and standardised technology solutions.

5. **Management** (e.g., strategies, decisions, measures): Management poses a major or moderate challenge for a total of 55 percent of management members or online shop managers. Compared to 2025, this percentage has risen by nine percentage points. The **highly dynamic environment** and the accelerating pace of change are **increasing the pressure** on management to make decisions.

   Management must **prioritise investments in AI**, agentic, e-commerce, platforms, and new channels, while business models and processes may continue to evolve dynamically. The challenge likely lies less in individual operational decisions than in **strategic direction and leadership under conditions of high uncertainty**.

Table 20: Development of the e-commerce worry barometer (medium and major challenges from 2020 to 2026)

#	Challenge	2026	Δ 2026 (PP)	2025	2024	2023	2022	2021	2020
1	Market	83.1%	-3.9 PP ↘	87%	75%	78%	69%	70%	21%
2	Marketing	78.9%	-5.1 PP ↘	84%	73%	69%	64%	56%	25%
3	AI applications	72.6%	+12.6 PP ↑	60%	44%	n/a	n/a	n/a	n/a
4	Personnel	66.8%	+4.8 PP ↗	62%	49%	48%	44%	45%	20%
5	Management	54.7%	+8.7 PP ↗	46%	47%	40%	40%	58%	70%
6	IT	54.3%	-0.7 PP →	55%	51%	50%	42%	58%	25%
7	Geopolitics (e.g. wars)	52.5%	n/a	n/a	n/a	n/a	n/a	n/a	n/a
8	Logistics	49.8%	+5.8 PP ↗	44%	51%	48%	53%	54%	44%
9	Fraud & Cybercrime	49.4%	+1.4 PP →	48%	36%	37%	19%	n/a	n/a
10	Economic policy (e.g. tariffs)	48.2%	+13.2 PP ↑	35%	n/a	n/a	n/a	n/a	n/a
11	Procurements	42.4%	+1.4 PP →	41%	40%	46%	64%	71%	65%
12	Sales	42.4%	+4.4 PP ↗	38%	32%	35%	28%	57%	29%
13	Customer service	37.0%	+2.0 PP →	35%	31%	37%	27%	56%	46%

Δ = Changes compared to 2025 in percentage points: ↑ Increased significantly (> 10 PP%), ↗ Increased slightly (2–10 PP), → Remained the same (±2 PP), ↘ Decreased slightly (2–10 PP), ↓ Decreased significantly (> 10 PP)

AI applications and business management are increasingly presenting e-commerce executives with major challenges.

A key AI challenge is to integrate applications that deliver business value while ensuring data security and human oversight.

6. **IT** (e.g., online shop system or server issues): Online shop system, interface, and server issues are major or moderate challenges for a total of 54 percent (see Figure 39). Compared to 2025, this percentage remained unchanged (in Table 20). New AI applications, automated processes, and agent-based transactions increase the **demands on data structures, interfaces, system stability, and IT security**, among other things. As a result, outdated or customised systems can become obstacles to development.

7. **Geopolitics** (e.g., wars in Iran, Ukraine, and the Middle East): A total of 53 percent view current wars and geopolitical tensions as major or moderate challenges. The consequences of war particularly affect **supply chains, gasoline, energy, and transportation costs, product availability**, and consumer sentiment.

   The extent to which a retailer is affected depends, among other things, on its suppliers, sales markets, and product assortments. There are significant differences in this regard. Nevertheless, the results show that geopolitical developments now represent a concrete **business risk factor** for many online shops.

8. **Logistics** (e.g., rising fuel and logistics costs): Logistics is a major or moderate challenge for a total of 50 percent of respondents. That is six percentage points more than in 2025. Rising **transportation, warehousing, packaging, and labour costs** are pitted against high customer expectations for fast, flexible, and free deliveries. **Costly returns** add to the challenge. Logistics appears to be caught in a tug-of-war between service quality, sustainability, and cost-effectiveness.

9. **Fraud and cybercrime** (e.g., cyberattacks): 49 percent of retailers view fraud and cybercrime as challenges. This is roughly the same as last year. **Cyberattacks, identity theft, payment fraud, and automated bot attacks** can cause significant damage. With the increasing use of AI, fraud attempts are also becoming more professional and scalable. Prevention, ongoing **security monitoring,** and clearly defined response processes are becoming increasingly important.

10. **Economic policy** (e.g., Trump tariffs, strong Swiss franc): Economic policy developments pose a major or moderate challenge for a total of 48 percent of respondents. This is significantly more than last year (by 13 percentage points, as shown in Table 20).

    New tariffs imposed by the U.S. government, regulatory differences, and **exchange rates** are affecting procurement costs, selling prices, and the competitiveness of Swiss companies. While the **strong Swiss franc** makes imports cheaper, it also increases the appeal of foreign online shops to Swiss customers. This intensifies domestic **price, margin and competitive pressures**.

11. **Procurement** (e.g., delivery difficulties, import issues, shipping costs): Procurement problems represent a major or moderate challenge for 42 percent of respondents – a proportion roughly the same as last year. Although the situation has stabilised compared to the crisis years during the COVID-19 pandemic, the problems have not been fully resolved. **Dependencies on individual suppliers, countries, or transportation routes –** for example, from Asia – remain. Especially for retailers with import-intensive product lines, small order volumes, or low inventory reserves, delays and cost increases can quickly lead to delivery problems and margin losses.

12. **Sales** (e.g., omnichannel retail, click-and-collect): A total of 42 percent view sales-related issues as a major or moderate challenge. Compared to 2025, this proportion has risen by four percentage points. Omnichannel retail and click-and-collect require **cross-channel coordination of product assortments, prices, inventory, orders, and customer data**. Technical integration alone is not enough: processes and responsibilities must be organised across all channels, which poses a challenge for many omnichannel retailers.

Half view geopolitical and economic developments – such as the effects of wars in Ukraine and Iran – as a challenge.

13. **Data protection** (e.g., application of data protection laws): Data protection is a major or moderate challenge for a total of 42 percent (see Figure 39 above). Existing data protection processes appear to be generally manageable for many retailers. New AI applications, personalization, automation involving customer data, and the use of external platforms raise additional questions regarding **data protection**, **regulatory requirements like the EU AI Act, data sharing, transparency, and accountability**.
14. **Customer service** (e.g., customer inquiries, complaints): Customer inquiries and complaints pose a challenge for a total of 37 percent. That is slightly more than in 2025 (up two percentage points from Table 20 above). Although customer service ranks near the bottom of the worry barometer, **expectations** regarding availability, speed, and quality of responses **are rising**. Chatbots and AI agents can automate standard inquiries and reduce the workload on employees. At the same time, companies must ensure that complex, emotional, or contentious customer issues are resolved quickly by qualified employees.
15. **Payment process** (e.g., payment abandonment): A total of 35 percent view the payment process as a challenge. This low rating suggests that the payment service providers (PSP) mentioned in the Chapter 9 have reduced many technical issues. Nevertheless, **checkout remains a revenue-critical process**: unsuitable payment methods, a lack of transparency regarding shipping or return costs, lack of trust, or unnecessary input steps can lead to abandoned carts and lost revenue in online shops.
16. **Bad debts and bad debt losses:** For a total of 21 percent, bad debts represent a major or moderate challenge. This places this area at the bottom of this year's worry barometer. This low level of concern is likely due, among other things, to the payment methods offered – such as credit cards, TWINT, and secured credit checks and invoicing solutions – which are discussed in the next Chapter 9. As a result, part of the default risk is avoided or transferred to payment service providers.

8.2 CHALLENGES IN SUPPLIER MANAGEMENT

Those online retailers facing moderate or major challenges in procurement were asked directly what the **biggest pain point in supplier management** is for their company at the moment. The responses from 53 retailers show that the biggest pain points primarily concern **delivery reliability and a lack of predictability**. Thirty-four percent of respondents with evaluable data cited **delayed deliveries, long lead times, backlogs, or supply disruptions**. One statement sums up this issue: *"Long lead times and a lack of predictability for individual products*." For 19 percent of respondents, the lack of **availability of products and raw materials** is a major issue. This leads to **out-of-stock situations** as well as uncertainties in inventory and production planning. Availability and delivery time are important criteria for supplier selection for 99 percent of respondents, particularly in the B2B sector, as confirmed by Carpathia's B2B Monitor 2026 (Nordmann, 2026).

A second key issue concerns **prices, costs, and margins**: 26 percent cite rising purchase prices, declining discounts, or limited room for negotiation. The pressure is particularly evident in the following response: *"Purchasing discounts for retailers are, in some cases, decreasing dramatically; furthermore, there are manufacturers who want to deliver directly to end customers and bypass retailers*." In addition to **margin pressure**, this quote also highlights a growing **channel conflict:** manufacturers with direct-to-consumer (D2C) models are, in some cases, acting as competitors to their retail partners. Nineteen percent of the open-ended responses each refer to **inadequate product and supplier data**, as well as the **availability of goods and raw materials**. Supplier data is sometimes incomplete, unstructured, non-standardised, or outdated. Up-to-date information on prices, inventory levels, delivery times, and technical product specifications is particularly important. **A lack of data standards** complicates both inventory planning and the accurate and efficient maintenance of product information in the online shop.

Several respondents point to **manual processes and a lack of technical integration**. Eleven percent cite a high level of manual effort involved in communication, comparison, ordering, or planning; nine percent each raise the issues of system integration and interfaces. One retailer sums up both problem areas: *"It's still data management and the many manual processes*." Different ordering systems, a lack of APIs, and media breaks prevent seamless workflows and increase the workload on staff. The lack of a central technical solution is also explicitly criticised: *"No central platform for supplier management*."

9. Online Shop and Payment Systems

This chapter examines the key technological and operational foundations of digital commerce: from the online shop systems currently in use and their ongoing development, through payment methods and payment service providers (PSP), to "buy now, pay later" (BNPL). It highlights which solutions are currently in use, how the market is evolving, and what requirements online retailers have for their online shop and payment infrastructure.

9.1 ONLINE SHOP SYSTEMS

Once again, this year, online retailers were asked the technical question of which online shop system they use.

In Figure 40, **in-house developments** continue to rank first, powering 19 percent of online shops. Their share thus remains unchanged from the previous year. This shows that many online shop operators continue to rely on custom-developed or heavily customised solutions. These solutions enable companies to specifically map out specific processes and requirements but are often associated with higher development, maintenance, and integration costs.

Among standardised systems, **WordPress with WooCommerce** has consistently held the No. 1 spot since 2018 and, as in the previous year, has a market share of 16 percent. The open-source solution offers a comparatively simple and cost-effective entry into e-commerce – particularly through its integration with the widely used content management system (CMS) – and can be flexibly expanded with numerous plugins and extensions.

The most significant change is seen with **Shopware**. In 2026, the system will be used by 15 percent of the online retailers surveyed, representing a five-percentage-point increase from the previous year. This makes Shopware the fastest-growing of the widely used standardised systems of this sample, and it has overtaken Shopify for the first time. Possible reasons for Shopware's market growth include its **customizability**, its broad **partner network** and community, and its **focus on automation, AI, and agentic commerce**.

Figure 39: Which online shop system do you use?

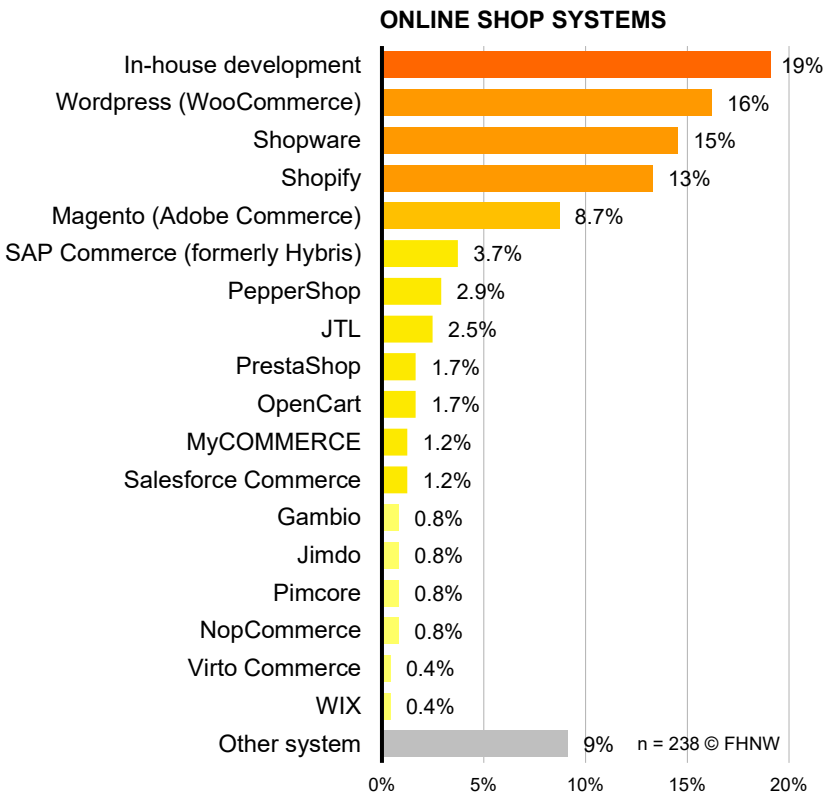


Table 21: Other online shop systems

#	Online shop system	Mentions
1	myfactory	3
2	Odoo	2
3	Polynorm	2
4	Spryker	2
5	Hatraco	1
6	Lovable	1
7	MedusaJS	1
8	Planyo	1
9	SCAYLE	1
10	Siquando	1
11	Soulclick	1
12	Sylius	1
13	TYPO3 CMS	1
14	TradePro by ITB	1
15	Laravel-based white-label solution	1

Top 3 online shop systems:

WOO COMMERCE

shopware

shopify

Shopware and Shopify trail behind WooCommerce (WordPress), which is the most widely used online shop platform.

Of the **Shopware users** surveyed, 80 percent are already using **Shopware 6**, while 17 percent continue to use Shopware 5. The licensing models paint a mixed picture: 36 percent use an older paid plan such as Professional or Enterprise, and 31 percent use one of the **current plans** – Rise, Evolve, or Beyond. The free Community Edition is used by 17 percent of the merchants surveyed.

Shopify is also continuing its growth trend. 13 percent of respondents (see Figure 40) – compared to 11 percent in 2025 – use the **cloud-based** e-commerce platform. While Shopify is growing again, it is falling behind Shopware due to the latter's stronger growth. The **SaaS** (Software-as-a-Service) model**,** with centrally provided updates, as well as the extensive ecosystem of apps, plugins, themes, agencies, and payment services, significantly reduce the technical effort required to set up and operate online shops. These findings from applied research confirm the growing importance of cloud-based standard systems.

Magento, or Adobe Commerce, accounted for nine percent of mentions and increased by just under two percentage points compared to 2025. This has, for the time being, halted the decline observed in recent years. The system remains particularly relevant in scenarios where **extensive and customised requirements** must be met, such as large product assortments, multiple countries and languages, diverse B2B and B2C customer groups, and complex pricing, product, and integration structures. However, its extensive feature set comes with significant development, maintenance, and resource requirements. It is noteworthy that 76 percent of the Magento users surveyed rely on **Magento 2 Open Source**.

While there are some shifts among the leading systems, **SAP Commerce** remains stable. As was already the case in 2025, 3.8 percent of respondents use the former Hybris solution. As an enterprise system, SAP Commerce is aimed specifically at larger companies with complex product, country, customer, and pricing structures. One of its strengths lies in its tight integration with existing **SAP landscapes and business processes**. The associated high implementation and operational costs make the solution particularly attractive for companies with the corresponding requirements and resources.

As a Swiss provider, **PepperShop** holds its own in the highly fragmented online shop system market with a 2.9 percent share. Compared to 2025, this represents a slight increase of 0.8 percentage points. Its proximity to the domestic market, support for local **payment and logistics solutions,** and German-language support can be particularly attractive to Swiss retailers.

JTL follows with a 2.5 percent share, which is virtually unchanged from 2025. The system occupies a niche position in the German-speaking market and is particularly appealing to retailers who want to closely integrate their online shop, inventory management, warehouse, marketplaces, and shipping processes. **PrestaShop and OpenCart** are tied at 1.7 percent each. Both open-source platforms offer extensive customisation options but face competition from cloud solutions such as Shopify.

Salesforce Commerce follows slightly behind with a 1.3 percent share. This enterprise platform is particularly well-suited for larger companies that want to integrate e-commerce, CRM, marketing automation, customer service, and customer data within the Salesforce ecosystem. Its comparatively low adoption rate is likely also due to the high costs and complexity of such enterprise solutions.

In the sub-one-percent range are **Pimcore and nopCommerce**, each with 0.8 percent. As an open-source system based on Microsoft technologies, nopCommerce is particularly appealing to companies that have the necessary internal development resources or specialised technology partners.

Jimdo and Gambio appear only sporadically in the sample. Jimdo is aimed specifically at smaller retailers who want to create a simple website with an online shop without extensive technical knowledge. **Virto Commerce and WIX** also play a minor role, with only a few mentions. WIX enables the quick and visually oriented creation of simple online shops. However, as functional, procedural, or integration-related requirements increase, more powerful or highly specialised systems may become necessary.

WE LOVE E-COMMERCE! WWW.XEROGRAFIX.CH

E-COMMERCE SUCCESS STARTS WITH A SECOND OPINION.

A SECOND OPINION ONLY TAKES 20 MINUTES.

A wrong decision can cost you months – and much more besides. Relaunch or optimise what you already have? Improve conversion? Automate processes? Use AI where it really adds value? Or is the biggest opportunity somewhere else entirely?

Before you invest, let's take a closer look together. Send us your shop URL and the question that matters most to you right now. We'll review your shop in advance and give you an honest assessment in just 20 minutes:

- Where we currently see the big gest opportunity
- What we would prioritise now – and what we wouldn't
- Whether optimisation, further development or a relaunch really makes sense

NO AGENCY PRESENTATION.
NO SALES PRESSURE.
NO OBLIGATION.

Instead, you get a concrete second opinion from people who have been supporting e-commerce businesses strategically and technically for years.



Tim Janke &
Sebastian Theiss
say.hello@xgx.at
WE LOVE ECOMMERCE



LOEB
.ch

DESIGNED AND
IMPLEMENTED BY
XEROGRAFIX.CH

NOT THE BIGGEST SOLUTION.

BUT THE RIGHT ONE.



XEROGRAFIX IS A SPECIALIST SHOPWARE AND E-COMMERCE AGENCY. OUR PRINCIPLE: STRATEGY BEFORE TECHNOLOGY.

We listen, challenge assumptions and recommend only what genuinely makes sense. We bring consulting, UX, design and technical expertise together in one team – and support our clients for the long term, not just until go-live.

LOEB SHOWS WHAT THAT LOOKS LIKE:
Rather than simply building a conventional online shop, we create a digital solution that fits the business model and its customers. At kaffeepads.ch, too, we don't follow a one-size-fits-all approach to e-commerce. Instead, we focus on users, processes and growth.

WE KNOW SWISS E-COMMERCE FROM HANDS-ON EXPERIENCE:

- Shopware
- TWINT & PostFinance
- CHF
- DE / FR / IT
- B2B & B2C Commerce

XEROGRAFIX

BOOK YOUR FREE 20-MINUTE-E-COMMERCE-SECOND-OPINION SESSION NOW

SCAN THE QR CODE, SEND US YOUR SHOP URL AND CHOOSE A TIME SLOT

WE LOOK FORWARD TO TALKING TO YOU.

The **variety of solutions** in use extends well beyond the systems shown in Figure 40. Table 21 lists **additional 15 online shop systems** that were individually mentioned by survey participants in an open-ended text field. Overall, this underscores the continued **strong fragmentation of the market for online shop systems**: In addition to a few leading platforms, a multitude of smaller, specialised, or custom-tailored solutions are in use.

Differences are also evident based on the **size of e-commerce teams**. Among small online shops with up to four employees, WooCommerce and Shopify are particularly prevalent, whereas large online shops with at least 21 employees more frequently use in-house developments and Magento. For example, about a quarter of small retailers use WooCommerce, while the system is not represented among the large retailers in this sample. Conversely, 29 percent of large retailers rely on in-house developments, compared to 11 percent of small retailers. This suggests that as the size and complexity of e-commerce increase, customized system architectures designed to meet more extensive requirements also gain in importance.

This diversity is evident not only among providers but also in **licensing and operating models**. Open-source solutions coexist alongside SaaS models, commercial enterprise solutions, and in-house developments. Open source is by no means limited to smaller retailers: for example, even the large retailers in the sample rely on the open-source versions of Magento and Shopware. Therefore, the results do not indicate a clear shift toward a single model. Furthermore, open source should not be equated with “free”, as costs for development, hosting, extensions, integration, and operation can still arise. Which model is suitable ultimately depends on the requirements, available resources, and the desired level of control and customization.

9.2 CHANGES AND SELECTION CRITERIA FOR E-COMMERCE PLATFORMS

In addition to the online shop systems currently in use, the survey also examined whether retailers are **planning changes** to their e-commerce platforms. The responses from 242 respondents are presented in Figure 41. Most online retailers – 44 percent – are currently planning only **minor optimizations** to their e-commerce platforms. These are likely to include, for example, functional enhancements, technical improvements, or adjustments to user-friendliness. Just under a quarter currently have **no specific plans for change**.

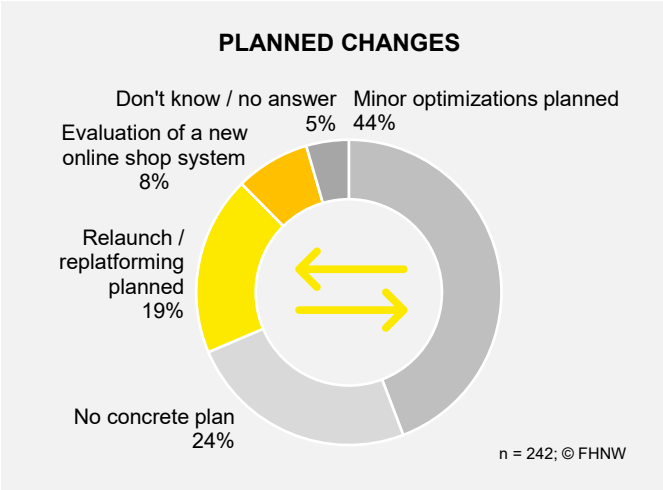
In contrast, 19 percent are planning a comprehensive **relaunch or replatforming**. Another eight percent of online shop operators are already evaluating a **new online shop system**. Overall, 71 percent are planning changes to their e-commerce platform. The results reveal a **high rate of change** in e-commerce, with evolutionary optimizations occurring significantly more frequently than complete system migrations.

Among retailers planning a system change, **Shopify** is the most frequently cited potential new solution at 26 percent, followed by **Magento** (Adobe Commerce at eleven percent) and **Shopware** (at nine percent of mentions). Salesforce Commerce (six percent) and SAP Commerce (three percent) are being evaluated by some retailers. Some online retailers are interested in WooCommerce, Spryker, Odoo, and myfactory. Other solutions such as Emporix, SCAYLE, JTL, MedusaJS, Contentful, and commercetools were mentioned only sporadically by retailers. The broad spectrum thus ranges from traditional online shop systems to ERP-based solutions and modern, modular **headless commerce platforms**.

Various selection criteria play a role in the decision to adopt a new system. For the 66 respondents planning to switch, **seamless integration with existing systems** such as ERP, PIM, and CRM is the top priority at 67 percent (see Figure 42). For about two-thirds, **AI support** is also important – for example, for searches in the online shop, product recommendations, or automation. The fact that AI already ranks second among the criteria surveyed demonstrates the high priority placed on intelligent features when selecting a future-proof e-commerce platform.

The online shop system market remains highly fragmented: Retailers rely on a wide variety of technological solutions, depending on their size, requirements, and resources.

Figure 40: Are you currently planning changes to your e-commerce platform?



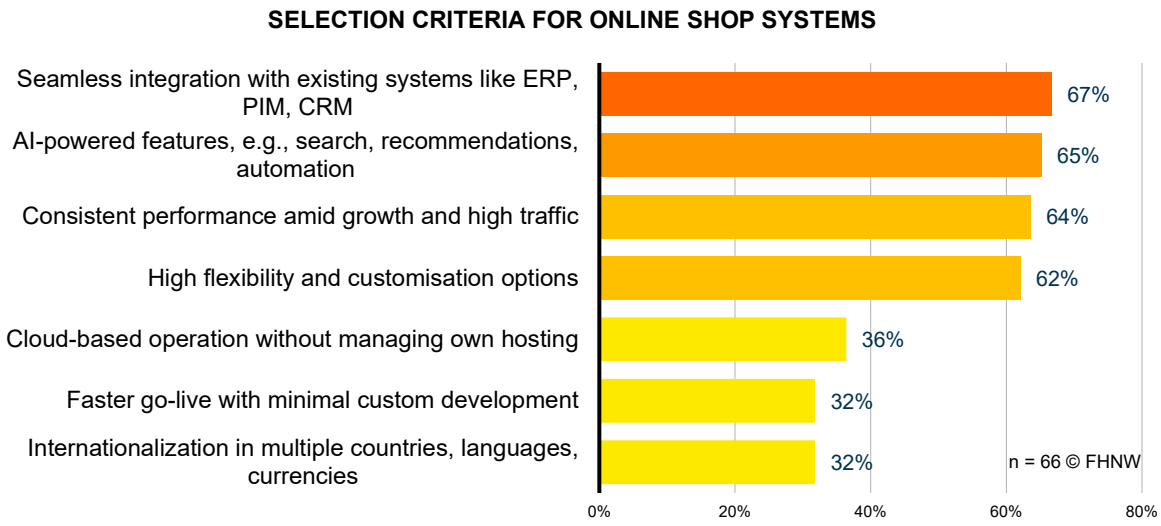
Nearly half of retailers are planning minor optimizations to their e-commerce platforms. 19% intend to relaunch or replatform their online shop, while 8% are evaluating a new system.

Stable performance during periods of growth and high traffic is also highly important, at 64 percent. Close behind are **flexibility and customization,** at 62 percent. This means that more than six out of ten online retailers cite integration capabilities, AI support, scalability, and flexibility as important criteria when selecting a system.

Operating in the cloud without the need for in-house hosting is cited as a selection criterion significantly less often, at 36 percent (in Figure 42). A quick go-live and internationalization across multiple countries, languages, and currencies are each cited by about one in three online retailers.

Overall, the results show that **long-term integration and future-proofing** are the primary considerations when selecting a system. What matters most is not so much how quickly a new system can be implemented, but rather whether it can be integrated into the existing system landscape, scale with the **company's needs**, and offer sufficient flexibility for future developments. The high priority placed on AI support also shows that such features are already among the key requirements for a new e-commerce platform.

Figure 41: What factors are particularly important to you when choosing an online shop system? (Multiple answers possible)



9.3 PAYMENT METHODS IN E-COMMERCE

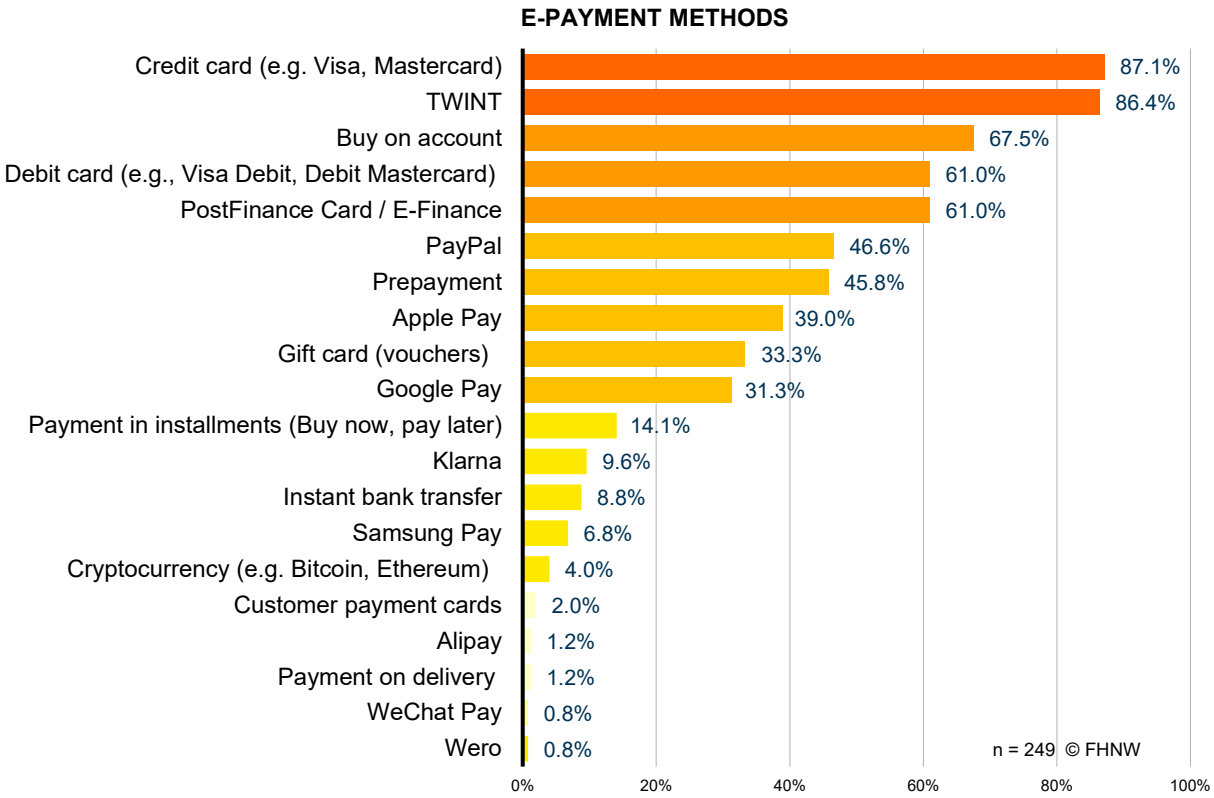
This section of the survey focuses on the **payment methods** offered in e-commerce. For the ninth consecutive year, the survey examined which payment methods online retailers offer their customers. The results in Figure 43 and Figure 44 show that credit cards and TWINT continue to be by far the most widely used payment methods in Swiss e-commerce in 2026. These two payment methods also dominate on the consumer side: 56 percent prefer TWINT and 53 percent prefer credit cards when shopping online. Purchases on account follow in third place at 45 percent (Swiss Post & Ipsos, 2026). Thus, the wide range of options offered by retailers aligns with customer preferences regarding the leading payment methods.

Credit cards such as Visa, Mastercard, and American Express are accepted by 87.1 percent of the merchants surveyed. This means that the prevalence of this payment method among online merchants remains unchanged from the previous year. Detailed analyses of this study show that credit cards are used statistically significantly more often in B2C (with 93.1 percent of mentions in Table 22) than in B2B (with 83.7 percent).

With 86.4 percent of merchants mentioning it, **TWINT** is also among the most popular payment methods among merchants. Compared to the previous year, the Swiss mobile payment solution has grown by another 0.8 percentage points and appears to be reaching a **saturation point** following the strong growth of recent years (see Figure 44). Differences emerge based on business model and merchant size: In **B2C**, TWINT is offered significantly more frequently (92.1 percent) than in B2B (83.1 percent). TWINT is also more widespread among large online shops with 21 employees (93.5 percent) than among smaller ones with up to four employees (85.6 percent).

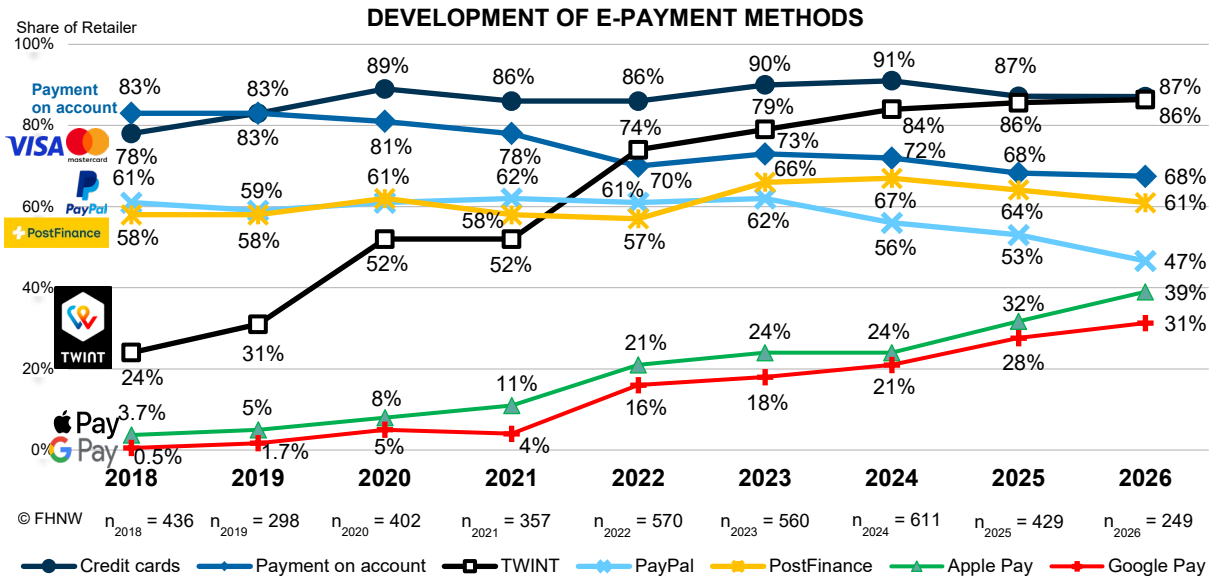
Payment on account remains the third most common payment method offered, chosen by about two-thirds of the online shops surveyed. Compared to 2025, this represents a slight decline of 0.8 percentage points.

Figure 42: Which payment methods does your online shop offer? (Multiple answers possible)



TWINT, credit cards, purchase on account, and debit cards remain the four most commonly offered payment methods in Swiss e-commerce.

Figure 43: Development of payment methods offered from 2018 to 2026



TWINT is already accepted at 86 percent of online stores. TWINT is on par with credit cards and is solidifying its position as the leading payment method in Switzerland.

The importance of **purchase on account** is particularly pronounced **in B2B**: 76 percent of B2B retailers offer purchase on account, compared to 63.7 percent in B2C (see Table 22).This significant difference underscores the special importance of invoices in the business-to-business sector, a finding also reflected in other studies (Maier, 2023). In B2B, payment typically occurs only after delivery and may be integrated into internal review and approval processes. The size of the retailer also plays a role: **Large online shops** with at least 21 employees offer purchase on account significantly more often (83 percent) than small online shops with up to four employees (60 percent, as shown in Table 22). Larger retailers are more likely to have the necessary structures in place to efficiently process purchases on account. These include, for example, ERP-integrated invoicing, automated credit checks, credit limits, and accounts receivable, dunning, and collections processes.

With a penetration rate of 61 percent, the **debit card with credit card functionality** is also among the established payment methods, remaining stable in terms of penetration compared to the previous year. In Switzerland, debit cards are offered, for example, by UBS, Raiffeisen banks, cantonal banks, and Migros Bank. The **PostFinance Card** (E-Finance) also stands at 61 percent, though it has lost 3.1 percentage points compared to 2025.

A more pronounced downward trend is evident for **PayPal and prepayment**. PayPal drops from 53 to 46.6 percent and, at 6.4 percentage points, records the sharpest decline among the payment methods examined. Prepayment drops by 4.5 percentage points to 45.8 percent. Although both methods are still offered by nearly half of all merchants, their prevalence in the payment portfolio is noticeably declining.

Mobile wallets are showing the strongest growth momentum: **Apple Pay** rose from 31.7 to 39 percent, posting the largest increase of any payment method surveyed at 7.3 percentage points. **Google Pay** also grew, rising by 3.7 percentage points to 31.3 percent (see Figure 44). The increasing prevalence of mobile wallets is likely due to the simple and fast payment process on smartphones. Customers do not have to (re-)enter their payment information into a form with every purchase and can confirm transactions biometrically on their smartphones.

Trust in security and user-friendliness also plays an important role in the acceptance of mobile payment methods (Talwar et al., 2020). At the same time, standardized integrations via e-commerce platforms such as Shopware, and payment service providers such as Worldline are making it increasingly easier for merchants to integrate these wallets.

The growth of **gift cards and coupons** is also noteworthy. Their prevalence has increased by 6.8 percentage points to 33.3 percent. One in three retailers already accepts gift cards or coupons as payment in both their online shops and brick-and-mortar locations. In addition to their function as a means of payment, coupons can also be used as a marketing tool – for example, in affiliate marketing or for customer loyalty and promotional campaigns. The differences based on retailer size and business type are particularly pronounced: At 51.4 percent, large online shops offer gift cards and coupons nearly twice as often as small online shops, at 27.5 percent (see Table 22). They are also significantly more prevalent among omnichannel retailers (40.3 percent) than among pure players. Especially in an omnichannel context, gift cards can offer added value if they can be purchased and redeemed across channels, thereby linking brick-and-mortar stores with online shops.

Payment in instalments is one form of BNPL ("buy now, pay later"). BNPL can also include deferred single payments. Payment in instalments is offered by 14.1 percent of retailers in 2026, down about four percentage points from the previous year. The significant scale effect is striking: 31.4 percent of large retailers offer payment in instalments, compared with just 7.7 percent of small retailers. The difference shown in Table 22 is statistically significant. One possible explanation lies in the differing conditions and product ranges: instalment payments are particularly attractive for larger shopping carts and higher-priced products, while their integration and processing can entail additional technical and organisational requirements. Larger retailers are also more likely to have the necessary resources and transaction volumes to implement such payment options in a cost-effective manner.

Klarna's adoption rate remains virtually unchanged from the previous year at 9.6 percent. Here, too, there is a clear difference based on retailer size: Among large retailers, Klarna is offered by 20 percent – more than three time as often as among small ones. This aligns with the previously observed size effect in instalment payments and suggests that such flexible payment options are particularly entrenched in the payment mix of larger online retailers.

On the fringes of the payment portfolio are various methods with comparatively low adoption rates. **Instant bank transfer** is offered by 8.8 percent of merchants in 2026. **Samsung Pay** reaches 6.8 percent, while **cash on delivery**, at just 1.2 percent, plays virtually no role anymore.

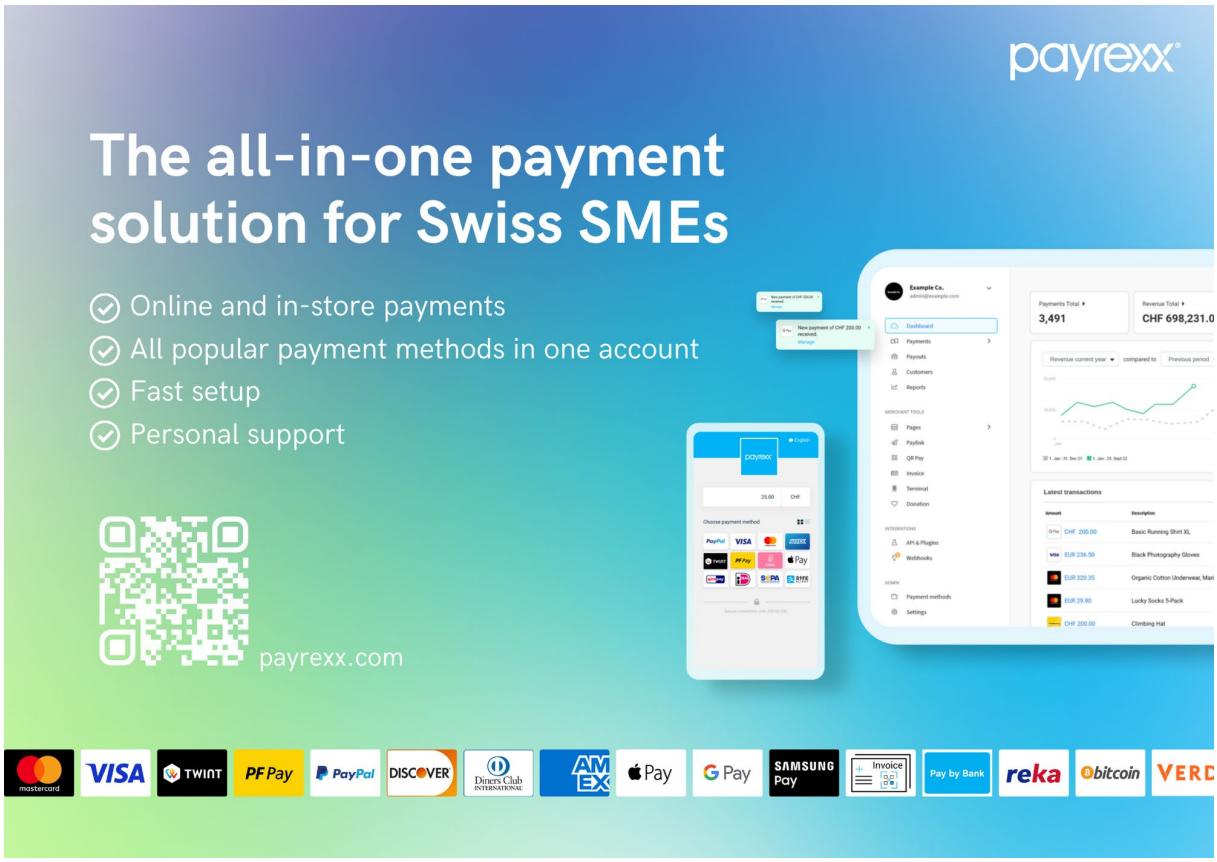
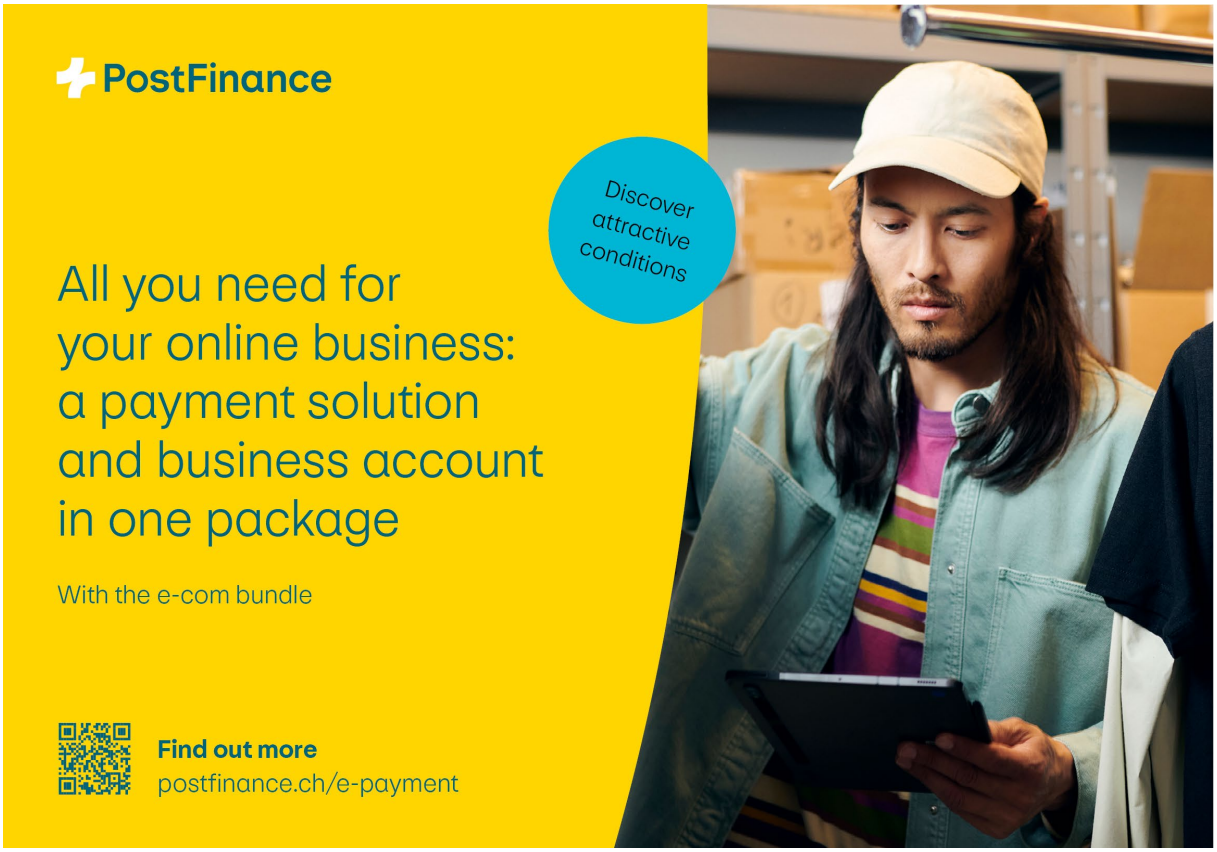


Table 22: The most frequently offered payment methods by merchants according to market, shop size, and type of business

Payment method	Total (n = 249) Fig. 43	Market		Online shop size		Type of business	
		B2C (n = 204)	B2B (n = 129)	Small (<4 employees) (n = 142)	Large (>21 employees) (n = 35)	Pure Player (n = 73)	Omni-Channel (n = 57)
Credit card (e.g. Visa, Mastercard)	87.1%	**93.1%**	**83.7%***	88.0%	97.1%	89.0%	85.1%
TWINT	86.4%	**92.1%**	**83.1%***	85.6%	93.5%	88.2%	85.7%
Purchase on account	67.5%	**63.7%**	**76.0%***	**59.2%**	**82.9%***	63.0%	70.1%
Debit card (e.g. Visa Debit)	61.0%	65.7%	63.6%	64.1%	57.1%	65.8%	59.7%
PostFinance Card / E-Finance	61.0%	64.4%	62.7%	62.9%	58.1%	54.4%	65.1%
PayPal	46.6%	52.0%	47.3%	43.0%	54.3%	49.3%	44.8%
Prepayment	45.8%	48.5%	50.4%	50.0%	40.0%	52.1%	41.8%
Apple Pay	39.0%	42.6%	37.2%	38.0%	48.6%	39.7%	38.8%
Gift card (vouchers)	33.3%	37.3%	29.5%	**27.5%**	**51.4%***	26.0%	40.3%
Google Pay	31.3%	33.8%	29.5%	30.3%	37.1%	30.1%	34.3%
Payment in instalments (BNPL)	14.1%	15.7%	14.0%	**7.7%**	**31.4%***	12.3%	17.9%
Klarna	9.6%	10.3%	13.2%	**6.3%**	**20.0%***	9.6%	9.0%
Instant bank transfer	8.8%	9.3%	10.1%	11.3%	11.4%	12.3%	6.0%
Samsung Pay	6.8%	6.9%	8.5%	7.7%	5.7%	9.6%	3.0%
Cryptocurrency (e.g. Bitcoin)	4.0%	3.9%	5.4%	6.3%	0.0%	5.5%	1.5%

Legend: PP = percentage points; * Significant differences / values with p < 0.05 are **highlighted in bold**

Debit cards and PostFinance have established themselves as stable payment methods in Swiss e-commerce. Purchase on account is being offered less and less frequently.



Cryptocurrencies such as Bitcoin and Ethereum are gaining ground slightly, but with four percent of merchants accepting them, they remain a **niche offering**.

Payment solutions such as **Alipay** (1.2 percent) and **WeChat Pay** (0.8 percent) – which are particularly widespread in Asia – have seen little adoption in Swiss e-commerce to date.

A new addition to the payment method portfolio surveyed is **Wero**, which is offered by 0.8 percent of merchants in 2026. The payment solution from the European payments initiative (EPI) is based on **direct account-to-account payments** and aims to establish itself as a European alternative to international payment solutions. For the Swiss market, however, Wero faces a unique starting point: **TWINT** is already a well-established Swiss mobile payment solution that can also be linked directly to a bank account and is be offered by 86.4 percent of the merchants surveyed by 2026. Consequently, it is likely to be more difficult for new account-based payment solutions to achieve comparable adoption in the Swiss market. With a current share of 0.8 percent, Wero has so far played only a marginal role here.

Overall, the 2026 payment landscape shows stability at the top and changes further down the list. Credit cards, TWINT, and invoice payments maintain their strong positions, while Apple Pay and Google Pay are gaining significant ground. At the same time, established methods such as PayPal and prepayment are losing ground compared to the previous year. For online retailers, it therefore remains crucial to offer a mix of payment options that suits their target audience, business model, and usage scenarios.

9.4 PAYMENT SERVICE PROVIDERS

Each year, the study surveys which **payment service provider (PSP)** online retailers work with. PSPs handle the technical processing of online payments, integrate various payment methods, and provide security and fraud protection mechanisms, among other things. Since a merchant can work with multiple PSPs, multiple responses were allowed for this question (see Figure 45).

Payrexx continues to expand its leading position. In 2026, 27.8 percent of the retailers surveyed – up from 23 percent the previous year – work with the Swiss PSP. With an increase of 4.8 percentage points, Payrexx recorded the strongest growth among the most widely used providers. **More than one in four merchants** now works with Payrexx. The provider is particularly well-represented among **small online shops**: 37.3 percent of merchants with up to four employees work with Payrexx, compared to just 5.7 percent of large merchants with at least 21 employees. The difference is statistically significant.

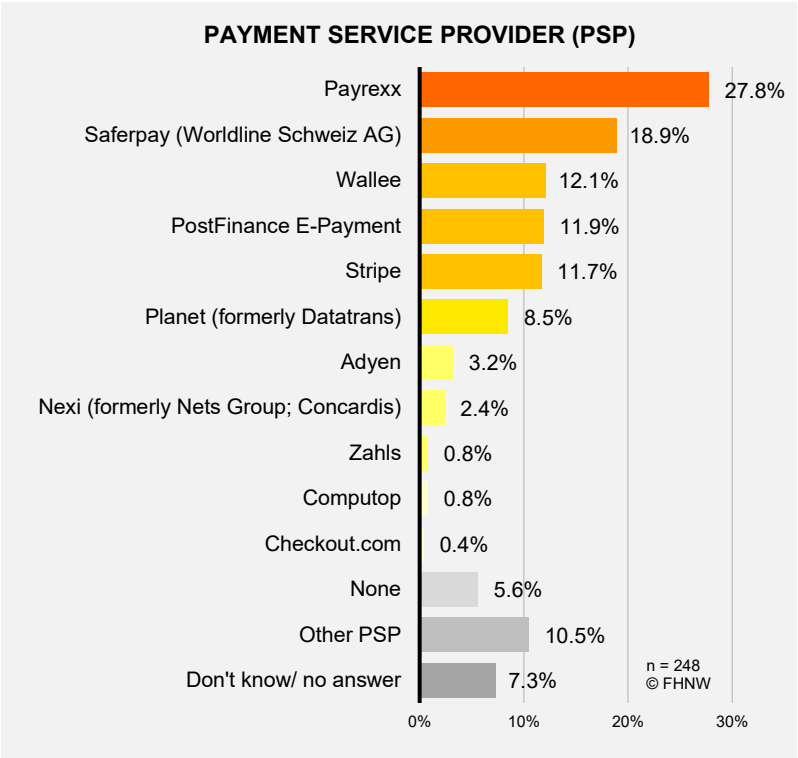
In second place is **Worldline's Saferpay** with 18.9 percent. Compared to 18.3 percent the previous year, its market share has changed only slightly. While Payrexx is extending its lead, Saferpay remains stable in second place.

The providers in the following ranks are much closer together. **Wallee** reaches 12.1 percent, narrowly overtaking **PostFinance** E-Payment and **Stripe**. However, following the growth of recent years, the increase in 2026 is modest at 0.3 percentage points. A notable inverse scale effect compared to Payrexx is evident: Among large merchants, about a quarter (25.7 percent) use Wallee, compared to 8.5 percent of small merchants. This difference is also statistically significant.

PostFinance E-Payment drops from 14.8 to 11.9 percent and, with a decline of 2.9 percentage points, records the sharpest drop among the widely used PSPs. As a result, PostFinance loses its third-place ranking. At the same time, Stripe continues its positive trend, rising from 9.8 to 11.7 percent. Wallee, PostFinance E-Payment, and Stripe are thus nearly neck-and-neck in 2026 at 12.1, 11.9, and 11.7 percent, respectively. There are some differences by business type: **Stripe** is more prevalent among **pure players**, while PostFinance E-Payment is more frequently cited by omnichannel merchants.

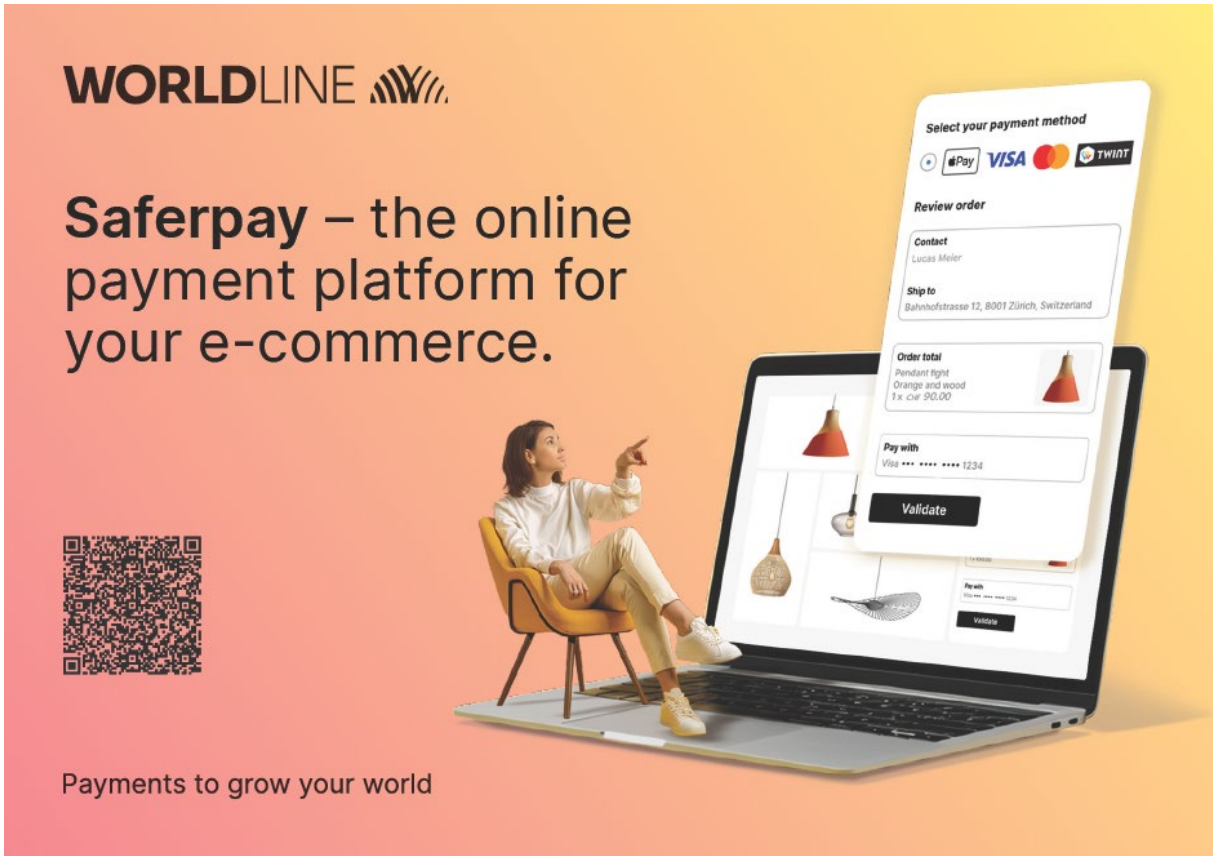
Planet, formerly Datatrans, has stabilised following last year's decline and reached 8.5 percent, compared to 8.2 percent in 2025. Beyond that, market share declines significantly: **Adyen** reached 3.2 percent, slightly below the previous year's figure of 3.6 percent. **Nexi**, formerly Nets Group or Concardis, remains virtually at the previous year's level at 2.4 percent.

Figure 44: Which payment service providers (PSPs) do you work with? (Multiple answers possible)



Payrexx remains the most widely used payment service provider in Switzerland in 2026. Saferpay from Worldline remains number two, and PostFinance is overtaken by Wallee for the first time. Stripe also gains ground.

The other payment providers surveyed play a minor role. Zahls and Computop each account for 0.8 percent, while Checkout.com accounts for 0.4 percent. The provider landscape also extends beyond the PSPs listed individually in Figure 45. 10.5 percent of respondents mention other solutions under “Other PSP.” The open-ended responses specifically include Mollie, PayPal, and Shopify Payments, as well as a few mentions of MF Group (POWERPAY), Ideal Payment, WawiPay, and OpenPay.



5.6 percent report that they do not work with any PSP. The percentage of “Don’t know/No answer” responses has dropped from 11.6 to 7.3 percent. There are only minor differences between small and large online shops in this regard. The simultaneous use of multiple PSPs is therefore not a phenomenon limited to large retailers.

Overall, the market features a **concentrated group of top players alongside a broad landscape of providers**. Payrexx is expanding its leading position, with Saferpay trailing far behind in second place, followed closely by Wallee, PostFinance E-Payment, and Stripe. The influence of merchant size is particularly striking: while Payrexx is especially prevalent among small online shops, Wallee is used significantly more often by large merchants. When it comes to business relationships, however, a different picture emerges. B2B and B2C merchants differ only slightly in their choice of PSP; the leading providers achieve comparable adoption rates in both groups. Whether a merchant primarily serves business or private customers thus appears to be less decisive for the choice of PSP than other requirements. Factors such as transaction volume, required payment methods, technical integrations, internationalisation, cost structures, and the complexity of the existing system landscape are likely to play a greater role.

9.5 BNPL SOLUTIONS

Buy Now, Pay Later (BNPL) remains a comparatively small but diverse segment within the payments landscape. It allows customers to make purchases immediately and pay the amount later or in instalments. Figure 46 shows which providers online retailers use for this purpose. Since multiple solutions can be used simultaneously, multiple responses were allowed.

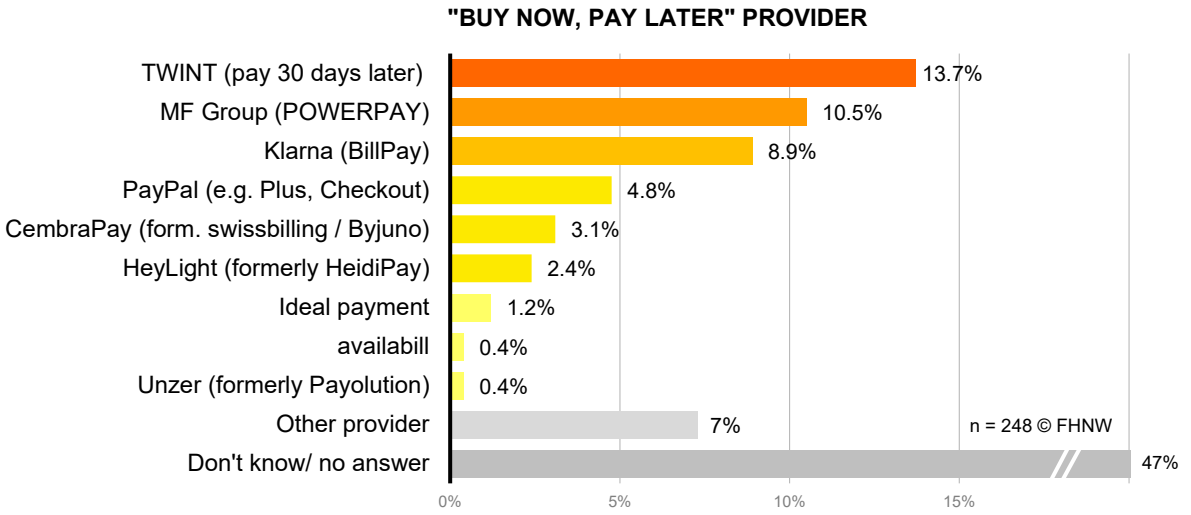
TWINT “Pay Later” remains at the top of the listed BNPL solutions in 2026 with 13.7 percent. Compared to 13 percent in the previous year, this represents a slight increase of 0.7 percentage points. However, this trend should be viewed in conjunction with **CembraPay** and Swissbilling. The “Pay Later” feature is directly integrated into TWINT, while Swissbilling by CembraPay serves as the partner behind the solution. At the same time, CembraPay is independently cited as a BNPL provider by 3.1 percent of merchants in 2026, compared to 10 percent the previous year. The significant decline in direct mentions therefore does not necessarily indicate a corresponding loss of importance for CembraPay in the BNPL business, as the company is also a partner in the most frequently mentioned BNPL solution. TWINT’s widespread adoption in the Swiss market also provides the joint solution with a strong foundation.

TWINT is followed by **MF Group, or POWERPAY,** with 10.5 percent. Compared to 8 percent the previous year, this represents an increase of 2.5 percentage points and thus the strongest growth among BNPL providers.

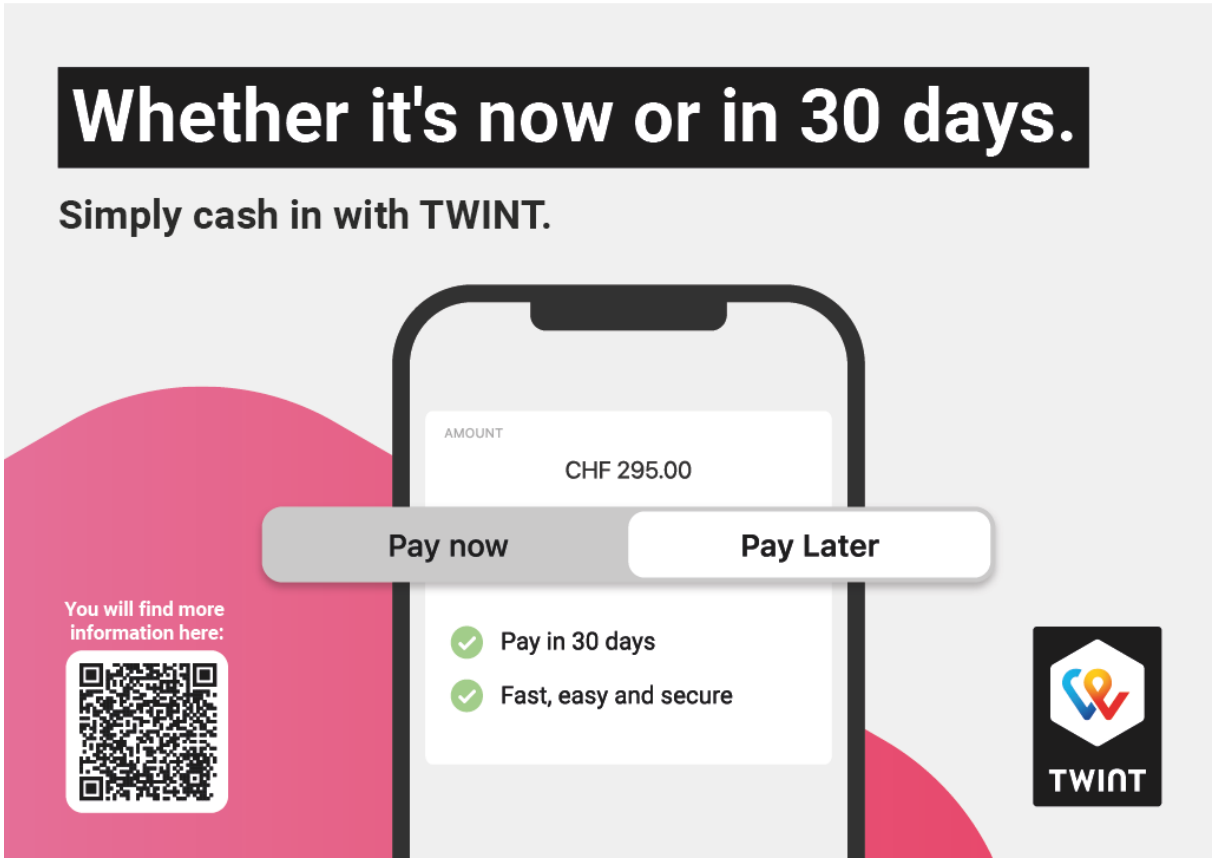


The difference based on retailer size is particularly striking: 20 percent of large online shops use MF Group or POWERPAY; only 6.3 percent of small retailers do the same. The difference is statistically significant. **Klarna and BillPay are** also **gaining ground**, rising from 7 to 8.9 percent. Here adoption is higher among large retailers: 17.1 percent use the solution, compared to 7.7 percent of small ones. Overall, this suggests that standalone BNPL solutions such as MF Group and Klarna are more established in the payment portfolios of larger online retailers.

Figure 45: Which “Buy now, pay later” providers (BNPL) do you work with? (Multiple answers are possible)



With its “Pay 30 Days Later” service, TWINT is also a leader in the BNPL market among online retailers, followed by CembraPay, the MF Group, and Klarna.



PayPal remains virtually unchanged year-over-year as a BNPL solution, at 4.8 percent. The remaining providers achieve significantly lower figures. **HeyLight**, formerly HeidiPay, rises slightly from 2 to 2.4 percent**. Ideal Payment** reaches 1.2 percent, up from 0.2 percent the previous year. **Availabill** is now mentioned only sporadically.

Another 7.3 percent is attributed to "other providers": Among those mentioned in the open-ended responses were **Riverty, Affirm,** and **Afterpay.**

Overall, the BNPL provider landscape remains **in a state of flux**. TWINT holds a unique position thanks to the integration of "Pay Later" into a payment solution that is already widely used in Switzerland. At the same time, MF Group and Klarna are gaining traction and are particularly well-represented among larger retailers. By contrast, no significant differences emerge based on business relationship or business type. Other factors – such as product range, average cart value, technical integration, and the design of the respective payment offering – thus appear to be more relevant when choosing a BNPL solution.

9.6 ROOM FOR IMPROVEMENT AND INNOVATION IN E-PAYMENT

In addition to the payment methods and providers used, online retailers were asked where they currently see the greatest potential for improvement and innovation in their payment setup – for example, in the checkout experience, payment methods, or operational processes.

A total of 83 retailers provided substantive answers to the open-ended question. Five of them currently see no specific need for action, while **78 retailers cite specific areas for improvement**.

9.6.1 Checkout Experience as the Area with the Greatest Potential

By far the most frequently mentioned area for improvement is the checkout process. 43 responses cited a **simpler, faster, more intuitive, or more stable payment process**. To a lesser extent, respondents highlighted input fields and clicks, clearer forms, a more modern design, and a checkout process that is consistently optimised for mobile devices. Several merchants specifically mention **express checkout**, sometimes in conjunction with TWINT. One merchant summarises the requirements as follows: *"The payment process should be as simple, fast, and transparent as possible for our various customer groups*."

Closely tied to this is the **reduction of abandoned carts**. Some merchants report too many abandoned carts during the payment process without being able to reliably identify the causes. Accordingly, they want not only **better user guidance** but also **more informative error messages** and **faster feedback** in the event of failed transactions.

A seamless checkout is thus seen directly as a tool for increasing the conversion rate. In addition to **speed**, **technical reliability** plays an important role. Merchants demand **better performance, stable interfaces**, and a **payment system** that works always and immediately. The responses make it clear that merchants do not view checkout optimization solely as a design task: from their perspective, user-friendliness, speed, stability, and transparency together form a cohesive quality promise.

9.6.2 Expansion of Payment Methods

The second most important topic is **expanding and increasing the flexibility of the payment mix**. Twenty-nine responses refer to additional payment methods or their easier integration. TWINT, Apple Pay, and Google Pay are mentioned particularly frequently. In some cases, merchants also request Klarna, PayPal, PostFinance, purchase on account, BNPL, instant payment, and other card payments.

The open-ended question thus confirms the trend identified in the closed-ended survey: the focus is particularly on **mobile wallets and fast digital payment methods**. For merchants, it is not just about offering as many payment methods as possible, but about their easy integration and provision tailored to their needs.

Payment innovations reduce friction at checkout for customers and in merchants' processes.

For example, payment methods should be offered based on the country, device, or customer group, without making the checkout process unnecessarily complex. Therefore, it is not just the number of payment methods that matters, but how they **are presented in a context-appropriate way**. Several responses also indicate that, from a technical standpoint, new payment methods cannot yet be activated as easily as merchants would like. Issues cited include **a lack of native integrations**, limited customisation options for the online shop system, and dependence on payment service providers (PSPs).

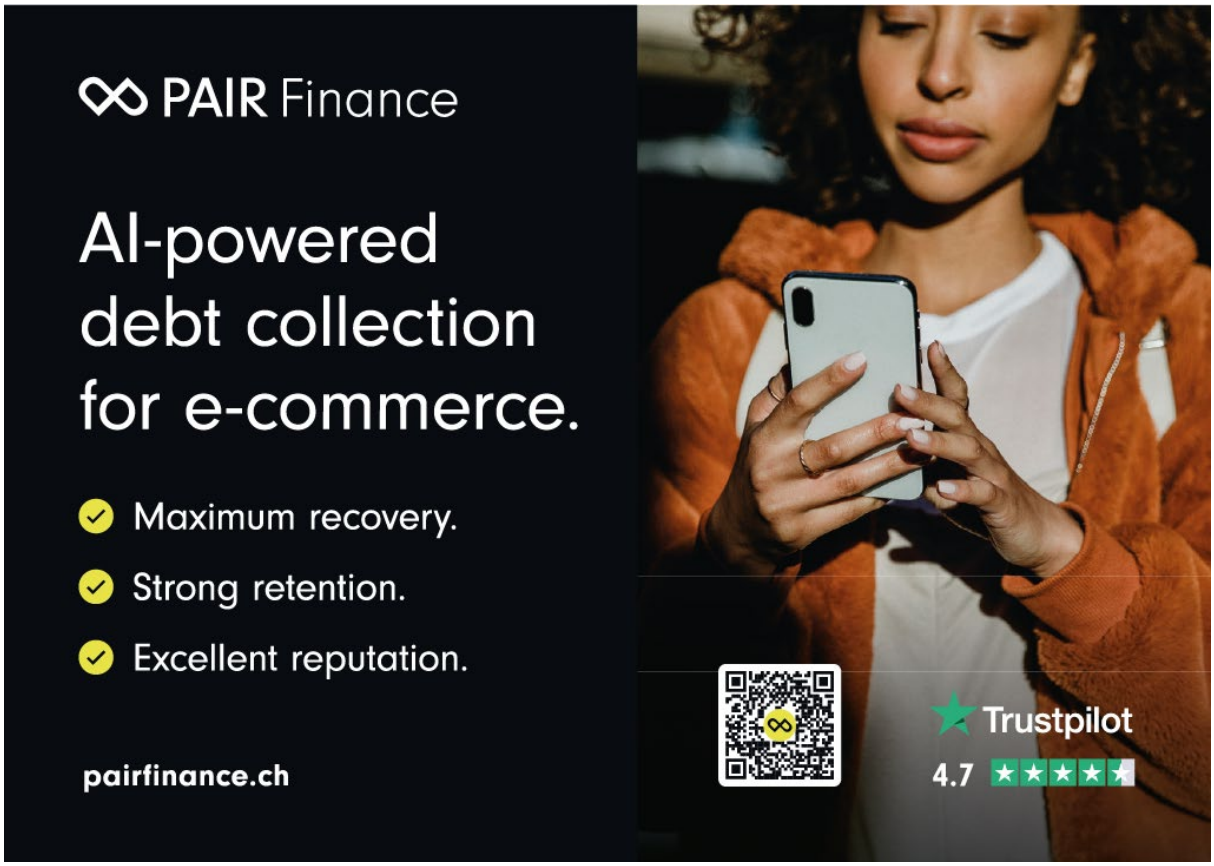
One online retailer states: *"Ideally, there would be a single system with simple onboarding for as many payment methods as possible*." Expectations for innovation thus also extend to online shop platforms and payment service providers such as Shopware and Shopify: Merchants want **preconfigured interfaces**, centralised activation of various payment methods, and fewer individual negotiations with specific providers.

The goal is to reduce manual steps and process payments digitally as seamlessly as possible. Integration with ERP, online shop, accounting, and financial systems is particularly important. **Missing or unstable interfaces** lead to data inconsistencies, manual checks, and additional reconciliation efforts.

One merchant describes the need very comprehensively: *"Better automation for payment reconciliation, invoicing processes, refunds, and integration with our ERP would be helpful in reducing internal manual steps*." From the merchant's perspective, improving the payment setup therefore does not end at the visible checkout interface. The payment process continues behind the visible checkout screen: A payment must be recognised, assigned to an order, posted, correctly refunded in the event of a return, and, if necessary, transferred to the dunning process. It is precisely here that there is significant potential for **integrated workflows** and automation. The use of artificial intelligence for process optimization is also mentioned in some cases.

9.6.3 Costs, Commissions and Terms

Eight responses address the costs of payment transactions. Criticisms include **high commissions**, **confusing fee structures, unfavourable terms**, and the dominant market position of major card providers. Phrases such as *"cost confusion*," *"expensive*," or the desire for *"smaller margins*" indicate that the cost structure is sometimes perceived as **lacking transparency**.



For merchants, therefore, it is not only crucial whether a payment method can be offered, but also **what transaction, integration, and operating costs** are associated with it. While additional payment methods increase customer convenience, they can simultaneously lead to new fees, contracts, and operational complexity. There is therefore a need for simpler and **more transparent pricing models** as well as more attractive terms—especially as transaction volumes grow.

9.6.4 Personalisation and Customer Loyalty

In some cases, payment is also viewed as a starting point for **personalisation and customer loyalty**. Three merchants mention customised financing offers, reward programmes for repeat customers, and proprietary payment methods or loyalty cards. The payment process is thus viewed as more than just a transaction—it is seen as a potential touchpoint for **loyalty programmes, partner offers**, and long-term customer relationships.

9.6.5 Security, Fraud Prevention, and Error Handling

Security and fraud management are mentioned only sporadically as standalone areas for improvement, with just three responses. Specific issues raised include better fraud detection, more reliable systems, and the handling of erroneous payments.

Merchants would like clearer information on the reasons for **transaction declines**, as well as more efficient processes for incorrect or incomplete payments. The challenge for PSPs is to improve security checks without causing additional friction or abandoned carts at checkout.

9.6.6 Conclusion on Areas for Improvement

Overall, the open-ended responses point to two closely interrelated areas of focus: for customers, payments should become **simpler, faster, more mobile, and more reliable**. At the same time, **back-end processes** should be **more highly automated** and **better integrated** into online shop, ERP, accounting, and financial systems.

The greatest potential for improvement therefore lies less in a single new payment method than in an **end-to-end payment process**: from a checkout experience that is as frictionless as possible and the appropriate selection of payment methods, through stable payment processing, to automated reconciliation, posting, and refunds. Simpler integrations and more transparent cost models should simultaneously reduce operational complexity for merchants.

10. E-Commerce Services

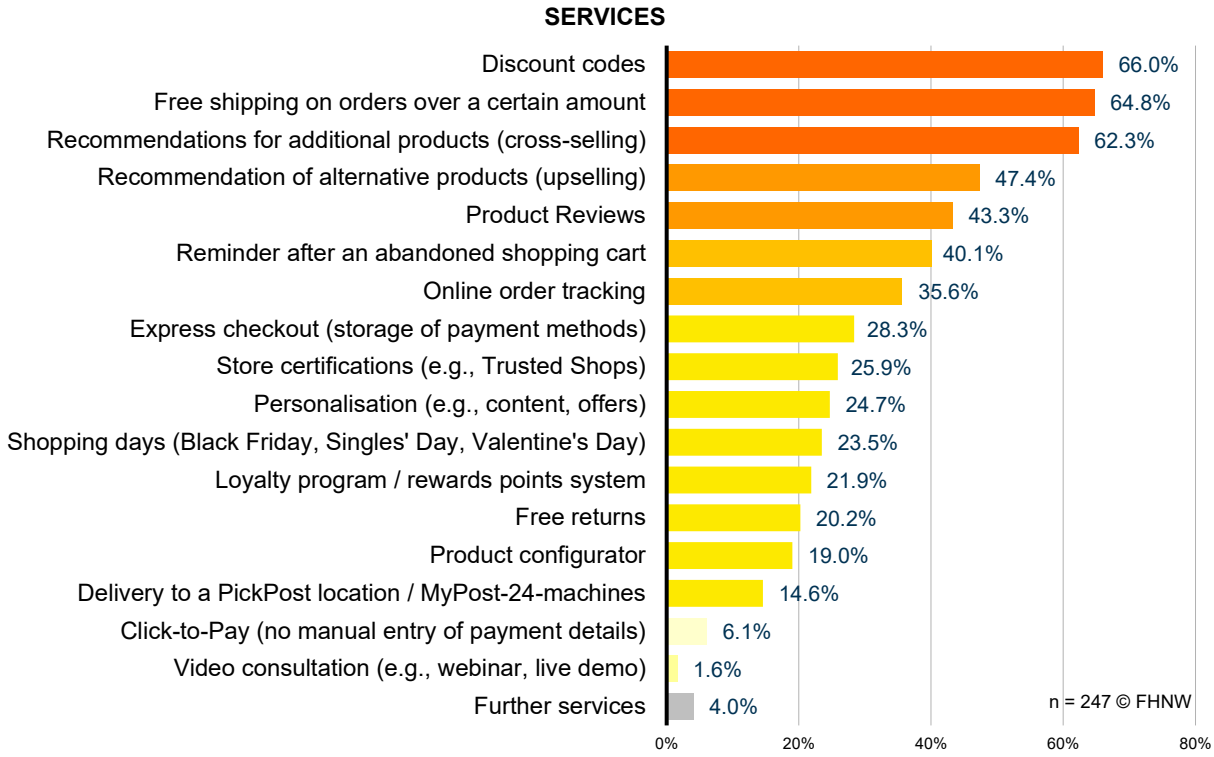
This chapter examines the services that online retailers use to shape and enhance the shopping experience in their online shops. It covers services along the customer journey – from product recommendations and discount codes through checkout and delivery to customer loyalty and personalization. The focus is on their current prevalence, developments over the past few years, and differences among online retailers.

10.1 DISCOUNT CODES

With 66 percent of respondents citing them, discount codes are the most widely used service among the retailers surveyed (see Figure 47). The difference in usage based on company size is particularly striking: **large companies** use discount codes significantly more often (91 percent) than small retailers (59 percent). Larger retailers often have greater financial and organisational flexibility to strategically integrate discounts into their marketing activities and manage their impact on margins and revenue. At the same time, discount codes are not a short-term trend: Since 2019, their usage has consistently remained well above 60 percent, maintaining a high level.

Discount codes can be used flexibly, e.g., to **acquire new customers, encourage newsletter sign-ups, reactivate dormant accounts, collaborate with influencers, or to boost sales** during time-limited promotions. In a consumer environment characterized by high price sensitivity, such price advantages can become even more attractive. For retailers, discount codes offer the opportunity to provide targeted purchase incentives without lowering regular retail prices. Their widespread use is likely also driven by the ease of technical implementation in online shop systems. At the same time, there is a risk of accustoming customers to price discounts and cannibalising regular sales. Discount codes should therefore be used in a targeted and time-limited manner rather than on a permanent basis.

Figure 46: What services does your online shop offer? (Multiple answers are possible)



Discount codes, free shipping on orders over a minimum amount, cross- and up-selling are standard practices in e-commerce.

10.2 FREE SHIPPING ON ORDERS OVER A CERTAIN AMOUNT

In second place is **free shipping on orders over a minimum amount**, which 64.8 percent of the online retailers surveyed offer. Unlike with discount codes, there are hardly any differences based on retailer size: 68.6 percent of large retailers and 63.4 percent of small retailers offer this service. The widespread adoption across different retailer sizes suggests that free shipping for orders above a certain amount has increasingly become an **expected basic service** in e-commerce and serves less as a means of differentiation from competitors.

For retailers, a minimum order value offers the opportunity to **combine customer focus with profitability**. Customers receive a tangible price advantage when a certain shopping cart total is reached. At the same time, the threshold creates an incentive to add more products to the shopping cart, thereby **increasing the average order value**. As a result, the additional contribution margins can, at least in part, help offset shipping costs. Especially in light of high logistics and shipping costs, the minimum order value is thus an important management tool.

For customers, free shipping can also serve as a **strong incentive to buy**, since additional shipping costs added at the end of the ordering process increase the actual total cost.

However, the key factor is the threshold amount: a minimum order value that is too low undermines profitability, while a value that is too high may be virtually unattainable for customers and thus lose its incentive effect.

10.3 RECOMMENDATION OF ADDITIONAL OR ALTERNATIVE PRODUCTS

At 62.3 percent, nearly two-thirds of retailers recommend complementary products, thereby utilising **cross-selling** (in Figure 47 above). Examples include **accessories, consumables, compatible replacement parts, or bundles** (products that are frequently purchased together). The high prevalence of this practice shows that product recommendations are among the established tools for increasing the **average order value**. At the same time, cross-selling can enhance customer value if truly useful additions are highlighted. Irrelevant recommendations or too many recommendations, on the other hand, can distract from the actual purchase. Significant differences emerge based on retailer size: 86 percent of large retailers use cross-selling, compared to 54 percent of small retailers. The difference is also significant when it comes to **recommendations of alternative products**. Overall, just under half of retailers recommend alternative or higher-value products; among large retailers, the figure is 66 percent, while among small retailers it is 44 percent. More extensive product ranges, as well as greater technical and data-related resources, are likely to offer large retailers more opportunities to systematically implement such recommendations.

At 47.4 percent, up-selling is less common than **cross-selling**. This is likely due in part to the fact that suitable product alternatives, comparable features, and a clear explanation of the added value are required. Successful up-selling should not simply display the most expensive product, but rather convey why a **higher-value or better-suited option** meets the customer's needs. In a longer-term comparison, neither service shows a fundamental increase in adoption. Cross-selling was already offered by 63 percent of retailers in 2021 and 70 percent in 2022; for up-selling, the figures were 46 percent and 50 percent, respectively. Despite advances in recommendation engines and generative AI, product recommendations is not used significantly more frequently in 2026 than they were a few years ago. The potential for innovation is likely to lie less and less in whether recommendations are displayed, and more in how relevant and personalized they are. Data- and AI-driven systems can consider factors such as product assortment, shopping cart, purchase history, and availability.

10.4 PRODUCT REVIEWS

43.3 percent of retailers allow their customers to rate products. A clear **size effect** is evident here: 69 percent of large retailers, compared to 39 percent of small retailers, offer product reviews.

The larger the online shop, the broader the range of services: Many services are more common among large retailers.

The difference is statistically significant. Product reviews thus appear to be firmly established as an integral part of the service offering, particularly at larger online shops. Among smaller retailers, they have played a significantly smaller role so far, even though they can help **build digital trust** precisely in those settings.

The focus on end customers also plays a role. **47.5 percent of retailers with B2C operations, compared to 24.4 percent of those without, offer product reviews.** This difference is also statistically significant. In the consumer market, **social proof** derived from other buyers' experiences thus takes on particular importance.

Product reviews serve **two key functions**. From the customer's perspective, they can reduce uncertainty when selecting a product, since products often cannot be viewed or tested in person before an online purchase. This can be particularly valuable for **lesser-known retailers, brands**, **and products** that cannot rely as heavily on existing brand awareness. For retailers and manufacturers, reviews also serve as an important **source of feedback** and can provide insights into product quality, user experiences, or recurring issues.

However, as the importance of reviews grows, so does the challenge of ensuring their **credibility and authenticity**. Fake reviews or ratings that have been deliberately manipulated can undermine their effectiveness as **social proof**. Digitec Galaxus provides a recent example: Since June 2026, only customers who have ordered and received a product can rate it there. As part of the transition, approximately 380,000 older reviews without a corresponding purchase were removed. For retailers, it is therefore not only crucial whether they offer product reviews, but also how they ensure their **quality and trustworthiness**. Transparent review guidelines, the labelling of verified purchases, and a credible approach to both positive and negative feedback can help strengthen product reviews as a reliable **signal of trust** in e-commerce.

10.5 REMINDER AFTER AN ABANDONED SHOPPING CART

Not every filled shopping cart results in a purchase. To win back potential customers after an abandoned cart, 40.1 percent of online shop operators rely on **shopping cart reminders**. Among large retailers, this marketing automation is significantly more common (54 percent) than among small ones (35 percent). Larger retailers appear to have the technical and organizational capabilities to implement such automated measures more frequently.

Shopping cart reminders come into play at a point in the customer journey that is particularly close to the purchase: The product selection has already been made, but the purchase has not been completed. Automated reminders can guide potential customers back to checkout and thus help **convert abandoned purchases retroactively**. However, this requires that the individual can be identified and contacted lawfully.

The fact that only four out of ten retailers use shopping cart reminders points to **further potential for marketing automation** (see Table 9 above). What matters here is not only whether a reminder is sent, but also **when and how**. Possible approaches include time-sensitive messages detailing the specific shopping cart contents, information on availability, and a direct link back to checkout. Discount codes can also create an additional incentive to buy. However, they should be used strategically so that customers do not get into the habit of abandoning a purchase initially just to receive a discount later.

10.6 ORDER TRACKING

35.6 percent of retailers offer online order tracking (see Figure 47). This service is significantly more common among large online shops (54 percent) than among small ones (27 percent). Tracking information can be provided **outside the online shop**, for example via **email** or directly by the respective logistics service provider. In previous surveys, online tracking queries and emails were recorded together; in 2024, this more broadly defined service reached 72 percent.

Product reviews are particularly relevant in B2C: Retailers with B2C businesses offer them significantly more often.

The online survey conducted in 2026, on the other hand, may have been interpreted more as **an integrated tracking feature**. 70 percent of Swiss online customers would like to be able to track the **delivery status** of their order, and 58 percent want to be informed of the estimated **delivery time** (Swiss Post & Ipsos, 2026). Integrated shipment tracking offers additional capabilities compared to tracking information provided externally. Customers can track the order and delivery status within their familiar environment, while retailers can reduce inquiries regarding delivery status. At the same time, an **additional digital touchpoint** is created after the purchase, which can be used, for example, for service information, instructions on product use or care, and supplementary offers. Order tracking thus goes beyond mere logistics information to become an integral part of the **post-purchase customer experience** – compare, for instance, Zumstein (2024).

10.7 EXPRESS CHECKOUT AND CLICK-TO-PAY

The fewer steps there are between the shopping cart and the completion of the purchase, the smoother the checkout process can be**.** Nevertheless, only 28.3 percent of online retailers currently offer **express checkout**. Payment information – and in some cases, address information – that has already been stored can be reused, and individual steps of the traditional checkout process can be skipped. This reduces the number of required entries and can lower the barriers to completing a purchase, particularly on mobile devices. It is noteworthy that express checkout has not yet become more widespread. In 2023, 33 percent of retailers offered it; in 2024, the figure was 29 percent; and in 2026, the share stands at 28.3 percent.

At the same time, the open-ended responses regarding potential for improvement in e-payments show that merchants currently view a **simpler, faster, and more intuitive checkout** as the most important area for action. There thus remains a gap between the desire for less friction in the payment process and the actual adoption of corresponding features. Implementation depends, among other things, on the online shop system used, the payment service provider (PSP), available digital wallets, and the secure reuse of customer and payment data. An express checkout is most beneficial when it **is visible early on and actually eliminates several steps in the process**. Especially for returning customers, stored information can significantly shorten the path from purchase decision to order placement.

Click-to-Pay is not yet widely used: Only 6.1 percent of merchants offer this service, which eliminates the need to manually re-enter saved credit or debit card information with every purchase. This **speeds up and simplifies** the **card payment process**, especially on mobile devices. Its limited adoption is likely due, among other things, to the market's early stage of development and the challenges of integrating it into store systems and payment infrastructures. At the same time, Click-to-Pay competes with already established solutions such as **TWINT, Apple Pay, Google Pay**, **and PayPal**, which also enable a fast payment process without the need to repeatedly enter card details. Whether Click-to-Pay gains a stronger foothold in Swiss e-commerce will therefore likely depend largely on how seamlessly the solution is integrated into the checkout process and what additional benefits customers perceive compared to existing payment options.

10.8 ONLINE SHOP CERTIFICATIONS

Trust in online retail can be built not only through other customers but also through independent third parties. 25.9 percent of retailers display **certifications or seals of approval** – such as those from **Trusted Shops** – in their online shops. Among large retailers, such **trust signals** are significantly more common (43 percent) than among small retailers (19 percent).

Customers want a simple, fast, and intuitive checkout experience. However, only 28 percent offer an express checkout, and only six percent provide click-to-pay.



Seals of approval can help customers assess the **legitimacy and reliability** of an online shop they are not yet familiar with. Depending on the certification, criteria such as data protection, ordering and payment processes, customer service, or the handling of complaints are reviewed. As a result, they serve a different function than product reviews: While reviews are based on the experiences of other customers, certifications build trust through external audits and established standards.

It is noteworthy that small retailers, in particular, use such certifications significantly less often. For lesser-known online shops, however, external trust signals could be especially valuable, since customers cannot yet draw on their own experiences or high brand awareness. This is offset, however, by the costs and organisational effort involved in certification and ongoing requirements, which can weigh more heavily on smaller retailers.

10.9 PERSONALIZATION OF CONTENT AND OFFERS

Despite increasing technological capabilities, the **personalization of content and offers** remains relatively uncommon. 24.7 percent of retailers tailor their online shops to individual users or customer groups (see Figure 47). The difference is particularly pronounced by retailer size: 43 percent of large retailers personalise content or offers – compared to 20 percent of small retailers. The difference is statistically significant. Nor has there been any discernible **increase in importance** over time. In 2022, 30 percent of retailers offered personalized content or offers; in 2023, the figure was 28 percent; and in 2024, it was still 26 percent. At 24.7 percent, this modest trend continues in 2026. Despite significant advances in AI and data-driven recommendation systems, personalisation has not yet become widespread in the Swiss e-commerce sector. The majority of retailers continue to show their customers largely identical content and offers.

Yet personalisation can make **relevant products and content visible more quickly**, simplify product selection, and have a positive impact on purchase likelihood (Wan et al., 2023), conversion rates, and customer loyalty (Srinivasan et al., 2002; Tyrväinen et al., 2020). However, this requires suitable data, technical capabilities, and data processing that complies with privacy regulations. The marked difference in size could therefore also be related to the **more extensive data sets, technological resources, and greater investment capacity** of larger retailers.

Artificial intelligence could significantly simplify and further advance **personalization** in the future, for example, by adapting content, product recommendations, or offers more dynamically to context and customer needs. At the same time, data quality, data protection, control, and transparency remain central prerequisites.

Technological development alone does not, therefore, automatically lead to broader adoption: what matters is whether retailers can translate the necessary data, services, and systems into concrete, **personalized customer experiences**.

10.10 SHOPPING DAYS

Shopping Days bundle price promotions and marketing activities into a few particularly **high-profile days**. 23.5 percent of the retailers surveyed participate in promotional days such as **Black Friday, singles' day, or valentine's Day** (see Figure 47).

The difference is particularly pronounced based on retailer size: Among large online retailers, Shopping Days are three times as common (43 percent) as among small retailers (14 percent). The difference is statistically significant. Larger retailers often have higher marketing budgets, greater reach, and more leeway to implement extensive discount and communication campaigns around such promotional days.

Despite the AI boom, personalization remains uncommon. AI is likely to initially improve the quality of recommendations and personalised offers – not their prevalence.

Shopping Days generate concentrated attention and **short-term sales boosts**, but they also come with intense pressure on pricing and advertising. The fact that just under a quarter of retailers participate may therefore reflect a **deliberate strategic decision**. In particular, retailers with high-quality, exclusive, or tightly priced products may choose to forgo extensive discount promotions to protect margins and brand positioning.

Ultimately, the revenue generated during a shopping day is not the sole determinant of economic success. Promotions create additional value especially when they **generate extra demand, attract new customers**, **or lead to larger shopping baskets**, rather than simply bringing forward regular purchases or offering discounts on them.

10.11 LOYALTY PROGRAMMES

To foster **customer loyalty** beyond individual purchases, 21.9 percent of retailers use a loyalty programme or rewards points system. Significant differences are evident both by retailer size and by business type. 40 percent of large retailers use such programmes, compared to just 16 percent of small retailers. Loyalty programmes are also significantly more common among **omnichannel retailers** (27 percent) than among pure players (14 percent).

Loyalty programmes create targeted incentives for **repeat purchases** and long-term customer retention (Belli et al., 2022). At the same time, they enable retailers to gather additional information about their customers' purchasing behaviour and preferences, which can be used, for example, to create personalized offers. Such programmes are particularly attractive for **frequently purchased products and short repurchase cycles**, as customers can more quickly derive a tangible benefit from points or other rewards.

Their increased prevalence among omnichannel retailers is particularly interesting. Loyalty programs can **bridge the gap between in-store and digital customer interactions** by allowing points or benefits to be earned and redeemed across all channels. At the same time, customer data from various touchpoints can be consolidated. As a result, the loyalty programme becomes not only a tool for customer retention but also a bridge between sales channels.

10.12 FREE RETURNS

One in five online retailers offers free returns (see Figure 47). There is a clear difference based on company size: At 37 percent of retailers, customers can return items for free – more than twice as often as at small retailers, where the figure is 16 percent. The difference is statistically significant. Larger retailers can often process returns more efficiently due to higher volumes and more standardised logistics and returns processes and are more likely to factor the resulting costs into their pricing.

For customers, free returns reduce the **perceived risk of purchase**, as unsuitable products can be returned without additional shipping costs. A customer-friendly returns policy can thus also positively influence the purchase decision and **conversion rate** (Janakiraman et al., 2016). At the same time, this service entails significant costs for retailers: in addition to return shipping, there are expenses associated with **inspection, reconditioning, restocking**, **or resale,** as well as potential **loss of value**.

Free returns can also **increase the return rate**. At the same time, 52 percent of Swiss online customers expect free returns, while 42 percent are willing to cover the costs of a return themselves (Swiss Post & Ipsos, 2026).

Retailers thus face a conflict of priorities between customer convenience, conversion, and profitability. This likely contributes to the fact that, despite their advantages, free returns have not become the general standard in e-commerce. Their prevalence has remained largely stable at around the 20 percent mark for several years. Free returns are widespread only in fashion e-commerce, as shown by a **mystery online shopping study** conducted by MS Direct (Zumstein, 2024).

This makes it all the more important to reduce avoidable returns even **before the purchase** is made. Detailed product information, size and selection guides, product reviews, virtual product displays and AI-driven shopping assistants can help customers make the right decision at the time of purchase.

10.13 PRODUCT CONFIGURATORS

The more complex an offering is, the more difficult it becomes to select the right solution. That's why 19 percent of retailers support their customers with a **product or service configurator** (see Figure 47 above). Such applications are particularly relevant for offerings with many variants, those that can be customised, or those that require technical explanation.

Configurators play a greater role in **B2B business**: 27 percent of retailers with B2B operations offer such a service. This means they are significantly more widespread among these retailers than among those without B2B operations. Configurators help customers put together a suitable solution and can simultaneously **reduce errors in the ordering and consultation process**.

Adoption has remained relatively stable over the past few years: After 23 percent in 2022, 21 percent in 2023, and 23 percent in 2024, the share stands at 19 percent in 2026. Product configurators thus remain a **specialised service** rather than a widespread standard.

However, their technical implementation can be challenging: **product data, compatibility rules, prices, and availability** must be correctly linked and integrated into the existing system landscape.

10.14 DELIVERY TO PICKPOST LOCATION OR MYPOST24-MACHINES

Not every order needs to be delivered to the customer's doorstep. 14.6 percent of retailers offer **delivery to PickPost locations or MyPost24 lockers operated by Swiss Post.** Such alternative **pickup locations increase flexibility** in terms of time and location, as packages can be picked up regardless of whether the customer is at home.

For retailers, delivery to pickup locations and package lockers expands traditional delivery options and can be particularly appealing to customers who are rarely home during the day or who deliberately choose to receive their order at a different location. However, this requires the corresponding integration of these options into the retailer's checkout process and logistics operations.

At 14.6 percent, the direct integration of such delivery options has been relatively uncommon so far. Similar to order tracking, however, this does not necessarily mean that customers cannot use alternative delivery options with other retailers: Depending on the shipping provider, delivery options can sometimes be adjusted directly after shipment.

10.15 VIDEO CONSULTATIONS

Video consultations, webinars, and live demonstrations hardly play a role in e-commerce anymore. Only 1.6 percent of retailers offer this service (see Figure 47). Between 2021 and 2024, the share remained relatively stable at seven to eight percent. While video consultations offered an alternative to in-person contact – especially during the COVID-19 pandemic – their prevalence has since declined significantly.

It remains relevant primarily for **high-priced or complex products, or products requiring detailed explanation**; however, it is time- and labour-intensive and has limited scalability. Alternatives include recorded product demonstrations, interactive consultation tools, and, increasingly, **AI-powered consultation services**.

One in three online retailers offers order tracking, one in five offers free returns, and one in seven offers delivery to PickPost locations or My Post 24 kiosks.

10.16 FURTHER SERVICES

Another four percent of retailers mention additional services. These include **telephone consultations, live chat, AI-powered online consultations, in-store pickup with consultation, free cancellation, extended warranties, wish lists**, and a community forum. This range demonstrates that retailers are using various approaches beyond established offerings to improve consultation, convenience, and customer loyalty, and to differentiate themselves with additional services.

Particularly striking is the **integration of digital and in-person offerings** – such as online ordering followed by in-store consultation or supplementing digital channels with personal contact. Service innovation thus lies not only in the use of new technologies but also in the intelligent integration of online shops, human consultation, and in-store services.



11. Conclusion and Outlook

11.1 DISCUSSION

The Online Retailer Survey 2026 reveals a Swiss e-commerce market that is continuing to evolve while simultaneously undergoing structural changes. A total of 473 online shop operators participated in the survey, 90 percent of whom are based in Switzerland. B2C remains the most common business relationship at 82 percent, while 51 percent operate in the B2B sector. At 31 percent, **pure players** represent the largest single group of business types surveyed for the first time. At the same time, 61 percent of companies operate their online shop with only one to four employees. The fact that the revenue distribution has not shifted toward lower revenue brackets to the same extent may indicate that **e-commerce operations are becoming leaner and more productive**. One explanation is that AI is helping e-commerce teams handle a growing and increasingly diverse range of digital marketing and sales tasks without increasing staffing levels. **Automation**, standardised and **scalable platforms** such as Shopware or Shopify, and the **increasing use of AI** are likely contributing to this trend. With 87 percent of sales coming from it, a company's **own online shop** remains the centrepiece of digital sales.

At the same time, it is becoming clear that access to customers and **customer journeys are becoming increasingly fragmented**. In addition to search engines and digital marketplaces, generative AI systems are creating new touchpoints that have the potential to transform information searches and product selection.

Already, **10 percent of retailers consider agentic commerce** to be a revenue-relevant sales channel, while **GEO** (generative engine optimization) was already classified by 51 percent as a relevant or somewhat relevant marketing tool in the first survey. **SEO** remains the most important digital marketing discipline, accounting for 88 percent. The results thus point less toward a replacement of existing channels and more toward an expansion of the customer journey: The online shop remains central as a transaction and information platform for humans and bots, but product search, comparison, and preselection can increasingly take place outside the online shop. This trend is supported by the consumer perspective: According to the latest E-Commerce Sentiment Barometer (Swiss Post & Ipsos, 2026), nine percent of online consumers are most likely to **begin their product search in AI-based chats**. At the same time, 28 percent already use generative chats weekly or more frequently, and another 25 percent use them monthly for product search or selection. AI-based chatbots and platforms are thus rarely the primary entry point so far, but are already being used significantly more often as **an additional research and decision-making tool**. It is precisely this tension that illustrates why GEO can already be relevant for retailers, even though the directly **measurable traffic and revenues from AI systems** are still comparatively low.

The development of **digital marketplaces and platforms** also points to increasing fragmentation in customer access. Galaxus remains the most widely used marketplace in Switzerland at 35 percent, while 21 percent of retailers cite other, often specialised platforms. **Retail media**, at 14 percent overall, is still of limited relevance, but already accounts for 57 percent among Amazon retailers.

Generative search and shopping platforms are following the established model of traditional search engines and online marketplaces, where **organic and paid visibility coexist**. Just as SEA complements SEO, **paid advertising in AI systems** such as ChatGPT Ads already complements organic visibility through GEO (OpenAI, 2026b). With **ChatGPT Ads**, a paid counterpart – which can be referred to as **generative engine advertising (GEA)** – is emerging alongside the organic generative engine optimization (GEO) discussed above.

Since GEA and GEM are not yet established technical terms, this report adopts the following **working definitions**:

GEA (generative engine advertising) refers to *paid advertising placements within generative AI-based search and conversational interfaces*, typically targeted to the context and intent of users' queries or conversations. Examples include *sponsored cards and product ads* (e.g. ChatGPT Ads) displayed within or alongside AI-generated responses. GEA and GEO are part of the GEM field:

GEM (generative engine marketing) encompasses *all organic and paid measures* that online retailers use to increase the *visibility and recommendations* of their online shops, brands, and products in AI systems.

At the same time, **automation in e-commerce is reaching a new level of maturity**. The most highly automated processes are standardized and data-driven ones, such as credit checks, monitoring key performance indicators (KPIs), and data generation. For more complex and less standardised processes, however, human involvement remains crucial in semi-automation. Fully automated or **fully autonomous end-to-end processes are still rare**.

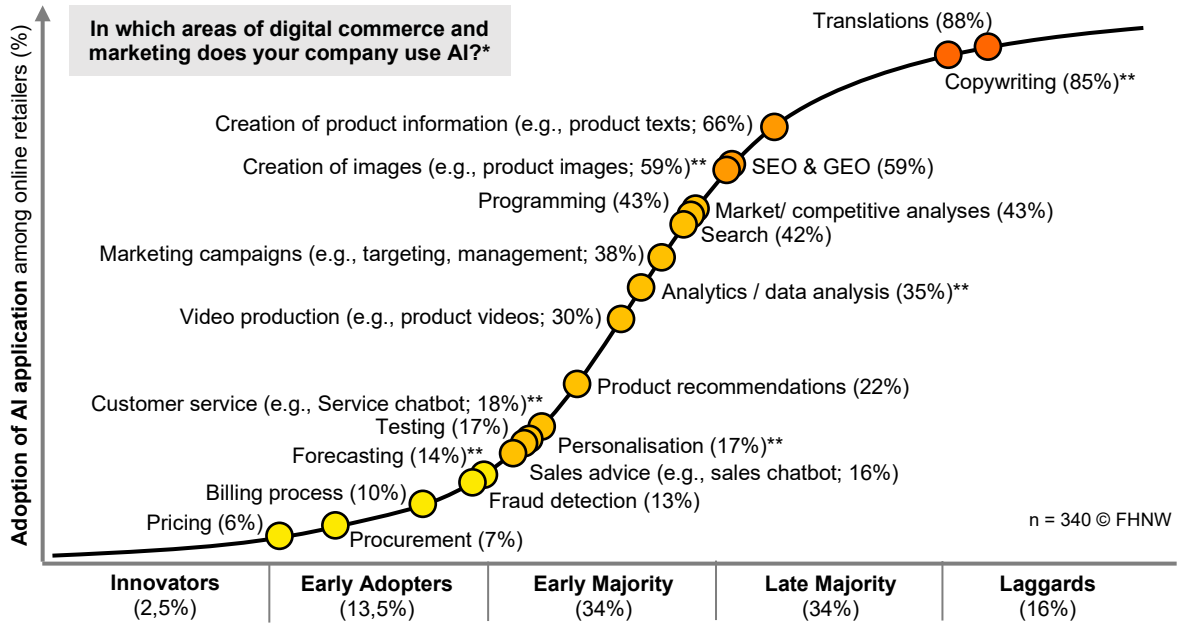
The **human-in-the-loop approach** can thus be regarded as the current norm in automation: systems handle individual process steps, while humans continue to monitor, control, make decisions, or approve them. Large retailers exhibit higher levels of automation in many processes and more sophisticated AI applications than smaller companies. Large companies and pure players identify and adopt certain AI applications more quickly than smaller ones.

Figure 48 applies Everett Rogers' (1995) "**innovation adoption curve**" to the adoption of AI applications in digital marketing and retail. It shows that AI-powered content creation and translation have now been adopted even by the so-called "**laggards**". The generation of product information and images using AI has also been adopted by the "**late majority**" in e-commerce – with adoption rates of 66 and 59 percent, respectively. The rapid diffusion of AI in image generation and editing was empirically confirmed by the University of St. Gallen with a similar figure of 61 percent (Schakols et al., 2025). In 2026, programming and data analysis using AI will be adopted particularly frequently and rapidly by the "**early majority**", with adoption rates of 43 and 35 percent, respectively. This is likely due, among other things, to the **rapid development of the two AI systems ChatGPT (Codex) and Claude (Code)**.

The adoption rate for video creation using generative AI has climbed rapidly to 30 percent, which is also due to the development of powerful video models. Most online retailers surveyed are still struggling with the implementation of AI chatbots in customer service or sales consulting. Only 18 percent and 16 percent, respectively, have such a system in use (see Figure 21 and Figure 48). Among **early adopters**, AI applications in the areas of forecasting (with an adoption rate of 14 percent), procurement (seven percent), and pricing (six percent) are still in their infancy.

It will be interesting to see which innovative AI applications will be adopted by the "**innovators**" in online retail and implemented in companies over the coming months and years.

Figure 47: AI applications in digital commerce and marketing according to the adoption curve by Rogers



* Heuristic classification of AI applications into the categories of Rogers' model (1995)
** These AI innovations were also empirically confirmed in the HSG's AI Marketing Executive Pulse 2025 (Schakols et al., 2025, p. 26)

Numerous innovative AI applications have been adopted and implemented in digital marketing and commerce in a short time period. The rapid adoption of AI technologies continues.

AI has increasingly evolved from an innovation project and experiment into an **operational productivity system**. The benefits of various AI applications are particularly evident in terms of **efficiency**: 81 percent of retailers report **time savings** thanks to AI. Direct financial effects, on the other hand, are perceived much less frequently. The clearest business case for AI to date thus lies less in immediately measurable increases in revenue or cost reductions than in completing existing tasks more quickly with available resources.

At the same time, the **market for AI systems** is diversifying: **ChatGPT** remains the leader at 77 percent, while **Gemini** has already reached 53 percent and **Claude** 48 percent. This can be interpreted as a sign of the market's growing maturity, with multiple AI systems gaining prominence simultaneously.

In the case of GEO, however, there is a clear gap between its perceived importance and systematic **performance measurement**. Although about half of retailers already consider GEO to be relevant and are implementing numerous measures, performance tracking is still in its early stages. The **AI Visibility Rate** is currently measured at only 18 percent. Many online retailers are also still unable to quantify the **traffic and revenue** generated by AI systems. The results show that **no established measurement standards** have yet emerged for GEO.

In the case of **Agentic Commerce,** a similar tension exists between **high expectations** and a market that is still not fully mature. Retailers expect AI agents to be used primarily for **product search**, **price comparison**, and **product recommendations**. Significantly fewer respondents expect agents to make purchasing decisions independently or to complete the entire purchase autonomously. From the retailers' perspective, the next stage of development for Agentic Commerce is therefore likely to be agent-supported—rather than fully autonomous—shopping. At the same time, strategic preparation and engagement remain limited: Just under three-quarters of retailers **do not** yet have **a formal AI or Agentic Commerce strategy** in place. Only two percent have already fully implemented such a strategy. This creates a striking discrepancy between the rapid operational adoption of AI and its strategic integration.

This discrepancy is also reflected in the **e-commerce worry barometer**. Market dynamics and marketing remain the dominant operational challenges. At the same time, strategic issues – such as AI, personnel, expertise, and management – are gaining importance, as they more directly impact the **transformation and steering** of the company. When it comes to the concrete use of AI, training, integration, and process adaptation, as well as the additional time required and quality control, are frequently cited. The challenge is thus shifting from access to new technologies to the question of how these can be sensibly prioritized, integrated, controlled, and used economically.

This trend is ultimately reflected in **e-commerce systems and services** as well. 71 percent of retailers are planning changes to their e-commerce platforms; in the event of a potential system change, integration with ERP, PIM, or CRM, as well as AI support, scalability, and flexibility, are among the most important requirements. In e-payments, **mobile wallets** continue to gain importance, while the open-ended responses primarily reflect a desire for a simpler, faster, and more stable checkout process.

Overall, the survey thus paints a picture of an **e-commerce market in transition**. Retailers' own online shops remain strong, while customer access continues to spread across marketplaces, search engines, and AI systems. AI has already become widely adopted operationally but is significantly less firmly established strategically. GEO and agentic commerce are increasingly expanding the customer journey to include upstream, AI-based interactions. At the same time, automation, online shop systems, and payment solutions demonstrate that **structured data, integrated systems, and functional interfaces** are increasingly becoming the shared infrastructure of digital and agentic commerce. The key bottleneck therefore appears to lie less and less in the availability of new technologies and more in their integration, management, and measurable economic utilization.

11.2 RECOMMENDATIONS FOR ONLINE RETAILERS

The Online Retailer Survey 2026 shows that e-commerce is evolving not only technologically but also structurally. **New opportunities driven by automation, AI, GEO, and agentic commerce** are met with operational challenges such as competitive pressure, increasing costs, limited resources, and complex system landscapes. Table 23 provides possible recommendations for action and **potential solutions** to address these challenges.

Table 23: Recommendations for online retailers in the AI era (own extension based on Zumstein et al., 2025, p. 81ff)

Area	Recommendations
A) Market & Strategic Management	1. Continuously monitor **economic, market, competitive, and technological developments** (also with the help of AI) and regularly assess their significance for your own e-commerce business. 2. Prioritize **investments and developments** in markets and business segments, and evaluate them based on the strategic and economic benefits they generate for your own business model. 3. As **price and product transparency** increase, do not compete (solely) on price, but rather **differentiate** the offer through services, quality, availability, delivery terms, and other factors. 4. Do not view **technological and AI developments** in isolation, but rather evaluate their impact on business model, customer touchpoints, organization, processes, and required competencies.
B) Sales & Omni-Channel	5. Continuously develop your **own online shop** as the most important sales, information, and service channel, even as product searches and pre-purchase research increasingly take place elsewhere. 6. Regularly review the **sales mix and sales channels** based on revenue relevance, costs, target audiences, and strategic importance, and adapt it to changes in the market. 7. Effectively integrate **digital and brick-and-mortar touchpoints** in omnichannel models, for example, for in-store consultations, ordering, pickup, and returns. 8. Digitize **recurring and standardisable orders via email, phone, or PDF** – especially in B2B – and process them automatically via **ERP, EDI**, or other structured interfaces.
C) Marketing & Customer Engagement	9. Continuously develop and automate **SEO, SEA, and newsletter marketing** as key marketing tools; Measure and optimize their impact on traffic, conversions, and revenue in performance marketing. 10. Systematically build and expand your own **customer and contact data** and use it to reach customers directly (to reduce dependence on external platforms and algorithms). 11. Use **newsletters, marketing and sales automation** for recurring and behaviour-based communication, e.g., for abandoned carts, post-purchase emails, reactivation, cross- and upselling. 12. Use **social media** in accordance with its functions and, in addition to direct sales in **social commerce,** also consider **brand building, inspiration, community, and customer engagement**. 13. Plan **video** and other content across channels wherever possible and reuse it to reduce production costs; AI should support and semi-automate content creation, editing, and publication processes.
D) Marketplaces & Retail Media	14. Select **international marketplaces** based on target audience, product range, reach, costs, and economic potential, and use them as a sales channel to complement the corporate online shop. 15. Initially evaluate **new, specialized, or vertical marketplaces** carefully and, if appropriate, test them through pilot projects, as the platform landscape is becoming increasingly fragmented. 16. Regularly review **revenue, margins, fees, and operational expenses** on individual marketplaces and adjust the product assortment accordingly. 17. Monitor and limit **dependencies on individual marketplaces**, especially if a significant portion of revenue is generated through an external platform. 18. Test **retail media**, particularly on more mature and **competitive marketplaces such as Amazon**, when organic visibility becomes more difficult; Measure additional revenue & profitability in the process.
E) Automation of Business Processes	19. Start by automating frequently **recurring, standardised**, **and data-driven business processes** where manual work, errors, and processing times can be reduced. 20. Collect, consolidate, and report **sales, marketing, and financial metrics** as automatically as possible to enable faster decision-making based on up-to-date data. 21. **Systematically identify and reduce** manual **data disconnects and duplicate entries**, particularly between the online shop, ERP, PIM, CRM, payment systems, accounting, and other systems. 22. Deliberately use **semi-automation and "human-in-the-loop" approaches when quality controls**, approvals, exceptions, or business decisions are required. 23. Use fully autonomous end-to-end processes and **AI agents** when data quality, security and data protection, as well as control mechanisms and exception-handling processes, are guaranteed.
F) AI Applications & Governance	24. Deploy AI where there is a **concrete benefit in terms of time savings, productivity, or quality**, and measure the benefits or added value of AI applications. 25. **Integrate and scale successful AI applications** more deeply into existing workflows, processes, and systems, rather than using them permanently as isolated individual tools or experiments. 26. Initially **evaluate and test new AI applications** in limited use cases or prototypes (MVPs) and then scale them gradually before deploying them widely in business-critical processes. 27. **Evaluate more sophisticated AI applications** – such as those for market and competitive analysis, programming, analytics, or on-site search – to determine whether they align with the business model and available resources. 28. Subject **AI-generated results to expert review** – particularly for content related to products, customers, pricing, and brands – and define clear **human-in-the-loop, quality and approval processes**. 29. Establish **binding rules, guidelines and guardrails** for AI use, particularly regarding data protection, confidential or sensitive data, access rights, responsibilities, and quality control. 30. Regularly evaluate **LLMs and AI systems** such as **ChatGPT & Codex** (OpenAI), **Claude** (Anthropic), **Gemini** (Google), **Copilot** (Microsoft), and Perplexity in terms of quality, functionality, integration options, and costs, as the market is evolving rapidly and **multiple models** may be relevant.
G) Data & System Integration	31. Maintain **product, customer and master data** so that it is complete, accurate, up-to-date and structured (product titles, IDs, attributes, variants, prices, inventory levels, availability, and shipping/return policies). 32. View **data quality** as an ongoing process and define **clear responsibilities** for it, as errors are increasingly affecting AI, GEO, and agent commerce applications as well. 33. Integrate **ERP, PIM, CRM, online shop**, and other relevant systems (e.g., warehousing, logistics, payments, finance and accounting) more closely to enable consistent data and end-to-end processes. 34. Design and maintain **interfaces and product feeds** so that information can be exchanged automatically between internal systems, marketplaces, and AI-based applications.

H) SEO & GEO	35. **Consistently continue SEO efforts and supplement them with GEO**, as traditional search engines remain highly relevant, while generative AI systems are emerging as a new way to discover products. 36. **Prioritize structured and complete product information** as the central foundation for SEO and GEO and ensure it remains up to date. 37. Create **relevant, understandable**, **and factually sound content** that addresses specific informational and purchasing needs and can be processed by search engines and AI systems. 38. Regularly check and optimise **website structure, readability, metadata, and crawlability**. Individual GEO measures should be tested, as their impact on AI visibility has not been proven to be causal 39. **Strengthen trust signals such as (true) ratings, reviews,** company information, and credible external mentions, as they are relevant for building digital trust among both people and AI. 40. **Regularly monitor the visibility** of your company and its products on **all relevant AI systems** (ChatGPT, Google AI Mode, Claude) rather than focusing GEO exclusively on a single system. 41. If organic visibility in AI systems is limited, assess whether **generative engine advertising** (**GEA**), such as running **ChatGPT Ads** (2026), makes sense. Where available for the relevant market, test paid placements (e.g. ChatGPT Ads) and measure incremental traffic, conversions and profitability. 42. In addition to SEO and SEA, establish the **generative engine marketing (GEM)** division or team, including the sub-disciplines GEO and GEA, and define responsibilities, tasks, and processes. 43. Establish a **systematic SEM/GEM monitoring** and control system that combines visibility, referral, and business performance metrics (KPIs). 44. Analyse **AI crawlers, traditional search engine bots, and traffic from AI systems** separately, as bot traffic alone does not provide insight into visibility, citations, rankings, or revenue.
I) Agentic Commerce	45. First, **prepare for agent-supported product search, comparisons, and recommendations**, as retailers expect these applications much sooner than fully autonomous purchasing and sales. 46. **Test prompt-based customer journeys** and verify whether AI systems can correctly identify, understand, and compare your company, products, prices, availability, and terms. 47. **Prepare suitable (REST) APIs, product feeds**, **and standardized commerce interfaces** so that authorized agents can access relevant information and functions in the future. 48. **Closely monitor new standards and protocols such as MCP and UCP**, and technical developments in agentic commerce, and gain practical experience through pilot projects. 49. **Define permissions, control mechanisms**, **responsibilities and guardrails for AI agents** before they are permitted to carry out actions or transactions independently. 50. **Respond to increasing price comparability driven by AI agents**, systematically monitor competitors, set minimum price thresholds, and strengthen differentiators beyond price. 51. Develop an **AI/agentic commerce strategy with clear goals, responsibilities, resources, and KPIs**, rather than introducing individual or decentralized AI applications in an uncoordinated manner.
J) Controlling, Accounts Receivable & Risks	52. Automate **credit checks** within the ordering process wherever purchases on account, credit limits, or relevant default risks are involved. 53. **Automate standardisable processes in receivables management**, particularly payment reminders, dunning communications, status checks, and documentation. 54. In cases of high financial risk, consider implementing **ongoing credit monitoring** or an early-warning system to detect changes at an early stage. 55. Continuously monitor **information security and cyber risks** and define clear escalation and accountability processes for critical incidents.
K) Supplier Management	56. **Identify business-critical suppliers** and systematically monitor dependencies, delivery capacity, and relevant risks. In cases of high dependence on individual suppliers, identify alternative sources of supply and prepare suitable contingency measures or scenarios. 57. Standardise and automate **supplier onboarding, master data maintenance, and document processes** more extensively for large or frequently changing supplier networks. 58. Use **creditworthiness, compliance, and other supplier assessments** in a targeted manner where the size, international scope, or risk profile of the supplier network justifies it.
L) Online Shop System & Payment	59. When **making changes to the online shop system**, prioritize integration capabilities, AI support, scalability, and flexibility rather than focusing solely on rapid implementation or individual features. 60. Select or further develop **online shop systems** in such a way that additional systems and future technologies can be integrated via suitable interfaces. 61. Consistently simplify, stabilise, and speed up the **checkout process**, as optimising purchase completion is more important than simply adding more and more features. 62. Offer a **mix of payment methods** tailored to your target audience and monitor changes, particularly the increasing use of mobile payments such as **Apple Pay and Google Pay,** alongside established solutions such as credit cards and mobile solutions like TWINT in Switzerland. 63. Integrate **payment processes as seamlessly** as possible into the online shop, ERP, accounting, and accounts receivable management to reduce manual post-processing and errors. 64. Evaluate payment methods and **payment service providers (PSP)** not only based on availability but also on user-friendliness, stability, service, prices, costs, and economic benefits.
M) Services & Customer Experience	65. Systematically improve existing user and **customer services** in online and omnichannel retail rather than simply adding new features to the online shops; Relevance, simplicity, and a customer experience that is as seamless as possible are crucial. 66. Design **personalized product recommendations as well as cross- and up-selling** in such a way that recommendations match the specific purchasing situation. 67. Actively encourage **product reviews and customer feedback** and display them prominently to support purchasing decisions and build trust.

The recommendations for action in Table 23 above draw on **key findings** from the study and translate them into **concrete starting points for practical application**. The focus here is not on incorporating as many new technologies, channels, or features as possible, but rather on their **meaningful integration into existing processes, systems, and the customer journey**. Depending on a company's size, business model, strategy, industry, and level of digitisation and automation, the recommendations may vary in relevance and must be prioritised accordingly. They are not intended as an exhaustive checklist, but rather as **guidance and inspiration** for operational, organisational, technical, technological and personal development in online business and marketing.

The authors wish all online retailers **success in implementing** the measures relevant to them and in the continuous development of their business and marketing strategies, processes, and online shops.

11.3 OUTLOOK

11.3.1 Research Hypotheses

Table 24 presents **25 hypotheses** regarding the role of AI in digital and agentic commerce, which could be researched, tested, and explored in greater depth at universities. This list is by no means exhaustive. The authors expressly welcome further ideas, research questions, and hypotheses from both the e-commerce industry and academia. As part of research collaborations, more in-depth or industry-specific questions, such as those regarding **AI, GEO**, **and agentic commerce**, can be examined, analysed and included in the **Online Retailer Survey 2027**.

Table 24: Hypotheses for applied research in digital and agentic commerce

Area	Hypotheses for Further Research
A) Product Descriptions and Content	1. In the future, **content and product descriptions** in online shops should be created, made accessible and crawlable, and optimized for both human users and AI bots and agents. 2. **AI-generated product descriptions** have a positive impact on purchasing decisions and conversions. 3. **AI-generated text** addresses specific target audiences more effectively than manually written text. 4. **Large companies and pure players** automate and optimize their product descriptions more frequently using AI/-agents than SMEs and omnichannel retailers (and are therefore better positioned for GEO). 5. Indexing and structured data in web shops lead to **greater visibility** in generative/search environments.
B) Product images	6. **AI-generated images** create a more aesthetically pleasing impression but inspire less trust than original, human-generated images. 7. AI-generated **product images** increase click-through rates and conversion rates in online shops. 8. Dynamically generated **product visualisations** increase the likelihood of purchase and increase sales. 9. **Virtual try-ons** (AR/VR) and **AI assistants** reduce the return rate in the (fashion) retail sector.
C) Personalization	10. (Hyper-)**personalized product recommendations** increase the purchase intentions, click-to-basket and conversion rates, and the average order value (AOV). 11. AI-powered personalized and **automated (product) newsletters** increase open, click-through and conversion rates in email campaigns, and the AOV in online shops. 12. Personalization based on **user interactions** (e.g., based on purchase history, wish lists/shopping lists, clicks, reviews) leads to **higher brand and customer loyalty** than purely algorithmic personalization.
D) AI Chatbots	13. **Sales and service chatbots** are developed more frequently by **pure players** and used by their customers than by omnichannel retailers. 14. **Sales chatbots** on online retailers' websites significantly increase the conversion rate, the AOV, and the revenues of online shops (as it was the case, for example, with the JUMBot at JUMBO). 15. A **hybrid model** (AI and human-in-the-loop) for service chatbots leads to higher service quality, customer satisfaction, and loyalty than full automation.
E) Agentic AI & Commerce	16. **Agent-based AI systems** (e.g., AI chatbots, agentic search, automated product recommendations, and shopping cart optimization) are used more frequently by **younger consumer groups**. 17. **Pure players** create, test, use, and optimize AI agents more frequently than omnichannel retailers. 18. Agent-based AI that independently places **reorder requests** increases customer satisfaction and loyalty. 19. The **perceived value** of agentic AI is higher when the systems act not only reactively (e.g., recommendations) but also proactively (e.g., shopping cart optimization). 20. Large **enterprises** have more technical, human and financial resources than SMEs and can benefit more and scale more effectively with the **productivity boost provided by automation using agentic AI**. 21. **Agentic search**, which Google will also introduce in Europe, will be rapidly adopted by users and is increasing pressure on online retailers regarding data structure, interfaces and GEO/GEA. 22. The relevance of **GEO and GEM** (generative engine optimization/marketing) will continue to grow among online retailers, though it varies by business type (e.g., omnichannel), product range, and industry. 23. Large online retailers and pure players will use **GEA** more frequently than small omnichannel retailers – for example, by running **ChatGPT Ads** – thereby purchasing visibility in AI systems and driving sales. 24. Agentic commerce will significantly transform **IT architectures** in e-commerce; this primarily affects the shop systems and its APIs, as well as, to some extent, CRM, PIM, ERP, warehouse & payment systems. 25. **Vibe coding** (programming with Codex or Claude Code) supports retailers in their digital transformation.

11.3.2 Future Skills and Marketing Competence Model

Partial and full automation is likely to continue increasing in the future for many digital sales and marketing processes. According to this study results, both small and large online shop operators benefit all from the **AI-driven productivity boost.** However, large companies appear to have more resources available for scaling (see Hypothesis 20 in Table 24). With AI agents, standardized processes – such as the collection and refinement of **product data**, the generation of **product detail pages** (including product descriptions, images, and videos), and the creation and publication of **marketing content** on the website, apps, customer portals, in newsletters, or on social media – are being automated even more frequently (see Hypotheses 1 through 5 in Table 24).

Both **sales and marketing strategies and concepts** can be developed in a structured and efficient manner with minimal time investment using AI. With tools like **Codex** or **Claude Code**, programming and (vibe) coding tasks are increasingly being handled autonomously in e-business. As a result, strategies and concepts can be implemented more quickly on websites, online shops, and apps with AI support. The increasing **democratization of software engineering** can support e-commerce startups and all retailers in their **digital transformation** (see Hypothesis 25 in Table 4). This reduces resource requirements, while at the same time increasing the demands on the AI and digital competencies of specialists and managers at the strategic, technical, and human levels (see Figure 49). The **FHNW Marketing Competency Model** highlights that areas within the **dimension "human"** in Figure 49 are gaining particular importance, namely communication and collaboration, critical thinking and problem-solving, ethical attitudes and responsibility, as well as adaptability, learning, and leadership. Consequently, **human and judgement-based skills,** as well as the **design of interfaces and decision-making** at both the strategic and professional levels, remain central tasks for humans (Fokus Future Skills, 2026, p. 5).

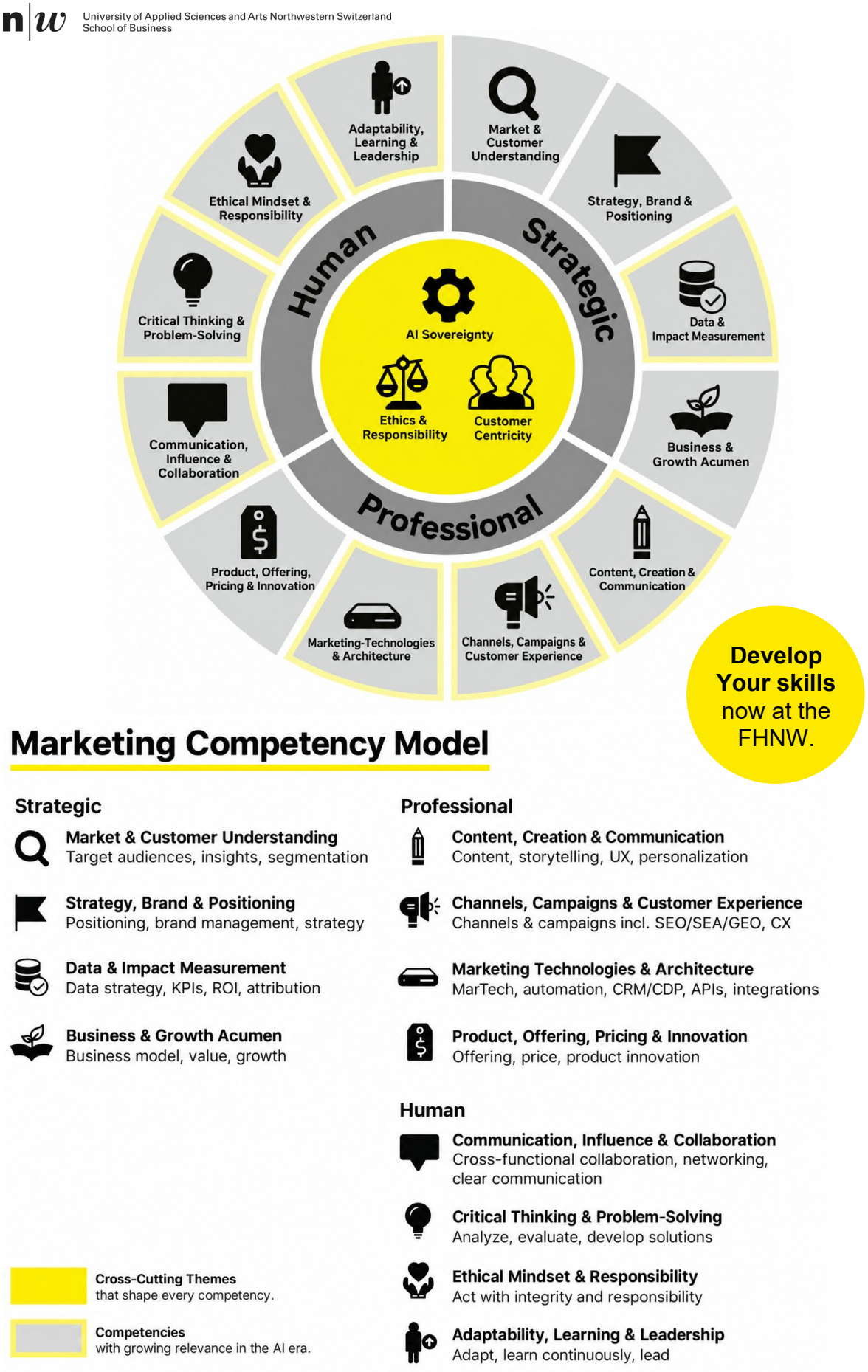
Since, in the future, more and more consumers will shift their **product searches** to Google AI Mode, ChatGPT, and Claude – or delegate them to shopping agents – retailers will be forced to increase their **discoverability within AI systems**; otherwise, they will lose traffic and sales to visible (inter)national competitors. Organic traffic to online shops is also likely to continue declining in the future, partly due to the rise in **zero-click searches**. In contrast, the relevance of **GEO** and **GEA** is expected to increase in the new, emerging marketing discipline of GEM: If a retailer has only **low visibility** in ChatGPT, they can purchase it through **ChatGPT Ads** (Hypotheses 21-23 in Table 24). **Large companies** are likely to benefit more from this advertising model than SMEs, as they already engage in **digital advertising** – such as Google (Shopping), Instagram, TikTok, YouTube, or LinkedIn Ads – significantly more frequently today.

This development is likely to further increase **market concentration** and the power of both **large technology companies** such as Alphabet, Anthropic, Meta, Apple, Microsoft and OpenAI, and major online retailers, marketplaces, and platforms (such as Amazon, TEMU or Zalando, Galaxus and Brack in Switzerland). AI presents both **opportunities and challenges** for manufacturers and retailers: On the one hand, **it lowers barriers to market entry.** Online shops can be set up more quickly and cost-effectively, business strategies and concepts can be developed and implemented more efficiently, software solutions are easier and faster to develop, innovative services can be launched more rapidly, and data can be analysed automatically.

Consequently, AI will **simplify, accelerate and streamline work processes**. On the other hand, AI increases **dependence** on LLMs, AI system providers, and large tech corporations. A wide range of work steps, processes, and activities are increasingly being outsourced to AI, thereby increasing dependence on AI-based systems. **Human competencies, abilities and skills** remain central components of marketing expertise (see model in Figure 49). Professionals should therefore continuously pursue further education and training to develop their skills in working with AI. After all, the statement by the American IT pioneer Grady Booch remains apt (adapted from Ozkaya, 2023, p. 4): **"A fool with an AI tool is still a fool**."

In addition to strategic and technical expertise, cross-functional and human skills are gaining in importance, particularly AI literacy, ethical attitudes, adaptability, critical thinking, and problem-solving.

Figure 48: The FHNW Marketing Competency Model, School of Business (Focus on Future Skills, 2026, p. 5)



Bibliography

Accornero, P. F. (2026). *Agentic Commerce: A Theory of Markets When the Shopper Is No Longer Human*. SSRN. http://dx.doi.org/10.2139/ssrn.6111766

Aggarwal, P., Murahari, V., Rajpurohit, T., Kalyan, A., Narasimhan, K., & Deshpande, A. (2025). *GEO: Generative engine optimization*. *Proceedings of the 30th ACM SIGKDD Conference on Knowledge Discovery and Data Mining*, 5–16. https://doi.org/10.1145/3637528.3671900

Ahrefs. (2025). Top Brand Visibility Factors in ChatGPT, AI Mode, and AI Overviews (75k Brands Studied). Retrieved August 25, 2026, from https://ahrefs.com/blog/ai-brand-visibility-correlations/

Anthropic. (2026). *Get started with custom connectors using remote MCP*. Anthropic Help Center. Retrieved August 25, 2026, from https://support.anthropic.com/en/articles/11175166-about-custom-integrations-using-remote-mcp

Anthropic. (2026a, 9. Juni). *Claude Fable 5 and Claude Mythos 5*. Retrieved August 25, 2026, from https://www.anthropic.com/news/claude-fable-5-mythos-5

Anthropic. (2026b, 9. Januar). *Demystifying evals for AI agents*. Retrieved August 25, 2026, from https://www.anthropic.com/engineering/demystifying-evals-for-ai-agents

Anthropic. (2026d, 24. März). *Harness design for long-running application development*. Retrieved August 12, 2026, from https://www.anthropic.com/engineering/harness-design-long-running-apps

Baldrati, A., Bertini, M., Uricchio, T., & Del Bimbo, A. (2022). Effective conditioned and composed image retrieval combining CLIP-based features. *2022 IEEE/CVF Conference on Computer Vision and Pattern Recognition*, 21434–21442. https://doi.org/10.1109/CVPR52688.2022.02080

Belli, A., O'Rourke, A.-M., Carrillat, F. A., Pupovac, L., Melnyk, V., & Napolova E. (2022). 40 years of loyalty programs: how effective are they? Generalizations from a meta-analysis. *Journal of the Academy of Marketing Science, 50*, 147–173. https://doi.org/10.1007/s11747-021-00804-z

Bernet ZHAW. (2026), Bernet ZHAW Studie Social Media Schweiz 2026, Retrieved August 25, 2026, from https://www.bernet.ch/studien

Bundesamt für Cybersicherheit BACS (2025, 18. November). *Halbjahresbericht 2025/I (Januar–Juni): Cybersicherheit. Lage in der Schweiz und international*. Retrieved August 25, 2026, from https://www.bacs.admin.ch/de/lageberichte

Brevo (2025). *Eine erfolgreiche Marketingkampagne durchführen - Benchmark Brevo 2025*. Brevo Help Center. Retrieved August 25, 2026, from https://help.brevo.com/hc/de/articles/213406845-Eine-erfolgreiche-Marketingkampagne-durchf%C3%BChren-Benchmark-Brevo-2025

Brynjolfsson, E., Li, D., & Raymond, L. (2025). Generative AI at work. *The Quarterly Journal of Economics*, *140*(2), 889–942. https://doi.org/10.1093/qje/qjae044

Carpathia AG (2025). *B2B-Monitor 2025: B2B Digital Commerce aus Kundensicht*. Retrieved August 25, 2026, from https://insights.carpathia.ch/b2b-monitor-2025/

Chaffey, D., & Ellis-Chadwick, F. (2022). *Digital marketing: Strategy, implementation and practice*. Pearson.

Cheng, Z., Shao, B., & Zhang, Y. (2022). Effect of Product Presentation Videos on Consumers' Purchase Intention: The Role of Perceived Diagnosticity, Mental Imagery, and Product Rating. *Frontiers in Psychology. 13*, 812579. https://doi.org/10.3389/fpsyg.2022.812579

Cremer, F., Sheehan, B., Fortmann, M., Kia, A. N., Mullins, M., Murphy, F., & Materne, S. (2022). Cyber risk and cybersecurity: A systematic review of data availability. *The Geneva Papers on Risk and Insurance - Issues and Practice*, *47*, 698–736. https://doi.org/10.1057/s41288-022-00266-6

Dell'Acqua, F., McFowland, E., III, Mollick, E., Lifshitz, H., Kellogg, K. C., Rajendran, S., Krayer, L., Candelon, F., & Lakhani, K. R. (2026). Navigating the jagged technological frontier: Field experimental evidence of the effects of artificial intelligence on knowledge worker productivity and quality. *Organization Science*, *37*(2), 403–423. https://doi.org/10.1287/orsc.2025.21838

Die Schweizerische Post AG, & Ipsos. (2026). *Schweizer E-Commerce Stimmungsbarometer: Konsumentenbefragung 2025*. Retrieved August 25, 2026, from https://digital-commerce.post.ch/de/studien/stimmungsbarometer

European Union Agency for Cybersecurity (ENISA) (2025, Oktober). *ENISA Threat Landscape 2025*. Retrieved August 25, 2026, from https://www.enisa.europa.eu/sites/default/files/2026-01/ENISA%20Threat%20Landscape%202025_v1.2.pdf

Fokus Future Skills (2026). *Digital Marketing: Nicht Mensch oder KI, sondern Mensch und KI*. Beilage Fokus Future Skills von Smart Media im TagesAnzeiger. Juli 2026. Retrieved August 25, 2026, from https://issuu.com/smart_media/docs/fokus_future_skills

Gartner. (2025, 12. Mai). *Gartner 2025 CMO spend survey reveals marketing budgets have flatlined at 7.7% of overall company revenue*. Retrieved August 25, 2026, from https://www.gartner.com/en/newsroom/press-releases/2025-05-12-gartner-2025-cmo-spend-survey-reveals-marketing-budgets-have-flatlined-at-seven-percent-of-overall-company-revenue

Goenka, M., Pathak, T. & Asthana, S. (2026). *TessPay: Verify-then-Pay Infrastructure for Trusted Agentic Commerce*. https://doi.org/10.48550/arXiv.2602.00213

Golly, M., Ohlmeyer, F., & Schäfer, S. (2026, Januar). Autonomous Commerce: Ein Fitness-Programm für den (B2B und B2C) Handel. IFH Köln. Retrieved August 25, 2026, from https://www.ifhkoeln.de/produkt/autonomous-commerce/

Google. (n. d.). *[Einstellung September 2023] Google Optimize*. Google Analytics-Hilfe. Retrieved August 25, 2026, from https://support.google.com/analytics/answer/12979939

Google. (2024). *From AI Hype to Value*. Vortrag von Ernst-Cornelius Koch. Retail & Shopper Forum 2024, Zürich.

Google. (2025). Google Search Quality Evaluator Guidelines. Retrieved August 25, 2026, from https://static.googleusercontent.com/media/guidelines.raterhub.com/en//searchqualityevaluatorguidelines.pdf

Google. (2026a, 19. Mai). *Google I/O '26 keynote* [Video]. YouTube. Retrieved August 25, 2026, from https://www.youtube.com/live/wYSncx9zLIU

Google. (2026b). *Optimizing your website for generative AI features on Google Search*. Retrieved August 25, 2026, from https://developers.google.com/search/docs/fundamentals/ai-optimization-guide

Google. (2026c). *Website für generative KI-Funktionen in der Google Suche optimieren*, Retrieved August 25, 2026, from https://developers.google.com/search/docs/fundamentals/ai-optimization-guide?hl=de

Google. (2026d). Einführung in strukturierte Product-Daten, Retrieved August 25, 2026, from https://developers.google.com/search/docs/appearance/structured-data/product

Google Ads. (n. d.). *Google Ads MCP server* [Computer software]. GitHub. Retrieved August 25, 2026, from https://github.com/googleads/google-ads-mcp

Google Cloud. (2026, 30. Juli). *Konversationelle Analyse in Looker – Übersicht*. Google Cloud Documentation. Retrieved August 25, 2026, from https://docs.cloud.google.com/looker/docs/conversational-analytics-overview

Heinemann, G. (2023). *Der neue Online-Handel: Geschäftsmodelle, Geschäftssysteme und Benchmarks im E-Commerce* (14th edition). Springer Gabler. https://doi.org/10.1007/978-3-658-41653-9

Heinick, H. (2025). *Branchenreport Onlinehandel 2025*. IFH KÖLN. Retrieved August 25, 2026, from https://www.ifhkoeln.de/produkt/branchenreport-onlinehandel-2025/

Higgsfield. (2026). *Higgsfield MCP & CLI for any AI*. Retrieved August 25, 2026, from https://higgsfield.ai/mcp

Hui, X., Reshef, O., & Zhou, L. (2024). *The short-term effects of generative artificial intelligence on employment: Evidence from an online labor market*. *Organization Science*, *35*(6), 1977–1989. https://doi.org/10.1287/orsc.2023.18441

ibi research an der Universität Regensburg GmbH. (2024). *Ibi-Studien*. ibi research. Retrieved August 25, 2026, from https://ibi.de/veroeffentlichungen/studien

International Organization for Standardization (ISO). (2022). *ISO/IEC 27001:2022 Information security, cybersecurity and privacy protection - Information management systems—Requirements*. Retrieved August 25, 2026, from https://www.iso.org/standard/27001

Janakiraman, N., Syrdal, H. A., & Freling, R. (2016). The effect of return policy leniency on consumer purchase and return decisions: A meta-analytic review. *Journal of Retailing*, *92*(2), 226–235. https://doi.org/10.1016/j.jretai.2015.11.002

Johari, R., Koomen, P., Pekelis, L., & Walsh, D. (2017). Peeking at A/B tests: Why it matters, and what to do about it. In *Proceedings of the 23rd ACM SIGKDD International Conference on Knowledge Discovery and Data Mining* (S. 1517–1525). ACM. https://doi.org/10.1145/3097983.3097992

JUMBO. (n. d.). *JUMBot: Dein cleverer Berater*. Retrieved August 25, 2026, from https://www.jumbo.ch/de/service/jumbot.html

Kaiser, M., & Schulze, C. (2026). Frontiers: ChatGPT referrals to e-commerce websites: How do LLMs compare against traditional channels? *Marketing Science, 45*(4), 699-15. https://doi.org/10.1287/mksc.2025.0489

Kingsnorth, S. (2025). *Digital marketing strategy: An integrated approach to online marketing* (4th edition). Kogan Page.

Klarna (2026). Klarna Group plc., *Annual report 2025*. U.S. Securities and Exchange Commission. Retrieved August 25, 2026, from https://www.sec.gov/Archives/edgar/data/2003292/000200329226000007/klar-20251231.htm

Klaviyo. (2026). *Flows*. Klaviyo Help Center. Retrieved August 25, 2026, from https://help.klaviyo.com/hc/en-us/categories/115000312411

Kohavi, R., Tang, D., & Xu, Y. (2020). *Trustworthy online controlled experiments: A practical guide to A/B testing*. Cambridge University Press. https://doi.org/10.1017/9781108653985

Kunnath, A. (2024, 20. November). *Introducing VWO Copilot: experience the power of AI-powered optimization. VWO*. Retrieved August 25, 2026, from https://vwo.com/product-updates/vwo-copilot-ai-powered-optimization/

Langer, N., Hofacker, L., Eden, S., & Marks, M. (2019). *E-Commerce-Markt Österreich/Schweiz 2019*. EHI Retail Institute e.V. Retrieved August 25, 2026, from https://www.ehi.org/produkt/studie-e-commerce-markt-oesterreich-schweiz-2019/

Larsen, N., Stallrich, J., Sengupta, S., Deng, A., Kohavi, R., & Stevens, N. T. (2024). Statistical challenges in online controlled experiments: A review of A/B testing methodology. *The American Statistician*, *78*(2), 135–149. https://doi.org/10.1080/00031305.2023.2257237

Lee, J. A., & Eastin, M. S. (2021). Perceived authenticity of social media influencers: Scale development and validation. *Journal of Research in Interactive Marketing*, *15*(4), 822–841. https://doi.org/10.1108/JRIM-12-2020-0253

Lemon, K. N., & Verhoef, P. C. (2016). Understanding customer experience throughout the customer journey. *Journal of Marketing*, *80*(6), 69–96. https://doi.org/10.1509/jm.15.0420

Luo, X., Lu, X., & Li, J. (2019). When and how to leverage e-commerce cart targeting: The relative and moderated effects of scarcity and price incentives with a two-stage field experiment and causal forest optimization. *Information Systems Research*, *30*(4), 1203–1227. https://doi.org/10.1287/isre.2019.0859

Maier, E. (2023). *Zahlungsmittel im B2B-Onlinehandel*. HHL Leipzig Graduate School of Management. Retrieved 25. August 2026, von https://opus.bsz-bw.de/hhlpd/frontdoor/deliver/index/docId/3664/file/2023-08-22-Studie-Maier-HHL.pdf

Martinez, O. (2026). *Optimizing visibility in generative engines: A critical survey of generative engine optimization (2023–2026)*. arXiv. https://doi.org/10.48550/arXiv.2607.14035

Meta. (2026, 29. April). Introducing Meta ads AI connectors: Manage your Meta ads from the AI tools you already use. Retrieved August 25, 2026, from www.facebook.com/business/news/meta-ads-ai-connectors

Microsoft. (2026, 24. März). Copilot for Power BI overview. Microsoft Learn. Retrieved 25. August 2026, von https://learn.microsoft.com/en-us/power-bi/create-reports/copilot-introduction

MindTake Research GmbH. (2022). Der Omnichannel Readiness Index für den Schweizer Detailhandel—3.0. Retrieved August 25, 2026, from https://handelsverband.swiss/wp-content/uploads/2022/05/ORI-CH-3.0_Gesamtbericht.pdf

Mukherjee, S. (2024, 28. Mai). Klarna using GenAI to cut marketing Costs by $10 mln annually. Reuters. Retrieved August 25, 2026, from https://www.reuters.com/technology/klarna-using-genai-cut-marketing-costs-by-10-mln-annually-2024-05-28/

Mulier, L., Slabbinck, H., Vermeir, I. (2021). This Way Up: The Effectiveness of Mobile Vertical Video Marketing, *Journal of Interactive Marketing, 55*(1), 1-15, https://doi.org/10.1016/j.intmar.2020.12.002

National Institute of Standards and Technology (NIST). (2024, 26. Februar). *The NIST cybersecurity framework (CSF) 2.0*. https://doi.org/10.6028/NIST.CSWP.29

Necula, S.-C., & Păvăloaia, V.-D. (2023). AI-driven recommendations: A systematic review of the state of the art in e-commerce. *Applied Sciences*, *13*(9), 5531. https://doi.org/10.3390/app13095531

Nielsen Consumer LLC. (2026, 12. März). *Onlinehandelsmarkt 2025*. Retrieved August 25, 2026, from https://handelsverband.swiss/wp-content/uploads/2026/03/Medien-Jahreserhebung-Onlinehandel-Schweiz-2025_11.03.26.pdf

Nordmann, T. (2026). B2B-Monitor 2026 – Zwischen KI-Versprechen und Technologiemüdigkeit. Carpathia Blog. Retrieved August 25, 2026, from https://blog.carpathia.ch/2026/08/20/b2b-monitor-2026-zwischen-ki-versprechen-und-technologiemuedigkeit/

Open Worldwide Application Security Project (OWASP). (2025). *OWASP Top 10:2025.* Retrieved August 25, 2026, from https://owasp.org/Top10/2025/

OpenAI. (2026a, 30. Juli). *GPT-5.6: Frontier-Intelligenz, die mit deinen Ambitionen Schritt hält*. Retrieved August 25, 2026, from https://openai.com/de-DE/index/gpt-5-6/

OpenAI. (2026b, 22. August). *In ChatGPT werben.* Retrieved August 25, 2026, from https://ads.openai.com/

Ozkaya, I. (2023). *The Next Frontier in Software Development: AI-Augmented Software Development Processes*. IEEE Software, 40(4), 4–9. https://doi.org/10.1109/MS.2023.3278056

Optimizely. (2025, 23. Dezember). *2025 Optimizely Opal release notes*. Retrieved August 25, 2026, from https://support.optimizely.com/hc/en-us/articles/42645299130637-2025-Optimizely-Opal-release-notes

PCI Security Standards Council. (2024). *Payment Card Industry Data Security Standard: Requirements and testing procedures* (Version 4.0.1). https://www.pcisecuritystandards.org/document_library/

Peter, M. K., Baumgartner, R., Rozumowski, A. V., Maier, K. L., Siscaro, D., Flück, S., Zumstein, D., Lindeque, J. P., Binnendijk, V., & Gasser, M. (2024). *E-Commerce Automation Report 2024: Einleitung, Studienresultate und Workshop-Canvas E-Commerce Automation*. Fachhochschule Nordwestschweiz FHNW. https://doi.org/10.13140/RG.2.2.32130.29123

Pfeffer, J., Sutton, R. (1999). The Knowing-Doing Gap - How Smart Companies Turn Knowledge Into Action. Harvard Business School Press,

Pichai, S. (2026, 19. Mai). *I/O 2026: Welcome to the agentic Gemini era*. Google India Blog. Retrieved August 25, 2026, from https://blog.google/intl/en-in/company-news/technology/sundar-pichai-io-2026/

Reid, E. (2026, 19. Mai). *A new era for AI Search*. News from Google. Retrieved August 25, 2026, from https://blog.google/products-and-platforms/products/search/search-io-2026/

Rhee, C. E., & Choi, J. (2020). Effects of personalization and social role in voice shopping: An experimental study on product recommendation by a conversational voice agent. *Computers in Human Behavior*, *109*, 106359. https://doi.org/10.1016/j.chb.2020.106359

Rogers, E. M. (1995). Diffusion of Innovations: Modifications of a Model for Telecommunications. In: Die Diffusion von Innovationen in der Telekommunikation, Springer, Berlin, S. 25-38. https://doi.org/10.1007/978-3-642-79868-9_2

Rudolph, T., Kralle, N., & Schraml, C. (2024). *Omnichannel Management in Deutschland, Österreich und der Schweiz 2024*. Universität St. Gallen. Retrieved August 25, 2026, from https://shop.irm.unisg.ch/products/Omnichannel-management-in-deutschland-osterreich-und-der-schweiz-2024

Schakols, F., Hofstetter, R., Blohm, I. (2025). AI Marketing Executive Pulse 2025, University of St. Gallen. Retrieved August 25, 2026, from https://imc.unisg.ch/shop/ai-marketing-executive-pulse-2025/

Seedance 2.0 (2026). Seedance multi-modal AI video creation; Retrieved August 25, 2026, from https://seevio.ai/

Semrush. (n.d.). *MCP.* Retrieved August 25, 2026, from https://www.semrush.com/kb/1618-mcp

Shopify. (2026a). *Creating and managing marketing automations in Shopify Messaging*. Retrieved August 25, 2026, from https://help.shopify.com/en/manual/promoting-marketing/create-marketing/shopify-messaging/marketing-automations/create

Shopify. (2026b). *Customize product recommendations with Shopify Search & Discovery*. Retrieved August 25, 2026, from https://help.shopify.com/en/manual/online-store/storefront-search/search-and-discovery-recommendations

Shopify. (2026c). *Shopify Search & Discovery reports and analytics*. Retrieved August 25, 2026, from https://help.shopify.com/en/manual/online-store/storefront-search/search-and-discovery-analytics

Shopify. (2026d). *Storefront search*. Retrieved August 25, 2026, from https://help.shopify.com/en/manual/online-store/storefront-search/index

Srinivasan, S. S., Anderson, R., & Ponnavolu, K. (2002). Customer loyalty in e-commerce: An exploration of its antecedents and consequences. *Journal of Retailing*, *78*(1), 41–50. https://doi.org/10.1016/S0022-4359(01)00065-3

Srinivasan, V. (2026a, 11. Januar). *New tech and tools for retailers to succeed in an agentic shopping era*. Google Ads & Commerce Blog. Retrieved August 25, 2026, from https://blog.google/products/ads-commerce/agentic-commerce-ai-tools-protocol-retailers-platforms/

Srinivasan, V. (2026b, 19. Mai). *Universeller Einkaufswagen und weitere Möglichkeiten fürs Shopping*. News von Google. Retrieved August 25, 2026, from https://blog.google/intl/de-de/produkte/suchen-entdecken/google-shopping-cart/

Talwar, S., Dhir, A., Khalil, A., Mohan, G., & Islam, N. K. M. (2020). Point of adoption and beyond. Initial trust and mobile-payment continuation intention. *Journal of Retailing and Consumer Services*, *55*, 102086. https://doi.org/10.1016/j.jretconser.2020.102086

Tam, K. Y., & Ho, S. Y. (2006). Understanding the impact of web personalization on user information processing and decision outcomes. *MIS Quarterly*, *30*(4), 865–890. https://doi.org/10.2307/25148757

Tyrväinen, O., Karjaluoto, H., & Saarijärvi, H. (2020). Personalization and hedonic motivation in creating customer experiences and loyalty in omnichannel retail. *Journal of Retailing and Consumer Services*, *57*, 102233. https://doi.org/10.1016/j.jretconser.2020.102233

Wan, X. S., Kumar, A., & Li, X. (2023). *How do product recommendations help consumers search? Evidence from a field experiment*. *Management Science*, *70*(9), 5920–5940. https://doi.org/10.1287/mnsc.2023.4951

Weltevreden, J. W. J. (2025). *European E-Commerce Report 2025*. Amsterdam University of Applied Sciences & Ecommerce Europe. Retrieved August 25, 2026, from https://www.eurocommerce.eu/app/uploads/2025/10/cmi2025-light-corrigendum.pdf

Wölfle, R. (2023, 11. September). *Commerce Report Schweiz: Follow-up 2023 «Handel nach Corona»*. Fachhochschule Nordwestschweiz FHNW. Retrieved August 25, 2026, from https://www.fhnw.ch/de/die-fhnw/hochschulen/hsw/iwi/e-business/e-commerce-report-schweiz/media/commerce-report-schweiz-follow-up-2023.pdf

Yu, T., Yang, W., Xu, J., & Pan, Y. (2024). Barriers to industry adoption of AI video generation tools: A study based on the perspectives of video production professionals in China. *Applied Sciences*, *14*(13), 5770. https://doi.org/10.3390/app14135770

Zalando SE. (2026, 12. März). *Zalando liefert starke Ergebnisse für 2025, erwartet weitere Beschleunigung in 2026 durch KI-Innovationen und kündigt Aktienrückkauf von bis zu 300 Millionen Euro an*. Retrieved August 25, 2026, from https://corporate.zalando.com/de/investor-relations/zalando-jahresergebnis-25

Zhang, Y., Pan, B., Zhu, M., Pei, J. & Zhao, L. (2026). *Agentic Commerce: A Survey of How AI Agents Are Reshaping Commerce*. TechRxiv. Retrieved August 25, 2026, from https://www.techrxiv.org/doi/full/10.36227/techrxiv.176972193.39211542/v1

Zumstein, D. (2024). *Post Purchase Excellence: Insights und Best Practices im Schweizer E-Commerce*. Fachhochschule Nordwestschweiz FHNW und MS Direct AG. Retrieved August 25, 2026, from https://www.ms-direct.com/ressourcen/registration-post-purchase-experience-study/

Zumstein, D., Dörner, A., & Schüler, S. (2025). *Online Retailer Survey 2025 - The Rapid Adoption of the AI Technology in Swiss E-Commerce*. Fachhochschule Nordwestschweiz FHNW. Retrieved August 25, 2026, from https://www.researchgate.net/publication/398840750_Online_Retailer_Survey_2025_-_The_Rapid_Adoption_of_the_AI_Technology_in_Swiss_E-Commerce

Zumstein, D., & Oehninger, F. (2024). *Online Retailer Survey 2024 - Applications, Benefits, and Challenges of Artificial Intelligence in E-Commerce*. ZHAW Zürcher Hochschule für Angewandte Wissenschaften und Fachhochschule Nordwestschweiz FHNW. Retrieved August 25, 2026, from https://www.researchgate.net/publication/385713842_Online_Retailer_Survey_2024_-_Applications_Benefits_and_Challenges_of_Artificial_Intelligence_in_E-Commerce

Zumstein, D., & Oswald, C. (2020). *Swiss Online Retailer Survey 2020: The Sustainable Growth of E-Commerce and Challenges in Times of Crisis*. ZHAW Zürcher Hochschule für Angewandte Wissenschaften. https://doi.org/10.21256/zhaw-2396

Zumstein, D., Oswald, C., & Brauer, C. (2021). *Online Retailer Survey 2021 - Empirical Findings on the E-Commerce Boom in Switzerland and Austria*. ZHAW Zürcher Hochschule für Angewandte Wissenschaften. https://doi.org/10.21256/zhaw-2389

Zumstein, D., Oswald, C., & Brauer, C. (2022). *Online Retailer Survey 2022 - Success Factors and Omnichannel Services in Digital Commerce*. ZHAW Zürcher Hochschule für Angewandte Wissenschaften. https://doi.org/10.21256/zhaw-2433

Zumstein, D., Oswald, C., & Brauer, C. (2023). *Onlinehändlerbefragung 2023: E-Commerce nach Corona: Fachkräftemangel, Überdistribution und künstliche Intelligenz*. ZHAW Zürcher Hochschule für Angewandte Wissenschaften. https://doi.org/10.21256/zhaw-2469

Zumstein, D., & Steigerwald, A. (2019). *Onlinehändlerbefragung 2019: Chancen und Herausforderungen im Vertrieb und Marketing von Schweizer Onlineshops*. ZHAW Zürcher Hochschule für Angewandte Wissenschaften. https://doi.org/10.21256/zhaw-18746

Zumstein, D., Steigerwald, A., Leimstoll, U., Gasser, B., Mohr, S., & Briw, A. (2018). *Schweizer Onlinehändlerbefragung 2018 — Digital Commerce*. Hochschule Luzern - Wirtschaft. https://doi.org/10.5281/zenodo.4247152

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

- The **Bernet ZHAW Study** (2026) examines the engagement of Swiss companies, government agencies, and nonprofit organisations on social media, including social media advertising.
- Various studies are published on **eCommerce Europe** and EuroCommerce, including the European E-Commerce Report 2025, to which HANDELSVERBAND.swiss contributed (Weltevreden, 2025).
- The EHI Retail Institute in Cologne publishes various studies, including the "E-Commerce Market in Austria/Switzerland" (Langer et al., 2019).
- **IBI Research at the University of Regensburg** published the "E-Commerce Guide" (Stahl et al., 2015) and other studies, including those 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 "Online Retail Industry Report" (Heinick,2025) or "Autonomous Commerce" (Golly et al., 2026).
- The **Research Center for Retail Management at the University of St. Gallen (HSG)** examines consumer behaviour in the context of e-commerce through the studies "Omnichannel Management 2024" (Rudolph et al., 2024) and "Swiss Online Retail 2021" (Rudolph et al., 2021).
- **Swiss Post's E-Commerce Sentiment Barometer** analyses consumer demand annually (Swiss Post AG & Ipsos, 2026).
- **HANDELSVERBAND.swiss,** in collaboration with GfK and Swiss Post, regularly surveys e-commerce growth (Nielsen Consumer LLC, 2026). HANDELSVERBAND.swiss, Google, and mindtake calculate the Omnichannel Readiness Index every two years (MindTake Research GmbH, 2022).
- The management consulting firm **Carpathia,** in collaboration with a panel of experts, compiles annual sales figures for the largest Swiss online stores as well as the B2B Monitor (Carpathia, 2025, Nordmann 2026).
- **ms direct** conducted the "Post Purchase Excellence" study twice in collaboration with ZHAW and FHNW (Zumstein, 2024). It can be directly downloadede from ms direct.



Authors

Darius Zumstein



Prof. Dr. Darius Zumstein (Master of Arts in Management) is a 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 teaches and conducts research on e-commerce, marketing automation, digital analytics, and applications of AI in digital marketing and sales. He is the program director of MAS Digital Marketing as well as CAS Agentic Commerce and CAS Marketing Automation Specialist.

From 2018 to 2024, as a lecturer at the Institute for Marketing Management (IMM) at the Zurich University of Applied Sciences (ZHAW), he established the E-Commerce Lab. From 2014 to 2019, he was 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 led the Digital Analytics & Data Management team at Sanitas Health Insurance. Prior to that, he worked for companies such as FELD M, Scout24, and Vodafone. Before that, he earned his Ph.D. in Web Analytics from the University of Fribourg.

For more information, visit:www.fhnw.ch/de/personen/darius-zumstein

Adele Dörner



Adele Dörner is a research associate in digital marketing at the Institute for Competitiveness and Communication (ICC) at the University of Applied Sciences and Arts Northwestern Switzerland (FHNW) in Olten. She conducts research and supports projects in the areas of AI, digital marketing, digital interaction, and trust.

Previously, Adele Dörner earned a Master of Business Administration with a major in marketing from the ZHAW and gained practical experience at the marketing agency Calydo and the weather service provider meteoblue in product management and marketing.

For more information, visit:https://www.fhnw.ch/de/personen/adele-doerner

Sonja Schüler



Dr. Sonja Schüler is a lecturer at the ICC of the FHNW, where she is involved in teaching, research, and consulting, as well as serving as the director of continuing education programs. She studied political science, sociology, and peace and conflict studies at Philipps University of Marburg and earned her Ph.D. in political science with a study on ethnic and social inequality in Bulgaria.

Her professional experience includes teaching and research positions at international universities, as well as work in project development and policy consulting for various nonprofit organizations.

For more information, visit: https://www.fhnw.ch/de/personen/sonja-schueler

Aldo Gnocchi



Aldo Gnocchi (Master of Arts, HSG) is a lecturer in digital marketing and communication at the FHNW School of Business and the program director for the continuing education programs CAS AI Powered Digital Marketing, CAS Digital Content Creation Specialist and CAS Content Marketing Strategy & Transformation. His areas of expertise include digital marketing, content marketing, marketing strategy, transformation, and artificial intelligence.

He has approximately 20 years of experience in consulting, teaching, and digital transformation projects. After working at Goldbach Interactive and Hutter Consult, he founded Gnocchi Digital Marketing in 2014 and launched Gnocchi & Friends, a network of experienced entrepreneurs from the fields of marketing, transformation, IT, and communication with particular expertise in AI. Gnocchi regularly serves as a keynote speaker and presenter; he was a member of the founding and organising committee of Swiss Digital Leadership Forum and helps shape the annual forum.

For more information, visit: https://www.fhnw.ch/de/personen/aldo-gnocchi

Study Participants

Table 25: Logos and domains of the online retailers surveyed in 2026

action-factory.ch	actionspielzeug.ch	adrianos.ch	alcom.ch	allega.ch	alpaca-on-lineshop.com
altbachmuehle.ch	amphasys.ch	andrist-sport.ch	angela-bruderer.ch	anifit.ch	apfelkiste.ch
arial.ch	ballon-mueller.ch	banholzer.ch	bastelgarage.ch	bb-shop.ch	beijerref.ch
bettybossi.ch	bohemiancrys-tal.com	bookfactory.ch	borner-shop.ch	brack.ch	careista.ch
careproduct.ch	changemaker.ch	changemaker-musik.com	chiway.ch	cookindian.ch	coop.ch
deinparadies.ch	delta-zofingen.ch	der-weck-glass-shop.ch	drhauschka.ch	drogi.ch	edelweiss.ch
einhell.ch	endress.com	e-performance.ch	erwinmueller.com	eta-glob.ch	faserplast.ch
fell-shop.ch	fit-und-warm.ch	foppa.ch	frozenmisoxtcg.ch	globus.ch	gottstein.com
haar-shop.ch	haix.ch	heimatschutz.ch	helme-und-brillen.ch	shop.herzog-dichtungen.ch	hgc.ch
hlkshop.ch	holidayhome.net	hornbach.ch	indoorsport.ch	insole.ch	ipet.ch
jassverzeichnis.ch	jumbo.ch	karten-couvert.ch	kauf.ch	klangei-shop.ch	klubtrikot.ch
knuffel.ch	kreando.ch	kuhnbieri.ch	kuratlejaecker.ch	la-belle-vie.ch/on-lineshop	lecarrousel.ch
lehner-versand.ch	lifestylefood.ch	livique.ch	logoparts.ch	lubera.com	luftkuss.ch
mahlerundco.ch	mariado.ch	marketplace.aiodp.ai	marko.ch	matterhornparadise.ch	maxchocolatier.com

meiko.ch	meine-haare.ch	merchfox.at	metallbauxpress.ch	moebel-peter.ch	moemax.ch
motley.swiss	mydarts.ch	mypado.ch	naehfox.ch	nanimanu.ch	natitrikot.ch
nikin.ch	ochsner-shoes.ch	olplus.ch	olwo.ch	onlineapo.at	orator.ch
pakka.ch	parcandi.com	parkplatzonline.ch	pecuvital.com	peterhans-hwz.ch	pilgrim.ch
pkz.ch	platinum-swiss.ch	powerfood.ch	primaballerina.ch	prodinger.ch	prospiel.ch
putzlappen.ch	rothirsch.com	sanernatur.ch	schlafshop.ch	schuler.ch	schulsportmaterial.ch
schutzfilisur.ch	schweizer-messer-shop.at	secretnature.ch	selection-widmer.ch	sibalco.ch	sig-online.ch
sponser.ch	stama.ch	stockschlag.ch	stofftaschentuch.ch	studio-stena.ch	superfinkli.ch
supermagnete.com	swiss.market	swisslos.ch	swisswetter.shop	switcher.com	thaifood-ibach.ch
timbershop.ch	tramatec-shop.ch	transa.ch	transgourmet.ch	trophies.ch	ullrich.ch
usacord.ch	victorinox.com	vitadrogerie.ch	vmax-escooter.ch	wawi.shop	wrightsock.ch
zigarrenonline.ch	zollingertrimbach.of-ficeprofi.ch	zubi.swiss	zumstein.ch	zurli-socken.ch	zurrose-shop.ch

The remaining 315 online shop operators wished to remain anonymous.

Research Partners

Worldline Switzerland Ltd

Worldline [Euronext: WLN] is Europe's leading operator of critical infrastructure and payment services. With a presence across the entire value chain, the Group offers its customers unique expertise in processing and securing their payments, thereby promoting their growth.

Worldline is leveraging its 2030 strategic plan and its technological innovation capabilities to build the European reference payment partner for merchants and financial institutions. With over 1.2 million customers, Worldline achieved €4bn in revenue in 2025.

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 is a specialist Shopware agency for retailers and manufacturers looking to strategically develop their e-commerce operations. Our principle of ‘strategy before technology’ means that we first clarify objectives, target audiences and processes – and use these to develop a solution that fits the business model, budget and team. From strategy, UX and design through to technical implementation and long-term development, our clients receive all the key expertise from a well-coordinated team. This leads to clear decisions, realistic budgets and a reliable foundation for sustainable growth.

With Swiss clients such as LOEB and kaffeepads.ch, we understand the market’s requirements – from multilingual support and CHF to TWINT, PostFinance and purchase on account.

Are you considering how best to develop your online shop? We’ll provide you with an honest assessment of the next steps in a no-obligation e-commerce second opinion.

For more information, visit: www.xgx.at

Cembra

Cembra is a leading Swiss provider of innovative financing and payment solutions. Our product range includes personal loans and auto leases and loans, credit cards, the insurance made available in this context, invoice financing and savings products.
We serve over 2 million customers in Switzerland and employ around 800 people from about 40 countries. We have our headquarters in Zurich and operate across Switzerland through our network of hubs and online distribution channels, as well as through our credit card partners, independent intermediaries and car dealers.

For more information, visit: www.cembra.ch

CRIF

CRIF Ltd 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 shop 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

EOS Switzerland

EOS, a company within the Otto Group Hamburg, is the umbrella organisation for 60 operating companies in the financial services sector. With more than 6,000 employees, EOS is an international company with a global presence and is currently undergoing a period of dynamic growth. As part of the EOS Group, EOS Switzerland combines nationwide expertise with specific know-how in the Swiss market. Decades of experience in national and international credit and debt management make EOS Switzerland a competent partner for companies, covering everything from dunning procedures through to debt collection and the purchase of debt portfolios

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

TWINT

TWINT Ltd is Switzerland's most popular payment app and one of the country's most trusted brands. Over 6 million people regularly use TWINT. They use it to pay at supermarkets, online shops and farm shops; to send money to friends; to split restaurant bills; to buy parking and public transport tickets; and to donate to charity. TWINT Ltd., in which BCV (Banque Cantonale Vaudoise), PostFinance, Raiffeisen, UBS, Zürcher Kantonalbank, SIX and Worldline hold stakes, will celebrate its 10th anniversary in 2026. TWINT offers innovative payment solutions for online shops, such as TWINT Express Checkout and the pay-later option and helps merchants to provide their customers with a simple and seamless payment experience.

For more information, visit: https://www.twint.ch/en/business-customers/

Swiss Post

Swiss Post is a diversified company operating in four markets: logistics, communication, mobility and financial services. Its services range from letter, parcel and newspaper delivery to goods logistics, as well as digital communication solutions in the healthcare sector and for public authorities and companies.

In the mobility market, Swiss Post operates bus routes for regional passenger transport throughout Switzerland, maintains its own vehicle fleet and offers sustainable mobility solutions for business customers.

Swiss Post's subsidiary PostFinance is one of the leading providers in payment transactions, for savings and investments, as well as retirement planning and financing solutions. Within Switzerland, Swiss Post generated revenue of CHF 7,305 billion with around 44,000 employees.

The Universal Postal Union named Swiss Post a world-leading postal service for the eighth time in a row in 2025.

For more information, visit: https://www.post.ch/en/about-us/profile

PAIR Finance

PAIR Finance is a leading fintech company specializing in digital debt collection and receivables management. The company is transforming the debt collection industry with its digital, efficient, and customer-centric approach.

Using artificial intelligence, behavioral psychology, and data science, PAIR Finance is setting new standards in debt collection, benefiting both business customers and consumers alike.

Numerous Swiss companies across a wide range of industries rely on this innovative debt collection solution for the digital age.

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

PostFinance

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/e-payment

FFD – Business School of E-Commerce & AI Business

The **FFD Business School of E-Commerce, AI Business, Retail & Sales in Zurich** offers practice-oriented education and professional development programs for professionals working in the sales, retail and commerce sector. Guided by its philosophy, "as much theory as necessary, as much practice as possible," FFD provides up-to-date knowledge and practical, job-relevant skills in sales, e-commerce, marketing, artificial intelligence, and digital strategies. The portfolio ranges from modular courses to the Swiss Federal Diploma of Higher Education – E-Commerce Specialist (**Professional Bachelor in E-Commerce**). All programs are delivered in a hybrid format, combining on-site classes in Zurich with livestreams and on-demand video recordings, enabling participants to study flexibly alongside their careers.

A unique feature of FFD is **Frankie**, the AI-powered learning and examination assistant. Available 24/7, Frankie supports participants throughout their studies by answering questions, assisting with exam preparation, and helping them apply newly acquired knowledge directly in professional practice.

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

CONVOTIS

CONVOTIS Switzerland AG helps online retailers leverage artificial intelligence with a strong focus on data sovereignty, data protection, and Swiss hosting. Its AI solutions integrate seamlessly into existing e-commerce and enterprise systems, enabling personalized shopping experiences, more efficient processes, and data-driven decision-making based on a company's own data. For online retailers, data sovereignty is becoming an increasingly important competitive advantage. CONVOTIS combines modern AI technologies with secure infrastructure hosted in Switzerland, helping businesses align innovation, trust, and compliance for sustainable success.

For more information, visit: www.convotis.ch

Payrexx

Payrexx's intuitive all-in-one platform offers merchants the ideal solution for accepting payments securely and easily – whether online or in-store. With just one account, small and medium-sized businesses gain access to all major payment methods. They benefit from full cost transparency, fair and clear transaction fees, and personal support from Switzerland.

As a reliable partner, Payrexx supports businesses on their path to sustainable success.

For more information, visit: www.payrexx.ch

viu

viu is the digital agency for Intelligent Experience. We combine strategy, design and technology into digital solutions that guide people to their goal: with context, orientation and measurable impact. From online shops and the digital workplace to AI-powered advisory, we craft experiences that sell and retain.

In e-commerce that means less complexity and more relevance. We start from customer value, execute with focus and stay with you beyond go-live. Creative, connected, committed: that is how we work with brands like Racing Unleashed.

For more information, visit: www.viu.ch

Swisscom Digital Trust

Swisscom Digital Trust supports companies in digitizing their business processes securely, efficiently and end to end. The focus is on trusted digital interactions, from identification and form-based customer processes to electronic signatures and document validation.

Together with ajila, Swisscom enables seamless digital processes for companies that want to simplify, automate and secure their digital workflows. Swisscom Digital Trust solutions are combined with ajila's process and implementation expertise, for example in digital forms, contract processes, secure signatures, identity verification and document validation.

The result is digital processes that not only improve efficiency, but also create trust, for companies, customers and partners along the entire value chain.

For more information, visit: www.swisscom.ch/de/business/digital-trust.html

BSI Software

BSI Software AG is a leading European provider of CRM and Customer Experience solutions, with deep industry expertise in retail.
The BSI Customer Suite brings customer data and interactions together, seamlessly connecting marketing, sales and service with end-to-end loyalty management on one modular, scalable platform.
As an Agentic AI-powered Customer Data & Experience Platform, it orchestrates data, processes and AI Agents across the entire customer journey. Retailers gain a consistent 360° view of their customers, automate personalized interactions and strengthen customer loyalty while increasing efficiency and revenue.
With industry-specific solutions, intuitive usability, a multi-cloud strategy and the freedom to choose AI models, BSI combines innovation with data protection, compliance and flexibility. Leading retail companies such as Hornbach, Sprüngli and Walbusch already rely on the BSI Customer Suite.

For more information, visit: www.bsi-software.com/de/branchen/retail

Actindo

Actindo is the unified commerce platform for retailers and brands. At its core is a powerful Distributed Order Management System that orchestrates inventory and orders across every channel, enables reliable delivery promises, and intelligently routes each order to the location best suited to fulfil it. This brings stores, warehouses, marketplaces, B2B sales, and storefronts together in one connected commerce system that makes faster decisions and scales with the business.

Companies determine how extensively they use Actindo. The solution can be deployed as a complete platform or as a standalone OMS that integrates with existing ERP and commerce systems. Open APIs and the integrated MCP server make Actindo ready for agentic commerce. New channels and business models can be configured instead of requiring lengthy IT projects.

More than 200 companies use Actindo, including enterprise retailers, B2B businesses, and mid-sized brands across industries such as sports, fashion, and food.

For more information, visit: www.actindo.com

Okitah

Okitah is an e-commerce marketing agency based in Lucerne, specializing in performance marketing and SEO & GEO. As one-on-one partners, each with over 8 years of experience, we take full responsibility for a specific area to lighten your load. With Okitah, e-commerce companies make effective decisions that generate real additional revenue.

Among our wonderful clients are Confiserie Bachmann, Migros, DIWISA, TERRAVIGNA, Big Green Egg, Unihockeycenter, Derendo, and many more.

For more information, visit: https://okitah.ch

Boxalino

Boxalino AG: The «last mile» of AI transformation in e-commerce:

Boxalino empowers mid-sized companies (with annual revenue ranging from approximately 5 to 250 million) to systematically and measurably leverage their own data and knowledge, AI, and AI agents to expand and protect their market share in e-commerce.

Boxalino's «Winning Interactions Platform» serves as the link between data management and AI offerings from companies such as Google, Microsoft, OpenAI, and Anthropic, and your company's data, systems, and processes. The platform breaks down restrictive data silos, makes agent-based work a reality, and transforms the collaboration between humans and AI agents into a competitive advantage rather than a threat.

The result: targeted engagement with new and existing customers, an optimized real-time customer experience (conversion, shopping cart, and margin), meaningful end-to-end analytics, margin-boosting automation, automation for long-tail optimization, more efficient (PIM) data management with higher data quality, and the structured capture and utilization of corporate knowledge.

Drawing on more than twenty years of experience – from an early research project with the Fraunhofer Institute to the successful optimization of several hundred million Swiss francs/euros in e-shop revenue – Boxalino supports companies from initial assessment through technical implementation to continuous optimization.

For more information, visit: www.winning-interactions.ai

HANDELSVERBAND.swiss

Online – Offline – Direct

HANDELSVERBAND.swiss brings together 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 425 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, publishes newsletters featuring the latest information on retail, and provides online shop operators with standard legal templates, including general terms and conditions and data protection documents. HANDELSVERBAND.swiss is also actively involved in vocational training and continuing education, as well as legislative processes.

Retailers and manufacturers of all sizes are united by a shared goal: to embrace the digital transformation of commerce in Switzerland and view it as an opportunity.

For more information, visit: www.handelsverband.swiss

E-Commerce Institute

The E-Commerce Institute, based in Cologne's Mediapark, is an academic think tank for e-commerce, online marketing, and digital transformation. Under the direction of Prof. Dr. Richard C. Geibel, the institute examines current developments, technologies, and success factors in digital commerce.

The E-Commerce Institute brings together researchers, experts from the fields of marketing, media, and information technology, as well as students and young talent. Based on empirical research and application-oriented studies, it collaborates with companies to develop solutions for forward-looking and sustainable e-commerce projects. Key areas of focus include digital business models, e-commerce strategies, online marketing, key performance indicators and controlling, conversion optimization, multi- and omnichannel management, social commerce, and the use of AI.

A particular focus of the institute is the transfer of knowledge between academia and practice. Research projects, university collaborations, publications, conferences, and student projects help make new scientific findings accessible to businesses.

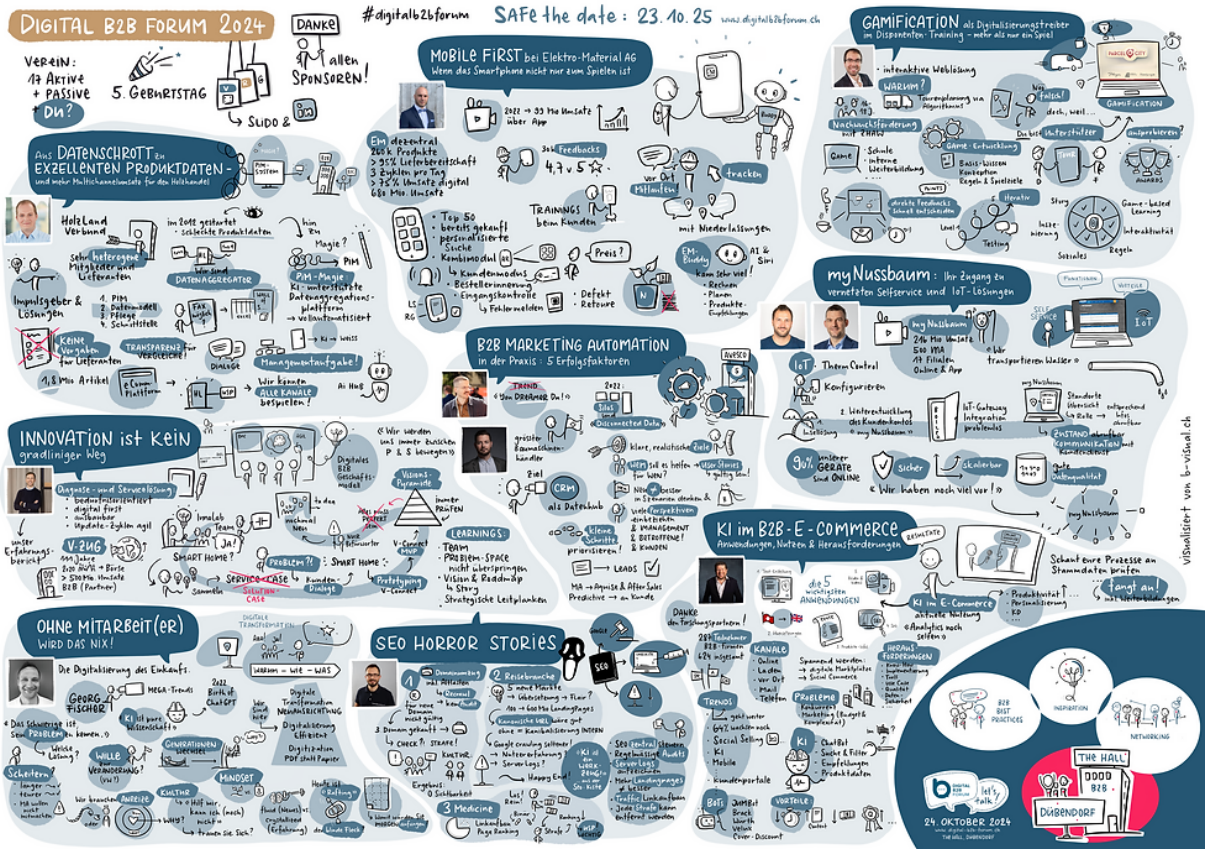
As a research partner for the online retailer survey, the E-Commerce Institute supports research on digital commerce in German-speaking countries as well as the E-Commerce Best Practice initiative of the University of Applied Sciences and Arts Northwestern Switzerland (FHNW). On September 10 and 11, the E-Commerce Institute, together with the FHNW, hosted the 6th International Scientific Practical Conference (ISPC 2026) in Brugg, Switzerland.

For more information, visit: https://ecommerceinstitut.de

Digital B2B Forum

The Digital B2B Forum will take place on Tuesday, October 26, 2027, from 9:30 a.m. to 8:00 p.m. at THE HALL in Dübendorf. Readers of the Online Retailer Survey 2026 will receive a special rate.

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











Continuing Education Programs at FHNW

CAS Agentic Commerce

Are you already fully leveraging the diverse **potential benefits of AI** in the further development of your online shop? Are your employees, data, processes, architectures, interfaces, online shops, and peripheral systems ready for the **age of Agentic Commerce**? If not, the CAS Agentic Commerce program will provide you with the necessary update. Like almost no other technology, AI is fundamentally transforming digital marketing and sales for businesses. Many different AI models, versions, and tools are entering the market, and they are evolving rapidly. It is not easy to keep track of them all and to identify and implement those **AI applications in e-commerce** that deliver sustainable business impact. The CAS Agentic Commerce program, featuring the required module "AI-Powered E-Commerce," helps you use AI strategically for your online shops to accelerate and optimise product presentation and ordering processes. In this course, you will learn how to establish the **data foundation** and new interfaces, how **to use AI to create product descriptions, images, and videos** – thereby saving time and money. You will also learn how to develop a **sales or service chatbot** using AI.

As a highlight of the course, you will build **your own agent using ChatGPT (Codex), Claude (Code) or Copilot (Studio)**. Second, you will optimize your online shop for **SEO** and Generative Engine Optimization – **GEO** for short – for AI platforms such as ChatGPT, Claude, Perplexity, and Microsoft Copilot. Thanks to a GEO Deep Dive, you'll **increase your visibility** in LLMs, as well as traffic and sales from AI platforms.

The CAS in Agentic Commerce consists of two modules (one required and one elective) with 16 course days.

1. **Required Module: AI-Powered E-Commerce**

Day	Date	Location	Course Content
1	15.01.2027	Olten	**AI Applications in E-Commerce & Agentic Commerce at Google** Exclusive Google instructor presenting a unique workshop on: - Google AI Overview, AI Mode & Gemini - Google Merchant Center, Feed & Shopping - Universal Commerce Protocol & Model Context Protocol (UCP/MCP) - Google Cart, Checkout, Google Pay, Agent Payment Protocol (AP2)
2	22.01.2027	Online	**Agentic Commerce with Claude (Code) and ChatGPT (Codex)** Exclusive instructors with a unique Codex workshop
3	29.01.2027	Olten	**- AI-generated product data, text, and pages** **- AI-Powered Analytics & Reporting**
4	05.02.2027	Online	- **AI-generated product images** - **AI-generated advertising and product videos**
5	12.02.2027	Olten	- **AI sales and service chatbots** - **Automation with AI agents**; 2 Agentic AI workshops with AI tools: 1. n8n; 2. Shopify MCP & Claude
6	19.02.2027	Online	- **Search Engine Optimization** (SEO) in Digital & Agentic Commerce - **Generative Engine Optimization & Marketing** (GEM) in Commerce
7	26.02.2027	Online	- Deep Dive into **Technical GEO** - Deep Dive into **Content-Based GEO**
8	26.03.2027	Olten	- **Future Trends in Digital & Multi-Agent Agentic Commerce** - Poster Session (Presentation of Your Own AI/Agent Project) - Agentic Commerce Award

- **Second Elective Module** (freely selectable):
  a) **AI-Powered Digital Marketing**
  b) Content Marketing Strategy & Transformation
  c) Marketing Automation (recommended)
  d) Data Driven Marketing
  e) Digital Content Creation
  f) Performance Marketing

Price: CHF 7,900

Course start date: 15 January 2027

Program director: Prof. Dr. Darius Zumstein

Registration (after selecting one required and one elective module): https://lets-get-digital.ch

MAS Digital Marketing

Objectives and Benefits

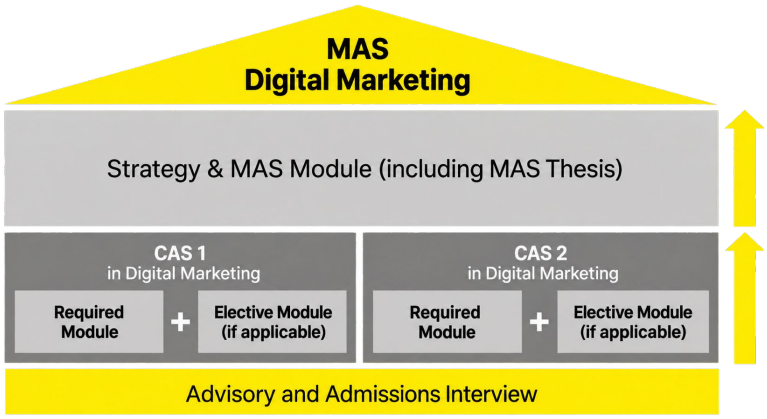
Digital marketing is one of the central functions of modern organisations today. It serves as the interface between business, marketing, sales, and customers – while simultaneously navigating the tension between trends, technology hype, and data-driven decision-making. That is why digital marketing is an indispensable skill for specialists and executives in management. The modular MAS in Digital Marketing enables you to build a solid foundation of knowledge regarding the digital marketing mix for B2B and B2C environments, public administration, and agencies – and to apply this knowledge in a practical setting.

Upon completion of the MAS in Digital Marketing, you will be able to:

- Apply the fundamentals of digital marketing in a practical manner.
- Identify opportunities in digital marketing and take appropriate action.
- Analyse complex problems and develop innovative solutions.
- Take on strategic leadership roles in digital marketing.
- Evaluate and implement concepts from various disciplines.

The MAS Digital Marketing is modular and consists of:

- **Two CAS courses of your choice:** Choose from the offerings in digital marketing to deepen your individual skills.
- **Master's module**: in-depth insights into specific areas of digital marketing. Study trip to the **Silicon Valley (**USA) focusing on best practices. **Course schedule** for the Strategy and MAS Module 2027:



Day	Date	Location	Course Content
1	08.04.2027	Olten	Module Start & Master's Thesis Colloquium
2	09.04.2027	Olten	**Digital Transformation**
3	10.04.2027	Olten	- **Innovation Strategy** - Sustainability in Marketing & Marketing Sustainability
4	22.04.2027	Online	Neuromarketing
5	23.04.2027	Online	- **Google AI Mode, Gemini & UCP; ChatGPT & Codex** - **AI in Digital Marketing & Sales**
6	24.04.2027	Online	**Agentic AI & Commerce**
7	29.04.2027	Online	**Digital Business Development** & Design Thinking Workshop
8 - 11	03.05.2027 - 07.05.2027	USA	**Study week in Silicon Valley** with visits to Google (Mountain View), OpenAI, NVIDIA, LinkedIn, Salesforce, and other tech companies
12	11.06.2027	Olten	**Search & Generative Engine Optimization** (SEO/GEO)
13	12.06.2027	Olten	Master's Thesis Colloquium 2
14	24.06.2027	Off-site	**Deep Dive GEO**
15	25.06.2027	Off-site	- **Skill Set for Executives** - **Careers in the Digital Sector:** Finding Your Dream Job & Attracting Digital Talent
16	26.06.2027	Off-site	**- Digital, LinkedIn, and Agentic Recruiting** - Colloquium 3 & Reflection Exercise in Small Groups
17	09.09.2027	Olten	**E-Commerce Best Practice Day** (optional)

Price: CHF 29,700 (incl. 2 CAS of your choice, as well as Strategy and MAS module)
CHF 13,900 (Strategy and MAS module only, incl. study week in Silicon Valley)

Course start: 8 April 2027

Program director: Prof. Dr. Darius Zumstein

Information and registration: www.fhnw.ch/de/weiterbildung/wirtschaft/mas-digital-marketing

FHNW School of Business

University of Applied Sciences and Arts Northwestern Switzerland FHNW
School of Business
Institute for Competitiveness and Communication (ICC)
Riggenbachstrasse 16
4600 Olten
Switzerland

www.fhnw.ch/icc



