# US Cross-Border E-Commerce Report

## How American business can win at e-commerce, even in a volatile world market

# Welcome,

For anyone selling cross-border, the last twelve months have been anything but boring. Over the past year, the US and China have imposed tariffs on each other's goods worth billions of dollars [1]. As we go to press, the White House has been given the go-ahead by the WTO to impose tariffs on EU exports, something which is bound to attract a response from Brussels.

With all this disruption to the global trade environment, this must be a bad time for e-commerce and cross-border e-commerce in particular, right? Simply put, the answer is no. Emphatically not.

Last year, the e-commerce market in North America grew by 13%, in Western Europe by 12%, in Eastern Europe by 14% and Asia-Pacific by an eye-opening 22% [2]. In many major markets, the proportion of online shoppers who buy from foreign merchants is already over 50%. In Hong Kong, for example, it's 75%, in Spain and Portugal it's close to 60%, in Mexico it's 66% [2] — and so on.

Worldwide, cross-border e-commerce grew by 4% last year to a value of $412 billion, accounting for over 10% of total global e-commerce [3]. No matter what our politicians are doing, people everywhere are shopping online.

At PPRO, we believe that US merchants are well placed to be among the prime beneficiaries of this globalization of e-commerce. But to make sure that happens, merchants — and the payment providers who support them — need to understand how political, technological and economic trends are transforming the global e-commerce landscape and how US firms can not just cope with this transformation but use it to their advantage. That is what this report is about.

Consumer payment preferences are inherently local. These preferences are being driven by largely cultural factors, more so than regulatory and financial concerns. A country's "payments mix" and preference for local means of payment is critical in understanding and accessing new markets and customers. Merchants must keep in mind that every region, and often every country, has unique payment preferences which, if offered to customers, can result in improved sales and better conversion rates. Today, local payment methods account for 77% of e-commerce spend, by 2024 it is forecast that this share will increase to 82%.

PPRO and *Edgar, Dunn & Company* are proud to have cooperated to bring you this report. We hope you find it useful.

Best regards,

**Simon Black**

**CEO, PPRO**

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# How global e-commerce is changing & what that means for US merchants

Until recently, for bulk exporters and aspiring cross-border e-commerce merchants alike, China was the market to crack. Times are changing. Of course, China — with its growing economy and one billion consumers — is still a hugely attractive market. But it's also a much tougher one.

Chinese consumers are responding to the trade uncertainty — and the increasing sophistication of Chinese brands and marketing — by shopping at home more than in the past. According to data from Bain, US brands have had their market share drop by around 10 percent over the last five years [4].

In October 2019, the World Trade Organization also approved an application by Washington to impose tariffs on a selection of goods from the EU, in response to a WTO ruling against EU subsidies for Airbus. Brussels has indicated it will respond in kind [5].

## THE US STAKE IN GLOBAL CROSS-BORDER E-COMMERCE

The E-Commerce Foundation estimates that 15% of all EU cross-border e-commerce purchases come from the US [6]. The value of the contents of these packages is not recorded. But we can get an idea, when we consider that the value of 15% of all EU cross-border purchases is roughly $17 billion [2]. Clearly, if EU tariffs cover items commonly sold by consumer-facing e-commerce sites, then this is likely to have an impact on US merchants' sales to the EU. This already seems to be happening in the case of China. In 2017, 26% of Chinese shoppers said that

> "15% of all EU cross-border e-commerce purchases come from the US

the last cross-border purchase they made was from the US [7]. In 2018, this figure was down to 14% [8]. We cannot pretend this new volatility in trade — including e-commerce — does not exist. But it's not the whole story. As we have already noted, the value of cross-border e-commerce grew again last year. It is now over $400 billion. And American merchants are already capturing a good chunk of that market.

## US merchants sold $57 billion worth of goods to foreign buyers

- PPRO report 2018

## THE WORLD STILL WANTS TO BUY AMERICAN

According to research by the United Nations Conference on Trade and Development (UNCTAD), the United States is the main driver of the growth in cross-border e-commerce. UNCTAD calculates that the US sends $102 billion worth of e-commerce sales abroad every year, the most of any nation it surveyed [3]. And this trend shows no sign of coming to a halt, trade disputes or not.

Looking at PPRO's own data, in 2018 US merchants sold $57 billion worth of goods to foreign buyers in America's top fourteen e-commerce export destinations alone [2]. And the shoppers buying from US merchants weren't just the ones you'd expect — Canada and Mexico, for instance. They were also from countries such as India ($2bn), Australia ($2bn), UK ($9bn), Hong Kong ($1bn) and, still top of the list, China ($30bn) [2].

The message is clear: yes, the global e-commerce market is more complex and, in some ways, tougher than it was before. But for those merchants able to rise to the challenge, opportunities for cross-border expansion into new markets are definitely there.

### Do you qualify for a tariff exemption?

The Office of the US Trade Representative (USTR) allows you to apply for tariff exemptions on certain Chinese goods, if you can demonstrate that you cannot source those goods elsewhere. Many of the eligible goods are agriculture or industrial (heat-exchange units, live carp etc.) but there are also consumer goods relevant to consumer-facing e-commerce sites on the list. There is a deadline to apply for each round of exclusions. To see if there is an open round when you are reading this and for links on applicable products, go to: https://exclusions.ustr.gov

# Obstacles to cross-border success

Anyone who's ever set-up an overseas e-commerce operation will tell you that some paths to success are nerve-wracking and fraught with tension. Common obstacles which US merchants encounter when expanding cross-border include:

- Not understanding the preferences and cultural norms of the target market, a problem which can lead to miscommunication and poor product choice.
- Regulatory confusion such as difficulty understanding and complying with trading standards, financial and business regulations and local customs.
- Payment issues arising from a lack of knowledge of the local payment culture: merchants often find themselves unable to offer payment methods which customers want to use.
- Logistics complications such as difficulty finding reliable carriers, particularly outside major cities and for the last mile of any package's journey.
- Security and compliance in new markets with unfamiliar payment and e-commerce cultures and infrastructures.

For some merchants, a way around these problems is to sell using a local e-commerce marketplace. But even this can be complicated for newcomers with no local-market knowledge. In India, for instance, marketplaces are not allowed to sell products of companies in which they have equity [9].

> “A way around these problems is to sell using a local e-commerce marketplace.

## WHEN IN ROME, SELL LIKE A ROMAN

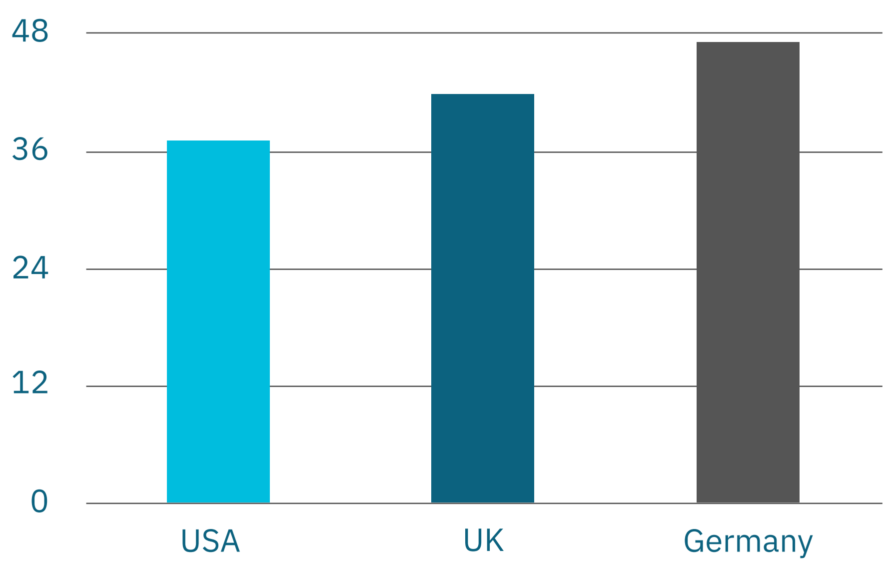
In addition to these structural problems, the times we live in also throw up their own challenges. There still seems to be a low awareness of the benefits of cross-border trade among American merchants. In the US, for instance, just 37% of merchants sell cross border. That compares to 42% in the UK and 47% in Germany [2].

US merchants offer a slightly narrower range of payment methods to foreign than to domestic customers. For instance, 73% offer PayPal to domestic consumers but just 69% let foreign consumers pay with the e-wallet [2].

Only 1% allow foreign customers to use mobile payment solutions. The most common non-card payment methods offered to non-US buyers are e-wallets other than PayPal (27% of merchants) and bank transfers (31%) [2].

That's good for some markets, but it's not the right mix for others. To take an example from Eastern Europe, in Russia and some of the post-Soviet states, over 20 million people use an e-wallet called QIWI that is not supported in the US or Western Europe. Don't offer QIWI and there's a good chance you miss out on the business from those 20 million people [2].

Cross border merchant sales



# Why localization is the key to cross- border success

In 1996, a well-known electronics firm in Japan was working on a PC named after the classic cartoon character Woody Woodpecker. Because the PC came with a touchscreen, the campaign slogans became, "Touch Woody." And it came with an automated online support, a feature they named the "Internet Pecker." Needless to say, the campaign didn't make it to the US. [10]. Such slip-ups may be amusing in hindsight but they also reveal an eternal truth of global business: often language, cultural assumptions and business practices do not travel well.

> "Often language, cultural assumptions and business practices do not travel well.

For native English speakers, it's tempting to think that English is a global lingua franca. This is not the case. Even in a market such as South Africa, where English has long been established and much of the media is in English, only 8% of the population speak the language at home and around 17% speak it as a second language [11].

In many markets, the penetration of English is much lower. In both Japan and South Korea, for instance, 10% or less of the population has any working knowledge of English at all [12]. Research conducted in 2018 in China, India and Indonesia asked consumers to identify the main obstacles which prevented them from using online services to their fullest extent. The number one obstacle, singled out by 76% of correspondents, was language [12]. Even in the EU, 47% of users said they wouldn't use a website if it was only in English and not their local language [13].

But with the right approach to localization, merchants can overcome cultural, linguistic and other barriers to commerce. Research by PayPal found that 73% of consumers want to pay in their local currency and 58% say they feel more comfortable making a purchase from a site in their local language [14]. 37% said that customer support in their own language was key to building trust (with 47% listing a safe and trusted way to pay) [14]. One study found that localizing website content increased the conversion rate by 40% [15].

> “47% of users said they wouldn’t use a website if it was only in English and not their local language.

# Your normal is their alternative: why local payment methods matter

Almost 70% of Americans have a credit card [2]. Globally, this is true of only just over 18% of consumers [2]. The gulf between how Americans pay and what the rest of the world does is huge. And that matters.

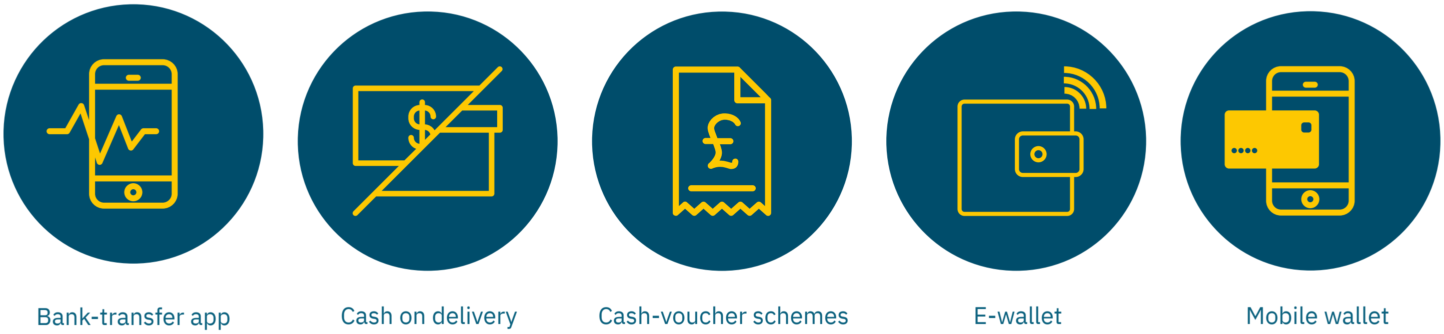
Research cited by Hubspot found that 59% of shoppers will abandon an online transaction if their preferred way of paying is not available. The same study reported that 30% of consumers who abandon a purchase because a card has been declined can be prompted to convert by offering them another trusted payment method [16].

In many markets, credit card payment growth rates are likely to decline in the near future. This is because those with cards, the local elite, are already connected and shopping online. The new Internet users coming online in droves are less likely to have a payment card and more likely to use one of a range of alternative local payment methods (LPMs).

Locally dominant and preferred payment methods in other global regions include:

- Bank-transfer app: an app on the consumer's PC or smartphone which he or she uses to transfer money to the seller's bank account.
- Cash on delivery: exactly as it sounds, the customer orders something online and pays when it arrives.
- Cash-voucher schemes: the customer shops online but pays in store. The store transmits the customer's voucher number to the online retailer, which then ships the purchase.
- E-wallet: a secure online account, often linked to a bank account or credit card, which can hold, transfer and receive funds.
- Mobile wallet: a smartphone app, often linked to a bank account or credit card, which can hold, transfer and receive funds.

## Main payment methods used by global regions




Even this does not capture the diversity of locally preferred payment methods available around the world. In Europe, for instance, there is the pan-European SEPA Direct Debit system that allows merchants to collect Euro-denominated payments from accounts in the 34 SEPA countries.

As another example, India has Unified Payments Interface (UPI), a real-time payment system developed by National Payments Corporation of India and used in up to nearly 700 million transactions a month (depending on the time of year) [17].

The bottom line is that failing to provide a payment method which customers know and trust hurts conversion rates. That's why merchants need to support local payment methods in every market they serve.

# How global consumers pay today

The table below shows online payment methods, broken down by share of transaction volume, for 46 markets worldwide. No single payment method dominates a region and even adjacent markets can differ widely in their payment cultures. Merchants expanding into new markets must know which payment method to use in each market, how to integrate it and how to support it.

| Country | Region | Payment Method Breakdown (%) by Value | | | | |
|---|---|---|---|---|---|---|
| | | Card | Cash | Bank Transfer | E-Wallet | Other |
| Australia | APAC | 52.5% | 4.5% | 16.0% | 22.0% | 5.0% |
| Austria | Western Europe | 28% | 4% | 46% | 20% | 2% |
| Belgium | Western Europe | 50.7% | 5.7% | 22.5% | 14.4% | 6.6% |
| Bulgaria | Eastern Europe | 26% | 63% | 7% | 5% | N/A |
| Canada | North America | 72.0% | 3.0% | 9.0% | 14.0% | 2.0% |
| China | APAC | 22% | 6% | 13% | 56% | 3% |
| Czech Republic | Western Europe | 21.7% | 44.0% | 26.7% | 3.3% | 4.3% |
| Denmark | Western Europe | 54% | 3% | 14% | 22% | 6% |
| Estonia | Eastern Europe | 21.0% | 12.0% | 57.0% | 9.0% | 1.0% |
| Finland | Western Europe | 23% | 2% | 57% | 14% | 4% |
| France | Western Europe | 55.3% | 4.5% | 15.7% | 19.1% | 5.5% |
| Germany | Western Europe | 11% | 4% | 52% | 25% | 8% |

| | | | | | | |
|---|---|---|---|---|---|---|
| Greece | Western Europe | 54.0% | 29.0% | 10.0% | 6.0% | 1.0% |
| Hong Kong | APAC | 43% | 8% | 13% | 30% | 5% |
| Hungary | Western Europe | 44.0% | 45.0% | 5.0% | 5.0% | 1.0% |
| India | APAC | 32% | 17% | 18% | 26% | 7% |
| Indonesia | APAC | 34.0% | 13.0% | 29.0% | 17.0% | 7.0% |
| Italy | Western Europe | 41% | 8% | 10% | 29% | 12% |
| Japan | APAC | 68.0% | 5.8% | 12.5% | 2.5% | 11.1% |
| Kazakhstan | Eastern Europe | 20% | 60% | 20% | N/A | N/A |
| Latvia | Eastern Europe | 49.0% | 12.5% | 20.0% | 14.0% | 4.5% |
| Lithuania | Eastern Europe | 24% | 13% | 49% | 9% | 5% |
| Malaysia | APAC | 32.0% | 11.0% | 45.6% | 6.4% | 5.0% |
| Mexico | North America | 44% | 21% | 16% | 16% | 3% |
| Netherlands | Western Europe | 19.0% | 0.0% | 65.0% | 8.3% | 7.7% |
| New Zealand | APAC | 55% | 3% | 22% | 17% | 3% |
| Norway | Western Europe | 50.3% | 3.2% | 17.9% | 14.2% | 14.5% |
| Philippines | APAC | 22% | 37% | 29% | 8% | 5% |
| Poland | Western Europe | 25.0% | 12.4% | 47.5% | 13.5% | 1.8% |
| Portugal | Western Europe | 38% | 11% | 13% | 17% | 21% |
| Romania | Eastern Europe | 19.0% | 78.0% | 2.0% | N/A | 1.0% |
| Russia | Eastern Europe | 37% | 15% | 17% | 28% | 3% |
| Singapore | APAC | 75.0% | 4.0% | 10.0% | 10.0% | 1.0% |
| Slovakia | Western Europe | 17% | 41% | 25% | 8% | 9% |
| South Korea | APAC | 73.0% | 1.7% | 11.0% | 12.4% | 2.0% |
| Spain | Western Europe | 49% | 11% | 13% | 22% | 5% |
| Sweden | Western Europe | 45.6% | 2.2% | 24.3% | 6.4% | 21.6% |
| Switzerland | Western Europe | 25% | 2% | 56% | 16% | 1% |
| Taiwan | APAC | 41.5% | 13.0% | 18.5% | 13.5% | 13.5% |
| Thailand | APAC | 26% | 16% | 24% | 23% | 12% |
| Ukraine | Eastern Europe | 28.0% | 60.0% | 5.0% | 5.0% | 2.0% |
| United Kingdom | Western Europe | 56% | 7% | 8% | 25% | 5% |
| United States | North America | 59.0% | 4.0% | 8.0% | 23.0% | 6.3% |
| Uzbekistan | Eastern Europe | N/A | N/A | N/A | N/A | N/A |
| Vietnam | APAC | 35.0% | 20.7% | 25.8% | 13.8% | 4.8% |

# Brand America still tops global popularity poll

Despite the political polarization and its economic implications, America's commercial image abroad remains strong.
Last year's Brand Finance annual survey of national brands found that the value of America's international brand increased by 23% between 2017 and 2018, peaking at US$25.9 trillion. That makes Brand America the most valuable nation brand in the world [18].

> "The value of America's international brand increased by 23% between 2017 and 2018, peaking at US$25.9 trillion.

This does not mean that there are no complications. Companies must take care when approaching specific audiences. For instance, a recent survey found that 56% of Chinese consumers had boycotted US products since the start of the trade dispute [19].

But as we have seen so often, this is not the whole story. Over half of Chinese consumers said they had boycotted American goods yet 77% of Chinese consumers said they "often buy American goods" in the very same survey [19]. This kind of symbolic or selective boycott is familiar to brands and retailers who are used to marketing to increasingly activist Western consumers. Strategies exist to cope with it.

# To win in a volatile market, merchants must know their audience

Recent McKinsey research on luxury brands in China found that consumers often don't know the national origins of US brands [20]. Chinese consumers also show a marked reluctance to boycott US brands they love. In 2019, KFC remains the most popular fast-food brand in China and other US food retailers — including the archetypally American McDonalds — are still growing [21].

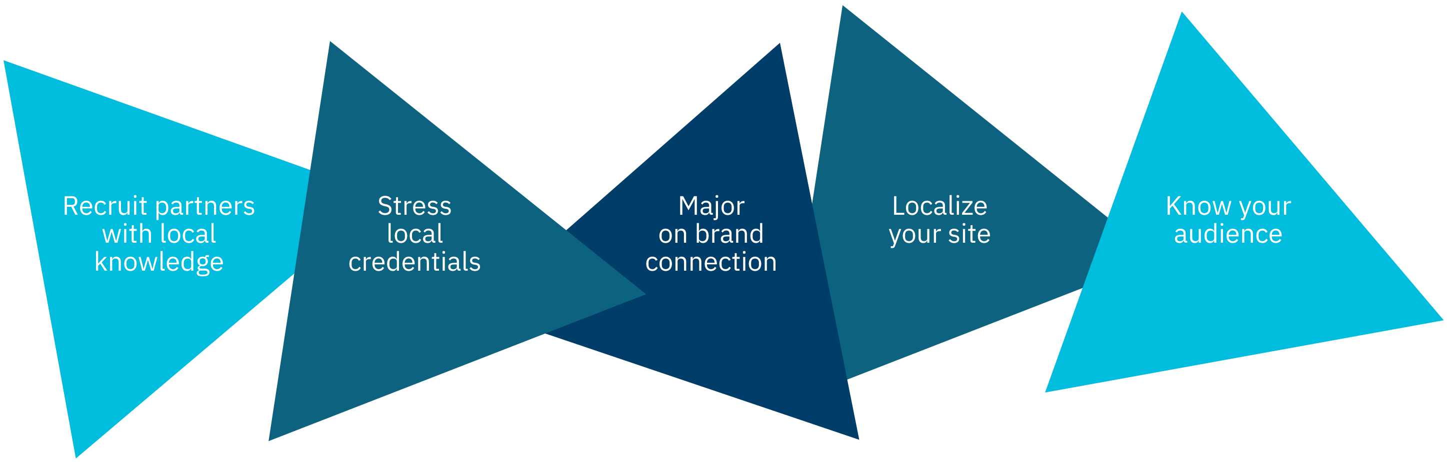
Nor is the divide between politics and consumer choice confined to China. US brands continue to do well in Europe. In 2018, for instance, Disney, Coca Cola and Netflix all posted record sales in the EU [22] [23], [24].

The lessons for US e-commerce merchants expanding into new markets seem clear:

- Recruit staff and partners with local knowledge — even within a single market, for some demographics associations with Brand America will be a plus, for others not.
- If the market or demographic you're targeting is tough, stress your local credentials in your marketing. Consumers may, anyway, not know that yours is a US company.
- Where there is a connection with the brand or category you're selling, major on that, stressing its utility to and backstory in the lives of local consumers.
- In tough markets, localize every aspect of your site and the customer experience — language, marketing, checkout, payment method — everything.
- Finally — no matter how tough the market — do not underestimate the enduring appeal of Brand America. But don't assume it either. Know your audience.

Yes, the global retail and e-commerce markets are tougher for US companies than they have been for a long time. But with the right approach, the right local knowledge and the right partners, US e-commerce merchants can still expand and win on the global stage.

## Lessons for US e-commerce merchants



# Conclusion

Every change in market conditions brings both challenge and opportunity. Today's global e-commerce environment is one ripe with opportunity for US merchants and the companies — such as payment service providers — which support them.

With the right strategy, the right partners, the right technology and the right local-market expertise, American e-commerce merchants are well placed to win market share, profits and customer loyalty in markets around the world.

Crucial to success is the ability to offer the right payment market. Giving customers a locally preferred and trusted payment method with which they are familiar increases trust, reduces uncertainty and helps to maximize conversion rates.

PPRO is a specialist in digital payments. We work with payment service providers to help them offer their merchants the widest possible range of locally preferred payment methods for over **140** markets worldwide. Our payments, technology and legal experts smooth over every aspect of integrating and promoting new payment methods.

To find out how to help your merchants start cross-border selling, speak to PPRO today!

# Footnotes

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# About PPRO

PPRO helps consumers pay with the local payment method they trust and know, wherever they are.

Our partners are local payment methods and payment service providers alike, that we connect through our single payments platform, a single contract and a single integration. This enables merchants to offer their customers the widest possible range of local payment types and services in markets worldwide.
And with PPRO's broad range of payment-related services, we help all our partners grow their businesses, work efficiently and make their transactions secure.

To find out more, visit www.ppro.com