Changes to consumer spending capacity, consumer choices, demographic-urbanisation shifts and the rapid accession of technological adaption are re-structuring shopping behaviour. Not only in terms of where people shop, what they're buying and how they shop, but also how they pay for things. With online retailing on a progressive growth path, alongside tourism growth and spending, understanding how different nations shop is not only of relevance to local retailers, but also to retailers in different countries where key spending powers are having an increasing influence.

Shopping – in its many forms – is an almost universal feature of life on earth. Across the world, people need to source the necessities - and luxuries – of life. In a globalised age, it can be natural to think that shopping is becoming an increasingly homogenised process. However, as this study shows, the ways in which people shop and pay for their shopping remains very diverse – and often surprising.
EXECUTIVE SUMMARY

The maturing shopper
One of the key influences on global shopping habits - particularly in developed countries - is that of the ageing society. The number of people over 65 years of age is set to increase from 608 million in 2015 to 1.5 billion in 2050. The countries with the largest share of senior population will be Japan, Spain, Italy, Germany and Poland. This means that retailers need to gradually refocus their offer towards the older generation, which is becoming an increasingly important consumer group.

It is also clear that because a population is aging, it does not mean it is set in its ways. British seniors are some of the most tech savvy consumers in the world with 78% of them being ‘silver surfers’ who shop online.

Cash is still king
Despite the fact the majority (62%) of the world’s adult population has a bank account, cash remains the predominant method of shopping payment. The proportion of cash-vs-card payments varies significantly between countries, from the increasingly cashless shopping environments of the Nordic countries through to cash-heavy Germany, Poland and Italy.

M-Commerce is the game changer
Mobile technology is a real game changer for the retail sector. Some 34% of global online sales in 2014 were made via a mobile device, a share which is forecast to increase further. However, it is not only the way people shop online, but the way people pay for their purchases online and in store, that will be revolutionised by mobile devices. In most countries mobile payments are still in their infancy, but the technology providers and consumers in some markets have quickly adopted this type of payment method.

What’s the alternative?
Well, the cheque book is still alive and kicking particularly in France where shoppers use cheques more than any other European nation. However, with the fast development of new technologies, alternative payment methods are evolving. For example, shoppers in the US and UK rely on payment cards but customers in the Netherlands use mainly the IDEAL service, and those in China use the AliPay platform. Four years ago in Sweden, the Swish app was created to help friends split the payment of restaurant bills. Today it is used by more than half of the Swedish population for all kinds of retail payments. The message for retailers is to accept and adopt local alternative payment methods to boost their turnover growth.

Further growth of e-commerce
The emergence of new technologies has had a huge impact on shoppers and retailers across the globe. The fast rise in the popularity of online shopping has driven the share of e-commerce in total retail to nearly 7%. China and the US are the largest markets and together account for more than half of global online retail sales. Online sales valued at US$1.62 trillion in the UK make this country the largest European e-commerce market. Germany, Spain and Poland are growing at the fastest rates in Europe. Conversely, Italians are among the least tech-savvy shoppers in Western Europe - only 46% have access to the internet and just 26% are shopping online.

Cross-border online shopping
The share of cross-border transactions in online retail is increasing rapidly, as shoppers gradually feel more confident about shopping on foreign websites, and retailers are accepting different payment methods and are willing to deliver items to almost every part of the globe. The UK, US, China and Germany are the biggest online export markets globally. By 2020, 45% of online shoppers will buy from other countries. The value of cross-border sales is expected to increase from US$231 billion in 2014 to US$1 trillion by 2020.

Enter the Dragon
The Chinese have emerged as one of the most powerful consumer groups globally. The potential of Chinese buyers lies not only in the size of the population but also in their high spending habits. While the majority of the population still doesn’t earn enough to pay income tax and only 4% of people own a passport, the Chinese spend a lot online despite a very limited amount on cross-border purchases, and an increasing amount on international travel and associated tourism spending. To date, 10 million Chinese tourists arrive in Europe each year, second only to the 12 million who visit from the US. Globally, the Chinese spend more than double that of the US when it comes to international tourism spending, at US$272 billion in total, compared to the American spend of US$113 billion.

Looking after Number One
The British, Japanese and Spanish spend the most on enjoying themselves, while the Russians and Chinese spend the least.

“THE EMERGENCE OF NEW TECHNOLOGIES HAS HAD A HUGE IMPACT ON SHOPPERS AND RETAILERS ACROSS THE GLOBE.”
In terms of total consumer spending, the US tops the charts, and by some margin. With consumer spending of close to US$11.5trn, the US has significantly more purchasing power than the key European countries combined (including the UK, France, Germany, the Netherlands, Spain, Italy, Sweden and Poland) which comprise US$7.4 trillion in total (despite having 50 million more consumers than the US).

Since the Global Financial Crisis (GFC) trough of 2008, we have seen a few notable changes in terms of what different countries are spending their money on.

As consumers have come to realise that what they buy can have a huge impact on their health, we have seen a significant increase in spending on health and education. The rise in healthcare spending has been particularly pronounced in the US, where healthcare is a major part of the economy. In contrast, in countries such as Russia and China, where healthcare is less developed, there has been a significant increase in spending on basic goods such as food, clothing and alcohol.

Another trend that has emerged in recent years is the increase in spending on entertainment. This is particularly true in countries such as Spain and China, where there has been a significant increase in spending on restaurants and dining. This is in part due to the growing popularity of these activities among younger consumers.

In the coming years, we can expect to see even more changes in consumer spending patterns. As the world becomes more interconnected, we can expect to see a greater degree of convergence in consumer spending patterns. This will be particularly true in countries that are rapidly developing their economies, such as China and India.

In the meantime, it is clear that understanding consumer spending patterns is crucial for businesses. By understanding what consumers are spending their money on, businesses can develop strategies to capture a share of this spending. Whether it is through targeted marketing campaigns or by developing new products and services, understanding consumer spending patterns is key to success in today’s economy.
China, the US and UK are the biggest online retail markets and together account for nearly 60% of global e-commerce turnover. The Chinese e-commerce market is growing at the fastest rate. In 2015, it recorded annual growth of 50%, yet only 49% of the Chinese population has access to the Internet and only 30% of individuals made an online purchase in the last 12 months.

As technology becomes more widely available, and country populations shift to being digitally urban, the scale of growth for an increase in online retailing activity is enormous. The increasing use of mobiles to conduct sales is also on the rise and China shows a much closer correlation between mobile usage and use of mobiles for retail. Italy, Poland and Russia appear far less prone to using mobiles to conduct online transactions, despite higher usage/ownership rates - “it’s good to talk”, after all.

Many retailers already report half of their online sales as transacted in this way. At least half of retailers’ website traffic occurs via mobile devices, according to GfK. M&S.com has reported that the number of visits to their website via mobile phones rose from seven million in 2012, to 80 million in 2015. John Lewis saw sales through mobile devices increase by 34% and smartphones by 86% in 2015. The online grocery retailer Ocado reported that over 50% of all orders last year were completed using a mobile device.

Perhaps the most interesting recent shift is the use of non-domestic websites for purchasing goods online. This shows some stark differences in shopping behaviour. Australian, European and US markets show the most widespread use of non-domestic websites and portals for acquiring goods (and services). This ranges from 80% in Australia to 24% in Poland, China and Japan hold much tighter reigns on what can and can’t be purchased from overseas. Only 31% of online buyers in China use non-Chinese websites. Yet nearly one quarter of Russian online retail sales are made by cross-border purchases, 80% of which are from Chinese stores. Good news for Alibaba and a clear signal to international retailers as to how to tap into the Chinese consumer growth curve. It’s also food for thought for the VAT man.

Cross-border Online Usage (% of Online Buyers)

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Source: Colliers International, PostNord, Statista, CRMIA

The impact of the Internet on retail has been immense; it has changed the way people shop and pay for their purchases, made retailers’ international expansion possible without their physical presence, made foreign stores more accessible to customers and completely reshaped the logistics sector. The value of e-commerce sales is estimated to be worth US$1.8 trillion in 2016, representing 7.4% of total retail turnover globally.
Cash is still king (for the moment)

Despite the rapid growth of online retail, and what is assumed to be an equivalent growth in ‘technological’ payment methods, there are huge differences in how nations pay for their goods—both online and in-store. Despite 86% of people aged 15 and over in Europe having a bank account and 44% using online banking, cash still remains the main type of payment method. Based on ECB figures, approximately 60% of all transactions in the EU are made by cash. In 20 out of 28 countries, cash accounts for more than half of total payment transaction volumes. This share is estimated to be much higher when limited to the consumer and retail sector. AT Kearney estimates cash payments constituted over 70% of total retail transactions in Europe in 2015. The share of cash payments is however gradually decreasing and is expected to decline to 60% by 2020. By country, there are some real differences – Spain, Italy, Russia and Poland are by far the busiest cash users in Europe.

Outside of the continent, China is even more cash-driven. Within the more advanced western European economies, Germany stands out for its highly cash-driven nature, at 61%. Especially when compared to the UK and France where cash is used for only about 45% of transactions.

In the more technologically driven countries of the Netherlands and Sweden, cash has a more minor role, comprising only around 37% of transactions.

The number of cards in circulation declined after the financial crisis in many countries. This has proven to be a short-term change and the number of cards issued has returned to growth. In some countries we have seen a clear departure from credit cards after 2009. While the number of credit cards in Italy and Ireland has been gradually decreasing since the crash, in Spain the number of credit cards in use has grown and, as a result, the total number of credit cards in 2015 was the same as in 2008. This may partly explain why the Spanish spend the most on enjoying themselves.
Taking into account the popularity of smartphones across the globe, the arrival of mobile payments was only a question of time. Android Pay, Apple Pay, PayPal Wallet, Square – all these US-based mobile payment and digital wallet services are making their way to Europe. Europeans decided not to sit and wait – they are coming up with their own inventions in this field; services such as SumUp, iZettle, Swish and BLIK have been introduced.

Swish - a similar app - was launched in Sweden in 2012 by six of the country’s banks. At first, the app was used for person-to-person payments, mainly for splitting the bill in restaurants. However, a B2C solution was introduced in 2014 and from the beginning of 2016, Swish can also be used in e-commerce. As of August 2016, Swish already had 4.7 million users, which means nearly half the population is using this service.

Online Alternatives
While the type of goods purchased online is similar in all countries, the way e-buyers pay for their purchases varies significantly. The e-buyers in the US and UK rely on credit cards, whereas consumers in the Netherlands mainly use iDEAL, and those in China use Alipay. Alternative methods to pay online dominate in many markets and consumers are clearly not willing to change their habits. Accepting local alternative payment methods will boost retailers’ growth.

iDEAL is an e-commerce payment system used in the Netherlands, based on online banking. Introduced in 2005, this payment method allows customers to buy on the Internet using direct online transfers from their bank account. iDEAL remains by far the most popular method for online payments in the Netherlands, well beyond credit card use, and was used for 54% of all Dutch online payments in 2014.

ELV (Elektronisches Lastschriftverfahren) is an electronic direct debit payment method, a popular online payment method in Germany. By choosing to pay with ELV at the checkout, the consumer permits the merchant to collect (debit) the purchase amount directly from their bank account.

Klarna is a Swedish e-commerce company that provides payment services for online storefronts. Their core service is to assume stores’ claim for payments and handle customer payments, thus eliminating the risk for seller and buyer. Klarna allows users to pay simply with an email address, billing the customer later and paying the retailer in the meantime. About 40% of all e-commerce sales in Sweden go through Klarna.

Preferred online payment methods in the Netherlands

- iDEAL: 16%
- Credit card: 12%
- Bank authorisation: 10%
- Bank transfer: 9%
- Paypal: 7%
- Other: 6%
- Cash on delivery: 4%
- Other: 3%

Preferred online payment methods in Germany

- E-Payment system: 39%
- Invoice: 29%
- Debit card: 10%
- Credit card: 9%
- Credit card: 7%
- Other: 6%

Preferred payment methods in Poland

- Payment services: 28%
- Online transfer: 21%
- Cash on delivery: 20%
- Payment cards: 16%
- Other: 12%

Source: Colliers International, Statista
To give a better understanding of what these macro trends equate to in terms of how shoppers actually behave, we analysed shopping and payment habits across a number of key international locations.

**The British Shopper**

The UK shopper has evolved as the most active online shopper globally. They’re also the market with the biggest spending power per capita in Europe; or at least they were. They buy groceries online more often than other Europeans, prefer non-cash payments and use a click & collect service. They also use their mobile devices frequently for online shopping - almost 29% of online retail sales in the UK were carried out via mobile devices (2015). British seniors are also one of the most tech-savvy consumers in the world - 78% of British (silver surfers) are shopping online. UK e-buyers like to buy from foreign shops, with 58% having admitted they have shopped 'abroad'. Their favourite foreign e-shops are in China and the US. British shoppers spend a very high proportion of their disposable income on enjoying themselves - with almost 20% of consumer spending going on recreation and eating out, second only to Spain. A decline in Sterling may see all of this change in 2017, and a little beyond, with the pound depreciating to its lowest ebb against the US Dollar since the 1970s. At least inbound tourism spending will improve.

When it comes to grocery shopping in-store, British consumers prefer to shop in smaller stores. We are seeing an increasing popularity of convenience stores and a departure from large out-of-town hypermarkets. Discounters are also increasingly popular in the UK. The British favour Spain as a destination, where they are the top international spenders. They also like spending in France, Italy, Ireland and the US.

**The German Shopper**

The Conservative German shopper likes cash. Hard cash. They don’t like debt, and they certainly don’t like using credit cards - only 6% of all Germans have a credit card - compare this to the trigger happy American shopper who has 2.96 credit cards per capita. This aside, Germans are a highly digital society - with 86% of people using the internet and 73% shopping online. They are not far off British consumers in terms of m-commerce; nearly 28% of German e-commerce was transacted on mobile devices. They also like to use alternative payment methods when shopping online - Sofoo, PayPal or Giropay are some of the most popular payment mediums, probably due to the lack of credit card use. More than half of German e-shoppers shop from foreign sites, mainly from the UK, US and China. Germans also seem to be very fussy e-customers, as more than 40% of customers returned their order in 2015. Clothing and footwear are the most popular type of goods purchased online and their literary inclinations means books are the second most popular type of product bought online. Despite having a very high purchasing power they like bargain hunting and to buy groceries in discounters. Online grocery shopping is also becoming increasingly popular - 13% of German consumers shop for food online.

They like to travel to European destinations - France, Austria, Italy, Spain, Poland and Turkey are their favoured holiday destinations. They are the top international spenders in Poland.

**The French Shopper**

French consumers use cheques more than any other European nation - signing your name clearly remains on-vogue. However, for their online shopping they mainly pay with a card. They prefer to have their orders delivered to their home or to a convenience store/corner shop. Almost half of French e-consumers buy cross-border; their top choices are stores in the UK, Germany and US. They are also quite active when it comes to the use of mobile phones - 19% of French e-commerce was transacted via mobile devices in 2015.

Although the purchasing power of French consumers is one of the highest in Europe, they are price sensitive when it comes to grocery shopping - 44% of customers admit to bargain hunting. The online grocery market is a big growth area, with 15% of consumers admitting they have purchased everyday products online. The popularity of so-called ‘Drive’ services (a drive-through facility offered by all major supermarket chains where items are loaded directly into the boot of a customer’s car), has certainly contributed to the increased popularity of online grocery shopping. The French like to travel mainly to neighbouring countries - Spain, Italy, Belgium and Germany, but they also travel frequently to the UK.

**The Swedish Shopper**

The sophisticated Swedish consumer is a big user of technology when it comes to shopping. In strong contrast to the Germans, they don’t use cash - they use cards and, increasingly, apps and other alternative forms of purchasing tools. A local mobile payment system called Swish was launched in 2014 to allow friends (and foe) to split the bill in restaurants. A local mobile payment system called Swish was launched in 2014 to allow friends (and foe) to split the bill in restaurants. Now over 50% of the Swedish population use it for everyday goods and services. They also like to shop online from foreign stores with one-third of e-buyers shopping cross-border. They buy mainly from the UK, Germany, US and China. Sweden is one of the most popular countries to buy from for other Scandinavians.

Swedish consumers are also relatively patient consumers. 32% are ready to wait three to five days for delivery and 27% even five days. It’s a vast country after all, and winters can be challenging for the postman. They prefer to have their order delivered to their home or to a pick-up point such as a local convenience store. A local mobile payment system called Swish was launched in 2014 to allow friends (and foe) to split the bill in restaurants. Now over 50% of the Swedish population use it for everyday goods and services. They also like to shop online from foreign stores with one-third of e-buyers shopping cross-border. They buy mainly from the UK, Germany, US and China. Sweden is one of the most popular countries to buy from for other Scandinavians.

**The Spanish Shopper**

Spain is the only European nation that uses more credit than debit cards, although this figure may be distorted somewhat by the high proportion of tourism spend in the country, and the prevalence of adopted Spaniards (European retirees). Not too many Spaniards shop online (42%), but they are increasingly warming to the idea, as e-commerce sales increased by 25% year-on-year (in 2015). Spanish e-buyers like to shop online from foreign stores. Domestic e-commerce accounts only for 40% of total online sales. Clothing, footwear and home electronic goods are the most frequently purchased...
What makes a world shopper? What makes a world shopper? The Spanish are very patient consumers, with a quarter of them prepared to wait six days or more for their delivery. “Mañana, mañana” as the saying goes. Despite the fact their broader economic and financial situation has only moderately improved in the last few years, and housing expenditure has increased significantly, they still spend a lot on enjoying themselves. Over 22% of consumer spending in Spain goes towards recreation and eating out – the highest of all European nations surveyed – although this must incorporate a high degree of tourism/holiday spending. However, in order to lower their spending on basic goods, they have largely switched to own-label groceries. Spanish tourists don’t travel very far - mainly to Morocco, France, Italy, Portugal and the UK.

The Polish Shopper

The Polish shopper still likes to pay mainly in cash but they are increasingly using contactless and mobile payments. They use alternative payment methods online and rarely buy from foreign shops (only 24% shop on non-Polish websites). When they do shop from foreign stores, they mainly choose UK, German, US and China domiciled services. They like to have their orders delivered to their home or their work place but parcel lockers are also very popular among Polish e-buyers. They spend a lot on housing and basic goods (26% on each), but not as much on entertainment. Any recent trip to Warsaw shows they also like to spend on cars. Why not, with all the new roads that have been built recently? They buy everyday products in super and hypermarkets, and buy very few groceries online – only 5% of customers have admitted to shop for food online. They are price-sensitive when it comes to everyday shopping with more than half of consumers ‘hunting’ for lower priced products and nearly one-third of buyers have decreased the number of premium products they buy. After the GFC, Italians clearly changed their shopping habits and the number of credit cards in use has decreased, while debit card use has increased. Cash remains the dominant means of payment, comprising 86% of total payments in Italy. Italians travel mainly to European countries: France, Spain, Germany, Switzerland and the UK.

The Italian Shopper

Italians are one of the least tech savvy shoppers in Europe, with only 68% having access to the Internet and just 26% are online purchases. They also rarely use mobile devices for shopping online, surprisingly only 10% of online retail sales were made this way, despite one of the highest mobile subscription rates in Europe. Of those who do shop online, 47% of Italian e-buyers make purchases from foreign shops, mainly in British and German stores. It should come as no surprise that the fashionable Italian does not like to buy their clothing online, only 6% of Italians shop for clothes this way. They prefer to shop for home electronics. Italians also seem to make well-thought out purchases as they rarely return products bought online. Italians are financially worse off than five years ago and even though their household spend has increased in recent years, they have also increased their spending on entertainment and eating out. To balance things out, they have become more prudent with their grocery shopping. Two-thirds of Italian consumers admit they look for lower priced products and nearly one-third of buyers have decreased the number of premium products they buy. After the GFC, Italians clearly changed their shopping habits and the number of credit cards in use has decreased, while debit card use has increased. Cash remains the dominant means of payment, comprising 86% of total payments in Italy. Italians travel mainly to European countries: France, Spain, Germany, Switzerland and the UK.

The Dutch Shopper

Dutch consumers are very tech savvy, a whopping 94% of them have Internet access and 71% are shopping online. Clothing, footwear and home electronics are the most frequently purchased type of goods online. They seem to be very impatient e-buyers, however, as one-third would like to have their purchases delivered fast and they return purchased goods quite often. They prefer alternative online payment methods, with over half of transactions completed via IDEAL. Close to half of Dutch e-buyers shop cross-border, with China, Germany, the UK and US as the main sources of such purchases. The Dutch are one of the most cashless societies in Europe whereby only 38% of all

THE DUTCH SHOPPER IS VERY TECH SAVVY, 94% OF THEM HAVE INTERNET ACCESS AND 71% SHOP ONLINE. CLOTHING AND FOOTWARE ARE THEIR TOP BUYS.
Surveys have also found that nearly 70% of customers choose Konbini payments which allows customers to pay for their order in a convenience store. The Japanese do not buy very often from other countries. Only 10% of e-consumers admit to shopping cross-border. US and Chinese e-shops are the main source of such purchases. The key reason for low levels of cross-border purchases is the language barrier, non-Japanese content is simply not an option for the majority of consumers.

The Japanese mainly travel to Asian destinations like China, Korea, Taiwan, Hong Kong. The top non-Asian destination is the US. The favourite places for Japanese tourists to visit in Europe are Italy, France, Germany and Spain.

The American Shopper
The American shopper tops the global rankings when it comes to spending power and influence. Consumer spending for 2016 at US$14 trillion is 2.5 times the size of China, and 1.5 times the size of Europe’s largest economies, despite the US being significantly smaller in population. This spending power contributes to the US leading the tourism charts as the dominant force in international arrivals to Europe. Despite the purchasing power of the US, a large proportion of consumer spending goes on education and health. At 23.4%, this is much higher than any of the other countries examined, with China closest to them at only 7.4% of spending. Basic goods (food, clothing, beverages and alcohol) account for a very low proportion of spending at only 8.6%, with the UK the next lowest at 12.6%. As with the UK, however, a much higher proportion of US spending goes on enjoying themselves, with entertainment, recreation and dining comprising 15.6%. When it comes to how they shop, online retailing is certainly on the increase, as is m-commerce. One-third of mobile users now shop online, and not just on US websites. UK, Canadian and Chinese websites are increasingly popular sources of goods, with 54% of Americans shopping online overseas. For payments, it is a card-happy nation, with the second highest number of payment cards at 3.91 per capita. Only Japan has more cards than the US at 3.33 per capita. The bigger difference is that whilst the majority of the other countries surveyed have adopted debit cards as the preferred card type, the US still likes credit with around 2.9% credits per capita - in contrast, Japan has 2.04 and the UK 0.9% credit cards per capita.

Cross-border online shopping is a key characteristic of Australian e-commerce. Over 80% of consumers have ordered from abroad. US sellers are the main source of these online purchases, with 84% percent of Australian consumers choosing US websites for their shopping. China and the UK are also popular. Australian shoppers are highly adept at using mobile devices for online purchases; m-commerce accounts for nearly 30% of the total value of online retail. Australian shoppers are big spenders at home and abroad. In total, US$235 billion was spent by Australian tourists in 2015 – a staggering US$247 per visit, which is more than the average spent per visit by Chinese tourists (US$238).

The Chinese Shopper
The Chinese have emerged as one of the most powerful consumer groups globally. They spend a lot not only online but also during their travels abroad - being particularly keen on famous brands and luxury products. They prefer to pay for their online shopping using online payment systems such as Alipay, Tenpay or UniPay. Payment cards have become a more popular way to pay online in recent years. The number of payment cards has doubled in China within five years; there are over 4.5 billion cards in circulation and this is over 3.5 times more than the total population. The preference in this market is for debit cards and they account for over 70% of all payment cards in China.

The Chinese shopper mainly travels to other Asian countries however they are upping their travel exposure to other regions. France and the US are their favourite non-Asian destinations, followed by Italy and Switzerland. In an attempt to encourage further expenditure, Chinese Alipay, in cooperation with French Ingenico Group, has decided to provide both online and in-store payment solutions in Europe to Chinese consumers. Although the Chinese are expanding their reach when it comes to tourism retail, they are by far the lowest users of non-domestic online shopping sites. Only 31% of Chinese shoppers buy on overseas sites. Language barriers and internet controls have been good news for Alibaba to date.

The Australian Shopper
Cards are the main means of payment for Australian consumers. The number of cash transactions has decreased significantly in the last decade, from 69% in 2007 to 47% in 2013. Contactless payments are increasingly popular, with two-thirds of Australian shoppers own a contactless card and more than half of Australian shoppers have made a contactless transaction. Cards are also the main payment method used online, while PayPal is the second preferred choice. Cross-border online shopping is a key characteristic of Australian e-commerce. Over 80% of consumers have ordered from abroad. US sellers are the main source of these online purchases, with 84% percent of Australian consumers choosing US websites for their shopping. China and the UK are also popular. Australian shoppers are highly adept at using mobile devices for online purchases; m-commerce accounts for nearly 30% of the total value of online retail. Australian shoppers are big spenders at home and abroad. In total, US$235 billion was spent by Australian tourists in 2015 – a staggering US$247 per visit, which is more than the average spent per visit by Chinese tourists (US$238).

High spending while traveling is a result of high purchasing power and relatively longer stays abroad. For example, an Australian tourist spends, on average, almost twice the UK's in a single visit, compared to the American traveller who stays for around eight days. Their favourite tourist destinations are New Zealand, Indonesia, the US and UK.