

**Table 1: Aspects of E-commerce Development in Germany, Austria, and Switzerland.**

	<b>Germany</b>	<b>Austria</b>	<b>Switzerland</b>
<b>Purchasing Power Level</b>	As of the beginning of 2023, the purchasing power level of the population has slightly declined due to the increase in energy prices. However, it still remains one of the highest in Europe and ranks 3rd among German-speaking countries.	Austria is a country with a high standard of living and, consequently, a high level of purchasing power. In the OECD (Organisation for Economic Co-operation and Development) ranking, Austria ranks 8th with an average annual income of Austrian families at 35,000 EUR before taxes.	Despite its relatively small size compared to Germany and Austria, Switzerland boasts an annual per capita purchasing power level of nearly 50,000 euros, which is considered one of the highest in the world.
<b>International Market</b>	Germany is a member of the European Union, which allows it to utilize the entire EU space for online commerce without paying customs duties. For all imported goods from non-EU countries, value-added tax (VAT) is levied, except for goods with a value less than 1 euro.	Austria is also part of the EU and has similar tax rules. However, attention to customs issues when importing goods is still necessary.	Switzerland is not a part of the European Union, and this can create customs and tax complexities for online retailers selling goods from abroad. However, the country has free trade agreements with the EU, which facilitate the movement of goods.
<b>Mobile Online Shopping</b>	Germans prefer to make online purchases through mobile devices.	If in previous years desktop devices dominated online shopping in Austria, there is a slight preference for mobile online shopping in 2023, especially in the capital, Vienna.	Swiss consumers prefer both mobile online shopping and shopping through desktop devices.
<b>Payment Systems</b>	In Germany, cash payments are still widely used. However, for online orders, Germans prefer electronic payments such as PayPal.	Online banking and electronic payment systems are widely prevalent in Austria. In 2023, PayPal emerged as the leader among payment services in Austria.	Switzerland is renowned for its banking sector and high level of trust in electronic payment systems. For online purchases, the Swiss

			prefer to use bank transfers and credit cards.
<b>Data Protection and Security</b>	Germany has strict data protection and privacy laws, such as the GDPR (General Data Protection Regulation). This means that retailers are required to adhere to high standards of confidentiality and the processing of their customers' data.	The GDPR applies to all EU members, including Austria. Additionally, the country has adopted a new internal data protection regulation called Datenschutzgesetz (abbreviated as DSG), which complements the provisions of the GDPR.	Switzerland is a major financial center. Banking and access to the luxury market segment, such as watches and jewelry, require a high level of data confidentiality and security.
<b>Popular Marketplaces</b>	Amazon.de, eBay.de, Otto, Zalando, Kaufland, and others	Amazon.at, eBay.at, Zalando.at, Universal, and others	Digitec Galaxus, Zalando.ch, Microspot, Amazon.ch, and others
<b>Delivery and Logistics</b>	Germany boasts one of the most modern and extensive transportation networks in the world. It includes high-speed highways, railways, ports, and airports. This diversity of transportation routes enables the efficient movement of goods within the country and beyond. The German delivery service DHL is considered one of the leading logistics providers in the world.	Transport companies in Austria are highly regarded worldwide for their customer-oriented approach. The country has developed infrastructure for land, water, and air transport, ensuring good connectivity between different regions and convenience for logistics operations. Furthermore, Austria, like Germany, is a strategically important transportation hub in the heart of Europe, making it an ideal location for the distribution of goods throughout Europe.	The highest density of railway networks, extensive roadways, and a network of 60 airports enable transport companies to quickly and easily move goods within the country and internationally.