



Summer time is travel time! So we at PPRO have put together our own personal holiday top 10 for you and added information around culture, tourism, food and our top sightseeing tips – of course we have included information, facts and data around e-commerce and payments. Do you know how the majority of Singaporeans pay for their online purchases? What the Dutch like best to eat for dinner? How high the smartphone penetration in France is? Which places in Russia are best to visit for tourists? Or do you know which online payment methods are the most popular in Columbia?

Let us invite you on a journey through destinations across Europe, Latin America and Asia. Maybe we can inspire you to visit your local travel agent? Have a safe and happy holiday season. Sincerely,

The PPRO team





44% credit card penetration





97% bank account penetration

Tourism figures are consistently high, ranked 90th out of 184 countries in a global comparison of growth of tourism as a share of GDP

61% smartphone penetration





Percentage of Total GDP from Tourism: 3.7% direct; 9.1% total

83.8% internet access



National Dishes: Bouillabaisse; ratatouille; crêpes; snails; frogs' legs; cheese; wine

The percentage of the population using the Internet via mobile phone has grown quickly, reaching 61% in the final quarter of 2015.

France is the 3rd biggest market in the EU.

Together with the UK and Germany, they represent around 70% of total e-commerce sales within the European Union.



Must-Sees: The Eiffel Tower; Notre Dame; Strasbourg cathedral; Carrieres des Lumieres; Versailles Palace and Gardens; historic centre of Avignon; the walled city of Carcassonne

Click and Collect is increasingly popular: 26% of online consumers in France use this option every time or at least most of the time whenever it's available.

> With 10.68 bn of transactions in 2014 Cartes Bancaires CB are a significant card based alternative payment method in France.







There are approximately **15 million digital buyers** in Italy, which account for **25%** of the population, a lower rate than many European markets. Many Italian customers are not confortable when paying online, which is partly due to the reliance on cash. However, card-based and Cash-on-Delivery payments are decreasing, while Italians are beginning to use e-wallets, bank transfers and direct debit more when buying on their mobiles



36% credit card penetration



Percentage of Total GDP from Tourism:

4.2% direct; **10.2%** total

62% internet access



Must-Sees: The Coliseum; St Peter's Basilica; the Pantheon; the Grand Canal; the Sistine Chapel; Naples old town; Milan cathedral; Verona amphitheatre; Pompeii; Sicily

57% smartphone penetration



National Dishes: Pizza, pasta, cheese (parmesan, mozzarella), wine, espresso

Slight growth over the past few years; share of tourism in GDP is, however, not set to strongly increase; ranked 136 out of 184 countries

Italy ranks fifth in Europe in terms of online retail sales



Almost 50 million visitors per year

Smartphones are predicted to account for **68% of all data traffic** in Italy by 2019, as the share of traffic passing via laptops and desktops will shrink to 5%.







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National Dishes: A melting pot of dishes from all over the world; satay skewers; fish heads in curry sauce

35% credit card penetration



Must-Sees: Singapore Flyer giant Ferris wheel; Orchard Road shopping mile; National Orchid Garden; Night Safari nocturnal zoo; Sentosa Island; Marina Bay Sands; the Colonial District

96% bank account penetration, which is exceptionally high for the region. Most users access their account over the Internet.

Around 12 million tourists per year





Percentage of Total GDP from Tourism:

4.8% direct; 10.0% total

82% smartphone penetration, which is one of the highest worldwide.

Card-based payments are by far the most common form of payment online. PayPal is the most common e-wallet, MasterPass was launched in June 2014 and is accepted by several merchant such as Singapore airlines. Bank transfers are encouraged by the regulatory framework that enabled the 'FAST' payment system between banks.



Tourism growth since 2009:

ranked 74th out of 184 countries

for growth in tourism as a share of GDP









National Dishes: Herring, meatballs and marinated salmon; dishes tend to be simple; food is central to many traditional festivals, such as midsummer; coffee is extremely popular; cider is a popular alternative to beer

100% bank account penetration



45% credit card penetration



Tourism growth since 2012; share of tourism in GDP also shows good growth; ranked 37th out of 184 countries

76% smartphone penetration

UK, US and German sites are popular with Swedes with respectively 42%, 29% and 25% reporting to shop there



Must-Sees: Vasa Museum; the Djurgården Royal National Park, the Skansen open-air museum; the Gothenburg Botanical Gardens; St. Mary's Church, Ystad

Many citizens bank online with 82% using online banking and 45% mobile banking – both figures are above European averages



93% internet access

53.7 million tourist overnight stays per year, of which 13.4 million are by foreigners





Percentage of Total GDP from Tourism: 2.5% direct; 9.6% total





National Dishes: Cuisine is extremely varied; herb omelettes; kotleti (meatballs); blini; beef stroganoff; perepetshi (mini pizzas without cheese)

Tourism figures tend to fluctuate, ranks just **163 out of 184** in a global comparison showing the growth of tourism as a percentage of GDP.

67% bank account penetration

E-wallets represent **13%** of all online payment transactions, QIWI, WebMoney and Yandex. Money, are e-wallets that have gained significant market share. Nevertheless, cash-on-delivery is more common.

71% internet access

21% credit card penetration

Smartphone and tablets have largely contributed to the sharp increase of Internet access. In 2015, **37.2%** of Russians accessed the Internet from their smartphone and **19.2%** from a tablet (17.6% and 8.4% in 2014).



Percentage of Total GDP from Tourism:

1.5% direct; 5.7% total

45% smartphone penetration

Around 30 million tourists per year

E-commerce accounts for 2% of the total retail industry.

E-commerce growth is estimated at 42%, including cross-border. China became the main driver of cross-border e-commerce in Russia. In September 2015, there were 43 000 e-commerce sites.



Must-Sees: The Church of the Saviour on Spilled Blood in St Petersburg; the Kremlin; Red Square; the Bolshoi Theatre; St Basil's Cathedral in Moscow; the Tretyakov Gallery; the Peterhof Palace; The Catherine Palace in Pushkin





79% bank account penetration

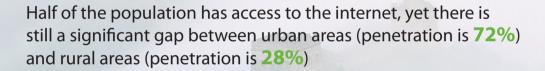
China's financial inclusion is high. There is significant competition between "the Big Four" banks which are working together with the Chinese government to bring access to banking services to tier 1, 2 and 3 cities. Digital banking is becoming mainstream.

Growth in tourism since 2008; in a global comparison, China ranks 10th out of 184 countries.



16% credit card penetration

50% internet access





National Dishes: Wide variety of regional cuisines; Peking duck; noodle soup, but also meat and vegetable dishes prepared in a wok; popular drink is beer with a lower alcohol content than its European counterpart

55 million tourists annually.

51% smartphone penetration

Ecommerce makes up 16% of total retail at present, but with 500 million online shoppers there is still significant growth potential.





Must-Sees: The Forbidden City; Tianamen Square, the Shanghai Botanical Gardens; the Great Wall of China; Shaolin monasteries





Mexico is the second largest e-commerce market in Latin America with **30.0%** growth.

39% bank account penetration



Must-Sees: The National Museum, Mexico City's old town and water gardens; the Mayan pyramids on the Yucatan peninsula; the Chichén Itzá ruins; Popocatépetl; the Cascadas de Agua Azul national park

Bank penetration is relatively low in Mexico, however, account penetration has risen from 27% in 2011 to 39% in 2014, a 44% increase over 3 years.

44% internet penetration

18% credit card penetration

Around 30 million tourists per year; tourism has increased the demand for environmental protection; three years ago, the country announced a new eco-tourism offensive

Growth in tourism since 2008; in a global comparison, Mexico ranks 47th out of 184 countries



National Dishes: Cuisine varies widely between regions; Mexico is the home of cocoa, vanilla, avocado, tomatoes and corn; mole poblano (chicken in a sauce containing chilli, spices and chocolate); tortillas are a popular side dish. Chilli con carne and nachos come from Texas and are largely unknown in Mexico; popular drinks include beer, tequila and mescal.

47% smartphone penetration





Percentage of Total GDP from Tourism:

7% direct; **15.1%** total

There are roughly 30m credit cards. Debit cards are more popular, yet not all of them can be used to make online payments, only 15% of e-commerce purchases are made through debit cards





100% bank account penetration



63% credit card penetration

Credit card penetration is high and even Finland's smallest independent shops accept card payments



Around 5 million overnight stays by visitors from other countries annually

63% smartphone penetration

Internet penetration is very high at **92.4%**, a number which is expected to grow further as in 2010 Finland became the first country in the world to oblige telecom companies to provide a universal service of **1mbps** to each permanent residence and office



National Dishes: Smoked salmon, Leipäjuusto (Finnish squeaky cheese), summer soup; highest level of coffee consumption in the world

52% of consumers shop online which has led to strong growth in e-commerce and some estimates show that its value will be **\$14.8bn** by 2019

According to PostNord, Finnish e-commerce from abroad accounted for 40% of the total value in 2014; the most popular countries to shop cross-border from were other Nordic countries



Percentage of Total GDP from Tourism:

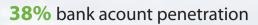
2.1% direct; 6.3% total



Must-Sees: Helsinki Cathedral, the Heureka science centre; Santa Claus Village; Koli National Park; Karhunkierros hiking trail









E-commerce growth: 41.3%



Percentage of Total GDP from Tourism: 2.0% direct; 6.1% total

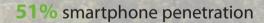


14% credit card penetration



Must-Sees: Cartagena old town; Tayrona National Park; Villa de Leyva colonial town; Medellin; Bogota gold museum; the Salt Cathedral Zipaquirà

53% internet access





2.5 million tourists per year



National Dishes: Fish with coconut milk; steamed beef; arepa as a side dish

Tourism growth over the last few years; growth of tourism as a share of GDP tends to be rather low, ranked 147 out of 184.





98% internet access



National Dishes: Wild salmon, lamb, skyr (a kind of yoghurt); kleinur (fried pastries); coffee, fermented shark



0.2 m consumers shop online of which a high amount (31%) shop cross-border.



Percentage of Total GDP from Tourism: 8.2% direct; 27.2% total

70% of Iceland's citizens use social media, showing a very digitally engaged audience.





Approx. 2 million visitors per year; 17,000 beds

280 million USD B2C e-commerce



Must-Sees: the Blue Lagoon thermal spa; the Golden Circle; the Westman Islands; Skogafoss waterfall; Myvatn wetlands



The e-commerce market and payment methods develop at a fast pace.

We therefore prepare and update our whitepapers frequently.

If you are interested in obtaining updated versions please send an email to

marketing@ppro.com subject: whitepapers

We also have comprehensive data on all payment methods worldwide. For global e-commerce and market information that meets your needs, just get in touch with us at the PPRO Group:

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