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Trends and Transformation in E-Commerce in Bosnia and Herzegovina from 2023 to 2025

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TRENDS AND TRANSFORMATION IN E-COMMERCE IN BOSNIA AND HERZEGOVINA FROM 2023 TO 2025

ABSTRACT

This paper presents findings from a three-year longitudinal study (2023–2025) on e-commerce in Bosnia and Herzegovina (BiH), conducted in collaboration with the E-Commerce Association of BiH. The research, based on annual online surveys with a cumulative sample of 4,697 respondents, examines the evolution of online consumer behaviour, payment practices, delivery preferences, perceived risks, and trust in digital commerce. Results indicate steady growth in mobile-first purchasing and digital payment adoption, accompanied by rising consumer confidence and gradual convergence with global e-commerce trends. While domestic platforms remain relevant, their share is declining as consumers increasingly turn to regional and Asian marketplaces offering broader assortments and competitive pricing. The study also reveals that transparency, product information quality, and delivery reliability are the most decisive factors shaping online purchasing decisions, while data security concerns persist but are diminishing over time. These longitudinal insights contribute to understanding the digital transformation of emerging markets such as BiH. The findings have practical implications for retailers, policymakers, and platform developers aiming to enhance consumer trust, digital infrastructure, and competitiveness of the e-commerce ecosystem in BiH.

Keywords: e-commerce, Bosnia and Herzegovina, online shopping.

JEL: L81, M31

1. INTRODUCTION

Global e-commerce has rapidly expanded, growing by almost 60% between 2016 and 2022 to reach USD 27 trillion (UNCTAD, 2024, p.3). This growth, accelerated by the COVID-19 pandemic, was driven by digitalisation, new payment systems, and mobile connectivity, transforming both consumer behaviour and retail logistics (European Commission, 2024, p.1; Mo & Wang, 2025, p.1).

E-commerce in BiH follows EU and global trends but progresses more slowly (Peštek & Hadžijamaković, 2024a, p. 81). In 2024, 87% of BiH citizens used the internet and 51% of them shopped online, i.e., 26% below the EU average (European Commission, 2024, p. 2). Nevertheless, digital transformation and the growth of mobile and social commerce are increasingly evident. Although newly established SMEs were initially less likely to adopt e-commerce than mature firms (Činjurević et al., 2021, p. 16), by 2023, younger enterprises showed stronger digital engagement (Peštek & Hadžijamaković, 2024b, p. 101). Recent data show further increases in mobile commerce (m-commerce) (5.3%), social commerce (s-commerce) (20.4%), and digital payments (card +9.6%, wallets +4.9%) in 2024 compared to 2023 (Peštek & Arnaut Smajlović, 2025). However, despite growing internationalisation, both consumers and SMEs in BiH continued to engage primarily in domestic e-commerce up to 2024.

While numerous studies have examined e-commerce development in advanced economies, longitudinal evidence from emerging digital markets such as BiH remains scarce, particularly regarding consumer trust and behavioural adaptation. Existing research in BiH also provides limited evidence on how consumers balance the benefits of e-commerce, such as accessibility, convenience, and variety, against barriers like trust, security, and delivery. Understanding this dynamic is vital for digital retailers, platform developers, and policymakers seeking to strengthen the e-commerce ecosystem and build consumer trust. This study addresses the lack of longitudinal evidence on e-commerce behaviour and trust in emerging markets, focusing on BiH. It builds on three key frameworks: the Technology Acceptance Model, which links adoption to perceived usefulness and ease of use (Davis, 1989, p. 320); the Unified Theory of Acceptance and Use of Technology 2, which adds hedonic motivation, price–value, and habit (Venkatesh et al., 2012, p. 160 - 161); and the Perceived Risk Framework, which emphasises the role of privacy, security, and performance concerns in shaping trust (Featherman & Pavlou, 2003, p. 451).

2. THEORETICAL FRAMEWORK

2.1. Consumer Behaviour, Digital Trust and Perceived Risk

Understanding consumer behaviour in e-commerce requires analysing both cognitive and emotional factors that drive online decision-making. Digital consumers have access to extensive product information, price comparison tools, and peer reviews, which enhance autonomy and rationality in purchase decisions (Karaniya Wigayha et al., 2025, p. 2; Rahardja et al., 2024, p. 8). However, the absence of physical interaction and the anonymity of online transactions introduce a psychological dimension of uncertainty that makes trust a crucial determinant of behaviour (Soleimani, 2022, p. 57-78).

Trust functions as a mechanism that reduces perceived risk and fosters willingness to engage in online exchanges. It is shaped by prior experience, platform reputation, interface quality, and third-party assurances (Handoyo, 2024, p. 7; Bulsara & Vaghela, 2023, p. 148-164). When consumers perceive an online environment as secure and transparent, their trust mitigates potential fears related to financial loss, data misuse, or delivery failure (Featherman & Pavlou, 2003, p. 451-474). Conversely, higher perceived risk discourages purchases, especially in markets where digital literacy and institutional safeguards are still developing. This interplay between trust and perceived risk thus directly influences consumer confidence, purchase frequency, and loyalty in digital contexts. Accordingly, RQ3 investigates how these factors - trust, perceived risk, and prior experience - shape purchasing behaviour and overall engagement with e-commerce platforms in BiH.

2.2. Mobile-first Commerce and Delivery

M-commerce represents one of the most dynamic dimensions of digital retail, enabling consumers to shop anytime and anywhere via smartphones and tablets. The increasing adoption of m-commerce reflects the growing importance of convenience, immediacy, and personalised digital experiences, as well as rising confidence in mobile payment systems (Wang et al., 2015, p. 555-572). In BiH, the expansion of mobile-first behaviour signals higher digital literacy and the integration of mobile wallets, s-commerce, and retailer applications. Yet, the success of m-commerce relies not only on technological access but also on the effectiveness of delivery infrastructure.

The “last-mile” phase - linking online platforms with the physical customer experience - remains one of the most complex and costly components of e-commerce logistics (Lim et al., 2018, p. 309). Delivery speed, affordability, and reliability directly affect user satisfaction and repeat purchasing intentions (Alkhalifah et al., 2022, p. 51).

Furthermore, trust and perceived risk play mediating roles in shaping consumers’ willingness to engage in mobile transactions (Jaradat et al., 2018, p. 399-439). Accordingly, RQ1 examines how consumer habits and device usage have evolved with the rise of mobile shopping; RQ2 investigates how payment and delivery preferences affect user experience and satisfaction; and RQ3 explores how trust and perceived risk interact with these technological and logistical dimensions in shaping online purchasing behaviour in BiH.

2.3. Social Commerce and Internationalisation

S-commerce merges the interactive nature of social media with the transactional functions of e-commerce, allowing consumers to discover, evaluate, and purchase products within social environments. It relies heavily on user-generated content, reviews, and social interaction, which together shape perceived credibility and influence purchase intentions (Lin et al., 2017, p. 190-201; Zhao et al., 2023, p. 1-12). Unlike traditional e-commerce, where consumers engage directly with online retailers, s-commerce operates within digital communities that facilitate peer recommendations and collective decision-making (Sheikh et al., 2019, p. 68-93).

As digital ecosystems mature, social platforms have evolved into key commercial spaces, enabling personalised engagement, influencer-driven marketing, and direct shopping features. These interactions enhance consumer trust through visibility and social proof while simultaneously reinforcing the importance of value perception and usability. Consequently, RQ4 investigates which factors - such as price, trust, product information, and loyalty programmes - most strongly shape decision-making in online shopping contexts.

Parallel to this social dimension, e-commerce is increasingly global. The internationalisation of digital retail has been accelerated by technological innovation, regulatory harmonisation, and cross-border logistics, enabling firms of all sizes to access global markets (Cumming et al., 2022, p. 3-20; Pereira et al., 2023, p. 225-248). Successful internationalisation requires adaptation to local cultures, payment systems, and consumer preferences (Fan et al., 2022, p. 2-17). Recent cases such as Temu illustrate how emerging Asian platforms rapidly gain market share through competitive pricing, gamification, and efficient logistics (Wen, 2025, p. 196). RQ5, therefore, examines the shift from domestic toward international platforms and the key drivers behind this transition in the e-commerce landscape in BiH.

1. RESEARCH FRAMEWORK

This study examines the transformation of e-commerce in BiH between 2023 and 2025, focusing on how consumers adapt to rapid digital growth while balancing opportunities with concerns over security, reliability, and trust. The objective is to analyse key trends and challenges in consumer behaviour and provide insights for building a more trustworthy, efficient, and competitive digital commerce ecosystem.

Based on this objective, the study is guided by the following research questions:

RQ1 - How have consumer habits in BiH shifted between 2023 and 2025 in terms of frequency of online purchases, devices used, and product categories bought?

RQ2 - What are the dominant payment methods and delivery preferences among online shoppers, and how have they evolved over time?

RQ3 - How do consumers perceive risks related to data security, privacy, and delivery reliability, and what role do these concerns play in shaping purchasing decisions?

RQ4 - What factors (e.g., price, trust, product information, user-friendly interfaces, loyalty programs) most strongly influence consumer decision-making in online shopping?

RQ5 - To what extent are consumers shifting from domestic to international e-commerce platforms, and what drives this transition?

3.1. Research Design and Methodology

This study is based on a longitudinal research design, capturing developments in e-commerce in BiH over a three-year period (2023 - 2025). The empirical research was conducted annually using online surveys administered via Google Forms, enabling broad reach and efficient data collection from digital consumers across the country.

The survey instrument was a structured questionnaire developed based on relevant academic literature and prior studies in the fields of e-commerce, consumer behaviour, and digital trust. Its content validity was ensured by aligning the items with findings and recommendations presented in the theoretical framework of the study.

The research was planned, designed, and implemented in collaboration with the E-Commerce Association in BiH, which provided both methodological and practical input.

The annual surveys yielded robust datasets: 2023 (N=1,317), 2024 (N=1,483), and 2025 (N=1,897), providing a cumulative sample of 4,697 respondents over the three years. This design enabled both cross-sectional and longitudinal analysis of evolving patterns in consumer behaviour and market dynamics.

The data analysis combined descriptive statistics to identify general patterns and trends, and comparative approaches to detect year-to-year differences in consumer attitudes and practices. Where appropriate, inferential statistical tests were employed to examine relationships between variables and assess the significance of observed differences.

2. RESULTS AND DISCUSSION

The findings of this three-year longitudinal study provide a comprehensive overview of evolving consumer behaviour, payment and delivery practices, perceived risks, decision-making factors, and the balance between domestic and international e-commerce platforms in BiH. Each research question is discussed below through descriptive and comparative insights derived from the 2023–2025 data.

4.1. Evolving Consumer Patterns in E-Commerce

The results indicate a steady rise in online shopping engagement among consumers in BiH between 2023 and 2025. The share of non-users fell from 7.6% in 2023 to 5.1% in 2025, while mid-frequency buyers (2 - 3 purchases per quarter) consistently formed the largest segment (37.5% in 2023; 37.7% in 2024; 41.2% in 2025). Heavy users (6+ purchases) also increased, from 15.5% to 17.3%, reflecting the emergence of a more active group of digital shoppers.

Device usage confirms a strong mobile-first trend. Mobile phone shopping grew from 78.1% in 2023 to 86.6% in 2025, while laptop/desktop use declined from 20.7% to 12.8%. This aligns with global m-commerce growth and the spread of mobile payments, app-based retail, and s-commerce platforms such as Instagram and TikTok.

Product categories reveal both stability and diversification. Clothing remained the leading segment but declined slightly (17.5% in 2023 to 14.1% in 2025). Electronics rose sharply, reaching the Top 3 by 2025, while footwear and household items declined. Books and tickets remained stable, and jewellery increased in 2025 due to broader reporting. Overall, the data points to a maturing e-commerce ecosystem with more varied consumer demand.

Table 1. Top 10 Product Categories Purchased Online (% of all purchases)

Category	2023	2024	2025	Trend
Clothing	17.5	14.7	14.1	Stable leader, gradual decline
Footwear	10.1	9.6	8.8	Decline
Household items	9.9	8.2	7.4	Decline
Cosmetics & Personal Care	6.4	5.7	5.2	Slight decline
Jewelry & Accessories	4.5	3.7	6.6*	Fluctuating, increase in 2025
Electronics	4.3	3.1	7.8	Strong growth
Books	4.6	4.4	4.3	Stable
Tickets	3.7	4.1	3.9	Stable
Sports/Outdoor Equipment	3.7	3.7	3.3	Stable/slight decline
Travel services	3.4	3.4	3.1	Stable/slight decline

*In 2025, jewellery is reported jointly with watches and glasses, explaining the higher share.

4.2. Payment Methods and Delivery Preferences

The period between 2023 and 2025 marked a pronounced transition from cash-based to digital payment systems among online consumers in BiH. Cash-on-delivery, traditionally perceived as the most secure and convenient method, declined from nearly 70% of all transactions in 2023 to below 50% in 2025.

In contrast, card payments almost doubled, reaching 43%, while e-wallets such as PayPal and AliPay maintained a smaller but steady user base of around 8–10%. This indicates that digital payments are gradually being normalised as trust in financial technology and online authentication grows. Younger consumers, in particular, demonstrate higher confidence in using cards and mobile wallets, aligning with global generational patterns of cashless adoption.

The evolution of delivery practices complements this shift toward digital maturity. Courier delivery to home addresses remained the dominant model, accounting for roughly four-fifths of all shipments across the three years. However, notable innovation appeared in 2025 with the introduction of parcel lockers and contactless delivery points.

Although only 7–8% of respondents reported using them regularly, more than three-quarters expressed willingness to adopt these services, citing convenience, privacy, and time flexibility as main advantages. Regular mail remains more common for international purchases, especially from Asian platforms offering low-cost shipping.

Overall, these findings suggest that consumers in BiH are increasingly open to adopting secure and flexible logistics systems, provided they combine reliability with transparent tracking and affordable pricing. The interplay between digital payments and delivery efficiency thus reinforces user trust and positively affects overall satisfaction with the e-commerce experience.

4.3. Perceived Risks and Consumer Trust

Consumers in BiH continue to express concerns about privacy, data security, and delivery reliability. Despite modest improvements between 2023 and 2025, almost half of respondents reported at least one negative online shopping experience - 42.8% in 2023, 45.7% in 2024, and 44.4% in 2025. The most common issues were related to product quality, misrepresentation, and delivery delays.

Payment-related problems decreased significantly during the observed period, from 14.8% in 2023 to only 2.5% in 2025, while concerns over data theft or misuse also declined, from 6.6% to 3.7%. Delivery issues, although still the most frequent source of dissatisfaction, dropped from 28.5% to 23.9%. Mean concern scores for privacy (from 4.11 to 3.92) and data misuse (from 4.08 to 3.94) show a gradual but consistent decline, suggesting that consumers perceive higher platform security and increasingly adopt trusted payment solutions.

While consumer confidence in e-commerce is growing, perceived risk remains a critical factor in purchase decisions. Shoppers in BiH expect the same standards found in mature markets - secure payments, reliable delivery, transparent return policies, and accurate product information. These findings underline the importance of continuous investment in consumer protection, trust-building mechanisms, and service quality as preconditions for sustainable growth of e-commerce in the country.

4.4. Factors Influencing Consumer Decision-Making

Over all three years, consumers in BiH consistently prioritized price, detailed product information, and return policies as the most important decision-making factors. These rational, risk-reducing elements align with global patterns where value and transparency dominate online purchasing.

Table 2. Core Value Factors (Mean score, 1 - 5 scale)

Factor	2023	2024	2025	Trend
Price of the product	4.01	3.90	4.14	Stable, always high
Detailed product description (text, photos, video, AR)	4.07	4.00	4.19	Increasingly important
Possibility of replacement/return	4.12	4.06	4.16	Stable and essential
Warranty availability	4.02	3.99	4.04	Consistently high

Table 3. Trust and Social Proof (Mean score, 1 - 5 scale)

Factor	2023	2024	2025	Trend
Reviews and ratings by other consumers	3.81	3.83	3.89	Gradual increase
Reputation of the seller	3.84	3.86	3.98	Growth in significance
Recommendations from friends/family	3.62	3.58	3.61	Stable
Influencer recommendations	2.19	2.17	2.31	Low influence

Table 4. Additional Services and Convenience (Mean score, 1 - 5 scale)

Factor	2023	2024	2025	Trend
Delivery cost	4.03	4.05	4.17	Increasing importance
Customer support availability	3.68	3.65	3.92	Stronger role in 2025
Loyalty programs	3.34	3.37	3.65	Growing but not decisive
Mobile app of the retailer	3.31	3.35	4.15	Strong increase by 2025

Trust-building mechanisms such as reviews, ratings, and seller reputation grew in importance, reflecting the global rise of user-generated content in shaping credibility. In contrast, influencer recommendations remained weak (scores below 2.5), suggesting a more cautious local consumer base compared to international markets.

Convenience-related factors gained weight over time. Delivery cost and customer support became more decisive, while the sharp rise in the importance of mobile apps by 2025 highlights the growing relevance of mobile-first ecosystems, consistent with global e-commerce trends. Overall, consumer decision-making in BiH is shaped by a combination of value, transparency, and convenience, positioning the market on a path of convergence with international standards.

4.5. Domestic vs. International Platforms

Between 2023 and 2025, consumers in BiH gradually shifted from domestic to international e-commerce platforms. Local webshops remained central to the market, but their share decreased from 72% in 2023 to 44% in 2025, while purchases from foreign sites increased from 26% to 43%. Domestic social media stores also maintained a modest role, used by around one-quarter of respondents, while foreign social media channels accounted for only 2–3%, confirming that social commerce remains supplementary rather than dominant.

The most dynamic change was the rise of Asian marketplaces: purchases from Asia nearly doubled, from 14.8% in 2023 to 24.1% in 2025, driven by lower prices, wide assortments, and increasingly fast delivery. Regional and EU-based purchases declined steadily, showing that price and product variety now outweigh geographic proximity. North American platforms such as Amazon and eBay maintained smaller but stable shares.

Table 5. Regional Origins of International Purchases (% of respondents, multiple choice)

Region	2023	2024	2025	Trend
Neighbouring region (HR, SLO, SRB, MNE, AL, MK)	52.6	47.1	40.3	Declining
EU (excl. HR, SLO)	22.4	20.1	17.5	Declining
Asia	14.8	13.7	24.1	Strong growth
Other Europe	7.5	9.9	12.1	Growth
North America	2.0	7.1	4.2	Fluctuating
Latin America	0.4	1.6	1.5	Stable low
Australia	0.2	0.3	0.2	Marginal
Africa	0.1	0.2	0.1	Marginal

By 2025, Temu had become the single most popular global platform, used by 42% of online shoppers, followed by AliExpress (20%), eBay (11%), and Amazon (8%). The rapid rise of Temu illustrates how aggressive promotion, gamified discounts, and mobile-first strategies can quickly reshape consumer habits in emerging markets.

Overall, shopping patterns in BiH are becoming increasingly global. Domestic retailers retain relevance but face mounting competition from international players. To sustain competitiveness, they must improve user experience, delivery reliability, and social media integration while emphasising trust and local brand authenticity.

4. CONCLUSION

This three-year study provides a longitudinal overview of e-commerce transformation in BiH, revealing a market that increasingly aligns with global trends while remaining shaped by local constraints. Consumer habits (RQ1) shifted toward structured and mobile-first purchasing, with product diversification beyond fashion. Payment and delivery patterns (RQ2) show a clear move from cash to digital methods, while emerging parcel locker use signals readiness for more flexible logistics. Trust-related challenges (RQ3) persist, although concerns about privacy and data misuse are gradually declining. Decision-making (RQ4) remains driven by price, transparency, and trust, whereas influencer impact is still limited. Platform choice (RQ5) reflects growing globalization, with domestic sites losing ground to regional and Asian competitors.

Overall, e-commerce in BiH is converging with international standards, driven by digital payments, mobile adoption, and evolving consumer expectations. Persistent challenges in trust and delivery reliability, however, highlight the need for stronger consumer protection and service quality. Future research should address these issues using mixed methods and cross-country comparisons to better understand the mechanisms of trust and digital adoption in emerging markets.

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