

# The Amazing World of e-commerce



Athens, 26 November 2025

**Xenia Kourtoglou, MSc.**

Founder of Focus Bari and Resilience Expert

Thank you!

**Let's see...**

30 Years of the Internet in Greece

E-commerce

The Customer Experience

# A few words about me



What does "Resilience Expert" do?

Specialist in Mental Resilience

*I help you build the qualities you need to successfully cope with the constant changes in your personal and professional life!*

*It's not how high you go that matters, but how far you go!*

# My Sources



Survey in 21 countries on attitudes, opinions and expectations from AI 2025



- Monitoring Greeks' relationship with technology since 1995
- CATI telephone interviews
- Annual sample of 18,000 respondents



- Continuous nationwide online survey
- Covers public opinion, purchasing habits, mindset, attitudes, positions on social issues, media exposure etc
- Annual sample of 8,500+ respondents

## Focus Bari's CX Stories

- Nationwide survey conducted twice yearly since 2017
- October as part of National EIEP Week
- March/April wave
- Captures authentic customer stories

# Dialing Progress



## 30 Years of the Internet in Greece

# Greece: **launched in 1995**

**88%**

had never heard  
of it!

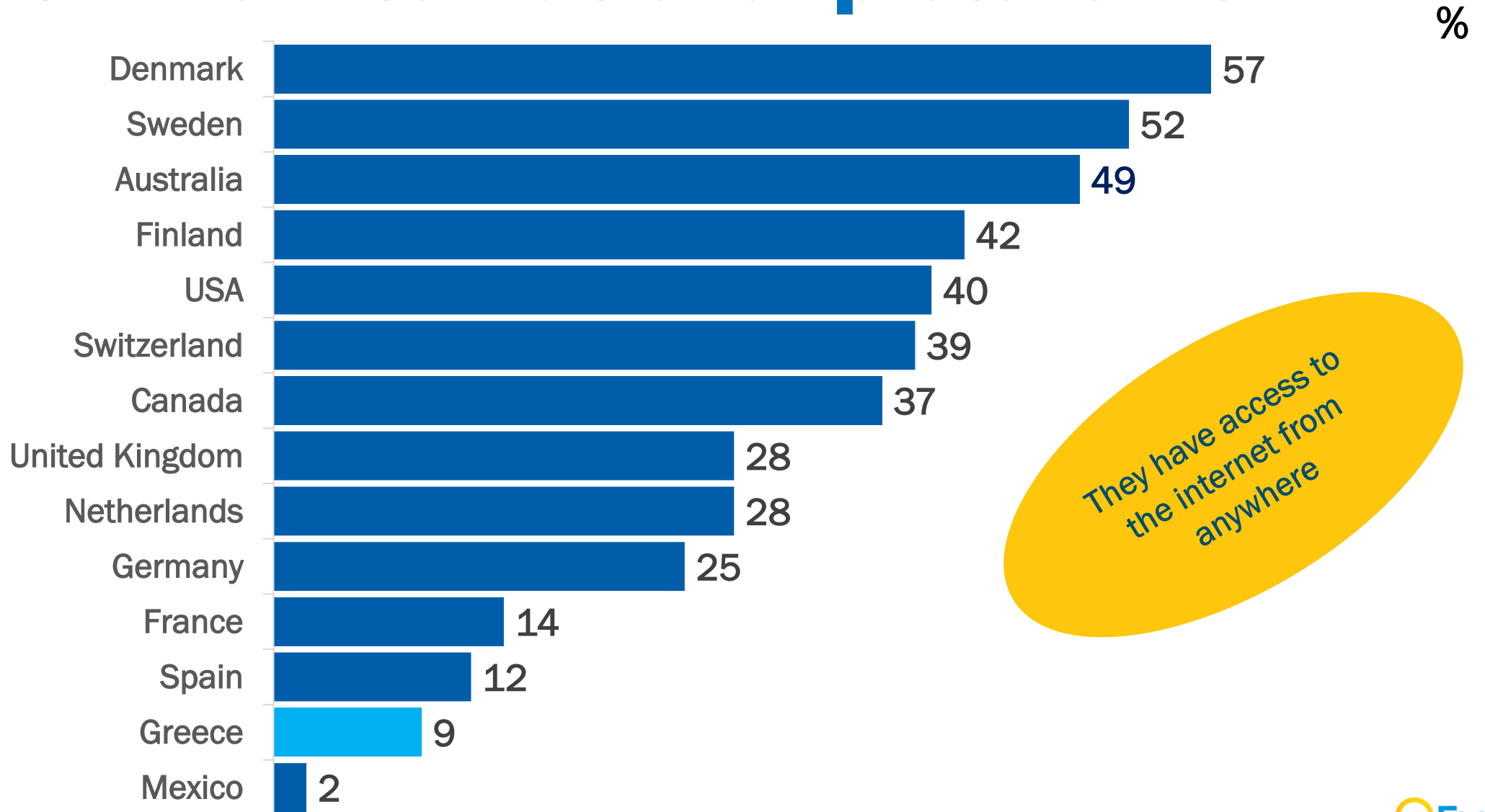
**11%**

had heard  
something about  
it, but didn't know  
what it was

Access/use  
below **1%**

Base: Men-Women, 13-54, Athens-Thessaloniki, Urban 50+

# 1999: The international picture 18+



# 2025: all Greeks aged 13-74 online (98%)

## Authority

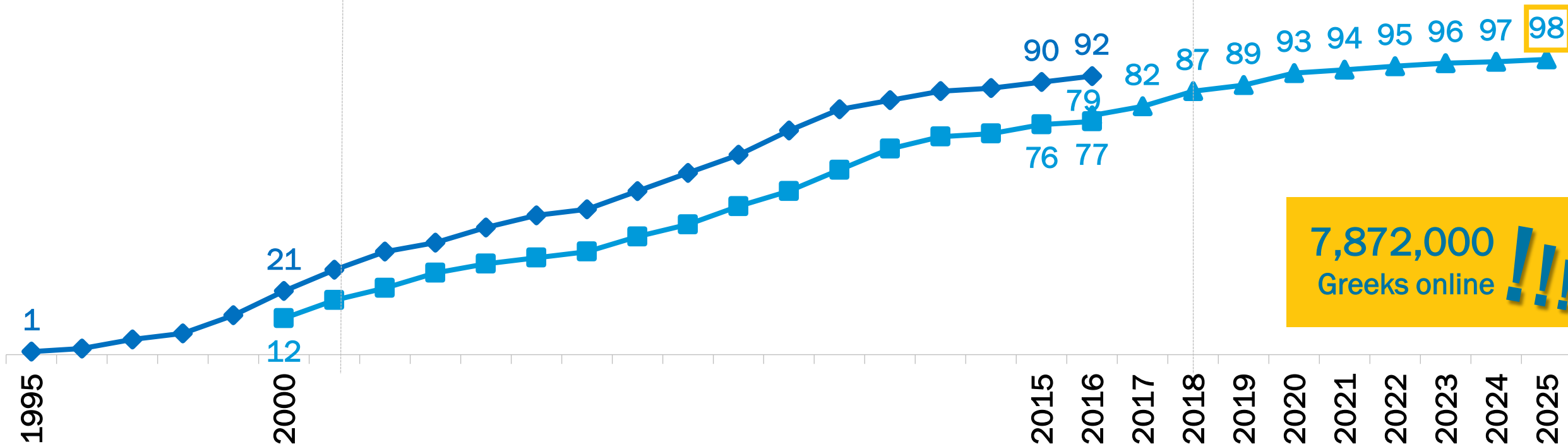
Ages 13-54, Urban 50+  
3,604,000

## Expansion

Men-Women aged 13-70, Nationwide (-25 km)  
6,585,000

## Today

Men-Women  
13-74, Nationwide  
8,073,000



7,872,000  
Greeks online !!!



# Digital Greeks: They do everything online!

**98%**  
From mobile

**Social  
media  
92%**

**Online  
shopping  
78%**

**E-mail  
74%**

**Communication  
69%**

**E-banking  
68%**

**Searching  
for  
information  
66%**

**Public  
48%**

**PUBLIC  
SECTOR**

**Music  
42%**

**Video  
39%**

**Movies  
38%**

**However, more than half of  
Greeks [57%] feel somewhat **anxious**  
about the pace of **new**  
**technology**, especially  
among **women****

52%

62%

# Technology anxieties: what are they?

Information  
overload

Availability

Comparison

Technophobia

Privacy and  
security



Excessive use, notifications, social pressure, rapid developments, lack of protection & lack of knowledge...

# Technology anxieties: are they being overcome?

Set limits and  
live offline

Set time limits

Choose who you  
follow

Learn about  
new tools

Take security  
measures



Remember: your mobile phone is a tool at your service, so **don't succumb to its "dictatorship"!**



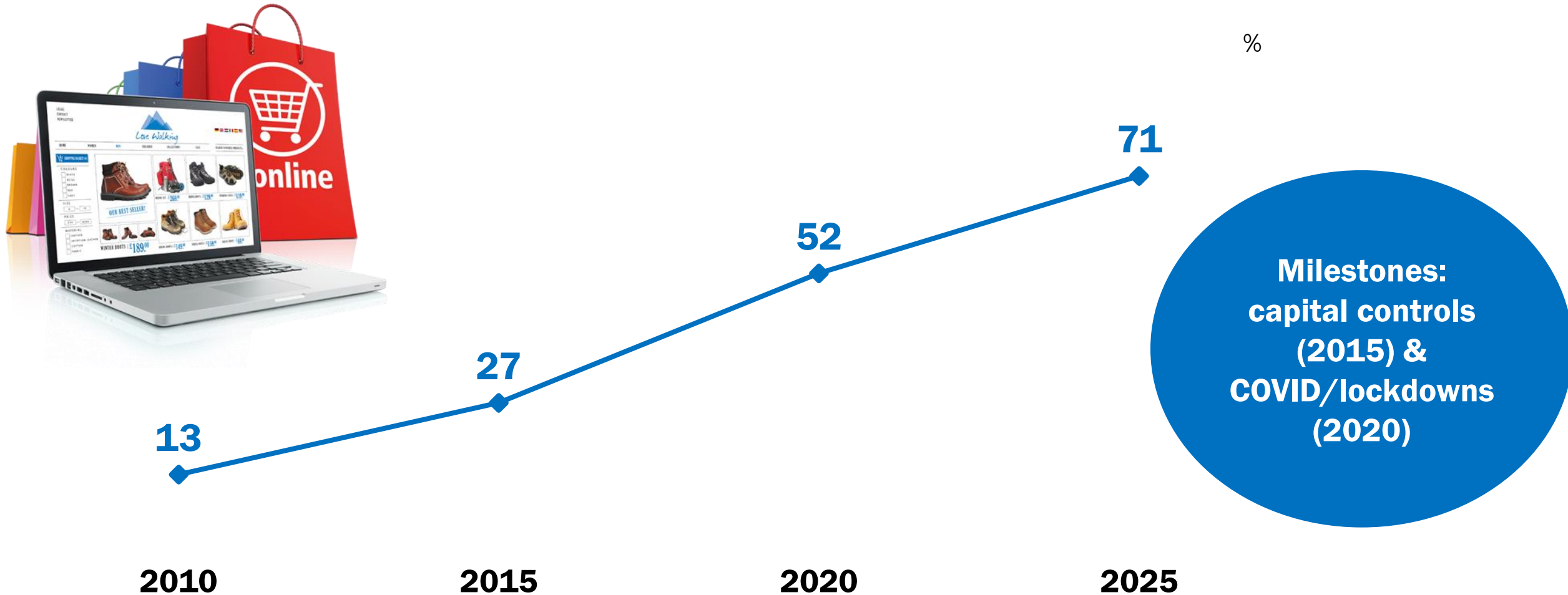


**#1. Key Learning**  
**All Greeks are**  
**online, but**  
**technology also**  
**creates stress, so**  
**responsible and**  
**mature use is**  
**essential!**



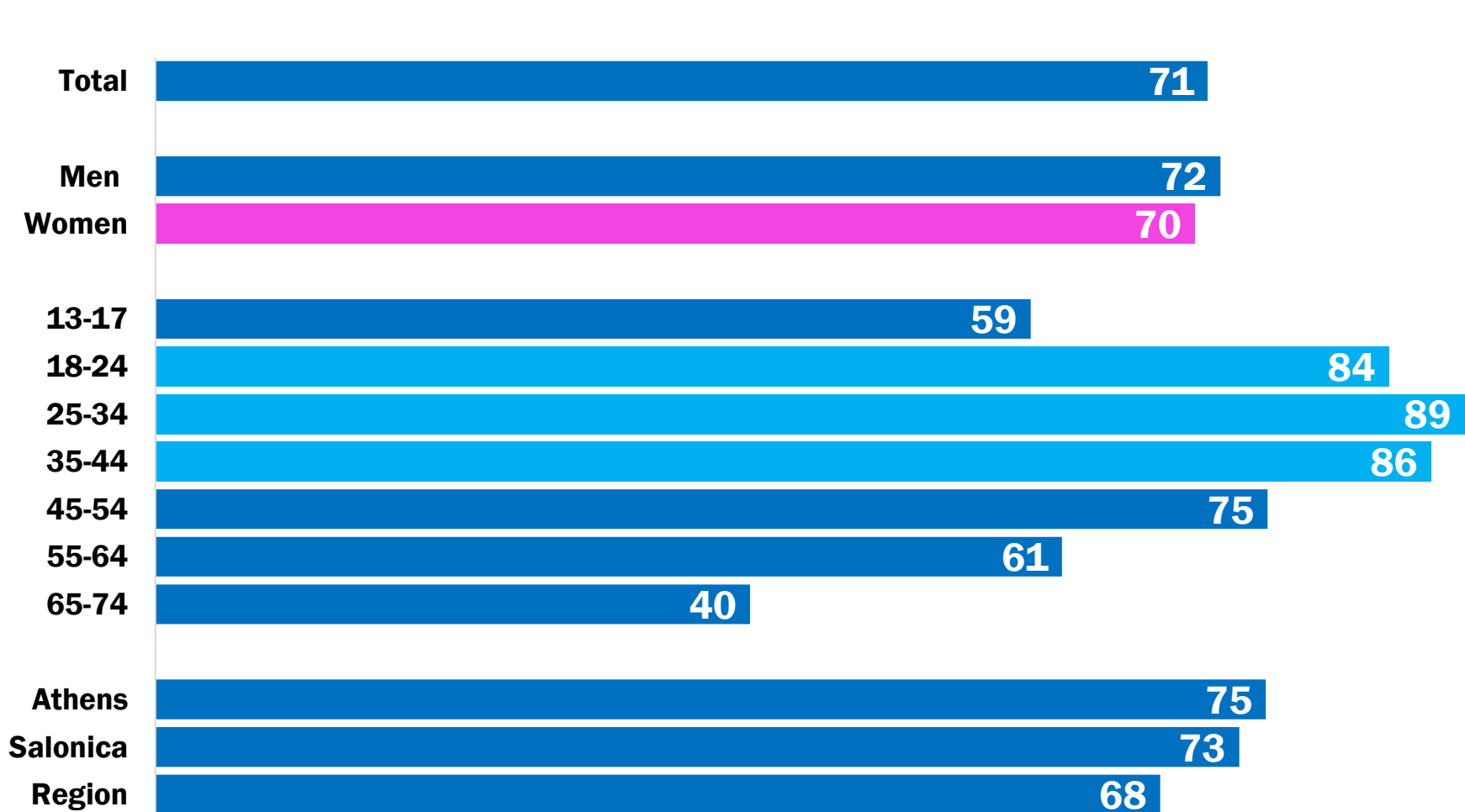
# E-commerce

# E-shopping and electronic payments are taking off!





# More than seven out of ten Greeks have made at least one online purchase in the last six months



%

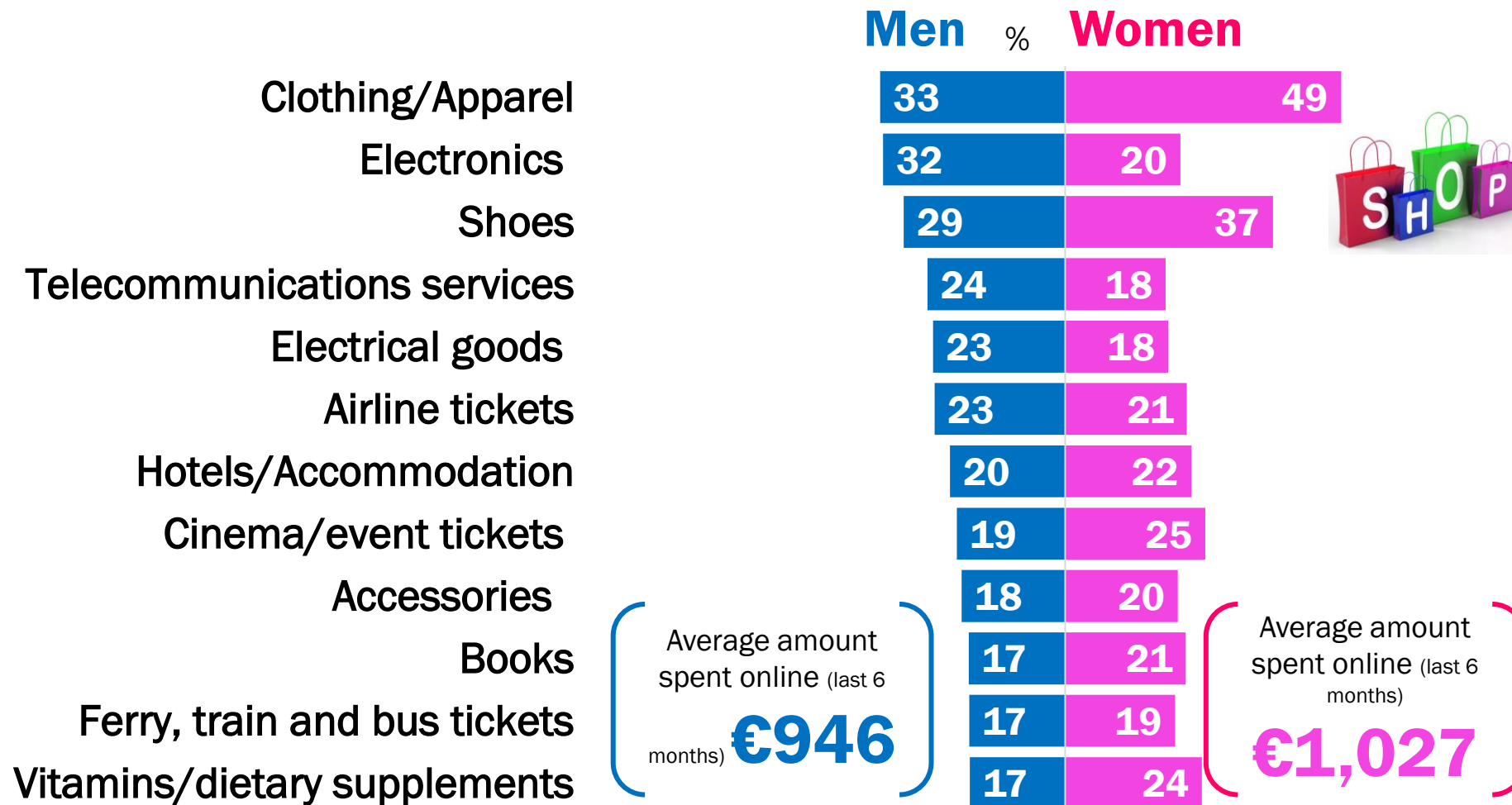
Average amount spent on online purchases (last 6 months) **€987**



Base: 13-74, nationwide



# What do men and women buy online? (top 12)

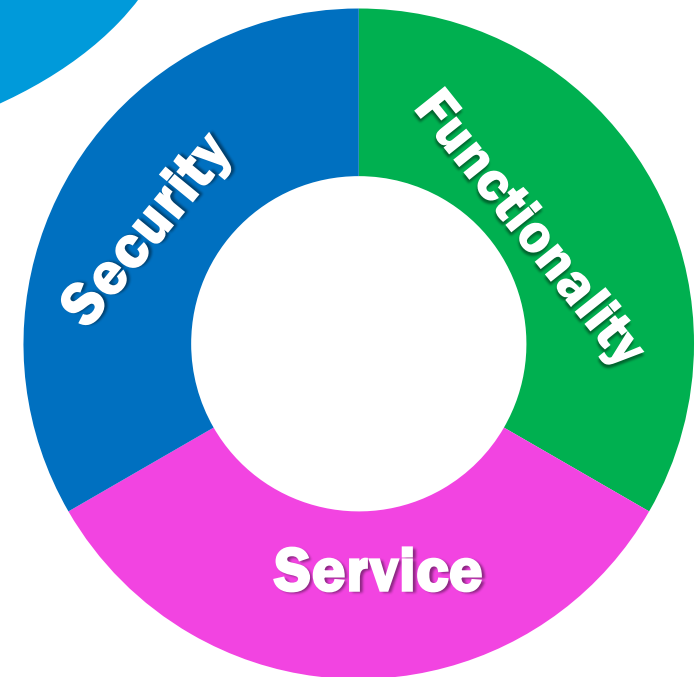


# e-commerce: key points

*There is no such thing as e-commerce: there is only retail!*

*Customers are now well-informed and demand "everything!"*

*Whether branded or not, you will be checked on price comparison sites*



# What services are important in an online store?

## Requirements lead to the emergence of a "single retail"





**#2. Key Learning**  
**E-commerce is**  
**taking off, and**  
**with it the**  
**demands of**  
**consumers who**  
**experience it as**  
**"ENA-on-offline."**



# The Customer Experience

***"Focus Bari  
CX Stories"***

# The customer experience is defined as...



The **feeling** with which the customer leaves after any **contact** with us!

*"How do I want my customer to feel after interacting with my business?"*

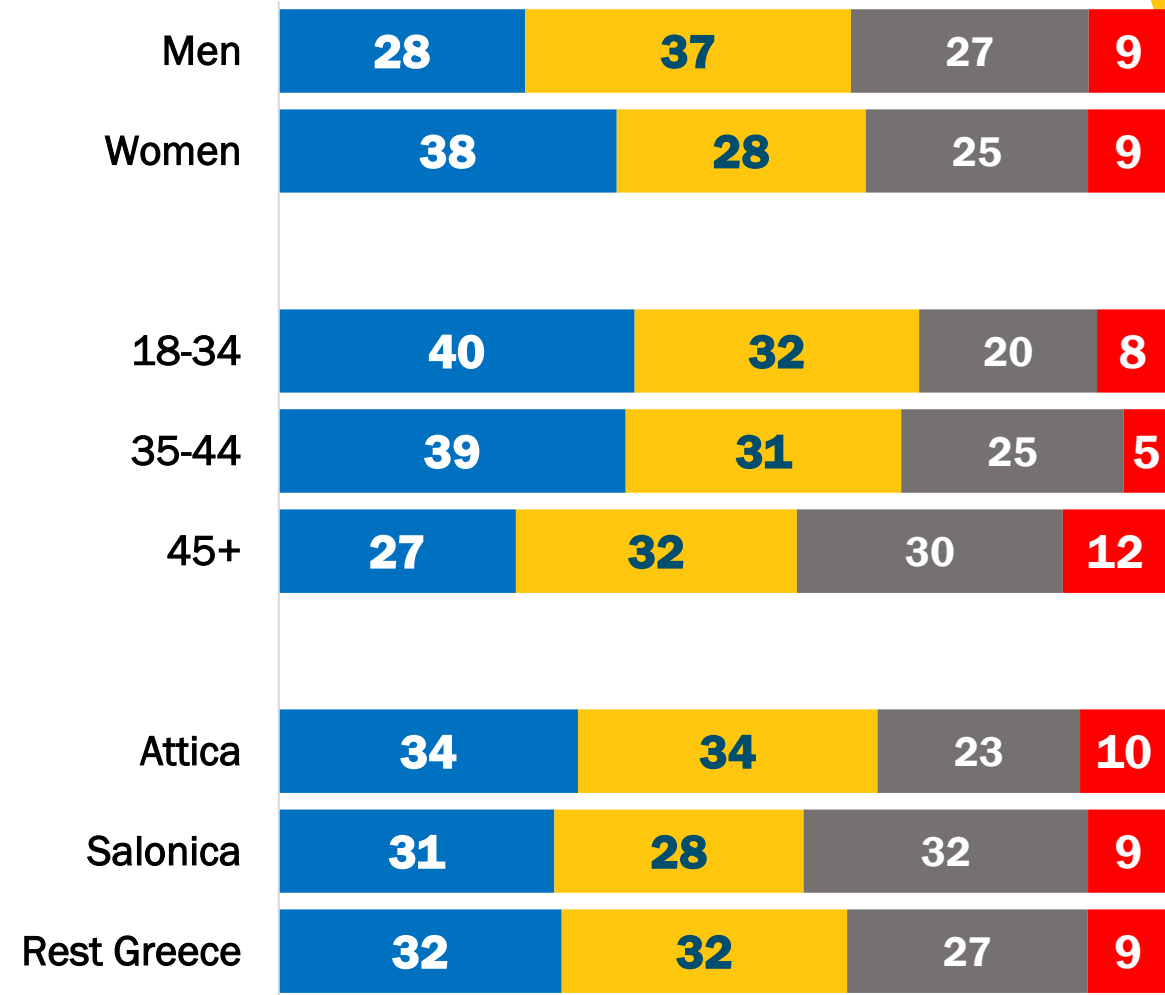
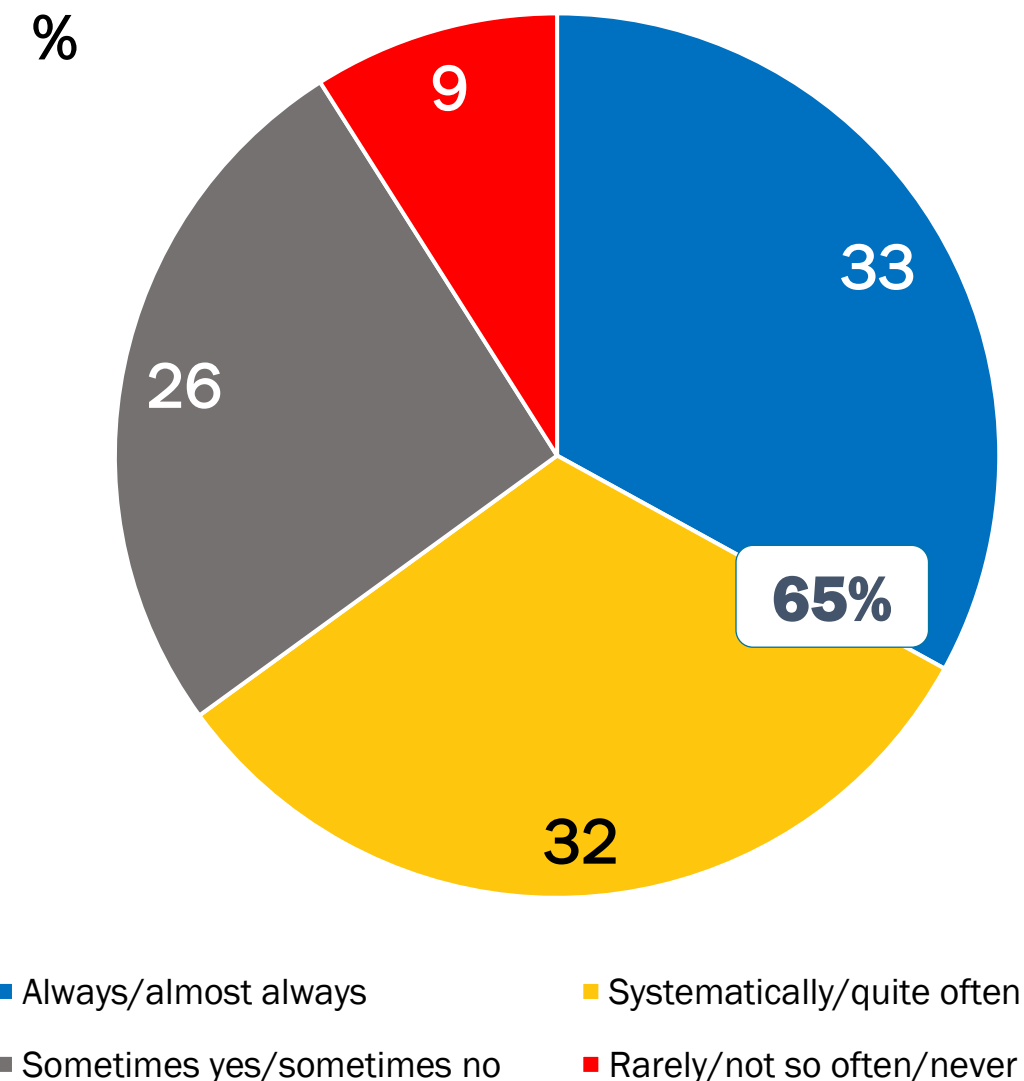


# At the same time, contact with customers is both multi-layered and complex:



# At the same time, consumer experiences gain power through public sharing: 2 out of 3 Greeks consult reviews and ratings before choosing a product or service

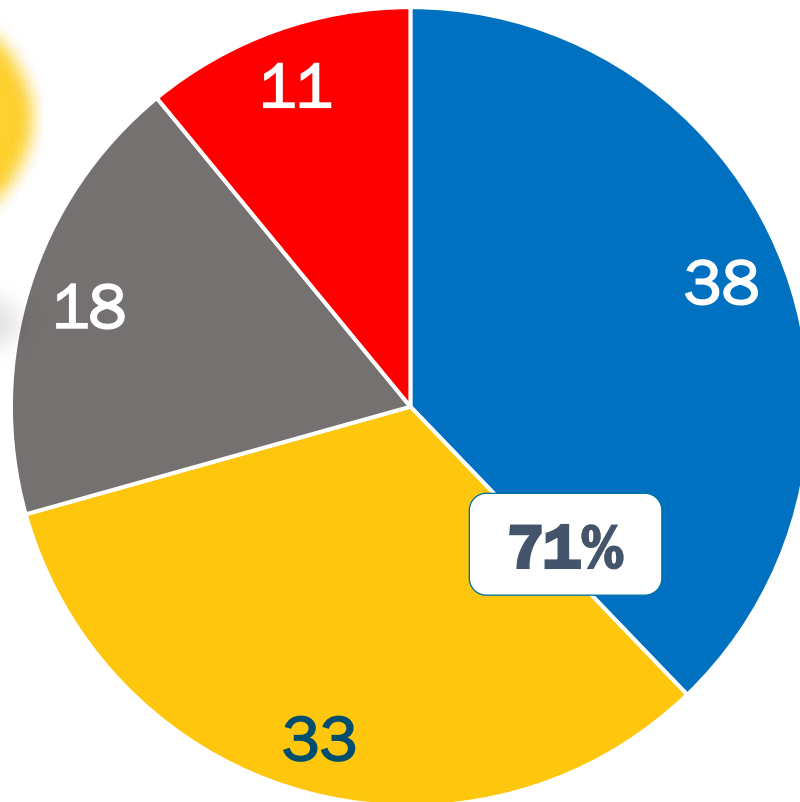
Q. "How often do you read reviews and ratings before purchasing a product or service?"





# Consumers share online:

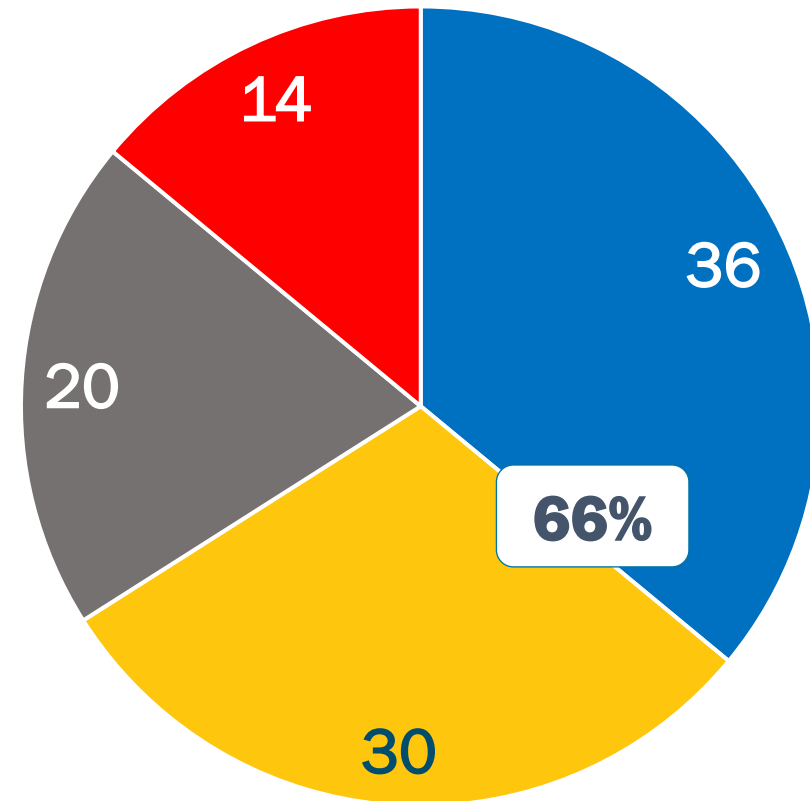
The **WOW** experience on their own



- Often/systematically
- Rarely/not so often

The **bad OUCH** experience on their own

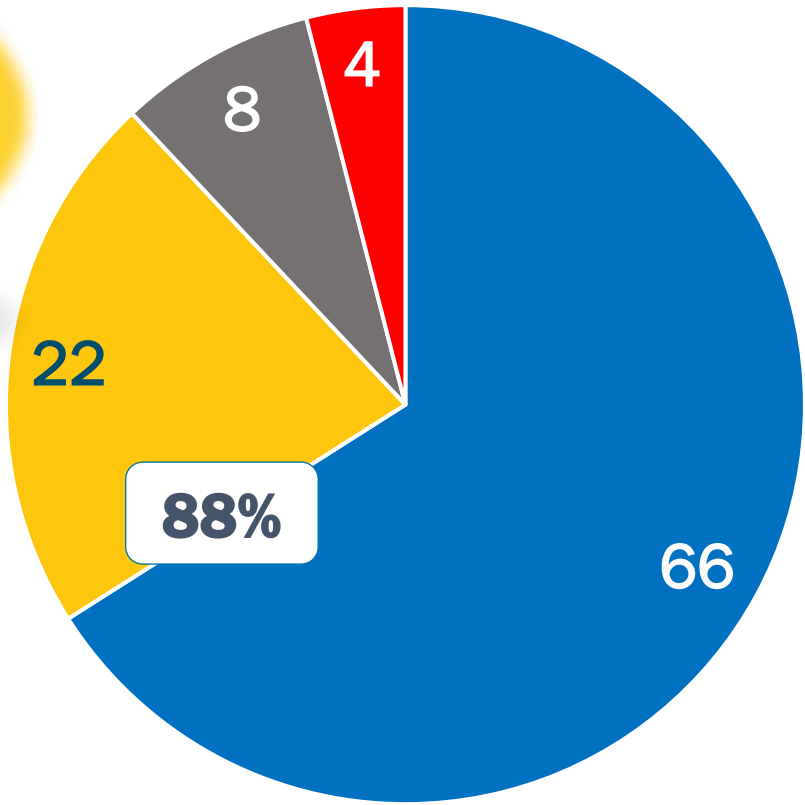
%



- Sometimes yes, sometimes no
- Rarely/never

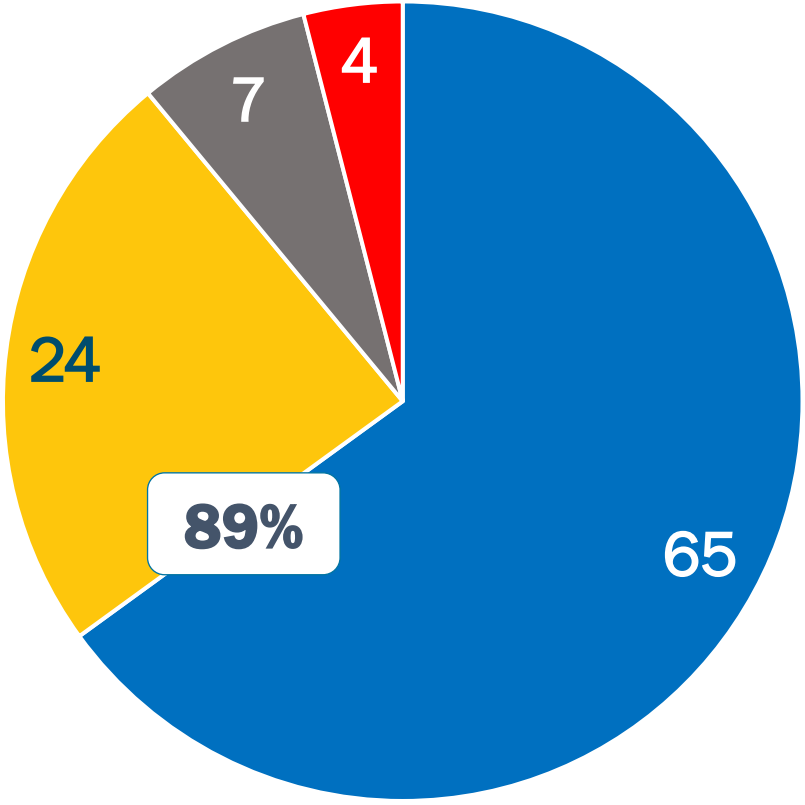
# Consumers tell their friends:

About the exceptional WOW experience



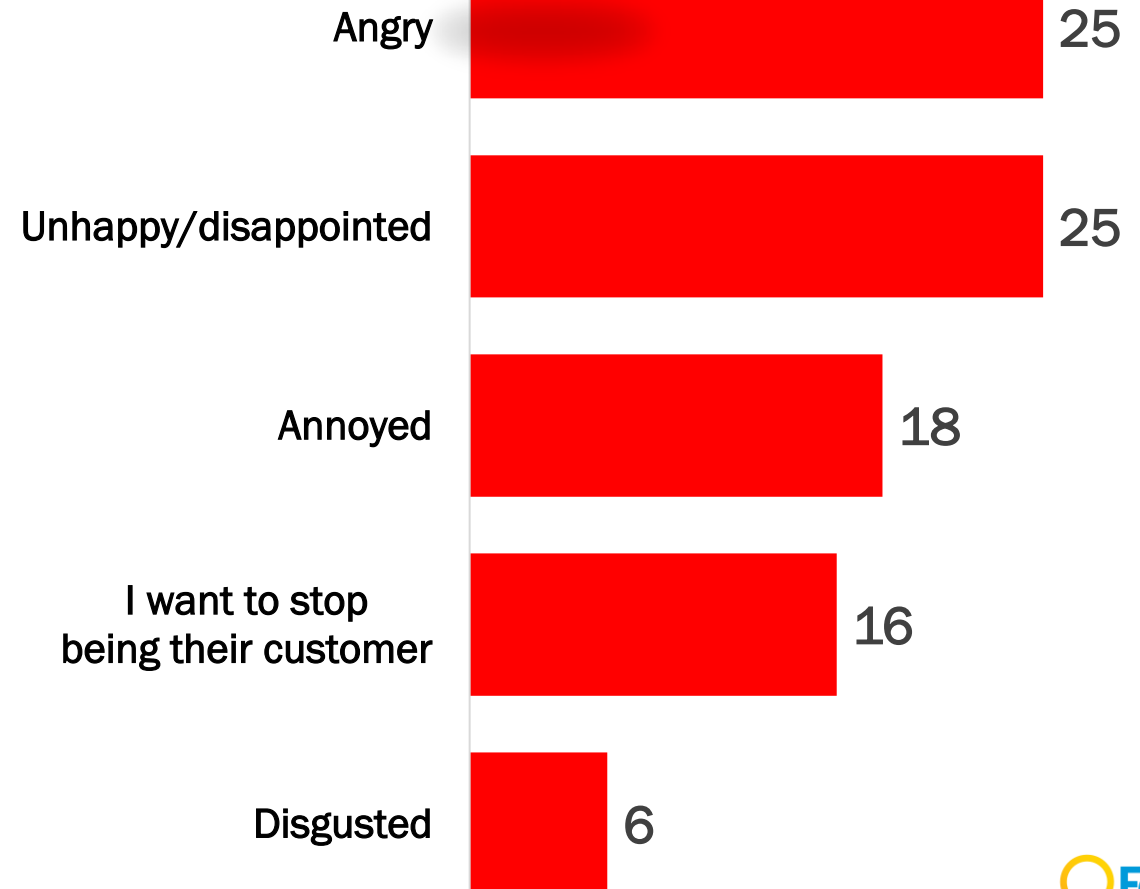
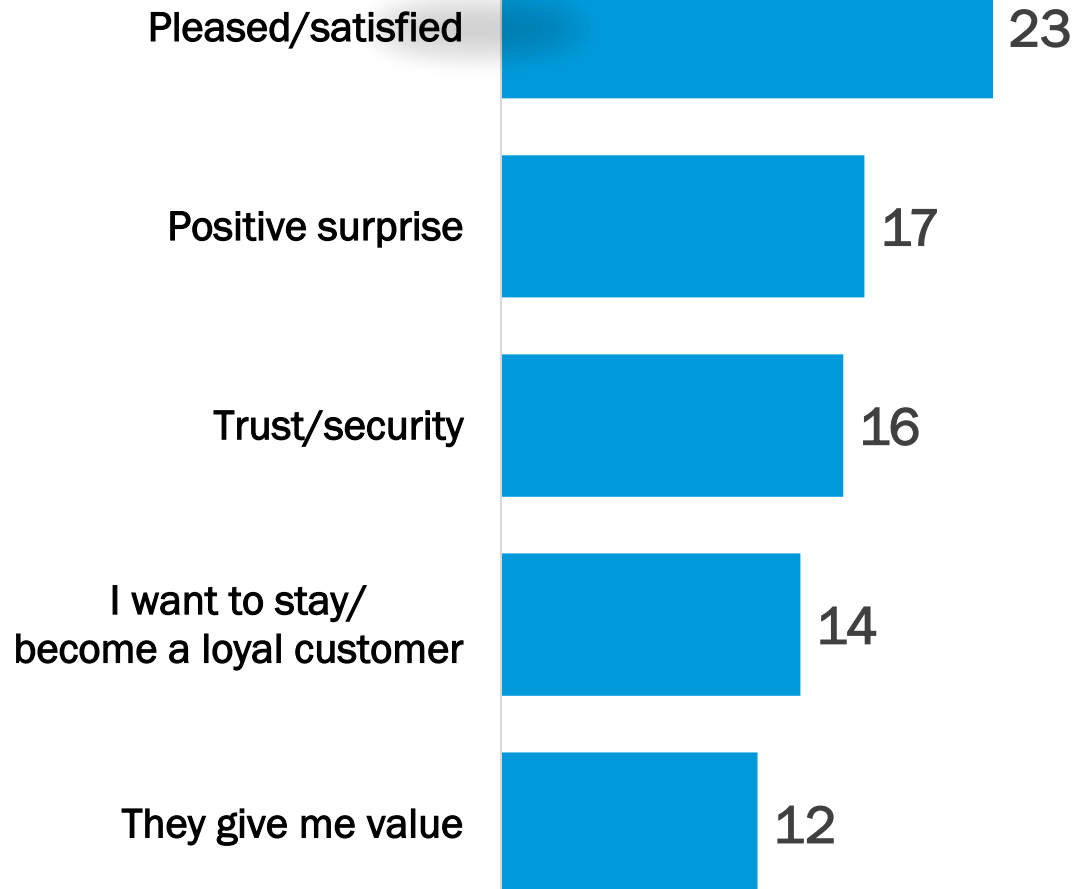
%

About the bad OUCH experience



■ Often/systematically ■ Sometimes yes, sometimes no ■ Rarely/not so often ■ Rarely/never

# How does the customer feel in each case?



%



From this year's survey, we selected 6 authentic e-commerce experiences: the WOWs for inspiration and the OUCHs for improvement guidance!

- **14 Research studies**
- **8,500 people**
- **6,300+ WOW CX stories**
- **3,900+ OUCH CX stories**



# Positive experiences - authentic stories...

*"A while ago, I placed an order at an online store for a birthday gift. Everything was going smoothly, but then I got a call telling me that the product was out of stock.*

*At first, I was worried because I needed it for a specific date, but the customer service representative was really helpful.*

*She immediately suggested alternative options, gave me a discount and arranged for the order to be sent by express delivery at no extra charge.*

*The best part was that the gift arrived a day early, beautifully packaged, and they even included a small handwritten card.*

A warm and human approach.

An exemplary recovery from potential disappointment.

Personalised service + extra effort → great emotional value.



# Positive experiences - authentic stories...

*"I recently had an unexpectedly positive experience with the online pharmacy...*

*Along with my order, in addition to the usual samples, I received a thank-you note and a 20 ml tube of men's moisturising cream.*

*Other companies haven't even given me a receipt, let alone a thank-you note, samples, and a small cream!*

*It was a very nice gesture that lifted my spirits and gave me the feeling that they **really care about their customers, look after them and truly value even a 60 euro order.***

Small gestures that create "unexpected delight".

A sense of care and appreciation towards the customer.

Added value with a strong emotional impact.



# Positive experiences — authentic stories...

*"I ordered football kits online..."*

*They arrived faster than the estimated delivery time, perfectly packaged,  
with no shipping costs, a 10% discount and free gifts — a scarf and a key ring.*

*I've never changed sites since!"*

Exceeding expectations: faster delivery than estimated

Extra value: discount, free shipping & small gifts.

Experience that builds trust and loyalty





# Negative experiences - authentic stories...

*"I received a newsletter with a discount coupon for cat food from an online store.*

*When I purchased a product in that category, **the discount was not applied.***

*I called to ask for an explanation and was told that the brand I had chosen was not included in the discount.*

*This was not mentioned anywhere, neither in the newsletter nor on the discount coupon itself. I pointed this out and **received no response...**"*

Confusion: Lack of clarity in the terms of the offer

Inconsistency: discrepancy between the promise in the newsletter and the actual experience.

A Feeling of deception that undermines trust in the store.





# Negative experiences - authentic stories...

*I ordered two tablets from an online store and waited about a month for delivery.*

*Finally, because I had not received any updates, I contacted the store to find out what had happened.*

*They informed me that **the order had been cancelled on their end, without notifying me at all...***

Uncertainty & poor communication experience: Delay without notification

Lack of respect & unreliability: Unilateral cancellation without notice

Total loss of trust



## Negative experiences - authentic stories...

*"I had placed an online order in which I had accidentally selected the wrong product. I realised this immediately and sent an email requesting a correction, while also trying to contact them by phone several times....*

*However, there was **no response from the company.***

*In the end, I **had to visit the physical store to return and exchange the item, which was particularly difficult for me.**"*

Complete lack of response to customer requests.

Poor quality of service due to lack of flexibility.

Significant inconvenience due to the forced trip to the physical store.



**#3. Key Learning**  
**Customer**  
**experience is THE**  
**key to long-term**  
**success:**  
**continuous**  
**feedback is the**  
**ultimate**  
**guideline!**

# The Amazing World of e-commerce

Thank you!



Athens, 26 November 2025

**Xenia Kourtoglou, MSc.**

Founder of Focus Bari AND Resilience Expert