

ONLINE RETAIL OF SERVICES IN POLAND 2024

MARKET ANALYSIS AND DEVELOPMENT
FORECASTS FOR 2024-2029



Consumer spending on services in 2023 was still heavily influenced by inflation and tight household budgets. In theory, more expensive digital services result in an increase in the nominal market value. On the other hand, the slowdown in the market saturation and in the number of consumers ordering services in the online channel, as well as reduction in the number of subscriptions held by households in Poland are factors hindering the market growth. Online retail of services has also been affected by the war in Ukraine, the positive effect of which is the increase in the number of residents in Poland. In contrast, the market has been negatively affected by high inflation limiting household purchasing power. However, the market is not homogeneous – the situation looks different for e-health and insurance services compared to q-commerce, fintech and gaming.

PMR's report "**Online retail of services in Poland 2024**" measures the online retail of services considering the market structure and its specific subsegments. It presents key data and trends in the analysed market, based on a proprietary B2C survey of the demand side. The individual market segments are also measured in the context of the macroeconomic situation, and, on the basis of these analyses, development forecasts up to 2029 have been prepared.



Main objective

Providing a comprehensive analysis of the online retail of services in Poland (with particular emphasis on insurance, healthcare, fintech and q-commerce) together with its medium- and long-term development forecasts.

Additional objectives

- presentation of the value of the online retail of services in Poland
- analysis of the specific segments comprising the market for online retail of services (with particular emphasis on insurance, healthcare, fintech and q-commerce) and analysis of modes of purchase (subscription or single transaction) and payment methods (debit card, credit card, BLIK, Direct Billing and others)
- discussion of the impact of the macroeconomic and geopolitical situation on the market for online retail of services and its growth rate in 2024-2029
- mapping of the competitive environment and presentation of the major players operating in selected segments

What is included in the report?

- value and growth rate of the market for online retail of services in Poland
- breakdown of expenditure in the market for online retail of services, by key services
- volume and growth rate of the online retail of services in Poland
- value and volume structure of the market for online retail of services, by subscriptions and one-off purchases
- analysis of individual payment methods
- assessment of various service categories in online retail
- market development forecasts, by segment
- SWOT analysis
- key players
- findings of PMR research

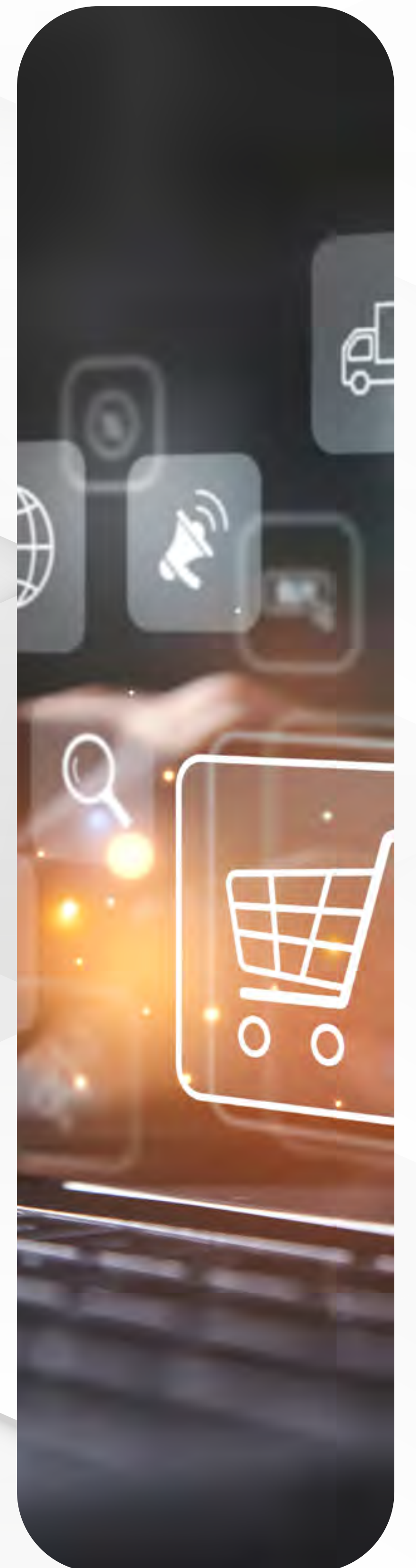
Time span: 2016-2023

Forecast horizon: 2024-2029

Geographic coverage: Poland

SUBJECT MATTER

- **macroeconomic situation** and its impact on the market for online retail of services in Poland
- **value and structure of the market** for online retail of services, by main categories
- **volume and structure of the market** for online retail of services
- **market breakdown** into subscriptions and one-off transactions
- **ARPU** for individual services purchased online
- **findings of PMR's custom research** in online retail of services
- **assessment of individual service categories** in online retail
- **mapping of market players**, by service
- **analysis of different payment methods** for services in online retail
- **value and volume forecasts** for the total market and each of its segments
- **payment methods** for services ordered online: credit/debit card, BLIK, Apple Pay/Google Pay, SMS Premium, Pay-By-Link quick payments, digital wallets and pre-paid payments in the mobile app, Direct-Billing, transfers using the bank's mobile app



SCOPE

In our analysis of the market for online retail of services in Poland, we have considered the following segments:

Categories subject to in-depth analysis (description of trends, results of in-depth research, historical data and forecasts):

- Insurance
- E-health
- Q-commerce
- Fintech

Other categories (historical data and forecasts):

- Digital content
 - digital music
 - digital video (VOD and OTT)
 - e-books
 - audiobooks
 - digital press
 - digital games
 - e-dating
 - adult content
- Online gambling and e-Lotto

- E-tickets – entertainment
 - tickets for sporting events
 - cinema tickets
 - theatre tickets
 - concert tickets
 - tickets for cabarets/shows/club events
- E-tickets – transport
 - parking fees
 - fees for city bike rental
 - charges for renting scooters, electric scooters, carsharing
 - municipal public transport tickets
 - intercity bus tickets
 - train tickets
 - airline tickets
- Other services
 - telecommunications services
 - education services
 - fitness and sports services
 - paid online advertising
 - tourism and travel services

RESEARCH METHODS

The report on the market for online retail of services in Poland is based on the analysis of information from secondary data and PMR's own study.

In 2024, PMR carried out a quantitative survey of a random sample of adult Poles. The survey was conducted using the CAWI (computer-assisted web interview) technique, with 2,000 full-length interviews with consumers using at least one service online.

The secondary sources include: financial reports of companies and their owners, press releases and analytical briefings, trade magazines and specialist websites, general newspapers, reports on specific segments of the e-commerce market in Poland and Europe and other documents and studies, as well as conclusions from custom projects carried out by PMR.

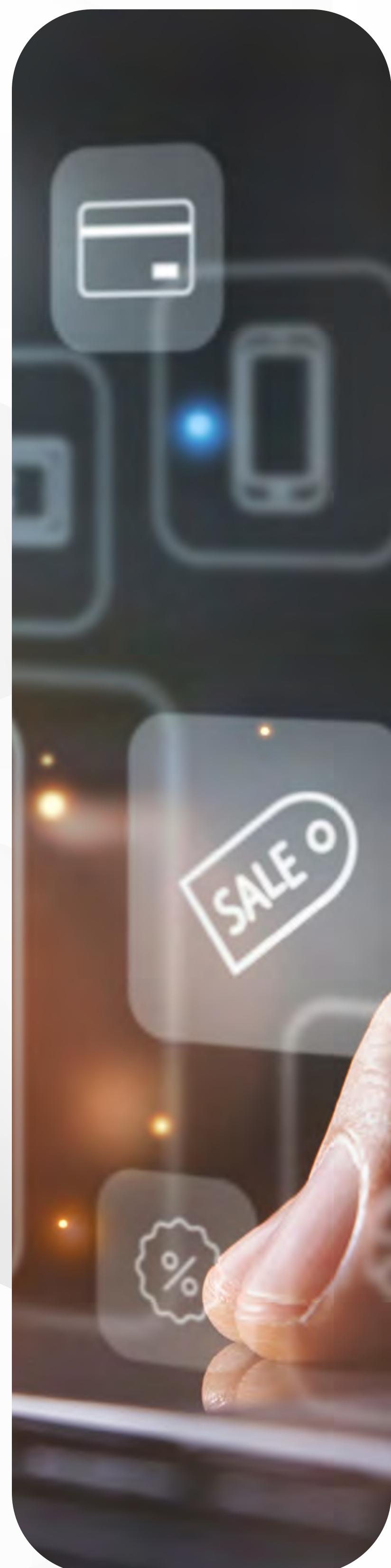
FORECASTS

Long-term market development forecasts were prepared for the report using econometric models and a 10-year time series.

The forecasts cover the period 2024-2029.

The forecasts presented in this report are based on approx. 180 variables describing the Polish economy and consumer behaviour, and influencing development of the market for online retail of services.

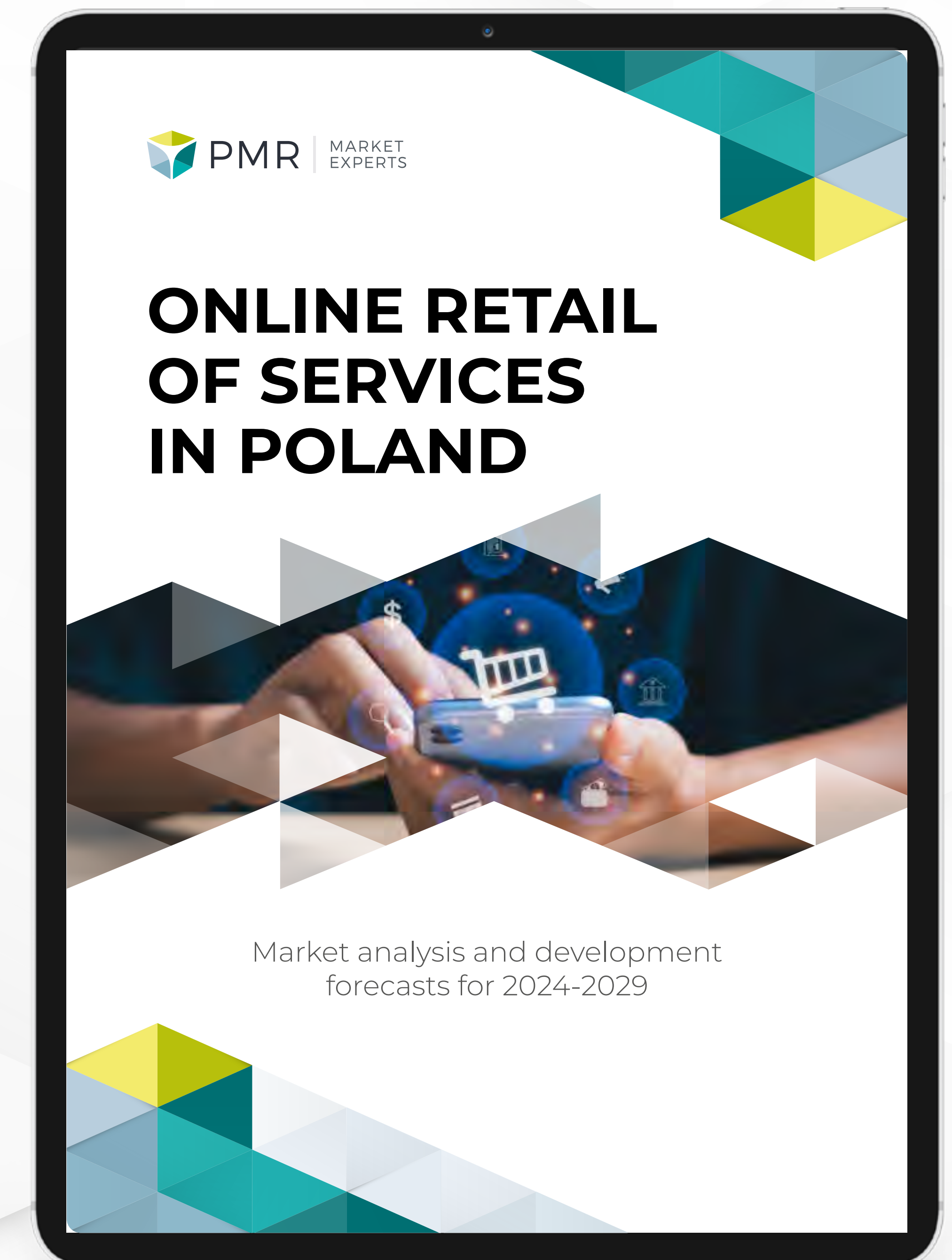
FORECASTING METHODOLOGY



Why to buy this report, i.e. what important questions it answers:

- What is the value of the market for online retail of services in Poland?
- What is the share of service sales in the e-commerce market in Poland?
- What is the share of subscriptions in online retail of services in Poland?
- What is the value structure of the market for online retail of services in Poland with a breakdown into individual service categories?
- How many people order services via the internet in Poland?
- How many people choose subscriptions and how many opt for single transactions?
- Which online service categories are growing the fastest?
- What payment methods are most popular in online retail of services in Poland?
- What is the competitive environment in selected market segments and which players have the largest market shares in terms of revenue, number of customers and number of transactions?
- What are the prospects for the market for online retail of services in Poland?
- How does inflation impact service orders in the online channel?
- What is the impact of the war in Ukraine on the market for online retail of services in Poland?

Together with the report, we provide the most important data in the Excel spreadsheet for individual aggregation.



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- retail
- construction
- pharmaceuticals and healthcare
- ICT.

When preparing reports, our focus is on gathering and appropriately processing information crucial to management processes, i.e. the size and structure of markets, long-term market trends, competitors, suppliers and customers.

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The quality of our services and products is overseen by a team of almost 100 people, including: market analysts, specialists in macroeconomics, forecasting and econometrics, quantitative and qualitative researchers, specialists in data analysis and visualisation, specialists in quantitative and qualitative fieldwork.



Forecasting methodology

The class and type of the developed **econometric models** are selected according to the **characteristics of the data analysed**. In practice, models using **multiple regression** (the least squares method) and **autoregression** (ARIMA, VAR) are the most common. We use both **primary variables** and their **transformations** (e.g. logarithms) to capture the relevant relationships.

The **final market value forecasts** are not just based on a single best model but are a **weighted average of forecasts** from a selected set of best models. The weights are selected based on model fit indices. This procedure makes it possible to consider **more factors** influencing market development, hence **improving the forecast precision**.

When developing the **final forecasts**, we take into account not only the **statistical quality of the models** (model adjustment to empirical data, normality and homoscedasticity of residuals, statistical significance of structural parameters) but also their **consistency** with market knowledge and **qualitative information** gathered by PMR's analytical team.

The models use data on industry sectors, macroeconomic indicators and demographics, as well as the results of our analyses. Most often, there are **60-80 types of indicators** considered.



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