PRACTICAL GUIDE

E-COMMERCE

Setting up an e-commerce business in Luxembourg



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Ministère de l'Économie

HOUSE OF ENTREPRENEURSHIP
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This document is a summary provided for information purposes only in order to inform professionals about the possibilities offered by e-commerce. It lists service providers and price ranges, but it is not intended to be exhaustive and does not replace the need to consult specialists on the subject.

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INTRODUCTION

In a world where business opportunities are changing at a rapid pace, diversifying one's markets, boosting visibility and, where possible, selling across borders are essential for remaining competitive and ensuring sustainable growth.

In this context, e-commerce has now established itself as an indispensable tool and represents a genuine strategic driver capable of transforming a business model. It enables businesses to expand their market, seize new opportunities, gain a better understanding of consumer expectations through the data collected, and quickly adapt their offering to an increasingly connected client base.
The potential is immense for both product- and service-based businesses.

Of course, getting started in e-commerce involves overcoming certain challenges: understanding the relevant regulations, adapting one's approach to the specific characteristics of the digital world, or boosting one's visibility in a highly competitive digital landscape. But these obstacles can be overcome with proper preparation and the right support.

That is precisely the aim of this practical guide. Designed as a practical and accessible tool, it guides you step by step through the process of developing your online business. Here you'll find the right questions to ask yourself beforehand, testimonials from entrepreneurs, information on tools, the steps to follow, available support, best practice, and a list of contacts.

The Chamber of Commerce and its House of Entrepreneurship are by your side to help you turn the opportunity presented by e-commerce into lasting success.

Happy reading!

FACTS AND FIGURES

80% of private individuals made online purchases in 2025 in Luxembourg [1]
(but only 55% of 65–74 year olds)
Compared with **73%** on average in Europe



and **13%** are regular buyers [1]
(more than 10 online orders in the last 3 months)



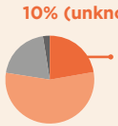
10% of Luxembourg businesses sell via a website, an app or an online marketplace (in 2025) [1]
(EU27 average: 15%)



€2,839
this is the average amount spent online
by consumers in Luxembourg in 2024 [2]



7% return rate as a percentage of market turnover in Luxembourg in 2024 [2]



20% of private individuals made a purchase in 2025 on national websites [1],
which is the lowest rate in Europe (EU27 average 48%).

LETZSHOP [3]
TE LOKAL ASS EIS MET EGAL

400 local shops,
500,000 products,
70,000 registered users,
1%: order return rate.

TRENDS



Mobile commerce [2]
45.5% share of the e-commerce market in Luxembourg in 2024

Social commerce [5]
(purchases on social media platforms). This was worth nearly USD 550 billion worldwide in 2025.

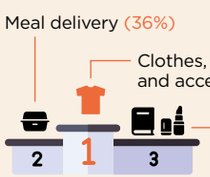


Recommerce
(purchases of second-hand goods)



Artificial intelligence
for research and comparison.
In future, an authorised AI agent will be able to make decisions on the buyer's behalf (e.g. buy if the price drops below a set threshold)

Top-selling products [4]



Furniture and home accessories (27%)
Electronic devices or household appliances (24%)
Computers, telephones (21%)

The most common problems encountered when shopping online [1]



1. The foreign seller does not sell in the buyer's country: 19.77% (EU27: 3.34%)
2. Delivery time longer than stated: 15.58% (EU27: 12.42%)
3. Website too complicated: 9.74% (EU27: 7.16%)

(1) Eurostat, 2023 (2) Statista, 2025 (3) Letzshop, September 2025. (4) Statec, 2025 (5) Business Research Insights, 2025

TESTIMONIALS

FANNY BERVARD, Romantico Romantico *(romanticoromanticostudios.com)*

Building a community before opening a shop

In six years, the Romantico Romantico brand, which specialises in jewellery design as well as the sale of clothing and homewares, has grown from an Instagram account created almost by chance into a shop in the heart of Luxembourg City. It also boasts an e-commerce site that attracts customers from far beyond the country's borders. The first sales began even before the website was launched: a few jewellery designs showcased on Instagram and sold via live streams, followed by home sales, pop-up shops and events. These are all opportunities for Fanny Bervard to connect with her core audience, test the market, get immediate feedback, and forge genuine bonds with a community that values personalised service and local craftsmanship.

Fanny Bervard has not built her online presence around technology, but around a gradually developing relationship with her customers.

Today, Instagram remains the main channel for gaining visibility thanks to the Stories and Reels that can be shared, whilst the e-commerce site plays a dual role as both a sales channel and a business card. Customers often browse the collections online before coming into the shop to complete their purchase.

To ensure a seamless shopping experience, romanticoromanticostudios.com offers payment via Apple Pay and PayPal, free delivery on jewellery, and encourages click-and-collect for bulky items.

Fanny Bervard has made a substantial investment in the store's online presence; two people work part-time on the website while she devotes around 60% of her time to social media. She considers this effort essential for building brand awareness, particularly abroad, even though the return on investment is not always directly measurable.

Her advice to entrepreneurs

- ❒ Test out your concept in the real world, through pop-up shops, without waiting until everything is perfect
- ❒ Use digital channels alongside a physical presence to build a community, foster customer loyalty and develop your brand
- ❒ Analyse key performance indicators, such as abandoned shopping baskets, in order to continuously enhance the shopping experience

ANNE-GAËLLE HALTER, *Halternatives.eu*

A personal touch to inspire confidence and turn views into sales

Halternatives.eu is an online store featuring nearly 900 eco-friendly beauty, wellbeing and nutrition products, selected by Anne-Gaëlle Halter for being healthy, effective and a pleasure to use.

Convincing people to buy a product without being able to test its texture, scent or packaging is one of the major challenges for e-commerce. Her answer to this is to give highly detailed information in the form of product factsheets covering the features and uses and offering a comprehensive list of ingredients.

Trust is also built by having a personal presence. On Instagram, she showcases products, brands (often from small producers) and a behind-the-scenes look at her business through spontaneous, informative and sometimes quirky videos – which, incidentally, are the ones that generate the most engagement.

To turn views into orders, her USP is her availability: she answers questions personally, with a view to providing accurate and honest advice. Some customers contact her directly to ask for advice, find out about new products or place an order. Each parcel contains a personal note and can be sent via Inflow (POST), or collected from *Les Paniers de Sandrine* or directly from Anne-Gaëlle.

She built her website herself (using Wix) and is developing a bespoke ERP system using Claude Code to manage sales and stock more effectively than she could with Excel. She also received support with SEO and GEO to boost her visibility.

Despite operating exclusively online, a significant proportion of her turnover comes from markets, events and direct purchases by loyal customers. This is proof that an e-commerce business must remain intrinsically human.

If she had to do it all over again, she would start with a smaller range, comprising just a few strong brands, to consolidate her market position whilst preserving her cash flow.

Her advice to entrepreneurs

- ❒ Protect cash flow, particularly in relation to stock
- ❒ Focus seriously on SEO and GEO
- ❒ Respond to every customer message
- ❒ Give accurate and transparent product descriptions

STEPS FOR LAUNCHING YOUR OWN E-COMMERCE WEBSITE

An online presence is much more than just a website:
it calls for careful preparation in the run-up to the launch and a high level of availability once the site goes live.

Some of the steps outlined here require time and technical, legal, commercial and communication skills, amongst others. Before getting started, it is important to estimate how much time you have available to manage your e-commerce business and the budget you can set aside for outsourcing certain tasks.



1. PREPARATION PHASE

» Defining a strategy

- **Product/service**
  - Using an existing brand or creating a new one
- Standing out from the competition
- **Business model (rental, subscription, direct sales, etc.)**
- **Target audience and catchment area**
  - Client profiles
  - Country – adaptations where necessary (product description, standards, packaging, labelling, etc.)
- **Distribution channels**
  - A purely digital presence (*a pure player using* own website or *a marketplace*) or a complementary presence alongside a physical shop (omni-channel retail)
- **Funding (launch, operations)**

» Designing an online presence

- **Choice of domain name and web hosting platform** (European, to comply with the GDPR)
- **Development in-house or by a service provider**
  Option to apply for financial assistance *(see p.17 / Costs)*
- **Choice of technical solution** *(see p.10 / Technical solutions)*, **integration with the company's management system (ERP, CMS)**
- **Choice of payment solutions** *(see p.12 / Payment solutions)*



2. DEVELOPMENT PHASE

» Website programming

- **Web design: structure, design, functionality, compliance with various pieces of legislation (*)**
- **Content creation, product descriptions, blog posts, optimised images (if content is created by AI, it must be clearly identified as such)**
- **Contact form (it's preferable to have a human responding, not just bots)**
- **Functionality and performance testing (including mobile)**

» Distribution channel

- **Direct sales, collection points, *click-and-collect*, delivery by a third-party provider, etc.** *(see p.16 / Logistics)*
- **Logistics and packaging provider** *(see p.16 / Logistics)*
- **Terms and Conditions, delivery charges, returns policy**



3. PROMOTION PHASE

- **Communication strategy, influencer marketing, email marketing**
- **Social media presence** *(see p.09 / Using social media to your advantage)*
- **Search Engine Optimisation (SEO) and Generative Engine Optimisation (GEO)** *(see p.15 / Boosting your visibility)*



(*) Legal point

- **Ensure compliance with various pieces of legislation:** *(see p.20 / Regulations)*
  - Data processing register, cookie management and consent (GDPR)
  - Accessibility (European Accessibility Act)
  - AI-generated text and images (AI Act)
  - Terms and Conditions, reporting procedure (Digital Services Act)
  - Tax compliance – VAT *(see p.18 / VAT rules)*, electronic invoicing
  - Legal notices

CONTINUOUS IMPROVEMENT LOOP

Regular analysis of key performance indicators (KPIs) to identify pain points, optimise the customer experience and guide decisions on how to improve the website



4. OPERATIONAL PHASE

- **Measuring performance and profitability (traffic, conversion rate, average basket value, customer acquisition cost, return rate) and ongoing optimisation**
- **Online reputation management; responding to customer feedback and reviews.**
- **Updating website content, promotion, blog posts**
- **Security updates for the CMS, plug-ins and server; regular backups**

TESTIMONIALS

DEBBIE KIRSCH, Devi *(devi-clothing.com)*

Instagram as a sales channel

Debbie Kirsch founded Devï in 2018, when she was just 23, after witnessing the working conditions faced by women in the textile industry whilst travelling in India. Convinced that it was possible to produce clothing under fair conditions, she began working with local workshops, adopting a sustainable approach by using old saris to create unique, colourful pieces with contemporary cuts. She now works with a network of 125 craftspeople in India, Morocco, Mexico and Turkey, and sells her products worldwide, notably via her Instagram account.

Instagram's immediacy allows her to post Reels at any time, showcasing clothes and accessories worn by Debbie, her staff or customers, which triggers requests to reserve items that customers then either collect from the shop or have delivered. They can even receive personalised advice and videos of the items they've found online. Between 20 and 30 orders are processed each week through this bespoke service.

Instagram is the brand's main online sales channel, enabling the authenticity and personal connection that customers value, and which drives sales far more effectively than photo shoots featuring professional models and campaigns in fashion magazines.

The website is primarily a showcase, as it is not particularly well suited to selling one-off items, which may have been sold in-store between the time they were listed online and the time the order was placed. To minimise this effect, a trial will be carried out in the coming weeks, with 20% of the Autumn/Winter 2026–2027 collection being made available for sale on the website, and a freelancer will work on raising the brand's profile (advertising campaigns, search engine optimisation). To date, in keeping with the brand's values centred on human connection, its reputation has been built primarily through word of mouth. Clothing becomes its own spokesperson: when worn at an event, it sparks curiosity and turns every customer into an ambassador.

Her advice to entrepreneurs

- ❒ Be genuine; share your passion at all times. Chatting to her local baker brought her more customers than an article in Vogue
- ❒ Simplify the shopping experience by offering the option to book and pay by bank transfer
- ❒ Be open, trust others, and make your personality an asset

THUY GATTAUX, ArThuy® *(arthuy.lu)*

Social media for product visibility

Thuy Gattaux drew on art for the strength she needed to rebuild her life after a *burnout*. That is how she discovered Kintsugi, the Japanese art of repairing broken objects with threads of gold, and a philosophy that resonated deeply with her own life experience: beauty can come from a break; a flaw can become a strength.

Inspired by this philosophy, she has developed her own method, Art & Reconstruction ArThuy®, based on movement, materials and symbolism as vehicles for exploration and transformation. She now shares this knowledge with professionals, private individuals and businesses.

Her visibility strategy is based on maintaining an authentic and organic presence on social media. In her view, sharing one's journey and approach to building trust and evoking emotion are key drivers of conversion. Communication is an integral part of her work. In fact, she doesn't communicate; *"she shares, she passes on"*.

Publishing this content enables her to showcase her world, create a sense of coherence, capture people's attention and, naturally, attract those who identify with her approach.

Each network has a role:

- Instagram and Threads to share her artistic world and build a direct connection with people who appreciate her work and creations;
- LinkedIn to discuss people, entrepreneurship and creativity, whilst developing professional opportunities, partnerships and contacts with potential buyers.

She operates with an advertising budget of no more than €100 a month, which is used mainly to boost certain posts on Instagram or Facebook.

Her advice to entrepreneurs

- ❒ Experiment: use networks as a learning environment
- ❒ Be spontaneous, be genuine, and don't be afraid to be different. This sort of content tends to attract the most attention
- ❒ Don't hold back from sharing
- ❒ Remember that a strong and genuinely embodied identity is often one of the most effective ways to raise your profile

USING SOCIAL MEDIA TO YOUR ADVANTAGE

In just a few years, social media has evolved from platforms for interacting within a social circle into a driver of growth for businesses. Businesses can use them to promote their brand, build trust by giving a behind-the-scenes look and showcasing the people behind the brand, foster loyalty within their community, or even forge a direct relationship with their customers. And increasingly, they're selling without even using an e-commerce website.

Social commerce generated nearly USD 550 billion in turnover worldwide in 2025 (1)

The boundaries between content, advertising and commerce are becoming increasingly blurred. Consumers don't just buy a product. They are buying a story and a relationship.



	KPIs
Building loyalty, fostering proximity and inspiring trust	**» No. of followers No. of ambassadors**
Convert	**» No. of transactions**
Foster engagement	**» No. of likes, comments, shares**
Capture attention	**» No. of impressions**

An engaged community is worth more than a large passive audience



Just some reasons why you should have a social media presence

- To reach a new customer base, revitalise the brand
- To make your business visible on a tight budget, without any specific technical skills
- For testing in a real-world setting, to gather feedback and refine the offering
- To sell, recruit, stay top of mind with customers, and develop partnerships

How to go about it: you need to define

- the target
- the tone to adopt (expert, approachable, educational, etc.)
- the objectives (visibility, recruitment, brand awareness)
- the topics (behind the scenes, personal accounts, news)
- the platform (tailor the message and format)
- a posting schedule

Networks	Best for
LinkedIn	B2B – Expertise – Credibility
Facebook	Local – Neighbourhood
Instagram	Youth – Image – Product presentation
TikTok	Youth – Virality – BTS – Human side

Best practice:

- Show the manufacturing process (behind the scenes), trial-and-error testing
- Be genuine, and be willing to show your weaknesses rather than project an image that is too polished and too "corporate". Create a buzz/ an emotion. Tell your story.
- Embody the brand, show what goes on behind the scenes:
  the team, the offices, the stock, the site, the premises
- Publish simple, authentic content on a regular basis. Consistency is more important than perfection
- Share useful content with the community free of charge, to help and inspire
- Focus on short, real-life videos, which appeal to algorithms and are easy to share
- Choose the platforms best suited to your target audience rather than trying to be everywhere
- Use AI as a tool to provide support and inspiration, whilst retaining a personal touch in your posts.

(1) Source: Business Research Insights, "Social Commerce Market Size, Share, Growth, and Industry Analysis", November 2025.

(2) Behind the scenes

TECHNICAL SOLUTIONS

It is vital to clearly define your needs and resources, and to be aware of your limitations, in order to choose the right solution for selling online – including via mobile devices and on social media – whilst making the most of artificial intelligence.

KEY QUESTIONS TO ASK YOURSELF BEFORE YOU START:

What is my short-term goal?



- ☐ **Test the market with minimal investment** → Marketplace, Social Commerce
- ☐ **Launching a shop on a tight budget** → Standard SaaS platform
- ☐ **Building a brand and managing customer relations** → Open-source CMS
- ☐ **High-volume project, advanced features** → Advanced architecture, Advanced SaaS

What are my technical skills?



- ☐ **No web skills** → Marketplace, Turnkey SaaS
- ☐ **Basic web skills** → SaaS platform, Open-source CMS
- ☐ **Developer available or agency budget** → Bespoke CMS, Advanced solution

Who are my clients? Where are they coming from?



- ☐ **Luxembourg client base** → LetzShop, Simple SaaS website
- ☐ **Clients in the Greater Region** → LetzShop, Multilingual SaaS
- ☐ **International client base** → SaaS platform, Shopify Markets or PrestaShop
- ☐ **Mobile-first clients/ Gen Z/millennials** → Social Commerce, Mobile-first SaaS

What is my product catalogue?



- ☐ **Fewer than 100 products** → Marketplace, SaaS platform, Social Commerce
- ☐ **From 100 to 1,000 products** → Robust SaaS platform, Open-source CMS
- ☐ **Over 1,000 products** → CMS (PrestaShop), Advanced solution, ERP integration

THE MAIN CATEGORIES OF SOLUTIONS

Marketplaces

Shared platforms where several sellers offer their products side by side, benefiting from an existing audience and a turnkey infrastructure (payment, logistics in some cases, visibility). Subscription.

E.g. Facebook Marketplace, Amazon, Vinted Luxembourg: LetzShop

SaaS platforms

A browser-based solution, with no installation or hosting to manage.

The platform takes care of everything: hosting, updates, security, SSL certificate. The retailer creates an account and starts selling. Subscription.

E.g. Standard SaaS (Shopify, Wix)/Advanced SaaS (Shopify Plus, BigCommerce).

Open-source CMS

Free open-source software, but which incurs costs relating to development, hosting, maintenance and security.

E.g. PrestaShop 9, WooCommerce (WordPress e-commerce plug-in), Adobe Commerce (formerly Magento)

Advanced solution

Advanced solutions are designed for high-volume or highly complex projects, requiring a dedicated technical team or a specialist service provider.

E.g. Shopify Hydrogen (Shopify infrastructure and custom front-end), PrestaShop 9 + headless API, Composable Commerce: integration of features (search, payment, CMS linked via APIs)

Criteria	Marketplaces	SaaS platforms	Open-source CMS	Advanced solution
Launch speed				
Initial costs	€ (subscription)	€-€€	€€	€€€
M-commerce (1)	Managed	Managed	To be configured	Optimal
AI Integration	Low	Integrated	Via plug-ins	Advanced
Client data	No (platform)	Partial	Full	Full
Social commerce	Native	Native	Via plug-ins	Via API
Advantages	Visibility Managed infrastructure Existing audience	Visibility Managed infrastructure	Free software Customisation, good native SEO	Maximum performance, omni-channel
Cons	Competition Fees	Paid-for advanced features	Installation and technical maintenance, hosting costs	High cost, reliance on a technical team

THERE IS NO ONE-SIZE-FITS-ALL SOLUTION:
THE SOLUTION MUST BE TAILORED TO THE RETAILER'S LEVEL OF DIGITAL MATURITY, RESOURCES AND OBJECTIVES.

(1) Purchases made on mobile devices (mobile phones, tablets, smartwatches, etc.)

PAYMENT SOLUTIONS

In order to minimise shopping basket abandonment at the checkout stage, it is advisable to offer customers a variety of payment options, particularly if you are selling in Europe or even further afield, where each country has its own habits. The choice of solutions offered to consumers will depend on several criteria (target audiences, product types, sales volumes, etc.), none of which should be the sole focus.

CHOICE OF PAYMENT SOLUTIONS BASED ON THE TARGET AUDIENCE AND THE PRODUCT

Where are my clients, who are they, and what do they buy?



Clients' geographic location

Luxembourg	• Credit cards (1)/ PayPal or other e-wallets (3) / Wero (5) / Cash on delivery (9)
Belgium	• Bancontact (2)
Germany Switzerland	• SEPA bank transfer (6), PayPal (3)
EU	• Wero (5)
China	• UnionPay (3)
Rest of the world	• Credit card (1) / Maestro (2) / PayPal (3)

Client profiles

Young people	• Debit card (2)
Tech enthusiasts	• PayPal (3)
Non-tech-savvy people	• Cash on delivery (9) / SEPA bank transfer (6)
B2B	• Payment against invoice after delivery (10) • Direct debit (6)

Product type

Items prone to theft, bulky	• Cash on delivery (9)
Intangible assets	• Prepaid cards (4)

Average basket size

High amounts	• Payment in instalments: Buy Now, Pay Later (BNPL) (7) • Cash on delivery (9)
Micropayments	• Prepaid cards (4) • PayPal and other e-wallets (3)

Payment frequency

Recurring payments (subscription)	• Direct debit (6)

Sales with a low margin

- avoid fees, pay by prepaid card (4)

PROS AND CONS OF PAYMENT SOLUTIONS

(1) CREDIT CARDS

Visa, Mastercard, American Express

- ⊕ • Simplicity
  • Universal (except China: UnionPay)
  • Compatible with all CMS/PSP
- ⊖ • Cost of fees
  • Fraud (unless 3D Secure is used)
  • Capped transactions
  • Restricted to credit card holders

(2) DEBIT CARDS

Maestro, Visa Debit, Bancontact (BE)

- ⊕ • Security
  • Accessible to as many people as possible
- ⊖ • Not universal

(3) ELECTRONIC WALLETS

PayPal, Google Pay, Apple Pay, Amazon Pay

- ⊕ • International
  • Simplicity (fast payment)
  • Consumer confidence (refunds in the event of a problem)
  • Security and protection against certain types of fraud
- ⊖ • High fees
  • More frequent cashback
  • Contractual terms that are unfavourable to the retailer

(4) PREPAID CARDS

Paysafecard, Ticketsurf.
One-off codes to access Premium services

- ⊕ • Banking anonymity: underbanked public
  • Suitable for small amounts and digital assets
- ⊖ • High fees

(5) DIGITAL WALLETS WITH MOBILE PAYMENT

Wero (Europe, has replaced Payconiq)

- ⊕ • Strong local take-up
  • Less fraud
- ⊖ • Not universal

(6) DIRECT DEBIT

SEPA

- ⊕ • Low transaction costs
  • Enables recurring direct debits (subscriptions)
- ⊖ • More complicated to set up
  • Risk of rejection by the B2C buyer
  • Consumer reluctance

(7) PAYMENT IN INSTALMENTS

BNPL – Buy Now, Pay Later (Klarna, Alma)

- ⊕ • Increases the conversion rate, even for high-value baskets
- ⊖ • High cost for the retailer
  • Reliance on a service provider
  • Risk of excessive debt for consumers

(8) BANK TRANSFER

- Payment before dispatch, or after receipt and expiry of the withdrawal period

- ⊕ • Free (or low-cost) in Europe
  • Reliability
- ⊖ • Payment processing time
  • Interruption of the purchase process (redirect to the bank)
  • Not well-suited to the international market

(9) CASH ON DELIVERY

- Payment to the retailer, at the collection point, or to the delivery driver
- For high-value or bulky items, or if you are local (in Luxembourg)

- ⊕ • Reassuring for both buyer and seller
  • Technical simplicity
- ⊖ • The buyer must be present at the time of delivery
  • High fees charged by the delivery provider

(10) PAYMENT AGAINST INVOICE

- ⊕ • Reassuring for the buyer
- ⊖ • Risk of non-payment or need for a reminder

ARTIFICIAL INTELLIGENCE FOR ONLINE SALES

AI is revolutionising every sector of the economy. Its growth is exponential; what was once experimental has now become the norm. Companies should not wait, but should start experimenting today.

SME Packages - AI support businesses wishing to integrate artificial intelligence into their processes.
(See guichet.lu)



AI is bringing about profound changes in many sectors, and e-commerce is no exception.

Advanced personalisation and automation capabilities, which were long the preserve of large platforms, are now becoming accessible to all e-retailers, without the need for extensive technical knowledge or significant investment. AI marks a real turning point in online retail.

Communication, content creation, personalisation of the customer experience, instant adaptation of the offering, chatbots and intelligent automation are now redefining every stage of the customer journey.

AI is not a single tool: it is an ecosystem of complementary functional building blocks [1], which help to improve a retailer's profitability and efficiency by enabling them to focus on tasks that offer greater added value.

51% **of e-commerce interactions already involved some form of AI in 2025** [2]
(recommendations, ranking of search results, personalised emails, chatbots).

Companies that implement AI solutions see a 10–25% improvement in their conversion rate and a 15–30% increase in average basket value thanks to recommendations. [3]



Customer loyalty
Next-purchase prediction

After-sales service
Tailoring emails and automating responses via chatbots, whilst keeping a conversation history to ensure a seamless handover to a human adviser.



Client conversion
- Analysis of large volumes of data: real-time adjustment of supply
- Understanding the visitor's intention: targeted recommendations



Product presentation
Automatic generation of product listings and marketing content (a feature built into certain marketplaces)



Attracting clients
- GEO Optimisation (*Generative Engine Optimisation)* so that AI engines mention your business in search results [4]
- AI to draft posts, to be approved by a human before publication
- Algorithms for identifying potential clients based on their browsing habits

(1) We will not be listing any tools in this guide, as new ones are appearing every day.

(2) Source: Salesforce 2026

(3) Source: McKinsey

(4) 58% of users have already replaced traditional search engines with AI tools when searching for products and services (Capgemini, 2025)

BOOSTING YOUR VISIBILITY

Visibility no longer depends solely on traditional search engines. From now on, you need to be where your target audience and AI tools go to find information. The challenge is no longer simply to be the top hit on Google, but to develop a content strategy that meets the expectations of your target audience, based on the channels they use to stay informed.

IN 2026,
less than a third of Google searches generate another click to a website [1]

37% **of consumers are now starting their searches on an AI agent rather than on Google** [2]

84% **of brand mentions in AI tools come from media sources, not from the brand's website** [3]

THE USER

wants answers to their questions, not a string of links to click on.

1 THEY ARE LOOKING FOR:	THEY GO TO:
user reviews	Reddit, Trustpilot
a summary of a topic	Generative AI
videos, tutorials, easy-to-understand content	YouTube, TikTok, Instagram

2 THEY CHECK AND CROSS-CHECK THE INFORMATION AGAINST:
- Google
- comparison websites
- social networks

3 THEY MAKE THEIR PURCHASE:
- on a marketplace
- on the brand website after receiving recommendations
- or directly on social networks

THE E-COMMERCE SITE

must answer users' questions:

- Appropriate vocabulary, natural language, phrased as questions
  - » e.g. "how to pay less tax" rather than "tax optimisation"
- Frequently Asked Questions (FAQ)
  - » use AI to formulate questions tailored to a particular user profile
- Content organised into tables, lists and step-by-step guides
  - » AI favours content that resembles answers and cites its sources
- Advice, client case studies, buying guides, high-value content
- Product-specific pages (to showcase expertise)
- Verified client reviews
- A cross-platform presence across other sources (press articles, blogs, social media, business directories, etc.)

» Visibility is based on third-party sources. Hence the importance of having a diverse and consistent presence.

SEO remains the fundamental technique:
- Meta description, site architecture, readable URLs, compressed images to optimise loading times
- Google Business Profile page
- Measurement tools (Google Analytics, etc.)



(1) Source: SparkToro, 2026

(2) Source: AI and Search Behavior Study, 2026

(3) Source: Muck Rack, May 2026

LOGISTICS

Well-organised logistics can be a key differentiator and a direct driver of customer satisfaction.



CLIENT

B2B or B2C client
Luxembourg / Greater Region / Europe?

» The type of client will determine the logistics options

ORDER



How to reduce shopping basket abandonment:
- Offer a range of delivery options (1)
- Ensure the sales funnel runs smoothly right through to the completion of the transaction
- Keep delivery costs down for the customer: charges included in the price of the product, free above a certain order value, or reduced if the customer collects the item in person.

PACKAGING



- Sustainable packaging (reusable boxes, zero plastic, reduced air space) (2)
  (see p.20 / Regulations)
- Little touches (e.g. a personalised note, the first name of the person who packed the parcel, a pre-printed return slip, perhaps a discount voucher for a future order)

STOCK MANAGEMENT

Real-time stock synchronisation (ERP system)
- Handled in-house by the retailer (for small volumes)
- Outsourced management (fulfilment service offered by certain marketplaces): stock management, order fulfilment, packing, dispatch, returns management and customer service.
- Be aware of the VAT implications when storing goods in another country *(see p.18 / VAT rules)*.
  - Stock levels and product availability on the website must be linked to prevent orders being placed for products that are out of stock.



DELIVERY

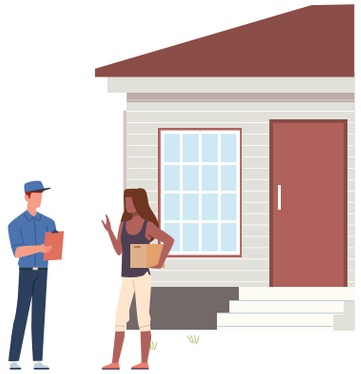


Choosing a service provider for deliveries to Luxembourg and/or abroad

For Luxembourg:
- Courier service (Inflow, etc.)
- *Click-and-collect* (if available in-store)
- Parcel collection points
- *Lockers (PackUp, etc.)*

For abroad:
- international carriers

Criteria when choosing a logistics partner
- Regional coverage
- Reliability and Service Level Agreement (SLA)
- Different service levels
- Possible returns
- Flexible delivery options – tracking
- Integration with an e-commerce platform
- Pricing based on monthly volume



RETURN

Legal framework for consumer protection
(see p.20 / Regulations)

(1) 81% of consumers would abandon their shopping basket if their preferred delivery option were not available. Source: DHL E-commerce Trends Report 2025

(2) 27% of consumers would be willing to pay more for sustainable delivery. Source: Smart Routes

COSTS

The cost of a website is not limited to its development; it also includes the visual identity, the content and the strategic decisions made in line with business objectives. Factors that influence the cost of a website:
- in-house development, by a freelancer or a communications agency
- level of complexity: showcase website or online shop with payment facilities, integration with the *back office*
- use of external service providers for communications: content writing, search engine optimisation, professional photography, etc.

Useful info: SME Packages – Digital can fund up to 70% of development costs.

SME Packages – Digital

	Turnkey store	Personalised store	Custom store
LAUNCH			
Technical solutions *(see p. 10)*	SaaS platforms E.g. Shopify	Open-source CMS E.g. PrestaShop 9, WooCommerce	Advanced solution E.g. Shopify Hydrogen, PrestaShop 9 + headless API
Licences	Subscription: €400–1,000/year	Free software + paid add-ons Shopify+: €2,100/month	
Development (1)	Personal time Freelance: €3,000–6,000	Agency: €6,000–15,000	Bespoke dvpt: €15–80,000 ERP integration: €5–15,000
Domain name	€15–50/year		
Hosting	Included (Shopify)	Pooled: €5–10/month Cloud Pro: €20–50/month	High-availability dedicated server: €100–500/month
Content creation	Depending on internal or external resources	One-off service provider or ongoing editorial strategy Variable budget (2). Video creation from €300	
Regulatory compliance GDPR	Cookie consent: €0–300	GDPR audit and support: €500–2,000	Legal support, external DPO, audit: €1,500 and more depending on support
EAA Accessibility	Exemption until 2030 if <10 employees and <€2 million turnover	Audit: €500–2,000 - Compliance costs: subject to any necessary corrections	Audit *Web Content Accessibility Guidelines* + compliance costs: €2,000–8,000
Initial SEO	Basic SEO configuration included in the tool + in-house time	SEO audit, organic search engine optimisation and website optimisation, including for AI: €1,000–3,000	
OPERATION			
Annual maintenance	Included (Shopify) or €300–800/year	€500–2,000/year or 5–15% of the project cost	5–15% of the project cost
Online payment	1–3% per transaction		Price negotiable depending on volumes
Security	Basic: included (SaaS)	Enhanced: €300–1,500/year	Audit and advanced security: €1,500–5,000/year
Continuous SEO	Carried out internally	Continuous SEO + optimisation for AI-powered search engines (GEO), online reputation management, reporting: €300–1,000/month	
Email marketing platform	€0–10/month	€10–50/month	€100+/month
AI tools	AI tools for content generation: €0–30/month (2)	Chatbots, product recommendations, AI-powered email automation: €50–200/month	Advanced personalisation, sales forecasting and stock planning: €200–1,000/month

(1) Prices vary. Get several quotes.

(2) See p.14 – Artificial intelligence for online sales

VAT RULES

(Pages produced with the support of VAT Solutions)

Selling online opens up new markets, particularly outside Luxembourg. This international expansion means that particular attention must be paid to the VAT rules relating to these online sales.



A sale is made by a company established in Luxembourg

TO a company (B2B)

- **For goods sent to a company established... (1)**
  - In Luxembourg → Luxembourg VAT
  - In Europe (excluding Luxembourg) (2) → Intra-Community sale exempt from VAT
  - Outside Europe → VAT-exempt export
- **For services (general rule) (3) provided to a company established...**
  - In Luxembourg → Luxembourg VAT
  - In Europe (excluding Luxembourg) (4) → Invoice excluding VAT; VAT payable by the buyer under the reverse charge mechanism
  - Outside Europe (5) → Invoice excluding VAT
- **For services (special rules) (6) provided to a company established...** → Dependent on the place of taxation as defined by law

(1) Goods sent from Luxembourg. If coming from another Member State: VAT registration is required in the country where the stock is located (e.g. sales via Amazon fulfilment centres). VAT treatment is determined by the physical flow of goods.

(2) The company has provided a valid VAT number issued by another Member State.

(3) Services (including e-services) are deemed to be provided – and are therefore taxable – in the buyer's country.

(4) The company has provided a valid VAT number for the country in which it is established.

(5) Depending on the services provided, the service provider must be able to prove their client's status as a taxable person and/or their place of establishment.

(6) The services subject to a special rule are: restaurants, short-term hire of transport, passenger transport, physical access to events, conferences, concerts, etc., and services associated with a building (e.g. a hotel).

(7) The "distance selling" scheme.

(8) Total annual turnover (excluding VAT) from distance selling and e-services.

(9) The OSS (One-Stop Shop) platform enables businesses to declare and pay VAT due in Luxembourg on intra-Community sales of goods and services that are taxable abroad to private individuals.

(10) The services subject to a special rule are: the same services as those listed under B2B (note 6), all services relating to an event (including virtual access), long-term hire of a means of transport, telecommunications, broadcasting and electronically supplied services (known as "e-services"), and services relating to the transport of goods.

USEFUL INFO

- This diagram does not cover companies operating under a small business VAT exemption scheme (domestic or cross-border SME scheme).
- Every rule has exceptions, which cannot be fully reflected in this diagram.
- To ensure you comply with the law, we recommend that you consult a tax adviser.
- The ViDA (VAT in the Digital Age) VAT reform will allow local sales of goods to private individuals, with or without installation, to be included in the OSS from 1 July 2028.
- From the same date, it introduces the option of applying VAT to short-term accommodation services and passenger transport services provided via online platforms; the taxation of these services will become mandatory from 1 January 2030.



TO an individual (B2C)

- **For goods sent to a customer... (1) (7)**
  - In Luxembourg → Luxembourg VAT
  - In Europe (excluding Luxembourg)
    - If the total annual sales amount is ≤ €10,000 excluding VAT (8) → VAT at the point of departure (except *opt-out*)
    - If total annual sales amount > €10,000 excluding VAT (8) → VAT in the country of destination via OSS (9)
  - Outside Europe → VAT-exempt export
- **For services (special rules) provided to a client...**
  - E-services (10)
    - In Luxembourg → Luxembourg VAT
    - In Europe (excluding Luxembourg)
      - If the total annual sales amount ≤ €10,000 excluding VAT (8) → Luxembourg VAT (place where the supplier is established) unless *opt-out*
      - If the total annual sales amount > €10,000 excluding VAT (8) → Luxembourg VAT via OSS (9)
    - Outside Europe → No Luxembourg VAT
  - Other services (special rules) → Depending on the tax jurisdiction as defined by law (10)
- **Other services... (general rule)** → Luxembourg VAT

REGULATIONS

www.eur-lex.europa.eu
Directive no.

From presenting a product to delivering it – and even handling its return – an online retailer has numerous obligations to fulfil. Complying with e-commerce legislation is a way to build trust with your customers.(1)

REASSURE CUSTOMERS ABOUT THE SELLER'S IDENTITY

Regulation: legal notices

- ❒ Company name and legal form
- ❒ RCS number (if applicable)
- ❒ Physical address
- ❒ Email address (not just a contact form), telephone number
- ❒ VAT number
- ❒ The Business permit granted to the retailer to carry out their business and the contact details of the authority that issued the licence

» **An "About Us" section may be sufficient**

PROVIDE INFORMATION ABOUT THE PRODUCT OR SERVICE

Regulation: GPSR (General Product Safety Regulation)

Objective: to improve the safety and traceability of non-food products sold in Europe

- ❒ Name and contact details of the manufacturer/name of the person responsible in Europe if the product is manufactured outside Europe (registered on the Safety Gate Portal)
- ❒ Information on how to use the product in the language of the country where it is sold
- ❒ Detailed product description (model number, batch number, etc.)
- ❒ Recall procedure in the event of an identified risk

Contact: ILNAS

Regulation: European Directive 2011/83/EU on consumer rights

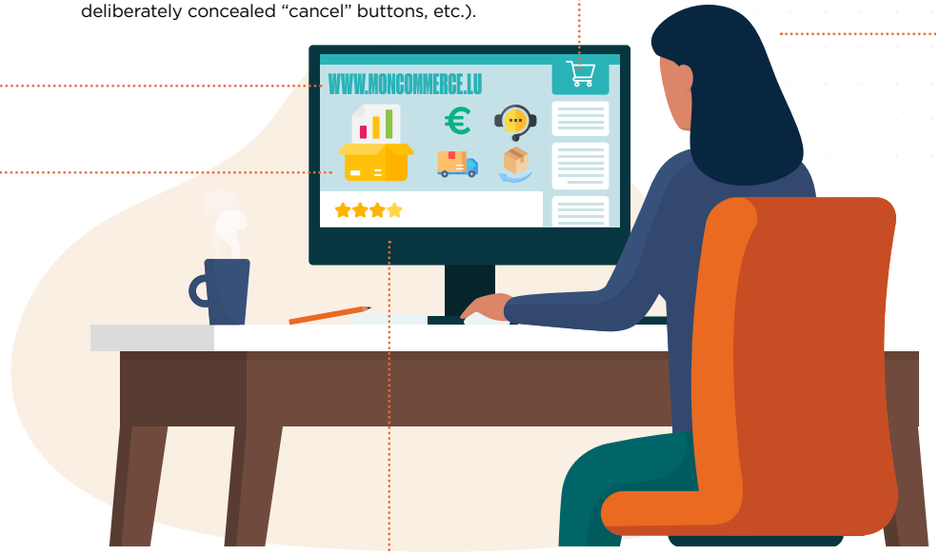
- ❒ Display of the total price including VAT for each product or service (including delivery charges)
- ❒ Payment terms
- ❒ Delivery times
- ❒ Right of withdrawal (withdrawal button, Directive 2023/2673)
- ❒ Guarantees
- ❒ After-sales service
- ❒ Dispute resolution (ULC or European Consumer Centre)

SALE

ENSURE THAT THE CHECKOUT PROCESS COMPLIES WITH THE RULES ON DISTANCE SELLING

Regulation: European Directive 2011/83/EU on consumer rights

- ❒ Order summary
- ❒ Mandatory general terms and conditions of sale. No unfair terms
- ❒ A ban on interfaces designed to mislead consumers or prompt them to take an unwanted action (pre-ticked boxes, fake countdowns, deliberately concealed "cancel" buttons, etc.).



BE TRANSPARENT ABOUT PRICES AND REVIEWS

Regulation: Omnibus Directive (2019/2161)

- ❒ No bogus discounts (where the price is increased and then advertised as a discount)
- ❒ Transparency regarding customer reviews
- ❒ Criteria for ranking results on a marketplace (sponsored content)
- ❒ No undisclosed paid-for ads

PAYMENT

SECURE PAYMENTS

Regulation: PSD2

- ❒ Strong authentication
- ❒ Securing transactions
- ❒ Fraud risk reduction

PACKAGING

REDUCING PACKAGING

Regulation: PPWR

- ❒ Reduction of unnecessary packaging
- ❒ Limiting empty space in parcels
- ❒ Extended Producer Responsibility (EPR) scheme

RETURN

ARRANGE FOR THE RETURN OF THE GOODS

Regulation: European Directive 2011/83/EU

- ❒ 14-day right of withdrawal, no reason required
- ❒ Refund within 14 days

ENSURE DIGITAL ACCESSIBILITY (2)

Regulation: European Accessibility Act (EAA)

- ❒ Websites and mobile apps that are accessible to people with disabilities (visual, hearing, etc.): contrasts, subtitled videos, alternative text for images, etc.
- ❒ Keyboard navigation available
- ❒ Clear language

Contact: OSAPS

FOR MARKETPLACES AND OTHER E-COMMERCE GIANTS:

Regulation: Digital Services Act (DSA)

- Transparency on the part of sellers, reporting of dangerous products, combating illegal content and regulating platform practices.

Regulation: Digital Markets Act (DMA)

- Aims to regulate the practices of very large digital platforms in order to ensure fairer competition in digital markets.

CONSUMER

COMMUNICATE CLEARLY AND TRANSPARENTLY ABOUT THE USE OF AI

Regulation: AI Act

- ❒ Transparency requirements regarding AI-generated content (text and images) and recommendation engines
- ❒ Transparency when a customer interacts with a chatbot or an AI system.

BE TRANSPARENT ABOUT THE PROCESSING OF CONSUMERS' PERSONAL DATA

Regulation: GDPR

- ❒ Accessible privacy policy
- ❒ Explicit consent for non-essential cookies
- ❒ Information about audience measurement tools
- ❒ Transparency regarding targeted advertising and personalisation
- ❒ Exercising GDPR rights (access, rectification, erasure, objection)

(1) This document is a summary provided for information purposes to inform e-commerce professionals. It does not replace the need to consult specialists and the laws and regulations on the subject.
(2) Mandatory only from 2030 for very small businesses

BEST PRACTICES

THINK OF ALL CHANNELS AS A SINGLE CUSTOMER JOURNEY

Customers naturally move from the website to social media, the store and *click-and-collect*. They do their research online and then go to the store... or the other way round! Analyse the customer journey to identify bottlenecks, improve customer experience and thereby streamline the purchasing process as much as possible. Measure and test, in order to improve continuously. Adapt by offering a range of payment and delivery options.

MAKE YOUR E-COMMERCE BUSINESS SECURE

Use the HTTPS protocol (SSL/TLS certificate), protect personal data and payments, and keep your website, plug-ins and backups up to date.

STAY INFORMED AND TAKE ACTION

Embrace trends and ask yourself how they can benefit your business: AI, social media, social commerce, new players, new behaviours, legislation... Technological, cultural and regulatory developments can call into question a business model, or enable a constraint to be turned into an opportunity.

Take part in events and training sessions to keep up to date.

USE AI WISELY...

AI helps to produce content, analyse data or respond to initial customer enquiries, but the retailer must remain in the driving seat and retain control over what is produced.

...AND SURROUND YOURSELF WITH THE RIGHT PEOPLE

It may be worth seeking the help of an agency to optimise your online and social media presence, as these can be very time-consuming.

However, when it comes to legal and tax matters (GDPR compliance, accessibility, VAT/electronic invoicing, etc.), it is essential to seek guidance from an expert.

ANTICIPATE REGULATORY CHANGES

VAT, accessibility, the AI Act, and electronic invoicing – for which legislation in Luxembourg is moving towards universal adoption for all B2B transactions by 2028–2029 (in line with the European ViDA Directive). Ensure that your accounting software is Peppol-compatible.

BUILD TRUST

This becomes a competitive edge. Share your expertise, demonstrate your local roots, be authentic and approachable, without fearing that you might come across as naive.

DRAW ON THE LOCAL ECOSYSTEM

Chamber of Commerce, House of Entrepreneurship, House of Training, Luxinnovation, Digital Innovation Hub... to find inspiration, network and access support. And don't overlook local networks and your neighbourhood as a way of making yourself known.



WHO CAN HELP ME?

ACCESS TRAINING

- ❒ E-commerce training sessions provided by the House of Training
  → https://www.houseoftraining.lu/en_GB/training/catalog
- ❒ Guidance from the Letzshop Academy
  → https://academy.letzshop.lu/en/
- ❒ Free workshops for beginners & intermediates, offered by the House of Entrepreneurship
  → https://www.houseofentrepreneurship.lu/en/agenda

GET SUPPORT AND ADVICE

- ❒ Analysis of digital maturity, awareness-raising, referral to service providers by the House of Entrepreneurship
- ❒ International development and export support, provided by the Chamber of Commerce's International Affairs department and Luxinnovation as part of the Luxembourg Trade and Invest platform

FINANCE YOUR PROJECT

Aid offered by the Ministry of the Economy through the House of Entrepreneurship's Financing service:

- ❒ Investment aid: 10–20% of eligible costs
- ❒ Digital transformation grant: A 360° assessment funded up to €5,000 (excluding VAT) through Luxinnovation's Fit4Digital programme
- ❒ Support for creating a website, CRM and ERP systems: 70% funding with the SME Packages

(thresholds between €3,000 and €25,000 excluding VAT)

- ❒ Aid for exports: contribution towards the costs of business development, sales representation and digital marketing in conjunction with the Ducroire Office
  → https://odl.lu/en/homepage/

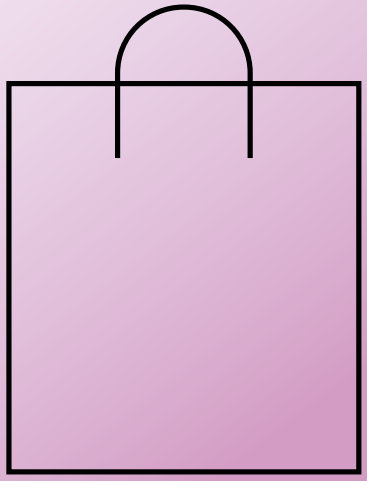
PROTECT YOURSELF AGAINST CYBER ATTACKS

- ❒ Advice and training about cybersecurity at the House of Cybersecurity
  → www.lhc.lu



What if your skills grew alongside your online business?

- **19.10.2026** — Understanding Regulations and Taxation
- **21.10.2026** — Setting up Your Own Online Shop
- **11.12.2026** — Defining a Strategy for International Expansion
- **21.01.2027** — Using Digital Tools and AI to Grow Your Digital Business



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