Electronic Retailing as a Catalyst for Digital Economy Dynamics: A Reference to Leading Global Application Models

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Summary: This study examines electronic retailing as a catalyst for digital economy dynamics and identifies lessons that can support its development in Algeria. It addresses the question of how electronic retailing contributes to digital market expansion and which operational conditions are highlighted by leading international application models. A descriptive-analytical and documentary approach is adopted, combining the conceptual literature on electronic retailing with secondary indicators for 2024-2026 and a comparative review of selected food-delivery applications. The results show sustained expansion of online retail activity, with global retail e-commerce sales estimated at about US$6.0 trillion in 2024 and US$6.4 trillion in 2025. The share of social commerce in total e-commerce increased from 12.9% in 2024 to an estimated 15.2% in 2026. Price, product availability, assortment, delivery reliability, payment security, and consumer trust emerge as central determinants of online purchasing. The study concludes that electronic retailing can strengthen digital economy performance when logistics, secure payments, digital infrastructure, entrepreneurship support, and consumer protection develop in an integrated manner.

Keywords: Electronic retailing ; Digital economy ; E-commerce ; Online consumer ; Food delivery applications.
Jel Classification Codes : L81 ; O33 ; M31

Résumé : Cette étude examine le commerce de détail électronique en tant que catalyseur de la dynamique de l'économie numérique et dégage des enseignements susceptibles de soutenir son développement en Algérie. Elle s'interroge sur la manière dont le commerce de détail électronique contribue à l'expansion du marché numérique et sur les conditions opérationnelles mises en évidence par les principaux modèles d'applications internationaux. Une approche descriptive-analytique et documentaire est adoptée, combinant la littérature conceptuelle sur le commerce de détail électronique, des indicateurs secondaires pour la période 2024-2026 et une analyse comparative de certaines applications de livraison de repas. Les résultats montrent une expansion soutenue de l'activité de vente en ligne : les ventes mondiales du commerce électronique de détail sont estimées à environ 6,0 billions de dollars américains en 2024 et à 6,4 billions en 2025. La part du commerce social dans le commerce électronique total est passée de 12,9 % en 2024 à environ 15,2 % en 2026 (estimation). Le prix, la disponibilité des produits, l'assortiment, la fiabilité de la livraison, la sécurité des paiements et la confiance des consommateurs apparaissent comme les principaux déterminants de l'achat en ligne. L'étude conclut que le commerce de détail électronique peut renforcer la performance de l'économie numérique lorsque la logistique, les paiements sécurisés, l'infrastructure numérique, le soutien à l'entrepreneuriat et la protection des consommateurs se développent de manière intégrée.

Mots-clés : Commerce de détail électronique ; Économie numérique ; Commerce électronique ; Consommateur en ligne ; Applications de livraison de repas.
Codes de classification JEL : L81 ; O33 ; M31

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I- Introduction:

Major economic systems are increasingly organized around digital platforms, data flows, and online transactions. The internet has transformed retailing by enabling consumers to search, compare, order, pay for, and receive products through web and mobile interfaces. In this environment, electronic retailing has become a central business-to-consumer channel and a visible component of digital economy development (Bakhti, 2005; Yaseen, 2005).

The relevance of the topic is particularly strong for Algeria, where the development of secure electronic payments, reliable delivery systems, digital entrepreneurship, and consumer trust can broaden domestic market access and reduce dependence on exclusively physical retail channels. The central research question is therefore: How does electronic retailing contribute to digital economy dynamics, and what operational and market lessons can be drawn from leading international application models for Algeria?

The study is guided by the hypothesis that the expansion of electronic retailing strengthens digital economy dynamics when secure payment instruments, efficient logistics, accessible digital infrastructure, and consumer confidence develop simultaneously. The paper also draws on literature dealing with online-shopping attitudes, marketing technology, electronic commerce, and small-business management, which collectively emphasize the interaction between technological readiness, consumer behavior, and organizational capabilities (Shelly, 2021; Youssef & Al-Sumaidaie, 2004).

I.1. Conceptual Foundations of Electronic Retailing

Electronic retailing, also described as online retailing or e-tailing, refers to the sale of goods and services by businesses to final consumers through internet-based or other electronic channels. It includes virtual storefronts, corporate websites, mobile applications, product-search and comparison tools, ordering, payment, and the physical or digital delivery of the purchased item. It is therefore a major business-to-consumer form of electronic commerce rather than a resale activity (Bakhti, 2005; Yaseen, 2004).

The transaction generally proceeds through three connected stages. First, the seller formulates an electronic offer by presenting product information, prices, delivery conditions, and payment options. Second, the consumer evaluates and accepts the offer through an electronic request or order. Third, the parties execute their reciprocal obligations: the seller prepares and delivers the product, while the buyer completes payment through cash-on-delivery or an electronic instrument (Hammad, 2003).

Online purchasing behavior is influenced by attitudes toward digital shopping, convenience, social expectations, anticipated price advantages, and the quality of website information. Clear product information, accessible interfaces, perceived value, and prior positive experience can reduce uncertainty and encourage purchase intentions (Al-Sayed, 1998; Al-Hajjar, 2011; Al-Allaq, 2002; Shelly, 2021).

I.2. Payment, Logistics, Benefits and Constraints

Electronic retailing uses both traditional and electronic payment methods. Cash on delivery remains important in markets where trust in electronic payments is incomplete, while bank cards and other digital instruments reduce paper processing, facilitate remote transactions, and support market expansion (Hammad, 2003; Yaseen, 2004). In Algeria, the CIB interbank card, international cards offered by selected banks, and the Edahabia postal card illustrate the gradual diversification of electronic payment options.

The main advantages of electronic retailing include wider market reach, lower physical overhead, continuous access, time savings, and greater consumer choice. These benefits are accompanied by risks related to payment fraud, cybersecurity, privacy, identity verification, misleading product presentation, and impulsive purchasing. Ethical performance therefore depends on transaction security, protection of personal information, reliable fulfillment, and non-deceptive marketing practices (Bakhti, 2005; Al-Allaq, 2002; Youssef & Al-Sumaidaie, 2004).

Food electronic retailing adds a demanding logistical dimension because perishability and delivery time directly affect service quality. Successful projects require a well-defined target market, proximity to suppliers or storage facilities, an appropriate legal business structure, a functional online storefront, and a delivery management system with scheduling and location tracking. The main obstacles include weak digital infrastructure, limited technical skills, inadequate payment solutions, low trust, cybersecurity concerns, and insufficient commercial expertise (Barnouti, 2005; Omar, 2006; Wesley, 2014; Yaseen, 2005).

II- Methods and Materials:

The study adopts a descriptive-analytical, documentary, and comparative research design. It does not use a primary survey sample; instead, the unit of analysis consists of published concepts, secondary market indicators, and selected international electronic-retailing applications. The conceptual component synthesizes literature on electronic commerce, consumer behavior, digital marketing, small-business management, payment systems, and retail logistics.

The quantitative component uses secondary indicators covering 2024-2026. These include global retail e-commerce sales, the worldwide share of social commerce in total e-commerce, the Statista electronic-commerce market forecast, global online-shopper conversion indicators, cross-border shopping motivations in 2025, and the online share of retail trade in selected European markets in 2024. Data are summarized through absolute values, percentages, tables, a trend line, a bar chart, and a proportional pie chart.

The comparative component examines three application models - Lieferando, Durst, and Deliveroo - in order to identify transferable operational lessons concerning merchant integration, product specialization, payment flexibility, and last-mile delivery. Because the statistical sources use different market definitions, values are interpreted within their original scope. In particular, the broad global retail e-commerce sales series should not be treated as directly equivalent to the narrower Statista market forecast for physical business-to-consumer goods.

III- Results and Discussion:

The results confirm that electronic retailing is expanding not only in transaction value but also in the channels through which consumers discover and purchase products. The most recent indicators reveal the growing weight of social commerce, continued sensitivity to price and assortment, and significant differences in digital retail maturity across markets.

III.1. Updated Global Electronic-Retail Indicators, 2024-2026

Statista-linked evidence indicates that global retail e-commerce sales were approximately US$6.0 trillion in 2024 and about US$6.4 trillion in 2025. A separate Statista Market Forecast estimates 2026 electronic-commerce revenue for physical business-to-consumer goods at US$3.88 trillion, with 6.5% revenue growth and 54.3% user penetration. The two series measure different market scopes and are therefore presented as complementary rather than directly interchangeable indicators (Ecommerce Germany News, 2025; Statista, 2026a).

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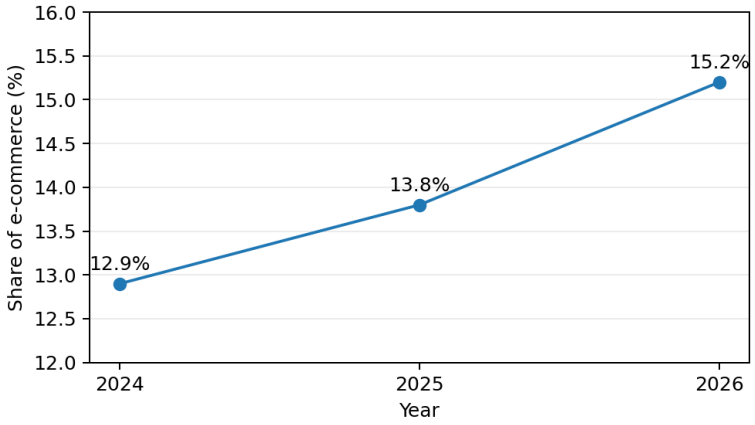
Table (1): Selected recent indicators relevant to electronic retailing, 2024-2026

Indicator	2024	2025	2026	Interpretation
Global retail e-commerce sales	Approx. US$6.0 tn	US$6.4 tn	—	Broad global retail-sales series
Social commerce share of total e-commerce	12.9%	13.8%	15.2%	Comparable annual share
Statista eCommerce market revenue	—	—	US$3.88 tn	Physical B2C goods forecast
eCommerce market revenue growth	—	—	6.5%	2026 market forecast
eCommerce user penetration	—	—	54.3%	2026 market forecast
Global online shopper conversion rate	—	—	1.4% (Q1)	Worldwide Q1 2026 average

The source: Compiled by the authors from Ecommerce Germany News (2025) via Statista and Statista (2026a, 2026b, 2026c).

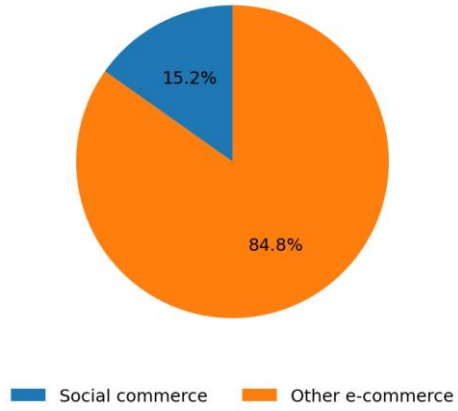
The clearest comparable annual trend is the increasing role of social commerce. Its share of global e-commerce rose from 12.9% in 2024 to 13.8% in 2025 and an estimated 15.2% in 2026, an increase of 2.3 percentage points in two years. This suggests that product discovery, social interaction, content, and transaction interfaces are becoming increasingly integrated (Statista, 2026c).

Figure (1): Social commerce as a share of total e-commerce worldwide, 2024-2026



The source: Authors' elaboration based on Statista (2026c).

Figure (2): Social commerce versus other e-commerce worldwide, 2026



The source: Authors' elaboration based on Statista (2026c).

III.2. Consumer Motives and Market Maturity

The 2025 cross-border shopping data show that price and access to unavailable products remain the strongest motivations for purchasing online from foreign sellers. Lower prices were cited by 51% of respondents, followed by product or brand unavailability in the shopper's home country (47%), wider product choice (44%), previous positive experience (34%), and better product quality (33%) (DHL Group, 2025).

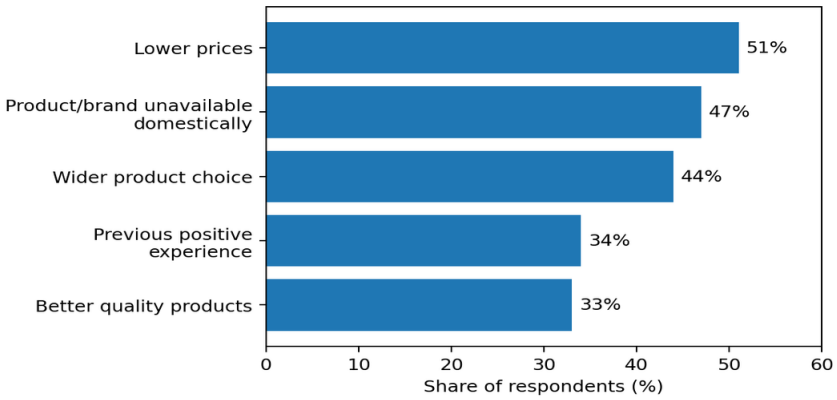
Table (2): Leading reasons for cross-border online purchases worldwide, 2025

Reason	Share of respondents
Lower prices	51%
Product or brand unavailable domestically	47%
Wider choice of products	44%
Previous positive experience	34%
Better quality products	33%

The source: DHL Group (2025), as presented in Statista.

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Figure (3): Main motivations for cross-border online shopping worldwide, 2025



The source: DHL Group (2025), via Statista.

A second benchmark concerns the share of retail trade already captured online in selected European markets. In 2024, online retail accounted for 27% of retail trade in the United Kingdom and 17% in both Germany and France. The gap illustrates that digital-retail maturity remains uneven even among advanced economies and that infrastructure alone does not determine adoption; consumer habits, platform ecosystems, logistics, merchant participation, and payment convenience also matter (Centre for Retail Research & ECDB GmbH, 2025).

Table (3): Online retail share in selected European markets, 2024

Market	Retail e-commerce share of retail trade
United Kingdom	27%
Germany	17%
France	17%

The source: Centre for Retail Research & ECDB GmbH (2025), as presented in Statista.

III.3. Leading Global Application Models in Food Electronic Retailing

The selected application models illustrate different operational strategies. Lieferando in Germany functions as a broad restaurant marketplace, connecting users with a dense merchant network and combining location services, customer reviews, and multiple payment methods. Durst follows a specialized model focused on beverage delivery and connects users with nearby retailers. Deliveroo combines rapid meal delivery with grocery expansion through services such as Deliveroo Hop. These models show that successful food electronic retailing can emerge through either broad aggregation or product specialization, provided that the platform solves discovery, payment, and last-mile delivery problems (Lieferando.de, n.d.; Durst, n.d.; Deliveroo, n.d.).

Table (4): Comparative lessons from selected food electronic-retail applications

Model	Market	Core proposition	Transferable lesson
Lieferando	Germany	Restaurant aggregation and ordering	Dense merchant network, mapping, reviews, payment choice
Durst	Germany	Specialized beverage delivery	Niche focus and integration with local retailers
Deliveroo	Italy / international	Rapid meal and grocery delivery	Last-mile logistics and assortment expansion

The source: Authors' synthesis based on the application descriptions reviewed in the study.

III.4. Discussion and Implications for Algeria

The combined conceptual and statistical evidence indicates that electronic retailing contributes to digital economy dynamics through several mutually reinforcing mechanisms: it broadens market access, increases the frequency and convenience of transactions, supports digital payment usage, creates demand for logistics and platform services, and opens opportunities for small firms and entrepreneurs. Yet these benefits are conditional. Weak delivery performance, low payment trust, cyber-risk, limited digital literacy, or insufficient merchant participation can constrain adoption even when internet access is available.

For Algeria, the findings support an integrated development approach rather than isolated website creation. Priority areas include interoperable and trusted payments, consumer-protection enforcement, logistics and addressability, merchant digitization, support for young electronic-retail ventures, and public awareness of safe online purchasing. The growth of social commerce also means that retailers should connect content, customer interaction, product information, and transaction functions instead of treating social networks only as advertising channels.

IV- Conclusion:

Electronic retailing has become a significant mechanism through which digital economy activity is created, distributed, and consumed. The study answers its central question by showing that electronic retailing contributes to digital economy dynamics when technological access is translated into trusted transactions, efficient fulfillment, and consumer value. The updated indicators reinforce this conclusion: global retail e-commerce remained at a multi-trillion-dollar scale in 2024-2025, while the worldwide share of social commerce increased from 12.9% in 2024 to an estimated 15.2% in 2026. Cross-border consumers continue to prioritize lower prices, product availability, and assortment, while differences among European markets demonstrate that adoption levels remain structurally uneven.

The practical implication for Algeria is that electronic retailing should be supported as an ecosystem. Policies should strengthen digital payment interoperability, cybersecurity and consumer protection, delivery infrastructure, merchant onboarding, digital skills, and entrepreneurship financing. Businesses should combine reliable logistics with transparent pricing, accurate product information, secure payment, and responsive customer service. These measures can improve trust and help convert internet usage into sustainable commercial activity.

The study has two main limitations. First, it is based on secondary and documentary evidence rather than primary consumer or firm-level data. Second, the statistical indicators come from different market definitions and include forecast or point-in-time measures for 2026. Future research should therefore test the proposed relationships using Algerian consumer surveys, merchant transaction data, regional comparisons, and longitudinal measures of payment and delivery performance.

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