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# CROSS-BORDER E-COMMERCE 2023

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**Key Markets  
and Challenges in 2023**

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# Cross-Border E-commerce: Shaping Global Trade

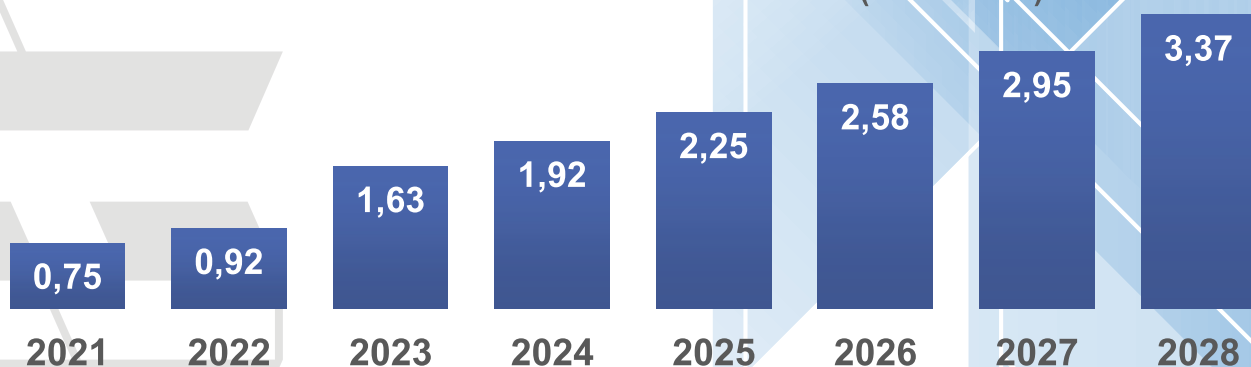
## Executive Summary

In the realm of e-commerce, the phenomenon of cross-border e-commerce has rapidly transformed the landscape, driven by the relentless evolution of supply chain and logistics systems, as well as innovative payment solutions. This dynamic market has become an integral component of international trade, fundamentally altering the way goods and services are exchanged across borders. In essence, cross-border e-commerce refers to the process of buying and selling goods and services online between individuals or businesses located in different countries. This type of e-commerce revolves around the exchange of goods and services across international borders and enabling businesses to extend their reach to a broader customer base, venture into new markets, and boost their sales. Simultaneously, consumers enjoy the benefits of gaining access to a wider array of superior products and services at competitive prices.

In 2022, the global Cross-Border Business-to-Consumer (B2C) E-Commerce market achieved a remarkable valuation of \$910.77 billion, underscoring its significant role in shaping the global e-commerce landscape. Notably, the latest research conducted by Juniper Research anticipates that by 2028, cross-border e-commerce transactions will surpass an impressive \$3.3 trillion in value, representing a substantial increase from the projected figure for 2023, estimated at \$1.63 trillion. In the grander scheme of things, the global e-commerce market as a whole is poised to reach an astounding \$6.3 trillion in 2023. These projections strongly indicate that cross-border e-commerce is on a trajectory to command a substantial 30% share of the total e-commerce market, underscoring its growing prominence in the world of digital commerce.

This exponential growth highlights the vital role that cross-border e-commerce plays in reshaping international trade and consumer behavior, making it an arena that businesses and consumers alike cannot afford to overlook. In the subsequent sections of this report, we will delve deeper into the key markets, challenges, and opportunities that define this dynamic landscape in the year 2023.

GLOBAL CROSS-BORDER ECOMMERCE GMV (trillion usd)





# E-commerce Highlights in 2023

In 2023, the world of e-commerce is navigating the effects of global conflicts and economic recessions. Despite these challenges, e-commerce continues to flourish and evolve in all aspects. Here are the top highlights from the year at hand.

## Global E-commerce Projections:

Online retail sales are projected to reach a staggering \$6.51 trillion in 2023, a significant increase from the \$5.71 trillion in 2022, 14.0%. (Source: Insider Intelligence- Statista)

## U.S. E-commerce Momentum:

In 2023, the U.S. e-commerce market is set to surpass \$1.1 trillion in sales, reflecting a robust industry poised for significant growth. (Source: Insider Intelligence)

## EU27 E-commerce Projections:

E-commerce turnover in the EU27 countries is projected to reach approximately 1.02 trillion U.S. Dollars in 2023. This projection is supported by an 8% growth rate, Inflation-adjusted growth rate is 2%. (National Ecommerce Associations-Statista)

## UK's E-commerce Prosperity:

In 2023, the UK is expected to achieve e-commerce sales exceeding \$143.8 billion, reflecting a robust market. (Source: Statista)

## China's Ongoing Dominance:

China is poised to maintain its supremacy in the global e-commerce arena. Fueled by an impressive 9.9% growth, the Chinese ecommerce market is expected to soar to CNY 15.2 trillion, equivalent to approximately \$2.2 trillion in 2023 (GlobalData)

## Consumer Preferences:

Convenience remains paramount, with over 50% of consumers shopping online primarily for free delivery, closely followed by coupons and discounts at 38.7% (Data Reportal).

## Cart Abandonment Challenges:

Recent reports reveal that the average shopping cart abandonment rate stands at a staggering 70.19% (Baymard Institute).

## M-commerce Surge:

In 2023, m-commerce is set to reach \$415.93 billion, contributing to 6% of all retail sales. This highlights the growing influence of mobile devices in retail, supported by a significant 28% of U.S. shoppers using mobile phones for in-store activities (PYMNTS).

## The Power of Influencers:

A growing 30% of consumers report that influencer recommendations significantly influence their online purchasing decisions, surpassing recommendations from friends or family, which stand at 27% (HubSpot).

## Conversion Rates:

As of May 2023, the average conversion rate across e-commerce sites reached 2.02%, reflecting a 0.2 percent point increase from the previous month (IRP Commerce).

# Understanding Cross-Border E-Commerce Customer Preferences

The International Post Corporation (IPC) Cross-Border E-Commerce Shopper Survey 2022 and the Paypal Borderless Commerce Reports 2022 indicate a growing awareness among customers about cross-border e-commerce. IPC's comprehensive research involved surveying more than 33,000 cross-border online shoppers across 39 countries. Here is the highlights;

- **23%** of respondents revealed that order online at least once per week
- **64%** China, Germany, US, and UK hold the most allure on crossborder ecommerce. These markets attract a significant 64% of cross-border shoppers surveyed.
- **53%** Amazon, AliExpress, and eBay dominate the preferences of cross border shoppers, with 53% of respondents indicating that they frequently buy from these e-commerce giants.
- **37%** of respondents emphasized that the availability of a wide variety of products plays a crucial role in their decision-making process, reflecting the importance of choice in cross-border e-commerce.
- **41%** of respondents, the affordability of products in crossborder e-commerce was a major draw, with many perceiving international offerings as more budget-friendly compared to domestic options.

# Global Shopper Profiles



Canada based cross-border shoppers primarily make purchases from the **USA (46%), China (32%), and the UK (9%)**, with 48% seeking better prices and 35% focusing on clothing shopping

U.S. cross-border shoppers primarily buy from **China (41%), Canada (9%), and the UK/EU (15%)**. Their motivations include access to unavailable items (38%), discovering new products (35%), with 32% focused on clothing and 14% on toys and hobbies.

In Mexico, cross-border shopping is most popular from the **U.S. (46%) and China (40%), followed by Japan (13%)**. They primarily buy clothing (46%), consumer electronics (23%), and cosmetics (22%).

In Brazil, the top choices for cross-border hopping are **China (57%) and the U.S. (31%), with Japan at 8%**. Brazilians prefer large global marketplaces (75%) and global merchants for better prices (74%), with 46% of their purchases being clothing.

In Argentina, the top choices for crossborder shopping are **the U.S. (44%) and China (28%), followed by Brazil (9%)**. A significant 78% of their motivation for cross-border shopping is access to items not available locally.

# Global Shopper Profiles



In China, cross-border shopping is notably **avored from Japan (21%), South Korea (27%), and the U.S. (28%). Quality is the primary driver**, with 59% choosing international brands for better quality. Clothing, shoes, and accessories are popular cross-border purchases, with 62% interested. However, 44% experience cart abandonment due to lengthy or costly delivery times.

Japan's cross-border shoppers prefer **China (31%), the USA (31%), and South Korea (26%)** as their top destinations, with a focus on clothing (34%) and cosmetics (21%). Better prices drive 47% of their choices, and 66% prefer large global marketplaces for cross-border purchases.

In India, the most common cross-border shopping destinations are **the USA (39%) and the UK (19%)**, followed by Australia (14%) and China (9%). Shoppers primarily purchase footwear and clothing (76%) and consumer electronics (41%). They are motivated by better quality products (65%) but 51% have concerns about fraud.

Australia's top cross-border shopping sources include **the USA (36%), China (27%), and the UK (17%)**. Shoppers are driven by the discovery of new and interesting products (34%).



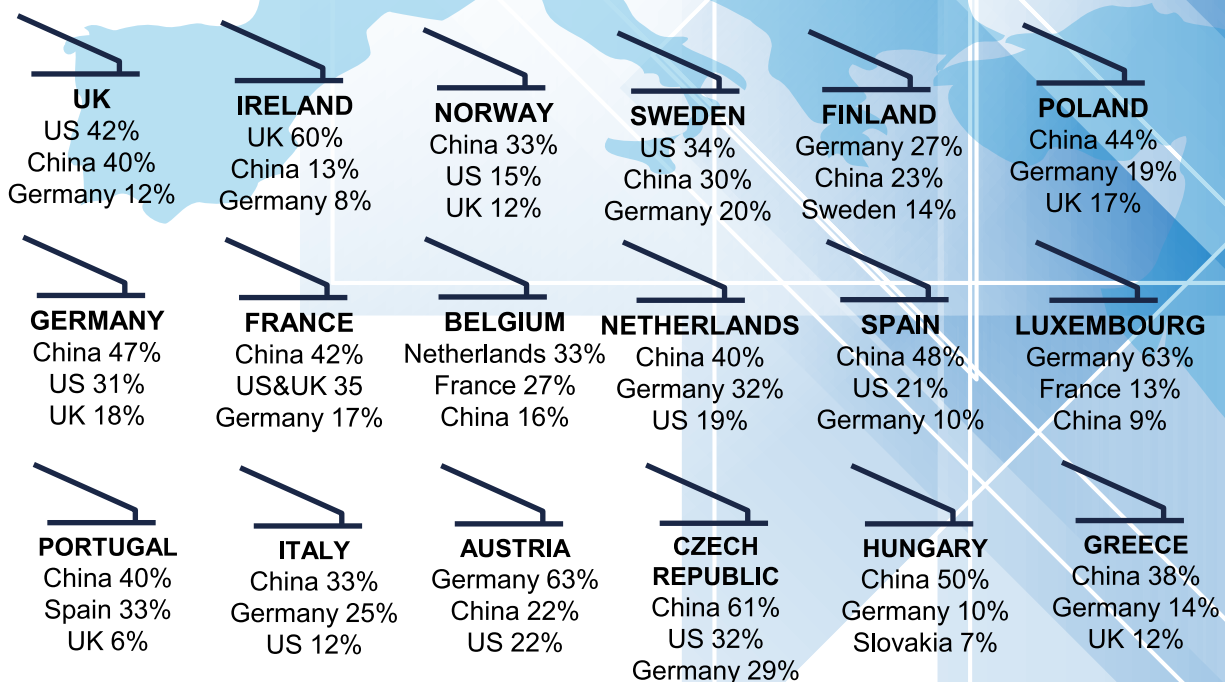
# Global Shopper Profiles

Cross-border e-commerce in the EU holds promise but poses challenges, including complexities like HS code confusion, changing rates, and product origin policies. Import duty is based on item value and shipping, with exemptions below €150. Import VAT (19% or 7%) and excise duty apply. To enhance the consumer experience, companies must manage import duties, taxes, customs documentation, pricing guarantees, and returns. The Import One Stop Shop (IOSS) and OSS simplify VAT processes, fostering cross-border e-commerce within the EU.

55% of Europeans engage in cross-border e-commerce, with variations by country. Spanish shoppers lead at 61%, while 31% of UK shoppers participate. China is the primary source for 45% of cross-border goods, followed by the USA at 28%. Lower prices motivate 50% of shoppers, though 40% have concerns about fraud, and another 40% are deterred by customs charges. Clothing and footwear dominate, with a 60% preference.

43% wouldn't proceed if they didn't favor the delivery provider, rising to 53% in Sweden. Spanish shoppers prioritize knowing their delivery provider (71%), while the Dutch are more relaxed (50%). Home delivery is preferred by 64% of European shoppers

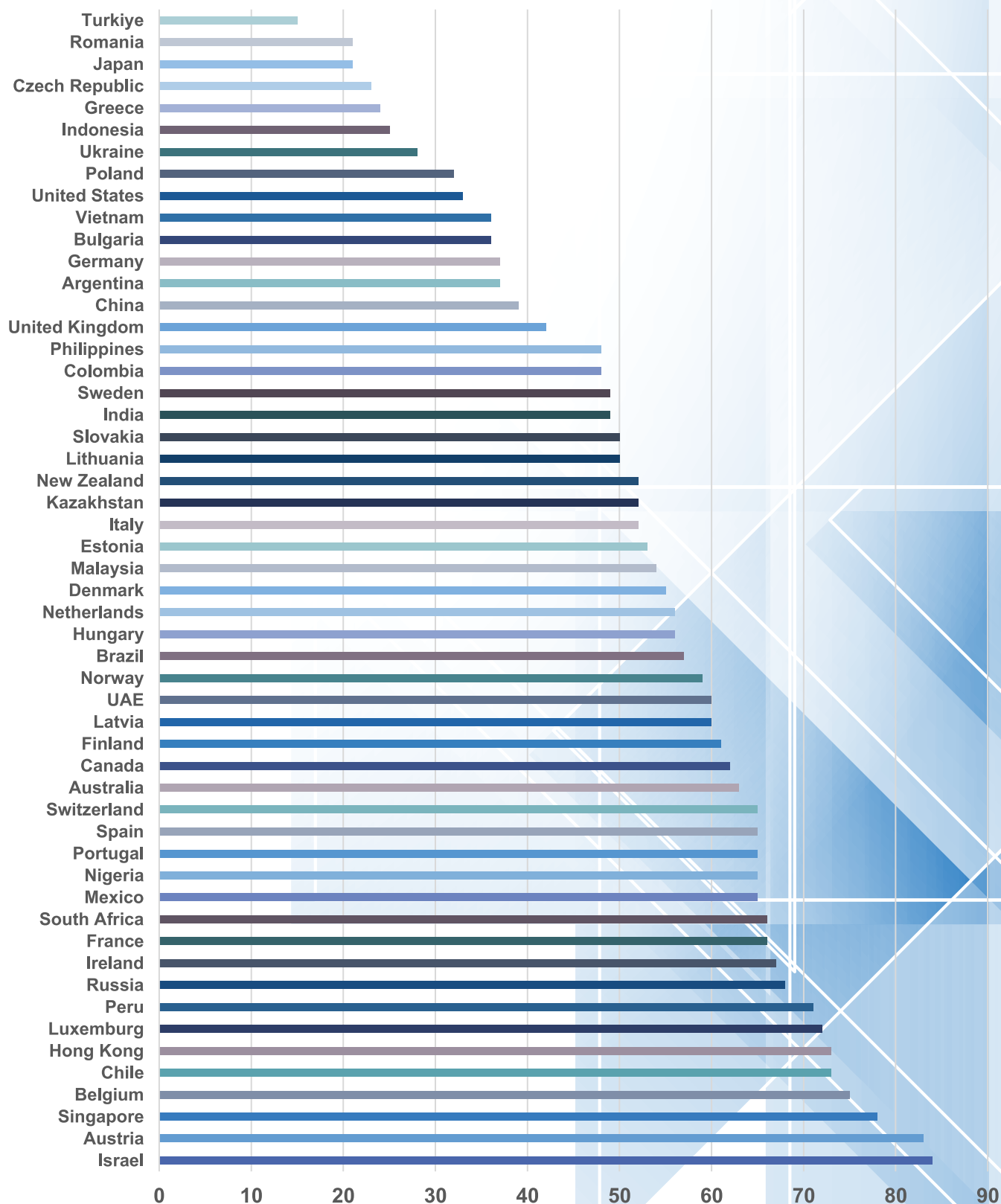
## Where EU Consumers Shop from





# Global Shopper Profiles

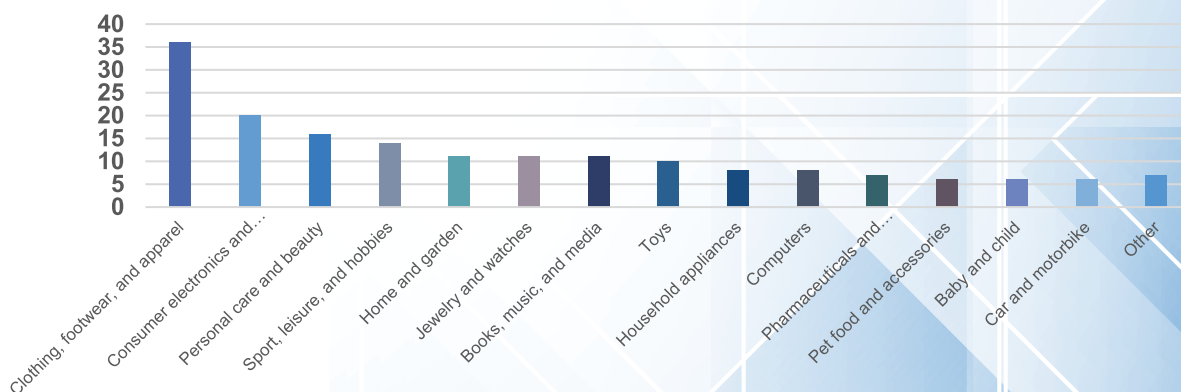
Cross-Border online shoppers in selected countries worldwide in 2022 (%)



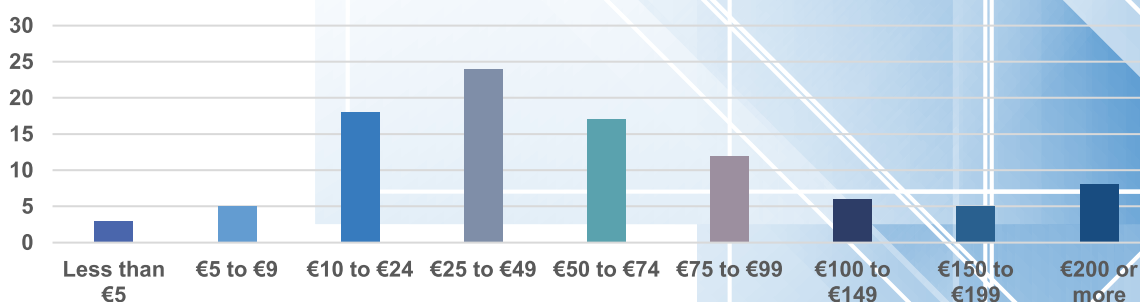
# Global Shopper Profiles

The choice of cross-border product categories differs by country and region. The top three categories favored for cross-border purchases include clothing, footwear & apparel (36%), consumer electronics (20%), and personal care & beauty (16%). Notably, regional differences emerged, with clothing, footwear, and apparel dominating in South and North America. South America led in consumer electronics, while personal care and beauty products were highly popular in Asia. Europe favored items from the home and garden category. In terms of product value, 27% of cross-border purchases were valued below €25. Latvia (24%) and Slovakia (23%) saw a higher prevalence of items valued below €10. Hungary (48%), Latvia (47%), Lithuania (45%), and Slovakia (44%) had the most items valued below €25. Delivery speeds exhibited variations, with 33% of shoppers experiencing 5-day delivery. Notably, 39% in Luxembourg, 36% in Austria, and 33% in Belgium received their orders within a swift 2-3 days. Meanwhile, 13% of shoppers in Belgium enjoyed next-day delivery. Conversely, longer waiting periods of 10-14 days were more common in Chile (28%), Japan (25%), Korea, and Brazil (24%).

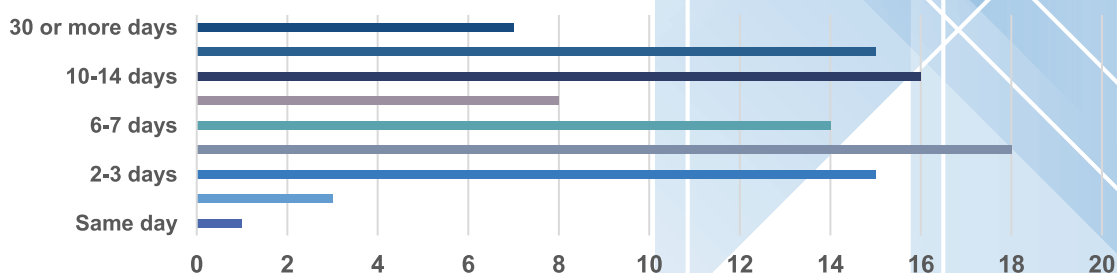
Leading cross-border online shopping product categories 2022 (%)



Average value per order of cross-border online purchases in 2022 (%)



Average delivery speed of cross-border purchases 2022 (%)



# Cross-Border Shopping Hotspots: Where Customers Love to Buy

According to the IPC Cross-Border E-Commerce Shopper Survey 2022, the most recent cross-border purchases made by consumers showed Amazon as the preferred choice in several countries. Here are some key findings:

## Amazon Dominates:

Amazon was the top choice for more than half of cross-border shoppers in Luxembourg, India, and Austria. In these countries, Amazon was used for 27% of the most recent crossborder purchases

## Runners-up:

Following Amazon, AliExpress secured the second position with a 17% usage rate, eBay came in third at 9%, and Shein ranked fourth with a 6% share of cross-border e-commerce in 2022.

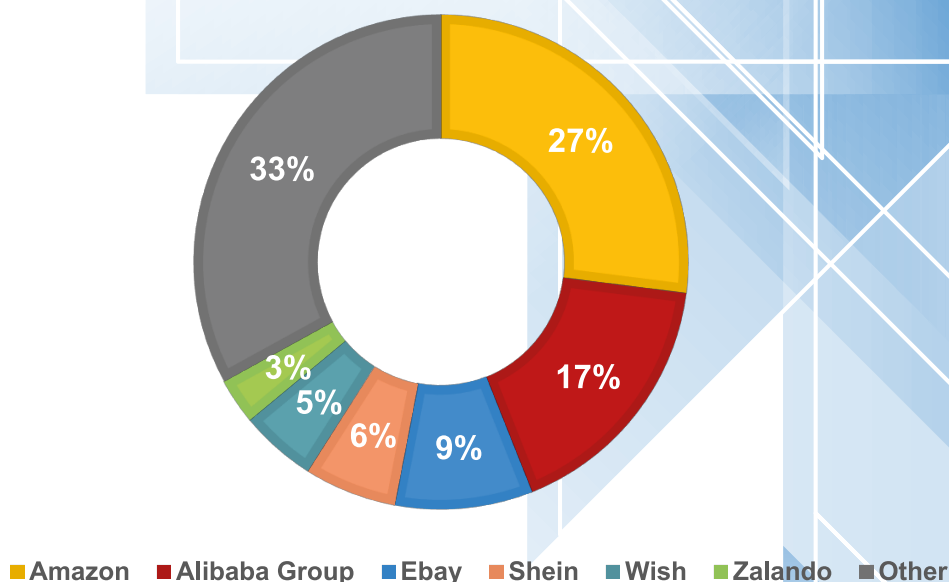
## Changing Trends:

Between 2019 and 2022, both Wish and eBay experienced a significant loss in crossborder market share, while Amazon gained ground in various countries. Chinese fashion e-retailer Shein also saw substantial growth, increasing from 0% in 2019 to 6% in 2022.

Here are some specific details on where these e-retailers were most commonly used

- Amazon (27%) dominated in Luxembourg (60%), India (56%), Austria (51%), Canada (47%), and Mexico (42%).
- Alibaba / AliExpress (17%) thrived in Lithuania (48%), Chile, Latvia (both 44%), Poland (40%), and Slovakia (38%).
- eBay (9%) experienced its highest usage rates in Australia (32%), the UK (26%), Germany, and Croatia (both 19%).
- Shein (6%) attracted the most attention in Cyprus (22%), Brazil (19%), and Greece (17%).
- Wish (5%) found its core audience in Hungary (17%) and Norway (14%).
- Zalando (3%) made significant headway in Finland (13%) and Denmark (11%).

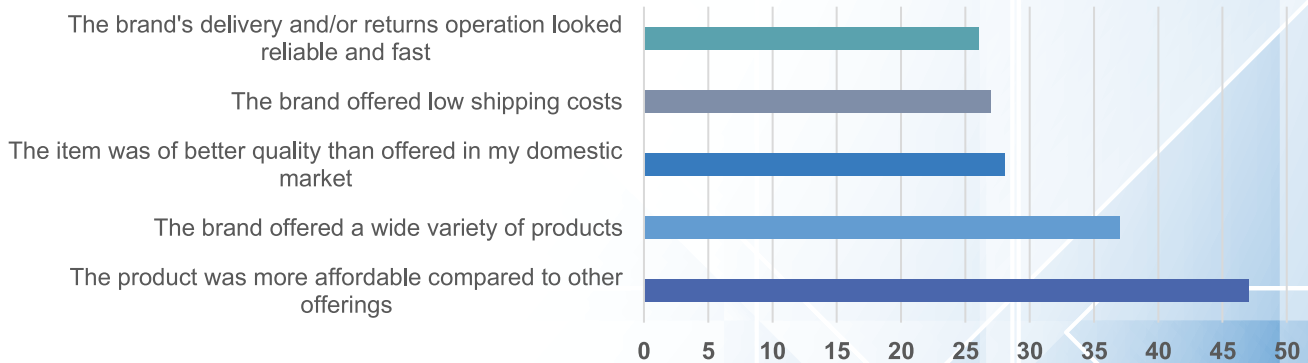
MOST RECENT CROSS-BORDER PURCHASES WERE MADE ON



# Cross-Border Choice Patterns: What Drives Shopping Decisions

Product pricing serves as the primary motivation for cross-border shopping, with 47% of cross-border online shoppers. On the flip side, delivery-related issues are the leading causes of cart abandonment. Specifically, 50% of cross-border online shoppers will abandon their cart if the shipping cost is deemed too high, 42% if the delivery time is perceived as overly lengthy, and 26% will forgo a purchase if the return policy is unclear or irrelevant. Additionally, 25% of cross-border online shoppers will hesitate to place an order if the final cost of their purchase is not clearly provided, these insights provided are based on the Global-e Crossborder Shopper Survey 2022.

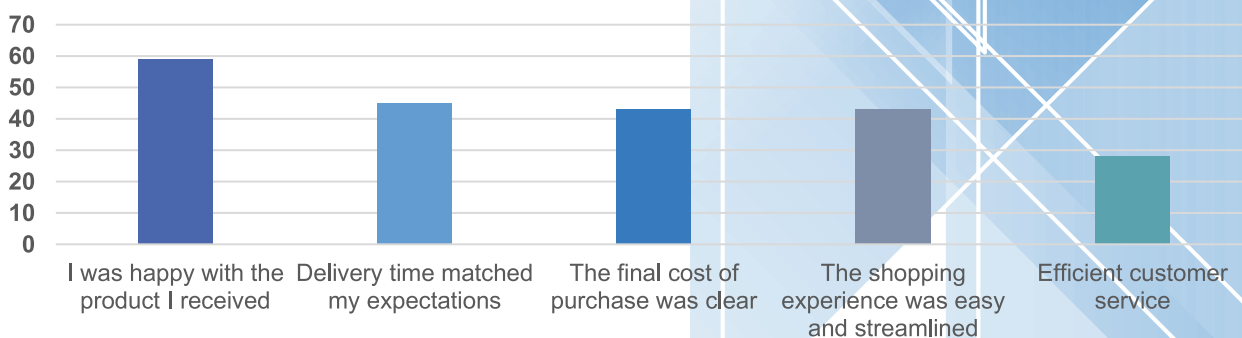
Leading reasons for cross-border e-commerce among global online shoppers in 2022 (%)



Leading reasons for cart abandonment when shopping online internationally in 2022 (%)



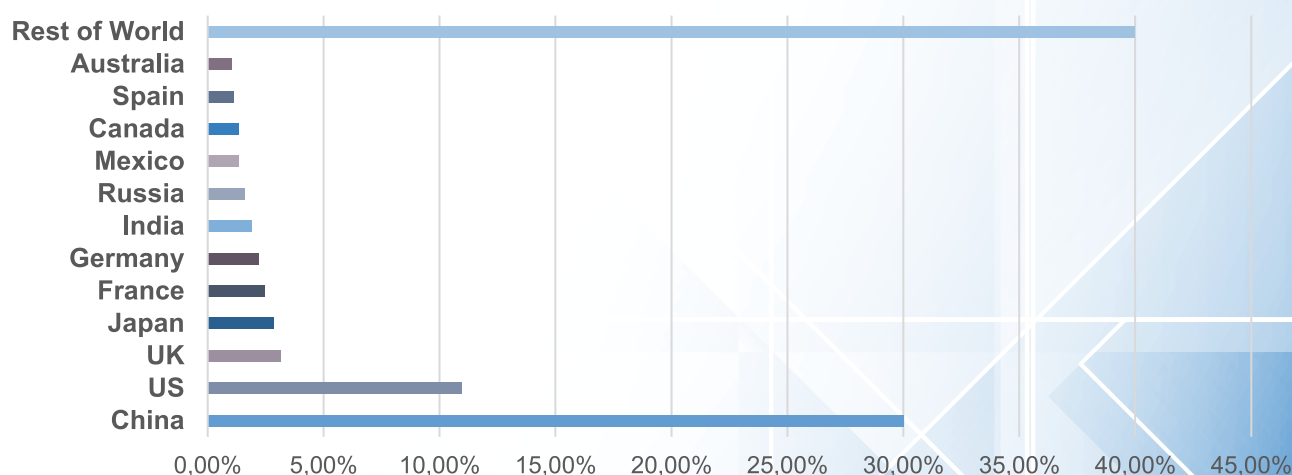
Leading factors for consumer retention when shopping online internationally in 2022 (%)



# International Market Shares in Cross-Border E-commerce

In 2023 and beyond, China and the US dominate cross-border e-commerce expansion. China holds the largest market share with 30% of the total cross-border e-commerce market. The US follows with an 11% market share, equivalent to over USD 110 billion. The UK claims a 3% market share, securing the third-largest position. Beyond the top 12 countries, the remaining markets collectively represent a substantial 40%, showcasing the widespread growth of cross-border commerce fueled by regional advantages.

Market Shares of Cross-Border E-Commerce (%)



## Logistics on the Rise: Paving the Way to a Trillion-Dollar Cross-Border E-commerce Market

As cross-border e-commerce transactions continue to surge, the logistics market is dynamically responding to the demand. The global Cross-border E-commerce Logistics market, valued at USD 334.57 billion in 2022, is experiencing substantial growth. It is projected to expand at an impressive CAGR of 21.75% during the forecast period, ultimately reaching a remarkable USD 1.09 trillion by 2028. This growth mirrors the increasing need for efficient and reliable logistics solutions to support the expanding cross-border e-commerce landscape.



# Marketplaces: Catalysts of Cross-Border E-Commerce

Marketplaces are pivotal drivers of cross-border e-commerce, connecting consumers and sellers worldwide. Based on insights from the Cross-Border Commerce Europe (cbcommerce.eu) TOP 100 Cross-Border Marketplaces Europe report, let's delve into the roles and growth of marketplaces in the realm of cross-border business. In 2022, the total cross-border e-commerce market in Europe, including the United Kingdom, Switzerland and Norway, amounted to a turnover of €265 billion (excluding travel). Of this total, €167 billion, or 63%, was generated by marketplaces. Leading the charge were industry giants Amazon and eBay, with an expected combined GMV/turnover of €55 billion and €23.2 billion in 2022, accounting for nearly half of the marketplace-driven trade. Out of the 498 marketplaces (YTD: +14%) selling in Europe across 1000 domains, approximately 175 are considered cross-border (35%). By 2025, it's estimated that about 50% of the world's marketplaces selling in Europe will be considered cross-border, accounting for 250 to 300 marketplaces. Among these, 45% of the marketplaces are non-European (mainly from the USA), while only 5% are UK marketplaces (the UK lost 7 marketplaces over the last 2 years in the TOP 100, mainly due to Brexit), which means that 50% are European cross-border marketplaces.

## Top 10 Global Cross-Border Marketplaces Operating in Europe:

1. AliExpress (China)
2. Etsy (USA)
3. Amazon (USA)
4. eBay (USA)
5. Discogs (USA)
6. OLX (The Netherlands)
7. Bandcamp (USA)
8. Uber Eats (USA)
9. Temu (China)
10. Vinted (Lithuania)

AliExpress leads the pack with impressive continuous growth. While the top 10 remains stable, newcomers like Temu (PDD Holding) make their mark.

## Notable Marketplace Growth Trends:

Monthly cross-border visitors for the top 100 marketplaces have surged by 11%, reaching 3.12 billion. Cross-border visitor percentages have spiked from 83.6% to 90.7% (YTD 2022). Marketplaces are expanding their horizons, catering to over 29 export countries. The average eRank score has improved, increasing from YTD 60.9 to 64.6. AliExpress maintains its top position with a score of 90.4, while Heureka, ranking at number 100, scores 44.9.

# Marketplaces: Catalysts of Cross-Border E-Commerce

## China's Impact on the Market:

Chinese third-party sellers exert a substantial influence on major third-party crossborder marketplaces. A significant percentage of 3P sellers, including 59% of Amazon's, 90% of AliExpress's, 38% of eBay's, and 82% of Wish's, are based in China. China-based 3P sellers achieved staggering Gross Merchandise Value (GMV) on major marketplaces in 2022: \$200 billion on Amazon worldwide, \$47 billion on AliExpress, \$19.5 billion on eBay, and \$12 billion on Wish. These numbers are expected to double by 2026, with Amazon's share of China-based 3P sellers projected to reach 65%.

## TEMU: A Game-Changer:

TEMU, a pure B2C marketplace with 100% 3P sellers, emerges as an ambitious newcomer. It connects consumers with millions of China-based 3P sellers across the globe, challenging the traditional retail giants in America.

## ePacket Shipping Advantage:

Chinese sellers leverage discounted shipping through services like ePacket (China EMS ePacket or EUB), significantly reducing shipping costs from China to the US and EU.



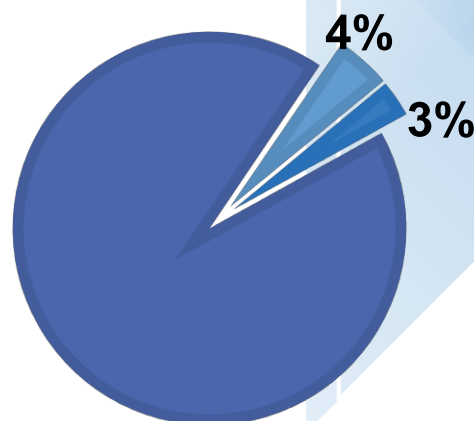
# Türkiye's E-commerce Growth: Market Expansion and Cross-Border Potential

In 2022, the global e-commerce retail total sales volume reached \$5.8 trillion. Based on the Turkish Ministry of Trade's ETBIS report, Türkiye contributed to this global market with a total e-commerce trade volume of ₺800 billion (\$41.67 billion in 2022). Within this, Türkiye generated a retail turnover of ₺458 billion (\$24.10 billion), securing a 0.36% share in the global market. Türkiye's operational capabilities, coupled with an agile digital supply chain, position the country with a significant market share potential, offering efficient door-to-door delivery within 3-9 days and a market valued at close to \$1 trillion in its neighborhood and air-cargo network. This underscores the crucial role of cross-border e-commerce in the Turkish market, where many European e-retailers see it as a gateway to the MENA region.

In the first six months of 2023, e-commerce volume in Türkiye witnessed remarkable growth, with a 109.7% increase compared to the same period in the previous year, reaching ₺652.7 billion (\$21.75 billion). The number of orders in the first half of 2023 increased by 20%, from 2.131 billion to 2.556 billion compared to the same period the previous year. Retail e-commerce volume in the first half of 2023 also experienced substantial growth, increasing by 119% to ₺390 billion (\$13 billion) compared to the same period the previous year as Turkish Lira. In the first six months of 2022, e-commerce accounted for 18.5% of total retail sales, which increased to 19.1% in the same period in 2023. Regarding the distribution of e-commerce market shares in the first six months of 2023, domestic spending accounted for 92.5% of the total, reaching ₺603.7 billion (\$20.12 billion), while spending **global cross-border consumers on the Turkish e-commerce market amounted to 4.5% of the total, totaling ₺29.4 billion (\$980 million). Turkish cross-border shoppers made purchases from international e-commerce platforms, contributing to 3% of the total expenditures, reaching ₺19.6 billion (\$653 million) The two-way cross-border volume amounted to a total of ₺49 billion (\$1.63 billion) for first six months of 2023.**

Türkiye E-Commerce Crossborder Share  
(2023 H1)

■ Domestic Market ■ Crossborder In ■ Crossborder Out



# The Future of Cross-Border E-Commerce: Türkiye's Advantage

Türkiye's advanced operational capabilities and agile digital supply chain position the country as a significant player in the regional cross-border e-commerce landscape. This unique positioning enables Türkiye to offer efficient door-to-door delivery solutions within a 3-9 day timeframe, making it an attractive hub for cross-border e-commerce activities. With a market valued at nearly **\$1 trillion** in its immediate neighborhood, Türkiye is strategically positioned to catalyze cross-border commerce expansions. Turkish sellers can leverage these advantages to bolster their presence and expand into pivotal markets like the European Union, the United Kingdom, MENA, and Western Asia, while global e-retailers can tap into the domestic market through Turkish cross-border shoppers and marketplaces. The Turkish logistics market boasts e-commerce fulfillment proficiency and an agile logistics sector, providing a distinctive competitive edge and averaging delivery times of 3-7 days from Türkiye to the EU for e-commerce deliveries. The growth of the air-cargo industry, both in domestic and international segments, is evident as volumes increase every quarter, and optimized operations can even reach same-day flights. The Turkish logistics market offers direct seaway connections to Western EU, North Africa, and North America, contributing to the global e-commerce network. This access provides opportunities for replenishment strategies and sustainable, longer delivery times tailored to diverse market needs.





# Setting Up Your International E-commerce Strategy: Shaping Your Cross-border Expansion

The first step in expanding your e-commerce business globally is to determine where and how you'll expand and the commerce technology that will support your cross-border endeavors. Here are some key considerations:

**Determining Where to Expand:** Even if you haven't actively targeted international markets, your products or services may already be of interest to customers beyond your borders. Begin by identifying your top-performing territories and languages based on website traffic, search engine rankings, and conversion rates.

## Consider the following factors for these target markets:

- **Market Growth and E-commerce Revenue:** Analyze the growth potential and revenue forecasts in these markets.
- **Digital Maturity:** Assess the level of digitalization and online penetration.
- **Localization:** Understand market regulations, language requirements, and pricing strategies, offer free delivery, rolled delivery charges into the cost of goods.
- **International Payments:** Evaluate payment methods, currency conversions, and currency volatility.
- **Shipping and Distribution:** Consider customs processes, tariffs, total landing costs, and reverse logistics for returns.
- **Geopolitical Stability:** Take into account political stability and economic developments.

## International Market Entry Strategies: Marketplaces vs. B2B2C vs. D2C

Each market comes with its unique characteristics, and sellers need to decide on the most suitable market entry options.

**Marketplaces:** Marketplaces like Amazon and Alibaba account for 47% of all e-commerce transactions. They offer a low-risk and cost-effective way to introduce your products to international customers.

**B2B2C (Business-to-Business-to-Consumer):** This approach involves collaborating with a B2C company to sell your products. It's a wise choice for small scale companies. They offer a low-risk and cost-effective way to introduce your products to international customers.

**D2C (Direct-to-Consumer):** D2C is about selling your products directly to consumers, bypassing intermediaries. This strategy provides control over your brand messaging, direct customer engagement, and higher margins.

## Partnering with fourth-party logistics (4PL) services and digital solution providers

As any company familiar with shipping and fulfillment understands, this can quickly become a complex and challenging process. With a combination of logistics capabilities and new-age e-commerce digital solutions, sellers can efficiently manage their fulfillment operations by using an optimized and userfriendly platforms. Integration digital solutions also establishes a direct connection between sellers and global marketplaces. New-age delivery platforms for last-mile deliveries provides sellers with customer traceability while managing order deliveries. Single-screen fulfillment solutions offer access to both domestic and international inventory, empowering logistics operations through these digital infrastructures. The combined solutions lead to success.

## Diversify Payment Options

The payment process plays a pivotal role in the success or failure of an eCommerce store. While ensuring payment security is a prerequisite, it is equally important to provide a variety of payment options tailored to specific countries. This includes incorporating well-recognized methods like PayPal, credit or debit cards, and also accommodating local payment systems. For instance, Sofort enjoys popularity in Germany, whereas Satispay emerged as a strong player in Italy in 2022. Consider incorporating services such as 2Checkout, Stripe, Amazon Payments, SecurePay, Alipay, PayU, Shopify Pay and Klarna to ensure your store is accessible and convenient for a global customer base.



# EKOL360 Crossborder Platform – Your Gateway to Global Markets

In the ever-expanding landscape of e-commerce, seizing international opportunities is key to unlocking growth. Our Cross-Border E-commerce Platform is the gateway for domestic sellers to venture into global markets and thrive in the realm of cross-border e-commerce. With our user-friendly and robust platform, you can seamlessly extend your reach to international customers, access new markets, and drive revenue growth.

## Key Features:

- **Global Marketplace Access:** Gain entry to a wide range of international marketplaces and regions. Expand your product offerings and visibility on a global scale.
- **Shipping and Logistics Integration:** Seamlessly integrate with international shipping and logistics partners. Ensure smooth and efficient order fulfillment for cross-border transactions
- **Duty and Tax Calculations:** Automate duty and tax calculations for international shipments. Provide transparent pricing to customers and reduce compliance complexities.
- **Compliance and Regulatory Guidance:** Stay informed and compliant with international trade regulations. Access resources and guidance to navigate customs, tariffs, and trade laws.
- **Simplified Cross-Border Operations:** Streamline cross-border logistics, payments, and compliance. Focus on growing your business without being bogged down by operational complexities.

## 7 DAYS TO ALL EUROPE

Introducing Ekol 360, our new service offering end-to-end e-commerce operations at our Orkide facility located near the European highway border in Hadımkoý. We specialize in providing comprehensive solutions including domestic stocking, order fulfillment, and return management with different service levels. With our efficient by road operations, we can deliver e-commerce orders to all of European Customers within 7-9 days. Furthermore, at our facility in Poznan, Poland, we effectively handle returns from the European region and relist them for e-commerce purposes. Our Integration360 product enables seamless integration with European marketplaces, allowing you to initiate eexport operations.

# 7DAYS TO ALL EUROPE





Connect with us to learn more about our services.  
Contact us at [info@ekol360.com](mailto:info@ekol360.com)

