

# Passport to International Sales

6 steps to monetising international reach

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InternetRetailing in association with

**ingenico**  
ePayments

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## Editor's comment

International growth has supported the overall performance of UK retailers in the last decade. The early adoption of ecommerce, an openness to developing logistical capability and the investment in having extensive stock of branded goods available have together made the UK a magnet for foreign traffic. These customers are seeking UK-available product, with UK discounts and UK delivery capability.

In May a new report European B2C Ecommerce, published by Ecommerce Europe, suggests that ecommerce sales in Europe will pass the €500 billion milestone this year after hitting €455.3 billion in 2015. Of this UK retailers took more than a third of all European sales.

There is no doubt UK retailers have looked to replicate their domestic strength and that international expansion has allowed a new path for growth. It has enabled the opening up of new markets and new opportunities when demand in domestic markets may be nearing saturation.

But it takes more than simply a 'want' for an international product from customers. A credible, sustainable and profitable international growth requires a more active and considered engagement. In this report, supported by our partner Ingenico ePayments, we have defined that as six key steps that retailers have to focus upon if they are to monetise such growth.

These include Localisation, Logistics, Payment, Mobile and Multichannel, Social and Fraud. In this report we examine each of these factors in detail. Supplemented by a survey of more than 150 retailers, as well as in-depth interviews with retailers of all sizes, we look at how retailers are tackling each step; the importance they place upon each; the challenges they face and their level of satisfaction with current practice.

Of course sadly there is no one size fits all solution for all markets and what is the right approach for one retailer, may not be the right one for another. Some will only localise their homepage as a first step before going in deeper and localising further. Others will provide an immersive experience from the start.

International expansion isn't easy to monetise – it never has been – but it does offer huge opportunities. We hope that this report and the insight it offers will help you to decide which approach you should take and how you can reach your international destination a little sooner.

*Liz Morrell*  
*Research Editor*

# Sponsor's introduction

The opportunities for eCommerce merchants to expand operations abroad are growing exponentially. In Europe, cross-border ecommerce sales are expected to grow by 27% each year up until 2020, when estimates show it will be worth more than €1 trillion. For many merchants struggling against a saturated domestic market, the factors driving them overseas are borne out of necessity as much as ambition.

In collaboration with InternetRetailing, Ingenico ePayments has identified six critical pillars that must be addressed in an international strategy: localisation, logistics, payment, mobile and multichannel, social and fraud prevention. Here we have published the results from our joint survey with InternetRetailing, having asked merchants their views on the importance of these six areas and their levels of satisfaction with current plans and activity.

Our first pillar, localisation, is the corner stone of any successful international expansion programme. Offering local payment methods familiar to the overseas market, displaying prices in local currencies and localisation of the checkout layout is key to understanding local buyer journeys and achieving successful localisation. Understanding how foreign exchange can impact your business is also key to monetising your expansion plans. Consider other currencies but balance it with practical realities as currencies continuously fluctuate.

Robust logistics will provide the essential mechanisms that keep the supply chain moving. Merchants must be careful to maintain their standards, ensuring that they account for local delivery needs and that return policies are clear and tailored to market customs. Make sure you understand local taxes including VAT. Using factors such as IP geolocation can help in deciding which local factors you need to present.

Appropriate payment systems are a core factor in international sales conversion. Merchants will typically invest huge efforts into bringing customers to their site and through to the check out, but if the payment system is too cumbersome or unfamiliar they are likely to abandon. A tailored payment system, based on local knowledge, is critical to converting traffic into sales.

In many developing markets, vast numbers of consumers already use mobile devices as their main

means of transferring money and buying products. It is becoming correspondingly critical for merchants to optimise their mobile offering, supporting mobile friendly pages and payment options.

Ecommerce leads through social media are showing significant growth patterns. Consumers have grown used to accessing and discussing products here and the importance of localisation is clear to see. The right languages, styles and channels can only be identified through local specialism.

Fraud patterns vary from country to country and a tailored strategy will need to account for this. Fraud prevention tools must protect against fraud in real time without strangling the business through false positives.

The advantages of selling abroad are clear and plentiful, but to achieve long-term success, merchants must also acknowledge the risks and the layers of complexity involved. Payments is often considered at the end of the international expansion strategy. But it is important to realise that a solid and secure payments strategy is embedded in every step of the expansion plan, not just at the final step of the checkout.

At Ingenico ePayments we cover the breadth of payment services from international payment methods, local presence in over 170+ countries, fraud, merchant services, collecting services and more. By publishing the results of this survey, we aim to assist merchants reviewing international expansion plans by sharing vital knowledge and insights from peers and industry experts.



**Julian Wallis**  
Country manager, UK & Ireland  
Ingenico ePayments

**ingenico**  
ePayments

**69%**

of retailers cite localisation  
as vital or very important

**only 9%**

say they are very satisfied with  
their international logistics

**1 in 10**

retailers are totally dissatisfied  
with their international payments

**26%**

of retailers haven't tailored their social  
media activities to the local market at all



Mobile sites are only 'somewhat  
optimised' for nearly a third of retailers

Nearly three-quarters (73%) of retailers  
said they were happy with their fraud  
management internationally



Amongst the top 50  
retailers in the UK  
IR500 retailers have  
generally localised to  
3.3 languages over 5.3  
countries in the EEA

When it comes to payment they  
offer an average of 2.2 currencies



# 1. Localisation – Understanding the effect of localisation on sales

**Businesses may have international goals and ambitions and cast their nets wide and far in order to achieve them but for their customers their expectations and experiences are framed by their locale.**

**W**hilst retailers may have some success with simply selling internationally from their UK-based site (and indeed many do) for others localisation is essential. But how do you decide how and when to make that move? How far do you need to go and what elements need to be localised – from currency, language and layout to content? How do you measure how each contributes to sales success and how then do you work out how localised you need to go?

These are the questions that can often stump a retailer considering international expansion. They are told to test out markets and then localise, localise, localise but is that always the right strategy?

In our study localisation proved one of the toughest challenges a retailer faces when looking to expand abroad and hoping to make money from doing so. “The biggest challenge is around localisation and understanding that individual market because each market is so different in terms of how you price, how you put content on and the cost of delivering a product and making that work,” says one fashion retailer interviewed for this report.

## The importance of language

There are many different things a retailer needs to consider – the primary one being language and a decision how, and how far, to localise language to individual markets. For retailers selling from their UK-based site some will simply hope that customers will come. Others may adopt a localised home page but little else and others will go in with a much more specialised, localised site from the start.

“We localised translations across four major markets in Europe,” says Andrew Grant, owner and managing director of Klik Empire, which runs lingerie brand Clara

Olivia. The brand sells via marketplaces currently.

When deciding on language, how to translate is vital and many are increasingly bypassing or supplementing machine translation with human translation services to provide a more relevant, engaging experience for the consumer. “We do use machine translation but it doesn’t work so well on the technical terms of our products, such as balcony bras, so we did invest in having specific human translation done,” says Grant.

Whilst retailers may get some sales without translation it’s pretty obvious that by localising language – and ensuring that localised language actually makes sense in that individual market – greater sales can be achieved.

At Clara Olivia Grant says that the addition of a human translation element had a significant impact on sales. “It made a dramatic difference in terms of the sales we got and we could see people could understand what they were buying,” he says.

The importance of language is especially true when it comes to customer service – whether that’s customer queries, handling complaints or engaging on social media. “Any attempt to localise falls pretty flat if you don’t have people that talk to your customers in their language, so we place a lot of stress on getting really good native speakers as our agents,” says Jos Williams, marketing director of sports nutrition retailer Bulk Powders.

**69% of retailers cite localisation as vital or very important**

## Consider currency and payment methods

One of the most important things a retailer needs to consider is actually how to enable their customers to pay internationally. It may sound simple but something as basic as not displaying prices in the local currency can be enough to turn customers off buying altogether and is especially an issue for shoppers in Germany, Russia ►

## Our survey said... Retailers thought localisation was important but many weren't satisfied with efforts

In both our survey and interviews the desire for localisation often outweighed a retailer's efforts – or satisfaction in such efforts.

When asked how important localising site language, service, currency and payment terms was to their profitable international growth nearly seven in ten (69%) said that it was at least important with just over a quarter (27%) of those surveyed citing it as vital.

17% said that they were thinking about localising in such areas but 14% said that it wasn't important at all.

When asked how satisfied they were with the localisation on their international sites however the response was somewhat underwhelming. Only 12% said that they were very satisfied with their localisation and 58% said that their localisation was 'fit for purpose'.

Nearly a quarter of respondents said that they were somewhat dissatisfied and 7% were totally dissatisfied.

### How important is localising your site's language, service, currency and payment terms to your profitable international growth?

14% Not at all important



17% I'm thinking about it



42% Important



27% Vital



### How satisfied are you with the level of localisation on your international site(s)?

7% Totally dissatisfied



23% Somewhat dissatisfied



58% It's fit for purpose



12% Very satisfied



and China, according to research. Payment pages should also be in local language since this is the part at which a customer will be most wary of buying if they simply can't understand what they see.

Similarly, not offering local payment methods can put a retailer at a huge disadvantage where such payment methods may be the preferred way to pay. This means retailers have to consider local dominant payment methods such as invoicing in Germany or cash on delivery in other countries even though they themselves may be more familiar with the humble debit or credit card.

#### Measuring the impact

Going local does of course cost and it's this balance of investment versus reward that retailers have to

carefully balance when making the decision about how much to localise – whatever their size. "We look at the opportunity within the market and understand the scale of what that opportunity is and then we work backwards as to how much investment and effort is needed," says the fashion retailer.

For some markets it's a necessity – for others a luxury. Similarly, some retailers can dip a toe in and then ramp up accordingly. Knitwear retailer Wool Overs has eight international websites at present including UK, Australia, USA, Canada, New Zealand, France, Germany and Russia. It plans to consolidate some and launch new dedicated sites over the next eighteen months and is to also add new features such as local payments, translation engines and improved delivery and returns propositions. "We have

tended to review our overseas shipments from our UK site and then decide if we should open a dedicated site or not. Some sites you can do in English very easily before going local while others like Germany and France need to be local from day one,” says Wool Overs chief executive Neil Sansom.

Other brands have to go in full throttle from the outset. At shoe group Deckers, which distributes Ugg as well as other brands, its international websites have to be done with consideration for the company’s existing partnerships in overseas markets.

Although the existing relationships give insights into the potential of each market it also means that the retailer has to work hard to avoid cross-channel conflict. This not only means the retailer has to consider local pricing to avoid channel conflict but also has to go in with a decent offer

### 30% of retailers are dissatisfied with their level of localisation

from the start. “Given we are a known brand we can’t go in and trial a market. We have to go in and do it properly so we have to have localised payments, decent delivery and returns and in-language customer service,” says Deckers’ senior director, digital omnichannel EMEA David Williams.

A brand with such a high profile can’t afford a poor international debut: “Once you go local and give the impression you are shipping locally you have to be able to give a good experience,” he says.

#### Making the local decision

Of course retailers have to be able to measure their success too. “We measure the sales and profit increase over pre-localisation and the number of new customers we generate at a decent CPA,” says Sansom.

At sports nutrition retailer Bulk Powders, the retailer benchmarks between countries – using both normal ecommerce metrics but also with weight on post purchase feedback such as NPS and Trustpilot which can help the retailer really understand how it is being accepted in each new market. “Every single comment gets looked at very closely,” says Bulk Powders’ Williams.

Understanding what works is key but being as targeted as possible offers the best chance of international success. “We help all sizes of UK ecommerce businesses to go international,” says Julian Wallis, country manager of Ingenico ePayments. “Some of them are already well ahead in their international expansion journey and others have a long way to go,” he says. “Fundamentally the more a merchant can do to localise their offering in any given market the higher the chance of increasing their conversion rates.” 🌍

#### RETAILER FOCUS: MOTHERCARE

##### A structure that enables true localisation

At Mothercare a unique structure allows the company to provide a central, common platform for its international digital sites which also allows its franchise partners to localise to each territory.

The company, which franchises in more than 60 countries globally, provides an in-house platform that partners in international markets are able to take out the box and plug into local systems such as local payment gateways or warehouse systems.

“It allows our franchise partners to quickly go live with a digital solution,” says Sayed Gaffar, head of international commerce at Mothercare. Around ten countries are currently using the system which allows for greater on-brand consistency and customer experience as well as helping its partners to roll out more quickly.

“It’s like a Lego solution – we built something here that provides 80% of the functionality that would be required worldwide and then you can add 20% locally. If we find a brilliant idea we build that into the core model centrally,” he says.

The model includes everything from production information to specialist content that franchise partners can translate and localise, as well as the ability to integrate to any payment options within the market. “We started this programme for our franchise partners five years ago when we developed the platform and are now rolling into territories on a priority basis,” says Gaffar.

“We work closely with the franchise partners and because we have local resource and because they partly own it then localisation is something we have been able to get very close to,” he says.

“You can’t just build a digital solution and expect that customers will come. You need to make it an attractive solution so that you are serving content to customers in the way they prefer, and giving them options to pay in the terms they are most comfortable with,” he says.

#### KEY TAKEAWAYS

- Consider using localised language, domain name and layout
- Display prices in local currencies
- Consider ways to build local trust through reviews



## 2. Logistics – Getting close to the customer

Once a retailer has won the possibility of a customer buying from them then the next step requires them to be able to deliver on that promise – literally. That's easy on home territory but move internationally and it's a whole different ball game.

Only 9% say they are very satisfied with their international logistics

**R**etailers have to work out the logistics model that best suits their international ambitions – deciding for example whether to fulfil from the UK or from international hubs in order to keep down cost and speed up delivery.

For many retailers this can be one of their biggest stumbling blocks, especially when the cost of delivery internationally may hamper the speed at which a retailer can get a product to a customer profitably. “If you can only deliver in three days and someone else can deliver in one then that becomes an issue,” points out one retailer interviewed for this report.

Instead to remain competitive retailers have to find some way of meeting the customer expectation and match what is already in the market in terms of delivery speed and returns conditions or risk the knowledge that they could lose that customer and sale. “You have to spend a lot of time doing business modelling and working out if it's profitable,” says the retailer.

### Courier or Royal Mail?

For smaller retailers who may only be selling through marketplaces or are just in the early stages of expansion then options can be limited. Lingerie brand Clara Olivia holds all its stock in the UK so uses Royal Mail for all its international deliveries. “It's affordable and that's the key thing,” says Grant. “We are looking at other services for certain countries, since in some countries you can get very affordable rates and others you can't, but the big problem is the volume. We have an overall large volume internationally but at country level we can't get the scale discounts to enable an alternative to Royal Mail,” he says.

Others will pay the price of courier delivery – to ensure the delivery to customer and enable customer and brand expectations to be met. “We use what we consider best in class couriers to each market, ensuring it is tracked and a reasonable cost to the customer,” says Wool Overs' Sansom.

### The moment of scale

Being able to look at alternative methods – such as an in-market stock presence - means a market needs to reach scale, something that can be hard enough even for high street retailers. For fashion retailers particularly, who have to deal with large scale deliveries and returns, this can be a problem.

“Ideally where we hit scale in any market we want some form of local presence, but until then breaking



## Our survey said... Retailers are mostly tailoring their international logistics to each market, with only 10% offering a global solution

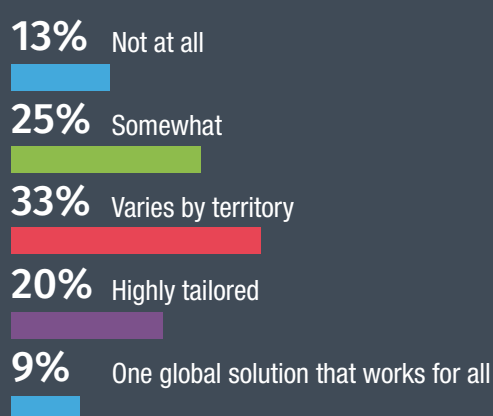
In our survey we tried to ascertain the models our retailers were using to fulfil international orders and found a mixed response. Only 1 in 10 (9%) of retailers had a single global solution that worked for all their international markets.

And, whilst 20% had a highly tailored solution, for the remainder the numbers varied. A third

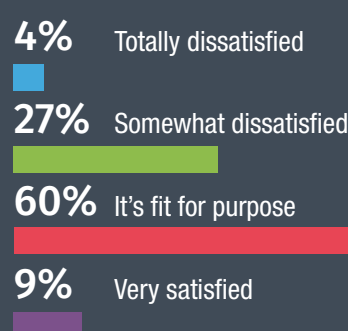
(33%) said that what they did varied by territory and a quarter that their logistics offering on their international sites was 'somewhat' tailored. 13% did not tailor logistics to each territory at all.

Here again retailers weren't overly satisfied with what they were doing in this space. Only 9% said they were very satisfied whilst 60% said their logistics offerings were fit for purpose. More than a quarter (27%) were somewhat dissatisfied and 4% said they were totally dissatisfied.

### To what extent are your logistics tailored to each territory?



### How satisfied are you with the logistics offering on your international site(s)?



up stock packages into small chunks just isn't viable as we would end up with huge markdowns, so shipping from the UK has to work for us," says one large fashion retailer.

The need to ship from the UK also means that some sales will, inevitably, cost the retailer since the need is to delivery match where appropriate. "You need to look at what the local retailers are doing in terms of delivery and match that. Any market we decide is worth it we go ahead

and match that local offering even if it's delivering from the UK," says the fashion retailer.

Retailers can only push for continued growth to try to hit that moment of scale that lets them either offer in country stock or compete more effectively on local delivery options. "We currently ship everything via our hub in Germany but would love to mirror the kind of next day capability that we take for granted in the UK," says Bulk Powders' Williams. "Every year brings new

opportunities as increased volume make new delivery methods economically viable,” he says.

### The challenge of returns

When it comes to monetising internationalisation however getting the product to the customer in a timely, cost-effective fashion is literally only half of the journey. For most retailers returns is as big a problem as getting the product to the customer, and in many cases is an even greater challenge since a complicated returns process can stop a customer shopping again.

For Wool Overs, Sansom says this is crucial. “I’m not interested in acquiring dissatisfied customers. I want customers who are happy in their purchase that will come back and spread the brand too,” he says.

Graham Best, CEO of international returns specialist Rebound, says that for customers internationally returns has generally been a poor experience. “For retailers selling internationally they have previously often just left it to the customer to decide how to get product back to the retailer. It’s not easy and it’s expensive and the whole experience makes it more unlikely customers will buy from you – or if they do that they will buy again,” he says.

His company offers an integrated one-stop solution that includes in-country consolidation centres and an IT platform that handles the whole returns process. “The challenge for most retailers internationally is they have no visibility of returns. This is all about localising the experience for the consumer so it’s a nice, friendly local experience. What you need to do is have not one policy for the world but the right policy for the right country,” he says. 🌍

### RETAILER FOCUS – De’Longhi Group

#### The benefit of local subsidiaries

At De’Longhi Group the electricals brand began its international expansion in 2014 and is now live in seven markets, including USA, Canada, UK, Australia, New Zealand, Holland and Austria. With three brands under its umbrella – [www.braunhousehold.com](http://www.braunhousehold.com), [www.delonghi.com](http://www.delonghi.com) and [www.kenwoodworld.com](http://www.kenwoodworld.com) – that means a total of 17 sites to manage currently.

The group is accelerating its rollout into further international markets as well as working with its local subsidiaries to maximise sales once a market is activated. It plans to open up in ten additional markets over the next 18 months – mostly in Europe but also in Brazil and Japan, and expanding all three of its online brands where it can.

Its international sites are fully localised, with local language, currency and payment methods and run by a local team who also deal with digital marketing and merchandising. “The argument was to open up the market then we MUST go local,” says Alberto Billato, group ecommerce marketing manager at the group.

And in some instances he says that the nature of the products required an even more localised approach since both product weight as well as plug requirements meant that logistics couldn’t be handled centrally. “It didn’t make sense to centralise the delivery so in everywhere but Europe there’s a local warehouse,” he says.

Such a localised logistic approach is also aided by the historical set up of the De’Longhi Group, which comprises 35 local subsidiaries around the globe.

### KEY TAKEAWAYS

- Use delivery methods familiar in the region
- Consider stocking locally
- Build a resilient returns policy

## 3. Payment – Enabling the purchase

**There is no commerce without payment which makes easy to use, efficient payment options one of the most important steps in the customer journey, whether that's domestically or internationally.**

**A**nd yet it's often one of the factors that gets overlooked by many. Putting any impediment to a customer completing a purchase is less than ideal in any circumstance but when it's a stumbling block over payment the consequences can be devastating and when it's a foreign market even more so.

Such impediments can include anything from imposing extra levels of security that a customer is not used to, failing to offer local payment methods, or simply an assumption that a one size fits all approach will work in the international arena. It won't.

### The need for variety that suits the local market

As with delivery options the greater the range of payment options a retailer can offer their customer the better. This allows the retailer to localise the payments offer to the different ways that customers are comfortable with paying, depending on the country concerned.

Julian Wallis, Ingenico ePayments believes that many retailers overlook the whole last step importance of the payment process. "What I see is a lot of upfront effort from retailers in terms of social media when they are promoting their brand but I don't think a lot of people follow that through to how they are presented and how the payment is taken," he says.

Instead retailers have to minimise the route to purchase. "The more steps to reach that end goal of a sale the greater the chance that the consumer will abandon that process. You need to reduce the steps as much as possible and if you can achieve a one click checkout that's going to increase the success rate for sure," he says.

It's something many retailers are working hard on. Sporting goods retailer Wiggle has localised its payment options completely to its international

customers, not only adapting payment options but also payment page, domain, texts and language options depending what their customer needs, in a number of countries around the globe.

But retailers have to judge where the wins are and prioritise what they do around payments accordingly. "We never say implement every single payment method because you have to balance localisation with the practical realities of managing payments," says Wallis.

This is even true for the larger retailers. "We offer a few local payment methods and only really launched them a year and a half ago," says one large fashion retailer. "What we have seen is there is an absolute benefit in offering those payment types but they generally come at a cost so look at the payment types and push the appropriate one in that market," says the retailer.

### Understanding local nuances

Understanding the local market is crucial. How far a retailer goes down the currency route can again vary since although having local currencies for local markets can help to boost sales it does open up the risk of currency fluctuations.

Perhaps more importantly is the need to tailor to the payment habits of different international markets – such as a heavy bias to invoice-based payments in Germany or the use of Ideal in Netherlands.

**67% of retailers tailor their payment options to each territory to some degree**

Ideally payment pages for each country should be localised to the payment options that are the most popular for that market so that a retailer can offer local payment methods that the customer is already familiar with, rather than prompting them to abandon the process.

Many retailers are working with payment partners that will handle integration to local payment methods so they don't have to deal with the complexity themselves and ►

### Our survey said... Most retailers choose to tailor payment options by some level but still describe their solutions as only fit for purpose

With payment such a crucial step in the purchase process in our survey we asked retailers how they were tailoring their payment options to each territory. Nearly a quarter (24%) said that they highly tailored their payment options to each market they were operating in abroad.

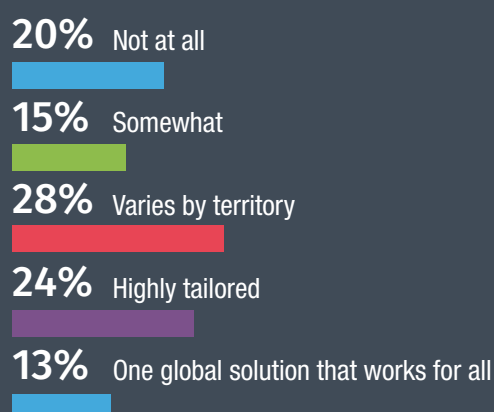
28% said that they were tailoring their approach depending on the territory and 15% said that their payment options were somewhat tailored to each territory. That meant that the vast majority were tailoring what they were doing to some degree at least.

However, one in five (20%) weren't tailoring what they were doing to any extent and 13% reported a single global solution that worked for all. That suggests these are retailers who could possibly encourage further conversion simply by better adapting to local market needs around payment.

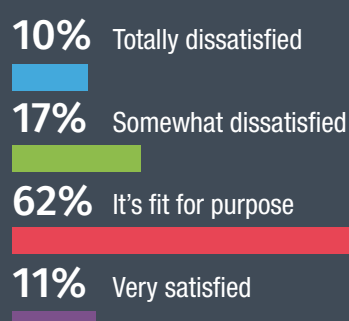
When it came to understanding whether they were happy retailers were pretty consistent in terms of their satisfaction. 62% said that their payments offering was fit for purpose and 11% reported being very satisfied with the payments offering on their international site.

More than a quarter (27%) were dissatisfied however with 17% reporting that they were somewhat dissatisfied and one in ten (10%) saying that they were totally dissatisfied.

### To what extent are your payment options tailored to each territory?



### How satisfied are you with the payments offering on your international site(s)?



also so that they are able to offer the payment method that the customer is most comfortable with, or used to, in that market.

But since it's an area that many can do better in retailers also need to advertise the fact that they make it easy for customers to make the final step in the purchase process, or risk losing business. "You need to promote local payment methods upfront," says Wallis. "Very often retailers won't necessarily advertise what payment methods they are willing to accept internationally and it

can be a nasty surprise," he says. "It's good to promote those payment methods on the home page even without scrolling down."

Assumptions simply cannot be made. For example, although credit cards may be the dominant form of payment in countries such as the UK and France in other regions their use ranks far below alternatives where other methods dominate.

And the differences of adopting preferred local payment methods can be crucial with retailers experiencing huge

uplifts in conversion as a result. “We have examples where we have implemented Ideal and we will see a 50% uplift in conversion,” says Wallis.

Many retailers will use payment gateways that are integrated into most of the international payment methods – offering localisation of currency and local payment methods specific to the markets but also enabling them to tap into the expertise of such providers and their work with other retailers.

At Clara Olivia Grant says local payment options are vital – and that retailers want to be able to offer such options in their simplest form with the least hassle on their part. “I want something that’s completely visible

### One in ten retailers are totally dissatisfied with their international payments

to me and that removes the hassle from the retailer. It’s our job to offer the goods at the right prices and get them to the customer, the payment part shouldn’t be a headache,” he says.

Retailers also need to have an eye on the future too – ensuring they have the ability to adopt innovations such as Apple Pay and mobile wallets once they become applicable for the relevant international market too.

“You want seamless, frictionless payments and you need to use the payment gateways to get as much advice as possible about your expansion since they will already be providing systems to many merchants in different countries,” says Wallis. 🇳🇱

### RETAILER FOCUS: Deckers

#### Proving the value of offering local payment options

Retail group Deckers comprises three brands – all at varying stages of international expansion. For boots brand Ugg the company has fully localised, dedicated sites in the UK, France, Netherlands, Belgium, Austria, Germany and Italy.

Its sandal brand Teva and running shoe brand Hoka are both sold through a pan European site for each, translated to three local languages.

After initially launching internationally in 2011 international now accounts for nearly half of its business and that figure will grow further as international expansion continues. David Williams, senior director of digital omnichannel EMEA for Deckers, says as part of a localisation strategy offering local payments is key.

“It’s essential. If you are not going to go into a market and go local then don’t bother,” he says. Williams says that the brand’s early expansion taught it just how valuable offering local payments was. “When we first launched our Dutch website we didn’t have Ideal at first because of resources but when we introduced it eight months later the conversion rate in the shopping basket doubled,” he says.

But Williams says that retailers have to consider the whole of the shopping basket process and optimise that for local markets too. “The basket process is underestimated but the cultural and legal expectations are very different in different markets,” he says.

He advises retailers to not only look at offering local payment but to also make sure that they pay attention to smaller details such as address formats, location of security messages and even the colour of buttons. “We have a localised address format for every market and follow the standard of that market because if someone doesn’t recognise the format (for instance in most European markets the house number comes after the address) then people may not buy.”

### KEY TAKEAWAYS

- Offer familiar payment methods
- Ensure a seamless checkout experience
- Build a payments strategy into your international expansion plan

## 4. Mobile and Multichannel – Maximising the on-the-move opportunity

When it comes to optimising the mobile and multichannel opportunity many retailers still have much to do on their home turf first – let alone tackling the challenge internationally too.

**O**ur survey and interviews showed that for many retailers the role of mobile and multichannel was one they had yet to harness the full benefits from as retailers tend to focus on the UK first before looking to improve internationally. “All our international sites are responsive but it’s an area we’re focussing on to optimise,” says Bulk Powders’ Williams.

Indeed, many of those that we surveyed said that the mobile and multichannel challenges internationally was one of the biggest barriers to international expansion that they faced.

### A challenge for many

The need for a full mobile and multichannel experience varies according to customers shopping habits, their mobile use and also the type of retailer and whether their sales are more naturally skewed to mobile or not.

“For us mobile is very important since the majority of sales are already on mobile,” says Alberto Billato, group ecommerce marketing manager for De’Longhi

Group. This is largely since the highest volume sales are actually replacement parts or attachment items – often ordered when a customer is on their mobile looking at a recipe or having a coffee in the morning and realising their kettle needs descaling. “It’s about that moment in time for us,” he says.

Retailers need to track customer behaviour and browsing patterns to not only understand where such customers are coming from but also getting insight into what channels they are using to browse and buy.

**43% of retailers are dissatisfied with their mobile offering**

They also need to then make it easy enough to do so, enabling the customer to complete the purchase journey whatever device they are on. “A lot of merchants spend a lot of time and effort and build a mobile optimised website but payments are not necessarily optimised for mobile,” says Wallis.

He says retailers should ensure they optimise their mobile sites for payments in the same way as they would for displaying and promoting themselves, their goods

## Our survey said... There is still much work to be done when it comes to mobile optimisation internationally

Our survey showed that some retailers are only just beginning to make in-roads into optimising their sites for mobile commerce in international markets – something reflected in our in-depth interviews with retailers too.

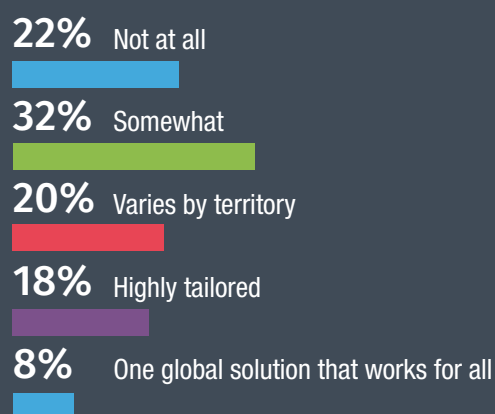
Here the majority response was that retailers had ‘somewhat’ optimised for local markets with nearly a third (32%) having done so. 8% had a global solution that worked for all.

For the other options the balance was fairly similar. For one in five (20%) optimisation varied by territory. 22% said that they hadn’t optimised for mobile commerce in each territory at all and 18% reported a highly tailored optimisation for international markets.

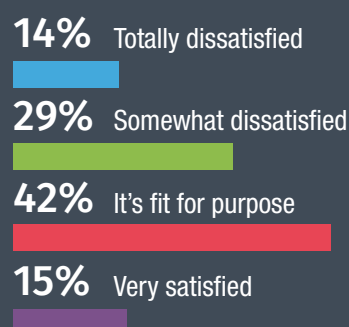
Although retailers didn’t have a coherent optimisation strategy for mobile in such markets there was less of a market difference between how satisfied retailers were with opinion fairly split. 42% said their mobile offering on international sites was fit for purpose and 15% reported being very satisfied.

Meanwhile 43% said that they were dissatisfied with their mobile offering with 29% saying they were somewhat dissatisfied and 14% totally dissatisfied.

### To what extent is your site optimised for mobile commerce in each territory?



### How satisfied are you with the mobile offering on your international site(s)?



and their services. As with general payments this means reducing the payment process down to as smooth and frictionless a process as possible – especially where retail apps are involved.

“Often consumers are doing what they need to do in the app but when it comes to payment they are taken outside of the app to pay. It needs to be much more seamless to contain the payment from within the app. It’s another layer of work that needs to be done since most merchants will start with the ecommerce site and try and tag that on to the mobile environment but you need to try and achieve the checkout process from within the app,” he says.

This is especially true since mobile apps are already proven to drive more transactions than mobile browsers and are set to grow further yet in many markets.

But retailers also need to remember that it’s not just about payment in the multichannel world. “When you talk about mobile it’s not just transactions – it’s what do you want to do on mobile. People don’t just want to transact on mobile they want to research too,” says Sayed Gaffar, head of international ecommerce at Mothercare.

“For many retailers internationalisation from the UK is about having a UK website and delivering into the country and maybe translating some content – that isn’t a mobile, immersive experience,” he says. ▶



### Understanding what customers want as a mobile experience

And it's also about understanding exactly how customers are using mobile in different markets and what kind of mobile experience they expect. "Is a good mobile experience in the UK the same as in China?" says Gaffar. "No – it's differs because in China they love flash, images, banners and long scroll pages. Here you would want a clean experience," he says.

### Speaking in the customer's language

Marketing via mobile obviously also offers huge opportunity to expand markets and drive growth internationally – but only if such communication, like the payments and other options retailers offer, is relevant and suited to the local market. Otherwise such communication will do more harm than good – since a retailer communicating directly into the hand of the consumer is going to look a little silly trying to deliver a message that isn't relevant to that market.

This can be as simple as appreciating there are different dates for Mother's Day throughout the world and that sales promotions vary by country – meaning a one size fits all approach won't work. "We do marketing locally so the challenge is less but for someone sitting in the UK and trying to market into a foreign country you need someone with local experience to tell you what will work in terms of SEO and push notifications," says Gaffar.

### Integrating the physical

Since true multichannel retailing is about the integration of all channels retailers also need to ensure they are best maximising the multichannel opportunities of international expansion too – looking at how they can complement sales

In June luxury brand Mulberry reported that it was planning a click and bricks expansion strategy overseas supporting well situated stores with local fulfilment and omnichannel services in its priority markets in the coming years.

The focus is unsurprising since around half of the company's group digital sales are through mobile phones and tablets with two-thirds of such traffic coming through mobile devices and illustrating the need retailers have to focus on integrating all channels – not just at home but abroad too. 🌐

#### RETAILER FOCUS: White Stuff

##### Making the most of multichannel

White Stuff launched its first local language site in Germany in May. The new site, with the .de domain has been designed to cater for the German market and to offer a fully localised experience promoted through a multichannel marketing campaign.

The site was designed to complement the two existing stores in Germany as well as further stores planned over the next twelve months and as well as local marketing in native language and currency was also supported by four German-speaking customer service staff.

Orders are shipped from the UK within two days with free standard delivery for orders over €50 and free express delivery for orders over €150. "As a multichannel player with two standalone shops in Germany already and a roster of further shops opening a German website seemed like a natural progression," said Ben Mercier, White Stuff head of ecommerce and head of the German site launch said at the time.

### Mobile sites are only 'somewhat optimised' for nearly a third of retailers

on the web with stores or third party collection points if they have a physical presence in a country, or can take advantage of a collection point structure.

This means not only understanding the mobile requirements of customers in such a market but also understanding if multichannel behaviours – such as click and collect which can be fundamental for some business structures – is still as relevant in the market you are interested in.

"Each market is different so you have to look at where you might promote initiatives such as click and collect and think about what local opportunities you have," says Decker's Williams.

#### KEY TAKEAWAYS

- Mobile responsive sites and mobile friendly payment pages are a necessity
- Consider multichannel options such as click and collect
- Develop a local mobile marketing strategy

## 5. Social – Conversing with your customers

Retailing is not just about the moment of purchase and so maintaining a credible local front-of-mind position demands being present in the customers' lives through social media. Whether they are asking questions, discussing products and services with their friends, or researching, a social presence adds to local credentials.

**T**hat's fine in a domestic market but how do retailers deal with it in international markets where they are removed from the customer; markets and customs are different and the challenges are so much greater -especially when social is hard enough at home.

### Deciding on a local presence

Some retailers simply focus on the UK but with customer services communicating in local languages on their international sites. Deciding when the need to invest further is, is a big challenge according to Wool Over's Sansom.

Although the retailer's demographic is slightly older than mainstream fashion brands and therefore not so heavily into social networks Sansom says he still faces the challenge of whether to engage further in social media in other markets and set up country specific channels or leave as is.

Mothercare's Gaffar advises retailers to understand how social media is used in different markets since – as with their shopping habits – different customers in different international markets also use social differently too. "Social is different in different places," says Gaffar. "Here it's about engagement and less about transactions and selling so if someone wants to buy something in the UK they use Google or Amazon. In other markets you have influencers – social media authorities who endorse a product. That's a phenomenon that really works in a lot of markets," he says.

But as cited earlier social really does need to be localised if it's done at all. "Social goes hand in hand with localisation and has to be tailored to the market you are in. If you are trying to do social remotely that's quite challenging," says Gaffar.

### Being reactive or proactive

Retailers also have to decide how committed they are to international social media – especially since as well as opening up a new channel for them to talk to the customers they are also opening up a new channel for them to complain or ask for advice. In this case being able to not only manage and international social media presence but also be able to respond quickly is crucial.

"In the US we have a US social media team who are monitoring what's going on and responding to comments that are made but it's a case of responding to issues that people have rather than engaging with them internationally," says one retailer for this report.

Many businesses are using bloggers as their social media outreach into international markets since these require less management than a full social media presence and also have the advantage of better knowing the local market and its nuances.

Lingerie brand Clara Olivia.com is in its early stages of international expansion but its plans – and growth of interest in its brand internationally - is largely thanks to engagement on social media.

"We currently don't have any dedicated sites but are selling in two ways – via listings on European and US Amazon and EBay sites and through people coming across the UK site through some below the line social media activity and interaction with bloggers in different countries," says Grant. ▶

**26% of retailers haven't tailored their social media activities to the local market at all**

## Our survey said... The number of retailers who hadn't done any tailoring to the local market was highest for social media

As with mobile optimisation retailers are also only just starting to get to grips with tailoring their social media activities to each territory and language with our survey showing the highest level for this question of retailers that hadn't done any sort of tailoring to the individual market at all.

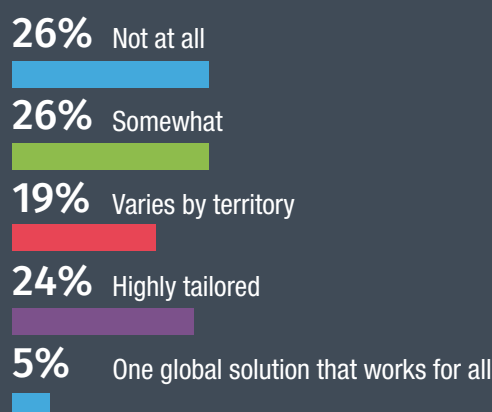
More than one in four (26%) said that they hadn't tailored their social media activities to each territory and language in our retailer survey.

But responses were also more evenly split for this question. Just over a quarter (26%) had somewhat tailored what they were doing and 19% said the level of tailoring varied according to the different market.

Almost a quarter (24%) said that they had highly tailored their social media activities to each territory and language. 5% said that they had one global solution that worked for all.

Retailers were asked how satisfied they were with the social media engagement via their international sites. Of these more than a quarter said that they were somewhat dissatisfied and 17% were totally dissatisfied. 43% said their social engagement was fit for purchase internationally and only 14% said they were very satisfied with what they were doing.

### To what extent are your social media activities tailored to each territory and language?



### How satisfied are you with the social media engagement via your international site(s)?



He says the company has worked with one particular blogger in Israel who has referred a lot of sales and will concentrate more on engaging with influential bloggers. However, he says the brand will be picky about who it chooses. “We did have a concerted programme until a couple of months ago where we were sending lots of product out and all of the bloggers would write posts but while with one or two you would get a good result with the vast majority you wouldn’t get anything, so we will probably concentrate more on specific bloggers and having a conversation with them,” he says.

Trying to manage social media centrally is a big challenge. “It really does have to be quite local or have some local element of control,” says Deckers’ Williams. Wallis agrees: “A lot of merchants will spend time on social media to get customers on to their site but the localisation needs to extend to social media too,” he says. 🌍

#### KEY TAKEAWAYS

- Develop a social media calendar based on local events
- Make social fun and engaging by including local marketing expertise
- Consider customer service response across time zones on social

#### RETAILER FOCUS: Bulk Powders

##### Managing social internationally from day one

At sports nutrition retailer Bulk Powders getting customers excited about the brand is vital. The retailer has rolled out dedicated sites across the whole of Western Europe over the last two years and is now assessing further opportunities for expansion of the brand internationally. Key markets include Germany, France and Italy.

As part of this social media activity is a key target for localisation. “Functional activities like translation and checkout configuration are all very well but you also need to light a little flame somewhere to let the brand emerge,” says Bulk Powders’ marketing director Jos Williams.

Social is a key vehicle for doing this, he says. “We create separate accounts for every market and we manage them from day one. Social media is a tremendous opportunity to build a sense of brand. I can’t think of anything worse than being a ‘shop’,” says Williams.

He says country managers for each market help ensure a market by market focus on social. “It’s their job to follow the local trends and sporting calendars,” he says. And they are also responsible for sharing too. “People are used to looking at video from all around the world so it’s not necessarily a big deal to share US content, or any other content for that matter,” he says.

And having a large team also helps build the brand and offer uniqueness, he says. “Having lots of people on social is great. Sometimes I think that centrally created content becomes very predictable,” he says.

But he says retailers should put the work into individualised content even though it may be hard going in the first instance. “The early days can feel very tough – any social account needs to build to a reasonable level of following before it reaches critical mass and it can feel a little hard knocking out finely crafted material that elicits one or two responses,” he says.

## 6. Fraud – Knowing how to arm yourself

For the retail world fraud marks big bucks – both in terms of the money invested in trying to prevent it and the gains to be made by those who can skirt the system to their advantage. A new report from Juniper Research in June 2016 suggested that annual spending on online fraud detection solutions is likely to rise by 30% over the next five years to hit \$9.2 billion a year by 2020 as retailers seek to thwart fraudsters in their tracks.

**T**he report, *Online Payment Fraud: Key Vertical Strategies and Management 2016-2020*, suggested that despite the huge growth of – and importance – of mobile in retail many organisations were failing to apply the same levels of protection to mobile as they already do to desktop transactions. This leaves such businesses open to unnecessary risk.

Take a business internationally however and the risks and challenges multiply. With different vulnerabilities in different territories retailers must decide how best to manage fraud abroad and where to draw the line when it comes to understanding local custom and risk profiles. If retailers don't have the right fraud checks in place before they start trading overseas, they risk costing themselves money and having chargebacks cut into profits.

Simply taking a fraud profile that works in one country and applying it to another may not work – leading at most to too tight a control that sees too many customers rejected and sales therefore depressed, or allowing a greater level of fraudulent behaviour that affects the bottom line.

Instead retailers have to do due diligence on their

markets and look at the risks and the options open to them to make an assessment as to whether the market is a priority and they have to either overcome or accept the fraud risks, or they wait for the market to mature and risks to lessen.

“Fraud has absolutely got to be taken seriously,” says Ingenico’s Wallis. “There are fraud prevention tools available but the tighter those tools are the greater the risk of false positives and transactions blocked for the wrong reasons,” he says.

### The types of fraud

Many retailers will look to the anti-fraud tools of their payment service providers to best deal with transactional fraud on their business. “We use the expertise of our payment services provider a lot and take their suggestions and then review them on a regular basis as to whether the rules are fit for purpose,” says De’Longhi Group’s Billato.

Others will invest more fully in anti-fraud teams to understand and manage the risk on a wider scale.

Transactional fraud patterns inevitably vary according to the market. For some the scale of countries such as the US and Australia means that credit card fraud and chargebacks are inevitably more common.

Putting anti-fraud tools in place seems an obvious solution but it’s something retailers must be beware of. Consumers’ attitudes towards anti-fraud options vary according to the market. For instance tools such as 3D Secure are generally

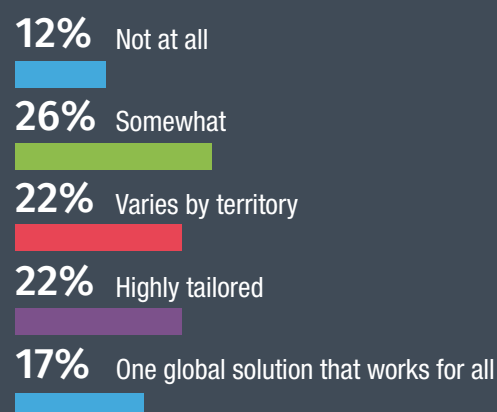
## Our survey said: Retailers were generally fairly happy with fraud management on their site despite varying degrees of tailoring to each market

Responses to our survey on fraud were also fairly evenly split. Just over a quarter (26%) said that their fraud parameters and assessments were somewhat tailored to each territory. 22% said they varied by territory and the same percentage of retailers highly tailored their fraud parameters and assessments to each territory.

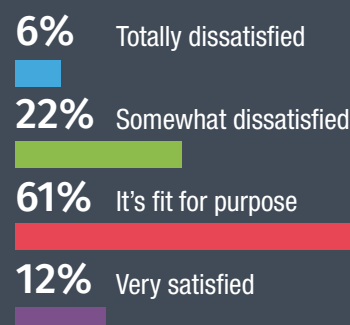
17% of respondents had one global solution that works for all and 12% didn't tailor to territory at all.

When it comes to fraud management on their international sites 61% of retailers said that their solution was fit for purpose and 12% were very satisfied. Just over a quarter (28%) said that they were dissatisfied with their fraud management although the number that were totally dissatisfied was the lowest out of any of the six factors we have looked at in this report with those that were totally dissatisfied only totalling 6%.

## To what extent are your fraud parameters and assessments tailored to each territory?



## How satisfied are you with the fraud management approach on your international site(s)?



accepted in the UK but are met with more resistance in some markets such as the US and Australia.

"In those markets we took the risk of not having 3D Secure," says one retailer interviewed for our report. "People there are less familiar with 3D Secure and so we did some tests and noted that people were not completing the order at the payment stage so we took the decision to risk some chargebacks," says the retailer.

Wallis says it's a common approach. "In some markets customers really hate it and it's a massive cause for dropout so then you would only invoke it when you see a potentially high risk transaction going through," he says.

Other markets with different local payment options –

such as Ideal in Netherlands – see a lesser fraud risk on the transactional side simply because such systems are harder to abuse.

As with domestic markets delivery fraud is also a problem internationally and can be more so in markets where the expense of international delivery may mean that the retailer has had to sacrifice the cost of tracking goods and instead bear the risk of customers claiming not to have received their items instead.

Where retailers can of course they will track goods with a tracking ability or signature on delivery option that helps to reduce fraud and lower costs to the business of operating internationally. For multichannel retailers ►



however the challenge of click and collect abuse can be a harder fraud tactic to tackle.

And retailers also face the threat of counterfeit product fraud when they move abroad – particularly the closer they get to markets where such goods are more commonly made. For some the problem can be customers buying genuine products but returning counterfeit items. For other retailers counterfeit producers sell under that brand's own name – risking damage to the brand concerned. "If you are a brand that people recognise then you will have a lot of online retailers selling counterfeit products on a marketplace in your name," says one senior retailer interviewed for this report.

The problem can be more rife still in developing and emerging markets where legislation may be subject to interpretation. "Keeping on top of that is a major challenge for retailers – it's like playing whack a mole," says the retailer.

For brands such as Mothercare the challenge of counterfeit products is even higher. Unlike a luxury brand for which counterfeiting is restricted to a poor imitation that may affect brand quality reputation but little else, for the baby goods retailer the stakes are higher since customer safety is put at risk. "We have systems and teams in place looking at counterfeit products and brand representation and have to focus on it because of safety," says Gaffar.

Genuine products are tested and certified for each local market to ensure that strict safety guidelines are met meaning that counterfeiting can not only harm the brand itself but could also risk the child concerned using it.

As we saw earlier retailers are generally happy with their fraud management capabilities but others privately

**Nearly three-quarters (73%) of retailers said they were happy with their fraud management internationally**

admit that perhaps they just aren't aware of the scale of fraud that they are open to. Wallis believes it's a problem that retailers need to spend more time and resource on – both to understand the challenge and to fight it. "I personally think it's not as high on the agenda as it should be. When we are talking about international expansion it's almost like fraud prevention is a small afterthought. It needs to be put higher up the priority list," he says. 🌍

#### RETAILER FOCUS: Euro Car Parts

Car parts distributor Euro Car Parts was established in 1978 and has grown rapidly since then. However despite its fast growth it was experiencing high levels of fraud and chargebacks, particularly via its online business.

When it was looking to expand the business internationally therefore the potential problem of fraud was high on the agenda since traditionally cross-border payments are at higher risk of fraud than domestic payments.

The company's initial international expansion has been into France and Germany with localised websites achieved through the use of actual translators and address lookups and delivery options tailored to the specific markets.

With fraud high on the challenge list the retailer sought a new payment service provider to deal with its international payments and from an assessment of 60 payment providers chose Ingenico ePayments, in part thanks to its fraud services and PCI compliance. Fraud is now under control and fraud data is regularly reviewed by the company and Euro Car Parts both onsite and over the phone.

#### KEY TAKEAWAYS

- Use the expertise of your payments service provider for fraud
- Optimise your fraud prevention strategy to maximise approvals
- Localise your fraud management settings



# Conclusion – Making the most of international?

To supplement our qualitative survey we looked at whether the leading retailers in the UK and Europe were doing enough to embrace international expansion.

**O**ur survey and interviews sought the experience and opinions of a wide range of retailers – from small businesses to corporate giants – and showed an interesting range in terms of what different retailers are doing.

Many of the smaller retailers are able to steal a faster lead on their larger rivals when it comes to international expansion. They have less brand risk from going into international markets and are therefore less likely to experience problems around fraud for example as well.

They also tend to rely on a partner approach that helps them better understand the market – often being more open to learning from individuals in a market than their larger rivals may be able to do.

And of course these are retailers who are able to move more nimbly than their larger rivals, reacting faster to change.

In order to supplement our qualitative survey therefore we also looked to review the Top50 retailers in the IRUK Top500 to understand their level of international readiness when looking at each of the six factors identified in this report as well as looking at what retailers who make up the newly published IREU Top500 were doing.

## Retailer average

The research showed that amongst the top 50 retailers in the UK IR500 retailers have generally localised to 3.3 languages over 5.3 countries in the EEA. When it comes to payment they offer an average of 2.2 currencies.

The research shows that when it comes to localising customer channels in the EEA there are an average of seven unique channel country language combinations per retailer – such as Pinterest, phone email, Facebook.

The trend is reflected in InternetRetailing's recently published European top500 research too – the IREU 500. It shows that although as a group leading European retailers are starting to foster cross-border trade there is more to be done.

Reflecting the UK results of the top50 UK retailers the research showed that the average IREU Top500 retailer sells in only two of the 13 currencies available in the market and in only three of the 26 languages that are available- suggesting that both UK and European retailers could be doing much more to localise the experience to individual markets.

## Leaders in their field

When you reflect on retailers such as Zara who sell in 28 EEA countries but in 23 different languages it's clear there is much more retailers can do to maximise the potential of sales.

SportsDirect.com was also identified as a leader in its field in the IREU 500 research, ranked as one of the largest 50 retailers in the 26 EEA countries.

At Next the fashion retailer is a leading example of how to do international successfully. Shoppers in its 31 EEA websites are able to use their local currency when buying and to communicate through 11 European languages - including local language customer service call centre staff.

The study showed that leading retailers tailored messages to specific markets but they also engaged more heavily in social media. Retailers in the IREU Top500 research had an average of 4.6 customer service channels, with 2.3 country specific.

Across mobile and multichannel there was more to be done. Of the IREU Top 500 around half had Android apps and similar had iOS app but only 13% offered in-app localisation.

Asos.com stood out in the research however since as well as allowing customer to choose their local currency and language on its main websites shoppers could also buy via localised apps in markets such as France, Germany, Italy and Spain. In two of those regions – France and Germany – shoppers are also able to buy, view daily deals, and save and share products on social media via the app.

## Considering the quirks

The IREU 500 research also showed up some surprising quirks of the market that illustrate how important it is for retailers to understand local behaviour patterns of individual markets – such as the fact that shoppers in France and Germany react differently in terms of when they open emails, partly because their working hours are different from the UK. The research also showed different acceptances of discount emails depending on individual markets.

Although the results may be mixed the message throughout remains the same for retailers looking to expand internationally – localisation is key to success. However, it also takes time and an assessment of the market to get it right. “Merchants have got to be practical. It's quite hard to achieve perfection around all six factors- it does take time - but these are the fundamental basics,” says Ingenico's Wallis. 🇬🇧

