International Scientific Conference
"DEVELOPMENT THROUGH RESEARCH AND INNOVATION" IDSC-2026,
The 7th Edition, May 15-16th, 2026. Chisinau, Republic of Moldova

COVID-19 AND THE ACCELERATION OF CROSS-BORDER ONLINE TRANSACTIONS: A COMPARISON BETWEEN THE REPUBLIC OF MOLDOVA AND EUROPE

DOI: https://doi.org/10.53486/dri2026.08
UDC: 614.4:[004.738.5:339.5](478)

Alexandru MARIT
Moldova State University
Republic of Moldova, Chisinau
Email account: marit.alex@mail.ru
ORCID ID: 0000-0002-3198-8395
Mariana VATAMANITA
"Constantin Stere" University of European Political and Economic Science, Faculty of Law, Department of Law, Republic of Moldova, Chisinau
Email account: marina.mihai.90@mail.ru
ORCID ID: 0009-0004-2949-4750

Abstract: *The COVID-19 pandemic profoundly transformed global commerce and consumer behaviour, acting as a catalyst for the rapid adoption of online trade and cross-border transactions. In response to lockdowns, mobility restrictions, and temporary closures of physical stores, both consumers and businesses increasingly relied on digital platforms to continue commercial activities. This study examines the impact of COVID-19 on cross-border e-commerce growth in the Republic of Moldova compared with the broader European context, while also exploring long-term post-pandemic trends and structural changes in digital payment systems. Using a combination of market reports, official statistics, and academic research, the analysis highlights the differences in adoption rates, technological infrastructure, and regulatory frameworks between these regions. In Moldova, rapid growth in e-commerce is observed, especially in mobile commerce and cross-border transactions, although challenges remain due to limited digital payment integration and lower overall market maturity. In contrast, European markets exhibited accelerated adoption of digital commerce on top of already well-developed infrastructures, with integrated cross-border payment systems and widespread consumer confidence in online platforms. The findings indicate that post-pandemic, online shopping habits are likely to remain elevated in both regions, with sustained growth driven by improved payment solutions, enhanced logistics, and increased digital literacy. Policy recommendations emphasize targeted investment in digital infrastructure, expanded adoption of electronic payments, and support for cross-border trade mechanisms to ensure long-term resilience and competitiveness in the e-commerce sector.*

Keywords: *cross-border e-commerce, COVID-19, online transactions, digital payments.*

JEL: L81, F14, O33, G21.

Introduction

The onset of the COVID-19 pandemic in early 2020 compelled economies across the globe to undergo an accelerated shift toward digital commerce, as traditional retail operations and in-person trade faced unprecedented interruptions. Lockdowns, social distancing measures, and temporary closures of physical stores limited conventional avenues for purchasing goods and services, thereby prompting both consumers and businesses to explore online alternatives. Within this context, cross-border e-commerce emerged as a crucial channel, enabling consumers to access a wider variety of products and services beyond their national markets. The pandemic-induced disruption acted as a catalyst for the adoption of digital payment systems, enhanced logistics solutions, and online retail platforms, thereby reshaping consumer behaviour and commercial practices. This rapid transformation is observable across different market environments, encompassing both emerging digital economies such as the Republic of Moldova, where infrastructural and technological challenges coexist with strong growth potential, and more mature European digital markets, where well-established e-commerce ecosystems and integrated cross-border payment mechanisms facilitated swift adaptation. The comparison underscores the interplay between digital infrastructure, market maturity, and regulatory frameworks in shaping the pace and scale of cross-border online transactions during the pandemic.

Basic content

According to the State Globe Report, the e-commerce sector in the Republic of Moldova, which had previously been relatively underdeveloped, experienced notable growth during and following the COVID-19 pandemic. The period of economic disruption served as a turning point, triggering a substantial increase in online commercial activity. Overall sales through digital channels rose sharply, reflecting both a higher volume of transactions and broader adoption of e-commerce platforms and digital payment methods. Recent market assessments project that Republic of Moldova's cross-border e-commerce turnover could reach approximately $320 million by 2026, underscoring the sector's rapid expansion. This growth is strongly supported by an estimated 78% adoption rate of digital payment solutions among consumers, indicating increased trust and comfort in conducting financial transactions online. Furthermore, mobile commerce plays a central role in this digital transformation, accounting for around 65% of all online transactions, highlighting the importance of mobile devices in facilitating access to cross-border goods and services. Collectively, these trends demonstrate a marked rise in consumer confidence, digital literacy, and engagement with online commerce since the pandemic, signaling a structural shift in shopping behavior and laying the groundwork for continued expansion of Republic of Moldova's e-commerce ecosystem in the coming years (State Globe, 2026).

Recent reports indicate that Republic of Moldova's e-commerce market experienced an impressive annual growth rate of approximately 15% in 2024, reflecting both heightened consumer engagement and a surge in digital commercial activity. Over the past two years, the number of online retail platforms has more than doubled, illustrating a rapid structural expansion within the sector that outpaces many global averages. This growth highlights the increasing entrepreneurial and technological investment in digital trade channels, as businesses adapt to evolving consumer preferences and the accelerated adoption of online shopping catalyzed by the COVID-19 pandemic. Nevertheless, despite this remarkable progress, Republic of Moldova's e-commerce ecosystem remains comparatively less digitalized than the European average. Traditional physical retail and in-person shopping continue to account for a significant portion of overall consumer expenditure, underscoring persistent reliance on conventional commerce channels. The coexistence of rapid digital expansion alongside enduring offline practices reflects a transitional phase in the Moldovan market, characterized by increasing digital adoption yet constrained by infrastructural, regulatory, and cultural factors. Understanding this duality is essential for policymakers, businesses, and financial institutions seeking to foster sustainable e-commerce growth, enhance digital payment integration, and promote cross-border online trade while addressing the structural limitations that continue to shape the pace of digital transformation in Republic of Moldova (Logos Press, 2025).

Furthermore, data indicate that consumers in the Republic of Moldova display a pronounced tendency to engage with foreign e-commerce platforms. In 2023 alone, spending on international online retailers exceeded €340 million, highlighting the increasing significance of cross-border purchasing behaviour. This trend reflects a shift in consumer habits that was accelerated by the COVID-19 pandemic, as restrictions on domestic shopping and limited availability of certain goods prompted buyers to seek products and services beyond national borders. The strong reliance on international platforms underscores both the growing familiarity of Moldovan consumers with online transactions and the critical role of digital infrastructure, such as secure payment methods and efficient logistics, in facilitating cross-border commerce. It also signals the emergence of a more globally integrated consumer base, which is likely to influence market strategies for both domestic and foreign e-commerce providers. Overall, this development illustrates how the pandemic acted as a catalyst for early adoption of cross-border online shopping in Republic of Moldova, establishing foundational trends that continue to shape consumer behaviour, e-commerce growth, and digital engagement within the country (IPN Press Agency, 2024).

Across Europe, the COVID-19 pandemic acted as a powerful catalyst for the adoption and expansion of e-commerce, as lockdown measures, social distancing requirements, and temporary closures of physical retail outlets reshaped consumer purchasing patterns. During this period, a substantial proportion of European businesses either initiated online sales operations or accelerated the growth of existing digital channels, in order to maintain continuity of trade and respond to the sudden shift in consumer behaviour. Data from Eurostat highlight that in 2020, these adaptations were widespread, with many enterprises rapidly embracing e-commerce platforms, digital marketing strategies, and online customer engagement tools. This surge in online activity not only enabled firms to mitigate the economic impact of the pandemic but also contributed to the long-term transformation of retail ecosystems across the continent. The accelerated integration of digital sales channels into business models underscores a structural shift in commerce, emphasizing the growing importance of flexible, technology-driven approaches to meeting consumer demand. Moreover, the European experience demonstrates how digital infrastructure, regulatory frameworks, and logistical capacity collectively influenced the speed and scale of e-commerce adoption, setting the stage for sustained growth in cross-border transactions and online retail well beyond the pandemic period (Eurostat, 2022).

According to the European E-commerce Report 2025, the European e-commerce market has maintained a strong growth trajectory even after the acute phase of the COVID-19 pandemic. Specifically, total B2C e-commerce turnover rose from approximately €784 billion in 2023 to €842 billion in 2024, reflecting the resilience and continued expansion of online retail across the continent. This sustained increase indicates that consumer engagement with digital sales channels has persisted beyond pandemic-related restrictions, demonstrating the lasting structural impact of COVID-19 on shopping habits. The growth is underpinned by multiple factors, including widespread adoption of online payment solutions, improved logistics and delivery systems, and the ongoing digitalization of both established and emerging retailers. Moreover, the data suggest that European consumers have increasingly integrated online shopping into their regular purchasing patterns, while businesses have adapted by investing in digital platforms, omnichannel strategies, and cross-border sales capabilities. The continued expansion of e-commerce turnover across Europe underscores the sector's robustness and highlights its critical role in supporting economic recovery, promoting market competitiveness, and fostering greater access to goods and services in a post-pandemic landscape (European E-commerce Report 2025, 2025).

Cross-border e-commerce within Europe has also experienced substantial growth, reflecting the increasing interconnectedness of digital marketplaces across national boundaries. Recent reports indicate that European cross-border online platforms collectively generated approximately €326 billion in turnover during 2023–2024, highlighting the critical role of international e-commerce giants such as Amazon, AliExpress, and eBay in facilitating trade across the continent. This growth demonstrates that European consumers are increasingly willing to engage with foreign online retailers, motivated by a wider selection of products, competitive pricing, and convenience in delivery. The expansion of cross-border transactions also underscores the strategic importance of digital infrastructure, payment integration, and logistics networks in supporting seamless international commerce. Furthermore, the increasing reliance on these global platforms illustrates how e-commerce has become a central driver of regional economic activity, fostering both consumer access to diverse goods and opportunities for businesses to reach new markets. The post-pandemic period, in particular, has reinforced these trends, as restrictions on physical retail and heightened consumer comfort with online shopping catalyzed enduring changes in purchasing behaviour. Overall, the European cross-border e-commerce market reflects a dynamic and resilient sector, emphasizing the growing prominence of international digital platforms in shaping trade flows and economic interactions within Europe (Cross-Border Commerce Europe, 2024).

Post-pandemic developments in the Republic of Moldova indicate that the e-commerce sector continues to gain momentum, driven by increasing digitisation, particularly in mobile commerce and digital payment adoption (State Globe, 2025; Reports on Moldovan E-commerce Market, 2024). The rapid growth of local online platforms, coupled with rising cross-border purchases, suggests that consumer behaviour shifts initiated during the COVID-19 pandemic have become enduring patterns. Despite these advances, Moldova's overall e-commerce penetration remains moderate relative to European averages, highlighting ongoing structural and infrastructural needs for further digital development (European E-commerce Report, 2025). Consumer preferences have notably evolved, with mobile devices now accounting for a majority of online traffic and transactions, reflecting a predominantly mobile-first user profile shaped by pandemic-induced digital adoption.

In Europe, although there has been a partial revival of physical retail, hybrid omnichannel approaches and digital enhancements continue to play a central role in retail strategies (Eurostat, 2020; European E-commerce Report, 2025). The e-commerce market maintains annual growth, supported by widespread internet access, improved digital payment technologies, and higher consumer confidence in online transactions, even as growth rates moderate relative to the peak pandemic period. Cross-border online shopping remains robust, with European consumers increasingly engaging with international platforms, signalling a long-term shift toward borderless digital commerce (European Cross-border E-commerce Data, 2023/2024). This expansion is facilitated by the ongoing evolution of secure digital payment systems and efficient logistics networks, ensuring seamless international transactions and reinforcing the strategic importance of cross-border e-commerce in the post-pandemic economic landscape.

In the Republic of Moldova, the adoption of digital payment solutions for e-commerce transactions has accelerated significantly since the onset of the COVID-19 pandemic. Merchants increasingly integrate online payment systems into their platforms, while consumers have gradually shifted from traditional cash-on-delivery methods to electronic payment options, reflecting an ongoing transformation toward a more digitally oriented economy (State Globe, 2025; Reports on Moldovan E-commerce Market, 2024). The growth in both the volume of digital transactions and the number of active payers signals structural changes within Moldova's commercial ecosystem, indicating that digital finance is becoming a central component of consumer behaviour. Nevertheless, challenges persist, as a substantial portion of transactions continues to rely on cash-based methods, highlighting the need for further investment in payment infrastructure and the promotion of financial digital literacy to ensure widespread adoption.

Across European markets, digital payments are highly integrated and diverse, encompassing instant payment systems, digital wallets, and open banking solutions, which collectively enhance the speed, security, and convenience of cross-border e-commerce (European E-commerce Report, 2025; Eurostat, 2020). Regulatory measures, such as the Payment Services Directive 2 (PSD2) and the Single Euro Payments Area (SEPA) framework, have further facilitated seamless and efficient financial transactions across national borders, supporting the growth of intra-European online trade. These structural and regulatory enhancements in the payment landscape have reinforced a resilient and sustainable digital commerce ecosystem, enabling businesses and consumers alike to engage in international transactions with greater confidence, efficiency, and security.

Table 1. COVID-19 and the Acceleration of Cross-Border Online Transactions: A Comparison Between the Republic of Moldova and Europe

Indicator	Republic of Moldova (2026 Projection)	Europe (2024/2025 Data)
Cross-Border E-commerce Turnover	~$320 million total projected cross-border e-commerce transactions for 2026, showing rapid market expansion for a small economy (State Globe, 2025)	~€358.7 billion cross-border e-commerce turnover in 2024/2025, underscoring strong regional digital trade activity (Cross Border Commerce Europe, 2024).
Digital Payment Adoption	~78% of consumers expected to use digital payments in Moldova by 2026 (State Globe, 2025)	Digital payments widely integrated across European markets, supported by PSD2 and SEPA frameworks that ease cross-border transactions (European E-Commerce Report 2025,2025).
Mobile Commerce Share	65% of online transactions in Moldova projected to be made via mobile devices in 2026 (State Globe, 2025)	High mobile commerce penetration across many European markets, contributing significantly to overall online purchases.
E-commerce Growth Trend	Moldova's e-commerce market grew about 15% annually in 2024, with the number of online shops more than doubling in two years (Logos Press, 2025).	European B2C e-commerce continues to grow, with total turnover rising from €784 billion to €842 billion between 2023 and 2024 (European E-Commerce Report 2025,2025).
Relative Digitalisation	Still lagging behind Europe in overall e-commerce penetration and retail digitalisation (Logos Press, 2025).	Europe's e-commerce market is more mature, with a much larger digital retail footprint and cross-border market integration (European E-Commerce Report 2025,2025).

Source: State Globe, 2025; Cross Border Commerce Europe, 2024; Logos Press, 2025

Table 1. *COVID-19 and the Acceleration of Cross-Border Online Transactions: A Comparison Between the Republic of Moldova and Europe*, provides a detailed overview of the principal quantitative distinctions between the Republic of Moldova's developing cross-border e-commerce industry and the more established European digital market. It underscores the differential scale, adoption rates, and structural characteristics that define these two regions, offering a clear perspective on how the COVID-19 pandemic served as a catalyst for online commercial activity across both contexts. By comparing indicators such as transaction volumes, digital payment penetration, mobile commerce share, and annual growth rates, the table illustrates not only the accelerated uptake of e-commerce in response to pandemic restrictions but also the persistent disparities in digital infrastructure, consumer behaviour, and market maturity. In Republic of Moldova, emerging platforms and rising cross-border purchasing activity signal a rapidly evolving digital economy, whereas in Europe, high market saturation, integrated payment systems, and established cross-border marketplaces demonstrate sustained resilience and structural robustness. Overall, the table conveys how the pandemic-induced shift toward online trade has produced both converging trends, such as increased consumer engagement and reliance on mobile and digital payments, and divergent patterns reflecting varying degrees of market sophistication, readiness for digital commerce, and infrastructural development. By presenting these comparisons in a structured format, the table serves as a concise tool for understanding the broader implications of COVID-19 on e-commerce trajectories in transitional and mature markets alike.

Conclusions

The COVID-19 pandemic served as a powerful catalyst in accelerating the adoption and expansion of e-commerce and cross-border digital transactions, both in the Republic of Moldova and throughout Europe. The unprecedented disruptions caused by lockdowns, mobility restrictions, and the temporary shutdown of physical retail channels compelled consumers and businesses to rapidly transition toward digital solutions for trade and financial interactions. In the case of Republic of Moldova, although the online market remains relatively small and less developed in comparison to European standards, the sector has demonstrated robust growth dynamics. This progress is further supported by increasing integration with European payment systems and digital financial frameworks, which enhances interoperability and facilitates cross-border transactions, thereby indicating considerable long-term development potential.

Conversely, Europe’s digital economy, characterized by its scale and maturity, is transitioning into a phase of post-pandemic stabilization. Rather than experiencing rapid expansion, the focus has shifted toward consolidation and optimization, with sustained reliance on online commerce channels, deeper penetration of digital payment technologies, and continuous structural improvements in financial and regulatory infrastructures. These developments reflect a more advanced stage of digital transformation, where innovation is directed toward efficiency, security, and cross-border integration. Overall, the impact of the pandemic extends beyond short-term adaptations, having fundamentally transformed consumer behaviour, accelerated the evolution of payment systems, and established a durable foundation for the ongoing growth and globalization of online commerce in both emerging and developed markets.

References

1. Cross-Border Commerce Europe, 2024. TOP 100 Cross-Border Marketplaces Europe Report: European Cross-Border E-Commerce Reaches New Heights Available at:< https://www.cbcommerce.eu/blog/2024/10/10/top-100-cross-border-marketplaces-europe-report-european-cross-border-e-commerce-reaches-new-heights/?utm_source>[Accessed 08 April 2026].
2. European E-commerce Report 2025, 2025[online] Available at:< https://ecommerce-europe.eu/wp-content/uploads/2025/10/CMI2025_LIGHT_CORRIGENDUM.pdf?utm_source>[Accessed 08 April 2026].
3. Eurostat, 2022. Impact of COVID-19 on e-sales of enterprises [online] Available at:< https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Impact_of_COVID-19_on_e-sales_of_enterprises&utm_source>[Accessed 08 April 2026].
4. IPN Press Agency, 2024. Moldovans left over €340m on foreign e-commerce platforms in 2023[online] Available at:<https://www.old.ipn.md/en/moldovans-left-over-340m-on-foreign-e-commerce-platforms-in-7966_1105829.html?utm_source>[Accessed 08 April 2026].
5. Logos Press, 2025. AmCham: Moldovans spent 530 million euros on Chinese marketplaces [online] Available at: < https://logos-pres.md/en/news/amcham-moldovans-spent-530-million-euros-on-chinese-marketplaces/?utm_source>[Accessed 08 April 2026].
6. State Globe, 2026. Cross Border E-Commerce Statistics in Moldova-2026[online] Available at: < https://stateglobe.com/moldova/cross-border-ecommerce-statistics?utm_source>[Accessed 08 April 2026].