

SUMMARY

02 Retail tech

[MIND EXCLUSIVE] How Upsellr boosts conversion at Les Mousquetaires and targets traditional PIMs (p. 4)

ANALYSIS. NRF Europe: 2026 edition records fall in exhibitors and attendance (p. 6)

DATA. Facing SharkNinja's hegemony, Carrefour and Darty gain ground on TikTok Shop (p. 8)

NEWS. With Claudeforce, Salesforce opens data to Anthropic and shifts into the conversational AI era (p. 11)

NEWS. How Cdiscount plans to reach €100 million in advertising revenue in 2027 (p. 11)

12 Retailer, e-commerce

ANALYSIS. ChatGPT: Bureau Vallée's recipe to capture back-to-school spending (p. 15)

[MIND EXCLUSIVE] Why Shein emits twice as much CO2 as Inditex for equivalent revenue (p. 17)

NEWS. Lidl's owner continues cloud services offensive (p. 20)

NEWS. Seizure of Auchan Retail's assets in Russia penalises a risky gamble (p. 20)

Hugues Chanoine (Hygie31 Digital) : "The next step is to eliminate filters to move to 100% conversational search"

The Hygie31 retail group, known for the Pharmacies Lafayette, is continuing to transform its websites, driven by Cocooncenter. Thanks to an AI strategy and a fully redesigned IT architecture, it can now internalise the development of several software building blocks and launch into new countries. Hugues Chanoine, Managing Director of the Hygie31 Digital subsidiary, shares with *mind Retail* his vision and choices in terms of technological revamps and sovereignty, with the ambition of shifting e-commerce navigation to a 100% conversational mode.

[Read page 12](#)



How Vusion, Solum and Pricer are accelerating in-store data capture

While electronic shelf label manufacturers were strongly represented at NRF Europe, new formats, uses and data sources are gaining traction, from retail media to signals emitted by customer smartphones. *mind Retail* spoke with Gary Guillier-Marcellin (Solum), Pierre Demoures (Vusion) and Vincent Raulin (Pricer) to understand their strategies and the transformation of points of sale into measurable media spaces.

[Read page 2](#)

[mind Exclusive] Hanshow makes a breakthrough in the US but stumbles on the economics of smart trolley

While at NRF Europe, Hanshow revealed a major contract with one of the U.S. retail giants to *mind Retail*, its smart trolley has yet to prove a market match. A hardware-focused strategy that raises questions, as competitors accelerate in-store data capture.

[Read page 5](#)

[mind Exclusive] Fnac Darty to launch Wero on its e-commerce sites

According to our information, Fnac Darty is about to deploy European payment solution Wero, based on account-to-account instant transfers, on its e-commerce sites. Already active in Germany at Mediamarkt Saturn, Ikea, Decathlon and DM, the service aims to optimize conversion, as Wero is accelerating a e-commerce and POS integration against the hegemony of Apple Pay, Google Pay and PayPal.

[Read page 19](#)

How Vusion, Solum and Pricer are accelerating in-store data capture

While electronic shelf label manufacturers were strongly represented at NRF Europe, new formats, uses and data sources are gaining traction, from retail media to signals emitted by customer smartphones. mind Retail spoke with Gary Guillier-Marcellin (Solum), Pierre Demoures (Vusion) and Vincent Raulin (Pricer) to understand their strategies and the transformation of points of sale into measurable media spaces.

From pricing to data, electronic shelf label publishers present at NRF Europe showed how connected equipment in stores is becoming new points for data capture and activation. At Swedish company **Pricer**, one strategic focus is capitalising on a new inventory: the shelf edge, with the “Digital Avenue” system, a display strip combining prices and product visuals, which mounts on an electrified rail (no battery) and integrates into the Pricer Plaza cloud platform. A test was conducted by customer **Coop Eastern England**, a client of Pricer that already has 500,000 electronic shelf labels deployed across 125 stores. After equipping certain gondolas with Digital Avenue, “an average sales impact of up by 2.2% was measured,” stated Vincent Raulin, Managing Director of the French subsidiary. “When the media includes a brand logo, uplift was up by 4.8%. Researchers also observed that customers spot promotional shelf ends 43% faster when the Digital Avenue system was installed. These figures stem from a test across 2 Coop stores in England (Broke Hall and Heath Road), based on a study conducted by Retail Academics on 66 products.” A key takeaway showing that, beyond simple price automation and labor savings, ESL media have an impact on customer engagement in-store. It remains to be seen whether these revenue gains can be replicated on a larger scale across different product categories and longer commercial periods.

At South Korean firm **Solum**, a former Samsung subsidiary whose core business remains electronic shelf labels, which still generate the bulk of revenue, the strategy involves multiplying sensors and technologies to capture maximum data on both customers and products in-store, particularly via Bluetooth. The company provides the hardware, notably ESLs (Electronic Shelf Labels) from 1 inch with battery and rail power, up to 98 inches for digital signage (DOOH in

LCD) and static signage (e-paper), along with the associated software. These media serve as a foundation for retail media activation, a rapidly growing entity for which Solum also supplies the software (CMS) capable of sending campaigns to screens, though it has not yet made acquisitions in this area. “Our platform also captures Bluetooth signals from customer smartphones, even when the phone screen is turned off,” declared Gary Guillier-Marcellin, Managing Director of Solum France and Spain. “This allows us to track their journey in-store anonymously.”

Solum also launched a solution in 2025 to capture trolley data, aiming to better understand a customer journey, dwell times and flows, and define cold and hot zones in the store. “Bluetooth Low Energy transmitters can be fitted onto trolleys to send signals detected by receivers located in various store zones,” added the Spokesperson. When questioned by mind Retail, he did not specify which retailers are currently using this solution.

Automated replenishment: when product data powers AI agents

Regarding product data use cases, Solum is stepping up its efforts on 2 formats, starting with Newton Eye, launched in 2024. These mini-cameras installed on shelves photograph the opposing gondola, detect out-of-stock items and can go as far as placing automated orders. “In Germany, a major grocery retailer is currently testing our Newton Eye in the fruit and vegetable aisle,” revealed Gary Guillier-Marcellin without more details about the company. “Once connected to a third-party AI-based system, our tool is capable of seeing where availability exists among local producers, contacting a farmer, negotiating a price and placing an order. The objective is to streamline the replenishment process.”

"After equipping certain gondolas with Digital Avenue, an average sales impact of up by 2.2% was measured"

Vincent Raulin, Managing Director of the French subsidiary

■■■ The second IoT format experiencing strong growth is the temperature sensor for fresh and frozen products. *"This enables exact temperature capture for fresh goods, allowing retailers to guarantee the compliance of a cold chain,"* added the Executive. *"This format is seeing strong traction among our retail clients."*

Vusion and Solum: the next frontier for trolley-mounted sensors

After acquiring advertising agency In-store Media during the summer, Vusion also continues to unfold its roadmap towards in-store data capture and activation, relying notably on Bluetooth technology. *"The acquisition of In-Store Media allows us to deliver the advertising content in physical stores, not just the container,"* said Pierre Demoures, Chief Operating Officer of Vusion to *mind Retail* at NRF Europe. *"Furthermore, we continue integrating Bluetooth into all our developments, which will become the standard communication protocol in stores. Thanks to native interactivity with smartphones, self-scanning devices (Vusion is a partner of Zebra, Editor's note) and also mobile terminals, Bluetooth provides new data signals that we can make available to retailers in their mobile*

applications. For example, a shopper using the store app, coupled with Vusion infrastructure, enables personalised coupons to be sent during her or his shopping journey." This is currently being tested at **Carrefour**.

When asked which devices he considers most promising, Pierre Demoures added: *"We truly believe in the customer's device, namely the smartphone."* The Executive questions, however, the relevance of connected trolleys equipped with tablets, citing high equipment costs, fragility, heavier trolleys and installation constraints when customers must set up the device themselves. Asked by *mind Retail* about launching sensors on trolleys to gather more data on a customer journeys in-store, Vusion declined to comment. ■

Sophie Baqué

mind Your customized RESEARCH market intelligence service

The combination of advanced investigation techniques and sector expertise:

Desk research

Research in databases, institutional sources, visible and invisible web, professional press ...

Expertise

Exchange with specialized experts to challenge research results and provide additional information (off market, prospective)

Interviews

Conducted by analysts of key people involved in the targeted industry

Analysis & Presentation

Selecting, crosschecking, analysing and formatting information

mind Research

[mind Exclusive] How Upsellr boosts conversion at Les Mousquetaires and targets traditional PIMs

While his start-up shakes up an array of players focused on product data management solutions, Edouard Margain, Co-Founder of Upsellr, shared with us at NRF Europe the results of the data structuring and enrichment project recently made at Les Mousquetaires group. This large-scale deployment delivered conclusive lessons in terms of online conversion rate.

Upsellr

► **Founders :** Aurélien Rousseau, Mickaël Ohayon and Edouard Margain

► **Launch :** 2024

► 1,000 clients including E.Leclerc, Micromania, Gedimat, Bureau Vallée, Sport 2000, Jardiland (Teract) and B2B companies such as Chavigny Group (building materials trading) and Sétin (hardware)

The Upsellr start-up (5 staff, 1,000 clients, confidential ARR), which develops an AI platform orchestrating and structuring product data and content, was deployed in July 2026 at **Bricorama**, **Bricomarché** and **Brico Cash**. “From June 26 to July 3, we reviewed 130,000 product sheets from the 3 DIY retailers and found a number of missing attributes,” said Edouard Margain to mind Retail. “Then, we enriched these product sheets by collecting 370,294 product attributes, including nearly 150,000 completely new ones. We then presented them in structured product sheets, optimised for GEO, with written FAQs, more visuals, technical specifications, etc.”

Upsellr agents analyse the structure of product sheets on e-commerce websites, create a dedicated taxonomy, search for missing information screening suppliers data, sector databases, user manuals, customer reviews, etc. After prioritizing reliable and usable sources, they produce the content and formats required by each channel in 140 languages. These feed into the PIM, the websites (via generation of product sheets), marketplaces and social networks, and helps to be more visible in LLMs.

Enriched content converts more with stronger purchase intent

In 6 days, Upsellr completed 91.4% of the information that could be completed. Bricomarché also measured the impact on the conversion rate of products previously enriched by the start-up. “For the items purchased at least 3 times a month, representing 1,091 medium-turnover SKUs, the increase in conversion rate was up by 10%,” according to the Co-Founder. “For the items ordered more than 5 times a month (518 items), it reached up by 28%. For the 201 most sold items, i.e. over 10 times a month, the increase was up by 33% (the analysis compares the month before enrichment, from May 25 to June 25, to the following, from July 4 to August 4, Editor’s note). This impact measurement on such a large volume

is unprecedented. It shows that enriched content converts more when purchase intent is strong.”

For another B2B retailer using the Upsellr solution (confidential name), the uplift in conversion rate reached +17% for products enriched by Upsellr.”

Replacing traditional PIMs in the mid-market

According to the Co-Founder, “today, retailers tend to use a multitude of different tech solutions that partly cover what they need: they use a PIM provider (like Akeneo, Slasify or Delos - Editor’s note), feed management solutions (like Lengow and Channable) in order to syndicate content on different platforms, etc. Upsellr is not positioning itself as a PIM provider nor as a content generator. But with mid-market retailers, we can replace a PIM project. Indeed, this type of tool is expensive – from €25,000 to over €100,000 depending on the size of the catalogue – which is inaccessible for most companies. Furthermore, a PIM aims to organise and structure product data once it was collected, because retrieving it manually is time-consuming. When an AI agent is capable of doing it, the need for a heavy PIM becomes less strong.”

In terms of roadmap, Upsellr is about to launch the second version of a solution in autumn 2026, focused in particular on a 100% conversational interface, an ability to orchestrate product data over time and measure a share of voice in LLMs (GEO). “Already, in 1 month, we recorded up by 30% visibility in AI search engines, measured on 2,700 control products, without any decrease recorded,” concluded Edouard Margain. “Our future platform will be ‘agentic first’ in order to save time, particularly for client onboarding. While 30 clients are testing it in beta, making it available is imminent for all our portfolio.” ■

Sophie Baqué

[mind Exclusive] Hanshow makes a breakthrough in the US but stumbles on the economics of smart trolley

While at NRF Europe, Hanshow revealed a major contract with one of the U.S. retail giants to *mind Retail*, its smart trolley has yet to prove a market fit. A hardware-focused strategy that raises questions, as competitors accelerate in-store data capture.

At NRF Europe in Paris, **Hanshow** confirmed a rollout across the Atlantic to *mind Retail*. The US second largest grocery retailer by sales, **Kroger** (2025 revenue: US\$148 billion, up by 0.3%) “has chosen to install our *Nebular Ultra* tags, as British retailer *Tesco* is also doing,” Pierre Fosseux, Vice President of the French subsidiary, told us.

At the same time, the electronic shelf label manufacturer also presented a tablet mount for smart trolleys, designed with **Shopreme** (software part) and **Luckycart** (personalised promotions) and targeting supermarkets. Members of a loyalty programme can clip the tablet onto traditional trolleys themselves, scan their grocery items, receive personalised promotions and pay by credit card or contactless. Two cameras mounted on the tablet can detect unscanned items. According to the company, this system makes it possible “to divide the scanning error rate by 2 to 3 and to monetise advertising spaces on the tablet.”

Heavy in terms of Capex, this system is currently rolled out at 2 retailers so far : **Woolworths** supermarkets in Australia and Auchan in Romania. Hanshow did not confirm the number of smart trolleys rolled out at each client. In addition to a trial in Germany with **Bartels-Langness** (1 supermarket, 12 trolleys), 2 others are underway in France at **Coopérative U** (in Nantes, starting in October) and at **E.Leclerc** (St-Amand-les-Eaux in the North) via “a lighter setup focused on self-scanning. Furthermore,

Leclerc’s IT subsidiary, Infomil, provides all the application software,” Pierre Fosseux added.

A unit price 2 to 4 times higher than a hand scanner

However, some hurdles remain, starting with cost. “In terms of listed price, this smart trolley device is at €950,” the group stated. “Clients have to add infrastructure costs, including the charging wall where tablets are returned after checkout, the trolley to transport them, plus SaaS costs, given that each device requires a licence.” As a comparison, the cost of a hand device for self-scanning varies between €250 and €500, depending on volumes. And when the owner of a 2,000 sq.m supermarket equips his or her store with electronic shelf labels, he or she usually has to invest between €70,000 and €130,000 on average for around 25,000 labels.

While customer adoption for the smart trolley remains to be proven, another challenge is due to fixing the device itself. “When a self-scanning holder is already installed on the trolley, we cannot place our tablet over it,” a Hanshow Spokesperson concluded. “We therefore need to figure out how to overcome this hurdle, knowing that to 50% of a retailer’s trolleys must be equipped to reach a good adoption level.” ■

Sophie Baqué

When the owner of a 2,000 sq.m supermarket equips his or her store with electronic shelf labels, he or she usually has to invest between €70,000 and €130,000 on average for around 25,000 labels

NRF Europe: 2026 edition records fall in exhibitors and attendance

Between a decline in exhibitor numbers, visitors number and high costs, the outcome of NRF Europe 2026 proves mixed. For its part, the American National Retail Federation, owner of the trade show, remains vague about holding a European edition in 2027.

Last year, the first edition of **NRF Europe**, which aimed to create a major regional trade show hosted in Paris, brought together 500 exhibitors and 12,500 visitors. This year, the mobile app mentioned 287 exhibiting companies. This represents, according to our calculations, a 43%-decrease.

In its event report, the NRF does not communicate the number of visitors for the 2026 edition, which ended on September 17. *"This edition welcomed thousands of retailers and sector partners from 70 countries, with more than 200 speakers across 80 sessions, stated a press release. Both exhibition halls hosted nearly 300 exhibitors and thousands of solutions over a surface area of 5,615 sq.m."*

An impasse on several tech segments

In terms of exhibitor profiles, *"major topics like POS payment and store equipment (ordering terminals, ESLs, computer vision...) were well covered, with a fine selection of European and international players, observed David Schwarz, Business Angel and former Strategy Director at Mobivia automotive retail group. There was also an interesting panel of French and European start-ups. But for the rest, this show almost or completely bypassed key areas, particularly in terms of major ERPs, marketing tech, CRM or retail media. It is a deliberate choice."* On the marketing side, there were no booths from Salesforce, Brevo, Contentsquare, iAdvize or Klaviyo. In terms of product data and stock management solutions (including OMS, PIM and DAM vendors) there was no Akeneo, OneStock, Commercetools, Equadis, Stockly or Autone. On the retail media side, Valiuz, Unlimitail, Dunnhumby, Adevinta and Criteo were absent. The same went for major ERPs with the absence of SAP, Microsoft, Oracle and Cegid. In terms of marketplaces, there was no Vtex or Lengow.

According to exhibitors met by mind Retail, the assessment of the 2026 edition was disappointing in terms of attendance: *"very quiet", "too little volume", or even "catastrophic" according to some. This is the case for a software vendor located in Hall 6, exhibiting for the second consecutive year. "While at least 12,500 visitors were announced, a month before the show we received an email indicating that traffic would be around 5,000 participants (i.e. down by 60%, Editor's note). And given our observations, traffic is even lower than that. We really feel that the Americans came to take the money and that's all". As a comparison, in 2024, the former version of this retail show – then called Paris Retail Week – gathered 370 exhibitors and 20,000 visitors in 2024.*

The head of a tech company, which occupied a 9 sq.m booth located in Hall 6, reported *"a truly international and qualified audience, but too low in volume, and an unaccommodating attitude from the organisation. Our booth was located next to an empty one: they could have offered us to occupy it as a commercial gesture, given the fact that we also sponsored a conference. But no, nothing was done. For us, NRF Europe represents an investment of €50,000 including €30,000 for the booth, team creations, transportation and accommodation for the team. Even to access Wi-Fi, we had to pay €200."*

For this store equipment editor, price was *"€200,000 for the booth, including €50,000 of entry tickets for our employees and clients. In terms of qualified leads, we are very far from the set objectives."*

An uncertain future for the 2027 edition

While the conferences gathered international speakers, including Tomasz Blicharski, Strategy Director of Zabka Group, Poland's largest grocery

"While at least 12,500 visitors were announced, a month before the show we received an email indicating that traffic would be around 5,000 participants. And given our observations, traffic is even lower than that"

An Exhibitor of NRF Europe

■■■ retailer by sales, Andreas Hoerning, CEO of Germany's Westwing, Dan Finley, CEO of Debenhams and Stacy Gratz, Growth Director at Tesco Media, the expo tours organized at the show – during which delegations of retailers visit a selection of tech exhibitors – disappointed some. *“Whereas at Tech for Retail, you have to be an innovative tech company to be part of an expo tour, at NRF Europe, you simply have to pay to be part of it, costing several thousand euros, added an exhibitor. Yesterday, on Wednesday September 16, we had four visitors on the morning expo tour and only three on the second. And the press tour was purely and simply cancelled.”*

Asked by *mind Retail* about exhibitors' disappointment, the NRF stated: *“our priority*

remains to ensure that the show offers real opportunities for discussion, training and business development for the community that we support. We look forward to analyzing the results of our post-event satisfaction survey, in order to continue the discussion with all sector players.”

Regarding holding, or not, a 2027 edition – for which dates and location are not communicated – the U.S. federation responded: *“do not mention a 2027 edition for NRF Europe, as no details are confirmed.”* ■

Sophie Baqué



Mastering AI and tech shifts in retail and E-commerce

Artificial Intelligence / Payments / Regulation / Technology

**Access mind Retail
for 15 days**

free of charge and without obligation



Facing SharkNinja's hegemony, Carrefour and Darty gain ground on TikTok Shop

While Sephora follows in Ulta's footsteps on TikTok Shop in the US, mind Retail analyzed sellers performance in Q2 2026. Based on exclusive data from Lengow and Kalodata, this European market overview, dominated by the UK at nearly €900 million in GMV, reveals a market preempted by U.S. manufacturer SharkNinja and Asian D2C brands. With the exception of Carrefour and Darty in France, retailers remain conspicuously absent.

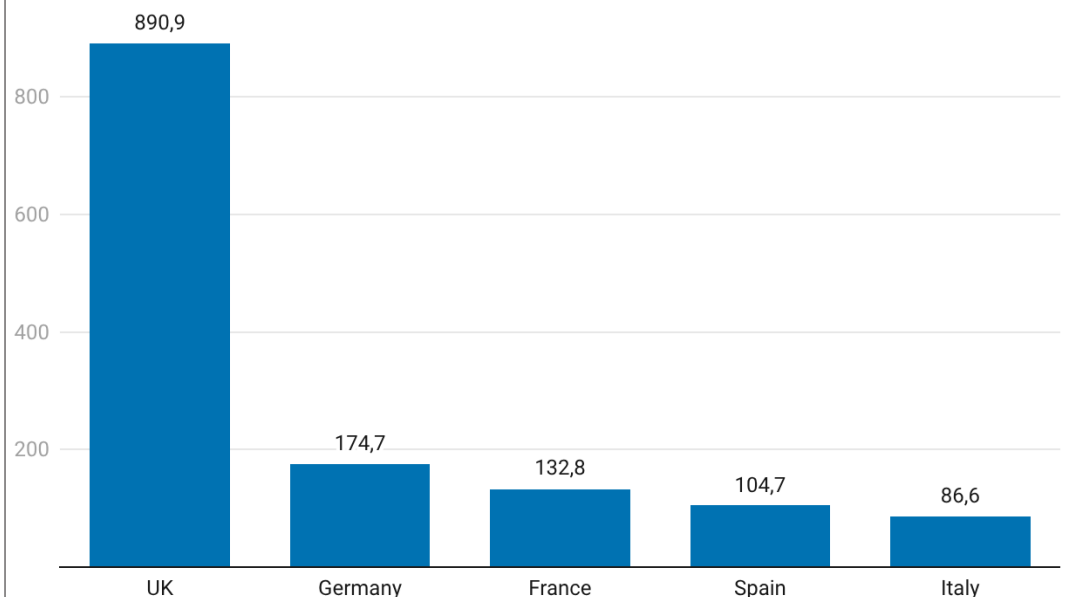
In March 2026, Ulta Beauty also made inroads on the social commerce platform and has reported over 100 million cumulative impressions since

On September 3, 2026, **Sephora** announced its launch on **TikTok Shop** in the USA, with a strategy consisting of releasing exclusive products every month in limited quantities. The launch date is set for September 19, 2026. Beauty products will be launched exclusively on TikTok Shop, via influencer-created content and live streams. Some products will then be sold on Sephora's website. In March 2026, Ulta Beauty also made inroads on the social commerce platform and has reported over 100 million cumulative impressions since.

Based on exclusive data provided to mind Retail by Lengow and Kalodata, we analyzed Q2 2026 trends on TikTok Shop. In the UK, GMV (gross merchandise value, calculated on the top 50 selling categories on TikTok Shop) reached €891 million over the quarter. This is double the four other main European markets combined, namely **Germany, France, Spain and Italy**. "If we compare Q2 2026 to Q2 2025, we end up with growth up by 5,000%," detailed Adrian Gmelch, Director Content, Strategy & Communications at Lengow. "A comparison with last year doesn't make ■■■

The UK is the leading European market on TikTok Shop, with nearly €900 million in GMV

GMV (Gross Merchandise Value) on TikTok Shop over 90 days, between April 16 and July 14, 2026 in the UK and from April 11 to July 9, 2026 for France, Germany, Spain and Italy.



Here, GMV is calculated from the top 50 selling categories on the platform.

Graphique: mind Retail • Source: Lengow, Kalodata France • Créé avec Datawrapper

In terms of sales method, “shoppable videos” (affiliate marketing) generate the most volume: they account for over 60% of GMV in Europe on average

■■■ sense, because TikTok Shop was launched in spring 2025 and brands only started generating significant GMV around October or November.”

This gap between the UK and the four continental countries is due to differences in terms of user spending. The average unit selling price of the top 10 sellers per country reaches €109 and €107 in Germany and France, compared to €65 and €58 in Spain and Italy.

Depending on market maturity, certain sellers manage to capture higher consumer spending on TikTok Shop. This is the case for SharkNinja, whose average unit price reaches €243 in Germany, €230 in Spain, €201 in Italy and €158 in France, and robot vacuum and beauty tech manufacturer Dreame (€231 in France and €191 in Spain). In Italy, excluding these two players, an average selling price of the 8 other best-selling brands is €23. In France, 5 sellers exceed an average selling price of €100, while the 5 others are at €45.

In terms of sales method, “shoppable videos” (affiliate marketing) generate the most volume: they account for over 60% of GMV in Europe on average, peaking at 69.8% in Germany and 61.6% in France. Here, instead of selling directly as in e-commerce or via a powerful brand account, brands rely on thousands of micro-creators paid on commission, usually between 10% and 20%. This requires a large amount of generated content. Live shopping, a highly promotional format, remains moderate. These live sessions featuring promotions, clearance sales, flash sales

and demonstrations capture around 20% of market shares in Southern Europe, i.e. Italy, Spain and France. They capture 12.6% of revenue in Germany and 14.9% in the UK.

Finally, the “shopping mall”, which includes brand stores integrated into the app (store icon) and product cards, forms the bottom of the funnel. TikTok users search for items themselves, navigating by keywords or categories. It captures roughly as much as live shopping, i.e. 18% to 20% of GMV depending on the country. In Spain, however, this sales method is important for a seller like Doogee (81% of GMV generated by the brand), Landot (53%) and Vevor (49.6%).

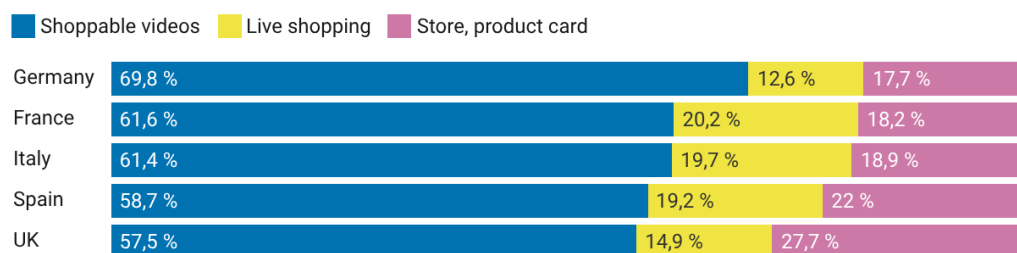
US hegemony and Chinese DTC

In the 4 continental European countries (data unavailable for the UK), an array of sellers stand out. American manufacturer SharkNinja generated a total of €10.8 million in Q2. Its kitchen-dedicated brand - Ninja Kitchen - is ranked No. 1 in sales in Germany, Spain and Italy, and No. 3 in France, with cumulative GMV of €8.26 million in 3 months. It is complemented by Shark Clean, dedicated to home care, floor care and beauty accessories. This brand is No. 2 in sales on TikTok Shop in Germany with €2.54 million in GMV.

Several Chinese tech players are establishing themselves as European leaders on TikTok Shop. This is the case for SPZTJK (tech bazaar / equipment), No. 1 seller in France and No. 6 in Germany, with cumulative GMV of €2.66 ■■■

Videos remain the king of formats on TikTok Shop, especially in Germany and France

Share of GMV on TikTok Shop by sales method over 90 days, between April 16 and July 14, 2026 in the UK and from April 11 to July 9, 2026 for France, Germany, Spain and Italy.



Graphique: mind Retail • Source: Lengow, Kalodata France • Créé avec Datawrapper

In France, Carrefour recorded the 2nd highest average basket on TikTok Shop in Q2

Top 10 sellers on TikTok Shop France in terms of GMV, over a 90-day analysis period up to July 9, 2026

Brand	GMV	Average unit selling price
SPZTJK-EU	1 774k €	87
Musc Intime	1 675k €	22
Ninja Kitchen FR	1 605k €	158
Vevor Store FR	985k €	82
Medicube FR	912k €	17
Dreame EU	812k €	231
Carrefour France	775k €	211
Magic John EU SHOP	738k €	21
Darty	639k €	142
Umay FR	558k €	103

Tableau: mind Retail • Source: Lengow • Créé avec Datawrapper

Carrefour recorded a very high average selling price (€211.3), the second highest, composed of small domestic appliances and high-tech products

■ ■ ■ million in these 2 countries. In France, 41% of sales go through direct sales (shopping malls). In the category of small domestic appliances, **Dreame** (robot vacuums & tech beauty), respectively No. 3 in Germany, No. 6 in France and No. 7 in Italy, generated €2.36 million in GMV during the quarter. **Magic John** (invisible screen protectors for smartphones) recorded €1.74 million in GMV, ranking No. 5 in Germany and No. 8 in France. In DIY and tools, Chinese brand **Vevor** made a breakthrough in France (No. 4) and Spain (No. 10), totaling €1.46 million in GMV. Finally, Korean beauty brand **Medicube** finished at €1.39 million in revenue in Q2, ranking No. 5 in France and No. 4 in Italy.

top 10. This is the case for **Carrefour** (No. 7 with a GMV of €774,637 in Q2), present via an affiliate model (91.2%). Carrefour recorded a very high average selling price (€211.3), the second highest, composed of small domestic appliances and high-tech products. For home electrical retailer **Darty**, which launched on TikTok Shop on June 10, 2025 with Lengow, GMV is nearly identical (€639,122 over the quarter). Sales go through the video format at 50.3% and live shopping (55%), but its average unit selling price is lower at €142. ■

Sophie Baqué and Caroline Soutarson

Omnichannel retailers move forward in France but remain cautious elsewhere

Traditional retailers still hesitate to invest in TikTok Shop, as the platform retains customer data, which fuels advertising business models. France is the only country where 2 retailers entered the

With Claudeforce, Salesforce opens data to Anthropic and shifts into the conversational AI era

With the announcement of deep integration of the Claude LLM within the Salesforce ecosystem via MCP servers, SaaS software interfaces are fading in favour of AI agents.

Alliances with AI engines are now anchored at the heart of the value proposition of major SaaS vendors. On August 27, 2026, customer relationship management (CRM) software specialist Salesforce announced the launch of Claudeforce, integrating the Claude LLM (from Anthropic) within its own Agentforce platform. The tool is available to pilot clients ahead of a beta test planned in September. Salesforce thus makes data and workflows available to agents via MCP servers and APIs, *"in real time, without complex or costly integrations"*, explained the press release.

Within Claude, users can use 37 preconfigured sales skills, allowing them to prepare a meeting, assess the quality of a commercial opportunity or update a pipeline, based on data transmitted by Salesforce to the LLM. The interconnection, which also works in

reverse, also makes Anthropic's LLM available within the Agentforce platform. *"I am waiting to see how this tool performs,"* François-Xavier Leroux, Partner and Director of Business Consulting at KPMG France, told us. *"With this alliance, users will no longer use the Salesforce interface but will work directly within Claude. The SaaS vendor may end up confined to a datalake-type database."*

This partnership also extends to Slack, another branch of Salesforce, where Claude becomes the default model powering the chatbot. For the 2nd quarter ended in late July 2026, Salesforce recorded a turnover of US\$11.3 billion up by 11%, with a net margin ratio of 31.2%. The company targets a turnover of US\$46.1 to US\$46.4 billion for the full year 2026. ■

How Cdiscount plans to reach €100 million in advertising revenue in 2027

With advertising generating nearly 8% of total revenue, French pure-player Cdiscount outlined several initiatives and new retail media levers including video, customer reviews and promotions. Key insights from CEO Thomas Métivier and Revenue Director Christophe Blot.

// *Cdiscount Advertising's revenue reached 80 million euros in 2025, up 8% year-on-year,"* said CEO Thomas Métivier during a press day on September 24, 2026. *"We are targeting 100 million in retail media by 2027."* While the website currently has 10,000 active third-party sellers, *"retail media advertisers are the most engaged. We have 6,000 active advertisers, including 5,000 third-party merchants, which account for 85% of the GMV, and 1,000 brands,"* added Revenue Director Christophe Blot. Retail media's revenue, a driver of the group's profitability, rose 17.6% in the first half to June 30, 2026, twice as fast as in 2025 (up 8.3% year on year).

In addition to sponsored products (85% of revenue, *Editor's note*), the pure-player launched the "Sponsored Brand" format in September 2025, which combines an auction-based video (on a

CPM basis) with a sponsored product. *"It has already been used by 900 advertisers,"* Christophe Blot told us. *"The associated average CTR is 4%. On classic sponsored products, we measure an ROI of 8."*

Another growth driver? The "Sponsored Reviews" campaigns, launched in the summer of 2025 and already activated by *"750 merchants,"* added Christophe Blot. *"A brand can thus collect a large number of customer reviews by offering the customer a discount voucher ranging from €5 to €50, depending on the product price, provided they leave a review afterward. The goal is to boost online conversion. On Cdiscount, a product with five customer reviews has a transformation rate 30% higher than a product with no reviews."* These campaigns are managed directly by third-party merchants on the platform (self-service). ■

Hugues Chanoine (Hygie31 Digital)

"The next step is to eliminate filters to move to 100% conversational search"

The Hygie31 retail group, known for the Pharmacies Lafayette, is continuing to transform its websites, driven by Cocooncenter. Thanks to an AI strategy and a fully redesigned IT architecture, it can now internalise the development of several software building blocks and launch into new countries. Hugues Chanoine, Managing Director of the Hygie31 Digital subsidiary, shares with mind Retail his vision and choices in terms of technological revamps and sovereignty, with the ambition of shifting e-commerce navigation to a 100% conversational mode.



Hugues Chanoine

2021-now : Managing Director, Hygie31 Digital
2005-2017 : Sales & Marketing Director, Sales Development Director, MD France and Deputy CEO, Photobox
2003-2005 : Marketing Manager, MeilleurTaux.com
1997-2000 : Graduate of EM Lyon Business School (France)

Hygie31 Digital has just expanded internationally. How was AI decisive in this move?

Since April 2026, 20 years after its launch, our Cocooncenter website is active in 19 countries. Today, 40% of our turnover comes from international markets. Whereas it took 17 years to launch in 7 countries – France, UK, Germany, Belgium, Italy, Spain and Poland –, thanks to artificial intelligence, we made inroads in 12 markets in 3 months. AI allowed us to accelerate at lower cost by automating customer service, site translation, etc. In early 2027, we will add 8 more countries. Cocooncenter will cover the 27 European Union countries. Another figure: in 2017, when we launched Cocooncenter in Germany, it cost us €200,000 to translate product sheets and all site pages. Today, opening these 12 markets cost less than €2,000, even though our website has 35,000 product sheets.

Previously, one of the blocking points regarding foreign expansion was customer service. Since the beginning of 2025, we have set up automatic email translation and summarisation, allowing our agents to reply quickly. Furthermore, human agents are no longer needed to answer questions like "Where is my order?", as AI handles it. We

are moving to step 2, aiming to better analyze email content with AI to further automate responses. It also allows our internal staff to grow in their professional responsibility, which is very interesting.

What share of online turnover comes from AI engines like ChatGPT and Gemini?

For Cocooncenter.com, LLMs represented 0.9% of e-commerce sales in August 2026, which is 4 times more than last year. Most consumers' traffic comes from ChatGPT, the pioneer from OpenAI. The recent launch of Google AI Overview in France will mechanically and significantly enhance this share of turnover coming from LLM searches. Soon, we will no longer be able to answer this question.

You are going to start a technical platform migration, aiming to move away from major SaaS solutions. Why?

The Hygie31 group operates 6 e-commerce websites, which previously used 4 different technologies: PHP Symfony for Cocooncenter.com, paired with the Elasticsearch search engine, Magento for Pascal Coste Shopping, PrestaShop for LaSante, etc. When these sites were ■■■



Facing SaaS solutions whose prices increase by 10% to 15% every year, we gain independence by developing our own tools»

Hugues Chanoine

Managing Director, Hygie31 Digital

■■■ created 20 years ago, each founder chose their own technical solution. But following cycles of acquisitions, management becomes too complex. In this replatforming project, we did not choose a single technical base or CMS, such as Shopify for instance. We made the strategic choice to select each block following a MACH approach (*Microservices, API-first, Cloud-native and Headless, Editor's note*), which promotes and certifies open and modular IT architectures to break free from traditional monolithic systems. We will rely on the Sirius e-commerce engine, featuring a bespoke open-source architecture. Instead of having one machine that does everything, we opted for this modular approach for each application (PIM, DAM, content CMS, TMS...) to reduce risks. For instance, we will decouple the back office from the front office. If we want to change the front office tomorrow, we can do it, and it is the same for every application. The schedule is not fixed, but this replatforming will eventually touch all our sites. We are ready to roll it out.

Was cost optimization a driver in this project?

No, we're not dogmatic about it. For some platforms, we have plenty of time to change them, because they actually perform very well. What is urgent are ageing IT solutions that can no longer be maintained or are outdated, with a provider dating back to the early web. Our main challenge is to improve customer experience and website performance.

How do you handle digital sovereignty?

It is an important question for Hygie31, a French company managing health data. Regarding the cloud, we selected a local French host (Scaleway), we favour French AI (Mistral), and we will use an open-source LLM hosted at Mistral to retain control and confidentiality of data, hosted within the EU without relying on unmonitored external processing. When looking at Trump's decision in July forcing Anthropic to disable its Fable 5 and Mythos 5 models outside the USA for national security reasons, one easily understands the risk posed by this type of "kill switch".

What does this choice of internalisation reveal about your strategy?

Many online retailers use US solutions (*Brevo for emails, Salesforce for CRM are American, Editor's*

note), and notice price increases of 10% to 20% every year. These tools are often very efficient, but at Hygie31, we look closely at numbers and scale. When costs exceed expected benefits, we do not follow. Does a retailer really need a third party partner to handle customer reviews? We regularly get inspired and re-develop the technological feature internally. As a result, time to market is delayed, but e-commerce is a marathon, not a sprint. It is a business of precision, where you have to compete with high volumes in a repetitive way. The web cemetery is full of websites that forgot this.

How do you put AI solutions at the service of customer relations?

Several conversational AI providers (iAdvize, Dialog...) bring engaging solutions regarding product sheets. These product FAQs (is this product suitable for children? Is this face cream suitable for dry skin?) boost customer attention and engagement. But the problem is that in real life, only expenses are certain. If a chat costs me 20 cents, even if 10% of chats convert into orders, the final cost per order is €2. This is barely what we earn per order.

We have not moved forward with these vendors, so this topic progressed slower than expected, but our IT Department built it internally. We have our various RAGs, an active MCP server since early 2026, and this summer, we launched the Cocooncenter application inside ChatGPT. It can query our full database of products of 35,000 SKUs. We had no choice, in order to communicate well with LLMs. This MCP server acts like an API with standardised data. We trained this AI on a structured database (or RAG) with ultra-precise fields and data so that, via a system prompt, it outputs compliant information.

In June 2025, you announced the launch of a first AI chatbot version on Cocooncenter. Where do you stand now?

We experimented and successively used 2 solutions: one named Chatbot on the Cocooncenter.com website and Botpress on Lasante.net. We were satisfied with response quality, but time was too slow, so we did not keep them. We are switching back to a 100% internal solution based on our MCP server.

With Google AI Overview, conversations have entered the core of a search ■■■



E-commerce is a business of cents and precision : optimizing all processes is essential to generate sufficient profitability »

Hugues Chanoine

Managing Director, Hygie31 Digital

■■■ **experience. What are the lessons for your e-commerce?**

With our MCP server, changes are happening at breakneck speed. In terms of e-commerce navigation, the next step is to remove all filters, product formats, etc., to switch to a 100% conversational mode. Given that 80% of our audience and orders are mobile, I prefer that a customer speaks into his or her smartphone or sends a chat or voice request to display products matching what he or she's looking for. The idea is to create FAQs on a product page. We might launch this new navigation first on the Pascal Coste website, but the timeline is not set yet. Even though, obviously, I would like it to be live for Black Friday.

In terms of day-to-day operations, what proves to you that shoppers are ready for filterless browsing?

For our 35,000 SKUs on Cocooncenter, we see that filter usage is declining. Filters take up major space on our e-commerce sites and structure navigation, but consumers do not want to use them. I am convinced this usage is bound to disappear. This is due to the continuously growing number of references, especially for marketplaces with massive offerings of millions of SKUs. If you look for a deodorant on Cocooncenter.com, you get 549 results (all scents and variants); you must then filter by retailer or other criteria. The web must become faster and more helpful. Some shoppers want to buy solid shampoo looking at price per kilo, others look for sunscreens less polluting for oceans or aluminium-free deodorants. As an e-merchant, if I fill my RAG and system prompt properly, my website must answer everyone's search without applying filters. In a world where users talk to ChatGPT saying "find the cheapest option for me", e-commerce must adapt quickly.

How do you deploy agents within the company teams?

We use them mainly internally for IT, marketing, logistics and customer service teams. For instance, our IT department has 6 people: today, they code less directly but they supervise and correct AI agents. These agents also check each other to ensure that the one producing data is not the one analyzing it. In marketing, AI agents monitor the creation and translation of product sheets. They are now supervised by 2 human managers who previously did this tedious work

themselves. These employees manage AI agents that classify products into correct categories, add "Biological" or "flammable" icons... Historically, we had around 850 to 900 product sheets pending creation, meaning we could not sell these items due to missing product sheets. This backlog is decreasing sharply.

What remains complicated as part of this internalisation phase?

When Cocooncenter expanded from 12 to 19 countries in April 2026, one challenge was operating across 17 languages. For example, running a promotion implies creating 4 to 5 banners. Multiplied by 19 languages, that makes 80 to 100 formats on the website. Even if I want to run the same promotion on several sites, we must adapt the creative artwork, because Lasanté.net, ParapharmacieLafayette.com and Pascalcoste-shopping.com each have distinct brand identity guidelines. Thanks to automation, we can now output a single graphic creation and duplicate it into several hundred versions overnight across all our sites.

From a customer retention perspective, do you have ongoing actions?

We are convinced that our future navigation experience will facilitate search and contribute to customer loyalty. We also want to ensure customers better take advantage of promotions. When a product added to an e-commerce cart is eligible for a promotion, we will notify the shopper that a promotion is active, such as "buy one get one free."

What is the impact of AI Overview?

Our content site Lasanté.net, which was well-ranked until now, is heavily impacted. This website had a small conversion rate by nature but enjoyed strong traffic – about 1 million visitors per month – thanks to content authority. However, regarding our e-commerce websites, the impact of AI Overview is minimal. Indeed, Google protects its commercial interests: when a customer searches for a product, it prefers pushing the product rather than an AI Overview answer. Our web traffic remains solid and it is growing. ■

**Interviewed by
Sophie Baqué**

ChatGPT: Bureau Vallée's recipe to capture back-to-school spending

By launching a conversational chatbot with Algolia and a new module converting school lists into e-commerce carts this summer, Bureau Vallée aims to ease the chore of back-to-school supply list. Emeric Caramico, Chief Digital Officer, breaks down the technical backstage, costs and performance of this omnichannel feature launched across its 340 stores, which recorded an unprecedented conversion rate.

Just as toy retailers tackle the Christmas list, AI is solving the painful back-to-school shopping list. This is the learning of Bureau Vallée stationery retailer, which after migrating its POS software to the single solution Coqliqo (Shop & Qo) in 2024 and 2025, launched two services for this purpose during the summer. On September 1, a first conversational chatbot appeared on its website in partnership with Algolia, coupled with pre-defined questions located on product sheets and inspired by client queries on high-engagement categories such as ink cartridges, IT products or desks. The chatbot's AI compares characteristics of all available items to provide a precise response. "In 10 days, we reached a total of 20,000 conversations, with days where e-commerce turnover jumped between up by 35% and up by 40% year-on-year," Emeric Caramico, Chief Digital Officer at Bureau Vallée, told *mind Retail*. "However, as this is the back-to-school period, we cannot attribute everything to the chatbot." The stationary retailer targets an e-commerce turnover of €100 million this year.

The retailer, which increasingly focuses on B2C client acquisition in addition to an historic target of B2B shoppers, also launched an innovative service on the website called "We prepare your school list". This service uses ChatGPT based on an array of APIs. The shoppers upload a photo or PDF of a school supply-list and answer questions related to their child to guide the AI choices (nearest store, gender, age, interests, right- or left-handed) in order to customise the experience. The tool, connected to the entire product catalogue, converts a shopping list into SKUs and offers a selection of suitable items. Clients can then opt for a 24-hour delivery or a 2-hour click & collect. As a reminder, Bureau Vallée has no e-commerce warehouse: each online order is assigned to a store that handles it via a click & collect service or home delivery. At Bureau Vallée, the site's back office is operated by SAP Commerce Cloud and an OMS (Proxima)

helps unify stock levels. This shopping list service covers all stores.

The choice of OpenAI over Gemini and Claude

"For years, we offered clients the option to drop off a supply list or send it by email to the store. As early as 2023, with the first AI tools, we made a first POC (Proof of Concept, Editor's note) behind closed doors, which was not rolled out because, on average, the AI needed 3 minutes to process a supply list." In 2026, the franchised store network (Bureau Vallée ran 340 stores in France at the end of August 2026, including 20 company-owned) tested 3 AI providers for this project: ChatGPT, Google Gemini and Claude, to benchmark costs, quality and speed. "With Gemini, the response was very fast and the cost very good, but quality was lacking," added the Chief Digital Officer. "With Claude, response time was long and costs were higher."

On the customer's side, speed and trust are key to foster a good adoption level. On average, a supply list is processed in 25 seconds, and the system guarantees the best price. According to the Chief Digital Director, "for instance, when a shopping list asks for a black, green, blue and red ballpoint pen, the AI pushes a pack of 4. When it requires 2 packs of 15 ink cartridges, it pushes a pack of 30 if cheaper. This is what any parent would do in real life. The tool has to be able to replicate human behaviour, to understand how to optimise purchases compared to what is on shelves."

Questioned on KPIs and operation costs, the spokesperson declared: "The number of deposited lists doubled in one year, with 25,000 orders completed through this new funnel over the current back-to-school season. For one list, AI processing costs 0.20 euro for 80,000 tokens consumed on average (i.e., according to our calculations, a total cost of €5,000, Editor's ■■■

"The number of deposited lists doubled in one year, with 25,000 orders completed through this new funnel over the current back-to-school season. For one list, AI processing costs 0.20 euro"

Eric Caramico, Chief Digital Officer at Bureau Vallée

■■■ note). The conversion rate reaches 60%, meaning that 60 purchases are made for 100 lists sent to the website. This is far higher than our average conversion rate, which stands at around 15% during the back-to-school period. Depending on the Gemini, OpenAI and Claude models tested, processing cost per shopping list varied between 0.03 and 0.6 euro, for a total of roughly 80,000 tokens.”

Optimising purchases, mimicking human behaviour

Concretely, within the site engine, AI moves from a PDF list to need-units and then converts them into “cart add” requests. “This process has been complex,” according to the Chief Digital Officer. “First, because parents do not want to repurchase 100% of the list: they already have a compass, a ruler or an eraser. Second, because even if the idea is to save time, they also want choice and reassurance that it is the cheapest option. Facing each need unit, the AI agent offers one or several suitable items, or alternatives in case of unavailability. If the client agrees, he or she can

validate the shopping cart in a minute. Removing certain items is also possible.”

In terms of average online spending, Bureau Vallée recorded a 15%-uplift in September 2026 year-on-year (this figure covers physical items and excludes printing services, which lower the average, Editor’s note). This result is also due, according to the spokesperson, to improved suggestions for complementary items developed with Decade. “These suggestions appear along the customer journey and also at a cart level, to match complementary or substitute items as closely as possible. Based on a basket composition and former baskets from other clients, AI can suggest items on promotion or not to be missed, provided these are consistent with a client’s request.” ■

Sophie Baqué

mind Your customized RESEARCH market intelligence service

The combination of advanced investigation techniques and sector expertise:

Desk research

Research in databases, institutional sources, visible and invisible web, professional press ...

Expertise

Exchange with specialized experts to challenge research results and provide additional information (off market, prospective)

Interviews

Conducted by analysts of key people involved in the targeted industry

Analysis & Presentation

Selecting, crosschecking, analysing and formatting information

mind Research

[mind Exclusive] Why Shein emits twice as much CO2 as Inditex for equivalent revenue

On the occasion of an IPO, Shein revealed a carbon footprint of 25.5 million tonnes of carbon dioxide in 2025, up by 20% compared to a reference year. For an equivalent sales level, the fast fashion company emitted twice as much greenhouse gas as its closest competitor, Inditex, which managed to decouple between volumes and CO2 impact. Rémy Gérin, Professor at Essec, and Anne-Cécile Violland, French MP and Rapporteur of the fast fashion bill, shared their insights with *mind Retail*.

"For equivalent revenue, Shein produces 3 to 4 times more items than Inditex, and logistics rely on direct air freight from China and logistics rely on direct air freight from China. Whereas Inditex developed a near-shoring strategy and uses maritime transportation for items coming from afar."

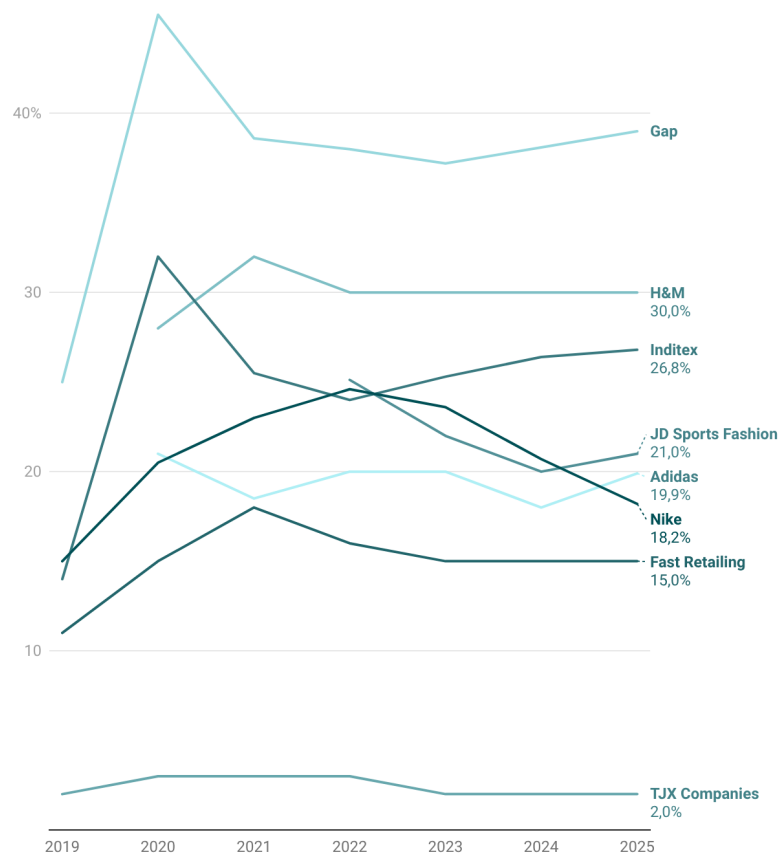
Rémy Gérin, Professor at Essec Business School

According to the IPO documents of Shein, which raised US\$1.74 billion during a listing on the Hong Kong stock exchange on September 1, 2026, the fast-fashion company emitted 25.57 million tonnes of CO2 last year, up by 20.2% from 2023, the reference year. This figure relates to a volume of 1.078 billion orders, up by 51% in 2 years, and to total annual revenue of US\$41.85 billion, up by 30.3%

over the same period. Scope 3, which includes indirect greenhouse gas emissions linked to supply, raw material production and processing, product manufacturing by suppliers, transport, logistics and end-of-life management, accounted for 96.1% of Shein's total emissions last year, compared to 99.8% in 2023. Scope 3 emissions jumped by 20% in 2 years.

At Inditex, 73% of sales come from physical stores and 27% from e-commerce

Evolution of 8 of the world's largest fashion retailers online shares (as a percentage of total revenue) since 2020. We have naturally excluded pure players. Some data is missing.



Graphique: mind Retail • Source: Financial reports • Créé avec Datawrapper

■ ■ ■ As a comparison, we analyzed carbon dioxide emissions of the **Inditex Group**, whose last annual revenue – US\$45 billion – is almost similar to Shein. Both companies publish and calculate official SBTi targets using the “market-based” method for Scope 2. This calculates emissions based on the origin of electricity purchased by the company through energy supply contracts (renewable electricity, guarantees of origin, etc.). Annual emissions of the Spanish fashion giant totaled 12.7 million tonnes, down by 9% from 2018, the reference year. Over this period, Scope 3 emissions of Inditex decreased by 6%.

Shein : Three times more volume produced and 100% air transportation

According to Rémy Gérin, Professor at Essec Business School, “*The two-fold difference in terms of CO2... between Inditex and Shein is explained by volumes. Indeed, for equivalent revenue, Shein produces 3 to 4 times more items than Inditex, and logistics rely on direct air freight from China. Whereas Inditex developed a near-shoring strategy and uses maritime transportation for items coming from afar. Finally, Shein products are massively designed from virgin polyester, whereas the Spanish company worked extensively on sourcing*

lower-emission materials. Inditex has succeeded in progressively decoupling revenue growth from emissions, whereas Shein directly aligns growth with a carbon footprint increase.”

As a reminder, Inditex relies on an omnichannel model with 27% online sales and 5,460 physical stores to light and heat, which weighs on Scopes 1 and 2. Conversely, for the pure-player now valued at US\$26.5 billion following the September IPO, the CO2 impact directly affects international transport and logistics, namely in Scope 3. “*The carbon footprint gap between Shein and Inditex is linked to their business model,*” commented French MP Anne-Cécile Violland, Rapporteur of the anti-fast fashion bill, to *mind Retail*. “*Where the Spanish retailer seems to have initiated work aimed at offsetting part of activity through environmental impact reduction across a value chain, the very rapid growth of volumes for Shein neutralizes potential environmental actions. This comparison illustrates a fundamental limit of environmental transition in the fashion industry: reducing the carbon impact of a product is not enough, if the number of products manufactured and transported continues to increase.*” ■

Sophie Baqué

mind
RETAIL ■

Mastering AI and tech shifts in retail and E-commerce

Artificial Intelligence / Payments / Regulation / Technology

**Access mind Retail
for 15 days**

free of charge and without obligation



[mind Exclusive] Fnac Darty to launch Wero on its e-commerce sites

According to our information, Fnac Darty is about to deploy European payment solution Wero, based on account-to-account instant transfers, on its e-commerce sites. Already active in Germany at Mediamarkt Saturn, Ikea, Decathlon and DM, the service aims to optimize conversion, as Wero is accelerating a e-commerce and POS integration against the hegemony of Apple Pay, Google Pay and PayPal.

"This autumn, Wero will be available on the sites of 20 French online retailers, notably E.Leclerc, Decathlon, Kiabi, Decathlon, Lidl, Veepee, Air France and Hello Asso"

Laetitia Dorla, Director of Payment Acceptance at EPI

French home electrical and high tech retailer **Fnac Darty** is preparing to launch Wero, the EPI solution for European account-to-account payments via instant transfer, on 2 e-commerce sites, mind Retail learned on September 3, 2026. The launch covers online sales at Fnac and Darty for the French market. For the retailer, which already offers Apple Pay, Google Pay and Paypal payment options and recorded 21% of online sales in H1 2026, the goal is to enhance conversion. In Germany, Wero is already active on the websites of **Mediamarkt** and **Saturn** (subsidiaries of the Ceconomy group, revenue of €18.4 billion over the 9 months of 2026 ending in June, including 28.2% online), as well as Ikea, Dm Drogerie Markt supermarkets, Decathlon and ticketing platform Eventim.

In September 2026, Wero had 59.6 million users in Europe (Netherlands, Germany, France, Belgium, with Luxembourg launched one week earlier), including 48 million in France, the E.U.'s largest market in terms of users. In the wake of Pix in Brazil and UPI in India, Wero offers account-to-account payments via instant transfer rails rather than electronic card payment systems.

While 10 European PSPs (Stripe, Lyra, Nuvei, Banque Edel, SG, BPCE, BNP, CM-CIC, etc.) can support merchants and others are undergoing integration, French telecommunications operator **Orange** now allows BNP Paribas consumers to pay for Sosh subscriptions via Wero on the Orange.fr website. "This autumn, Wero will be available on the sites of 20 French online retailers, notably E.Leclerc, Decathlon, Kiabi, Decathlon, Lidl, Veepee, Air France and Hello Asso," said Laetitia Dorla, Acceptance Director. "For these retailers, integration will take place between November and December and a contractual relationship is underway with an acquirer." In terms of a user journey, the challenge is big : transitioning Wero

from a solution available in banking applications to a genuine payment method that customers spontaneously think to complete an online purchase.

Questioned on early e-commerce performance, Laetitia Dorla reported slower adoption across the Rhine: "In Germany, Wero users are what is lacking. We are still fighting hard against Paypal, which according to EHI accounts for 30% of total retail purchases, and against cash in stores." At a store level, a Wero payment journey is due to initially rely on a QR code, "as POS terminals are built this way. But merchants will have the final choice of integrating an NFC journey or not," added Fabrice Le Gall, Country Lead Manager France at Wero.

A rise of mobile payment in Europe

According to the Wero study conducted among 5,199 respondents in 5 countries (France, Belgium, Netherlands, Germany and Luxembourg) between April 30 and May 12, 2026, 54% of French respondents already use mobile payment applications to make online purchases (up by 12 percentage points from 2025). This usage is particularly strong for peer-to-peer transactions: 33% of respondents use mobile apps for payments between individuals (up by 5 percentage points year-on-year), at the expense of bank transfers (55% usage, down by 1 percentage point). ■

Sophie Baqué

Lidl's owner continues cloud services offensive

With €2.2 billion in cloud revenue and growth 3 times faster than the rest of the business, Schwarz Group continues a technological shift. Europe's largest retailer by sales wants to build an alternative to US cloud providers.

The German group **Schwarz** (2025 turnover: €185.6 billion via 14,500 stores, up by 5.8%) continues a shift towards cloud services, a strategy launched as early as 2022. Facing an offensive from **Amazon**, **Google** and **Microsoft**, on August 27, 2026, the Schwarz Digits business unit announced a €5.6 billion investment in north-eastern Germany (Mecklenburg-Western Pomerania) to build a new data centre by 2033. Another data centre (investment: €11 billion in eastern Germany) is currently under construction. **Schwarz Digits**, initially created to meet requirements of Lidl and Kaufland stores regarding data sovereignty (with an exclusive storage in Germany and in Austria) and confidentiality of customers data, loyalty scheme members, employees, pricing and store management, generated sales of €2.2 billion last year, up by 15.8%, according to a company press release of June 2026. One year earlier, in 2024, sales reached €1.9 billion in 2024. For this business unit, growth was 3 times faster

than total business operations. Schwarz Digits sells cloud services (Stackit) and cybersecurity services (XM Cyber) to an array of clients such as SAP, Bayern Munich, tech publisher Bizerba, STIHL and German regions. As a comparison, AWS (Amazon) posted revenue growth of 19.7% in 2025 and up by 33% over the first 6 months of 2026.

Major offensive in sovereign AI

After taking a stake in Aleph Alpha, Germany's leading artificial intelligence developer, Schwarz Group committed in April 2026 to invest €500 million in structured funding aimed at accelerating a joint German-Canadian sovereign AI project. This will result in Canadian company **Cohere** absorbing Aleph Alpha, with an incoming funding round to be led by Schwarz Group. The goal is to compete better against U.S. rivals Gemini, OpenAI and Anthropic, creating a sovereign alternative. ■

Seizure of Auchan Retail's assets in Russia penalises a risky gamble

Vladimir Putin placed the Russian subsidiaries of Auchan, Leroy Merlin, Nestlé and logistics provider FM Logistic under temporary administration. A hard blow for these companies, who were trying to maintain their activities via legally autonomous structures.

In January 2025, **Auchan Retail** stopped a takeover process with gas giant Gazprombank and chose to remain active in Russia, betting on a swift resolution of the Ukrainian conflict driven by Donald Trump. On September 17, 2026, following a presidential decree (ukase 661), the company's local assets were transferred to LEV Management, a shell company created at the end of 2024 with a capital of €150. It has only 1 employee and executive: Andrei Krayushkin, Colonel at the Ministry of Internal Affairs.

For the struggling grocery retailer (2025 revenue: €32 billion, up by 1.5%), which created in its home market a joint venture with Group Mousquetaires in order to transfer 167 Auchan supermarkets under the Intermarché and Netto banners, the Russian business accounted for around 10% of total revenue and Ebitda. The company operates 232 food stores, half of which are hypermarkets. This move is perceived as

a step towards nationalisation or a low-price resale to relatives of the regime, similar to the fate experienced by **Carlsberg** and **Danone**, whose plants were sold to a nephew of the Chechen leader. For **Leroy Merlin** DIY retailer (112 Russian stores), local activity has already been sold, with a gradual transition under the **Lemana Pro** banner from August 2023. The owner is an Emirati company, Scenari Holding LP. According to Russian media Tadviser, Lemana Pro's revenue averaged €5.5 billion last year, or 550 billion roubles.

When questioned by *mind Retail*, Auchan Retail made no comment. This retaliatory measure against France, an "unfriendly" country having imposed sanctions against Russia, also aims to increase the pool of Western assets in response to European plans to confiscate frozen Russian assets, as well as to get hands on 2 large-scale logistical networks. ■

How omnichannel retailer Fnac secures its marketplace merchants with 1point6

Facing a tightening of European rules (AMLR), Fnac Darty is adopting a BNP Paribas solution to automate third-party vendor compliance and secure associated financial flows. A key foundation, at a time when a Fnac retailer is preparing to strengthen an omnichannel dimension of a marketplace in Spain and Portugal.

Whilst Fnac's marketplace activity is becoming more European (**France, Spain, Portugal and Belgium**) but also more regulated at a regulatory level, the high-tech is deploying internationally a payment infrastructure solution dedicated to marketplaces and complex flows, **1point6** (a subsidiary of BNP Paribas), *mind Retail* has learned.

For the retailer, whose marketplace accounts for approximately 20% of online GMV, this solution aims to *"optimize the due diligence process for third-party vendors by verifying an activity of players connected to a platform, as well as a monitoring of an activity to protect against a risk of fraud, laundering and terrorist financing"*, Emilie Arnaud, Marketplace Director at Fnac, confided to *mind Retail*. Nearly 1,400 vendors accounts are concerned on a first perimeter, with an activation target of under 48 hours for the most simple files. The goal of the launch is also to raise standards in terms of vendors protection, with compliance of a fund segregation process. *"When a customer buys on a marketplace, a transaction does not belong to us"*, specified Emilie Arnaud. *"We collect an order and an associated sale, but the turnover belongs to the third-party vendor. In case of a default of payment by Fnac, this transaction must be tracked in a perspective of merchants' protection. This implies building financial flows specific to a marketplace."*

(KYC), Fnac was already working with BNPP in the **French** domestic market, and wanted to offer *"the same quality for our subsidiaries in terms of merchants' screening, the same level between KYC and monitoring, combined with an easy and agnostic implementation in terms of payment service provider"*, added the Manager. *"One of the key criteria was a capacity of integration into pre-existing information systems as well as our omnichannel model and constraints."*

In terms of KPIs, Fnac will monitor a processing time of financial flows, as well as 1point6's capacity to handle merchants onboarding quickly via an adapted user journey (sending documentation, reduced number of clicks). To continue growing its marketplace business, the **Fnac-Darty Group** (21% of online sales in H1 2026, up by 4.2%) is launching a fulfillment service in Spain and Portugal. *"As part of our joint venture with Ceva Logistics, Weavenn, we offer omnichannel services to third-party vendors in France"*, concluded Emilie Arnaud. *"Like, for example, the possibility of picking up an order bought on the Fnac marketplace in an eponymous store, or allowing a customer to benefit from assembly by Darty teams for a bulky product purchased from a third-party merchant. This pick-up service for marketplace products within Fnac stores is arriving very soon in Spain and in Portugal."* ■

Sophie Baqué

Monitoring complex financial flows

Previously, processes varied across markets, with different solutions and specifications. Regarding marketplace vendors' compliance

SUBSCRIPTION

Company

Starting from 1 990€ per year
Annual license

- ✓ Unlimited access to all articles, surveys, and analyses
- ✓ Personalized monitoring of your strategic topics
- ✓ Exclusive newsletters to track key industry trends
- ✓ Priority access to our events

Freelancer

Starting from 490€ per year
Annual license

For independents and consultants

- ✓ Unlimited access to all articles, surveys, and analyses
- ✓ Personalized monitoring of your strategic topics
- ✓ Exclusive newsletters to track key industry trends
- ✓ Priority access to our events

Global

Starting from 10 000€ per year
Annual license

- ✓ Dedicated senior expert to support your business needs
- ✓ Unlimited access to all articles, surveys, and analyses
- ✓ Personalized monitoring of your strategic topics
- ✓ Exclusive newsletters to track key industry trends
- ✓ Preferential rates on additional services (Research, Training, Partnerships)
- ✓ Priority access to our events

Have a question about our plans or subscription options?

Get in touch with our Customer Service team

Contact our sales team

DIRECTOR OF PUBLICATION

Pierre-Yves Platini
pyp@mindnews.fr

EDITORIAL DIRECTOR

Sandrine Cochard
scochard@mindhealth.fr

CHIEF EDITOR

Sophie Baqué
sbaque@mind-retail.com

EDITORIAL TEAM

redaction@mind-retail.com

DATA & LAB

CHIEF EDITOR
Aymeric Marolleau
am@mindnews.fr

JOURNALIST

Caroline Soutarson

SUBSCRIPTION

<https://www.mind.eu.com/retail/en/a-tailor-made-of-fer/>

Jean-Philippe Piau
jppiau@groupe-mind.com



Mastering AI and tech shifts in retail and E-commerce

Artificial Intelligence / Payments / Regulation / Technology

Access mind Retail for 15 days

free of charge and without obligation

