



# ROMANIA



VS



# ALBANIA



Population: 19.96 m  
GDP: 189.6 bn USD

Population: 2.8 m  
GDP: 12.92 bn USD

The UEFA EURO 2016 is the fourth of the last six finals in which Romania has taken part.



54.1% internet access, which is not as high as in other European countries due to its poor rural infrastructure.



1.6 billion USD B2C e-commerce



12% credit card penetration, which is lower than the average in Eastern Europe, and the number of cards on the market has remained constant for the past few years. It is expected that this will be overcome by offering ancillary benefits and contactless.



61% bank account penetration  
46% smartphone penetration



**Biggest football victory**  
9:0 against Finland  
(1973, World Cup, qualifying round, Bucharest)



**Biggest football defeat**  
0:9 against Hungary  
(1948, friendly match, Budapest)



**Biggest football victory**  
6:1 against Cyprus  
(2009, friendly match, Tirana)



Albania is one of the smallest e-commerce markets in Europe but marked the strongest growth in 2012 (35.7%).



38% bank account penetration



60.1% internet access

**Biggest football defeat**  
0:12 against Hungary  
(1950, friendly match, Budapest)



6% credit card penetration



Pano scored Albania's first goal in the UEFA Cup qualifying rounds during their 1:0 victory against Denmark in October 1963. He is considered the country's best football player of all time, but he was originally a goalkeeper.



**Share of e-commerce transactions:**  
90% cash based, 6% card based,  
3% bank transfer, 1% other



Companies like M-Pesa have seen potential for growth in the Romanian market which is free from legacy systems. This will enable mobile payments to grow significantly over the coming years.



Mobile payments are becoming a preferred payment method with M-Pay and M-Pesa (Vodafone) already having launched there.



ALL ABOUT FOOTBALL:	
Number of UEFA EUROs, including 2016	5 : 1
UEFA EURO games played	13 : 0
victories	1 : 0
defeats	8 : 0
draws	4 : 0
UEFA EURO goals scored	8 : 0
UEFA EURO goals conceded	17 : 0