HostDron

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E-commerce in Bolivia 2026: the country that pays by QR

Payments, market and our own study of 1,941 active websites across all nine departments: who sells online, how they get paid and where the opportunity lies.

October 12, 2026

Own data as of October 7, 2026 · hostdron.com

SUMMARY

Bolivia already pays digitally. Its websites don't sell yet.

In 2025 Bolivians made **892 million QR payments**, 131% more than the year before, and QR codes now account for **86% of the country's electronic transfers**. Yet when we reviewed 1,941 working Bolivian websites, only **8% sell online**, and of those stores just **3% say they accept QR**. The opportunity lies in that gap.

Indicator	Figure	Source
QR payments in 2025	**892 million** (+131%) · Bs 357,747 million	BCB, 2026
QR share of transfers	**86%** (7% in 2021)	BCB, 2026
Cash use	from 85% (2020) to **64%** (2025)	BCB, 2026
Internet users	**9.0 million** (71.3% of the population)	DataReportal, 2026
E-commerce	**US$ 722 million** in 2024 (+15%)	ECDB via El Deber, 2025
Registered online stores	**1,812** (Chile: 75,209; Colombia: 72,151)	World Bank via Visión 360, 2025
Bolivian websites that sell online	**8%** of 1,941 active sites	HostDron study, Oct. 2026
Online stores that mention QR	**3%** of 158 stores	HostDron study, Oct. 2026

In one sentence

Bolivians already shop on their phones and pay by QR; most businesses still ask them to send a WhatsApp message and come by the store.

PAYMENTS

QR changed the way Bolivia pays

The Central Bank of Bolivia's (BCB) **2025 Payment System Oversight Report**, published in May 2026, shows the fastest change in the history of the Bolivian payment system.

Year	QR payments	Value
2021	6 million	—
2022	38 million	—
2023	135 million	—
2024	385 million	Bs 156,926 million
2025	**892 million**	**Bs 357,747 million**

- **1,697 QR payments per minute**, 28 per second, around the clock.
- **52%** of QR payments are under Bs 50, and **79%** under Bs 220: it is the everyday means of payment.
- QR already accounts for **24% of payment volume at POS terminals and e-commerce platforms** affiliated with acquirers. In 2022 it was marginal.
- **Mobile wallets** processed 691 million transactions (+105%).
- **Card payments fell**: -23% in number and -41% in value. The BCB links them mainly to digital content and purchases on international platforms.
- Bolivia made **229 electronic payments per inhabitant** in 2025.

The World Bank's Global Findex 2025 confirms the trend: Bolivia has the highest share of instant payments among digital payments in the region (45% in 2024, up from 2% in 2017).

Cards: a capped option

After about three years of restrictions due to the dollar shortage, **international card payments were reactivated** in April 2026: debit cards up to **US$ 500 per month** and credit cards according to their limit, at the BCB reference exchange rate (Los Tiempos, 2026-04-09). For selling within the country, cards remain a secondary method: **Bolivian customers pay by QR**.

MARKET

Connected, but with few stores

Who is online

- **9.0 million** internet users, 71.3% of a population of 12.6 million, with a median age of 25 (DataReportal, Digital 2026).
- **13.7 million** mobile connections: more lines than people.
- Median speed: **14.7 Mbps on mobile** and 61.5 Mbps on fixed connections. A heavy website is very noticeable on a phone.
- Social media: Facebook reaches 7.55 million people, YouTube 6.96 million and Instagram 2.55 million.

How much is sold

According to ECDB (cited by El Deber, July 2025), Bolivian e-commerce reached **US$ 722 million in 2024**, up 15% from the previous year. The largest categories:

Category	Share
Electronics	24.5%
Fashion	22.0%
Entertainment	21.2%
Furniture and home	11.6%
DIY	8.1%
Personal care	7.9%

Few stores, and fragile ones

The World Bank counted **1,812 online stores in Bolivia**, compared with 10,648 in Ecuador, 28,887 in Peru, 72,151 in Colombia and 75,209 in Chile. In the region, 15% of stores close within their first 6 months and nearly half before 2 years (Visión 360, October 2025).

Market figures come from private and press estimates; we use them as an order of magnitude. Payment figures are official BCB data.

OUR STUDY

What Bolivian websites show

In October 2026 we used our own system to review **3,238 domains of Bolivian businesses**. Of these, **1,941 work and could be analyzed**; the rest do not respond, are empty, under construction or redirect to another site.

What we measured	Active websites (1,941)	Online stores only (158)
Sells online (buy button or catalog with prices)	**8%**	100%
Shows prices in bolivianos	17%	**79%**
Has a WhatsApp button or link	38%	**56%**
Has live chat	16%	32%
Mentions QR payment	**1%**	**3%**

What the stores are built with

Platform	Stores	Share
WordPress	115	**73%**
Custom or other	20	13%
Shopify	19	12%
Others (VTEX, Wix, Odoo…)	4	3%

Social media and speed

- **70%** of websites link to Facebook, 49% to Instagram and 20% to TikTok.
- The median mobile speed score (Google PageSpeed) is **60 out of 100**, and the typical page weighs **2.9 MB**: 64% weigh more than 2 MB.
- With real visitor data (Chrome UX Report), only **23%** load their main content quickly.
- Only **20%** use server caching.

The QR gap

The country pays by QR in 86% of its transfers, but only 5 of the 158 online stores we found say so. Those who sell online in Bolivia still think in terms of cards or "let's arrange it on WhatsApp", while their customers already have their bank's QR in hand.

BY DEPARTMENT

Websites in Bolivia's nine departments

We assigned each website to its department based on the city it declares (address, landline or text). La Paz includes El Alto. Figures are the percentage of active websites in each department that meet each criterion.

Department	Sites	Sells online	Mentions QR	Prices in Bs	WhatsApp	Instagram	TikTok	Speed (mobile)	Typical weight
Santa Cruz	559	9%	1%	17%	41%	52%	22%	60	2.9 MB
La Paz (with El Alto)	322	6%	1%	17%	41%	52%	20%	60	3.0 MB
Cochabamba	290	10%	2%	17%	42%	51%	24%	61	2.9 MB
Tarija	42	**12%**	2%	**36%**	29%	45%	17%	58	3.7 MB
Chuquisaca	34	3%	0%	12%	35%	53%	26%	54	3.7 MB
Potosí*	22	9%	9%	27%	50%	32%	18%	59	4.6 MB
Oruro*	19	0%	0%	16%	32%	37%	26%	55	4.8 MB
Beni*	14	14%	0%	14%	29%	43%	21%	59	2.1 MB
Pando*	5	0%	0%	0%	20%	40%	20%	69	2.1 MB
Bolivia	**1,941**	**8%**	**1%**	**17%**	**38%**	**49%**	**20%**	**60**	**2.9 MB**

* Fewer than 30 analyzable websites: percentages are indicative, as a single site moves several points. The national total includes 634 websites with no identifiable city. "Speed" is the median Google PageSpeed mobile score (0 to 100).

Highlights

- **Santa Cruz** holds 43% of the websites with an identified city and is the largest base for online commerce, but only 1 in 11 websites sells.
- **Cochabamba** has the highest share of stores among the three largest departments (10%) and the highest TikTok presence (24%).
- **Tarija** is the most advanced case: 12% sell online and 36% show prices in bolivianos, twice the average.
- **La Paz**, with El Alto, has many institutional and service websites: only 6% sell online.
- **Chuquisaca, Oruro and Pando** have almost no online stores: the field is open for whoever arrives first.
- In no department with a large sample does QR mention exceed 2%. The gap is nationwide.

BY INDUSTRY

Who sells and who doesn't

Industry	Sites	Sells online	Mentions QR	Prices in Bs	WhatsApp	Instagram	TikTok
Food and restaurants	54	**20%**	0%	28%	41%	**70%**	28%
Retail	254	**19%**	2%	28%	48%	59%	26%
Transport and logistics	85	14%	2%	20%	42%	41%	12%
Industry and agriculture	240	10%	1%	17%	34%	39%	20%
Technology and telecom	258	9%	3%	16%	44%	41%	14%
Education	94	6%	0%	17%	44%	50%	23%
Health	195	6%	1%	14%	41%	56%	22%
Tourism and hospitality	107	6%	1%	10%	48%	64%	21%
Construction and real estate	122	4%	0%	6%	37%	52%	20%
Media and communication	102	2%	0%	32%	34%	56%	22%
Professional services	121	0%	0%	4%	40%	41%	16%
Finance	69	0%	3%	23%	26%	49%	25%

- **Food and retail** lead: 1 in 5 websites sells online, and food businesses are the most active on Instagram (70%).
- **Tourism and hospitality** has WhatsApp on almost half its websites, but only 6% allow booking or buying online.
- **Health and education** could charge for appointments, enrollments or courses by QR, and almost none do.

BARRIERS

Why so few sell online

1. **Getting paid.** Traditional payment gateways were designed for cards, and cards are a minority: a store that only accepts cards shuts out almost all of its customers.
2. **Manual confirmation.** With a bank QR, the owner has to check their banking app to confirm each payment. It works with few orders; with many it becomes a bottleneck.
3. **WhatsApp as the checkout.** More than half of the stores send customers to WhatsApp to close the sale: it feels personal, but it scatters orders and depends on someone answering.
4. **Heavy websites on mobile networks.** With a median of 14.7 Mbps on mobile, a 3 MB page takes several seconds to appear, and every second costs sales.
5. **Dollars.** Foreign platforms are paid in dollars, with cards that have a monthly cap. For a Bolivian SME, the practical option is to charge and pay in bolivianos.

This study did not measure logistics or buyer trust; these are frequently cited barriers that require a different kind of research.

WHAT TO DO

Eight steps to sell online in Bolivia

1. **Show prices in bolivianos.** It is the first thing customers look for; today only 17% of websites do it.
2. **Accept QR payments** and say so clearly on the website, in the cart and on social media: "Pay with your bank's QR".
3. **Confirm payments automatically** as volume grows, so you don't depend on checking the bank by hand.
4. **Organize WhatsApp:** make orders arrive complete (product, quantity, total, delivery), not as a loose conversation.
5. **Make your website light:** under 2 MB and a mobile score of 90 or more.
6. **Start with a catalog:** you don't need a giant store; 20 or 30 well-presented products already sell.
7. **Make AI find you:** structured data, FAQs and clear text, so Google and AI assistants recommend you.
8. **Measure:** how many visitors arrive, how many buy and where they drop off.

About HostDron

HostDron is a company based in Santa Cruz de la Sierra, Bolivia, that builds and hosts websites and online stores for Bolivian businesses, with QR payments in bolivianos and orders organized on WhatsApp. More at **hostdron.com**.

METHODOLOGY

How we made this report

Our website study (October 2026)

- **Sample:** 3,238 domains of Bolivian businesses and organizations, gathered from public directories, the .bo domain and open maps (OpenStreetMap). Automated review on October 7, 2026.
- **Analyzable websites:** 1,941 (they respond, are not empty or under construction, and do not redirect to another domain).
- **"Sells online":** has a buy or add-to-cart button, or a catalog with at least 3 prices.
- **Department:** based on the city the website declares (address, phone prefix or text); 634 websites do not state it clearly and count only in the national total.
- **Speed:** Google PageSpeed Insights on mobile, and real Chrome UX Report data where available.
- No website names are published: only aggregate figures.

External sources

- Banco Central de Bolivia, *Informe de Vigilancia del Sistema de Pagos 2025* (May 2026): bcb.gob.bo/webdocs/files_noticias/IVSP%202025vf.pdf
- DataReportal, *Digital 2026: Bolivia*: datareportal.com/reports/digital-2026-bolivia
- El Deber, "Comercio electrónico en Bolivia pretende mover más de US$ 720 millones en 2025" (2025-07-15), with ECDB data.
- Visión 360, on the World Bank report *Transformative Entrepreneurship for Employment and Growth* (2025-10-08).
- Los Tiempos, reactivation of international card payments (2026-04-09).
- World Bank, *Global Findex 2025*.

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