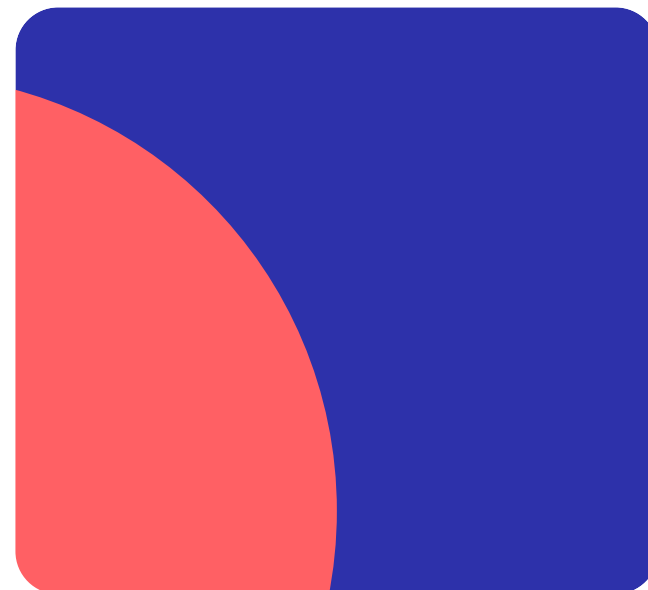
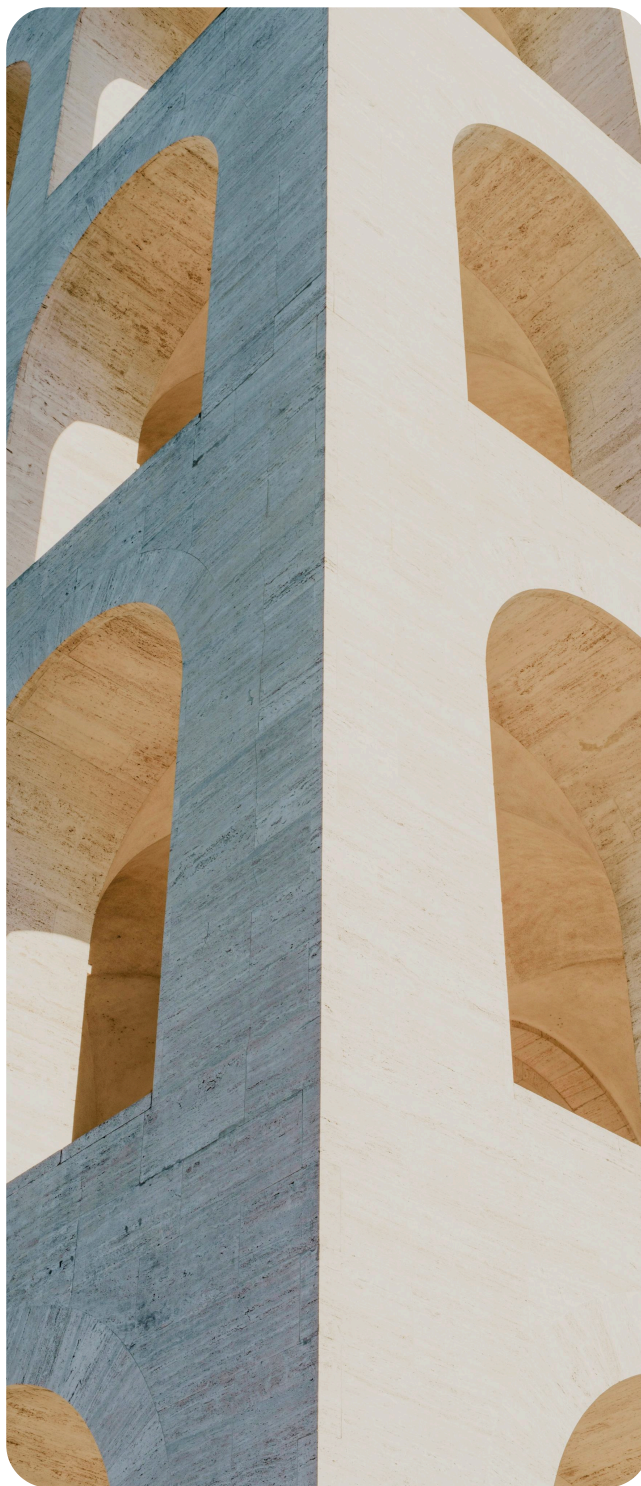
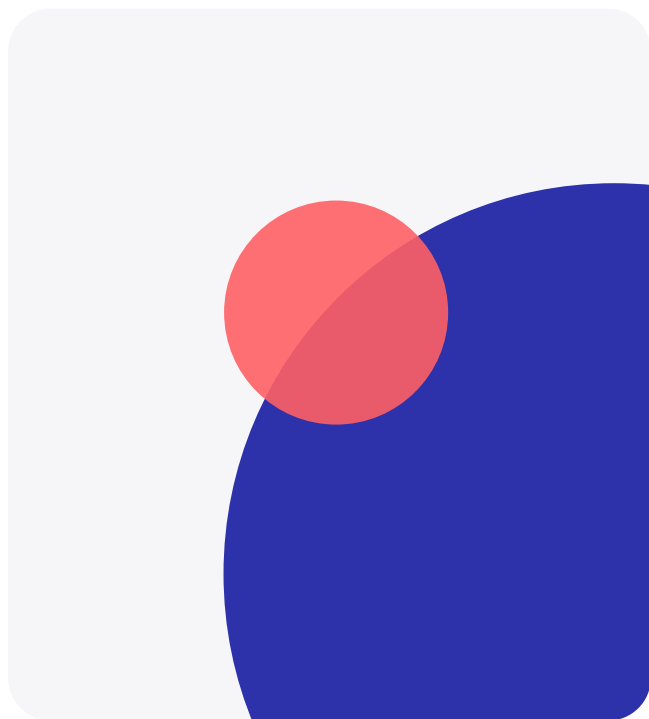


nexi

Ecommerce Report 2024 Europe



Welcome to the eCommerce Report!

The Report presents the results of an extensive research conducted in 2024 on consumer behaviors across Europe to understand trends and dynamics of online shopping, with the aim to support eCommerce evolution, in retail and payments.

Geographies covered: **11 countries** across Europe

Northern Europe: Denmark, Finland, Norway, Sweden

Central Europe: Austria, Germany, Switzerland, Poland, Croatia

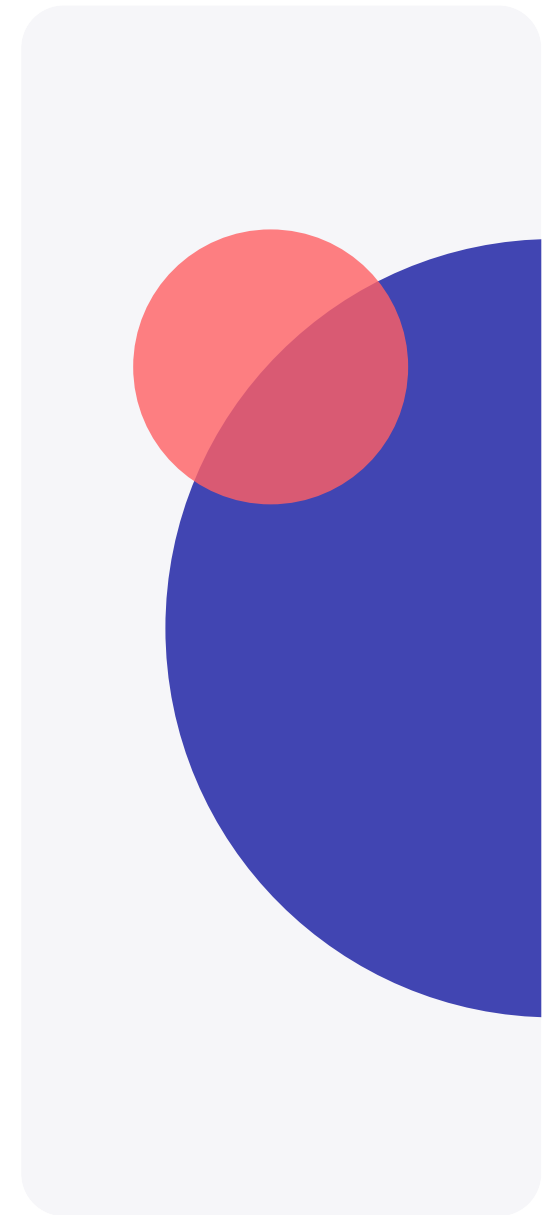
South Europe: Italy, Greece

Respondents: people between **18-79 years old**, with internet access, representative of the local population.

One major area of focus: habits in online shopping in order to understand behaviors in terms of choice of goods and services, general spending, factors that impact on choice of the webshop, shopping and payments.

Every week, throughout 2024, respondents were asked about the previous 28 days online shopping experience. The overall sample of respondents counts for 28.644 interviews, making this one of the widest survey on online shopping in Europe.

The research has been conducted by Teleperformance, on behalf of Nexi.





A Continent United by Convenience, Defined by Local Preferences

E-commerce is now a mature habit in Europe, with 94% of consumers having shopped online in the past 28 days. The primary reasons are consistent: **convenience**, **lower prices**, and **time savings**. This triad dominates across all countries, from **Finland** to **Greece**, confirming that digital commerce is perceived not just as efficient—but as a **smarter way to shop**.

Yet convenience today goes beyond speed. European consumers are increasingly conscious of **sustainability**, particularly regarding **packaging**. Over 50% of respondents across the continent now expect online merchants to reduce packaging volume—led by **Italy (66%)** and **Austria (62%)**. At the same time, **local loyalty** remains strong: consumers in **Germany (89%)** and **Sweden (82%)** show a clear preference for local webshops, highlighting trust in national ecosystems.

When it comes to what people are buying, **fashion** leads across the board, with **clothes**, **shoes**, and **beauty/pharmacy products** forming the top three physical goods. But regional nuances are emerging: **Nordic countries** show a stronger shift toward **beauty and pharmacy items**, reflecting a broader wellness trend, while **Poland** and **Greece** still rank fashion and shoes at the top.

In services, **streaming subscriptions** dominate although showing strong sign of maturity in most of the markets, while **Southern countries** like Italy and Greece also show notable demand for **event tickets** and **insurance**.

In travel, the top spend category, **hotels** and **flights** dominates in terms of frequency and value, but with some additional specificities: **Nordics** favor **boat cruises**, while **Italy** and **Poland** lean into **charter holidays**, underlining diverse leisure preferences.

Europe is united in convenience but is also continent of contrasts in habits and payments. Beneath the surface of digital cohesion lies a mosaic of local preferences—especially in how goods are delivered and paid for. In the **Nordic countries**, convenience is synonymous with **distribution points**: more than half of online shoppers in **Sweden**, **Finland**, and **Denmark** prefer picking up orders at nearby stations. In contrast, **home delivery** is king in countries like **Germany**, **Italy**, and **Greece**, where comfort and immediacy define the experience.

Payment preferences further illustrate Europe's fragmentation. In the **Nordics**, mobile-first options dominate: **Swish** in **Sweden**, **Vipps** in **Norway**, and **MobilePay** in **Denmark** reflect high trust in account-to-account digital solutions. **Central Europe** (Austria, Germany, Switzerland) prefers more conservative methods—**invoices** and **credit cards**, often linked to consumer protection and habit. Meanwhile, in **Southern** and **Eastern Europe**, **debit cards** and **PayPal** are more prominent, with Greece still showing significant use of **cash on delivery**, a unique trait in today's digital world. Europeans are united in wanting frictionless online journeys—but the exact route varies widely. This is why for e-commerce businesses, the message is clear: **optimize for convenience but localize the experience**.

Europe in 2024 Top Highlights

What truly drives people to shop online is
saving time, lower prices and above all

Convenience



Simplicity & Security



is what drives their payment method
choice

Preferred for a greener checkout

Minimal Packaging



Streaming Services



most bought category among Services

Most added to carts, clicked, and
checked out

Clothes



Largest expense online



Hotels & Flights

1 What are your online shopping preferences?

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1.1. ARE YOU AN ONLINE SHOPPER?

1.2. LOCAL SHOPPING

1.3. MOST PREFERRED DELIVERY METHODS

1.4. DO WE PRIORITIZE SUSTAINABILITY?

2 What are your online spending habits?

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3.1. PHYSICAL GOODS

3.2. SERVICES

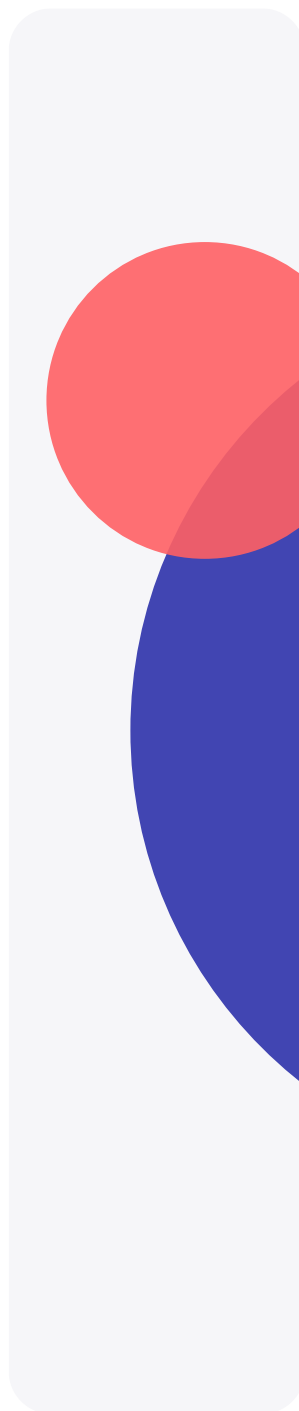
3.3 TRAVEL AND HOSPITALITY

4 Payment methods and shopping experience

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What are your online shopping preferences?

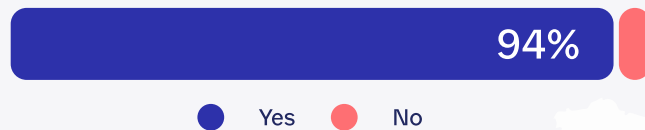


1.1. Are you an online shopper?

Ecommerce is part of everyday life, and the differences between countries and regions are getting smaller and smaller.

On average, only 6% of consumers do not shop online. This figure varies by country, with Finland at 10%, while Greece and Austria lead in online engagement, with just 3% of consumers not shopping online.

People who have purchased online in the last 28 days in %



● Yes ● No

GERMANY

94%

AUSTRIA

97%

SWITZERLAND

91%

ITALY

94%

NORWAY

94%

FINLAND

90%

SWEDEN

96%

DENMARK

95%

POLAND

94%

CROATIA

94%

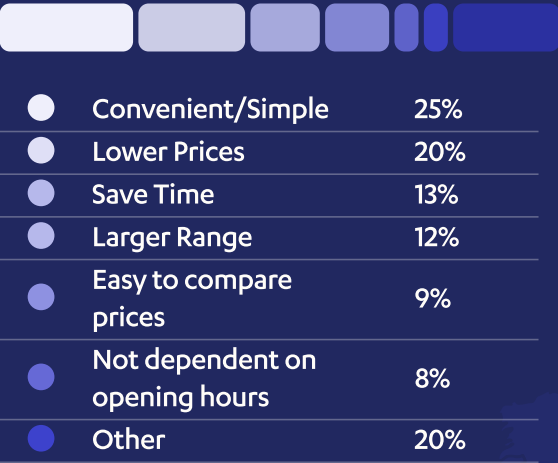
GREECE

97%

Simply convenient

Online shopping is seen as a smarter choice than in-store shopping due to its convenience, simplicity and better prices. Respondents appreciate saving time by eliminating queues and crowds, offering unrestricted access at any time, and providing a wide range of products and options.

What are the reasons people shop online?



GERMANY

1. Save Time
2. Lower Prices
3. Convenient/Simple

AUSTRIA

1. Convenient/Simple
2. Lower Prices
3. Larger Range

SWITZERLAND

1. Convenient/Simple
2. Save Time
3. Lower Prices

ITALY

1. Lower Prices
2. Save Time
3. Convenient/Simple

NORWAY

1. Convenient/Simple
2. Lower Prices
3. Larger Range

FINLAND

1. Convenient/Simple
2. Lower Prices
3. Larger Range

SWEDEN

1. Convenient/Simple
2. Lower Prices
3. Larger Range

DENMARK

1. Convenient/Simple
2. Lower Prices
3. Save Time

POLAND

1. Convenient/Simple
2. Lower Prices
3. Save Time

CROATIA

1. Convenient/Simple
2. Lower Prices
3. Save Time

GREECE

1. Lower Prices
2. Save Time
3. Convenient/Simple

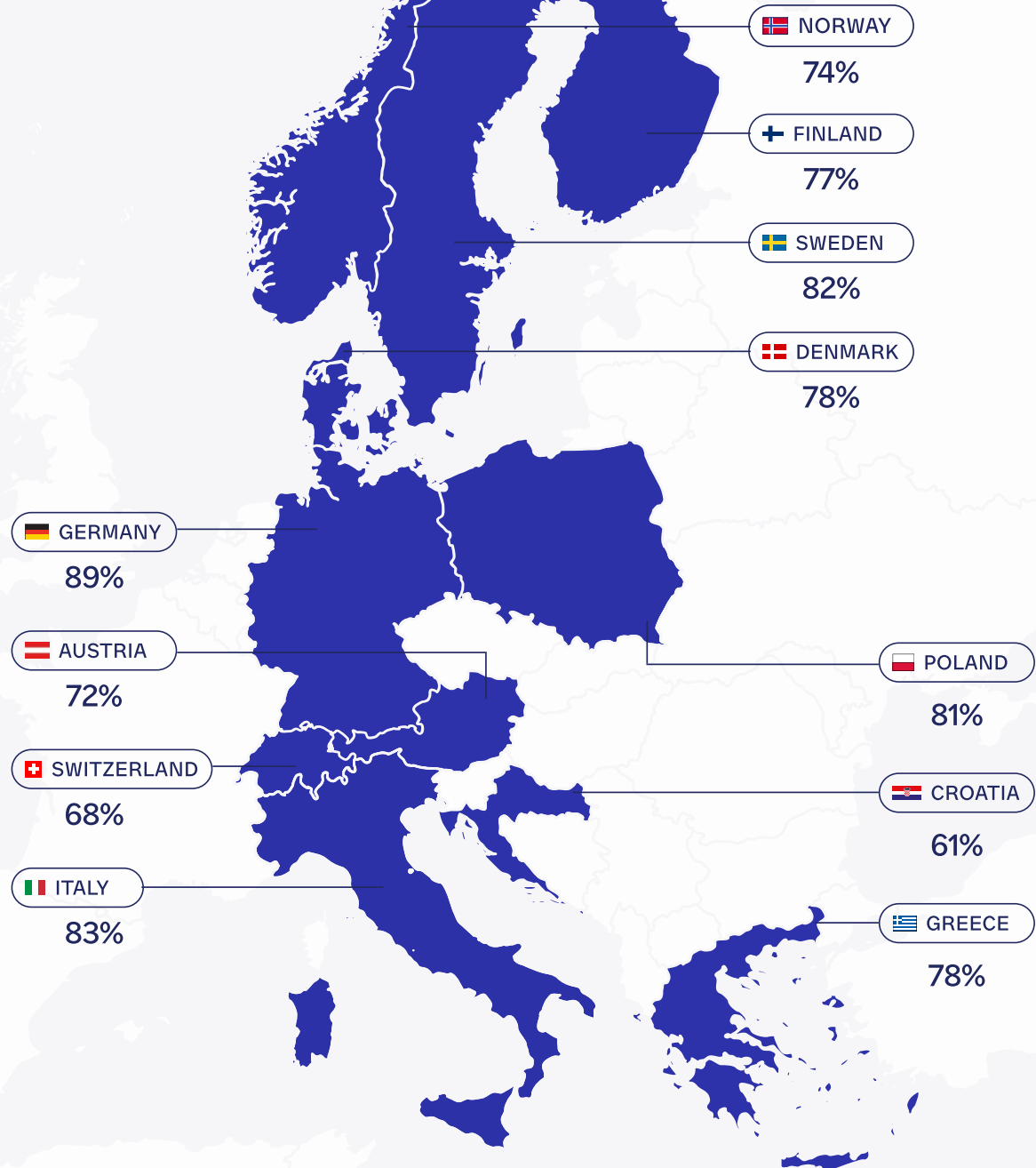
1.2. Local Shopping

The Nordic countries and Germany remain the most locally oriented overall.

Meanwhile, the rest of the DACH region and CSEE also show a solid preference for local shopping, even if international options are readily available. Across all regions, the trend toward supporting local businesses is clearly present.



People who have purchased from a local online business in the last 28 days in %:



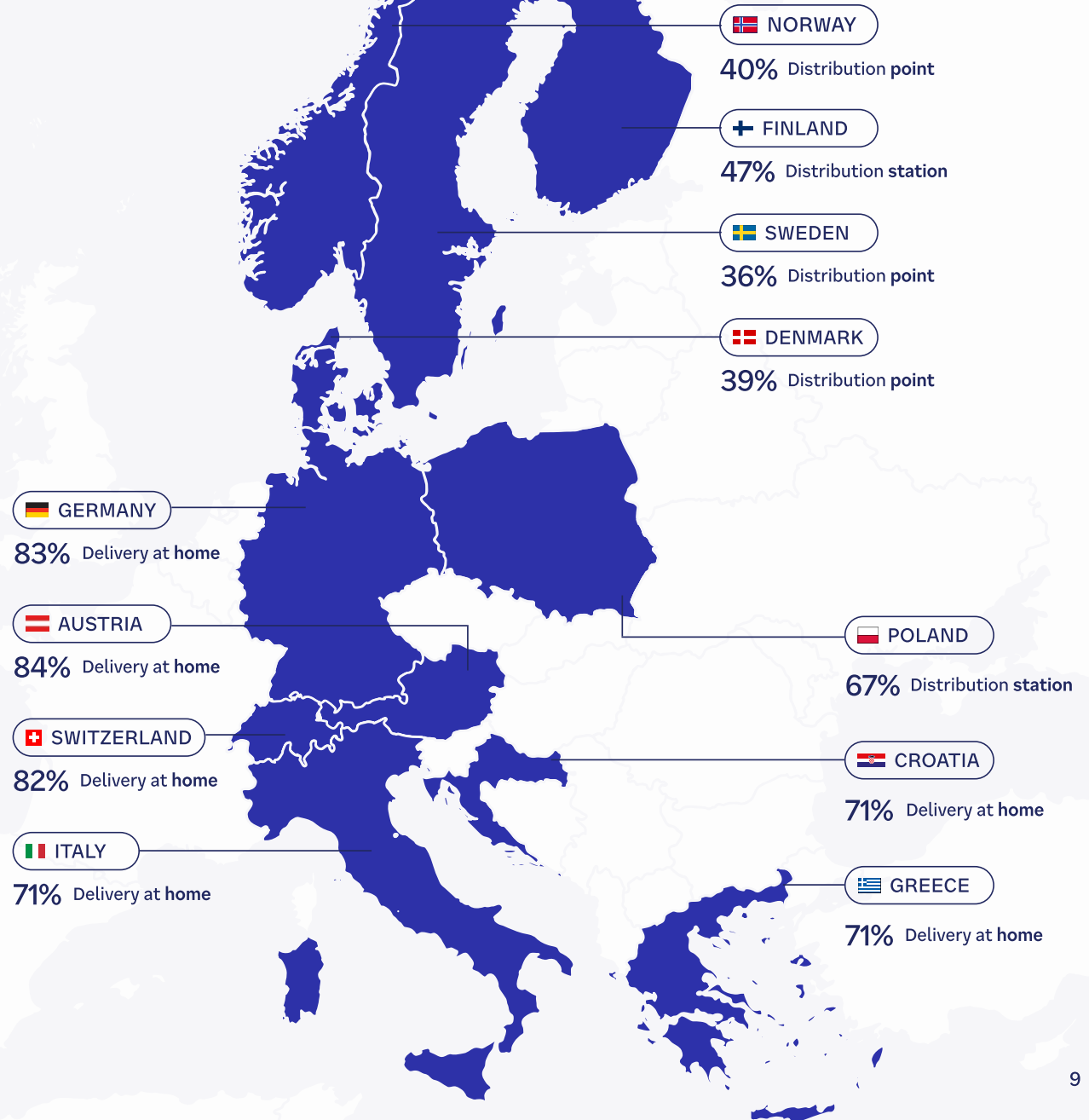
1.3. Most preferred delivery methods

One of the most important aspects of online shopping is getting to choose the most convenient delivery option.

While Nordic countries and Poland prefer for their orders to be left at a nearby distribution point or station, the rest of Europe opts out for home delivery.



The most preferred delivery options in %:



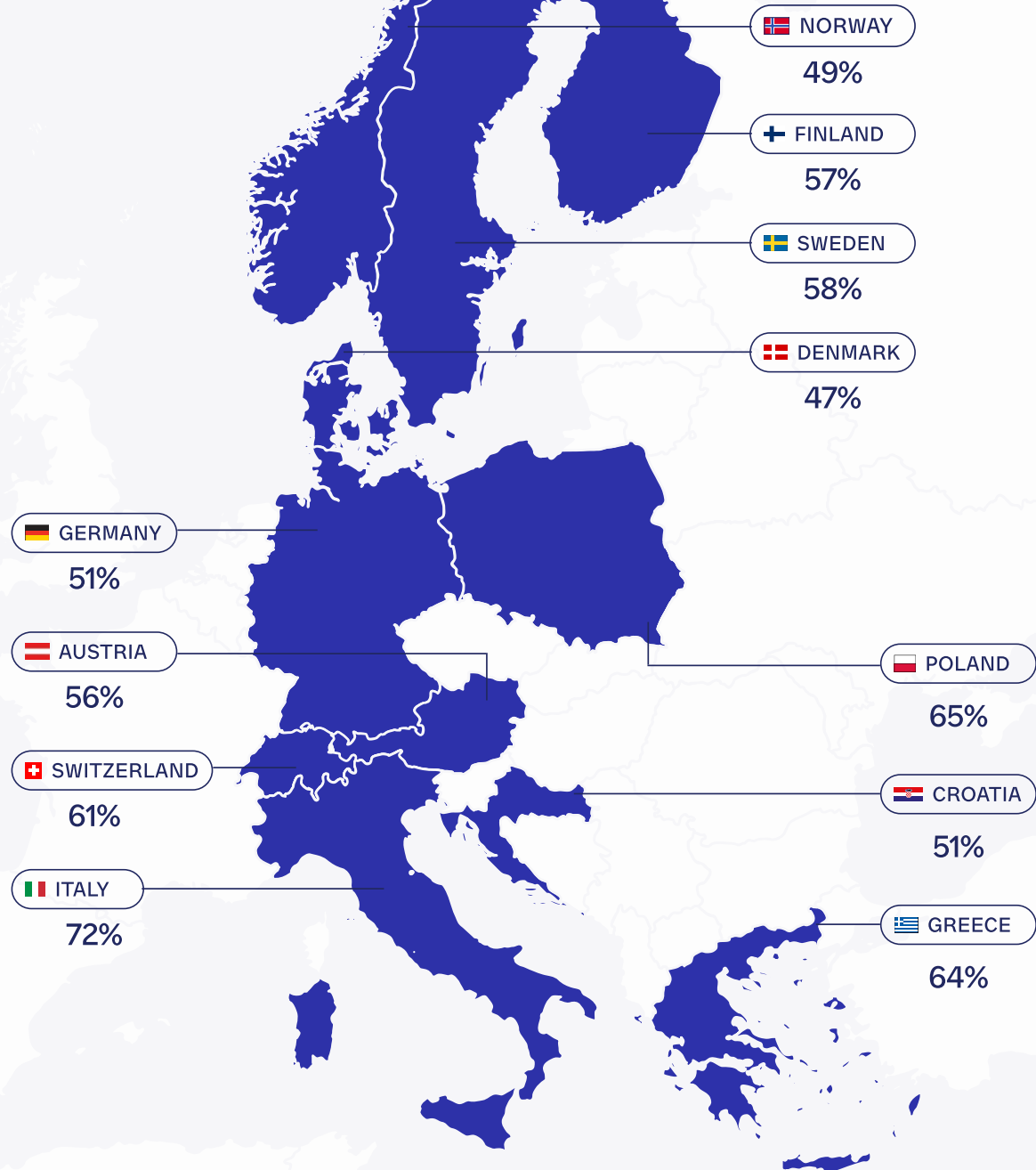
1.4. Do we prioritize sustainability?

Sustainability awareness and sensitivity is becoming central for most of the Countries.

Consumers are willing to sacrifice speed of delivery in favour of more sustainable logistics, and most of all expect merchants to reduce packaging volumes.



People who have said it is important that online stores care about the planet in %



Sustainability starts with less packaging

Sustainability is mostly viewed as being primarily the responsibility of merchants, through measures like packaging reduction, logistical efficiency, and carbon offsetting.

However, this year, more that 20% of respondents expressed a willingness to accept longer delivery times in order to reduce environmental impact.

What sustainability measures would you prefer a website to offer for your online purchases?



GERMANY

57% Minimal packaging

AUSTRIA

62% Minimal packaging

SWITZERLAND

53% Minimal packaging

ITALY

66% Minimal packaging

NORWAY

44% Minimal packaging

FINLAND

50% Minimal packaging

SWEDEN

39% Minimal packaging

DENMARK

43% Minimal packaging

POLAND

52% Minimal packaging

CROATIA

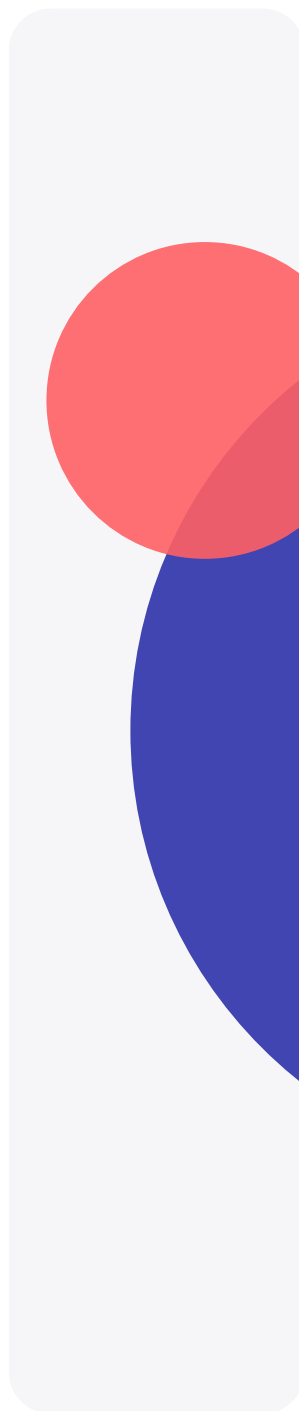
53% Minimal packaging

GREECE

54% Minimal packaging

2

What are your online spending habits?



Suitcases vs. Sofas: What Consumers Value Most in 2024

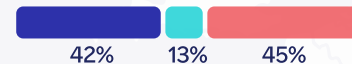
This estimation of consumer spending provides insights into perceived value across different regions.

Consumers in Poland and Denmark report a higher proportion of their online spending on physical goods, in contrast to most other countries where services and travel account for the majority of online expenditures.

Distribution of spending in each country



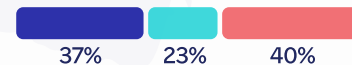
GERMANY



AUSTRIA



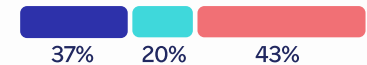
SWITZERLAND



ITALY



NORWAY



FINLAND



SWEDEN



DENMARK



POLAND



CROATIA

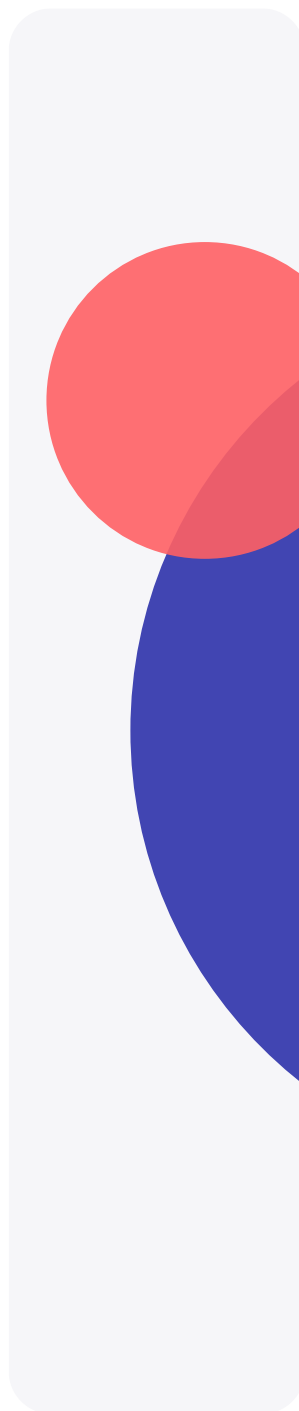


GREECE



3

What are your online shopping habits?

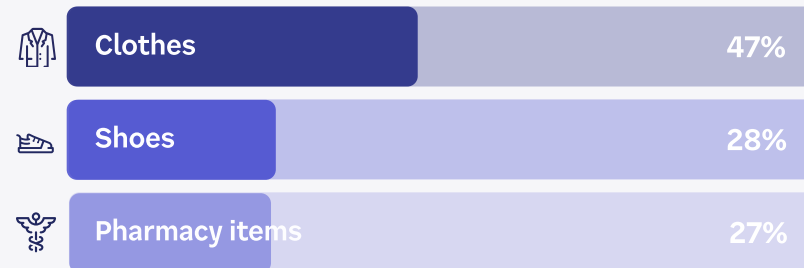


3.1 Physical goods



Top 3 Categories in Physical Goods

Top 3 categories purchased online inside of physical goods in the last 28 days:



Fashion, **Fashion**, *Fashion*....

Apparel continues to lead as the most popular Ecommerce category across Europe, with footwear steadily gaining ground. In many markets, shoes have secured a firm position among the top three most purchased items, signaling a growing consumer focus on both fashion and function.

Beauty and pharmacy products are experiencing notable growth in online sales. While clothing continues to be a universally popular category, consumers in Northern Europe are increasingly prioritizing beauty and pharmacy as their second choice. This trend reflects a broader shift toward wellness-focused consumer behavior, driven in part by the expanding availability of these products online and the influence of web and social media marketing.

Top 3 categories in the Fashion and Apparel sector by country:

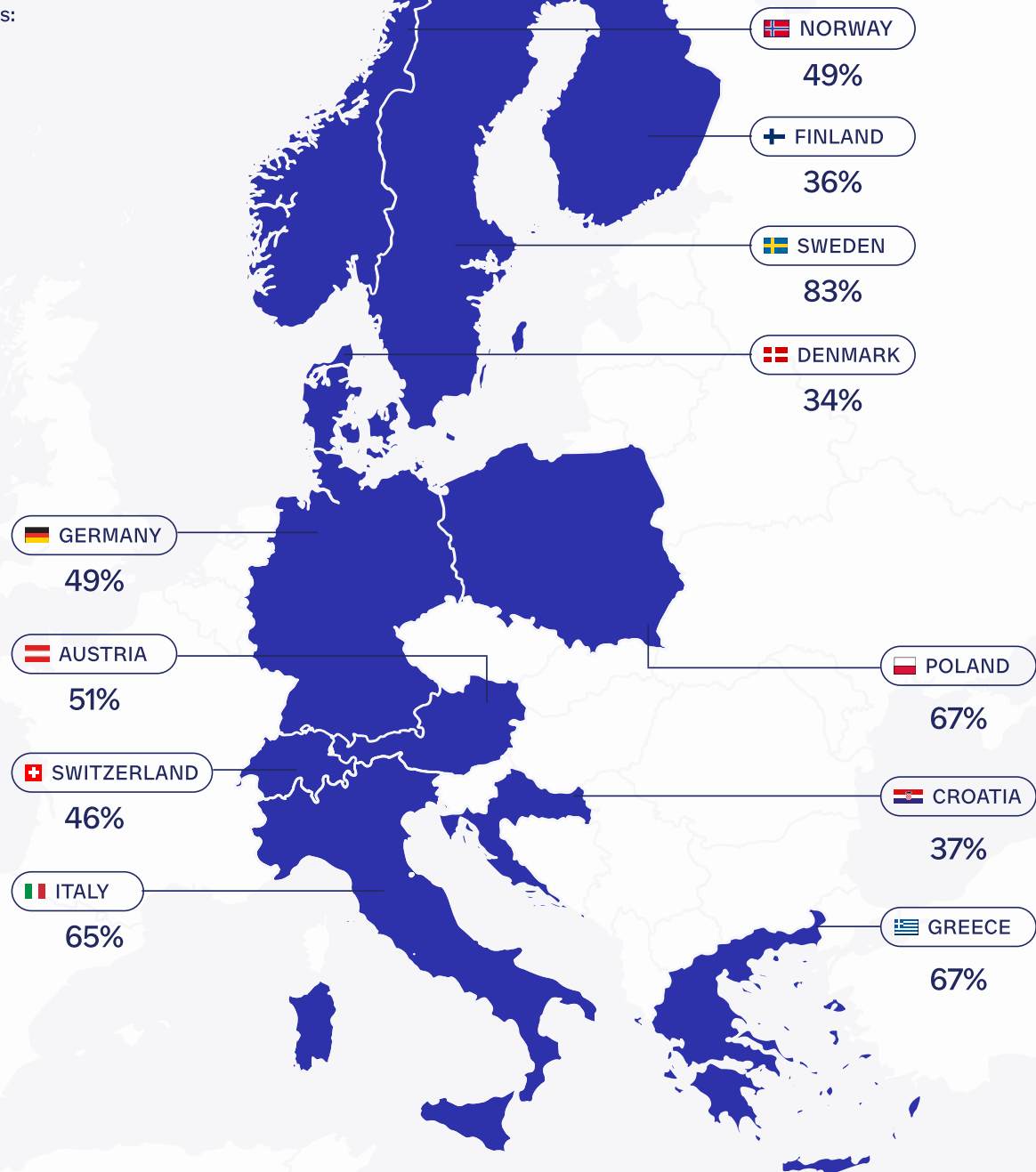


Beauty & Pharmacy products

Although still a smaller slice of overall spending, the category of everyday necessities reveals some compelling trends, particularly in beauty and pharmacy products.



Percentage of Europeans who bought Beauty and Pharmacy items in the last 28 days:

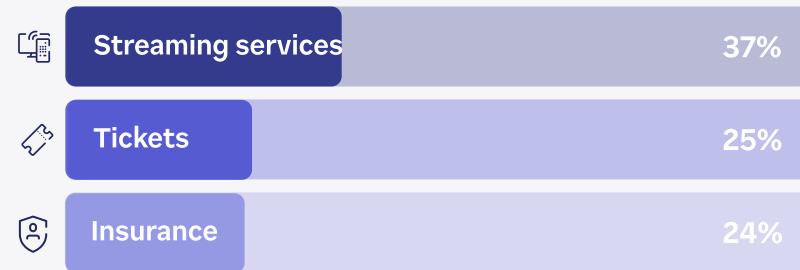


3.2 Services



Top 3 Categories in Services

Top 3 categories purchased online inside of services in the last 28 days:



Download at home or click and go?

When it comes to services, European consumers are surprisingly aligned in their online shopping habits.

Across most markets, streaming subscriptions—covering music, films, TV series, and audiobooks—consistently rank among the top three online purchases, followed closely by event tickets for cultural and sports activities, and insurance products.

The only variation lies in which category takes the lead. While preferences may vary slightly across countries, the overall trend is clear: digital convenience is reshaping how consumers access and engage with entertainment.

Top 3 categories in the Service sector by country:

GERMANY

1. Streaming services
2. Tickets for events
3. Insurance

AUSTRIA

1. Streaming services
2. Tickets for events
3. Insurance

SWITZERLAND

1. Streaming services
2. Tickets for events
3. Insurance

ITALY

1. Streaming services
2. Tickets for events
3. Insurance

NORWAY

1. Streaming services
2. Insurance
3. Tickets for events

FINLAND

1. Streaming services
2. Online betting/Insurance
3. Tickets for events

SWEDEN

1. Streaming services
2. Insurance
3. Online betting

DENMARK

1. Streaming services
2. Insurance
3. Tickets for events

POLAND

1. Streaming services
2. Tickets for events
3. Insurance

CROATIA

1. Tickets for events
2. Insurance
3. Streaming services

GREECE

1. Streaming services
2. Insurance
3. Online betting

3.3 Travel and Hospitality



Top 3 Categories in Travel and Hospitality

Top 3 categories purchased online inside of travel in the last 28 days:



Riding the Routine

Daily transport stands out as one of the most consistently used online travel services across Europe. Monthly transit cards and train tickets lead the way, reflecting the essential role of routine mobility in consumers' lives.

While long-distance travel like hotels and flights varies more by region and season, everyday transport shows steady digital habit—highlighting a strong preference for practical, recurring travel solutions in both urban and regional settings.



Top 3 categories in the Daily Transport sector by country:

GERMANY

1. Train Tickets
2. Parking
3. Tickets, Monthly Cards

AUSTRIA

1. Train Tickets
2. Parking
3. Tickets, Monthly Cards

SWITZERLAND

1. Train Tickets
2. Parking
3. Tickets, Monthly Cards

ITALY

1. Train Tickets
2. Parking
3. Tickets, Monthly Cards

NORWAY

1. Tickets, Monthly Cards
2. Parking
3. Taxi Journeys

FINLAND

1. Tickets, Monthly Cards
2. Train Tickets
3. Parking

SWEDEN

1. Parking
2. Tickets, Monthly Cards
3. Train Tickets

DENMARK

1. Parking
2. Train Tickets
3. Tickets, Monthly Cards

POLAND

1. Train Tickets
2. Parking
3. Tickets, Monthly Cards

CROATIA

1. Parking
2. Taxi journeys
3. Tickets, Monthly Cards

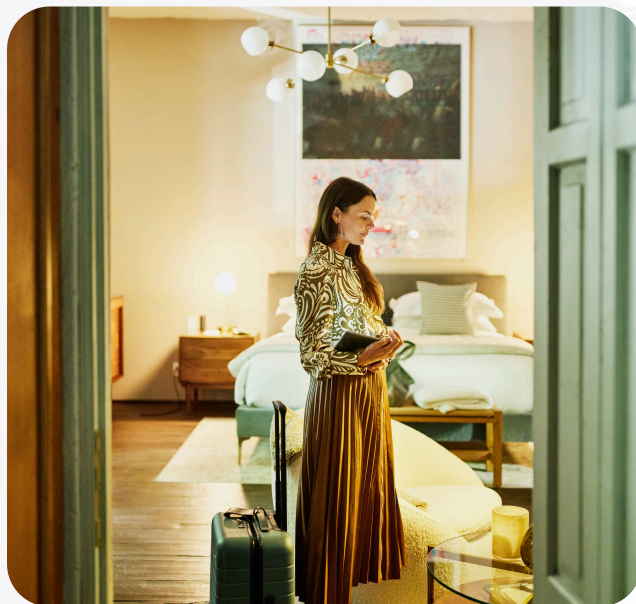
GREECE

1. Tickets, Monthly Cards
2. Taxi Journeys
3. Train Tickets

Checkout to Takeoff

Leisure and business travel represent the highest spending category in terms of value across all markets. Within this sector, expenditures are primarily concentrated on hotels and flights.

However, regional preferences show some distinctions: boat cruises are more popular in Nordic countries such as Denmark and Finland, while charter and package holidays are particularly favored in Italy and Poland.



Top 3 categories in the Travel sector by country:

GERMANY

1. Hotels
2. Flights
3. Rental cars

AUSTRIA

1. Hotels
2. Flights
3. Rental cars

SWITZERLAND

1. Hotels
2. Flights
3. Rental cars

ITALY

1. Hotels
2. Flights
3. Charter/package trips

NORWAY

1. Flights
2. Hotels
3. Rental Cars

FINLAND

1. Hotels
2. Flights
3. Boat cruises

SWEDEN

1. Hotels
2. Flights
3. Rental Cars

DENMARK

1. Flights
2. Hotels
3. Boat cruises

POLAND

1. Hotels
2. Flights
3. Charter/package trips

CROATIA

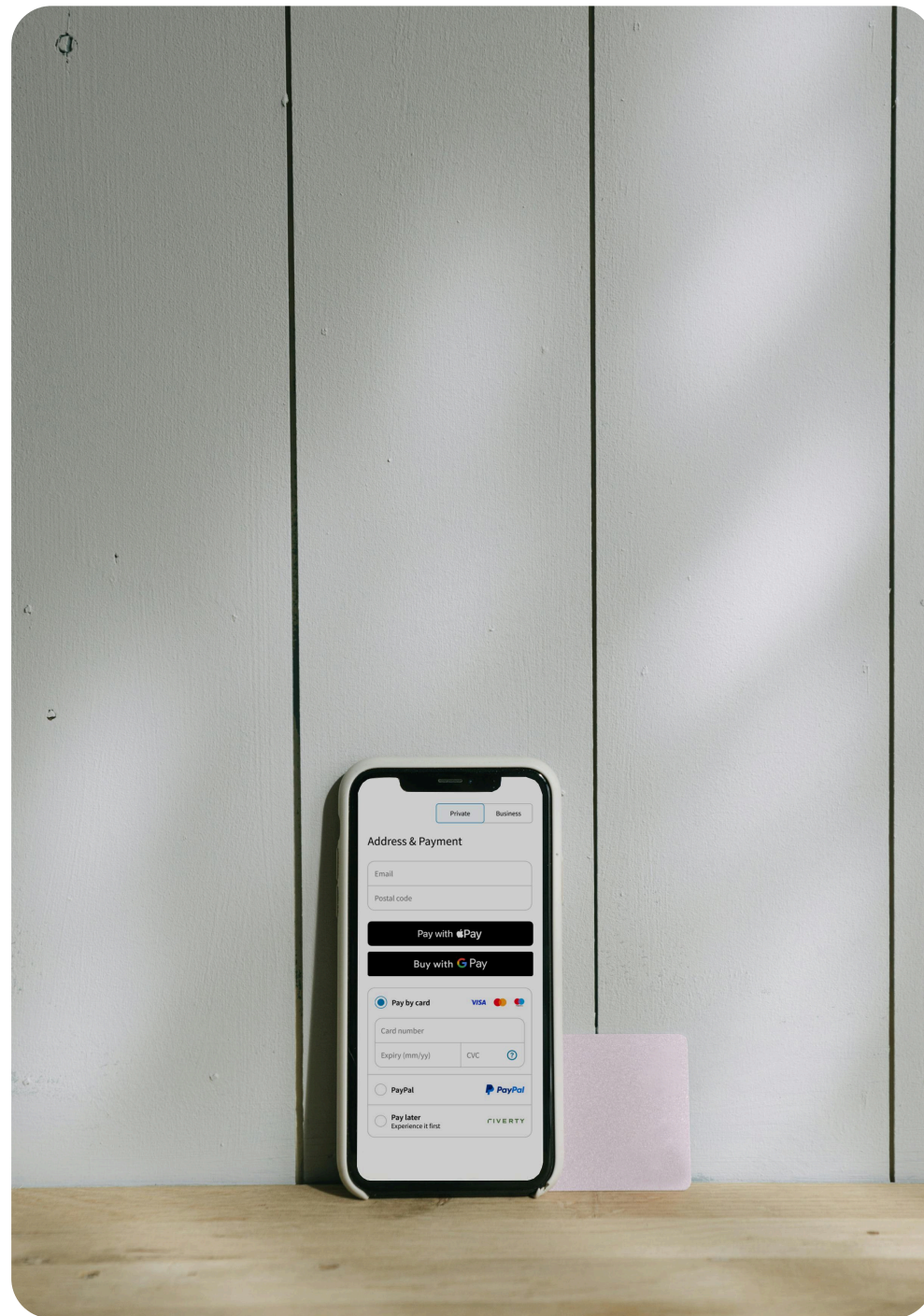
1. Hotels
2. Flights
3. Rental cars

GREECE

1. Hotels
2. Flights
3. Rental Cars

4

Payment methods and shopping experience



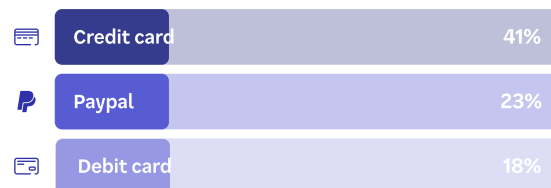
How Europe clicks to pay

Payment preferences vary significantly by region due to the fragmentation of payments across Europe. In the Nordic countries, account-to-account mobile payments are the dominant method, closely followed by digital wallet solutions.

Consumers in the DACH region tend to favor more traditional payment methods, such as invoices. In contrast, debit cards are the preferred option in much of Southern and Central Europe, while in Greece, cash on delivery remains one of the most commonly used payment methods.

What do people in Europe use to pay online?

Payment methods that were used in the last 28 days in % (all countries)



GERMANY

1. E-wallets
2. Invoice
3. Credit or debit card

AUSTRIA

1. Credit or debit card
2. E-wallets
3. Invoice

SWITZERLAND

1. Credit card
2. Invoice
3. E-wallets

ITALY

1. PayPal
2. Debit Card
3. E-wallets

NORWAY

1. Credit or debit card
2. Vipps
3. PayPal

FINLAND

1. Direct payment via online banking
2. Credit card
3. PayPal

SWEDEN

1. Swish
2. Credit or debit card
3. PayPal

DENMARK

1. Credit or debit card
2. MobilePay
3. PayPal

POLAND

1. E-wallets
2. Credit card
3. Fast online transfer

CROATIA

1. PayPal
2. Credit card
3. Debit card

GREECE

1. Debit card
2. PayPal
3. Cash on delivery

1.3. What drives payment method preferences?

Security, simplicity, and speed top the list of reasons consumers prefer certain payment methods. While convenience leads, factors like habit, cost, and rewards also play a role - though to a lesser extent.

Why do you prefer this payment method?



Secure	60%
Simple	58%
Fast	55%
Habit	19%
Cheap	13%
I want to be invoiced later	8%
Bonus points	6%
I want to be able to pay the invoice in installments	1%

The reason for choice in %:

GERMANY

65% Simple

AUSTRIA

63% Simple

SWITZERLAND

55% Fast

ITALY

68% Secure

NORWAY

61% Secure

FINLAND

57% Simple

SWEDEN

61% Simple

DENMARK

53% Fast

POLAND

74% Fast

CROATIA

64% Secure

GREECE

71% Secure



We simplify payments for
People

Thanks for reading

As Nexi, the Leading Paytech in Europe, we offer innovative and reliable solutions that simplify payments, and enable businesses and financial institutions to better serve their customers.

We would be happy to present you our solutions and discuss together how to support your business.

GET STARTED

