

Nexi eCommerce Report reveals Europe's Payment Preferences

New survey of 28,000 consumers, conducted by Nexi Group, captures the wave of evolving consumer payment behaviors across Europe

Milan, Italy. 30 July 2025 – New research into the payment preferences of 28,000 consumers, conducted by Nexi, the European PayTech, reveals how online shopping habits continue to evolve across Europe.

The survey reveals the different stage that European societies are at in their payment journey: the Nordics, long seen as the pacesetter in digital payment transformation, increasingly use mobile payments, including digital domestic wallets like Vipps and Swish; the DACH region demonstrates a clear preference for e-wallet services like PayPal; while consumers in southern Europe still value physical payment cards and even cash.

Tommaso Jacopo Ulissi, Head of Strategy and Transformation at Nexi Group comments: “Europe’s payment landscape has many commonalities – consumers across the board continue to indicate expectations for secure, simple and fast payments – but there are also key differences. Retailers and independent software partners and integrators must recognize that, if they are to grow, their customer experience offering must reflect local payment preferences across cards, e-wallets, invoicing, and even emerging technologies like A2A payments. This must be done while ensuring resilience and reliability are assured as standard.”

The report revealed that only 6% of Europeans surveyed have not shopped online in the last 28 days, with eCommerce firmly seen as convenient (25%), a money-saver (20%), and a time-saver (13%). Over half of us (57%) want online retailers to be more sustainable however, reducing the level of packing (52%), establishing environmentally friendly return procedures (27%), and even increasing delivery times to allow for more streamlined logistics (21%).

Tommaso continues: “Sustainability offers retailers a significant opportunity. Those that are quick to recognize consumer’s preference for enhanced sustainability can differentiate themselves as being forward thinking and better attuned with what their customers want. Sustainability is then transformed from a box-ticking exercise into an effective customer acquisition and retention tool.”

For the first since the pandemic, travel has retaken the top spot as the highest spend category for consumers, with physical goods in second, and services in third. Notably, in the services category spend on streaming services skyrocketed last year, accounting for 37% of overall service spending. It has overtaken tickets (25%) and insurance (24%) for the first time since these reports began.

You can download the full Nexi 2024 eCommerce report [here](#).

Research Methodology

The report presents the results of extensive research conducted in 2024, exploring consumer behaviors across Europe. It aims to increase understanding of the trends and dynamics of online shopping, to support continued evolution and enhancement of the customer offer in retail and payments.

11 geographies are covered

- Northern Europe: Denmark, Finland, Norway, Sweden.
- Central Europe: Austria, Germany, Switzerland, Poland, Croatia.
- South Europe: Italy, Greece

It is one of the widest surveys of online shopping in Europe, with 28,644 respondents between 18-79 years old, with internet access, representative of the local population. Every week throughout 2024, different respondents were asked about their online shopping experience from the previous 28 days.

The report’s main area of focus is identifying habits in online shopping, to better understand behaviors driving consumer selection of goods and services, general spending decisions, and other factors that impact webstores and payments.

The research was conducted by Teleperformance, on behalf of Nexi.

Nexi

Nexi is Europe's PayTech company operating in high-growth, attractive European markets, and technologically advanced countries. Listed on Euronext Milan, Nexi has the scale, geographic reach, and abilities to drive the transition to a cashless Europe. With its portfolio of innovative products, e-commerce expertise and industry-specific solutions, Nexi provides flexible support for the digital economy and the entire payment ecosystem globally, across a broad range of different payment channels and methods.

Nexi's technological platform and the best-in-class professional skills in the sector enable the company to operate at its best in three market segments: Merchant Solutions, Issuing Solutions and Digital Banking Solutions. Nexi constantly invests in technology and innovation, focusing on two fundamental principles: meeting, together with its partner banks, customer needs and creating new business opportunities for them. Nexi is committed to supporting people and businesses of all sizes, transforming the way people pay and businesses accept payments. It offers companies the most innovative and reliable solutions to better serve their customers and expand. By simplifying payments and enabling people and businesses to build closer relationships and grow together, Nexi promotes progress to benefit everyone. www.nexi.it/en
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