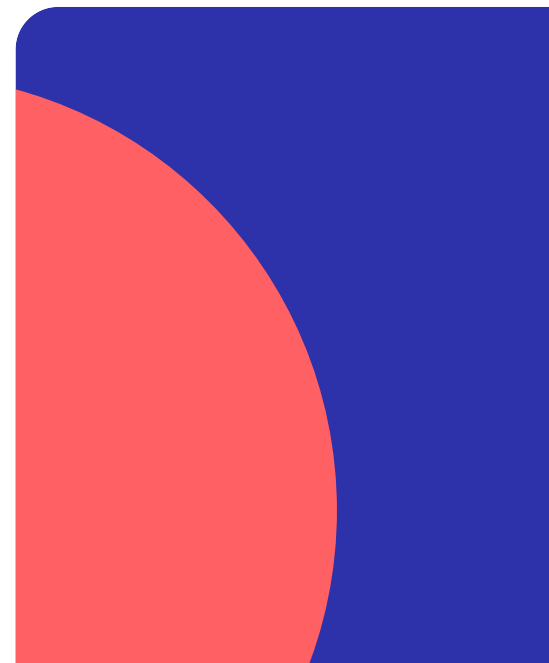


nexi

Ecommerce Report 2024 Greece



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.

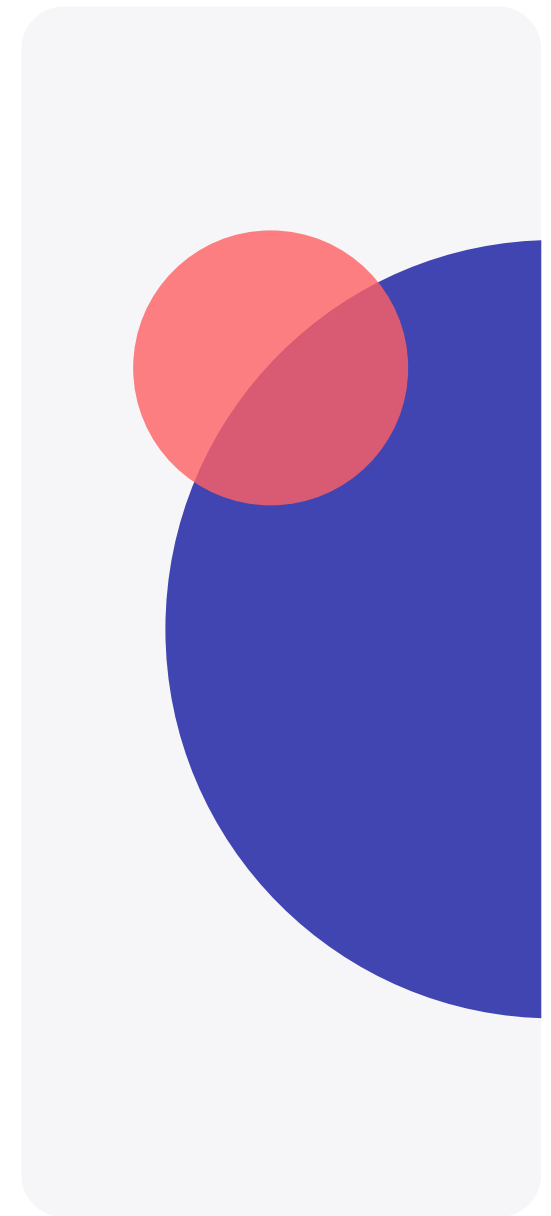
Geographies covered: **11 countries** across Europe
Northern: Denmark, Finland, Norway, Poland, Sweden
Central Europe: Austria, Germany, Switzerland, Croatia
South Europe: Italy, Greece

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. In each country the response base was composed by 2.604 respondents.

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



INTRODUCTION

The **year 2024 marked a pivotal moment** for small and medium-sized enterprises (SMEs) in Greece, as they took the crucial first step toward digital payment acceptance through the widespread installation of POS terminals.

The mandatory implementation of payment acceptance solutions across all business categories triggered a significant wave of digitization, resulting in 90%* of transactions now being processed through these terminals. This shift not only enhanced **transaction transparency and security** but also equipped businesses with new tools to **improve cash flow and customer experience**.

This development lays a strong foundation for 2025, which is set to be the year focused on educating and supporting SMEs to take the next step in their **digital transformation journey**.

The goal is a smooth transition toward more digitized payment acceptance solutions, such as online transactions and integrated digital payment management systems. By doing so, businesses will **increase their flexibility**, attract **new customers**, and respond more effectively to the ever-changing market demands, while simultaneously enhancing their overall competitiveness in an increasingly digital environment.



Eleny Argyropoulou

Chief Commercial Officer Greece, Nexi Group

In 2024, we observed a strong shift among small and medium-sized merchants toward online transactions. Following the widespread adoption of POS systems, businesses naturally began exploring digital channels to grow their customer base and revenue. To meet this emerging need, we introduced Nexi XPay to the Greek market – a modern, comprehensive, and flexible e-commerce payment platform, purpose-built to address the evolving demands of SMEs.

XPay offers features such as remote payments via Pay-by-Link, card storage through tokenization for recurring charges, dynamic checkout options tailored to each business's needs, and seamless integration with leading e-commerce platforms and mobile apps. In 2025, we also introduced support for digital wallets, continuing our strategy of ongoing platform evolution aimed at optimizing the end-customer experience and helping merchants increase their conversion rates while building trust in digital commerce.

XPay has laid the foundation for a meaningful transition of Greek merchants into the world of e-commerce – in a way that is accessible, secure, and fully aligned with their commercial goals.



Aikaterini Katsarou

Head of Marketing Greece, Nexi Group

Greece in 2024 Top Highlights

DISTRIBUTION

78%

of respondents indicate they buy locally
in Greece

71%

of respondents indicate that security is
what drives their payment method choice

SHOPPING

50%

or respondents bought clothes online in
the last 28 days

PAYMENT METHOD

64%

of respondents declare to care about the
environmental impact of shopping online

57%

of respondents paid with debit card
while shopping online in the last 28 days

1 What are your online shopping preferences?

PAGE 6

1.1. ARE YOU AN ONLINE SHOPPER?

1.2. SUPPORTING LOCAL BUSINESSES

1.3. DELIVERY PREFERENCES

1.4. IS SUSTAINABILITY A PRIORITY?

2 Physical Goods

PAGE 15

2.1. FASHION AND APPAREL

2.2. EVERYDAY NECESSITIES

2.3. HOUSEHOLD ITEMS

3 Services

PAGE 21

4 Travel and hospitality

PAGE 24

5 Payment methods

PAGE 27

1

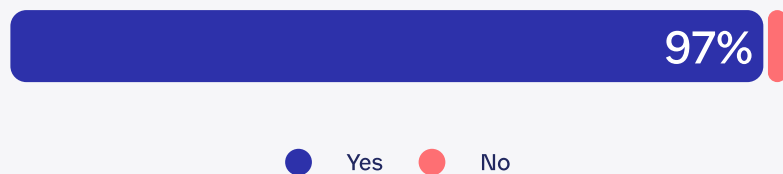
What are your online shopping preferences?



1.1 Are you an online shopper?

Shopping online is the new normal

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



Closing in on our differences

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

Women

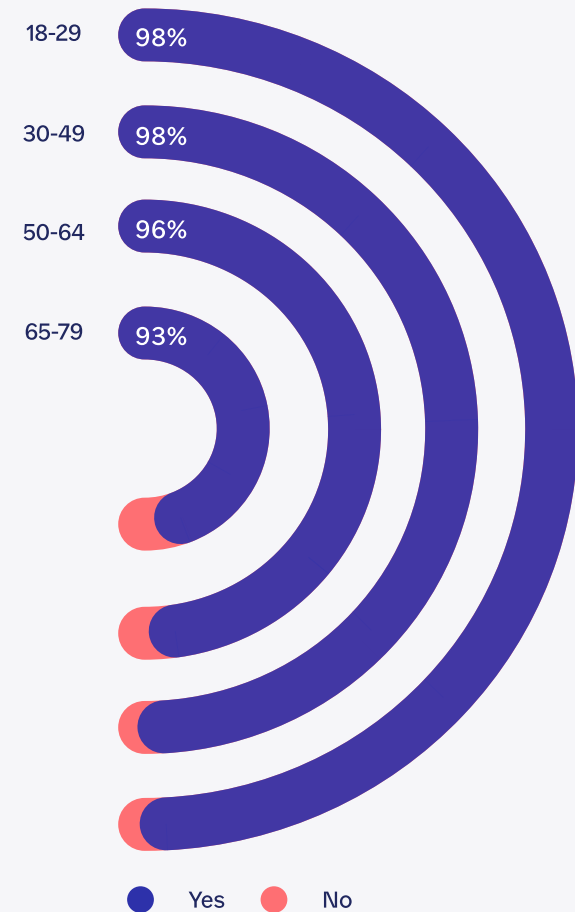


Men



eComm for everyone

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

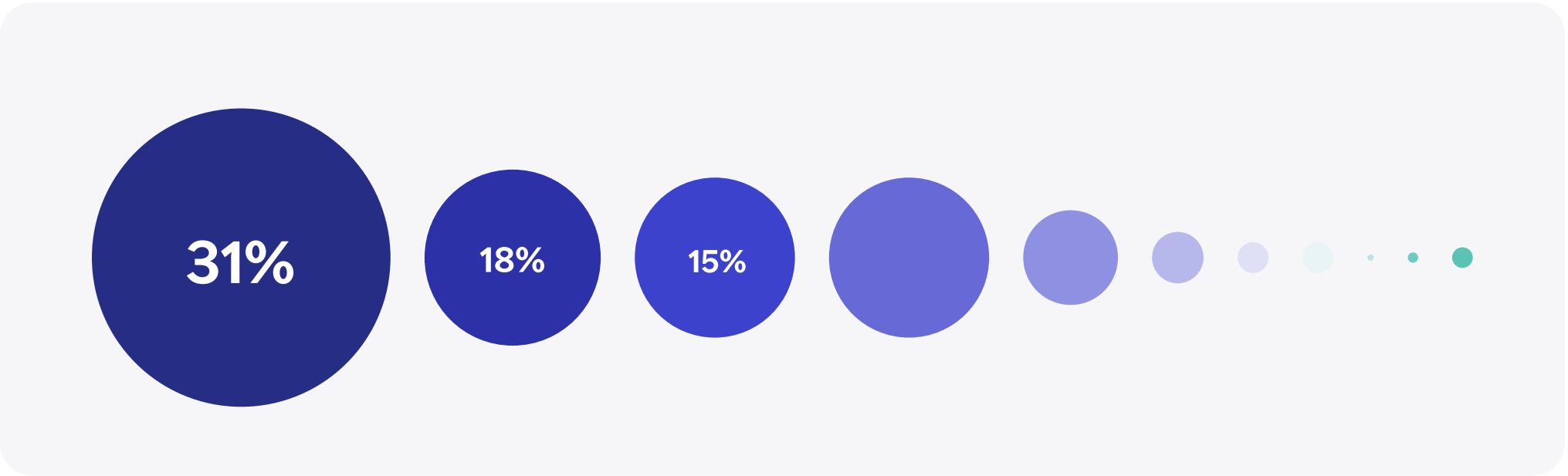


Price Power

Online shopping is often considered a smarter choice than traditional in-store shopping, primarily because of the unmatched convenience, competitive prices, and time-saving benefits it offers. Shoppers appreciate the ability to browse and purchase products from the comfort of their homes, avoiding long queues, crowded stores, and the hassle of commuting.

What are the reasons people shop online?

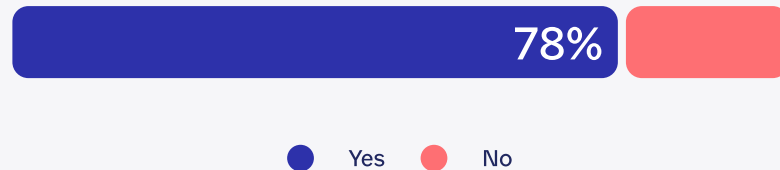
Lower prices	31%
Save time	18%
Convenient/simple	15%
Easy to compare prices	15%
Larger range	8%
Not dependent on opening hours	5%
Avoid crowds	3%
Avoid long queues	3%
More unique options	<1%
Don't know	1%
Other	2%



1.2 Shopping local

Local still winning global

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



Side by Side

Gender differences when it comes to supporting local businesses in %

Women

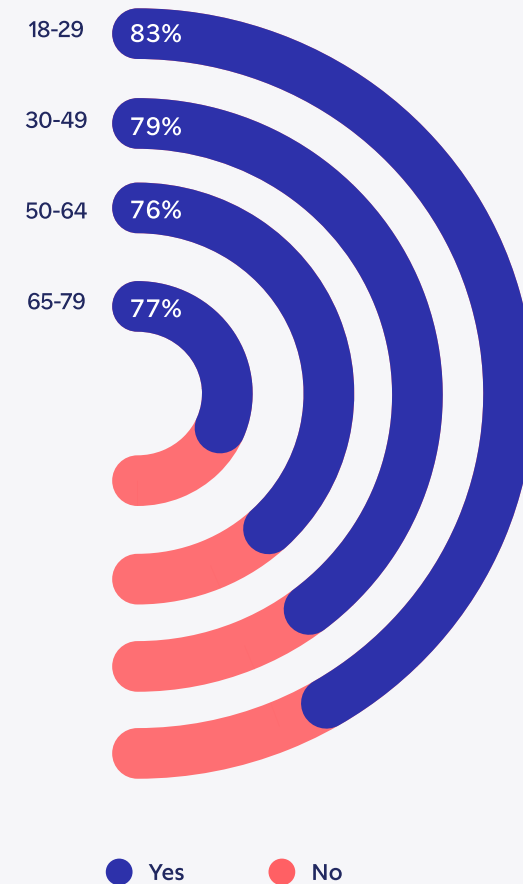


Men



Tilting towards localism

Generational differences when it comes to local online shopping in %



1.3 Delivery

Near and convenient

The most preferred delivery options in %

Delivery

Delivery at home

58%

Pick up

Pickup at nearest distribution station (e.g. parcel boxes)

22%

Pickup at nearest distribution point (e.g. post office, gas station)

14%

Pickup in store

6%

Don't know

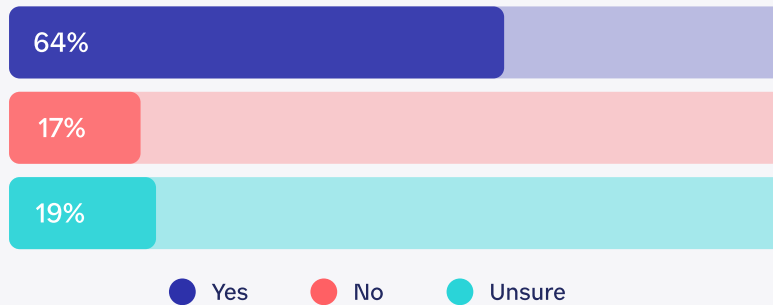
1%



1.4 Do we prioritize sustainability?

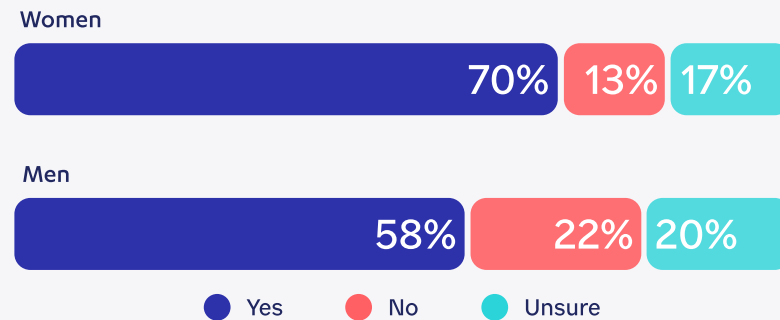
Sustainability over convenience

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



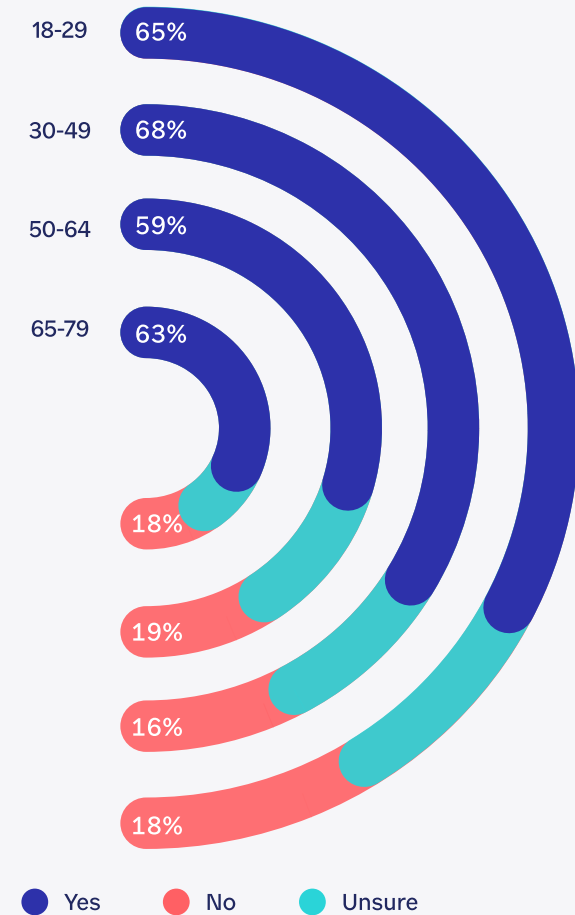
Leading the way

Gender differences between choosing any sustainable measures in %



Gen Green

Generational differences between choosing any sustainable measures in %



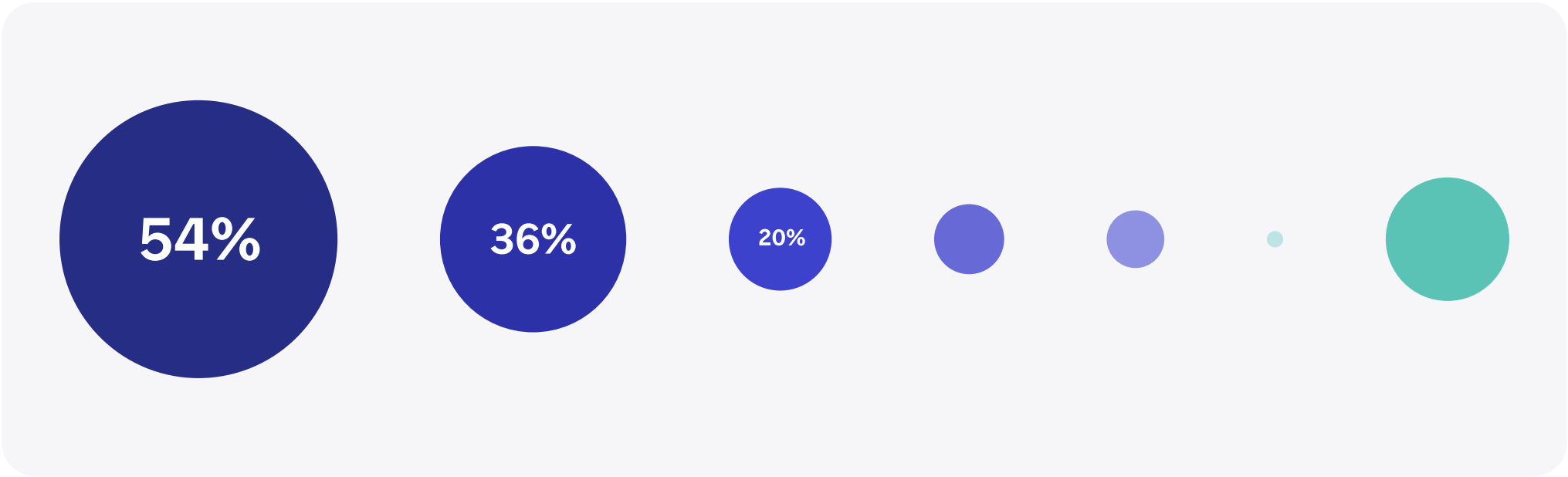
Sustainability starts with less packaging

Sustainability is largely seen as the responsibility of merchants, especially through the use of minimal packaging and the adoption of environmentally friendly return procedures.

This year, a growing number of respondents indicated they are willing to support these efforts, even if it means reusing packaging for returns or choosing less convenient return options, as a way to help reduce their environmental impact.

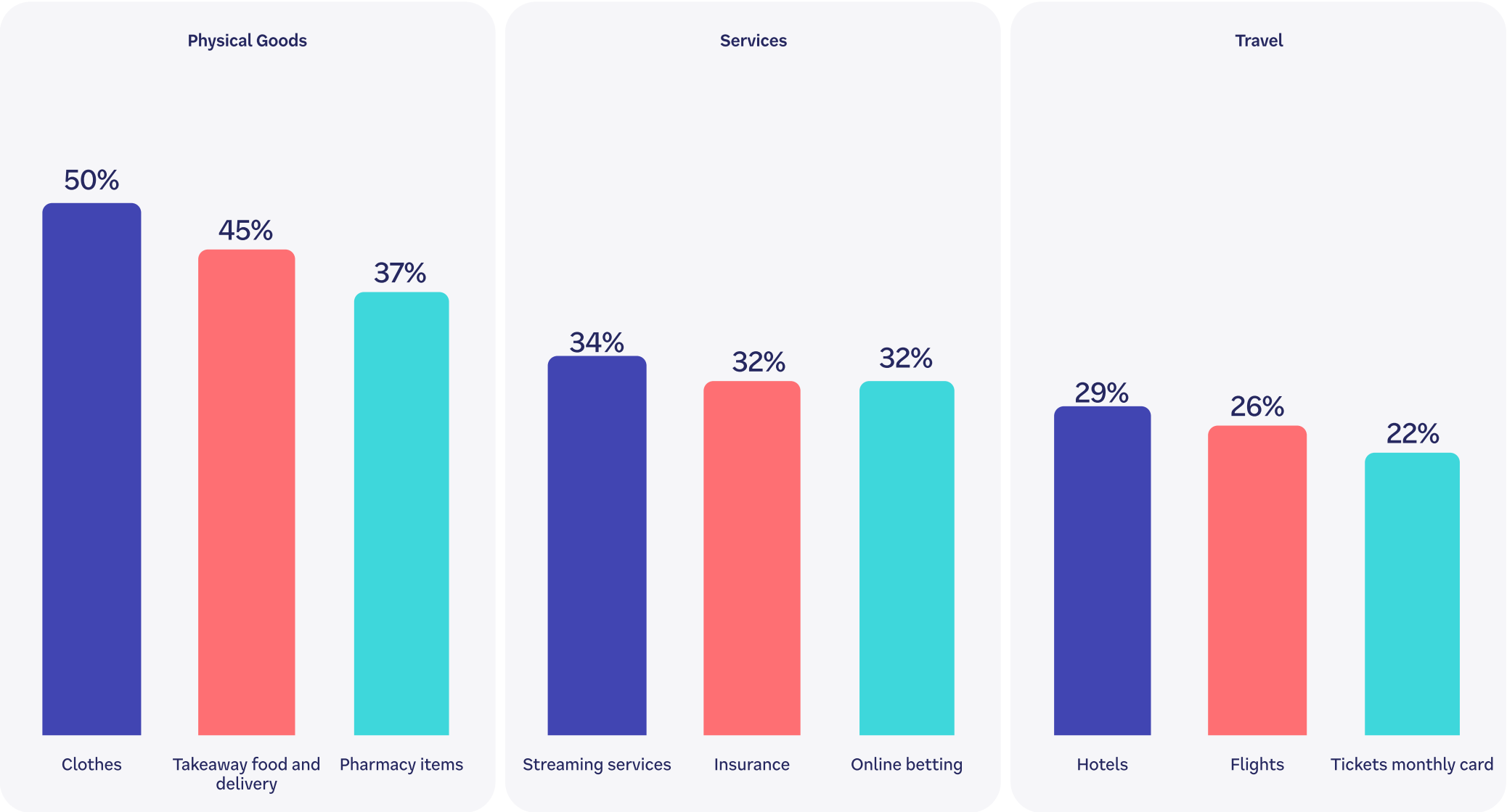
What type of measures would you prefer a website to offer?

Minimal packaging (wasteless transportation)	54%
Environmentally friendly return procedures	36%
Option of climate friendly delivery (e.g. on bike)	20%
Carbon offsetting fee	17%
Longer delivery times for streamlined logistics	15%
Other	2%
Don't know	16%



The key categories in eCommerce shopping in 2024

Goods or services purchased in the last 28 days in %

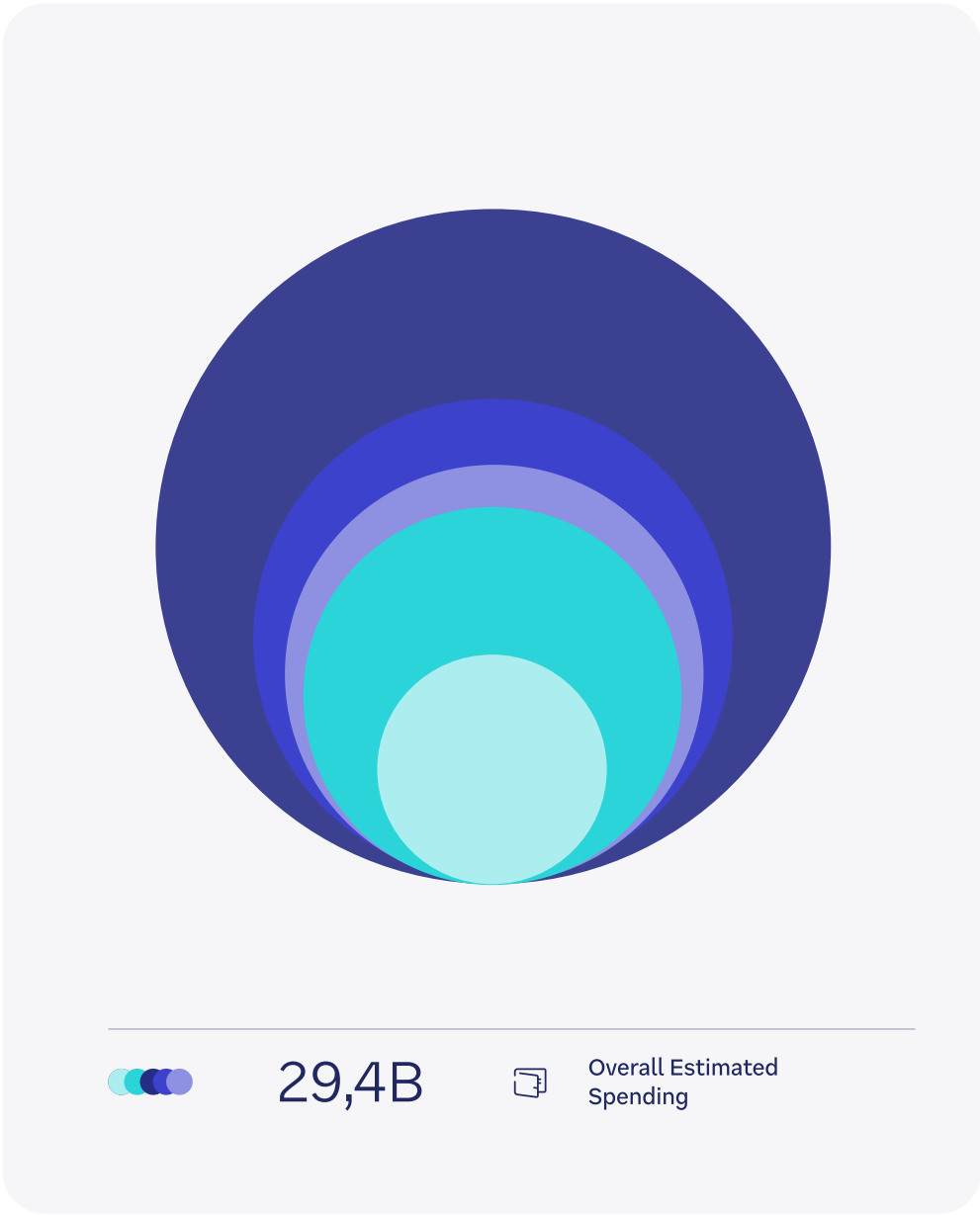


Getaways over Shopping sprees

Online shopping has become the go-to way to buy everyday essentials, from pharmacy and beauty products to groceries and streaming services. It's no longer limited for fashion, travel, or occasional purchases of household items.

Online spending in 2024
*estimated spending in billions of EUR

●	9,1	✈️	Travel and hospitality
●	6,5	💡	Services
●	5,6	👕	Fashion and apparel
●	5,1	📺	Household items
●	3,1	🛒	Everyday necessities



2.1

Fashion and apparel

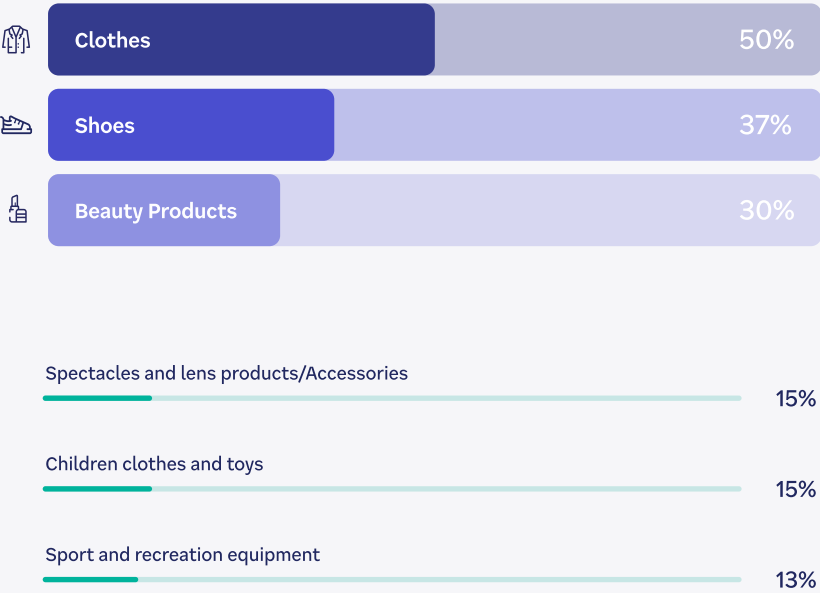
Physical goods



Monthly shopping habits

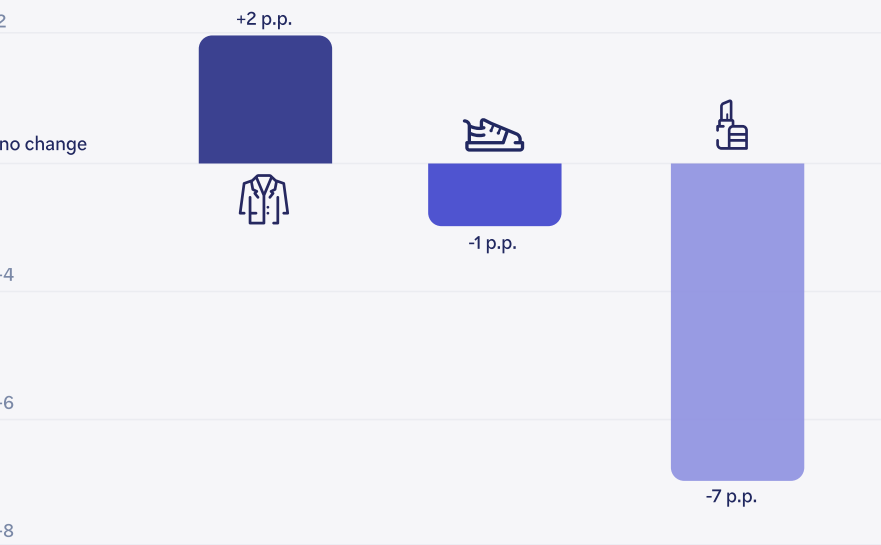
Clothes and other apparel purchased in the last 28 days in %

The fashion sector continues to dominate the online space. Clothing was the most frequently purchased physical product category, followed by shoes and beauty products.



Changes in the top 3 categories

Change of buying clothes and other apparel in the last 28 days compared to 2023 in p.p.*



*Percentage points = p.p.

2.2

Everyday necessities

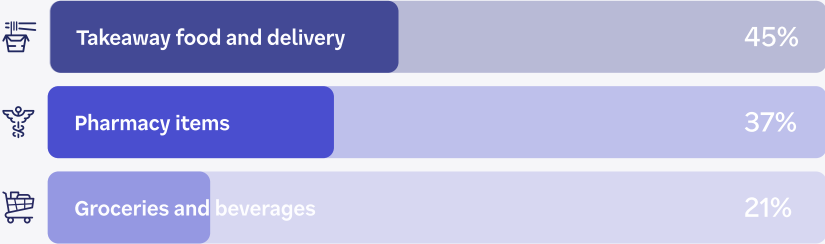
Physical goods



Monthly shopping habits

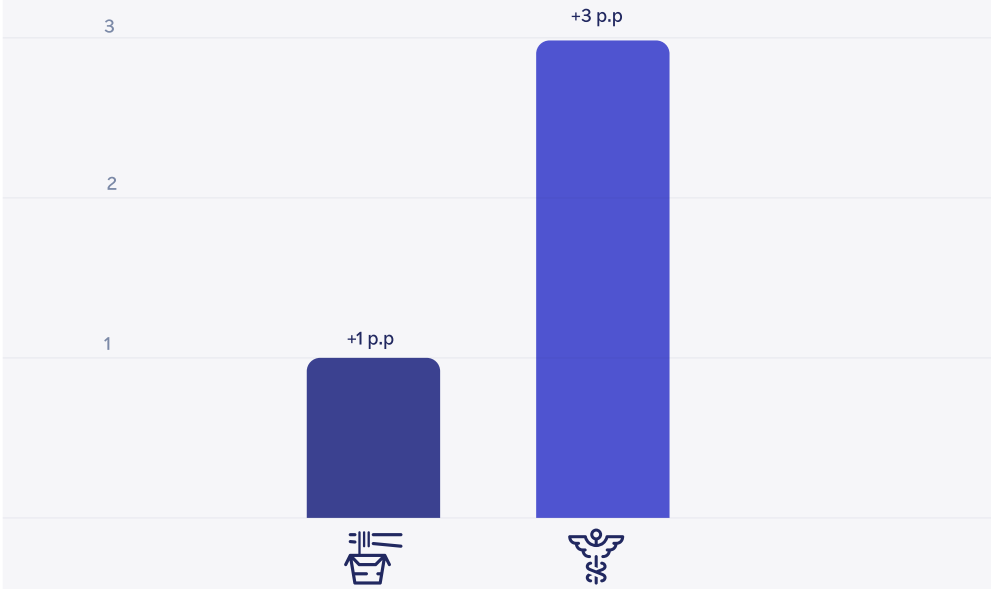
Everyday necessities purchased in the last 28 days in %

Takeaway food leads in online shopping volume, highlighting how deeply ingrained these habits have become in everyday life. Pharmacy products also show a strong level of preference online, reflecting the growing maturity of the market in meeting daily health and wellness needs.



Changes in the top 3 categories

Change of buying everyday necessities in the last 28 days compared to 2023 in p.p.*



*Percentage points = p.p.

2.3

Household items

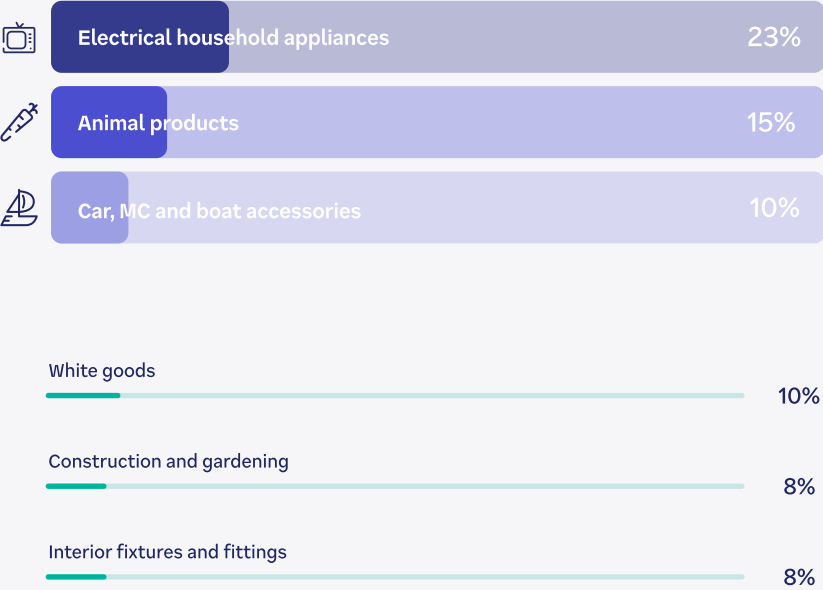
Physical goods



Monthly shopping habits

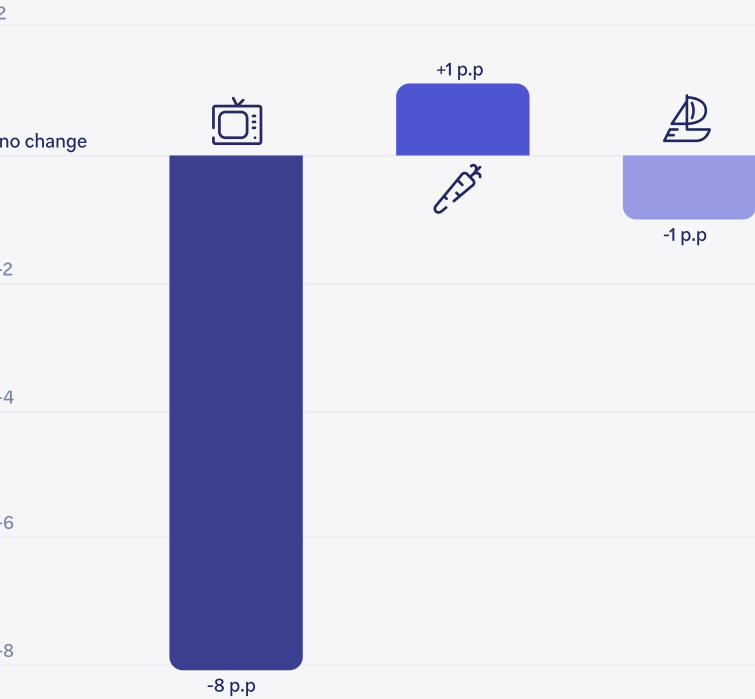
Household items purchased in the last 28 days in %

The growing preference for purchasing electrical household appliances online is a significant trend, reflecting increased consumer confidence in buying high-value household items through digital channels.



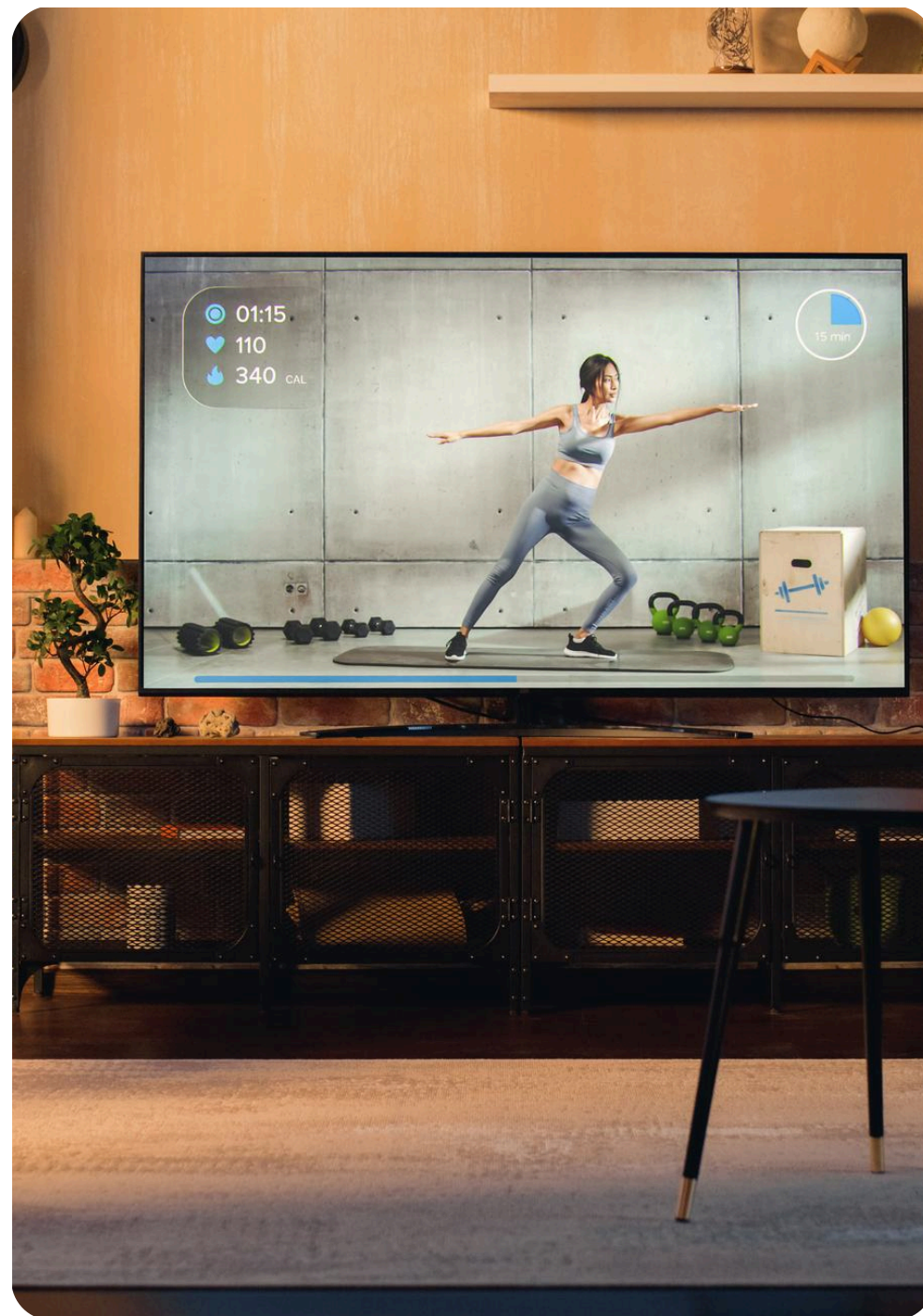
Changes in the top 3 categories

Change of buying household items in the last 28 days compared to 2023 in p.p.*



*Percentage points = p.p.

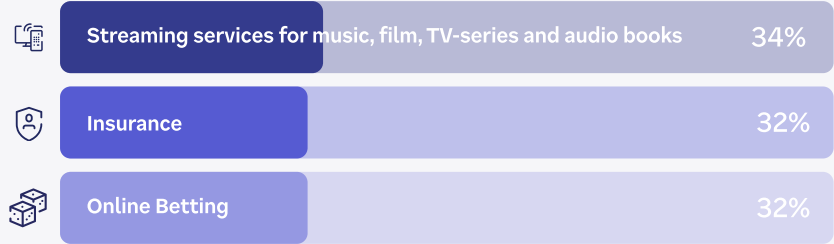
3 Services



Monthly shopping habits

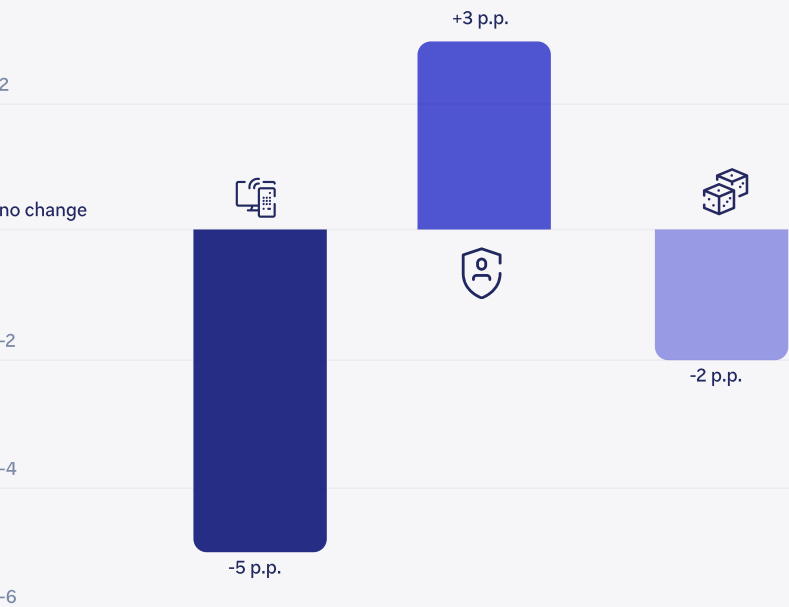
Services purchased in the last 28 days in %

Streaming services continue to be one of the most popular services purchased online, underscoring the lasting appeal of on-demand entertainment and digital convenience. However, despite their strong presence, there is a noticeable negative trend emerging. This decline may point to market saturation, subscription fatigue, or evolving consumer expectations around content quality and value.



Changes in the top 3 categories

Change of buying services in the last 28 days compared to 2023 in p.p.*

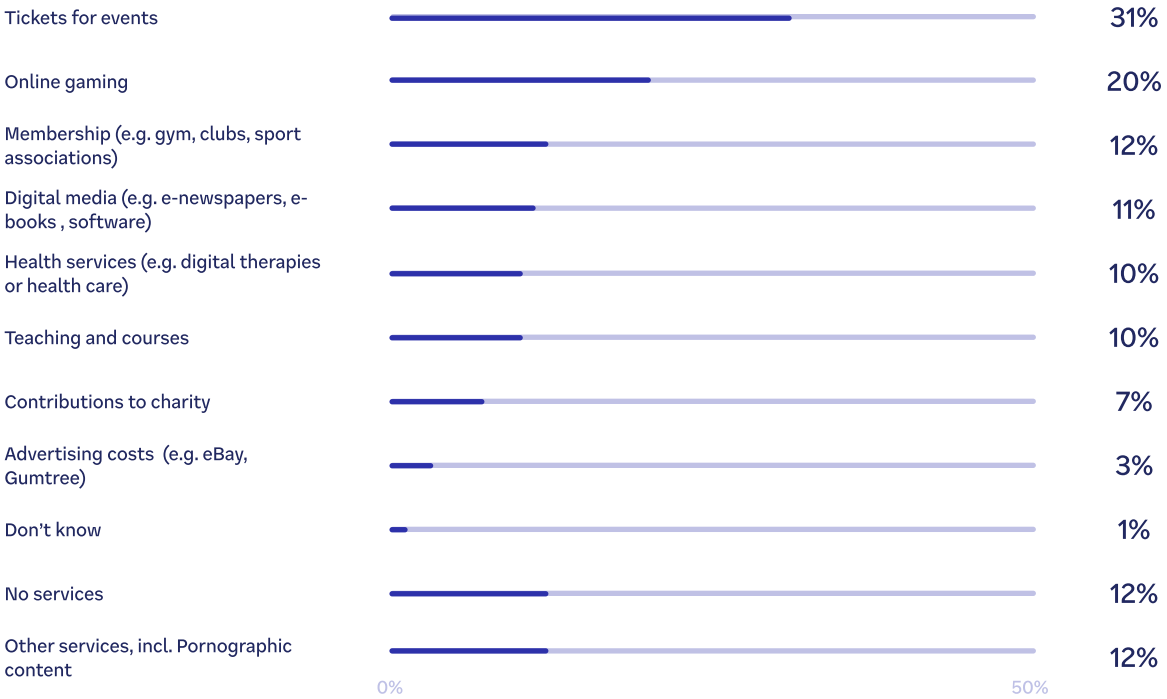


*Percentage points = p.p.



Also on our monthly shopping list:

Services purchased in the last 28 days in %



4

Travel and hospitality

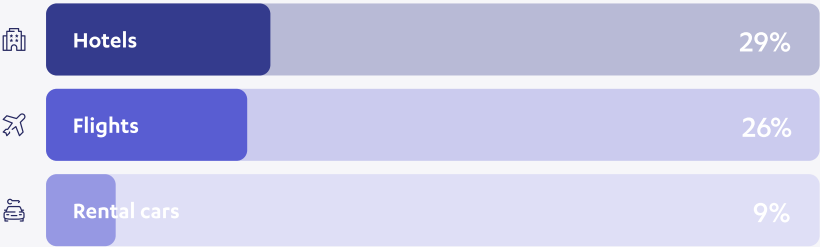


Monthly shopping habits

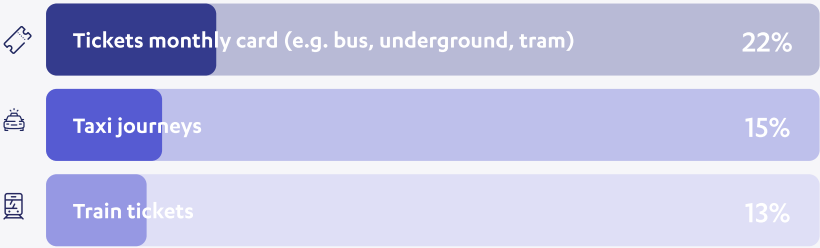
Travel/travel-related services purchased in the last 28 days in %

Despite the limited number of consumers, travel still remains the most relevant category of spending. Daily transport is strongly increasing its importance in online daily usage.

Travel

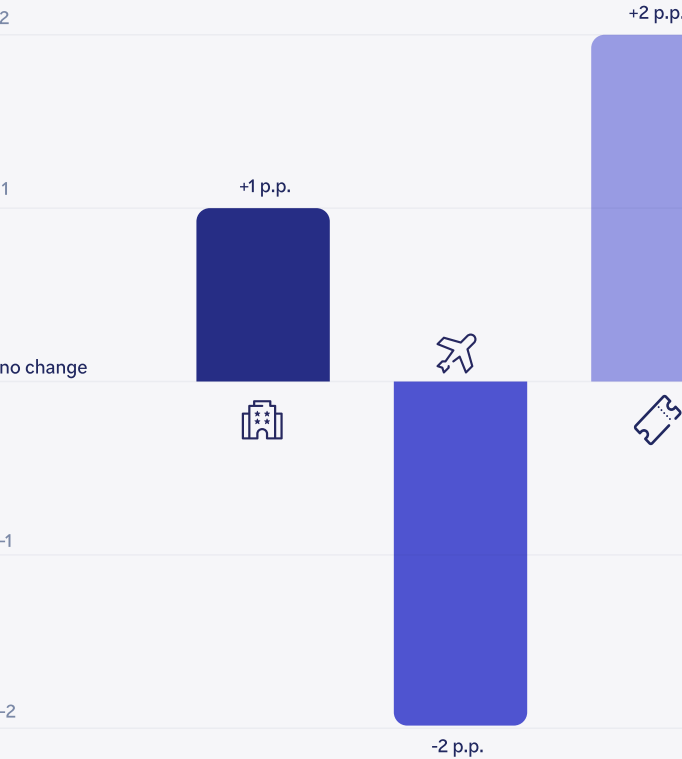


Daily transport



Changes in the top 3 categories

Change of buying travel/travel-related services in the last 28 days compared to 2023 in p.p.*

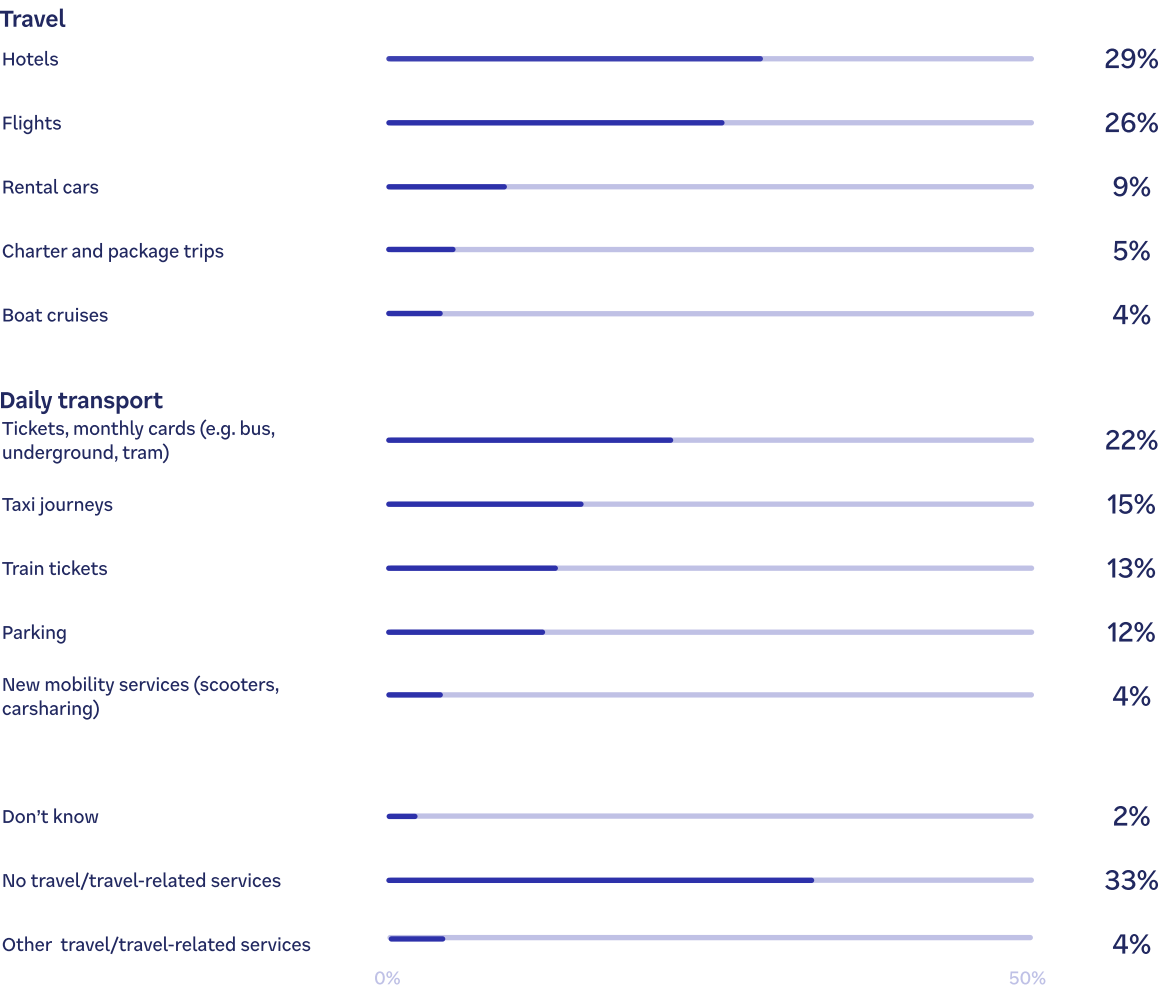


*Percentage points = p.p.



Overall monthly shopping list:

Travel/travel-related services purchased in the last 28 days in %



5

Payment methods and shopping experience



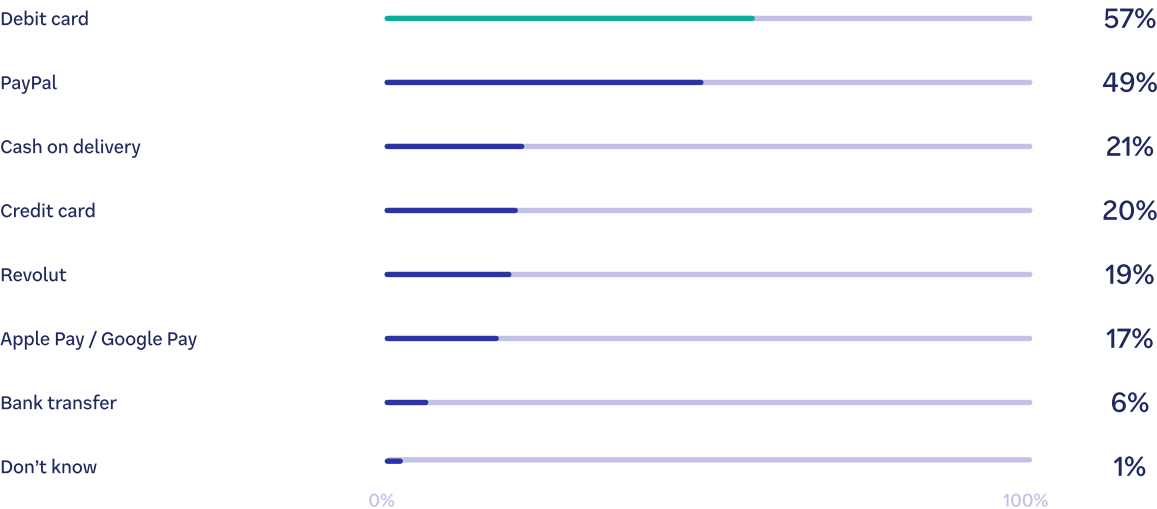
Trusted and Simple

Debit cards continue to dominate due to their familiarity and reliability.

The choice of payment method is largely driven by two key factors: security and speed. Shoppers prioritize options that protect their personal information and financial data, while also enabling quick, seamless transactions.

What do you pay online with?

Payment methods that were used in the last 28 days in %



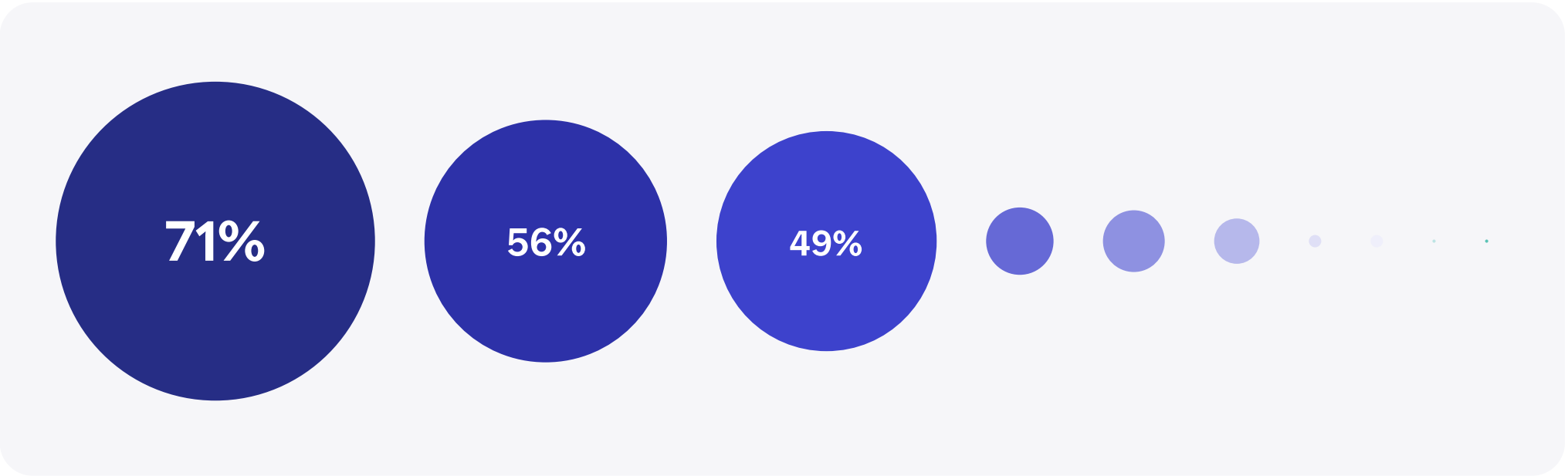
What do you prefer paying online with?

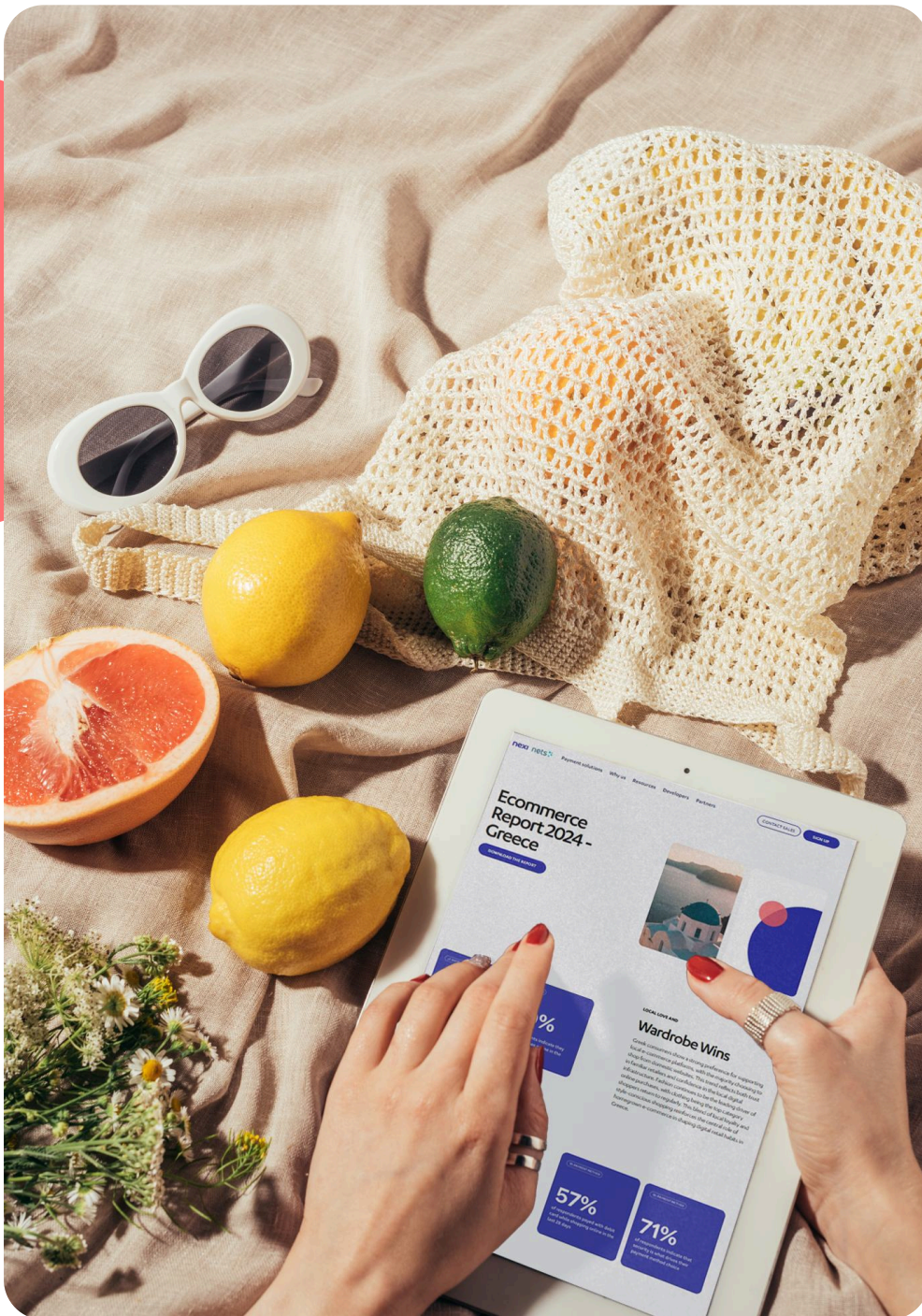
Top 3 preferred payment methods in %



What are the **top reasons** for choosing specific payment methods?

Secure	71%
Fast	56%
Simple	49%
Habit	15%
Cheap	14%
Bonus points	10%
I want to be invoiced later	2%
I want to be able to pay in installments	2%
Don't know	<1%
Other	1%





Thanks for reading

As a part of Nexi Group, the Leading Paytech in Greece and 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

