# E-commerce statistics for individuals

Statistics Explained

Data extracted in February 2025. Planned article update: February 2026.

# **Highlights**

" In the EU in 2024, 94% of surveyed individuals aged 16-74 years had used the internet within the last 12 months with 77% of them having bought or ordered goods or services. "

" The age groups 25-34 and 35-44 years remained the main contributors to e-commerce in the EU in 2024. "

" In 2024, 46% of internet users bought or ordered clothes, shoes and accessories. "

### " In 2024, 1 out of 5 internet users rented an accommodation from an enterprise. "

This article presents the results of e-commerce in 2024, a topic of the annual ICT (information and communication technology) survey on the use of information technology in households and by individuals in the European Union (EU). E-commerce is defined as the purchase of goods or services over the internet (e-commerce, e-shopping) for private use via any device (desktop, portable, tablet computer, mobile phone) from enterprises (e.g. stores, travel agencies) and private individuals. Purchases refer to ordering goods or services for which payment is required, but the payment does not have to be done online. The main characteristics of the EU e-commerce in 2024 are presented in this article. What were the main age groups feeding e-commerce in the EU in 2024? How has this demand by age class evolved over the last 10 years? What was the profile of the EU online buyers in 2024? What were the goods mostly requested by the online buyers in the EU in 2024? The benefits of e-commerce are well known: access to a very wide range of products (domestic and cross-border markets), easier price comparison, shopping in the comfort of the home, access to other consumers' views on the products covered, etc. These different benefits continued to boost e-commerce in 2024. The boost of the e-commerce is also the result of the Commission's long-term policy.

# **Main points**

- In the EU in 2024, among surveyed individuals aged 16-74 years, 94% used the internet within the last 12 months in 2024 with 77% of them having bought or ordered goods or services
- The percentage of online buyers grew from 59% in 2014 to 77% in 2024, a growth of 17 percentage point (pp) in 10 years in the EU
- The 25-34 and 35-44 age groups remained the main contributors to e-commerce in the EU in 2024
- E-commerce of goods: clothes and deliveries from restaurants on the top of online purchases in 2024
- · E-commerce of services: Subscription to selected housing services still limited
- E-commerce of cultural services: More than 1 out of 4 internet users subscribed to a film, series or sport streaming service
- · E-commerce of tourism services: 1 out of 5 internet users rented an accommodation from an enterprise

· E-commerce of financial services: Insurance policies on the top of the online purchases by internet users

# 77% of EU internet users bought online in 2024

In the EU, among individuals who used the internet in the previous 12 months before the survey, how many bought or ordered goods or services? In 2024, 94% of EU citizens aged between 16-74 years used the internet in the last 12 months prior to the survey, and among them, 77% bought or ordered goods or services online. The difference between the percentage of those who used the internet for any purpose and the percentage of individuals who used it to buy or order goods or services online was 17 pp in the EU as a whole in 2024. This difference was below double digits in Ireland (3 pp), the Netherlands (5 pp), Slovakia (7 pp), Czechia, Sweden and Norway (8 pp each) and Denmark (9 pp) in 2024. Among the EU countries, the difference was particularly high in Romania (34 pp), Bulgaria and Italy (30 pp each). In Montenegro, among individuals who used the internet in the last 12 months, less than half, bought or ordered goods or services online in 2024.

#### Internet use and online purchases, EU, 2024 (% of all individuals aged 16 to 74 years for internet use),

(% of individuals who used the internet in the last 12 months for online purchases)

|                        | Proportion of individuals who:              |  |              |  |  |  |
|------------------------|---|--|--------------|--|--|--|
|                        | Used the internet within the last 12 months | Purchased online within the last 12 months | Difference   |  |  |  |
| EU                     | 94  | 77   | 17           |  |  |  |
| Belgium                | 96  | 79   | 17           |  |  |  |
| Bulgaria               | 87  | 57   | 30           |  |  |  |
| Czechia                | 94  | 86   | 8            |  |  |  |
| Denmark                | 100   | 91   | 9            |  |  |  |
| Germany                | 94  | 83   | 12           |  |  |  |
| Estonia                | 93  | 79   | 14           |  |  |  |
| Ireland                | 99  | 96   | 3            |  |  |  |
| Greece                 | 87  | 75   | 12           |  |  |  |
| Spain                  | 96  | 72   | 25           |  |  |  |
| France                 | 95  | 84   | 11           |  |  |  |
| Croatia                | 85  | 70   | 15           |  |  |  |
| Italy                  | 90  | 60   | 30           |  |  |  |
| Cyprus                 | 95  | 68   | 27           |  |  |  |
| Latvia                 | 94  | 69   | 25           |  |  |  |
| Lithuania              | 89  | 72   | 18           |  |  |  |
| Luxembourg             | 99  | 81   | 17           |  |  |  |
| Hungary                | 94  | 79   | 15           |  |  |  |
| Malta                  | 94  | 74   | 19           |  |  |  |
| Netherlands            | 100   | 94   | 5            |  |  |  |
| Austria                | 95  | 74   | 21           |  |  |  |
| Poland                 | 90  | 75   | 15           |  |  |  |
| Portugal               | 89  | 67   | 22           |  |  |  |
| Romania                | 94  | 60   | 34           |  |  |  |
| Slovenia               | 92  | 72   | 19           |  |  |  |
| Slovakia               | 92  | 85   | 7            |  |  |  |
| Finland                | 98  | 80   | 18           |  |  |  |
| Sweden                 | 98  | 90   | 8            |  |  |  |
| Norway                 | 100   | 92   | 8            |  |  |  |
| Bosnia and Herzegovina | 87  | 51   | 8<br>8<br>36 |  |  |  |
| Montenegro             | 90  | 39   | 51           |  |  |  |
| North Macedonia        | 92  | 63   | 29           |  |  |  |
| Serbia                 | 92  | 65   | 27           |  |  |  |
| Türkiye                | 88  | 54   | 35           |  |  |  |

Source: Eurostat (online data codes: isoc\_ci\_ifp\_iu and isoc\_ec\_ib20)



Table 1: Internet use and online purchases, EU, 2024 (% of all individuals aged 16 to 74 years for internet use), (% of all individuals who used the internet in the last 12 months for online purchase) Source: Eurostat (isoc\_ci\_ifp\_iu) and (isoc\_ec\_ib20)

# The percentage of online buyers increased from 59% in 2014 to 77% in 2024

In 2014, among individuals who used the internet in the previous 12 months, the share of those who bought or ordered goods or services online was 59%. This share grew to 77% in 2024, an increase of 17 pp in 10 years. During this period, the increase was particularly high in Romania (42 pp), Hungary and Lithuania (36 pp each),

Greece (35 pp), Ireland and Czechia (34 pp

each). By contrast, this increase was below double digits in Germany (2 pp), Luxembourg (4 pp) and in Finland (7 pp).

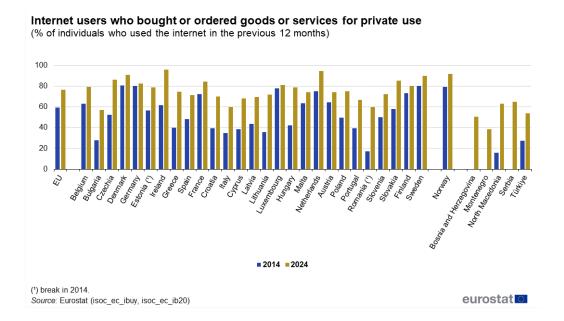


Figure 1: Internet users who bought or ordered goods or services for private use in the previous 12 months, EU, 2014, 2024 (% of individuals who used the internet in the previous 12 months) Source: Eurostat (isoc ec ibuy) and (isoc ec ib20)

# The 25-34 and 35-44 age groups remained the main contributors to e-commerce flow

Among individuals who used the internet in the previous 12 months, what were the main characteristics of those who bought or ordered goods or services online in 2024? Among internet users, the proportion of male online buyers was 77% in 2024, similar to the share of the female online buyers. The first characteristics of differentiation among the EU online buyers appear in the age breakdowns. The share of online buyers was the highest among the age group 25-34 years with 89% in 2024, 12 pp over the EU average. With 86% and 83%, the proportion of the age groups 35-44 and 16-24 years were second and third among those who bought or ordered goods and services online in 2024. The share of 78% for the age group 45-54 years was also slightly over the EU average standing at 77% in 2024. With 67% and 53% the shares, the age groups 55-64 years and 65-74 years respectively, were below the EU average in 2024.

The place of residence and the economic status added other characteristics to the profile of online buyers in 2024. The share of buyers living in cities was 78% slightly over 76% for those living in towns and suburbs and 75% for those living in rural areas.

The differences raised by the economic status were more significant in 2024. While only 59% of the pensioners bought or ordered goods or services online in 2024, the proportion of 'employees, self-employed and family workers' reached 83%, a difference of 24 pp in 2024. In between were the shares of 'students' and 'unemployed' having bought or ordered online in 2024, with 82% and 68% respectively in 2024.

The differences raised by the level of education were also significant in 2024. In 2024, the share of the online buyers with no or low formal education background was

| Individual profile breakdown                               | Value | Code         |
|--|-------|--------------|
| EU   | 77    | IND_TOTAL    |
| 16-24 years  | 83    | Y16 24       |
| 25-34 years  | 89    | Y25 34       |
| 35-44 years  | 86    | Y35 44       |
| 45-54 years  | 78    | Y45_54       |
| 55-64 years  | 67    | Y55_64       |
| 65-74 years  | 53    | Y65_74       |
| Males  | 77    | M_Y16_74     |
| Females  | 77    | F_Y16_74     |
| no or low formal education                                 | 58    | 10_2         |
| medium formal education                                    | 76    | 13_4         |
| high formal education                                      | 89    | 15_8         |
| Nationals of another EU country                            | 75    | CC EU FOR    |
| Nationals of a non-EU country                              | 68    | CC_EXT_EL    |
| Nationals  | 77    | CC_NAT       |
| Individuals living in cities                               | 78    | IND_DEG1     |
| Individuals living in towns and suburbs                    | 76    | IND_DEG2     |
| Individuals living in rural areas                          | 75    | IND_DEG3     |
| Employees, self-employed, family workers                   | 83    | SAL_SELF_FAW |
| Students   | 82    | STUE         |
| Unemployed   | 68    | UNE          |
| Retired or not in the labour force<br>(excluding students) | 59    | RETIR_OTHER  |

Profile of internet users who bought or ordered goods or services for private use, EU, 2024 (% of individuals who used the internet within the previous 12 months)

Source: Eurostat (online data code: isoc\_ec\_ib20)

eurostat 🖸

Table 2: Profile of internet users who bought or ordered goods or services for private use in the previous 12 months, EU, 2024 (% of individuals who used the internet in the previous 12 months) Source: Eurostat (isoc\_ec\_ib20)

# Contribution over time of the different age groups to the flow of e-commerce in the EU

Age groups constituted 1 of the main factors defining the profile of the EU online buyers. Has the contribution of the age groups to the flow of e-commerce changed in the long term? Between 2014 and 2024, the age group 25-34 years contributed the most to the flow of the EU e-commerce with the highest share of online buyers among individuals who used the internet in the previous 12 months before the survey. The second age group to contribute the most to the flow of e-commerce in the EU was the age group 35-44 age, although this age group was challenged in the long term by the age group 16-24 years. Since 2017, the shares of the 2 groups were identical with a slightly lower share of the 16-24 age groups (25-34 years, 35-44 years and 16-24 years) were clearly over the EU average except in 2014 where the share of the16-24 years equaled the EU average. The share of the 45-54 years was clearly below the EU average before 2020. Since 2021, it was either equal to the EU average or even slightly above. The percentages of the 2 remaining age groups, 55-64 and 65-74 years, were in the long run clearly below the EU average.

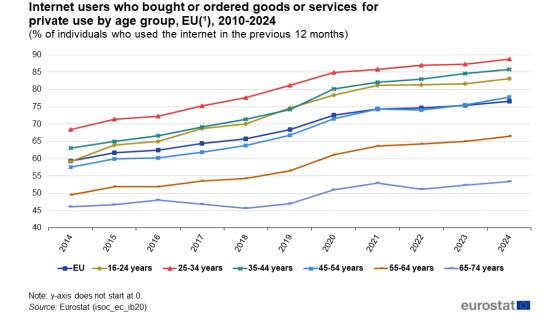


Figure 2: Internet users who bought or ordered goods or services for private use in the previous 12 months by age groups, EU, 2014-2024 (% of individuals who used the internet in the previous 12 months) Source: Eurostat (isoc\_ec\_ib20)

# Clothes and deliveries from restaurants on top of the online purchases of goods in 2024

As in 2023 'clothes (including sportswear), shoes and accessories' and products of 'restaurants, fast-food or catering services' remained in 2024 on top of the goods purchased or ordered in the past 3 months by individuals who used the internet in the last 3 months before the survey. In 2024, 46% of EU internet users aged between 16-74 years bought or ordered 'clothes (including sportswear), shoes and accessories' online. They were 21% to order or to buy online products from 'restaurants, fast-food or catering services' in 2024. The online purchase of 'cosmetics, beauty or wellness products' and 'furniture, home accessories or gardening products' challenged this second position with shares of 20% and 19% of individuals who used the internet in the last 3 months before the survey.

These 3 items were also the goods mostly purchased online by the age groups 16-24 and 25-34 years in 2024 among individuals who used the internet in the last 3 months before the survey. Concerning the age group 35-44 years, behind the 'clothes (including sportswear), shoes and accessories' and products of 'restaurants, fast-food or catering services' they opted for 'children's toys and childcare items' and 'furniture, home accessories or gardening products' at the third place. For the 45-54 age group, the top 3 purchased or ordered online goods were 'clothes (including sportswear), shoes and accessories', 'cosmetics, beauty or wellness products' and 'furniture, home accessories or gardening products'. While 'clothes' leading the list for the age group 55-64 years, 'furniture, home accessories or gardening products' were at the second and 'cosmetics, beauty or wellness products' and 'medicine or dietary supplements such as vitamins' at the third place. The 3 items mostly ordered or bought by the age group 65-74 years were 'clothes', 'furniture, home accessories or gardening products'.

| Codes    |   | All individuals | 16-24 years | 25-34 years | 35-44 years | 45-54 years | 55-64 years | 65-74 years |
|----------|---|-----------------|-------------|-------------|-------------|-------------|-------------|-------------|
| BCLOT1   | clothes (including sport clothing), shoes or accessories  | 46              | 53          | 59          | 56          | 46          | 33          | 2           |
| BSPG     | sports goods (excluding sport clothing)   | 17              | 19          | 22          | 22          | 18          | 10          |             |
| BCG      | children toys or childcare items  | 13              | 4           | 21          | 26          | 10          | 7           |             |
| BFURN1   | furniture, home accessories or gardening products   | 19              | 11          | 25          | 26          | 21          | 17          | 12          |
| BBOOKNLG | printed books, magazines or newspapers  | 16              | 15          | 19          | 20          | 16          | 13          | 11          |
| BHARD1   | computers, tablets, mobile phones or accessories  | 15              | 17          | 20          | 18          | 16          | 10          | 7           |
| BEEQU1   | consumer electronics or household appliances  | 12              | 9           | 15          | 15          | 13          | 9           | 6           |
| BMED1    | medicine or dietary supplements such as vitamins (online renewal of prescriptions not included) | 16              | 10          | 20          | 19          | 17          | 14          | 12          |
| BFDR     | deliveries from restaurants, fast-food chains, catering services                                | 21              | 29          | 37          | 27          | 18          | 10          | 6           |
| BFDS     | food or beverages from stores or from meal-kits providers                                       | 12              | 10          | 17          | 17          | 11          | 8           | 6           |
| BCBW     | cosmetics, beauty or wellness products  | 20              | 22          | 27          | 26          | 21          | 14          | 9           |
| BCPH     | cleaning products or personal hygiene products  | 12              | 9           | 18          | 18          | 13          | 9           | 6           |
| BBMC     | bicycles, mopeds, cars, or other vehicles or their spare parts                                  | 6               | 5           | 7           | 8           | 7           | 5           | 3           |

# Table 3: Online purchases of goods, EU, 2024 (% of individuals who used the internet in the previous 3 months) Source: Eurostat (isoc\_ec\_ibgs)

# E-commerce of services: subscription to selected housing services still limited

In 2024, the subscription to some housing services was for the first time collected in the survey on the usage of ICT in households and by individuals. EU individuals who used the internet in the previous 3 months before the survey were very reluctant to subscribe online to 'the internet or mobile phone connections' or to 'electricity, water or heating supply, waste disposal or similar services'. In 2024, 15% of the EU internet users opted for a subscription to 'the internet or mobile phone connections' and with 9% even fewer opted for a subscription to 'electricity, water or heating supply, waste disposal or similar services'. The age group 25-34 years was the group which mostly subscribed online to 'the internet or mobile phone connections' with a proportion of 21% of individuals as opposed to 7% for the 65-74 years. The males (16%) who used the internet in the last 3 months were predominantly subscribing online to 'the internet or mobile phone connections' compared with females (13%). Internet users living in cities were also subscribing more to these services as opposed to individuals living in rural areas (17% versus 12%). Students and 'employees, self-employed and family workers' showed similar proportions of subscriptions to the internet or mobile phone connections. Nevertheless, 'employees, self-employed and family workers' showed similar services than students (11% versus 3%).

#### Subscription to some household services, EU, 2024

(% of individuals who used the internet in the previous 3 months)

|   | Subscriptions to the internet or mobile | Subscription to electricity, water or     |
|---|---|---|
|   | phone connections                       | heating supply, waste disposal or similar |
| EU  | 15                                      | 9   |
| 16- 24 years  | 17                                      | 4   |
| 25-34 years   | 21                                      | 11  |
| 35- 44 years  | 18                                      | 11  |
| 45-54 years   | 14                                      | 9   |
| 55-64 years   | 9                                       | 7   |
| 65-74 years   | 7                                       | 7   |
| Males   | 16                                      | 10  |
| Females   | 13                                      | 7   |
| No or low formal education                              | 9                                       | 4   |
| Medium formal education                                 | 13                                      | 8   |
| High formal education                                   | 19                                      | 13  |
| Nationals of another EU country                         | 14                                      | 8   |
| Nationals of a non-EU country                           | 19                                      | 10  |
| Non-nationals   | 18                                      | 9   |
| Nationals   | 14                                      | 8   |
| Cities  | 17                                      | 10  |
| Towns and suburbs                                       | 13                                      | 8   |
| Rural areas   | 12                                      | 7   |
| Retired or not in the labour force (excluding students) | 8                                       | 6   |
| Employees, self-employed, family workers                | 17                                      | 11  |
| Students  | 16                                      | 3   |
| Unemployed  | 12                                      | 6   |

Source: Eurostat (online data code: isoc\_ec\_ibgs)



Table 4: Subscription to some housing services, EU, 2024 (% of individuals who the used the internet in the previous 3 months) Source: Eurostat (isoc\_ec\_ibgs)

# E-commerce of cultural services: More than 1 out of 4 internet users subscribed to a film, series or sport streaming service

The 2024 survey on the usage of ICT in households and by individuals included some questions on the e-commerce of cultural services: the purchase of tickets to events and the subscription to some entertainment streaming services.

In 2024, 30% of EU individuals who used the internet in the previous 3 months before the survey, subscribed to films, series or sport streaming compared with 21% who opted for a subscription to a music streaming service.

The subscription to a gaming streaming service attracted some 6% of the EU individuals who used the internet in the previous 3 months before the survey. While 10% of internet users bought or ordered games as downloads, 23% opted for a ticket to events. The purchase of tickets to events, the subscription to a music streaming service and to films, series or sport streaming services were mostly done by the age group 25-34 years.

The purchase of the games as downloads and the subscription to gaming services were predominantly done by the age group 16-24 years. The purchase of the games as well as the subscription to the 3 streaming services previously listed were mostly done by the males compared with females.

#### Subscription to some cultural services, EU, 2024

(% of individuals who used the internet in the previous 3 months)

|   | Tickets to events<br>(as of 2024) | Games as<br>downloads<br>(as of 2024) | Subscription to a<br>music streaming<br>service<br>(previous 3<br>months in 2024) | Subscription to<br>a films, series<br>or sports<br>streaming<br>service<br>(previous 3<br>months in 2024) | Subscription<br>to a gaming<br>streaming<br>service<br>(previous 3<br>months in<br>2024) |
|---|-----------------------------------|---------------------------------------|---|---|--|
| EU  | 25                                | 10                                    | 21  | 30  | 6  |
| 16- 24 years  | 30                                | 19                                    | 30  | 34  | 11   |
| 25-34 years   | 33                                | 18                                    | 34  | 45  | 10   |
| 35- 44 years  | 30                                | 13                                    | 25  | 38  | 7  |
| 45-54 years   | 25                                | 7                                     | 18  | 29  | 4  |
| 55-64 years   | 18                                | 3                                     | 11  | 19  | 1  |
| 65-74 years   | 12                                | 1                                     | 6   | 10  | 1  |
| Males   | 24                                | 14                                    | 23  | 31  | 8  |
| Females   | 25                                | 6                                     | 19  | 28  | 3<br>5   |
| No or low formal education                              | 12                                | 8                                     | 12  | 16  | 5  |
| Medium formal education                                 | 20                                | 9                                     | 18  | 27  | 5<br>6   |
| High formal education                                   | 39                                | 12                                    | 30  | 41  | 6  |
| Nationals of another EU country                         | 21                                | 10                                    | 23  | 31  | 5  |
| Nationals of a non-EU country                           | 18                                | 6                                     | 15  | 23  | 5<br>5<br>6<br>7   |
| Non-nationals   | 19                                | 7                                     | 17  | 25  | 5  |
| Nationals   | 26                                | 10                                    | 21  | 30  | 6  |
| Cities  | 30                                | 12                                    | 24  | 32  |  |
| Towns and suburbs                                       | 22                                | 9                                     | 20  | 28  | 5  |
| Rural areas   | 20                                | 9                                     | 17  | 27  | 4  |
| Retired or not in the labour force (excluding students) | 12                                | 4                                     | 8   | 14  | 2  |
| Employees, self-employed, family workers                | 29                                | 11                                    | 25  | 36  | 2<br>6<br>9  |
| Students  | 31                                | 19                                    | 29  | 32  |  |
| Unemployed  | 15                                | 10                                    | 14  | 21  | 6  |

Source: Eurostat (online data code: isoc\_ec\_ibgs)



Table 5: Subscription to some cultural services, EU, 2024 (% of individuals who used the internet in the previous 3 months) Source: Eurostat (isoc\_ec\_ibgs)

# E-commerce of tourism services: 1 out of 5 internet users rented an accommodation

21% of individuals who used the internet in the previous 3 months before the survey, rented accommodation from an enterprise online in 2024 while 25% requested a transport service from an enterprise. With a share of 34%, the age group 25-34 years were the age class to purchase or to order predominantly a transport service online from an enterprise.

Concerning the renting of an accommodation, the proportion of the age groups 25-34 years (28%) and 35-44 years (27%) were the highest among internet users in the EU in 2024.

As regards the economic status, among individuals who used the internet in the previous 3 months before the survey, the share of the students (33%) was by far the highest to purchase a transport service in 2024 from an enterprise, while the 'Employees, self-employed, family workers' with 27% were the highest to rent accommodation from an enterprise in 2024.

#### Online purchase of transport and rented accommodation services, EU, 2024

(% of individuals who used the internet in the previous 3 months)

|   | Transport service<br>(from a transport<br>enterprise) | Rented accommodation<br>(from an accommodation<br>enterprise) |
|---|---|---|
| EU  | 25  | 21  |
| 16- 24 years  | 31  | 15  |
| 25-34 years   | 34  | 28  |
| 35- 44 years  | 28  | 27  |
| 45-54 years   | 23  | 22  |
| 55-64 years   | 17  | 18  |
| 65-74 years   | 12  | 12  |
| Males   | 24  | 21  |
| Females   | 25  | 21  |
| No or low formal education                              | 12  | 8   |
| Medium formal education                                 | 19  | 17  |
| High formal education                                   | 39  | 35  |
| Nationals of another EU country                         | 28  | 23  |
| Nationals of a non-EU country                           | 24  | 18  |
| Non-nationals   | 25  | 19  |
| Nationals   | 24  | 21  |
| Cities  | 32  | 25  |
| Towns and suburbs                                       | 20  | 20  |
| Rural areas   | 18  | 17  |
| Retired or not in the labour force (excluding students) | 13  | 12  |
| Employees, self-employed, family workers                | 28  | 27  |
| Students  | 33  | 14  |
| Unemployed  | 18  | 11  |

Source: Eurostat (online data code: isoc\_ec\_ibgs)

eurostat <a>

Table 6: Online purchase of transport and rented accommodation services, EU, 2024 (% of individuals who used the internet in the previous 3 months) Source: Eurostat (isoc\_ec\_ibgs)

# E-commerce of financial services: Insurance policies on the top of the online purchase by internet users

Of the 3 financial services included in the survey on the usage of ICT in households and by individuals in 2024, insurance policies were the most to be requested by individuals who used the internet in the previous 3 months before the survey with a proportion of 13% compared with 7% for individuals who bought or sold shares or bonds and 4% for individuals who took of a loan or a mortgage.

The proportion of males exceeded the share of females for the 3 financial services: 15% as opposed to 11% concerning the 'insurance policies', 4% compared with 3% concerning the request of a loan or a mortgage and 10% versus 4% concerning the buying or selling of shares and bonds.

Regarding the economic status, 'Employees, self-employed, family workers' requested more of the 3 financial services compared with students and unemployed (with the proportions of 16%, 7% and 9% for the insurance policies). Unemployed had the second position except for buying, selling of bonds and shares where the students had the second place.

#### Online purchase of financial services, EU, 2024

(% of individuals who used the internet in the previous 3 months)

|   | Insurance policies,<br>including travel<br>insurance, also as a<br>package together with<br>e.g. a plane ticket | Took a loan,<br>mortgage or<br>arranged credit from<br>banks or other<br>financial providers | Bought or sold<br>shares, bonds,<br>units in funds or<br>other financial<br>assets | At least one of the<br>financial activities<br>(I_BFIN_SH1,<br>I_BFIN_IN1,<br>I_BFIN_CR1) |
|---|---|--|--|---|
| EU  | 13  | 4  | 7  | 19  |
| 16- 24 years  | 8   | 2  | 6  | 14  |
| 25-34 years   | 17  | 5  | 10   | 25  |
| 35- 44 years  | 16  | 5  | 8  | 23  |
| 45-54 years   | 14  | 4  | 6  | 20  |
| 55-64 years   | 11  | 2  | 5  | 16  |
| 65-74 years   | 9   | 1  | 5  | 13  |
| Males   | 15  | 4  | 10   | 23  |
| Females   | 11  | 3  | 4  | 15  |
| No or low formal education                              | 7   | 3  | 3  | 10  |
| Medium formal education                                 | 11  | 3  | 5  | 16  |
| High formal education                                   | 19  | 4  | 12   | 28  |
| Nationals of another EU country                         | 13  | 5  | 7  | 19  |
| Nationals of a non-EU country                           | 12  | 5  | 4  | 17  |
| Non-nationals   | 12  | 5  | 5  | 18  |
| Nationals   | 13  | 3  | 7  | 19  |
| Cities  | 15  | 4  | 9  | 22  |
| Towns and suburbs                                       | 12  | 3  | 6  | 18  |
| Rural areas   | 11  | 3  | 5  | 15  |
| Retired or not in the labour force (excluding students) | 8   | 2  | 4  | 12  |
| Employees, self-employed, family workers                | 16  | 5  | 8  | 23  |
| Students  | 7   | 1  | 5  | 11  |
| Unemployed  | 9   | 3  | 4  | 13  |

Source: Eurostat (online data code: isoc\_ec\_ifi20)



# Table 7: Online purchase of financial services, EU, 2024 (% of individuals who used the internet in the previous 3 months) Source: Eurostat (isoc\_ec\_ifi20)

## Data sources

The data in this article are based on the results of annual surveys on ICT usage in households and by individuals. Data were aggregated from micro data transmitted by all EU Member States and some non-EU countries (Norway, Montenegro, North Macedonia, Serbia, Türkiye, Kosovo<sup>1</sup> and Bosnia and Herzegovina). Researchers can apply for access to the micro data.

The 2024 survey results are based on responses from a total of 156 815 households in the EU having at least 1 person aged 16-74 years, and 197 920 individuals in the EU aged 16-74 years. Individuals were asked about the last time they used the internet, how often they used it, internet activities, activities related to e-government, e-commerce and activities related to Internet of Things. An online buyer is defined as an individual who bought or ordered goods or services on-line during the last 3 months or the last 12 months prior to the survey.

Most countries collected data in the second quarter of 2024. The results above refer to individuals' behaviour during the last 3 months or 12 months prior to the survey.

Levels of education are defined according to ISCED -2011 as follows: high (tertiary, ISCED 5, 6, 7 or 8); medium (upper secondary and post-secondary non-tertiary, ISCED 3 or 4); low (at most lower secondary, ISCED 0, 1 or 2).

# Source data for tables and graphs

• E-commerce statistics for individuals - graphs and tables

<sup>&</sup>lt;sup>1</sup>This designation is without prejudice to positions on status and is in line with UNSCR 1244 and the ICJ Opinion on the Kosovo Declaration of Independence.

# Context

The Commission motivated the interest to develop e-commerce in the Directive 2000/31/EC on electronic commerce early in 2000: "The development of electronic commerce within the information society offers significant employment opportunities in the Community, particularly in small and medium-sized enterprises, and will stimulate economic growth and investment in innovation by European companies, and also enhance the competitiveness of European industry, provided that everyone has access to the Internet".

For this Directive, "Information society services span a wide range of economic activities which take place online; these activities can, in particular, consist of selling goods online". The EU Regulation 2019/1700 lists the other 9 domains (such as the interaction online with the public services) in addition to e-commerce that are structuring the ICT survey on the information society.

The Commission has worked in removing obstacles to cross-borders trade and to create what it called*legal certainty*. In 2012, the Digital Single Market strategy was released around 16 initiatives to identify the main obstacles to the Digital Single Market and to double the share of e-commerce in retail sales (3.4% in 2010) and the share of the Internet sector in European GDP (less than 3% in 2010). The Digital Service Act was added in 2022 to the legislation tree in-order to protect consumers and their fundamental rights online more effectively, to set a powerful transparency and accountability framework for online platforms and finally to foster innovation, growth and competitiveness within the single market.

In addition to providing data for monitoring e-commerce, data from the EU survey on the use of ICT in households and by individuals supports measuring the implementation of 1 of the 6 priorities for the period 2019-2024 of the von der Leyen European Commission - A Europe fit for the digital age. The strategy is built on 3 pillars: (1) Technology that works for the people; (2) A fair and competitive digital economy; (3) An open, democratic and sustainable society.

Furthermore, it facilitates the monitoring of the EU's digital targets for 2030, set by the EU's Digital Decade Policy Program, evolving around 4 cardinal points: skills, digital transformation of businesses, secure and sustainable digital infrastructures, and digitalisation of public services. Data on the use of ICT in households and by individuals appears as well among the monitoring indicators of the Consumer Conditions Scoreboard and the European Skills Agenda .

Other links:

• A Digital Single Market Strategy for Europe COM(2015) 192 final

# **Notes**

# **Explore further**

### **Other articles**

· All articles on Digital economy and society

### Database

· Digital economy and society

### **Thematic section**

Digital economy and society

### **Publications**

• Digital economy & society in the EU

### **Selected datasets**

• Digital economy and society

# Methodology

- Digital economy and society methodology
- · Access to microdata on the survey of the use of ICT in households and by individuals

### **External links**

- A Europe fit for the digital age
- Europe's Digital Decade: digital targets for 2030
- Monitoring consumer outcomes
- European Skills Agenda

### Legislation

• Digital economy and society legislation

### Visualisation

Regional Statistics Illustrated