

nexi

2025
Payment Report
Croatia



Welcome to the Payment Report 2025!

The report presents the findings of an extensive research project conducted in 2025 on consumer behaviors across Europe. Its purpose was to understand the trends and dynamics of online and in-store shopping with the aim of supporting the evolution of payment systems.

Geographical scope

The research covered 11 countries across Europe, categorized as follows:

Northern Europe: Denmark, Finland, Norway, Poland, Sweden.

Central Europe: Austria, Germany, Switzerland, Croatia.

Southern Europe: Italy, Greece.

Respondents

Participants: individuals aged 18 to 79, with internet access, and representative of the local population.

Key focus area

A major area of focus was online shopping habits, complemented in 2025 by an expanded analysis of in-store behaviors. The research explores consumer choices across goods and services, overall spending patterns, the factors influencing retailer selection, and the end-to-end shopping and payment experience — both online and in physical stores.

Methodology and data

Frequency: throughout 2025, respondents were asked weekly about their shopping experiences.

Total sample: the overall sample consists of 27,930 interviews, positioning this as one of the widest surveys on shopping behaviors in Europe.

Response base: in each Country, the response base was composed of over 2,500 respondents.

Execution

The research was conducted by Teleperformance on behalf of Nexi.



Welcome to the Payment Report 2025!

2025 arrived with the energy of a year in motion, a year shaped by new habits, bold expectations and consumers who move faster, think smarter and shop more fluidly than ever before.

Across Croatia, a powerful shift is taking place: consumers are no longer choosing between online and in-store. They are choosing both. And they expect these worlds to work together, effortlessly. Croatian consumers have become truly mobile-first, with smartphones guiding almost every step of their shopping experience, from inspiration to comparison, from purchase to payment. With 92% of consumers shopping online and more than half already paying in-store with their phones, digital convenience has become part of everyday life. Yet physical stores remain irreplaceable - familiar, trusted, and deeply woven into daily routines.

What defines 2025 is not the rise of one channel over another, but the emergence of a seamless, interconnected journey. Consumers browse on mobile, try in-store, order online, pick up locally, pay instantly, and manage essentials like bills, tickets, mobility and services through digital pathways that fit naturally into their lives. This is the new rhythm of Croatian commerce: fluid, flexible and consumer-led. And while digital maturity accelerates, Croatia's identity remains wonderfully hybrid. Mobile payments surge, but cash continues to play a meaningful role in small, everyday purchases. Self-checkout grows, yet many still value human interaction. Convenience leads, but trust shapes every choice. This balance is not a contradiction, it is Croatia's strength.

The 2025 Payment Report reveals a market that embraces innovation with a grounded sense of practicality. A market where people choose what works best for them, moment by moment. A market where omnichannel is not a strategy, it is simply how life works now.

Croatia enters 2025 not as a follower of global trends, but as a confident creator of its own connected shopping ecosystem: one consumer, multiple channels, one unified experience.



Introduction by:

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1. Executive overview

- Executive Summary
- Key figures on digital payments

2. eCommerce & online payments

- Online shopping across generations
- Online shopping adoption and devices
- Product categories: physical products, digital services, travel & mobility
- Drivers of online shopping and payment preferences
- Online payment preferences
- Security, trust and cart abandonment
- Environmental responsibility and green initiatives

3. Physical retail & in-store payments

- In-store spending patterns
- Mobile usage and app-based purchases
- Cards, cash and payment method mix
- Self-checkout adoption and generational dynamics

Croatian digital payment trends: consumer behaviors in 2025

A MOBILE-FIRST, DIGITALLY MATURE MARKET

Croatia in 2025 shows a high level of digital maturity, with **over 9 in 10 consumers shopping online** and smartphones firmly established as the primary access point both online and in-store. Digital payments are no longer emerging behaviors, but part of everyday routines across age groups.

THE PRAGMATIC HYBRID CONSUMER

Croatian consumers increasingly behave as **hybrid shoppers**, combining online and physical channels within the same journey. Physical stores remain essential for everyday and proximity-based purchases, while digital channels support planning, comparison, services and payments. Growth is driven by **integration rather than substitution**, with convenience, trust and context guiding channel choice.

EVERYDAY CATEGORIES AND ESSENTIAL SERVICES DOMINATE

Online spending focuses on **low-risk, standardized categories** such as clothing, shoes and beauty, where expectations are clear and fulfillment is predictable. At the same time, digital services have moved from shopping to **life management**: Bills & Taxes clearly dominate, confirming that online payments are widely used for essential obligations rather than discretionary consumption.

CONVENIENCE-LED TRAVEL AND MOBILITY ADOPTION

In travel and mobility, digital payments gain traction first in **high-frequency, app-based use cases** such as parking and taxi journeys, before extending to hotels and public transport. Adoption remains functional and convenience-driven, scaling where digital adds immediate value.

TRUST SHAPES PAYMENT CHOICE AND IN-STORE BEHAVIOR

Payment preferences reflect a **diverse ecosystem**, with PayPal, cash-based and bank-related solutions coexisting. **Security and simplicity** are the primary drivers of choice, outweighing speed. Despite strong digital adoption, **cash remains resilient** in small, frequent in-store transactions, while mobile payments and self-checkout are most established among younger consumers.

KEY FIGURES

Croatia 2025: digital payments are no longer the exception

Online shopping



Users

92%

92% respondents made a purchase online during the year.



Mobile-first

78%

78% of Croatian consumers use their smartphone as their primary device for online shopping, confirming mobile as the dominant channel for digital commerce.



Simplicity-first

30%

30% prioritize **simplicity and convenience** when choosing payment methods online

In-store payments



Mobile usage

53%

53% of respondents **used their smartphone for in-store payment.**



Self checkout in store

62%

Self-checkout has crossed the 62% adoption threshold (at least occasional use), which is respectable, but Croatia remains a market where personal interaction at the till is highly valued (39% of customers strongly prefer talking to a person).

ONE CONSUMER, MULTIPLE CHANNELS

Online and in-store shopping are no longer separate paths, but complementary parts of a single consumer journey.

Online and in-store shopping in Croatia are no longer separate journeys, but complementary parts of a single consumer experience. With over **90% of consumers shopping online** and more than half already using smartphones for in-store payments, omnichannel behavior is structurally established.

Consumers move fluidly between digital and physical channels depending on context. Physical stores remain central for everyday and proximity-driven purchases, while online channels are widely used for planning, comparison, services and payments.

The same core categories—fashion, beauty, pharmacy items, travel and financial services—are accessed across both contexts.

Rather than replacing physical retail, digital tools enhance convenience, speed and control, reflecting a pragmatic and trust-oriented hybrid model.



Focus on: The profile of Croatian e-commerce





ONLINE SHOPPING IS NOW UNIVERSAL ACROSS GENERATIONS

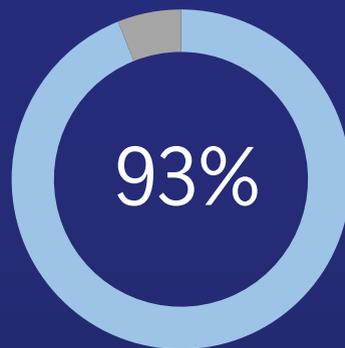


92%

Shop online

Online shopping has become universal in Croatia with **+92%** penetration across all age groups, driven by **convenience/simplicity (30%)**.

The **18-59 age group leads at 93%**, whilst even the over 60 cohort demonstrates 88% participation—a testament to the accessibility and appeal of digital commerce.



Ages 18-59



Ages >60





THE PHONE WON

78% of Croatians now shop exclusively on mobile

Croatia is a mobile-first society with 92% online shopping penetration, where smartphones dominate over PCs and tablets.





PHYSICAL PRODUCTS: THE DOMINANT CATEGORIES

Online spending in Croatia is clearly concentrated on **fashion-related categories**, with clothes leading by a wide margin, followed by shoes and beauty products.

These are **standardized, low-risk purchases**, where size, quality and brand expectations are well understood, making them well suited to online channels.

Accessories and takeaway food show secondary but meaningful adoption, indicating that eCommerce is expanding selectively into convenience-driven categories rather than broadly across all physical goods.

Takeaway food and delivered ready meals

PHYSICAL PRODUCTS

Clothes



50%
(+4pp)

Shoes



34%
(+5pp)

Beauty products



23%
(+1pp)

Accessories



22%
(+1pp)



21%
(+4.5pp)



PHYSICAL PRODUCTS: OTHER CATEGORIES

A long tail of categories confirms eCommerce maturity

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Pharmacy items	18% (+2.5pp)
Sport and recreation equipment	16% (+2pp)
Electrical household appliances (excluding white goods), computers, mobiles	16% (+1pp)
Children's clothes and toys	14% (+1.5pp)
Animal Products	13%(+1.5pp)
Provisions / Groceries	13% (+2pp)
Car, motorcycle and boat accessories	11% (-1pp)
Construction and gardening products	10% (+2.5pp)
White goods	9% (+1pp)
Physical media products (e.g. CDs, books, films, games, etc.)	9% (+2pp)
Spectacles and lens products	8% (+1pp)
Alcohol	4%(+2pp)
Interior fixtures and fittings	3% (-1pp)
Other physical goods (incl. erotica and sex toys)	2% (new)



DIGITAL SERVICES

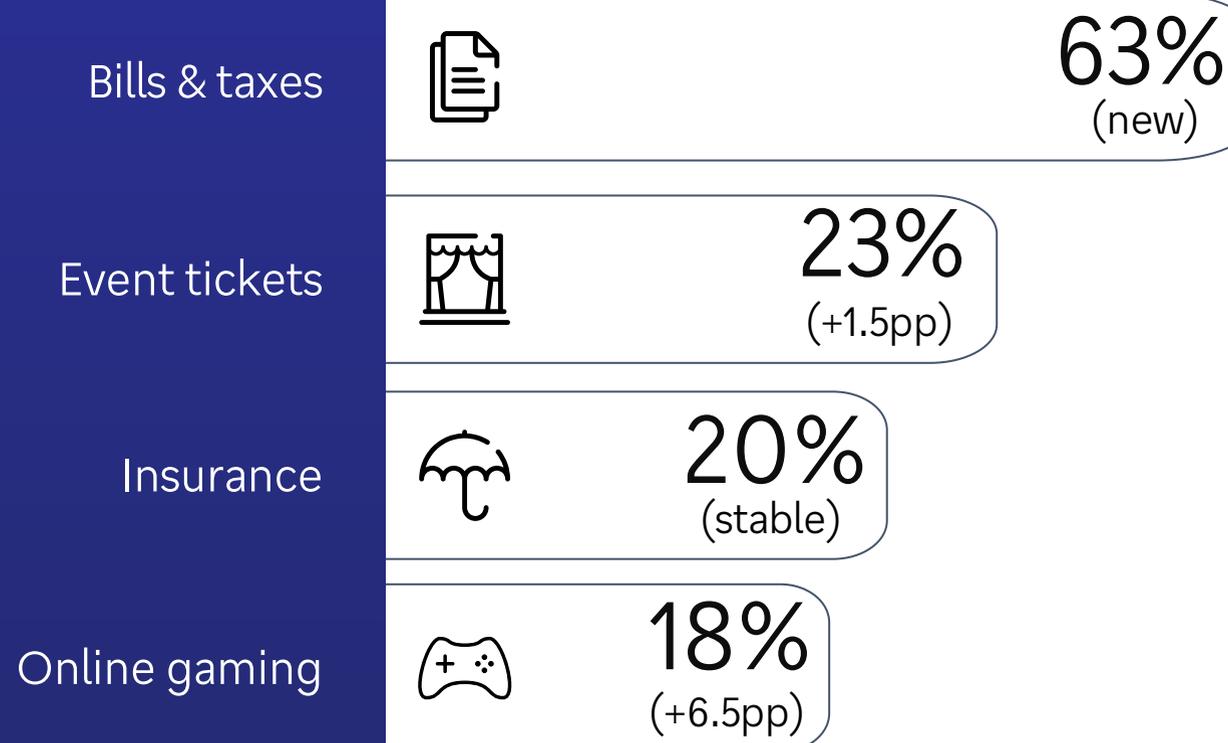
From shopping to managing life: digital services go mainstream

Digital services in Croatia are increasingly moving beyond shopping into everyday life management.

The introduction of the *Bills & Taxes* category in 2025 reveals a very strong uptake (63%), showing that online channels are now a primary tool for handling essential obligations, not just discretionary spending.

Event tickets and insurance display solid but secondary adoption, while online gaming remains more niche, reinforcing a pattern of functional, necessity-driven digital usage rather than entertainment-led growth.

DIGITAL SERVICES





DIGITAL SERVICES: OTHER CATEGORIES

Entertainment, gaming and health expand the digital ecosystem

 CROATIA

Streaming services

18% (+3pp)

Online betting (e.g. casinos, horse racing, poker, bingo, etc.)

17% (+2.5pp)

Memberships (e.g. gym, clubs, sports associations)

12% (+2.5pp)

Digital media (e.g. newspapers, e-books, software, etc.)

8% (+1pp)

Contributions to charity

8% (-1pp)

Health services (e.g. digital therapies or healthcare services)

7% (stable)

Teaching and courses

6% (stable)

Advertising costs (e.g. eBay, Gumtree)

4% (+1pp)

Other services (including pornographic contents)

2% (new)



TRAVEL & MOBILITY

Digital payments within travel & mobility anchor first in long-distance journeys, then scale to everyday mobility

Digital payments in Croatia within **travel & mobility** follow a clear adoption path.

Usage is strongest in structured, app-based contexts such as **parking** and **taxi journeys**, where digital payments are tightly integrated into the service experience, once again highlighting the importance of mobile devices.

Hotels and **public transport** passes show solid but secondary adoption, while **train tickets** lag behind, indicating that digital usage scales first where convenience and immediacy are most tangible, before fully extending to traditional transport modes.

TRAVEL & MOBILITY

Parking



31%
(+5pp)

Taxi journeys
via app



16%
(+4pp)

Hotels



15%
(+2.5pp)

Tickets/monthly card
(e.g. bus, underground,
tram)



13%
(+2pp)

Train tickets



11%
(+3pp)



TRAVEL & MOBILITY: OTHER CATEGORIES

Local mobility and new services drive incremental growth

 CROATIA

Flights	10% (+2.5pp)
Rental cars	4% (+2pp)
Charter / package trips	3% (+1pp)
New mobility services (e.g. e-scooters, car sharing, bike sharing)	2% (+1pp)
Boat cruises	1% (+0.5pp)
EVC – Electric Vehicle Charging	1% (new)



THE DRIVERS OF ONLINE SHOPPING

Why Croatsians buy online

 CROATIA

Online shopping in Croatia is driven primarily by **convenience rather than price.**

Convenience and simplicity clearly lead (30%), confirming that ease of use is the main trigger for digital purchases. Time-saving (16%) and lower prices (16%) follow at a similar level, indicating a balanced but pragmatic motivation set.

A wider product range plays a secondary role (11%), suggesting that Croatian consumers go online mainly to simplify everyday purchasing, not to explore or hunt for variety.

Convenience
and simplicity
30%

Save time
16%

Lower prices
16%

Wider range
11%



ONLINE PAYMENT PREFERENCES

A fragmented mix, driven by flexibility rather than a single dominant method

Croatia's online payment landscape is highly diversified, with no single method clearly dominating. **PayPal leads** at 19%, followed closely by **cash-based and bank-linked solutions** (17%) and **Revolut** (16%), highlighting a strong preference for familiar, transparent and controllable payment options.

Cards play a secondary but still relevant role: debit (14%) slightly ahead of credit (12%), confirming a cautious, budget-aware consumer mindset. Local and alternative solutions, including Aircash (8%), complete the picture, underlining the importance of **choice and adaptability at checkout** rather than reliance on one standard method.



19%



17%

Revolut

16%



Debit

14%

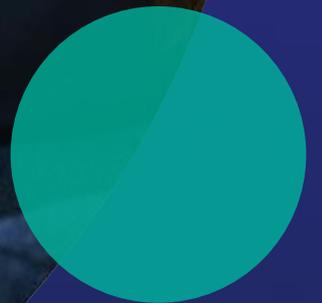


Credit

12%

aircash

8%





WHAT DRIVES ONLINE PAYMENT CHOICE

Trust first: security and simplicity outweigh speed

Croatian consumers choose online payment methods primarily based on **security (60%)**, making trust the strongest decision driver.

Simplicity (57%) follows closely, confirming the importance of clear, familiar and low-friction payment experiences.

While **speed (42%)** remains relevant, it plays a secondary role, suggesting that consumers are willing to trade immediacy for reassurance and ease of use when completing online transactions.

Security
60%

Simplicity
57%

Speed
42%





THE CART ABANDONMENT CHALLENGE:

Checkout friction outweighs price sensitivity



65%

Abandonment rate

Croatia is experiencing a severe e-commerce challenge, with a staggering **65% of online shoppers abandoning their carts** before completing a purchase.

This critical leak in the sales funnel points to a checkout experience under pressure from both economic and user experience factors.

When asked which payment method would have prevented abandonment, consumers pointed to:



E-wallets (35%)



Credit

Credit card (30%)



Payment on delivery (28%)



43%

The price including shipping was too high



20%

The payment option I wanted to use was not available



19%

I got busy/forgot to complete purchase



14%

The site didn't feel credible and safe to use



ENVIRONMENTAL CONSCIOUSNESS

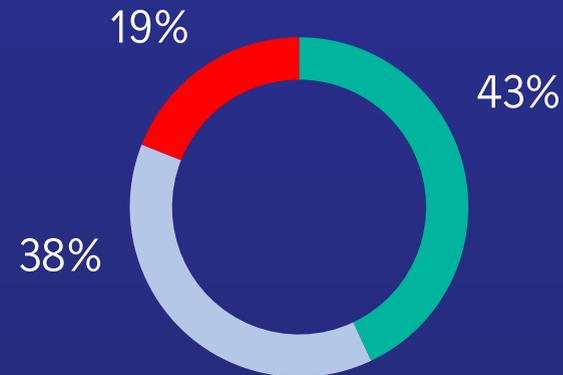
Sustainability matters — but remains a secondary driver

Croatian consumers approach e-commerce sustainability with notable pragmatism. While a significant **43%** consider an environmental focus **important**, a larger combined segment is either **indifferent (38%)** or **dismissive (19%)**.

Importance of environmental responsibility

“To what extent is it important that the online store cares about the effect on the environment?”

■ Important ■ Not important ■ Don't know



In Croatia, sustainability resonates most strongly with older consumers.

Interest peaks among those aged 60+, with nearly 47% considering it important. By contrast, younger adults show higher levels of disengagement: 18% of 18–29-year-olds say sustainability is not important, rising to 24% among those aged 30–39, before easing to 19% in the 40–59 group and dropping to 15% among over-60s.





GREEN INITIATIVES

Consumers expect concrete, logistics-driven green actions



Consumers' expectations around sustainability are highly concrete and operational.

Environmental responsibility is primarily associated with logistics-driven actions—such as optimized packaging, recycling solutions and greener delivery options—rather than abstract brand commitments.

This confirms that sustainability credibility is built through visible, measurable interventions embedded in the fulfilment and delivery process, where impact is tangible and directly experienced by the consumer.



51%

Minimal packaging (wasteless transportation)



25%

Environmental friendly return procedures



15%

Longer delivery times for streamlined logistics



11%

Option of climate friendly delivery (e.g. on bike)



8%

Carbon offsetting fee

Focus on the digital transformation of physical stores





WHERE CROATIANS SPEND IN-STORE

Everyday spending remains strongly physical



Supermarkets

64%



Pharmacies

51%



Bar / Café

49%



Clothing Stores

41%



Newsstand

37%



Fast food / Takeaway

31%



Parking

29%



Pet & garden store

24%



Public transportation

21%



Electronics store

21%



Home & Hardware store

19%





PHYSICAL RETAIL IN THE DIGITAL AGE

Omnichannel is the new normal — mobile is the catalyst

Mobile payments are already mainstream in Croatia, with **53% of consumers using their smartphone for in-store purchases.**

Among **mobile users**, adoption is clearly driven by **convenience and speed**, cited by **55%** as the primary motivation. In addition, **46% value the ability to pay without carrying cash or cards**, confirming the appeal of a frictionless, all-in-one payment experience.

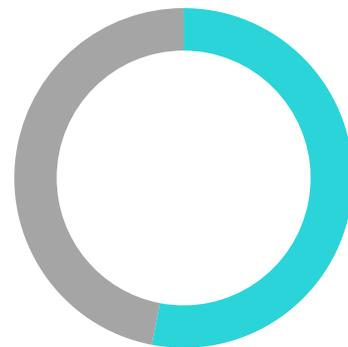
At the same time, resistance remains among the **47% non-users: 53% of them continue to prefer traditional payment methods such as cash and cards**, highlighting the persistence of established habits and trust in familiar solutions.

Overall, Croatia reflects a **dual in-store payment landscape**, where mobile payments are firmly established for speed-oriented consumers, while traditional methods remain relevant for those less inclined to change.

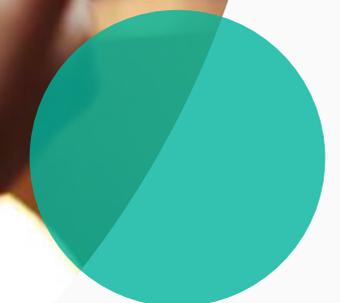


53%

Mobile phone usage in-store



■ Users ■ Non users



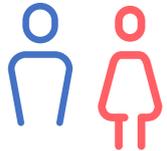


THE AGE FACTOR IN MOBILE IN-STORE PAYMENTS

Adoption is led by younger generations

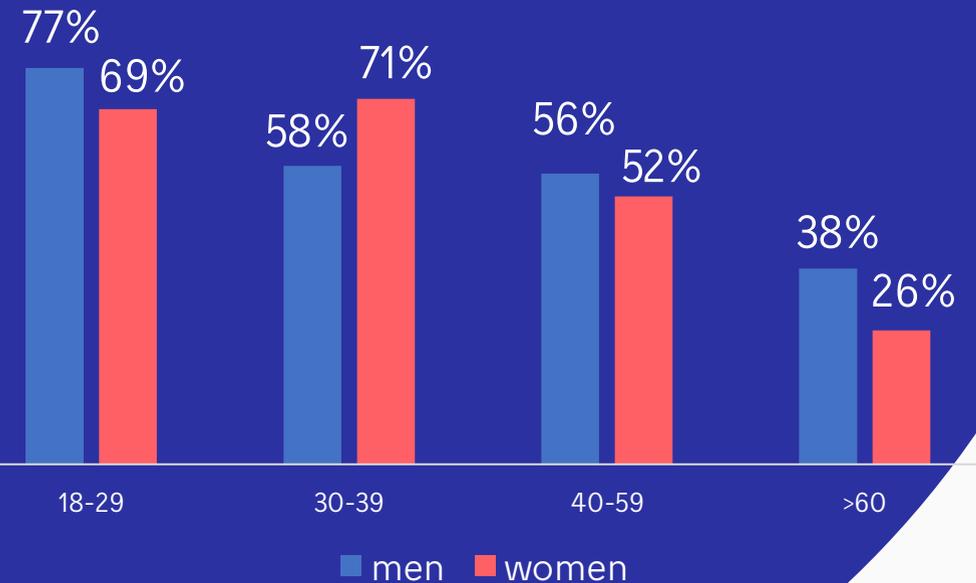
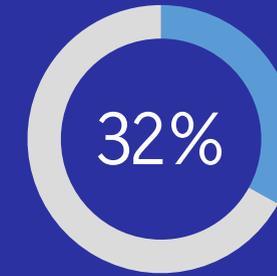
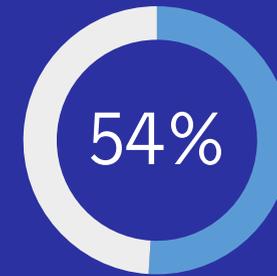
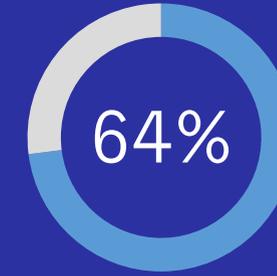
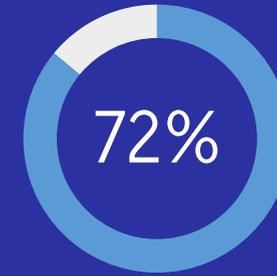


The data shows a **clear age gradient**, with very high usage among younger consumers and a steady decline as age increases: from 72% among 18–29-year-olds to just 32% among those over 60. This confirms that the behavior is fully normalized among younger cohorts, while structural barriers remain among older consumers.



From a **gender perspective**, several nuances emerge:

- among **18–29-year-olds**, men are slightly more active than women (77% vs 69%);
- in the **30–39** age group, the gap reverses, with higher adoption among women (71% vs 58%);
- beyond age 40, differences narrow, but the decline is sharper among women—most notably among the **over 60s** (26% vs 38%).





PURCHASES VIA APP

App usage remains limited and service-oriented

The 2025 data on payment app usage in Croatia shows that in-store app adoption is still at an **early stage of maturity**.

Despite the convenience offered by mobile technology, consumer adoption remains **modest and highly fragmented**, with a clear preference for service-based transactions over high-street retail.



6% Fast food / Takeaway



5% Cinema or Entertainment



5% Electronic stores



4% Laundry/Dry Cleaning



4% Pet and Garden Store



4% Parking



4% Clothing and accessories





THE MAP OF DIGITAL PAYMENTS IN-STORE: USAGE PENETRATION BY METHOD, BY SECTOR

Credit

Electronic stores	32%
Fuel	31%
Supermarkets	28%
Clothing and accessories	26%
Pet and Garden Store	26%
Cinema and entertainment	25%
Fitness	24%
Home and hardware stores	24%
Pharmacies	23%
Tobacconist	22%
Fast food / Takeaway	20%

Debit

Fuel	45%
Cinema and entertainment	44%
Home and hardware stores	43%
Supermarkets	43%
Clothing and accessories	41%
Pharmacies	41%
Pet and Garden Store	40%
Fast food / Takeaway	38%
Electronic stores	38%
Tobacconist	33%
Fitness	33%

Prepaid and mobile

Clothing and accessories	10%
Tobacconist	9%
Electronic stores	8%
Parking	8%
Pet and Garden Store	8%
Supermarkets	7%
Home and hardware stores	7%
Cinema and entertainment	7%
Beauty Salons	7%
Public Transportation	6%
Fast food / Takeaway	6%



CASH RESILIENCE

Small, frequent purchases keep cash highly relevant



Cash remains a significant payment method in Croatia, representing close to 40% of payments and playing a key role in everyday, proximity-based transactions—highlighting a hybrid payment landscape.

 Bar/Café	65%	 Pet and Garden Store	28%
 Beauty Salons	57%	 Home and Hardware Store	27%
 Newsstand	51%	 Parking	26%
 Laundry/Dry Cleaning	48%	 Cinema or Entertainment	25%
 Tobacconist	44%	 Clothing and Accessories	22%
 Public Transportation	38%	 Fuel Station	21%
 Fast Food/Takeaway	34%	 Electronics Store	17%
 Pharmacy	33%		
 Supermarket	30%		
 Fitness/Gym	28%		





SELF CHECKOUT AT SUPERMARKET

Digital maturity doesn't automatically translate into self-checkout adoption

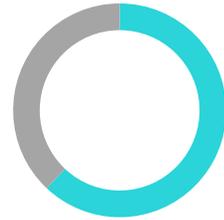


Self checkout usage



62%

Users



Users

Non users



37%

Regular users

74% of users cite **convenience** and **speed** as their primary motivations for using self-checkout.





SELF CHECKOUT AT SUPERMARKET BY AGE

Convenience drives adoption—confidence limits older cohorts



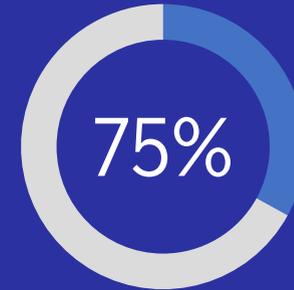
Self-checkout adoption in Croatia remains strongly age-dependent.

Usage peaks among 18–29-year-olds (75%) and declines progressively with age, falling to just over half of consumers aged 60+ (51%). This indicates that while self-checkout is well established among younger cohorts, it is still only partially normalized among older shoppers.

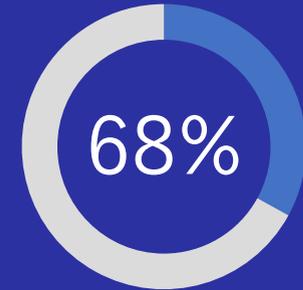


Resistance is driven less by rejection of technology and more by experiential friction.

The leading barrier is a preference for human interaction (42%), followed by discomfort with technology and perceptions that self-checkout is slower or harder to use than traditional registers. Structural issues—such as kiosk availability and lack of cash options—also remain relevant.



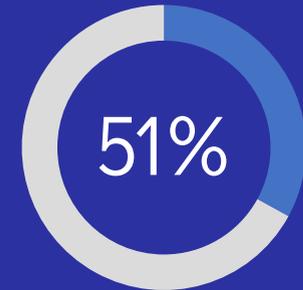
Ages 18-29



Ages 30-39



Ages 40-59



Ages >60

Thank you for reading the European Payment Report.

Get in touch if you'd like to learn more about our payment solutions, designed to support the evolution of your customer experience both in-store and online.

