

Online services are attracting more and more SMEs and freelancers in Italy, too, with a 22% Y-o-Y increase in Q1 2023.

## Share of spend on primary needs & online services: Italy

The most frequent spending items for Italian SMEs and freelancers are food, transport, fuel, and online services, which together represent more than 44% of all their card transactions. When looking at the amount they spend on these items on average, they represent 13% of the average overall.