

Spending habits by country

This part of the report examines each national market's spending habits. It includes the most recurring spending items as well as card and payment preferences.

The data points to a general growth in the adoption of digital payments, either in the form of virtual card usage or direct online transactions.

France

The increasing popularity of digital channels

More and more French SMEs and freelancers are turning to online payments, which increased by 41% Y-o-Y in Q1 2023. Online payment volumes are growing 9 times faster than offline payment volumes, even if offline remains the prevalent form of payment for now.

Online payments Vs.
offline payments in
France

Jan 2022 – Mar 2023

Average number of
transactions per organization

