



- 82 per cent of shoppers are against the destroying of returns
- 67 per cent of under-30s accept higher prices for climate-neutral shipping



Graphic: Pabirtra Kaity, Pixabay

The digital shopping basket remains popular in Germany: around three in ten purchases are made online, exactly as many as in 2020. 27 per cent of respondents buy at least half of their goods and services online. Sustainability plays an important role here: around three quarters (77 per cent) of shoppers prefer suppliers that offer moderate and sustainable packaging and buy from them online. 43 per cent make sure when shopping that they only choose products that they are unlikely to have to return. And 82 per cent support the idea that returns should not be cancelled. These are the results of the representative 'Postbank Digital Study 2024'.

According to the study, younger people are significantly more open to e-commerce than their elders: Digital natives (under 40 years of age) order 40 per cent of their goods online - 13 percentage points more than digital immigrants (over 40 years of age). The reasons for online shopping also vary greatly between young and old. While the convenient access to home for online shoppers remains the main reason for online shopping in all age groups, the proportion of young people at 52 per cent is significantly lower than the average (62 per cent).



For younger online shoppers, immediate availability (38 per cent) and the option to shop on the go via app (30 per cent) are particularly important. In comparison, only 22 per cent of older users have used apps for shopping to date. Favourable prices are estimated by 56 percent of older online shoppers, while this is important for only 46 percent of younger shoppers. There is a further difference in terms of flexible opening hours: 53 per cent of those aged 40 and over value the ability to shop at any time, compared to 40 per cent of online shoppers under 40.

‘We are facing similar challenges in the digitalisation of our banking services,’ says Thomas Brosch, Head of Digital Sales at Postbank. ‘The needs of the generations differ. We have to constantly optimise our services and the user-friendliness of our offerings - in online banking, on smartphones and in physical branches. In this way, we can make good offers to young and old customers alike.’

Graphik: Postbank

### Online shopping yes, but please without regrets

18 to 39-year-olds are much more willing to dig deeper into their pockets for sustainability than those aged 40 and over. For example, younger online shoppers pay more attention to CO2 offsetting and are more willing than average to make a voluntary compensation payment: 26 per cent prefer to order from shops where a donation can be made to compensate for the CO2 produced. In contrast, only 11 per cent of older people do so. Two out of three younger Germans also accept higher product prices for sustainable shipping, while not even one in two (46 per cent) of those aged 40 and over are inclined to do so.



Graphic: Gerd Altmann, Pixabay

### 70 per cent of digital natives already have experience with in-app purchases

The study also reveals another trend: around four out of ten Germans have already made in-app purchases. And 70 per cent of digital natives already have experience of buying additional content or functions in mobile

applications. Those aged 40 and over are much more reluctant: only 29 per cent have already made in-app purchases at least once, and 43 per cent have no plans to do so. Digital natives are not only interested in a good price-performance ratio for in-app purchases, but also in adequate protection against unwanted spending. A quarter of this age group would like this, compared to just 18 per cent of older people.



Graphic: Gerd Altmann, Pixabay

### **Younger shoppers are more likely to use banking services when shopping online**

When it comes to paying, six out of ten digital natives have already accepted instalment payments or credit offers when shopping online. In addition to favourable conditions (36%) and a reputable payment service provider (35%), it is particularly important to young shoppers that banking services are easy to use (35%). Across all age groups, 89 per cent of Germans have already used such banking services.

*Source: Postbank*

### **Background information on the Postbank Digital Study 2024**

For the 'Postbank Digital Study 2024 - The Digital Germans', 3,171 residents were surveyed in April of this year. For the tenth year in a row, Postbank is using the study to investigate which developments are emerging in various areas of life with regard to digitalisation in general and financial topics in particular. In order to depict a population-representative structure, the sample was weighted according to federal state (proportionalisation), age and gender. The 2021 census of the Federal Statistical Office was used as the reference file. The results are rounded to whole numbers. Deviations in the totals can be explained by rounding differences.