

Article

Consumer card spending, e-commerce and digital trade insights in the UK: 2019 to 2025

Consumer card spending trends, covering where and how UK cardholders are spending, internationally and in the UK, with a focus on the role of the internet.

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1 . Main points

- Online spending accounted for 50.5% of total card spending in September 2025, rising from 43.7% in September 2019.
- Between 2019 and 2024, the international online spending ratio decreased by 10.4 percentage points to 61%, whereas the ratio for domestic online spending increased by 6.4 percentage points to 47.1%.
- The ratio of spend that was online increased across almost all types of merchants from 2019 to 2024, with "discount stores" seeing the largest increase in absolute online spending; this is an increase of 237% over that period.
- In 2024, 59.6% of all online spend abroad by UK cardholders was directed to merchants located in the Republic of Ireland (28.5%), the United States of America (17%), and the Rest of Europe (14.1%).

2 . Measuring household digital trade using card spending data

The Office for National Statistics (ONS) has an agreement with Visa to receive aggregated and anonymised data on UK card payments. This data source offers new opportunities to understand UK consumer spending through its extensive coverage and novel breakdowns.

Card spending data can provide valuable insights allowing us to understand where and how UK consumers are spending money, including isolating "card not present" transactions, which are referred to as online card transactions. Data on online card transactions are a subset of e-commerce, as defined by the [Organisation for Economic Co-operation and Development \(OECD\)](#), however e-commerce encapsulates a wider array of transactions where the payment can be made in person or via a different payment method, therefore online card payments should not be conflated with e-commerce.

Despite the differences, card transactions are uniquely positioned to give insights into household spending over the internet that can be missed by traditional data sources, such as household surveys.

Digital trade, as defined by the [handbook on measuring digital trade](#), encompasses both cross-border e-commerce purchases, also known as digitally ordered trade, and content that is delivered over the internet, or digitally delivered trade. The international aspect of online transactions in card payments represents a subset of digitally ordered imports. Some household spending with merchants located abroad would not be captured in existing ONS trade statistics, particularly in the case of services. For example, audio-visual streaming services were included for the first time as part of the recent [Blue Book 2025 changes to UK trade](#).

This article is an initial investigation into card payments data as a data source, exploring its strengths and limitations for analysing and understanding the role of e-commerce and digital trade in the expenditure of UK households. Links to previous publications related to digital trade and the Visa card payments data can be found in [Section 9: Related links](#).

3 . Online and face-to-face spending

Card purchases can be made either face-to-face (F2F) or online, and spending habits vary by each method. In September 2025, average monthly spend per cardholder had increased by 11.7% when compared with the 2019 average, though this remains lower than the peak in July 2020, during the COVID-19 pandemic national lockdowns.

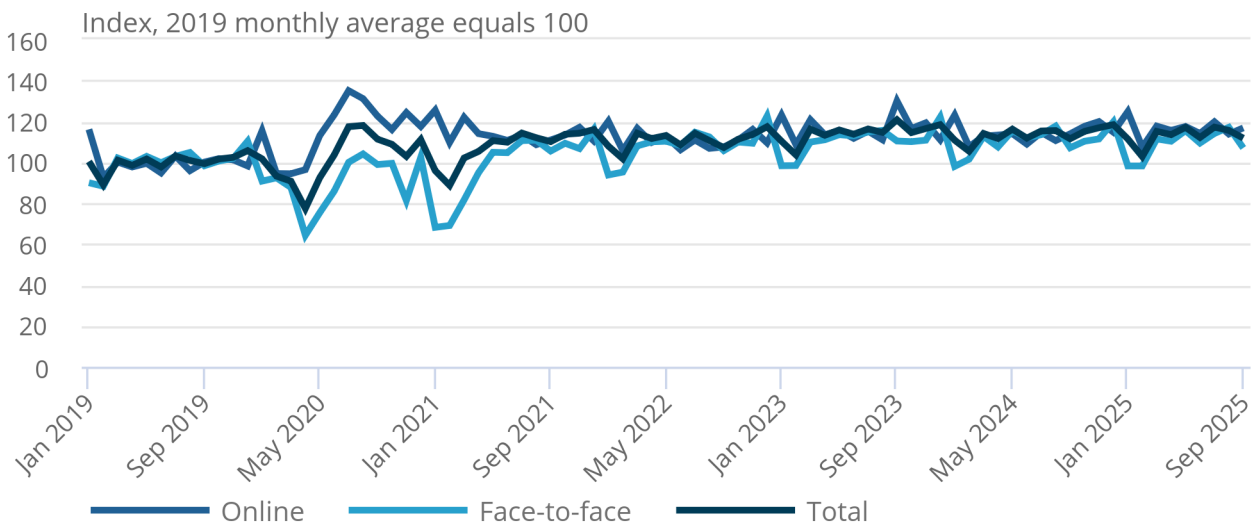
The average spend per cardholder increased by 16.7% for online transactions and by 6.9% for F2F transactions over the same period. Since September 2021, average monthly spend online per cardholder has increased by 5.3%, while F2F spending grew by just 1.4%. These indices are presented in current prices and are not adjusted for price increases over time, see [Section 8: Data sources and quality](#) for more information.

Figure 1: Average spend per UK cardholder, both online and face-to-face, have remained stable in the last four years

Indexed average spend per UK cardholder by merchant channel, January 2019 to September 2025, 2019 monthly average equals 100

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Indexed average spend per UK cardholder by merchant channel, January 2019 to September 2025, 2019 monthly average equals 100



Source: Aggregated and anonymised data on UK card payments from Visa Europe Limited (2025)

Notes:

1. Data in some periods may be affected by coronavirus (COVID-19) restrictions. These periods are defined in [Section 8: Data sources and quality](#).

While the average spend per cardholder has increased since 2019, the average spend per transaction per cardholder has decreased by 13.8% and 10.9%, respectively, for both online and F2F transactions. The average number of transactions taking place per cardholder by each merchant channel has increased over the same period, with the average UK cardholder making 35% more transactions online and 20% more F2F, in comparison to the 2019 average.

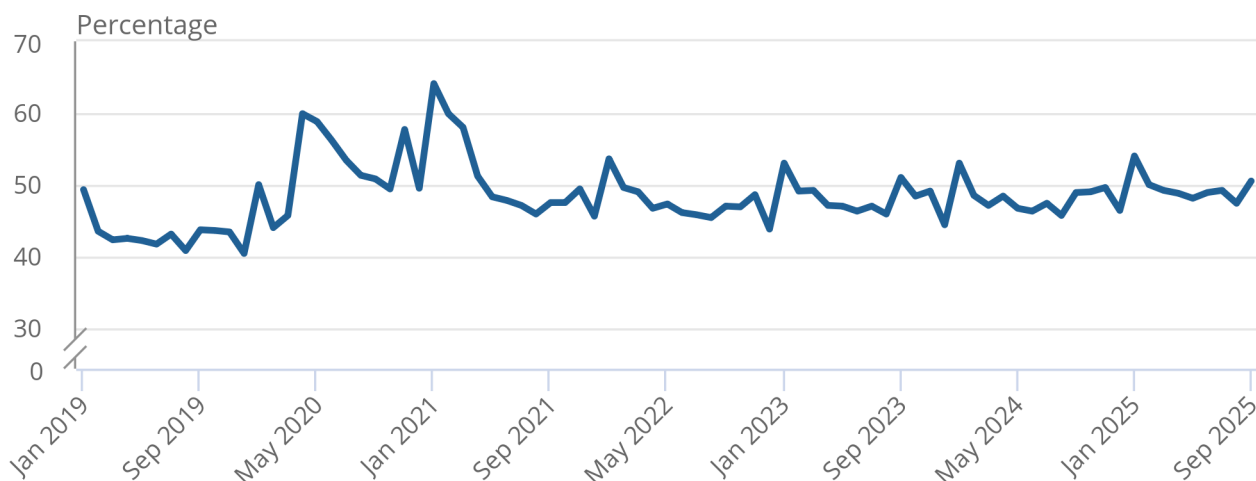
We outline the online spending ratio in Figure 2. This allows us to investigate online spending habits over time, as well as showing the seasonal variation of online spending. The online spending ratio has risen from 43.7% to 50.5%, from September 2019 to September 2025. A clear seasonal trend in the online ratio can be identified, with consistent troughs in December and peaks in January.

Figure 2: Online spending makes up 51% of UK consumer card spend in September 2025

Percentage of total spend that is online, January 2019 to September 2025

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Percentage of total spend that is online, January 2019 to September 2025



Source: Aggregated and anonymised data on UK card payments from Visa Europe Limited (2025)

Notes:

1. The online spending ratio is calculated by dividing the amount of spending online in each month by the total spend in that month
2. Data in some periods may be affected by coronavirus (COVID-19) restrictions. These periods are defined in [Section 8: Data sources and quality](#).

In each year from 2021 to 2024, the proportion of spending that is online consistently falls between the months of November and December. On average, the decrease between the months is 4.1%. These falls are largely caused by an increase in F2F spending in the month of December, which across these years increased on average by 10.6%. This indicates a seasonal preference for in-person purchases during the festive period.

From 2022 to 2025, January saw a reversal in consumer behaviour with regular peaks in the online ratio. Online spending rose by an average of 11.1% from December to January in this period, while F2F spending fell by 20.6%, contributing to a rebound in the online spending ratio following the December dip.

4 . Online spending by merchant category group

We can understand the types of merchants UK consumers are spending their money with online by looking at payments across merchant category groups (MCGs), this is shown in Figure 3. Spending on "Education and government" accounted for the highest share of online spend in 2024 at 13%, although this represents a decline from 20.9% in 2019. Absolute spending in this category decreased by 21.2% over the same period.

"Discount stores" have emerged as an important market for online spending among UK cardholders, representing 6.2% of total online spend in 2024, up from just 2.3% in 2019. This was largely caused by the highest percentage growth in absolute online spending of any MCG, rising by 236.5%. The ratio of spend made online in this MCG increased from 39.2% to 61.6% over the same period.

Another notable shift occurred in "Department stores", which accounted for 8% of online spend in 2024, an increase of 1.9 percentage points from 2019. Absolute spending in this category increased by 64.8% and the online spend ratio rose by 19 percentage points from 63.9% in 2019 to 82.4% in 2024. The online spend ratio increased across all MCGs from 2019 to 2024, apart from "Airlines" and "Direct marketing" for which almost all recorded spend is through the online channel.

Figure 3: Education and government spending accounts for the highest share of online spending in both 2019 and 2024

Share of online spending in top 10 merchant category groups (MCGs) by share of spend in 2024, 2019 compared with 2024

Notes:

1. MCGs indicate the primary type of trade conducted by a given merchant. More information is given in [Section 7: Glossary](#).
2. The share of online spending for each MCG is equal to that MCG's online spending in each quarter summed to an annual total (for 2019 and 2024), then divided by the same calculation for the "All" MCG.
3. Suppression can result in differences between 'All' spend and the summed total, see [Section 8: Data sources and quality for more detail](#).

5 . Online spending by destination of spend

The location of the merchant is available in the card payment data at an aggregated level, as shown in [Section 8: Data sources and quality](#). This allows insights into the destination of spend by consumers in the UK. The merchant location includes the "United Kingdom", which represents domestic spending (when the transaction is made by a UK cardholder). It also represents other countries or regions of countries, for example, "Germany" and "Rest of Europe", which when grouped together represent international spend.

It is important to note that, for both merchants without a fixed location and transactions that occur online, the location can be either where the transaction took place or the merchant's principal place of business. This can cause inconsistencies, particularly for online transactions (see [Section 7: Glossary](#) for more detail). This measurement difficulty can cause problems with determining whether certain transactions should qualify as "digital trade" because some transactions may be reported as domestic while the merchant's principal place of business is abroad.

Figure 4 shows the ratio of spending that is online for both domestic and international transactions. Online spending has made up a higher percentage of international spend than domestic spend through the entire time series. In 2019, the difference in ratios was on average 30.6% but in 2024 that gap has narrowed to 13.8%.

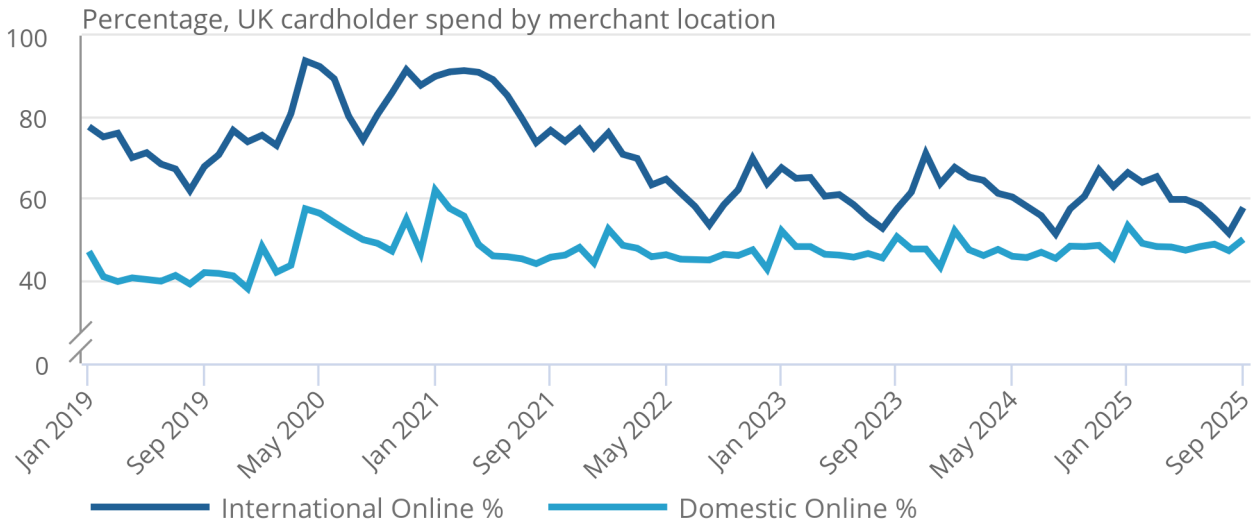
Between 2019 and 2024, the international online spending ratio decreased by 10.4 percentage points to 61%, whereas the ratio for domestic online spending increased by 6.4 percentage points to 47.1%. As introduced with Figure 2, the online spending ratio sees regular peaks in January for both series and results in the domestic online ratio peaking above 50% in every January from 2022 onwards. Comparing the most recent month of data, September 2025, with the same month in 2019 shows an 8.1% increase and a 10% decrease in the domestic and international online ratios, respectively.

Figure 4: In September 2025, 58% of transactions with international merchants were made online

Percentage of spending that is online by destination, UK compared with international, January 2019 to September 2025

Figure 4: In September 2025, 58% of transactions with international merchants were made online

Percentage of spending that is online by destination, UK compared with international, January 2019 to September 2025



Source: Aggregated and anonymised data on UK card payments from Visa Europe Limited (2025)

Notes:

1. Data in some periods may be affected by coronavirus (COVID-19) restrictions. These periods are defined in [Section 8: Data sources and quality](#).

Online retail sales

Our [Internet sales as a percentage of total retail sales data time series](#) is gathered via the monthly business survey. Figure 5 shows the similarities between this retail sales index (RSI) data and domestic, online spending at "Retail Merchants". This grouping of merchant category codes (MCCs) is mapped to the "Retail trade, except of motor vehicles and motorcycles" industry, or [standard industrial classification 47 \(SIC 47\)](#), matching the definitions and coverage of the two classifications together where possible.

There are several important differences between the two sources as they represent different aspects of the economy. RSI covers sales over the internet made through GB businesses belonging to SIC 47 (which may include foreign-owned businesses with a presence in GB), while the Visa data cover card spending at specific categories of domestic merchants. Any comparisons between the two should be made with this in mind.

Another important difference between the series is that the RSI total sales figure includes cash purchases. This means that the proportion of sales that are online will always be lower than the Visa data because all cash purchases would be classified as face-to-face transactions and the Visa data cover only card spending. Some spending on retail services may also be included in the "Retail MCCs", which would be excluded from the RSI data because they cover only retail goods.

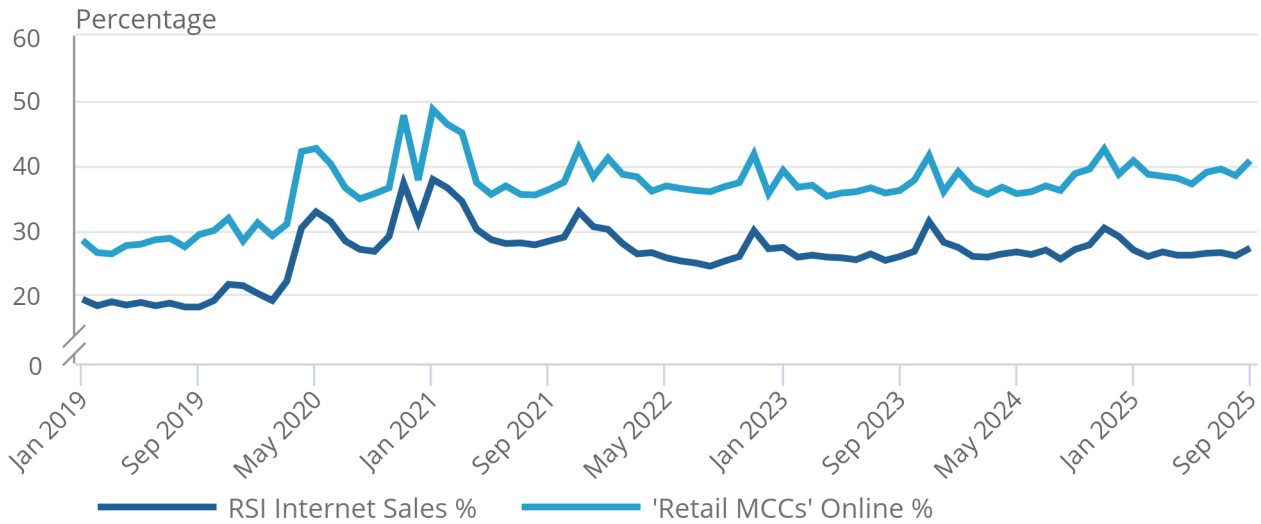
Both series follow similar trends. There was an increase in the online ratios in the retail sector in both series from September 2019 to September 2025, with the percentage of transactions that were online from the Visa data increasing by 11.4% and the RSI series increasing by 9.1%. While there are differences between these data because of classifications and coverage, we are able to use trends from card spending data to check the quality of our retail sales data each month, complementing our survey estimates and assuring the quality of the survey data we are using.

Figure 5: In September 2025, internet sales as a percentage of retail sales was 27.2%

ONS Retail Sales Inquiry (RSI) Internet Sales compared with Domestic, online spending at “Retail merchant category codes (MCCs)”, January 2019 to September 2025

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ONS Retail Sales Inquiry (RSI) Internet Sales compared with Domestic, online spending at “Retail merchant category codes (MCCs)”, January 2019 to September 2025



Source: Aggregated and anonymised data on UK card payments from Visa Europe Limited (2025) Monthly Business Survey, Retail Sales Inquiry from the Office for National Statistics (ONS)

Notes:

1. RSI internet sales data used is non-seasonally adjusted ([time series J4MC](#))
2. This mapping is provisional and may be updated in the future.
3. Data in some periods may be affected by coronavirus (COVID-19) restrictions. These periods are defined in [Section 8: Data sources and quality](#).

Household international and online spending

As explained in [Section 2: Measuring household digital trade using card spending data](#), identifying international spend that is online results in a conceptually similar value to digitally ordered trade. The following analysis excludes the "Business-to-business" MCG, to better understand the scale of online transactions abroad for households.

Table 1: 3.8% of total spend was made online at international merchants in 2025
Percentage of total household spend that is online and abroad, yearly average, 2019 to 2025 (Note 3).

Year	International and Online Spend Ratio	International Spend Ratio
2019	4.9	7.1
2020	5.2	6.3
2021	4.6	5.7
2022	3.4	5.7
2023	3.6	6.1
2024	3.6	6.5
2025*	3.8	6.9

Source: Aggregated and anonymised data on UK card payments from Visa Europe Limited (2025)

Notes

1. Monthly values averaged over each year.
2. Data in the table are for "Household" spending as data for the "Business to business" MCG are excluded.
3. Data for 2025 are incomplete, only covering January to September.

Household online spend at international merchants peaked in 2020, accounting for an average of 5.2% of all household spending on cards, falling to a low point of 3.5% in 2022. Since then, this ratio has gradually increased, though the average ratio between January and September in 2025 remains 1.2 percentage points lower than the average level in 2019. The total international spend ratio in the first nine months of 2025 is 0.2 percentage points lower than the 2019 average, highlighting the shift towards F2F spending abroad as seen in Figure 4.

6 . Online spending by country

When the merchant location is listed in a foreign country, that country is reported as the destination country for a given payment. By looking at the destination country, we can see the most important foreign markets for UK consumers and how prevalent online spending is compared with face-to-face spending with merchants in those countries.

Figure 6 illustrates changes in the ratio of online to face-to-face transactions for UK cardholder spending with merchants abroad as well as the share of total online spend abroad, by country or region, between 2019 and 2024. Spain is the only country that shifted from predominantly online spending in 2019 to face-to-face spending in 2024, primarily caused by a shift in spending habits in the "Apparel and accessories" merchant category group (MCG) since 2022. Notably, no countries shifted from predominantly face-to-face to online spending during this period.

Figure 6: In 2024, 28.5% of UK cardholder online spending abroad was in the Republic of Ireland

Online spending abroad by destination country, online spending ratio in 2019 compared with 2024, bubble size equals percentage of total online spend abroad in 2024

Notes:

1. The size of the bubbles represents the percentage of total online abroad spending directed to each country in 2024.

In 2024, 59.6% of all online spend abroad by UK cardholders was with merchants located in the following three destination categories:

- The Republic of Ireland (28.5%)
- United States of America (17%)
- "Rest of Europe" (14.1%)

The following smaller markets each accounted for roughly 5% of spending:

- Germany
- France
- Netherlands
- Spain
- "Rest of Asia-Pacific"

In 2024, 90.6% of spend with merchants in the Republic of Ireland was online, up from 85.9% in 2019. Spending with merchants in the United States of America was also predominantly online, rising from 71.2% in 2019 to 78% in 2024.

The online spend ratio for the "Rest of Europe" decreased from 83.6% in 2019 to 52.2% in 2024, largely caused by multiple MCGs including "Entertainment" and "Retail goods". Such marked shifts in online spending shares may also reflect changes in the locations reported by merchant acquirers rather than changes in consumer spending habits (see [Section 7: Glossary](#)).

Merchant category codes (MCCs), the individual codes that are grouped together to define an industry as an MCG, provide a more detailed description of the type of merchants consumers are transacting with. In 2024, the top 6 MCCs by spend (out of 247 MCCs in total) accounted for 46.4% of all online spending abroad. When including domestic online spend, the top 6 MCCs account for 33.9%. This indicates that spend online and abroad is concentrated at a smaller range of merchants than domestic online spending.

Figure 7 illustrates the distribution of UK cardholders spend that was abroad and online across the top 6 MCCs by spend in 2024, aggregating countries and regions into continents. "Large digital goods merchants" accounted for the largest share of online spend abroad at 11.7%, this was followed by:

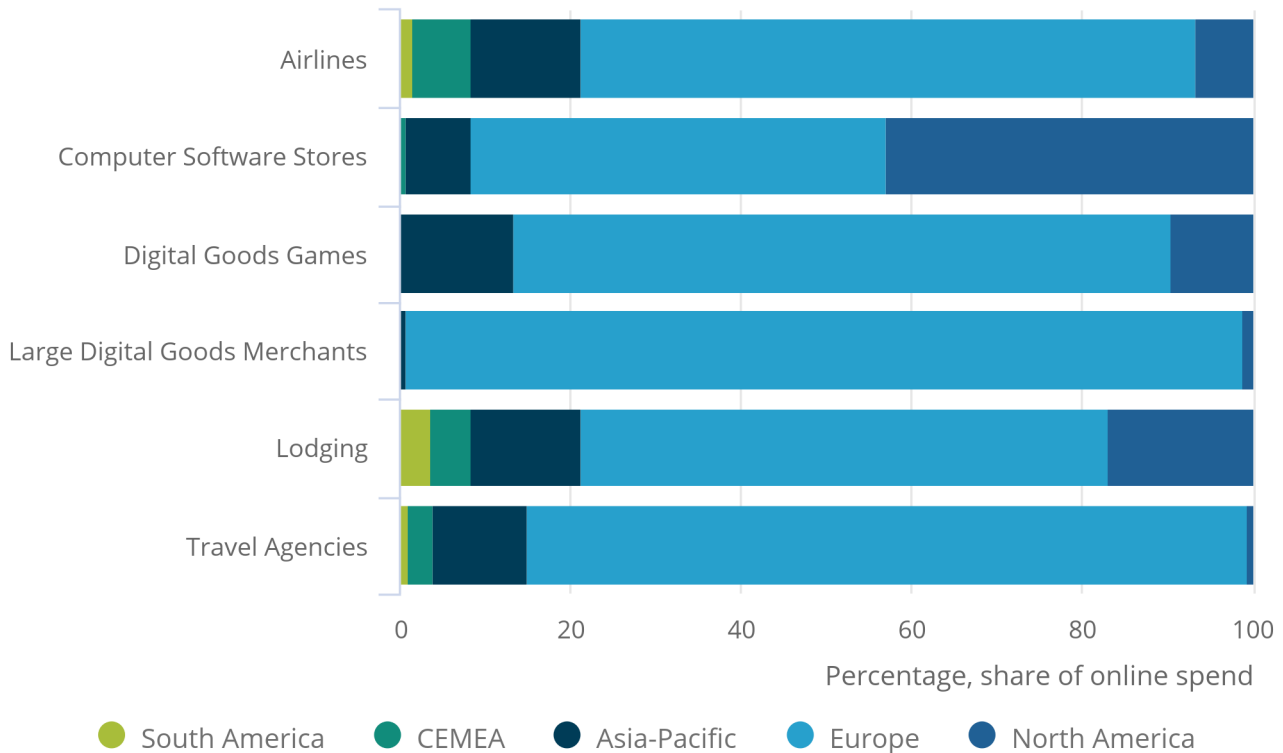
- "Airlines" (11.1%)
- "Lodging" (9.4%)
- "Computer software stores" (5.7%)
- "Travel agencies" (4.8%)
- "Digital goods games" (3.7%)

Figure 7: Europe accounted for 75.4% of online spending abroad in the top 6 merchant category codes

Share of online spend abroad within in the top 6 merchant category codes (MCCs), by continent, 2024

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Share of online spend abroad within in the top 6 merchant category codes (MCCs), by continent, 2024



Source: Aggregated and anonymised data on UK card payments from Visa Europe Limited (2025)

Notes:

1. Central Europe, Middle East, and Africa (CEMEA) is listed as a separate category, given that countries in this region will span multiple continents.
2. Statistical disclosure controls are applied by Visa before providing the data to the Office for National Statistics (ONS). Therefore, online spend abroad within merchant categories may exclude some countries because of suppression. See [Section 8: Data sources and quality for more information](#).

Spending is highly concentrated in Europe, 75.4% of the spend across the selected MCCs is with merchants located in European countries (not including any spend from the Central Europe, Middle East, and Africa (CEMEA) group). Analysis at this level of granularity is affected by disclosure controls applied by Visa before delivery leading to potentially misleading results (see [Section 8: Data sources and quality](#)).

Taking those caveats into account, the Republic of Ireland accounts for 96.5% of online spending with "Large digital goods merchants". Germany accounts for the largest percentage of spend with "Digital goods games" merchants, and the "Rest of Europe" attracts the largest percentage of spend with "Travel agencies".

North America makes up 11.3% of spending across the selected MCCs. Almost all of this spend (91.7%) was with merchants in the United States of America. The USA accounted for more spend than any other individual country on "Computer software stores" at 40.7%. Of UK consumer spending in the selected MCCs, 9% was with merchants located in the Asia-Pacific region, making it the third most popular destination overall.

Card transactions give unique insights into consumer spending behaviour, especially in the case of online spending. This article provides a first look at the level of granularity available for analysing e-commerce and digital trade transactions made by UK consumers. This analysis will be incorporated into a future article measuring elements of digital trade in the UK, where an estimate of total household digitally ordered imports will be provided.

7 . Glossary

Debit and credit card transactions

These cards facilitate the transfer of money for goods and services rendered without the usage of cash. These transactions occur both in-person, through contactless and chip and pin, and online through mail order or e-commerce. All card data that the Office for National Statistics (ONS) receives are anonymised and aggregated to protect against disclosure of individuals' consumer data.

Financial payment system

Debit and credit cards are provided by card issuers that enable consumers to make payment transactions. Card issuers are financial institutions responsible for providing a customer with a card. Card schemes, of which Visa is one, are payment networks that provide a range of services. For consumer payments, card schemes provide secure connectivity for merchants to transact with cardholders, either face-to-face (F2F) or online, and ensure those merchants safely receive their funds from the cardholder's bank.

Online and face-to-face spending

Face-to-face (F2F) transactions are defined as those where the credit or debit card is present for the transaction. This is where a consumer buys something instore and uses a payment card, including contactless payments. Online transactions are defined as transactions where the payment card is not present. This includes where a purchase is made over the internet, by telephone or where an app is used to take payment.

Merchant location

Merchant location is gathered from the merchant's register. The merchant acquirer (bank or financial institution that processes card payments for a merchant) is responsible for providing the card network with the correct location of each merchant outlet, as set out in the [Visa Merchant Data Standards Manual \(PDF, 1.546KB\)](#). For in-store transactions with a fixed location, the merchant location will be where the transaction took place. For merchants that do not have a fixed location, the location can either be where the transaction took place or the merchant's principal place of business.

Cardholder location

Cardholder postal sector, district or area is inferred by Visa. Visa analyse cardholder spending patterns, along with merchant location, to form a predictive view of a cardholder's likely home location. This is a predicted data attribute only, so a cardholder's exact home address cannot be determined. Data are aggregated so it is not possible to identify any single individual. The "home postal area" or "home postal district" is defined as the postal area or postal district where the cardholder normally resides. "Home region" is defined as the International Territorial Level (ITL) region where the cardholder normally resides. See our [Regional consumer card spending trends quality and methodology information \(QMI\)](#) for details of ITL regions.

Merchant category

A merchant category code (MCC) is a four-digit number assigned to describe a merchant's primary business based on annual sales volume measured in local currency. Where a merchant is engaged in more than one type of business, the merchant can either use the MCC that reflects the highest annual sales volume or use different MCCs for different lines of business. In addition, some MCCs identify a specific merchant or type of transaction. In the dataset provided by Visa, card spending data are aggregated where a specific MCC would disclose an individual business's activity. A merchant category group (MCG) is assigned to define an industry using a set of MCCs.

8 . Data sources and quality

Card spending data

Analysis in this article is based on aggregated and anonymised monthly data on UK card payments provided by Visa Europe Limited. Visa operates a card scheme that is used by a variety of card issuers, including debit and credit card providers. Visa has a Global Privacy Program to ensure proper safeguards are applied to personal information that they collect, use and share, and respecting privacy is crucial. Visa aggregates and anonymises data before sharing, to remove information that would allow us to identify the activity of an individual or business within the dataset.

Card spending covers part of UK spending habits and is not exhaustive. It will not cover cash transactions or direct debit payments, or other payment methods, such as buy now, pay later. In 2022, 59% of payment transactions in the UK were made using cards, 14% using cash, and 10% using direct debit, according to [UK Finance's Payment Markets Summary 2022 \(PDF, 436KB\)](#). These figures reflect the number of transactions made and would differ if looking at the value of payments.

The value spent on cards is lower as a percentage of these types of transaction because of large value payments, such as salaries, mortgages and bills usually being paid by direct debit and faster payments. Overall, UK credit and debit card holders made 2.5 billion purchase transactions in June 2023, totalling £84 billion, as explained in [UK Finance's card spending update for June 2023 \(PDF, 226KB\)](#).

These data, although not adjusted for inflation, can be used to give an indication of trends in consumer spending habits. Our [Regional consumer card spending trends quality and methodology information \(QMI\)](#) covers the strengths and limitations of the Visa data.

Cardholder spending values in this analysis are adjusted based on the number of cardholders in the first month of the dataset. This allows the growth or loss in spend to be shown independently of the number of cardholders in the dataset. More information is available in our [Regional consumer card spending trends QMI](#).

Statistical disclosure controls

Statistical disclosure controls are applied by Visa before providing the data to the Office for National Statistics. Spending data are unavailable for locations where a person, business or organisation can be identified. Where spend is unavailable because of these controls, data will be excluded and visible shifts may appear.

Excluded categories

Spending in some merchant categories is deemed as sensitive by Visa for legal reasons. This spending is excluded from the data published in this article. The following types of spending are excluded:

- betting and gambling
- insurance, money and financial institutions
- religious and political organisations
- legal services
- funeral services

National restrictions

The grey shaded area in charts refers to periods where restrictions across the UK were in effect. While guidance varied between the nations and regions of the UK at various times, for practical purposes, we have limited restrictions to three main periods.

In order, these were:

- first national lockdown in the UK (23 March 2020) to easing of restrictions with non-essential shops reopening in England (15 June 2020)
- second lockdown in England (5 November 2020) to lockdown being replaced with three-tier system in England (2 December 2020)
- third lockdown announced in Scotland and England (4 January 2021) to "stay at home" restrictions ending in England (29 March 2021)

9 . Related links

[Developing UK digital trade statistics](#)

Article | released 5 May 2022

An introduction to digital trade and plans to develop estimates.

[International consumer card spending, UK and abroad: 2019 to 2023](#)

Article | released 17 June 2024

Analysis of consumer card spending habits covering where international cardholders are spending money in the UK and which countries UK cardholders spend in.

[Impact of large events on consumer spending in local UK economies: January 2026](#)

Article | released 08 January 2026

Analysis of the impact of large events on UK consumer spending using Visa cardholder spending data.

[Consumer card spending in the UK at different times of day: 2019 to 2024](#)

Article | released 1 November 2024

Analysis of consumer card spending trends by time of day across the UK, including spend in a range of merchant categories for every postal district.

10 . Cite this article

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