



GERMANY VS ITALY



Population: 80.6 m
GDP: 3.7 tn USD

Population: 49.8 m
GDP: 2.2 tn USD

99% bank account penetration



86,2% internet access



64% smartphone penetration

Despite their tremendous European Championship record, the DFB eleven failed to win even a single game in an UEFA European Championship final between their triumph at EURO '96 and their 2008 Klagenfurt victory against Poland.



Biggest victory

16:0 against Russia (1912, Olympic Games, consolation round, Stockholm)



Biggest defeat

1:7 against Hungary (1924, friendly match, Budapest)



87% bank account penetration



36% credit card penetration



Italy ranks **fifth in Europe** in terms of online retail sales. **E-commerce grew by 17.5%** in 2014.



60% of the population (48.5 million) shop online, 14.1 million of which shop cross-border.



46% credit card penetration



In 1980, Italy hosted the first final (eight teams), but had to content themselves with fourth place after losing the match for third place against Czechoslovakia in a penalty shoot-out.



Biggest victory

9:0 against USA (1948, Olympic Games, 1. round, Brentford)



Credit card usage in Germany is low due to a preference for several key alternative payment methods - SEPA direct debit, invoice and bank transfer methods like sofort banking and giropay.



Biggest defeat
0:9 against England (1909, friendly match, Oxford)



62% internet access



24.2 billion USD B2C e-commerce

There are approximately 15 million digital buyers in Italy, which account for 25% of the population, a lower rate than many European markets.



71.2 billion USD B2C e-commerce



Germany is rated 5th in the world in terms of online sales volume and alternative payments are strongly preferred to card payments.



Some examples for alternative payment methods are real-time bank transfer method MyBank and prepaid cards Postepay and CartaSi.



Many Italian customers are not comfortable when paying online, which is partly due to the reliance on cash. However, card-based and Cash-on-Delivery payments are decreasing, while Italians are beginning to use e-wallets, bank transfers and direct debit more when buying on their mobiles.



Share of e-commerce transactions:
39% bank transfer, 22% e-wallet, 21% card based, 5% cash based, 13% other



ALL ABOUT FOOTBALL:	
Number of UEFA EUROs, including 2016	12 : 9
UEFA EURO games played	43 : 33
victories	23 : 13
defeats	10 : 5
draws	10 : 15
UEFA EURO goals scored	65 : 33
UEFA EURO goals conceded	45 : 25