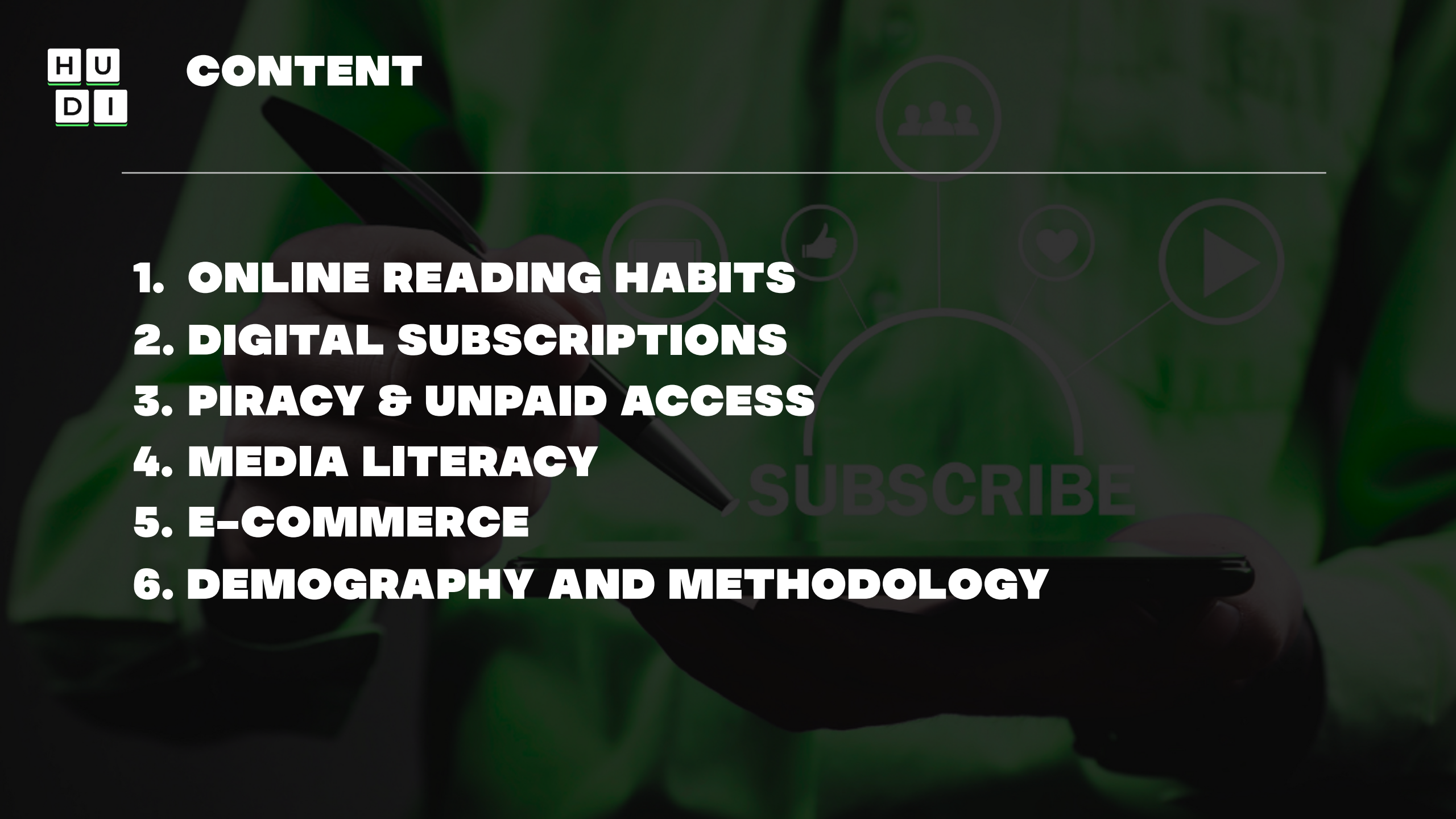




USAGE AND ATTITUDES OF CROATIAN DIGITAL NEWS READERS

KEY FINDINGS

- Digital news is a daily habit: almost **80% read online portals at least once a day**, with higher intensity among Millennials and Gen X.
- Domestic digital subscriptions remain niche but engaged: about **13% qualify as subscribers** on a composite, self-reported measure, with heavy daily use of locked articles and strong satisfaction; **password sharing lowers effective reach to roughly 9% of readers**. All subscription figures should be treated as indicative (self-reported vs. audited market shares)
- **Non-subscription is driven by perceived low value** rather than lack of access: most non-subscribers feel **free content is sufficient**, the **paid content not worth the price**, or **subscriptions too expensive**; near-term conversion potential is limited (only ~9% see themselves subscribing within a year).
- Piracy and unpaid access are mainstream: **over two thirds use unpaid channels**, and nearly half of those do so at least weekly; **cost, subscription fatigue and gaps in availability are key drivers**.
- Media literacy is partial: **readers understand the ad-funded model** and highly value source credibility, but many **struggle to judge which portals are credible** and only a **minority clearly link paid subscriptions to financing** quality journalism.
- E-commerce infrastructure is well established, but security perceptions are a bottleneck: **most readers shop online** and **trust is high** in principle, yet **60% have abandoned a digital subscription purchase over payment-security concerns**; cards dominate but digital wallets are already substantial.

- 
- 1. ONLINE READING HABITS**
 - 2. DIGITAL SUBSCRIPTIONS**
 - 3. PIRACY & UNPAID ACCESS**
 - 4. MEDIA LITERACY**
 - 5. E-COMMERCE**
 - 6. DEMOGRAPHY AND METHODOLOGY**

1.

ONLINE READING HABITS





READING FREQUENCY

Reading frequency is high: almost 80% of readers use portals at least once a day, and more than half do so several times a day. Intensity rises with age – Millennials and Gen X read significantly more often than Gen Z.

MILLENNIAL & GEN X
> GEN Z

52,9%

GEN Z > MILLENNIAL
& GEN X

24,8%

GEN Z > MILLENNIAL

12,3%

GEN Z > MILLENNIAL
& GEN X

4,3%

Several times a day

Once a day

Several times a week

Once a week

Q: How often do you read online portals?
N (all respondents) = 1.059

REGISTERED USER ACCOUNT

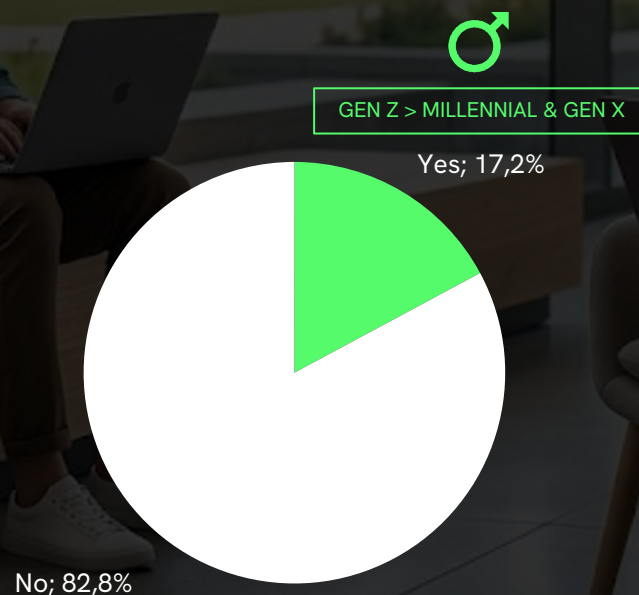
Half of readers have no registered account on any portal. Registration is clearly gendered: significantly more men than women hold accounts on both Croatian and international portals. Generationally, Gen Z leans towards accounts on international portals and Millennials towards Croatian portals, while Gen X most often has no account at all.



Q: Do you have a registered user account on any news portal?
N (all respondents) = 1.059

INTERNATIONAL PORTALS

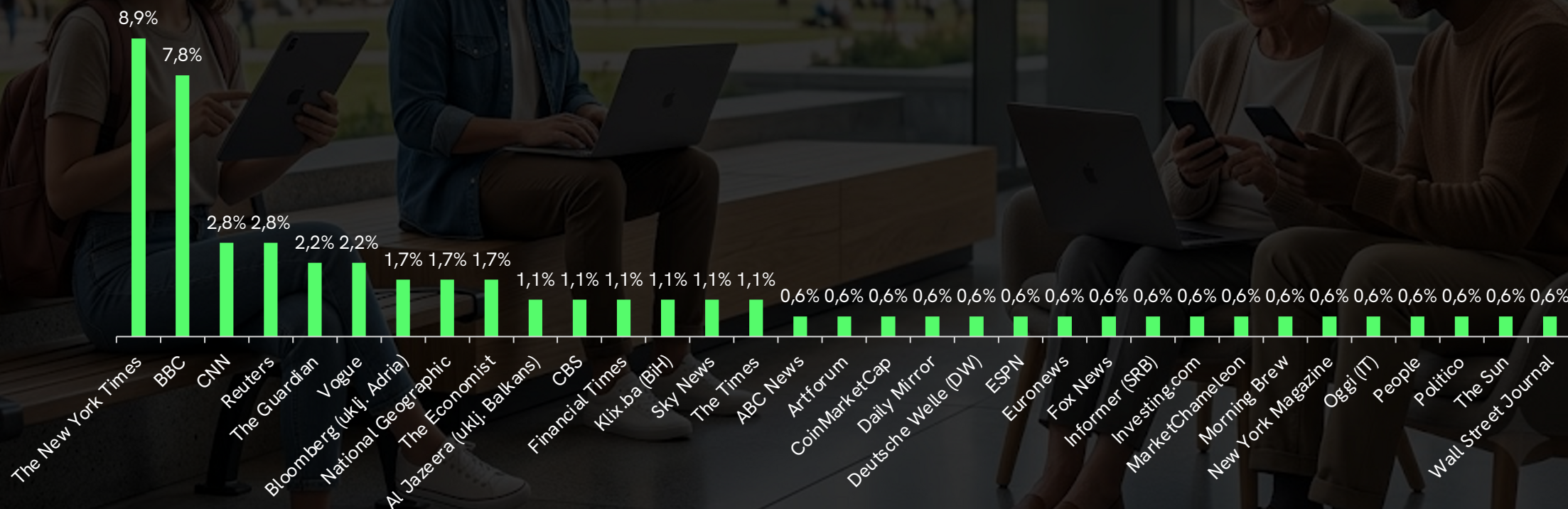
17% of readers report having a subscription (free or paid) to an international portal. Uptake is almost twice as high among men as among women, and falls steadily with age – Gen Z subscribes significantly more than Millennials and Gen X.



Q: Are you currently subscribed to any international portals?
N (all respondents) = 1.059

INTERNATIONAL PORTALS SUBSCRIPTION

The international subscription market is highly fragmented: The New York Times and BBC in the lead, with long tail includes niche and special-interest outlets



Q: Which international portals are you subscribed to?
N (have an international subscription = 180)



ONLINE READING HABITS

KEY FINDINGS

- **Online news is a high-frequency habit:** almost 80% read portals at least once a day, over half several times a day
- Reading **intensity increases with age:** Millennials and Gen X read significantly more often than Gen Z
- **Half of readers have no registered account;** accounts are more common among men, with Gen Z leaning to international portals and Millennials to Croatian portals.
- Around **17% report a subscription to international portals (free or paid);** uptake is higher among men and declines with age
- The international subscription market is highly fragmented, with a **few leading brands (The New York Times, BBC) and a long tail of niche outlets.**

2.

DIGITAL SUBSCRIPTIONS

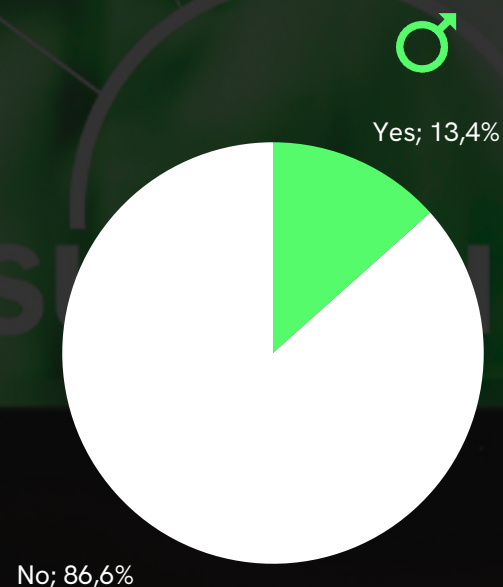


SUBSCRIPTION TO CROATIAN PORTALS

ALL READERS

13,4% Croatian readers of digital news portals state they are subscribed. Men subscribe significantly more than women.

Disclaimer: Due to the subjective nature of self-reported measures, composite measure was used, which can still overestimate true digital subscription penetration due to (1) users who access subscriptions paid by other household members or via institutional accounts (e.g., workplace, university, library), (2) misclassification of free registrations or accounts as "subscriptions", (3) recall errors regarding past or trial subscriptions, (4) overstatement of usage driven by social desirability, i.e., a tendency to present paying for digital content as a socially approved behaviour, and other factors



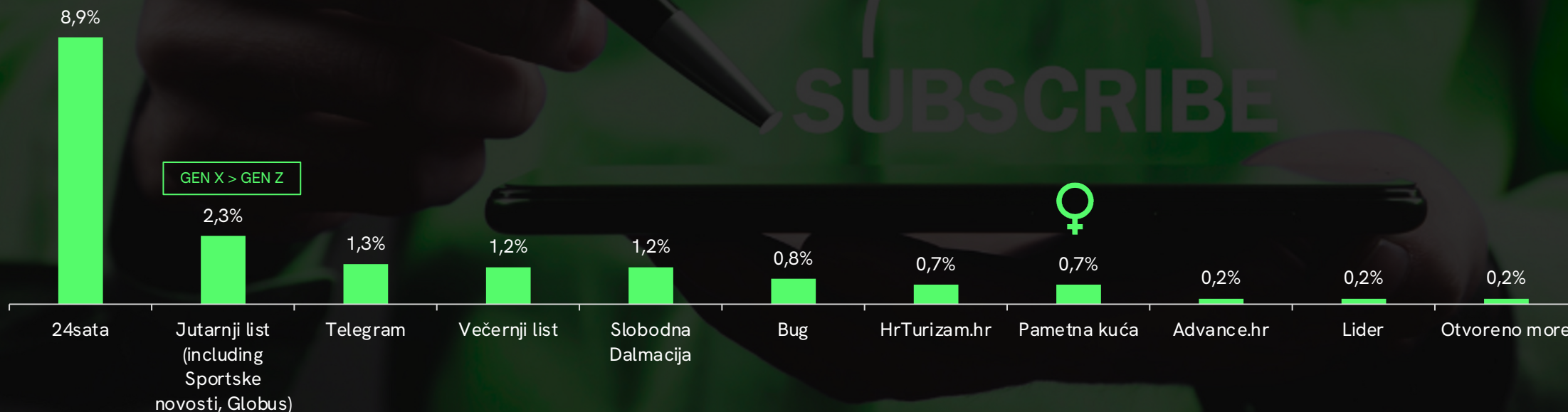
Composite measure using following variables (subscription status statements, subscribed to relevant portals, have an account, had online purchase at least once in life).

N (all respondents) = 1.059

CROATIAN PORTAL SUBSCRIPTION

24sata first reported brand by domestic subscription base, Jutarnji list as second, followed by other main brands (Telegram, Večernji list, and Slobodna Dalmacija). The remaining titles form a long tail of specialist offerings below 10%. Significantly more Gen X than Gen Z subscribe to Jutarnji list, and significantly more women subscribe to Pametna kuća portals.

Disclaimer: Survey brand-level results represent relative positions within the respondent sample and may not reflect actual subscription market shares or precise differences between brands.

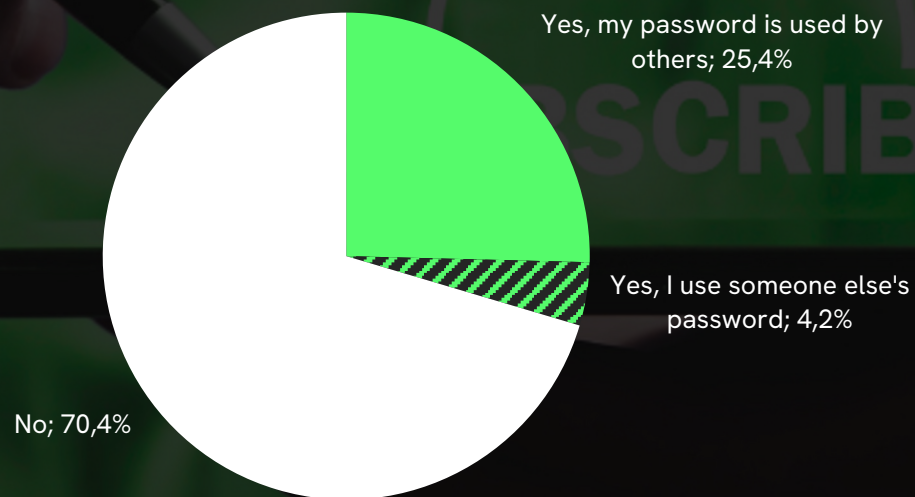


Q: Which Croatian portals are you subscribed to?
N (all respondents) = 1.059

PASSWORD SHARING

SUBSCRIBERS

Almost one in three subscribers shares access, bringing down share of subscribers to approximately 9% among Croatian readers of digital news portals.

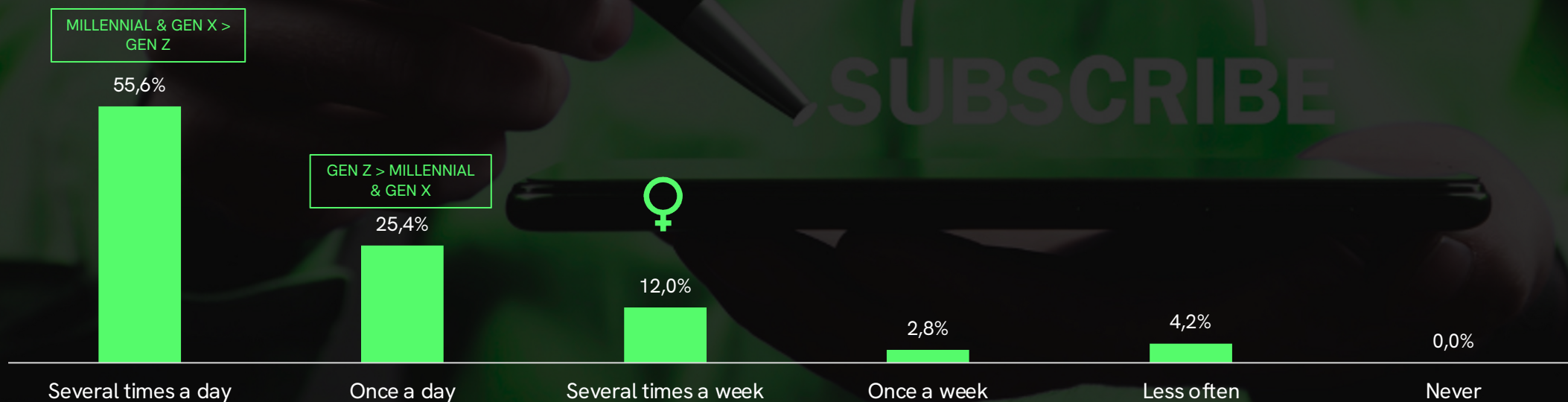


Q: Do you share your password to access digital subscription portals?
N (subscribers) = 142

DIGITAL SUBSCRIPTION USAGE

SUBSCRIBERS

Subscriptions are actively used by more than 80% of subscribers read locked articles at least once a day. Usage intensity rises with age – Millennials and Gen X read significantly more frequently than Gen Z.

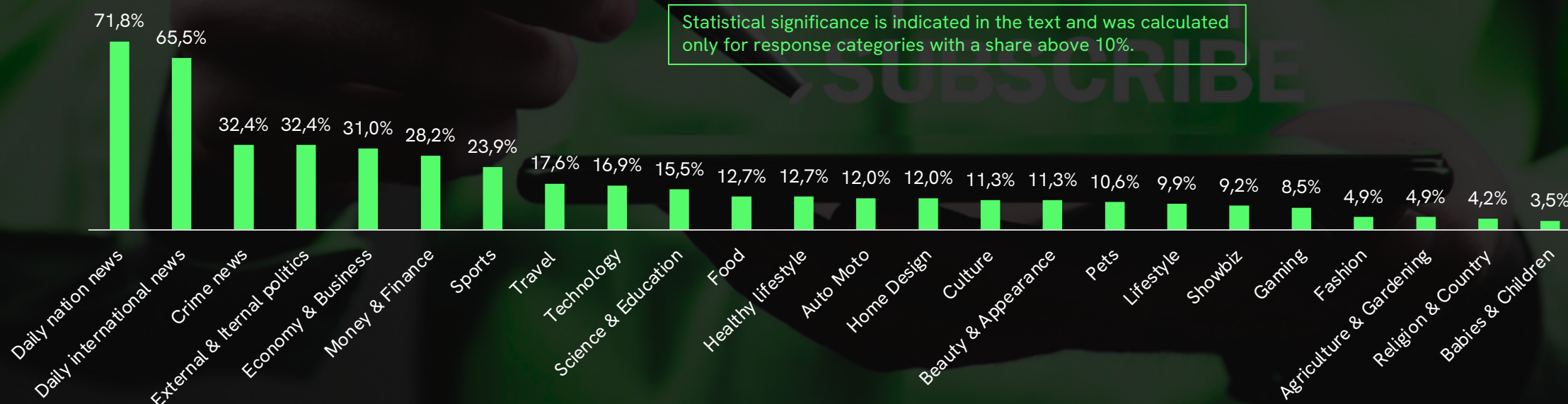


Q: How often do you use your digital subscription to Croatian portals, i.e. read locked articles?
N (subscribers) = 142

PREFERRED CONTENT

SUBSCRIBERS

News is the core of paid consumption: 71,8% read daily national and 65,5% daily international news. Below that, interests fragment and split sharply by gender – men prefer international news, sport, auto-moto and technology, while women read significantly more culture and beauty & appearance. Millennials and Gen X show more interest across topics than the youngest subscribers.

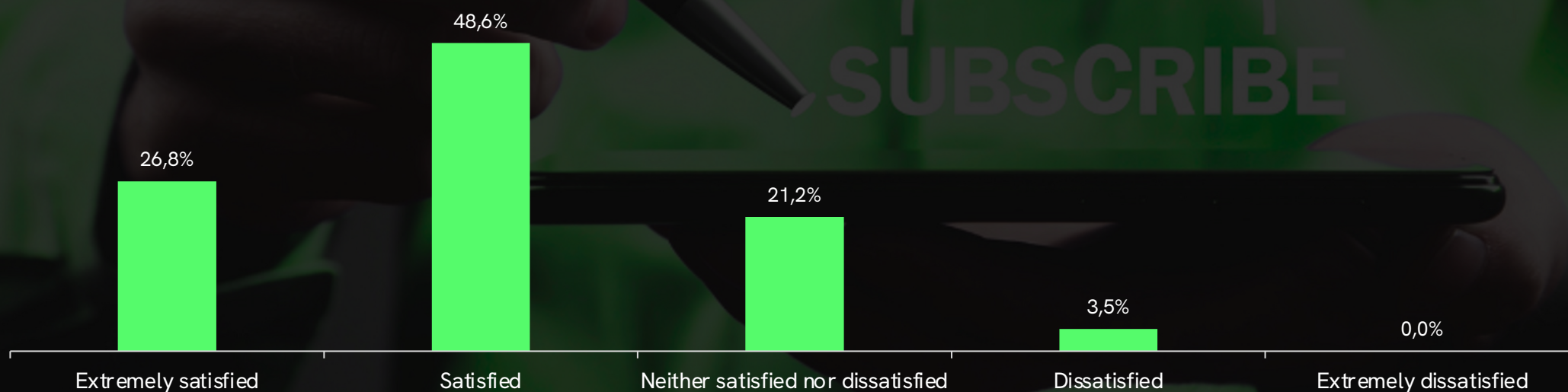


Q: What type of content do you usually read through your digital subscriptions on Croatian portals?
N (subscribers) = 142

SUBSCRIPTION SATISFACTION

SUBSCRIBERS

Value perception among subscribers is strong with average of 3,99. Three quarters of subscribers are satisfied or extremely satisfied with service.

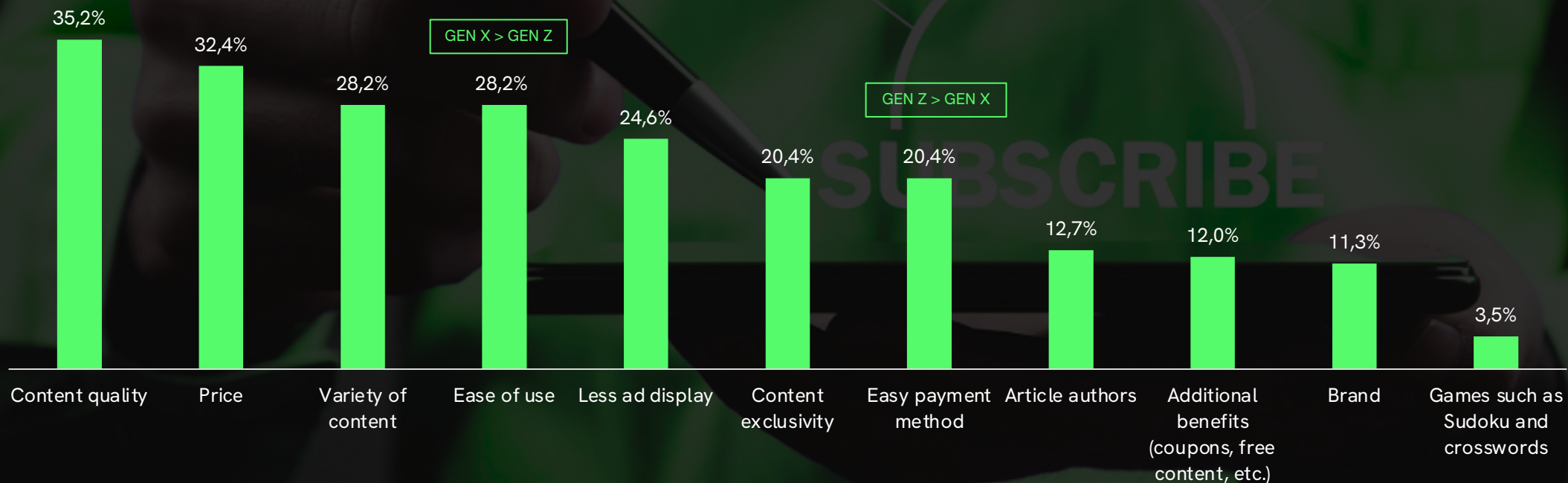


Q: How satisfied are you with the value you get from your digital subscriptions to Croatian portals?
N (subscribers) = 142

FACTORS TO SUBSCRIBE

SUBSCRIBERS

Content quality, price, variety of content and ease of use are main reasons to subscribe. Generational differences are clear: brand matters significantly more to Gen Z than to Gen X, ease of use more to Gen X than to Gen Z, and easy payment methods less to older subscribers (indicating they are not the ones who set up subscriptions).

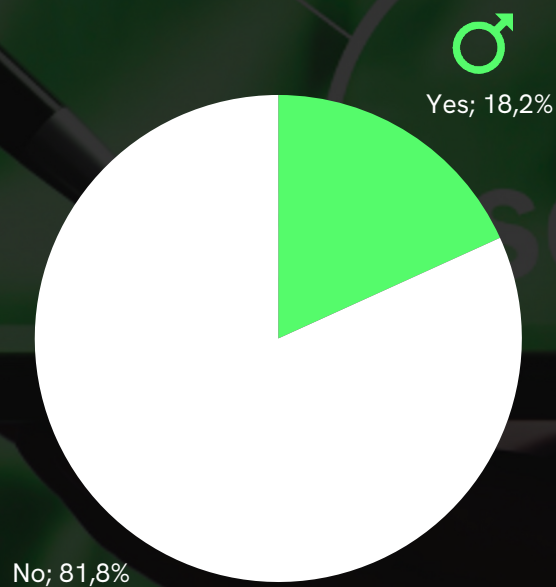


Q: What factors are most important to you when deciding whether to subscribe to a digital service from Croatian portals?
N (subscribers) = 142

EARLIER SUBSCRIPTION

NON-SUBSCRIBERS

The non-subscriber base is dominated by never-users: more than 80% have never subscribed to a Croatian portal. Men significantly more than women have been previously subscribed.



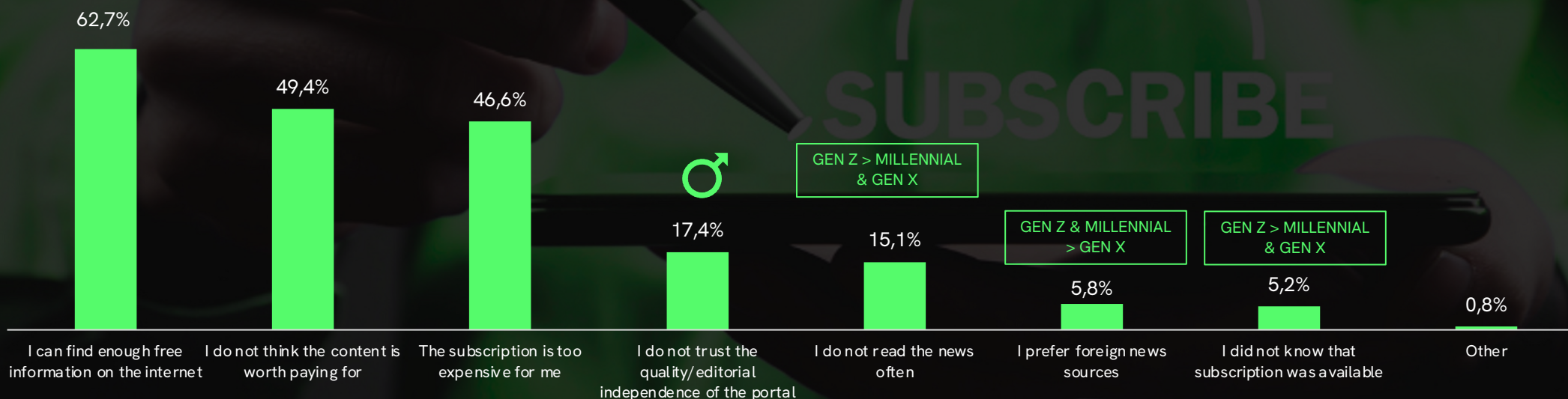
Q: Have you previously subscribed to any of the Croatian portals?

N (non-subscribers) = 774 (used a single self-reported item to retain clear non-subscribers and remove those who mistakenly see themselves as subscribed)

REASONS FOR NOT SUBSCRIBING

NON-SUBSCRIBERS

The barrier is perceived value rather than lack of access: almost two thirds find enough free information online, almost half do not consider the content worth paying for and find subscriptions too expensive. Men are significantly more likely to distrust portal quality and editorial independence. Gen Z stands out for reading less often and for being less aware that subscriptions exist, while Gen Z and Millennials more often prefer foreign news sources.



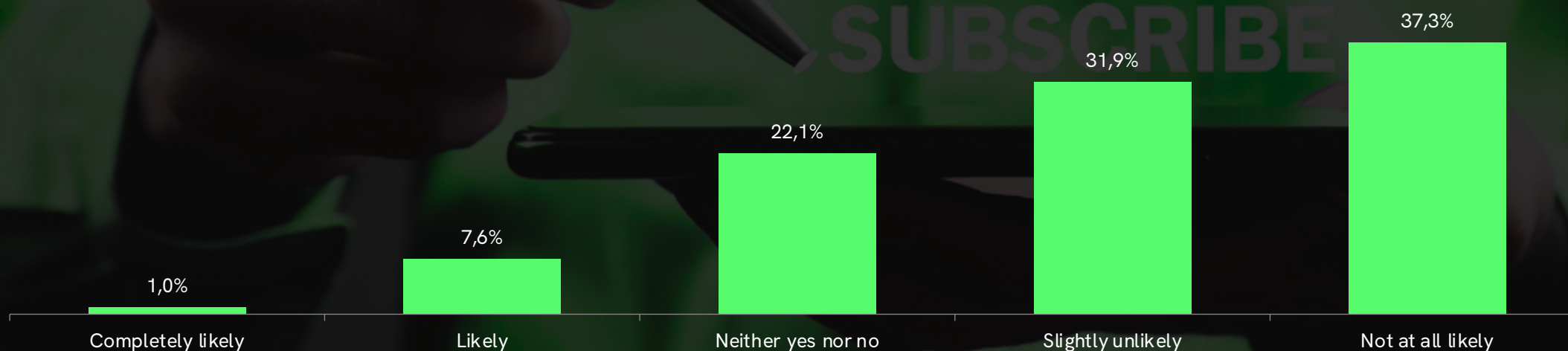
Q: What is the main reason why you are not subscribed to Croatian portals?

N (non-subscribers) = 774 (used a single self-reported item to retain clear non-subscribers and remove those who mistakenly see themselves as subscribed)

SUBSCRIPTION PROBABILITY

NON-SUBSCRIBERS

Near-term conversion potential is limited: only 9% consider a subscription likely within the next year, with average likelihood of 2,03 out of 5.
Men score significantly higher (2,11) than women (1,98), and Gen Z (2,16) is significantly more open to subscribing than Millennials (1,90).



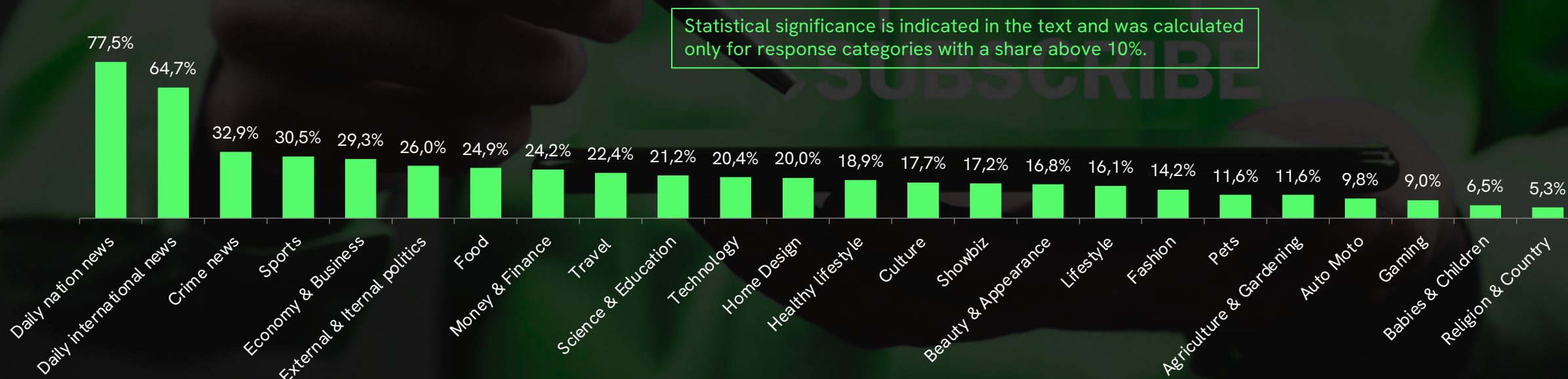
Q: How likely is it that you will subscribe to a Croatian portal in the next year?

N (non-subscribers) = 774 (used a single self-reported item to retain clear non-subscribers and remove those who mistakenly see themselves as subscribed)

PREFERRED CONTENT

NON-SUBSCRIBERS

Non-subscribers share the same news core: majority reads daily national followed by daily international news. Their wider interests split clearly by gender – men prefer politics, economy & business, money & finance, sport and technology, while women lead on national news and lifestyle topics such as showbiz, beauty, fashion, travel, home design, healthy living, food and pets. Generationally, Gen Z shows significantly less interest across specific topics.



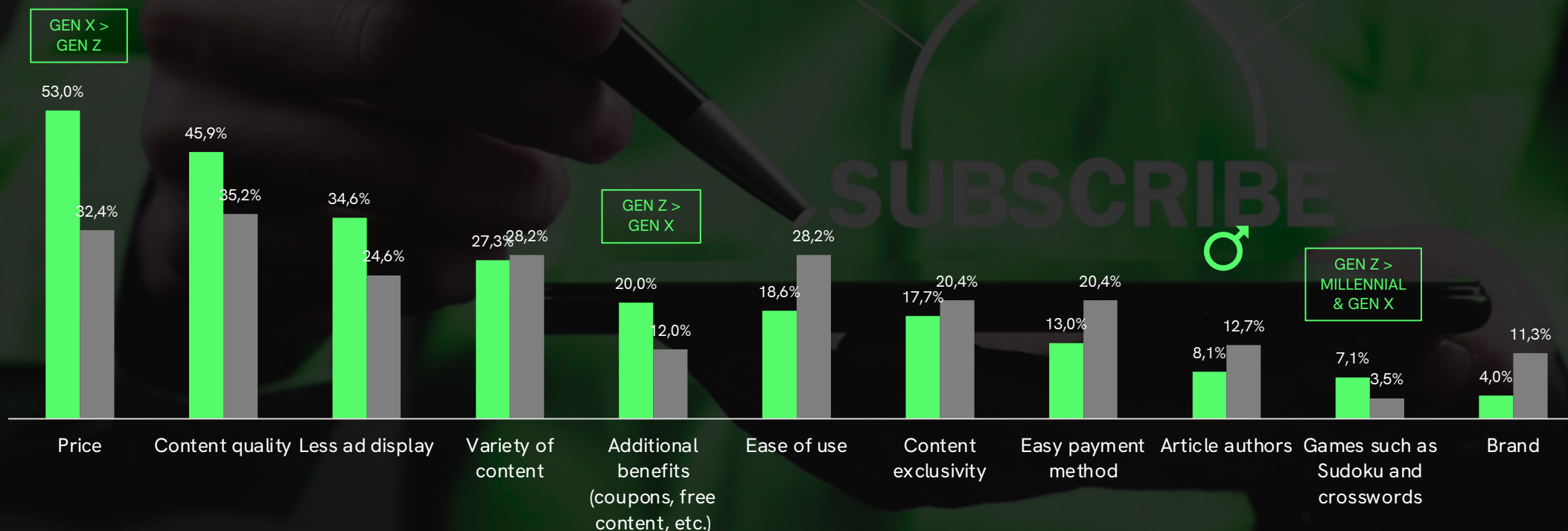
Q: Which of the following types of content do you usually read on Croatian portals?

N (non-subscribers) = 774 (used a single self-reported item to retain clear non-subscribers and remove those who mistakenly see themselves as subscribed)

FACTORS TO SUBSCRIBE

SUBSCRIBERS VS. NON - SUBSCRIBERS

For non-subscribers, price leads followed by quality and less ads, all more important to them than current subscribers. Brand and authors carry almost no weight in decision, which are more valued by subscribers compared to those who are not. Older generations take price more into account, while younger care significantly more about additional benefits, access to games and brand.



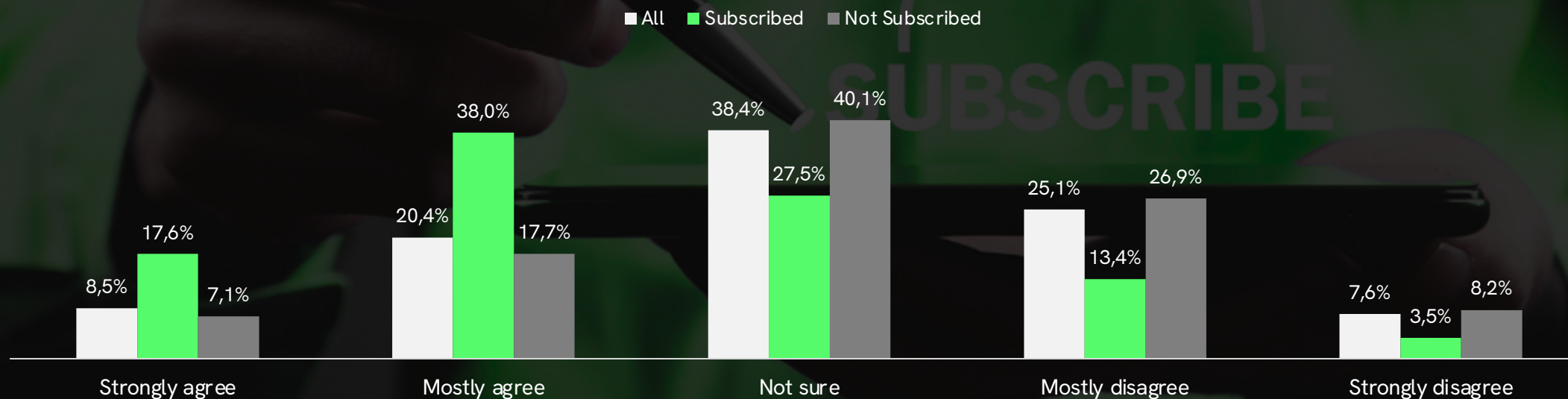
Q: What factors are most important to you when deciding whether to subscribe to a digital service from Croatian portals?

N (subscribers) = 142, N (non-subscribers) = 774

SUBSCRIPTION VALUE

ALL READERS

The value proposition is divided with an average positive value of 3,53 for subscribers and significantly lower perceived value of 2,89 for nonsubscribers (total average rating of 2,97 out of 5). Men significantly more value subscription service (3,06) than women (2,90), which is in line with their higher share in subscribers.

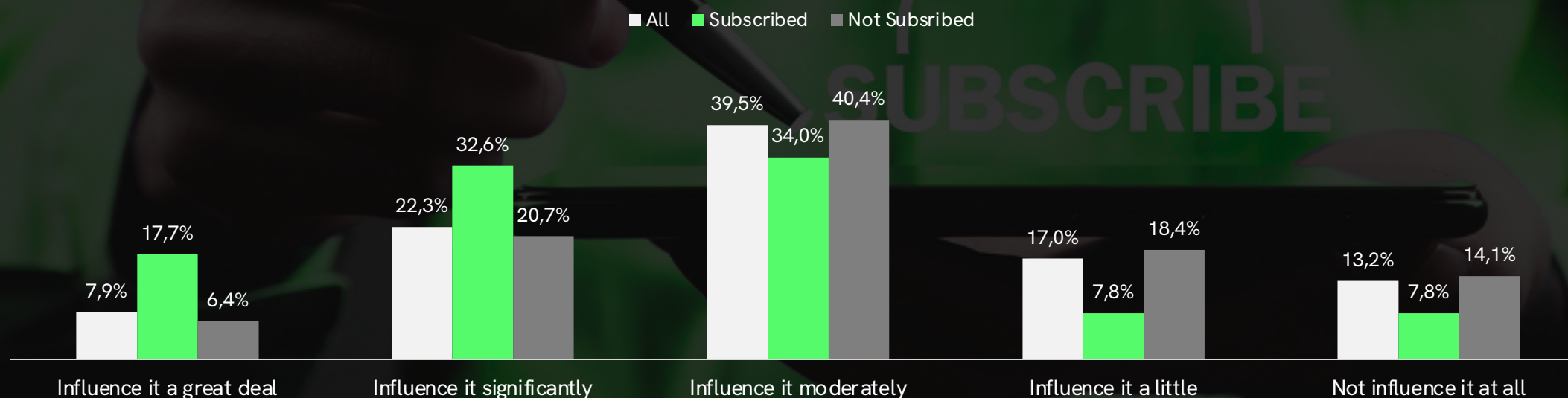


Q: Do you think digital subscriptions to Croatian portals offer better content than free services?
N (all respondents) = 1.059

SUPPORTING JOURNALISM

ALL READERS

Supporting journalism as a polarized motive, serves as a significant influence for current subscribers, with average rating 3,45 vs 2,87 for nonsubscribers, indicating strong journalism support among those who subscribe today. Gen Z responds significantly more strongly (average 3,13) than Millennials (2,88) and Gen X (2,86).



Q: If you knew that a subscription directly supports the work of journalists and the editorial team, how much would that influence your decision to subscribe?

N (all respondents) = 1.059

SUBSCRIBERS

KEY FINDINGS

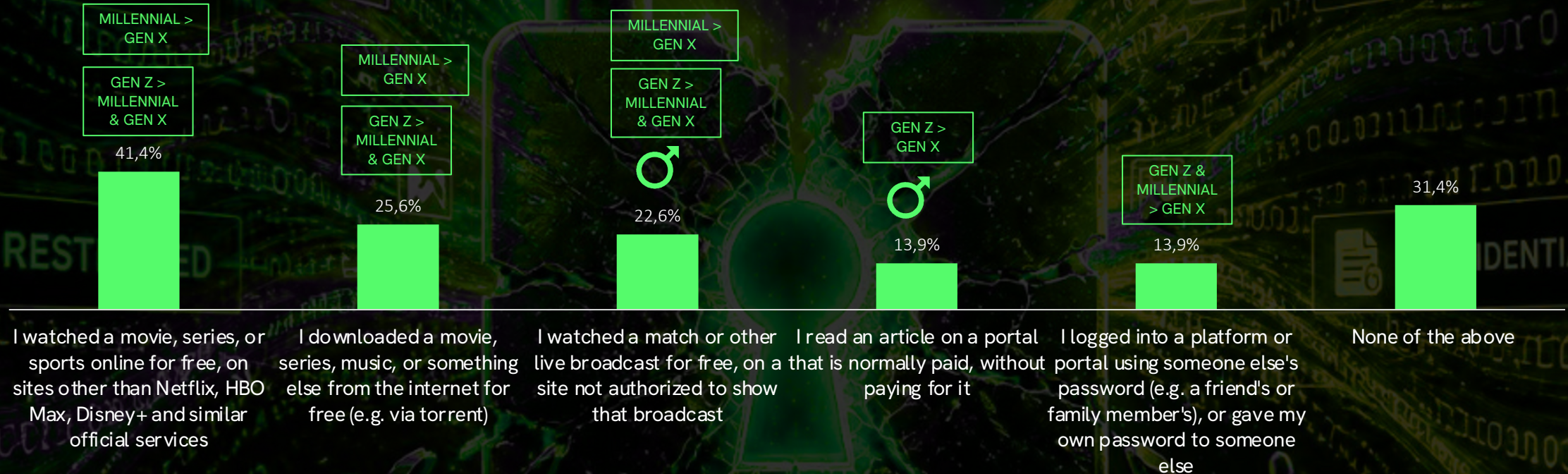
- Around **13% of Croatian online news readers qualify as subscribers** on a composite measure; this figure still likely overstates true penetration and should be treated as indicative (self-reported, likely overstating true penetration rather than audited market shares)
- **Password sharing is widespread**: roughly one-third of subscribers share access, effectively **reducing unique subscriber reach to about 9%** of Croatian digital news readers
- Domestic subscription base is **led by 24sata, followed by Jutarnji list** and a long tail of specialist portals
- Subscriptions are intensively used: over **80% of subscribers read locked articles** at least once a day, with higher usage among Millennials and Gen X than Gen Z
- **Daily national and international news are the core of paid consumption**, while topic interests diverge strongly by gender and generation
- **Value perception among subscribers is high** (about three-quarters satisfied), **but non-subscribers with lower value** and cite “enough free content”, “not worth paying”, and price as main barriers
- **Supporting journalism is an important motive especially for current subscribers**, with Gen Z showing the strongest stated influence of this factor on potential subscription decisions

3.

PIRACY & UNPAID ACCESS

ILLEGAL CONTENT

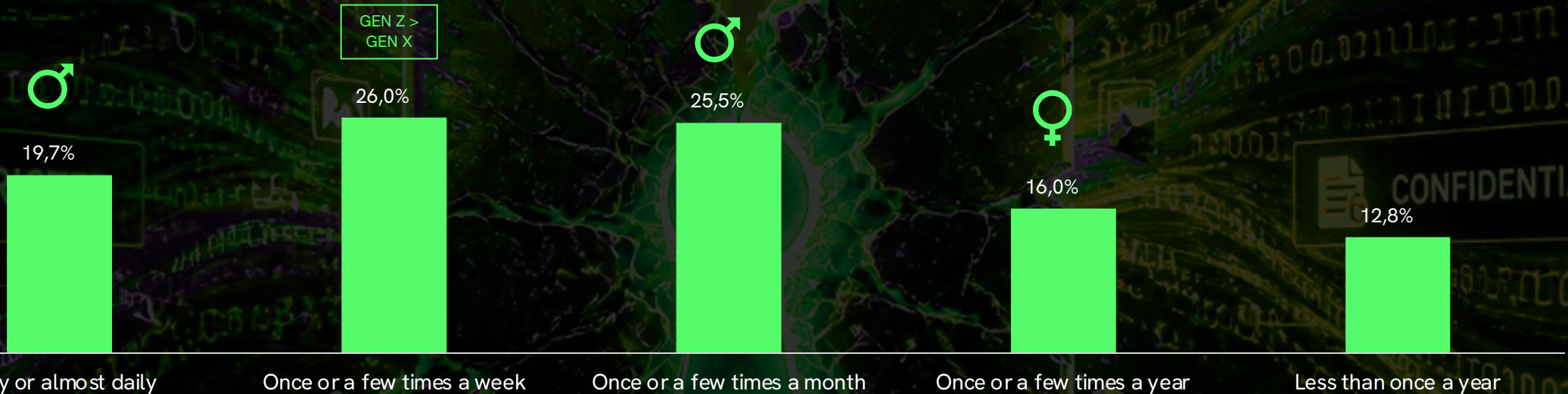
Unpaid access is mainstream: more than two thirds used at least one such channel in the past 12 months, led by free streaming, free downloading of films, series or music and watching live broadcasts on unauthorised sites. The pattern is strongly generational – Gen Z and Millennials significantly outpace Gen X.



Q: Have you done any of the following in the last 12 months?
N (all respondents) = 1.059

ILLEGAL CONTENT USAGE

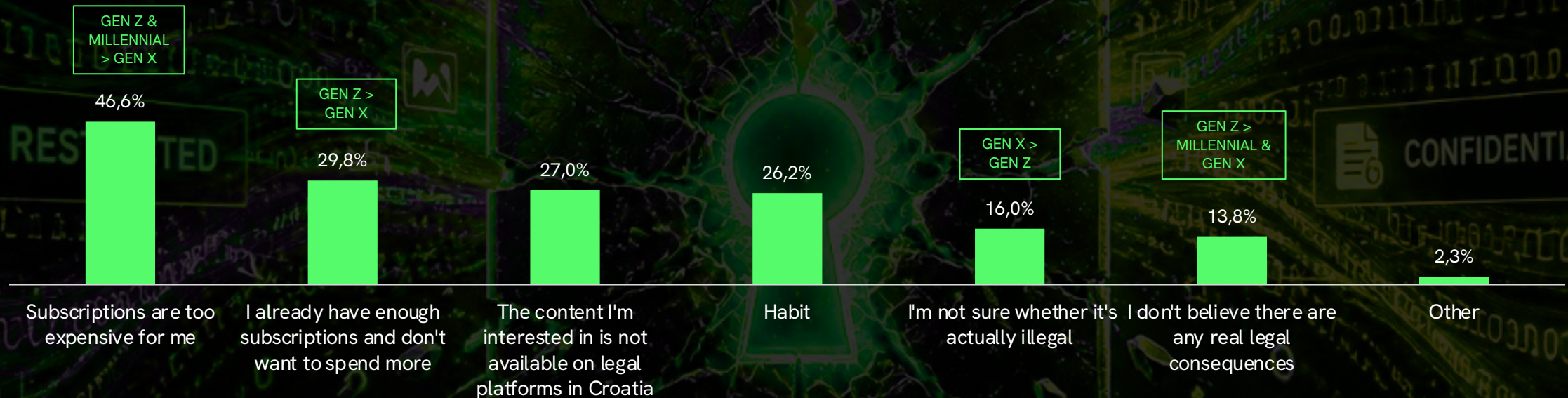
Among those who bypass paying, the behavior is regular rather than occasional: almost half do so at least once a week, including 20% daily or almost daily. Men are significantly more likely to do so daily and monthly, women once or a few times a year, and Gen Z significantly more often weekly than Gen X.



Q: How often do you access paid digital content without paying?
N (used any illegal method) = 726

ILLEGAL CONTENT USAGE REASONS

Cost leads the reasons, followed by subscription fatigue and content unavailable legally in Croatia as secondary reasons. Habit is relatively established. Only 16,0% are unsure whether the behaviour is illegal. Gen Z and Millennials significantly more often find subscriptions too expensive, Gen Z more often already has enough subscriptions, Gen X is more often unsure of the legality, and the youngest are least convinced of real legal consequences.



Q: What are the three main reasons you do this?
N (used any illegal method) = 726



ILLEGAL CONTENT ATTITUDES

Preview into paid content and paying for used content could lead to less bypass, even though prevailing norms are permissive: 62% consider password sharing acceptable and 41% do not see bypassing a paywall as a serious offence, while only half acknowledge the harm piracy does to journalists, creators and production companies. Men and Gen X are significantly more likely to dismiss paywall bypassing as an offence, women and Gen X to recognize the harm to creators, and Gen Z and Millennials to find subscription sharing acceptable.

Better insight into content before purchase would lead to less bypassing of legal content.

65,4%

Sharing a subscription password with a friend or family member is acceptable behavior.

61,8%

GEN Z & MILLENNIAL > GEN X

Paying only for the content actually consumed would further encourage the use of legal sources.

58,5%

Piracy of digital content harms journalists, creators, and production companies.

51,6%



GEN X > MILLENNIAL & GEN Z

I do not consider bypassing a paywall or illegal streaming to be a serious offense.

41,1%

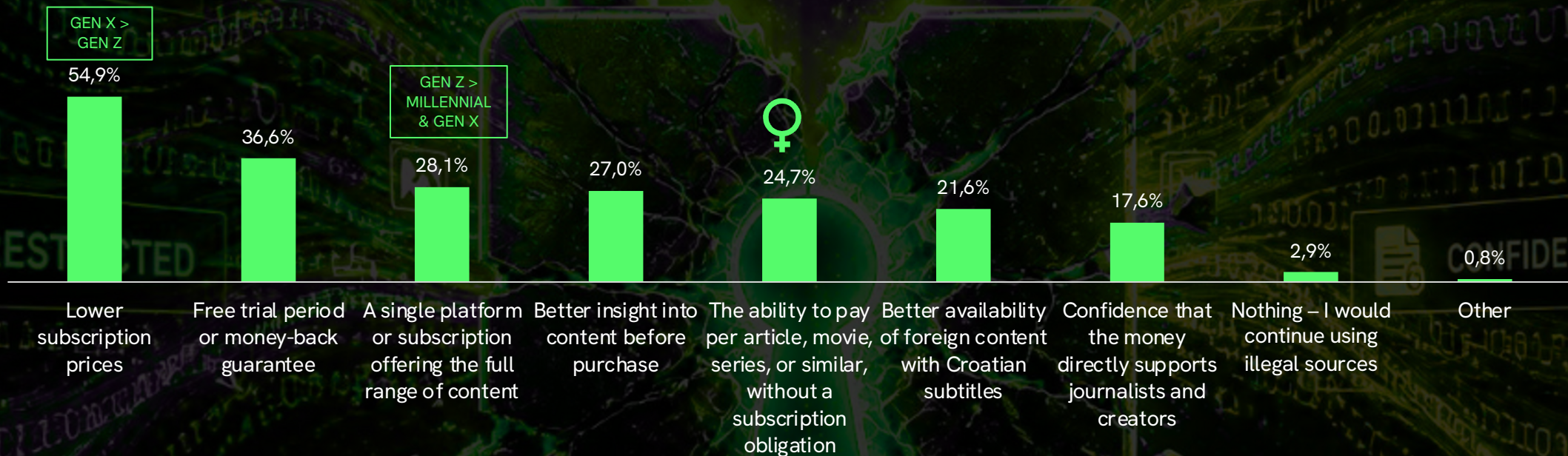


GEN X > MILLENNIAL & GEN Z

Q: To what extent do you agree with the following statements? (shown T2B "Strongly agree" & "Agree")
N (all respondents) = 1.059

FACTORS TO USE LEGAL CONTENT

Price is the primary lever: more than half point to lower subscription prices, followed by free trials or money-back guarantees, single platform subscription and better preview before purchase. Lower prices matter significantly more to Gen X, while Gen Z prefers a single all-in-one platform.



Q: What do you think would most encourage the exclusive use of legal ways to access digital content?
N (all respondents) = 1.059

PIRACY & UNPAID ACCESS

KEY FINDINGS

- **Unpaid access is mainstream:** over two thirds of respondents used at least one unpaid channel in the past 12 months, especially **free streaming, free downloading and watching live broadcasts on unauthorized sites**; Gen Z and Millennials significantly outpace Gen X
- Among those who bypass paying, **behavior is regular:** almost **half access paid content without paying at least weekly**, including around 20% daily or almost daily
- **Cost** is the primary driver of illegal use, followed by **subscription fatigue** and **lack of availability in Croatia**; habit is established and many **doubt or are unsure about the legal consequences**.
- Norms are permissive: around **62% see password sharing as acceptable** and **41% do not consider paywall bypass or illegal streaming a serious offence**; only about half recognize the harm piracy causes to journalists, creators and production companies
- Legal use can be encouraged mainly through **lower subscription prices, free trials/money-back guarantees, better preview of content, aggregation on a single platform, and pay-per-item options**; Gen Z is especially attracted to all-in-one platform.

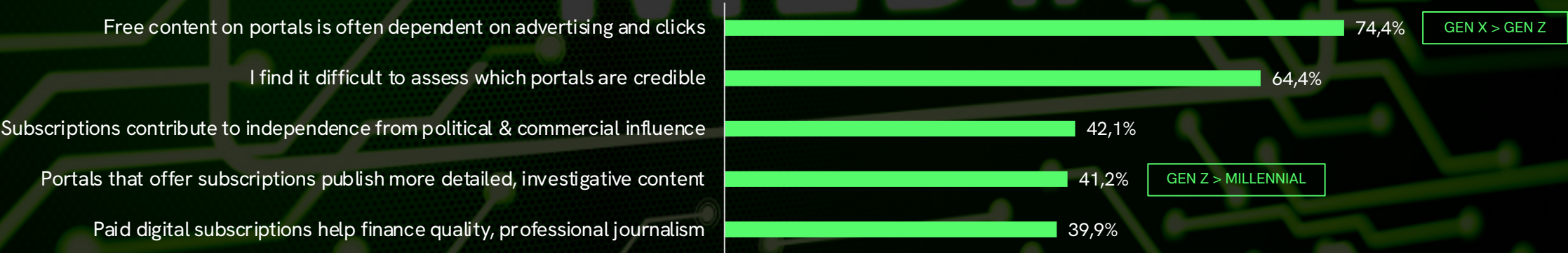
4.

MEDIA LITERACY

MEDIA

MEDIA LITERACY ATTITUDES

Readers understand the ad-driven model – 74% agree that free content depends on advertising and clicks – but do not link it to paying: only 40% agree that paid subscriptions help finance quality journalism. At the same time, almost two thirds find it hard to judge which portals are credible. Gen X is significantly more convinced than Gen Z that free content depends on advertising, while Gen Z is more likely than Millennials to believe subscription portals publish more detailed content.

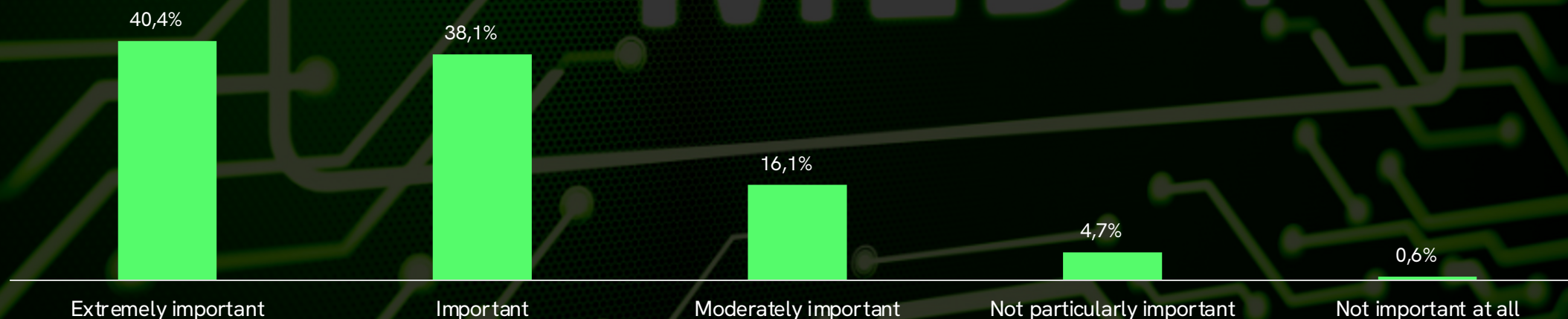


Q: To what extent do you agree with the following statements about digital media? (shown T2B "Strongly agree" & "Agree")
 N (all respondents) = 1.059

SOURCE CREDIBILITY

Credibility is close to a universal criterion: almost 80% call it important or extremely important and only 5,3% dismiss it. The average rating is 4,13 out of 5, with a clear generational gradient – Gen X (4,19) and Millennials (4,18) value credibility significantly more than Gen Z (4,01).

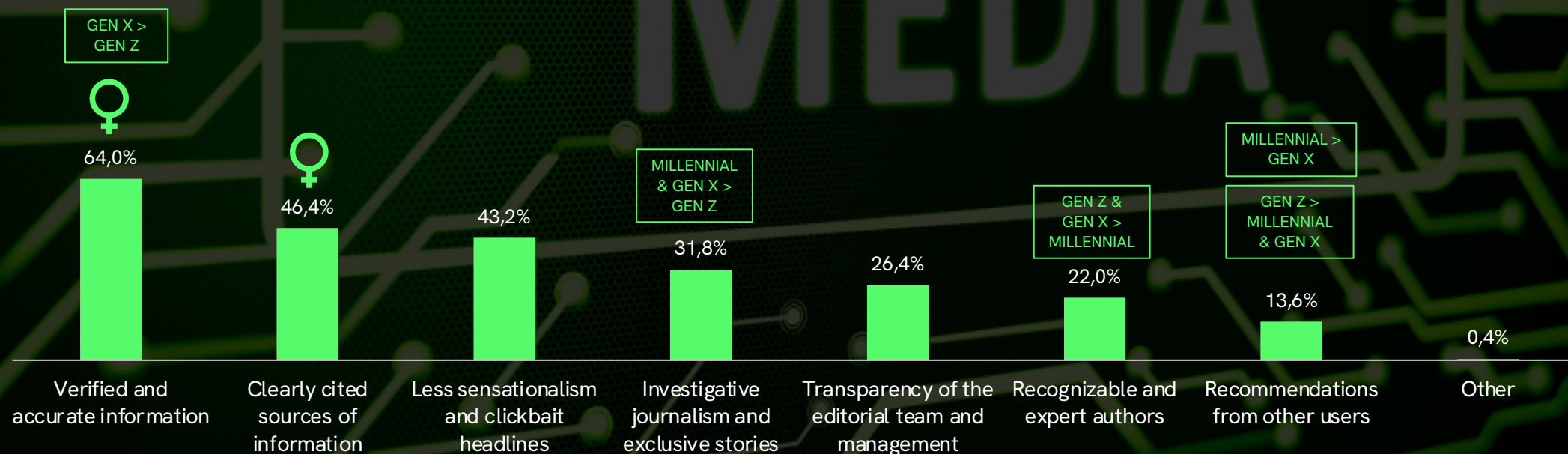
MEDIA



Q: How important is source credibility to you when choosing which portal to read?
N (all respondents) = 1.059

FACTORS FOR QUALITY AND CREDIBLE PORTALS

Credibility is defined by verifiability rather than personalities: most cite verified and accurate information, followed by clearly cited sources, while recognisable authors and peer recommendations rank lowest. Notably, 43% equate quality with less sensationalism and clickbait. For women, verified information and clearly cited sources weigh significantly more than for men. Generationally, Gen X values verified information significantly more than Gen Z; Millennials and Gen X lean more on investigative journalism, recognisable authors matter least to Millennials, and peer recommendations are almost exclusively a Gen Z criterion.



Q: What matters most to you in making a portal "quality and credible"?
N (all respondents) = 1.059



MEDIA LITERACY & ATTITUDES

KEY FINDINGS

- Readers **understand the ad-funded model**: 74% agree that free portal content depends on advertising and clicks.
- However, **only 40% agree that paid subscriptions finance quality professional journalism**, and 64% find it difficult to assess which portals are credible.
- Source credibility is near-universal: **almost 80% consider it important or extremely important** when choosing which portal to read. Generationally, Gen X and Millennials value credibility more than Gen Z
- Credibility is **defined mainly by verified and accurate information, clearly cited sources**, and less sensationalistic/clickbait headlines; recognizable authors and peer recommendations rank lowest overall.

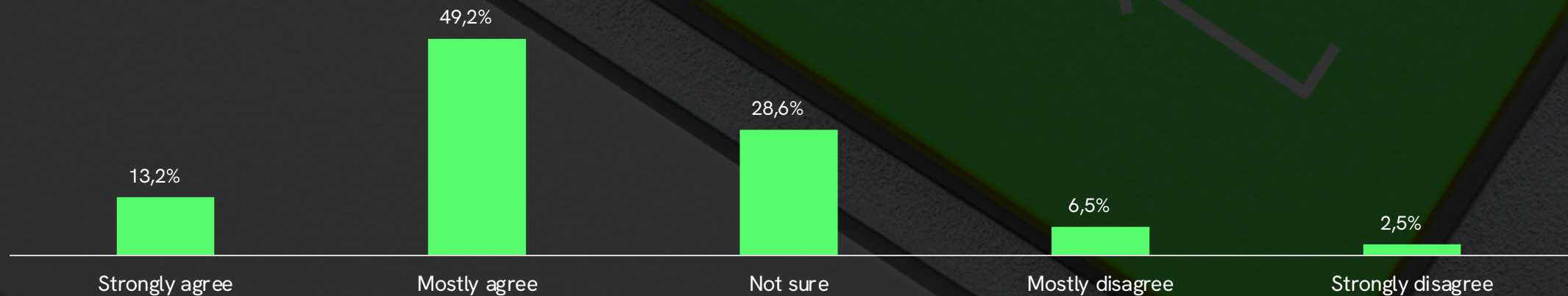
5.

E-COMMERCE



ONLINE TRANSACTION SAFETY

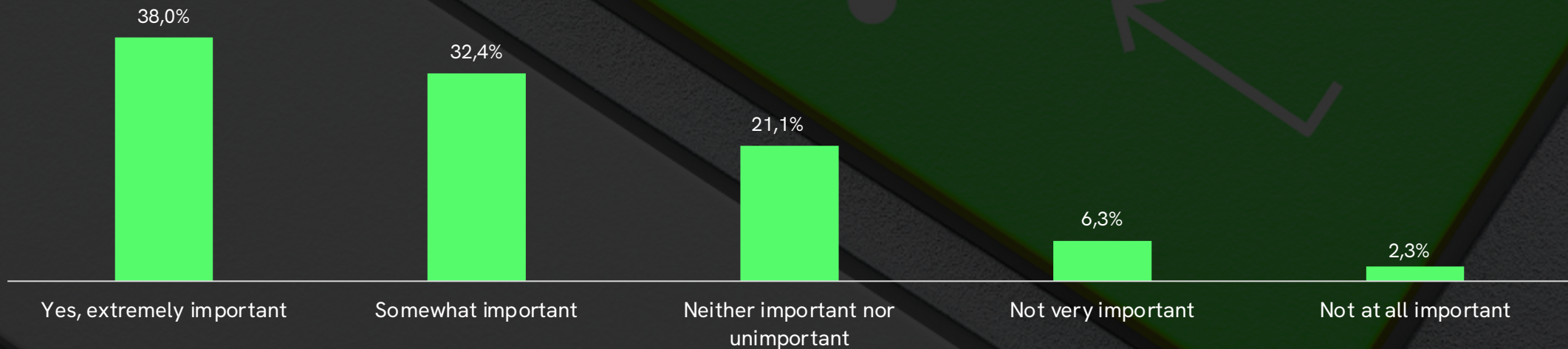
Baseline trust in payment security is solid with average 3,64: 62% trust the security of online transactions. Men (3,74) are significantly more trusting than women (3,57), and Millennials (3,74) more than Gen X (3,55).



Q: To what extent do you agree with the following statement: I have confidence in the security of online transactions.
N (all respondents) = 1.059

PAYMENT AND DIGITAL SUBSCRIPTION

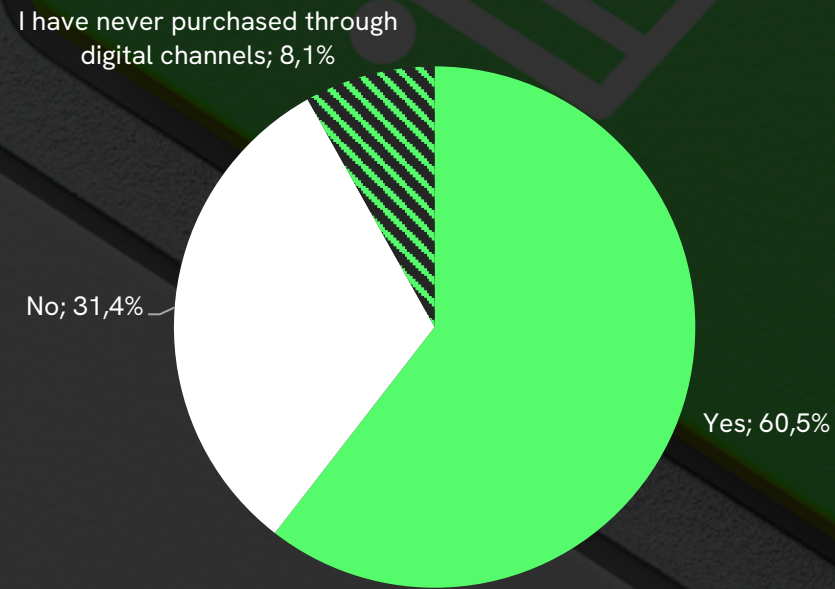
Transaction security is a decisive purchase criterion with average importance of 3,97: 70% call it important or extremely important. Payment trust therefore acts as a precondition for subscription rather than a secondary feature.



Q: Is trust in the security of a transaction a key factor in your decision to purchase a digital subscription?
N (all respondents) = 1.059

SECURITY DOUBTS VS. SUBSCRIPTIONS

Security doubts translate directly into lost revenue: 60% have at least once abandoned a digital subscription purchase over payment-security concerns.



Q: Have you ever given up on purchasing a digital subscription because of doubts about the security of online payments?
N (all respondents) = 1.059

ONLINE SHOPPING

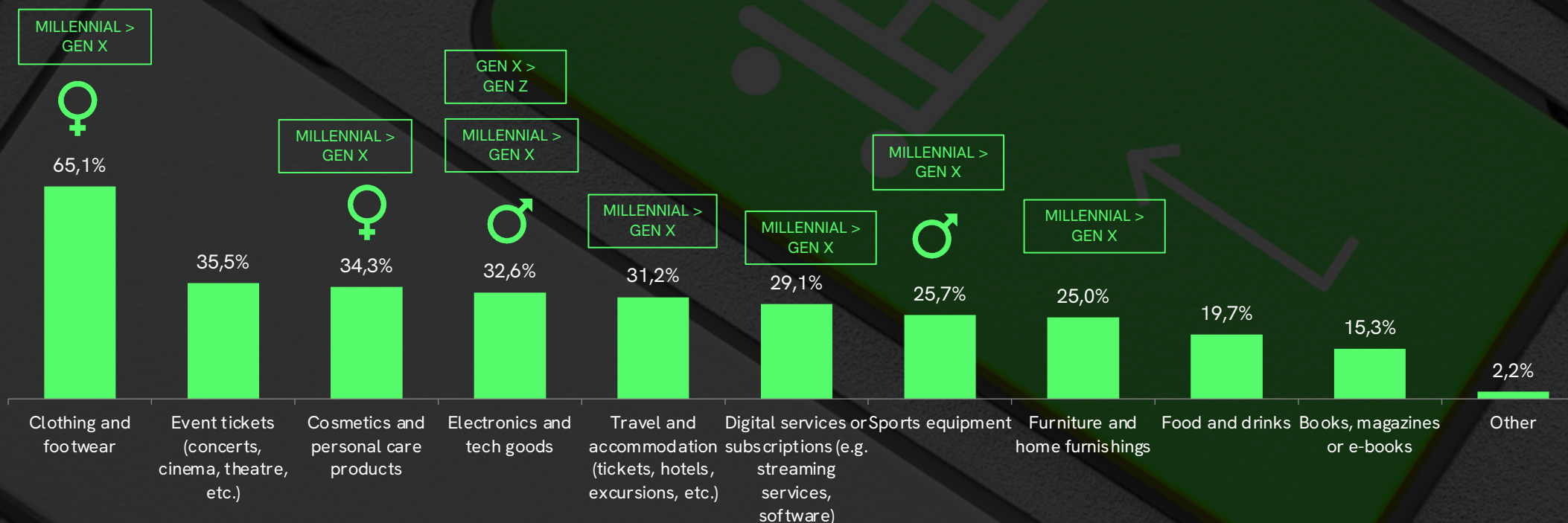
Two thirds of readers shopped online in the past six months – men significantly more than women, and Millennials significantly more than Gen X.



Q: Have you shopped online in the last 6 months?
N (all respondents) = 1.059

ONLINE SHOPPING

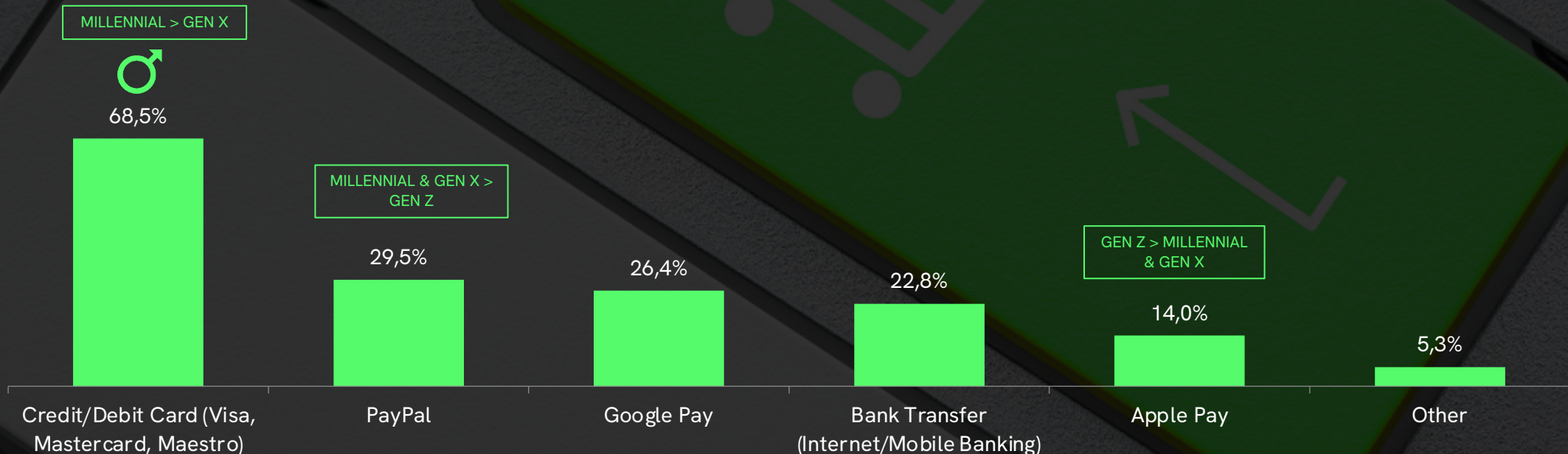
Physical goods dominate, led by clothing and footwear. Digital services and subscriptions reach 29%. Men buy significantly more electronics and sports equipment, women more clothing and cosmetics, and Millennials out-shop Gen X across several categories.



Q: What have you been shopping for?
N (bought digitally in last 6 months) = 685

PAYMENT METHOD

Credit or debit cards remain the default, but wallets are already substantial: PayPal reaches 30%, Google Pay 26% and Apple Pay 14%. Wallet choice (and device use) is strongly generational – Apple Pay peaks among Gen Z, while PayPal is strongest among Millennials and Gen X. Millennials pay by card significantly more than Gen X, and men more than women.



Q: What payment method did you use?
N (bought digitally in last 6 months) = 685



E-COMMERCE

KEY FINDINGS

- Baseline **trust in online payment security is solid**: around 62% trust online transactions, with higher confidence among men and Millennials than women and Gen X
- Payment security is a decisive criterion: about **70% say trust in transaction security is important or extremely important** for deciding to buy a digital subscription, making it a precondition rather than a minor feature
- Security concerns directly suppress uptake: **60% have abandoned a digital purchase at least once** due to doubts about payment security
- **Online shopping is widespread**: roughly two thirds have shopped online in the last six months, **mainly for physical goods** (clothing, footwear, electronics, travel), while digital services/subscriptions reach 29%
- **Cards remain the default payment method, but digital wallets are substantial** (PayPal ~30%, Google Pay ~26%, Apple Pay ~14%), with strong generational patterns (Apple Pay highest among Gen Z, PayPal among Millennials and Gen X)

6.

DEMOGRAPHY & METHODOLOGY



		TOTAL	MALE	FEMALE	GEN Z	MILLENNIAL	GEN X
	N	1.059	461	598	310	447	302
Region	Zagreb	31,2%	33,2%	29,6%	38,4%	30,6%	24,5%
	Northern Croatia	18,4%	18,9%	18,1%	18,7%	17,4%	19,5%
	Slavonia	18,2%	18,2%	18,2%	17,4%	17,4%	20,2%
	Lika & Banovina	2,8%	3,0%	2,7%	2,3%	2,7%	3,6%
	Istra & Kvarner	12,4%	9,1%	14,9%	8,4%	13,6%	14,6%
	Dalmatia	17,0%	17,6%	16,6%	14,8%	18,1%	17,5%
Employment status	Employed	73,0%	75,7%	71,0%	52,8%	85,2%	75,7%
	Unemployed	9,1%	8,7%	9,4%	9,4%	8,9%	9,0%
	Student	10,6%	8,9%	11,9%	34,3%	0,9%	0,7%
	Retired	2,7%	4,3%	1,5%	-	0,4%	9,0%
	Homemaker	3,2%	0,9%	5,0%	2,6%	2,7%	4,7%
Education level	Primary school	2,9%	4,1%	2,0%	5,2%	1,3%	3,0%
	Secondary school (3–4 years)	50,8%	52,5%	49,5%	53,2%	42,7%	60,3%
	Post-secondary / professional study (bachelor's level)	15,0%	14,5%	15,4%	16,8%	14,1%	14,6%
	Incomplete primary school	1,0%	1,3%	0,8%	2,3%	0,9%	-
	University degree (university or specialist study)	25,3%	23,2%	26,9%	17,7%	34,5%	19,5%
	Postgraduate specialist and doctoral study	4,6%	3,9%	5,2%	4,2%	6,3%	2,6%
Personal income	Up to 1.000 €	26,3%	24,1%	28,4%	37,7%	19,2%	25,8%
	From 1.000 to 1.500 €	29,6%	29,9%	29,3%	24,2%	29,3%	35,4%
	More than 1.500 €	44,2%	46,4%	42,5%	38,7%	51,7%	38,7%

GOALS

Examining the use and attitudes towards digital subscriptions on portals

QUESTIONNAIRE

The questionnaire consists of the following modules:

1. Online reading habits
2. Digital subscriptions
3. Piracy & unpaid access
4. Media literacy
5. E-commerce
6. Demography & methodology

DATA COLLECTION METHOD

Online survey.

SAMPLING

Quota sample via online panel

SAMPLE

Croatian portal readers who read at least once a week

SURVEY PERIOD

from June 8th to June 9th, 2026

DIGITAL SUBSCRIPTION TEAM MEMBERS

- Kristina Henc, Styria Media Group
- Ivica Pavišić, Hanza Media
- Drago Grahovac, Presshaus
- Matej Lončarić, RTL Hrvatska
- Antun Glavica, RTL Hrvatska
- Dominik Beber, RTL Hrvatska
- Mateja Matić, Nova TV
- Marko Brgić, Tportal
- Aron Paulić, BUG
- Marko Matijević, Pametna kuća
- Stella Čaleta, Pametna kuća
- Mario Relatić, Agroklub
- Dražen Tomić, ICT Business
- Filip Jelavić, HUPIS





THANK YOU!

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