Nordic Payments 2025

H1 Preview

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The data is based on approximately **4,000 interviews with consumers aged 18 and over**, conducted across four Nordic countries during H1 2025 by TP Infinity on behalf of Nexi.

The interviews will be completed by the end of the year. This deck provides a preview of the Nordic Region's H1 2025 results.

Key questions

Where and what have you bought in the last 28 days?

How have you paid for your shopping, and why have you chosen that payment method?

Other behavioural choices questions

Nordics: everyday digital

91% Shop online

15% Tablet

44% PC

70% Mobile online shopping

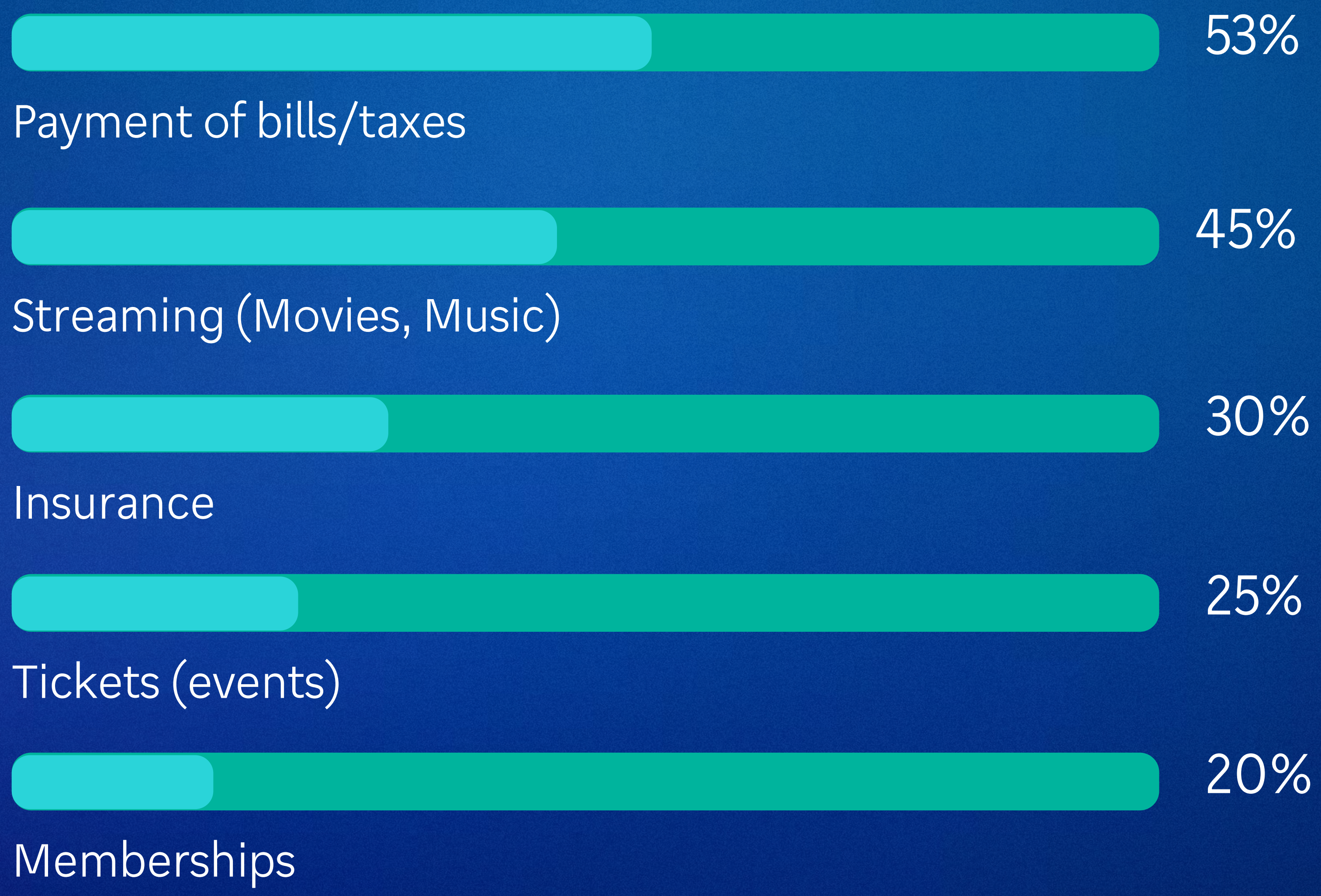
50% Mobile payments instore

Instore or online?

Preferences between online vs instore vary by category: clothing show a strong preference for online, while fresh food products and immediate purchases remain mainly in-store.

Top **Physical Goods** Categories on line

Top Categories **Services** on line (excl. travel)



Instore or online?

Preferences between online vs instore vary by category: clothing show a strong preference for online, while fresh food products and immediate purchases remain mainly in-store.

Top **Stores visited for shopping instore**

4 out of 6

top categories are bought both instore and online

What drives the choice of online vs. instore?

Reasons for shopping on line	
Convenience	27%
Lower Prices	21%
Larger Range	12%
Save Time	11%
Easy to compare prices	8,7%
Not dependent on opening hours	5,6%
Avoid crowd and long queues	5,5%
	3,5%

The majority of the reasons for shopping on line are in opposition to the offer and service instore

...but...

34% of consumers have abandoned an online cart recently due to the checkout experience.

Shipping costs that are too high or unexpected	34%
The site did not inspire confidence	22%
Lack of the desired payment method	16%
I got busy / distracted	16%
Needed to fill in too many info	8%

What happens instore? Digital is king but...

50%

Use Mobile payments instore

Reasons for using smartphone for payments	
Convenience and speed	50%
Loyalty	22%
Easy tracking of expenses	21%
Enhanced security	20%

...but...

What happens instore? Digital is king but...

50%

Use Mobile payments instore

Reasons for using smartphone for payments	
Convenience and speed	50%
Loyalty	22%
Easy tracking of expenses	21%
Enhanced security	20%

...but...

Top 2 Reasons for NOT using smartphone for payments in store	
Lack of familiarity	32%
Concern on security and data privacy	22%

50%

Do not use Mobile payments instore

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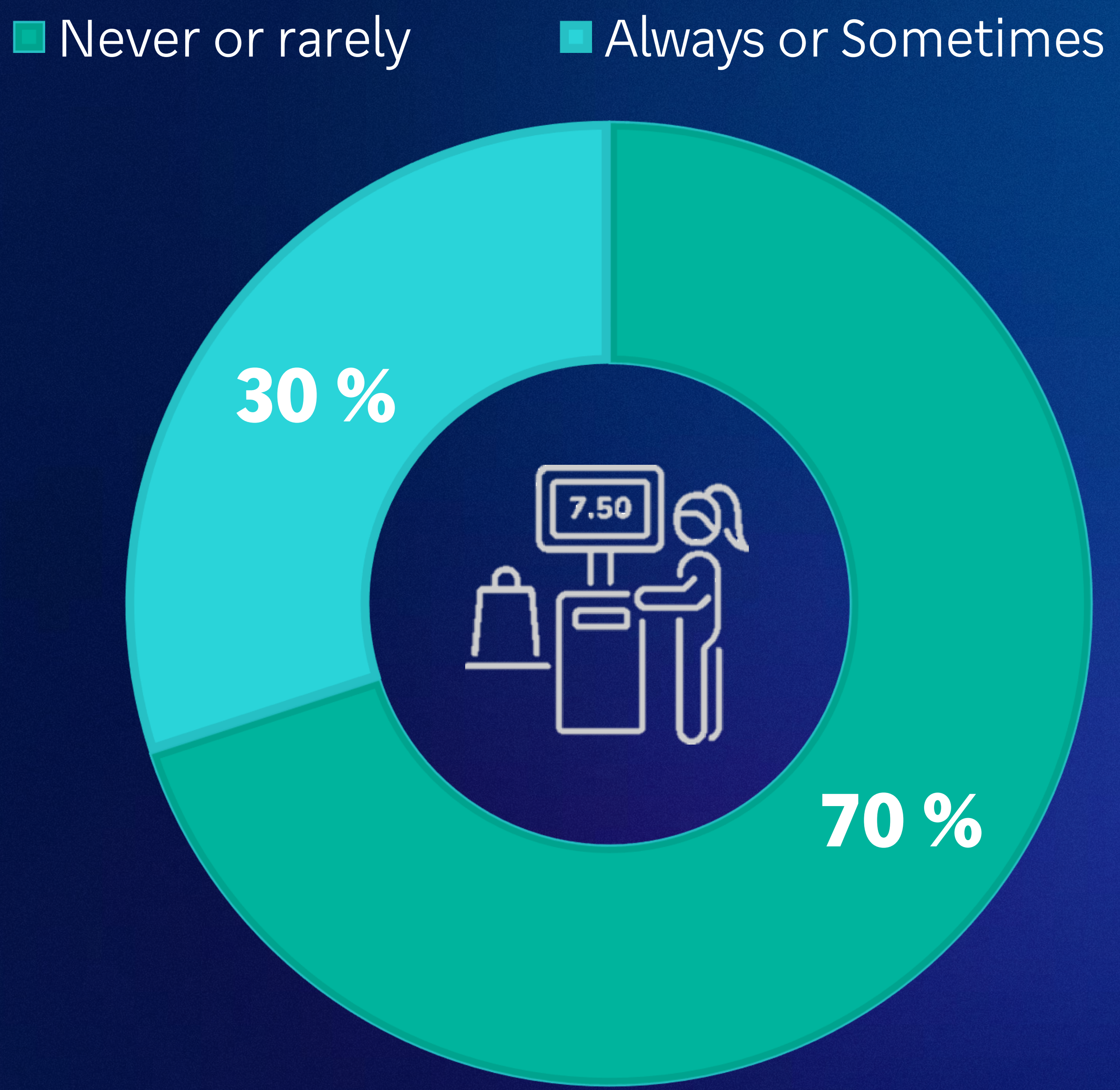
Self-checkout: still maturing as a habit



Why not?

Prefer Human interaction	26%
Takes longer time	25%
Not available	23%
No cash option	17%
Discomfort with technology	9%

Top Payment methods - online

Credit cards	**65%**
Mobile Pay	**57%**
PayPal	**24%**
Apple Pay	**20%**

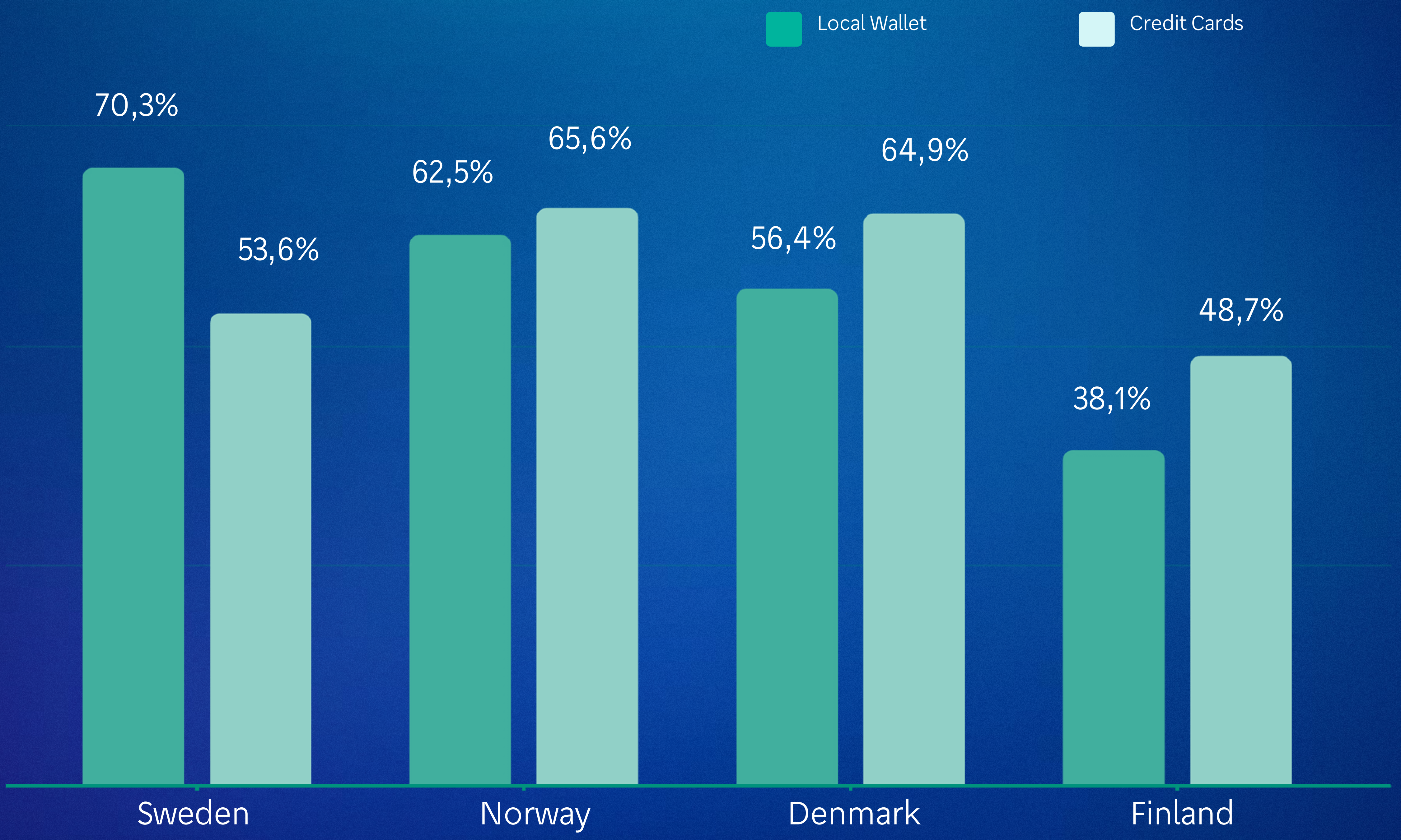
Swish	**70%**
Credit cards	**54%**
Invoice	**36%**
Direct Payments (bank)	**34%**

Direct Payments (bank)	**63%**
Credit cards	**49%**
Mobile Pay	**38%**
PayPal	**29%**

Credit cards	**66%**
Vipps	**63%**
PayPal	**31%**
Invoice	**26%**

The local mobile wallets are becoming the way to pay, both online and instore

Local wallets are the choice of choice for simplicity, security and speed, a fragmented but clearly mobile-oriented payment ecosystem.



What happened to cash?

Less than 10% of transactions in Nordic stores are made in cash, but some categories are still cash intensive

28%

26%

21%

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