

**Kustom**

# How Nordic shoppers check out and pay

A report on payment preferences, what matters at checkout and how it can make or break the purchase.



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# About the survey

In Kustom's new consumer report, developed in collaboration with Ipsos, we surveyed 1,000 people in each Nordic country on how they prefer to shop and pay, especially online.

It quickly becomes clear that the checkout plays a crucial role. Not just for conversion, which has been discussed for years, but also for driving repeat purchases.

The checkout, payment methods and shipping options — often seen as functional aspects of the buying journey — are in fact business-critical. When shopping is easy, transparent and frictionless, customers are more likely to return. But if the experience involves friction, complexity or unexpected fees, you risk losing them for good.

With this survey, we set out to understand what truly matters to Nordic shoppers in the final step of the purchase journey. This report is our way of sharing the key insights — with our merchants, and with anyone curious about what really drives conversion and customer loyalty.



Jesper Eriksson, Chief Commercial Officer, Kustom

The survey is based on a web questionnaire conducted in four countries: Sweden, Denmark, Norway and Finland. It was carried out by Ipsos using their digital research platform, Ipsos Digital. The target group for the survey is the general population aged 18–65, with a representative distribution across age groups, gender and region.

All questions were asked in the local language, and the average time to complete the survey was approximately six minutes.

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## Fieldwork period

Sweden: April 17–21, 2025

Denmark: April 17–20, 2025

Norway: April 17–20, 2025

Finland: April 17–18, 2025

# Why shoppers leave their carts

The reasons behind last-minute checkout abandonment



65% drop off at checkout due to high shipping costs.

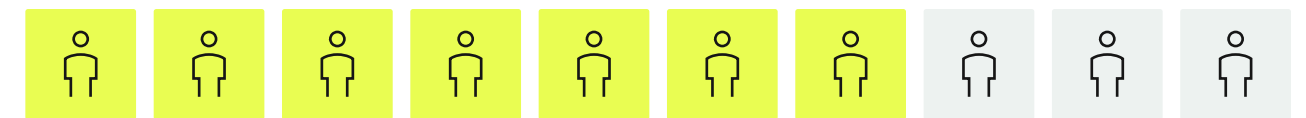
## Nordic consumers are savvy online shoppers with low tolerance for friction

Getting the customer to the checkout is one thing, getting them to complete the purchase is something else entirely. In a physical store, conversion almost happens by itself. Sure, a long, winding queue might make an uncertain buyer reconsider. But once you've picked up what you want, chances are you'll walk out with a bag in hand. Online? That's a different reality altogether.

Online shopping often happens on the go: during lunch, just before putting the kids to bed or in the locker room at the gym. And it's no surprise that six out of ten Nordic shoppers use their mobile phones to shop online. But it takes very little for a purchase to slip away. A notification that pops up on your screen. An unexpectedly high shipping fee. Suddenly, you've postponed, forgotten or chosen another store.

At the same time, nearly seven out of ten Nordic shoppers shop online every month. So what is it that makes customers back out at the last minute?

Share of Nordic consumers who shop online every month



Top devices used for online shopping

Smartphone 60%

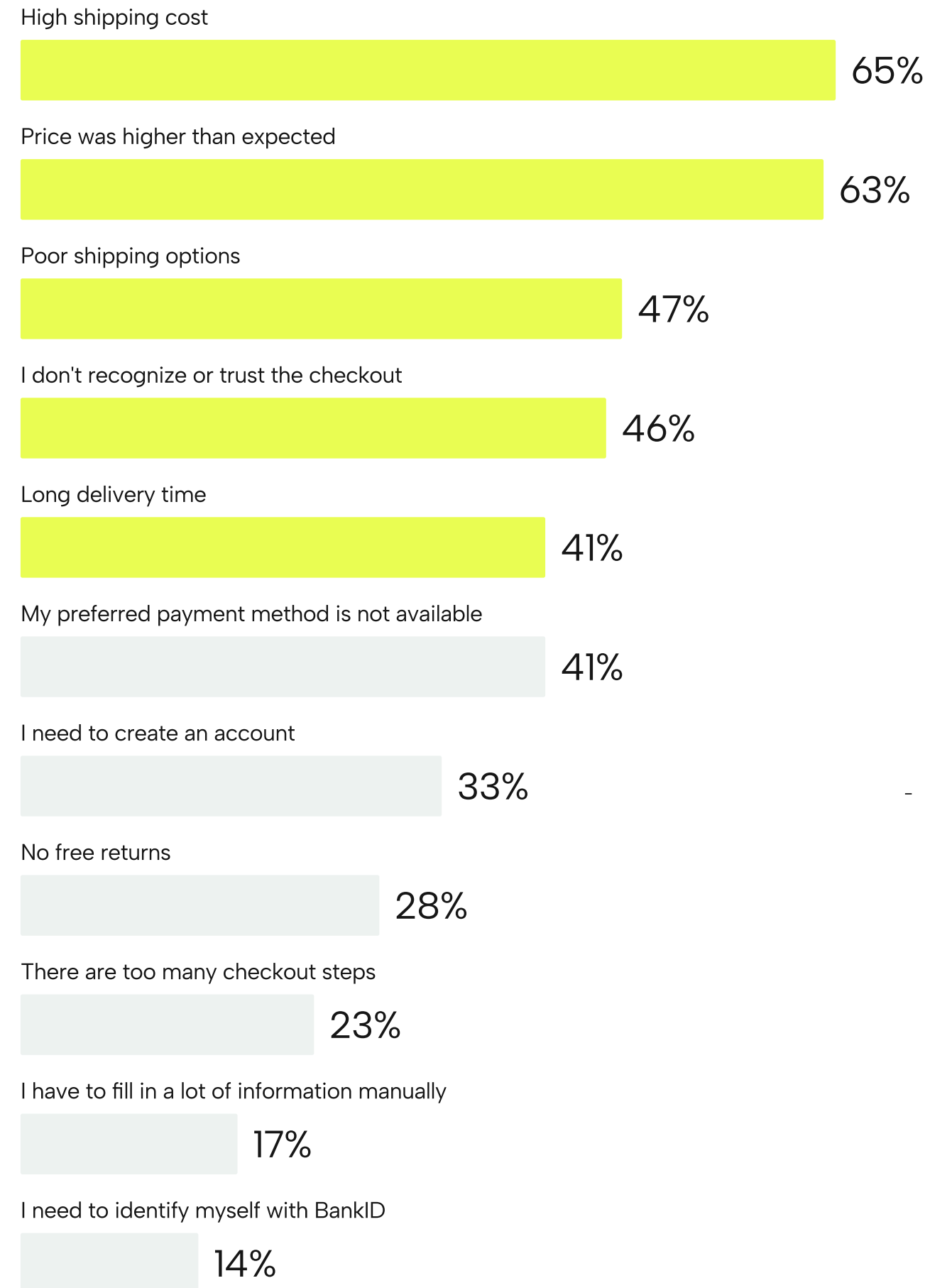
Computer 34%

Tablet 6%

Our survey shows that unexpected costs at checkout are the biggest barrier. 65% of shoppers abandon their purchase when shipping fees are too high, and 63% when the total price ends up being higher than expected. Almost as many are put off by poor shipping options (47%) or by not recognizing or trusting the checkout (46%). But recognizing the checkout isn't just about logos or familiar brands — it's also about being familiar with the interface and the user experience.

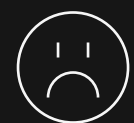


### Barriers to completing a purchase



# The hidden cost of hidden fees

Habits and expectations around pay later

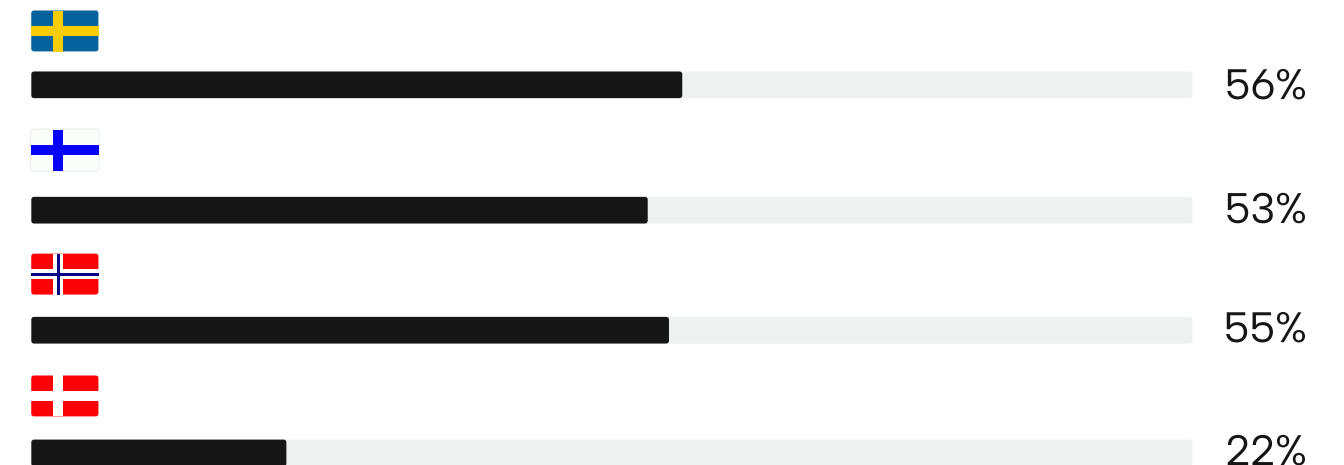


82% say they're less likely to return to a store if unexpected costs, like invoice fees or interest, are added after the purchase.

## Unexpected costs lead to fewer returning customers

Pay later is a widely used payment option across the Nordics, though adoption varies notably between markets. A majority of consumers in Sweden, Norway and Finland have used it for online purchases, while usage in Denmark is significantly lower.

Share of shoppers who have used BNPL when shopping online



Even though BNPL is an established and appreciated payment method, the message is clear: surprises after purchase are not acceptable. When invoice fees or interest unexpectedly appear post-purchase, customer trust erodes quickly. Our survey shows that 82% become less likely to shop at the same store again if the final cost is higher than expected. For many, it is more than just an annoyance — almost four out of ten say they definitely won't shop at the same online store again.

# 39%

say they would definitely never shop at the store again if additional costs are added after the purchase.

Almost nine out of ten shoppers say that the most important factor for a good checkout experience is transparent cost presentation. Still, more than six out of ten have, at some point, felt irritation or concern when the final price turned out to be higher than anticipated.

# 86%

rank clear pricing as the top driver of a good checkout experience.

Six in ten have felt irritated or concerned about unexpectedly high prices



# How Nordic consumers prefer to pay

The most popular ways to pay now or later



Klarna is by far the most recognized pay later method in the Nordics, while local payment apps like Swish, Vipps and MobilePay lead the way for direct payments in their respective markets.

## Simplicity, ease of use and transparency are key

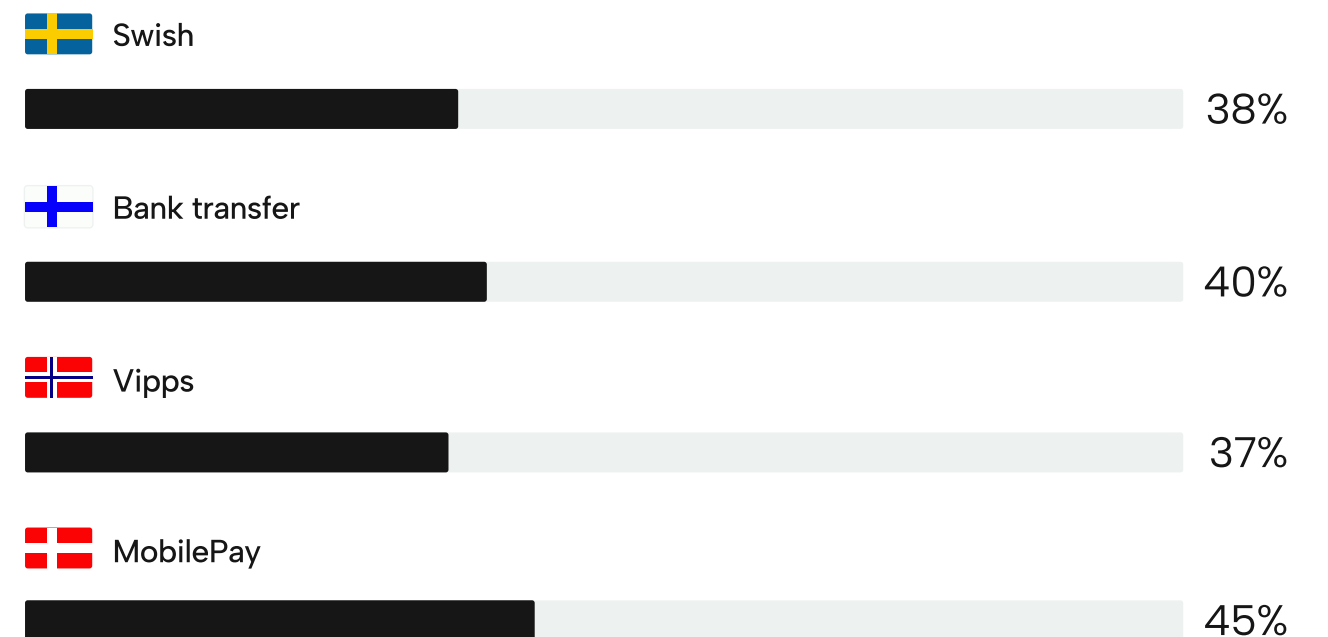
Direct payment is the most commonly preferred method for online purchases, but flexibility matters. Many Nordic shoppers choose to pay at the time of purchase, while others prefer to pay later, or switch between the two depending on the situation. When asked how they preferred to pay, respondents could select one or both options, reflecting the growing demand for payment choice and convenience across the region.

### Consumers' preferred time to pay



For direct payments, mobile apps are widely used. In Sweden, Swish is the leading method, while Vipps holds the same position in Norway. In Denmark, MobilePay is the top choice. And in Finland, bank transfers are still the most common method, though MobilePay is growing steadily in popularity — especially among younger shoppers.

### Direct payment methods ranked as the top choice by most Nordic consumers



Almost half of shoppers in Sweden, Norway and Finland also prefer to pay later, with Klarna being the most popular and widely recognized option. Denmark stands out: only 18% of Danes prefer pay-later options, and credit card payments are more commonly used for paying later online.

#### Pay-later methods ranked as the top choice by most Nordic consumers



Klarna



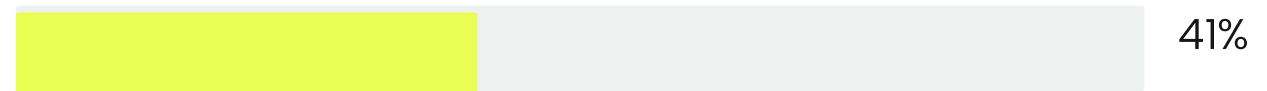
Klarna



Klarna



Mastercard/Visa credit card



# What shoppers value in the checkout

Transparency, choice and satisfaction at the point of purchase







86% of Nordic shoppers say that clear and transparent pricing is essential in the checkout.

## Clear pricing and the right payment method matter most to shoppers

What makes a customer satisfied with their checkout experience? Clearly presented pricing, the right payment options, and convenient shipping alternatives are seen as critical factors that must work as expected. Speed and ease of use also matter, especially in Finland and Norway. In contrast, Danish and Swedish consumers are slightly less likely to highlight checkout speed as a key factor in shaping their impression. One reason may be that the overall quality of the checkout experience varies across the region. In markets where retailers have effectively optimized their flows, a seamless experience is simply expected and taken for granted.

What matters most for a good online checkout experience

				
That the cost of the purchase is transparently communicated, and that there are no additional fees	87%	89%	85%	84%
My preferred payment method is available	85%	87%	85%	82%
That the shipping options I prefer are available	84%	84%	83%	81%
Fast delivery	77%	77%	79%	74%
That I can check out quickly and smoothly	76%	86%	80%	74%

# Choosing how to pay

About recognition, trust and what really matters



Nordic shoppers value familiar payment methods more than bonuses and discounts.

## Simplicity and familiarity matter most when selecting payment methods

Across the Nordics, shoppers consistently prioritize two main factors when choosing how to pay: the method should be familiar and trustworthy, and easy and quick to use. About half of respondents mention these factors as the most important when choosing a payment method.

By contrast, interest in bonus points, exclusive discounts or cashback offers remains relatively low across most markets. An exception is Denmark, where cashback is more established and ranks among the top three factors. In Finland, many consumers place particular importance on having the option to pay later or split payments — making it a key selection criterion alongside trust and convenience. Norwegian shoppers, much like their Swedish neighbors, value familiarity and ease of use over financial incentives.

Our survey shows that preferences for paying later vary significantly across the region. Traditional card payments consistently come out on top, but preferences for Klarna and digital wallets vary noticeably from country to country.

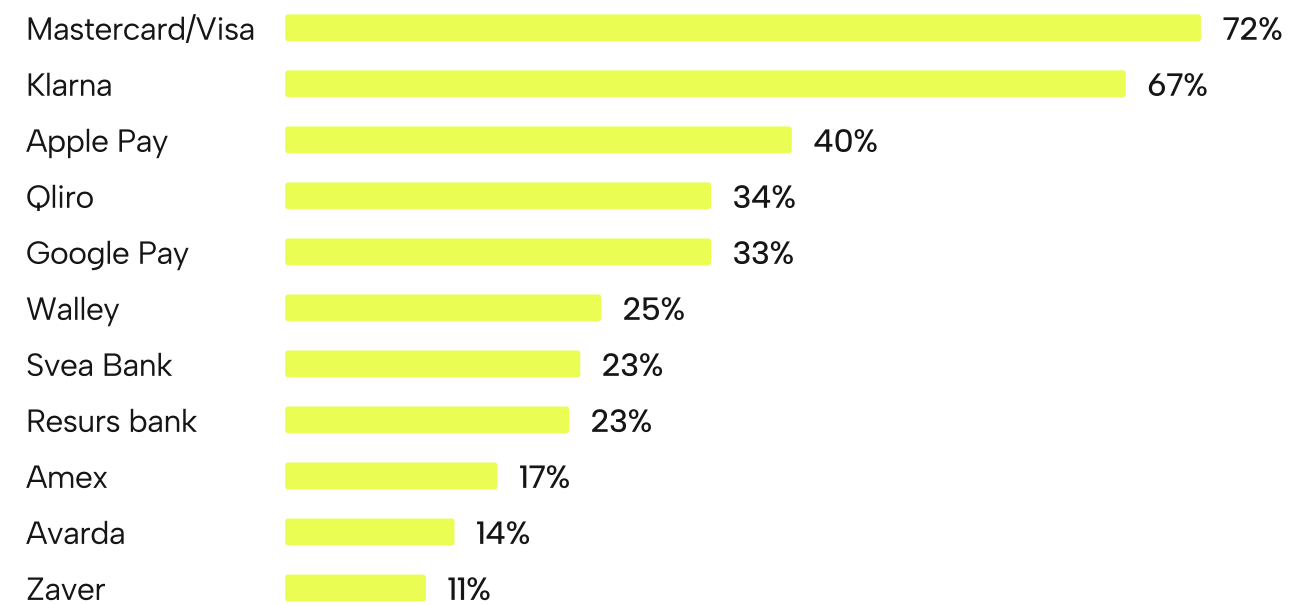
In all Nordic markets, Visa and Mastercard are rated highest in terms of trust and security. Klarna comes in second in most markets — except in Denmark, where Apple Pay takes the number two spot. When it comes to user-friendliness, Visa and Mastercard lead in Finland, Norway, and Denmark, while Klarna holds the top position in Sweden.

# Sweden

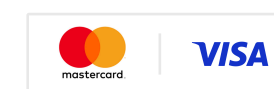
When it comes to paying later, Swedish shoppers are the most positive toward traditional payment methods. Visa and Mastercard lead with a 72% positive rating, followed closely by Klarna at 67%.

Then the gap widens. Fewer consumers are familiar with payment methods like Apple Pay, Google Pay, Qliro, and Walley, and fewer also have a positive perception of them. The same pattern applies to trust and security: Visa and Mastercard and Klarna lead the way. When it comes to ease of use, Klarna takes the top spot.

## Most positively perceived pay-later providers in Sweden



## The pay-later providers that most shoppers perceive as safest and secure



75%



74%

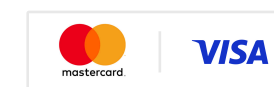


42%

## The pay-later providers that most shoppers perceive as seamless and user-friendly



76%



74%

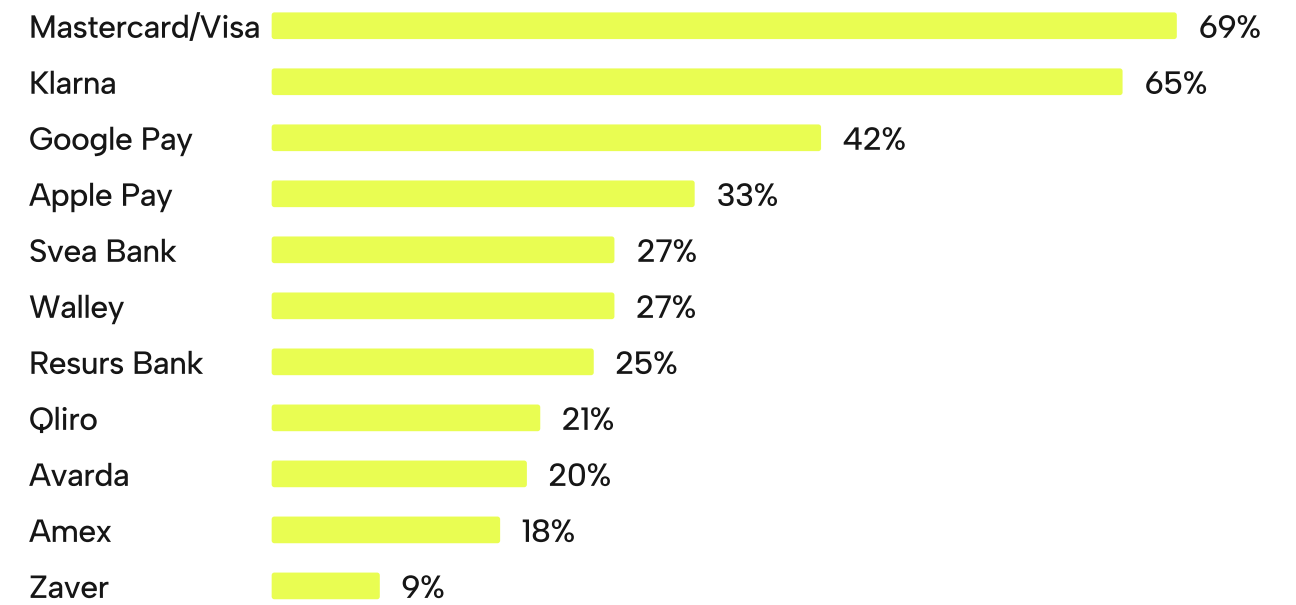


44%

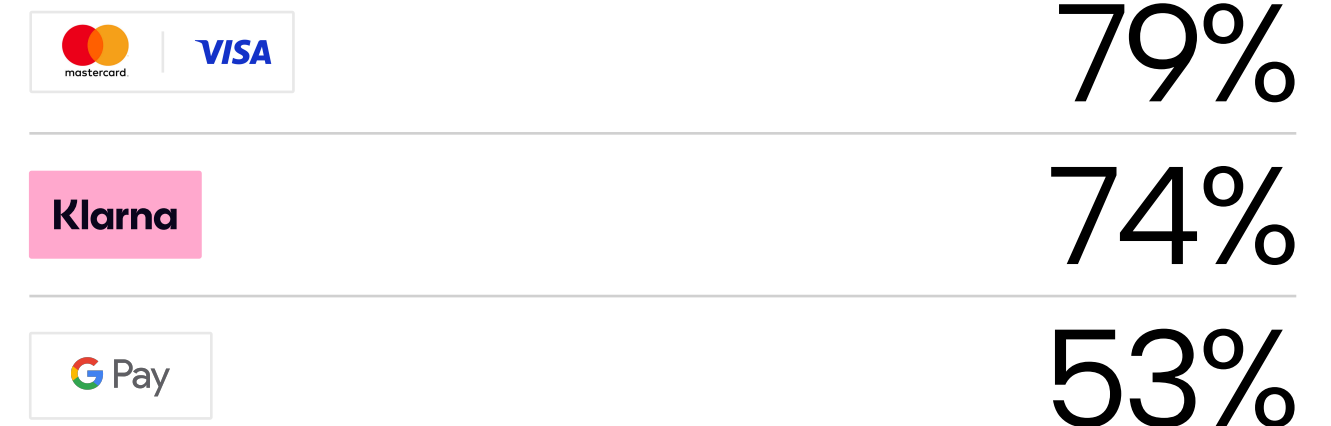
# Finland

Finnish people also favor traditional card payments when paying later. Visa and Mastercard receive a 69% positivity score, followed by Klarna at 65%. Google Pay (42%) and Apple Pay (33%) see moderate approval, while banking options such as Svea and Resurs Bank face more skepticism and lower ratings.

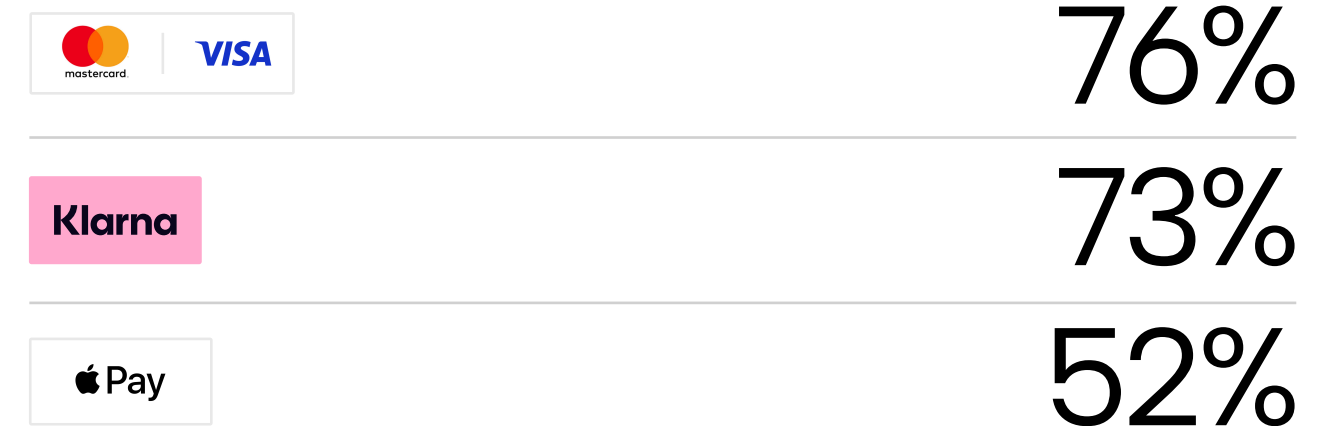
## Most positively perceived pay-later providers in Finland



## The pay-later providers that most shoppers perceive as safest and secure



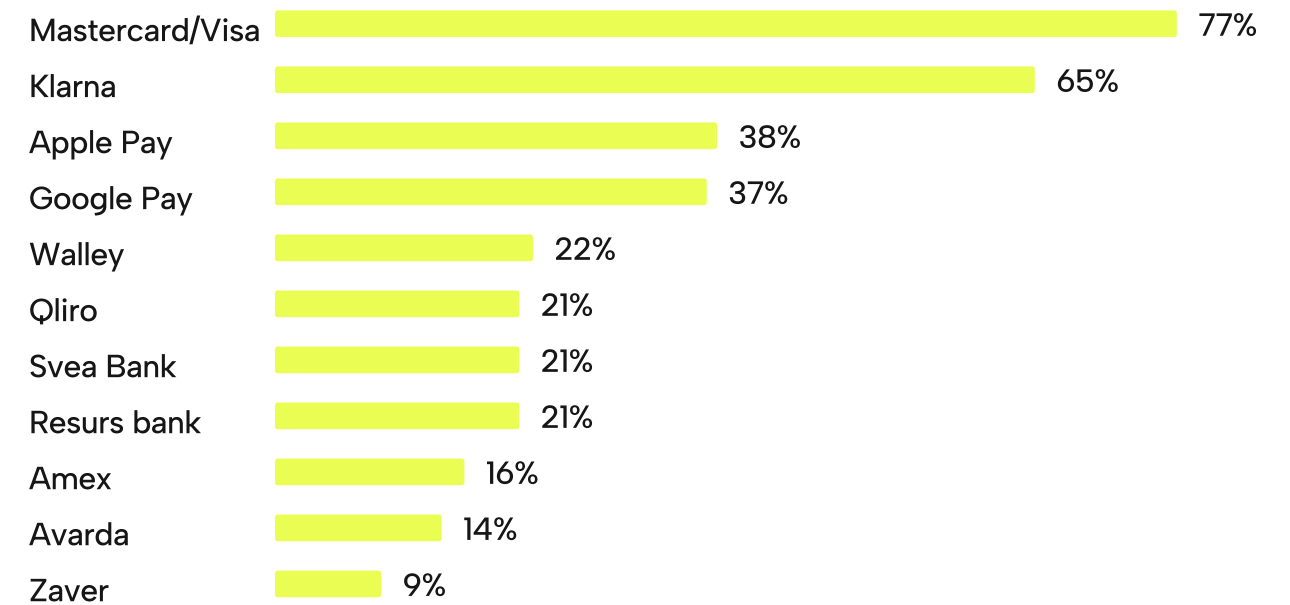
## The pay-later providers that most shoppers perceive as seamless and user-friendly



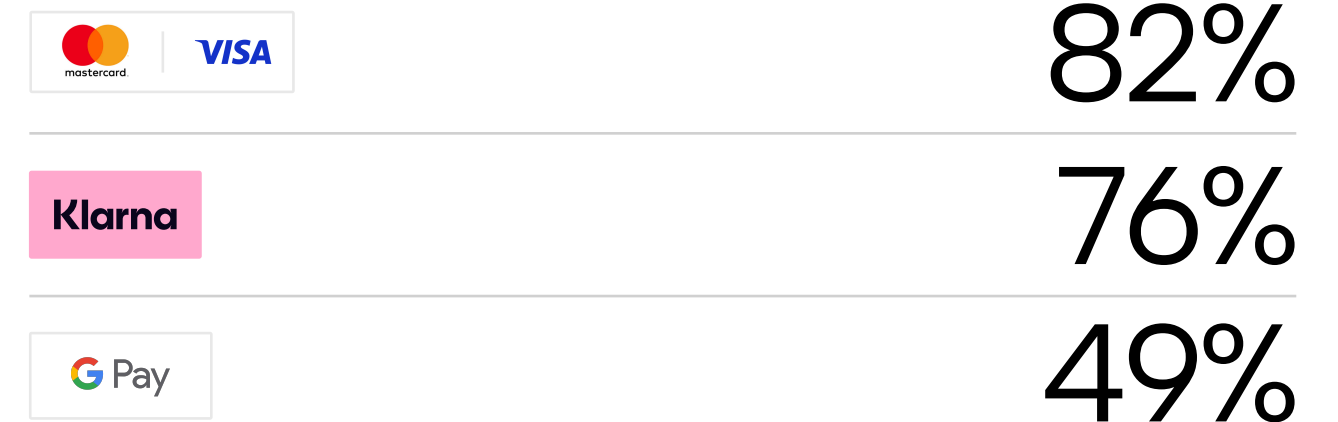
# Norway

In Norway, Visa and Mastercard top the list with a 77% positivity rating, while Klarna follows at 65%. Apple Pay (38%) and Google Pay (37%) have moderate popularity, while methods like Walley, Qliro and Amex have significantly lower positive perceptions due to low recognition.

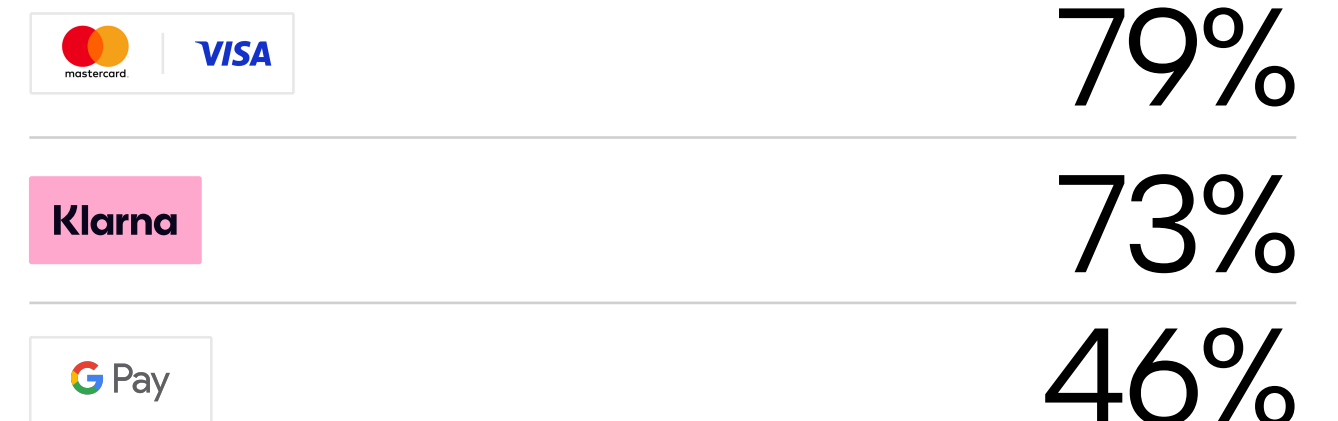
## Most positively perceived pay-later options in Norway



## The pay-later providers that most shoppers perceive as safest and secure



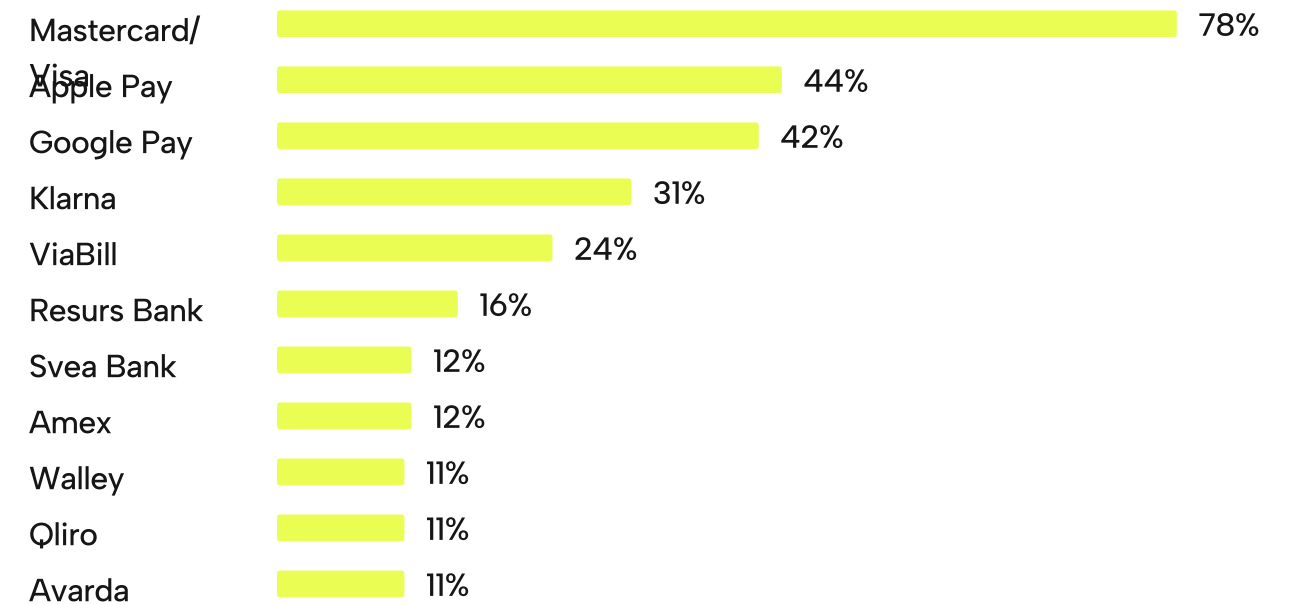
## The pay-later providers that most shoppers perceive as seamless and user-friendly



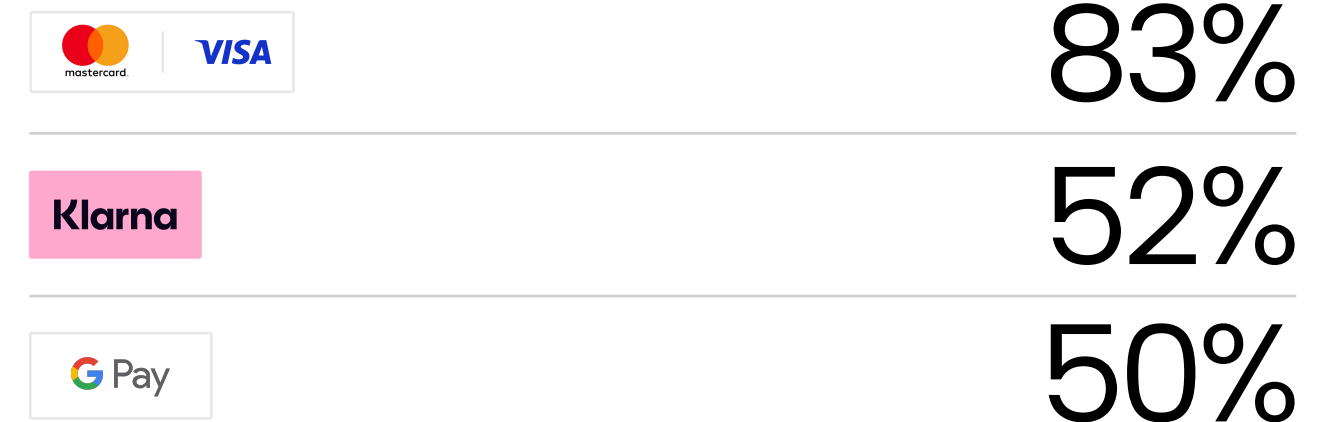
# Denmark

Danish consumers strongly prefer card-based payments, with Visa and Mastercard earning a 78% positivity score. Mobile payment methods like Apple Pay (44%) and Google Pay (42%) are also reasonably well received. Klarna, however, stands out with a significantly lower rating (31%), pointing to a clear Danish preference for traditional card payments.

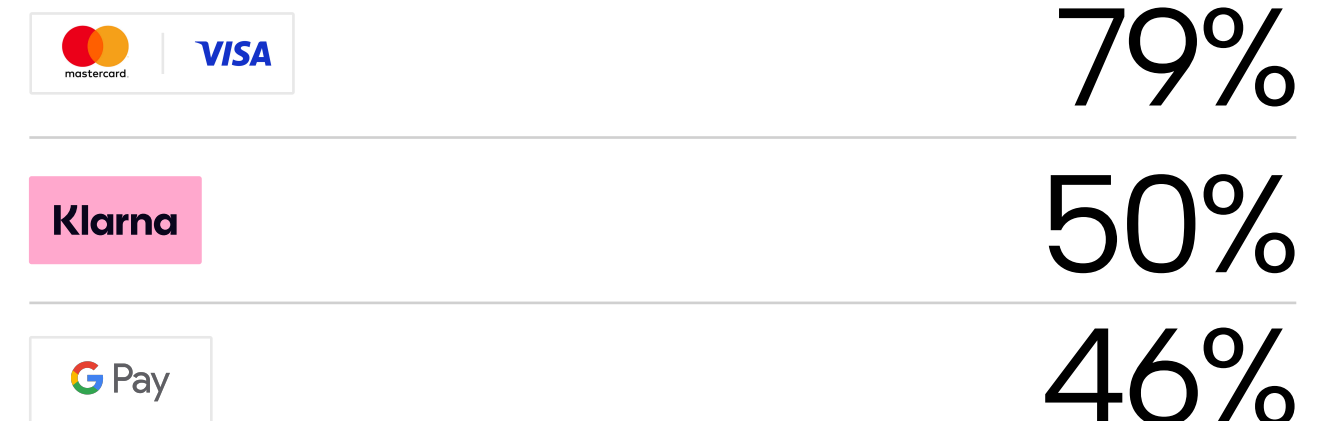
## Most positively perceived pay-later options in Denmark



## The pay-later providers that most shoppers perceive as safest and secure



## The pay-later providers that most shoppers perceive as seamless and user-friendly



# Paying in physical stores

Cards, mobile-friendly payment methods and generational differences



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Cards rule in-store, but digital wallets are the go-to for younger Nordic shoppers.

## Many shoppers wish they could use payment apps more often

As the line between physical and digital commerce continues to blur, payment methods originally designed for online use are becoming more common in physical stores. That's why it's more relevant than ever to understand how shoppers actually pay in-store, and which methods they wish they could use more often.

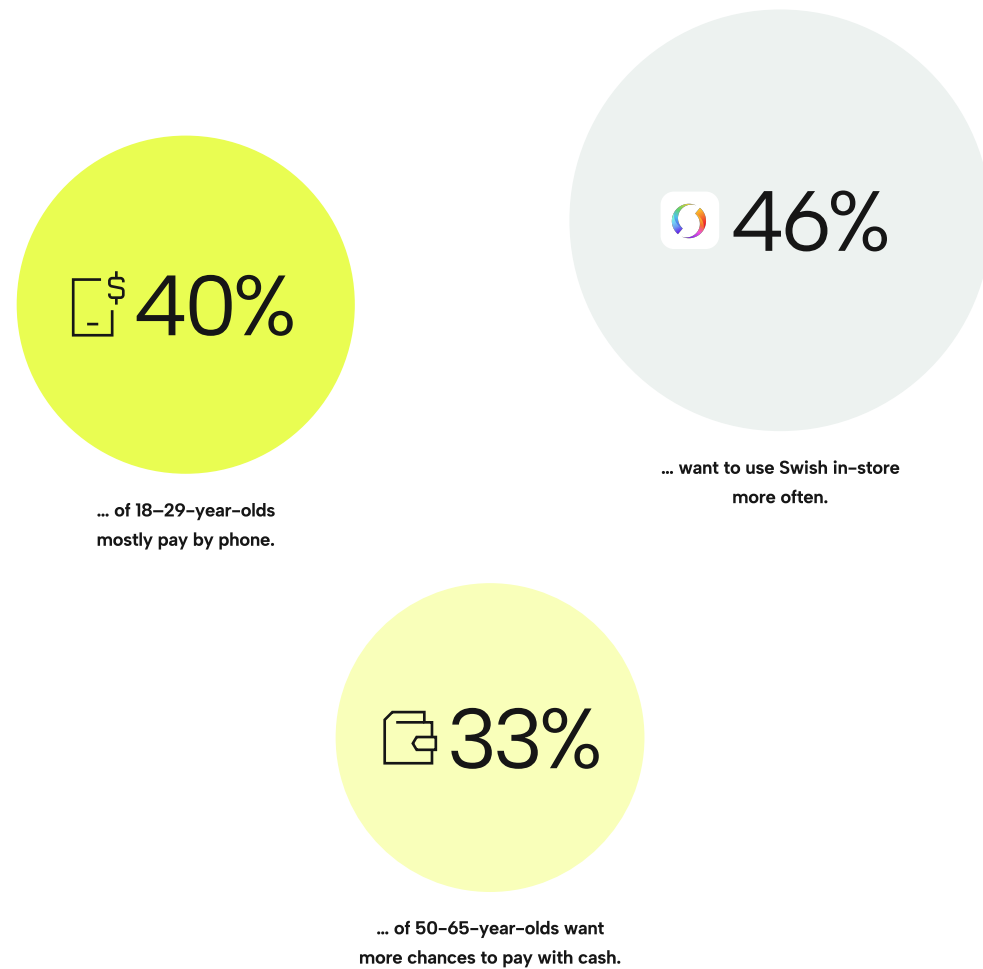
Across the region, debit cards remain the default, especially among older shoppers. At the same time, digital payment methods are gaining ground, including mobile wallets like Apple Pay and Google Pay, as well as app-based services like Swish, Vipps, and MobilePay. Usage is strongly tied to age: younger shoppers are far more likely to pay with their phones, while older still rely on cards.

Cash use is steadily declining, but it still matters — especially in Finland, where nearly half use it regularly, and among older shoppers throughout the region. There's also a clear demand for greater in-store availability of mobile-friendly payment methods. From wallet solutions like Apple Pay and Google Pay to national apps like Swish in Sweden, Vipps in Norway, and MobilePay in Denmark and Finland.

## Card payments lead in-store, but shoppers want more options.

Swedes predominantly use cards in-store, but digital wallets are growing in popularity. Among 18–29-year-olds, 40% most often use their phone to pay, compared to just 14% among those aged 50–65.

Although card remains the dominant method, more shoppers are showing interest in alternative ways to pay. 46% of Swedish shoppers say they would like to be able to use Swish in-store more often, while one in three older consumers would prefer more opportunities to pay with cash.



## Finland stands out: cash is still part of everyday payments.

In Finland, traditional payment options dominate. Debit cards are used by 73%, and cash by 49% – the highest in the Nordics. Credit cards (23%) and MobilePay (15%) follow.

Only 13% of Finnish shoppers use digital wallets like Apple Pay or Google Pay in physical stores – and even fewer use BNPL options.

Among 18–29-year-olds, 28% use a digital wallet in-store, while the number drops to 8% in the 50–65 segment. Cash demand is still strong: 31% of consumers want to use cash more often, with support strongest among older shoppers.

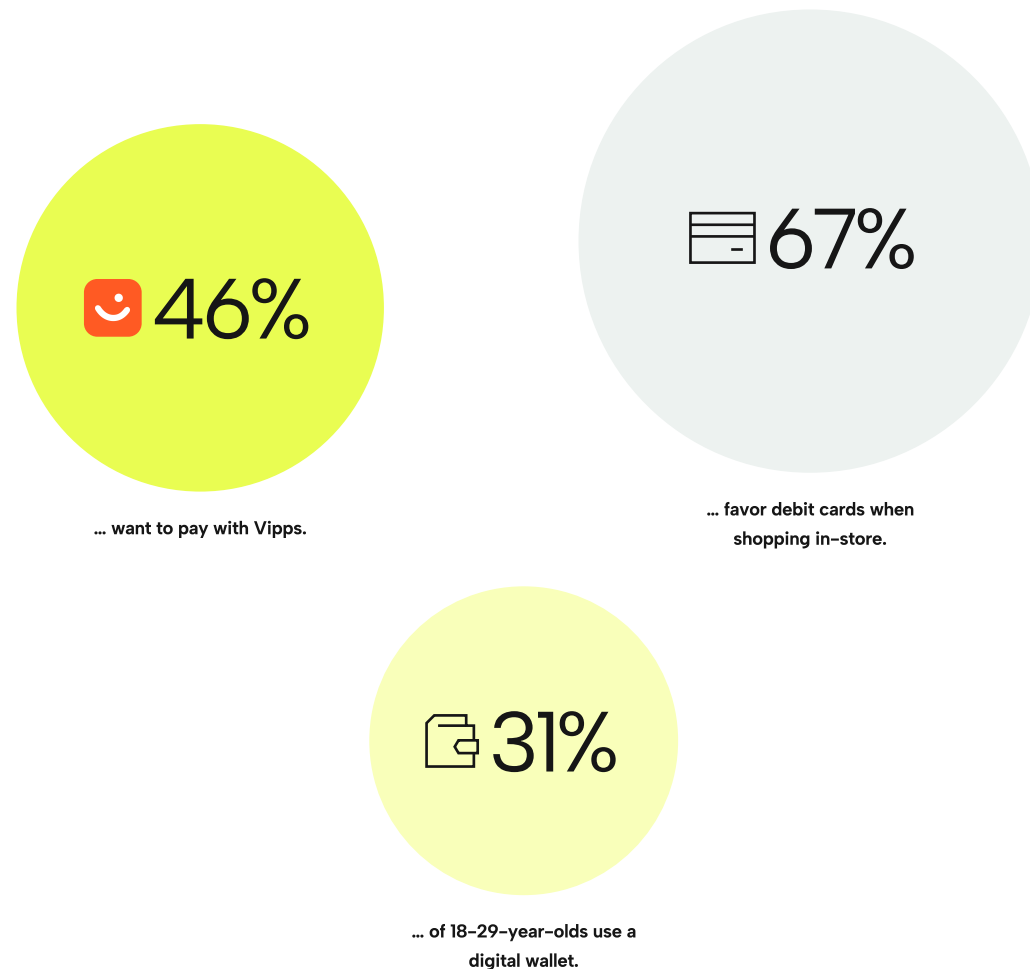


## Vipps leads the way in mobile payments, especially among the young.

Norwegian shoppers continue to favor debit cards (67%), but digital wallets are gaining ground. Vipps, Norway's leading mobile payment app, is used by 36% in-store. Credit cards remain common (34%), while 19% still pay with cash.

Among younger Norwegians (18–29), 31% use a mobile wallet compared to just 14% in the 50–65 group. Card usage climbs to 72% among older consumers.

When it comes to preferred payment methods moving forward, Vipps tops the list (46%), well ahead of debit cards (34%) and credit cards (21%).

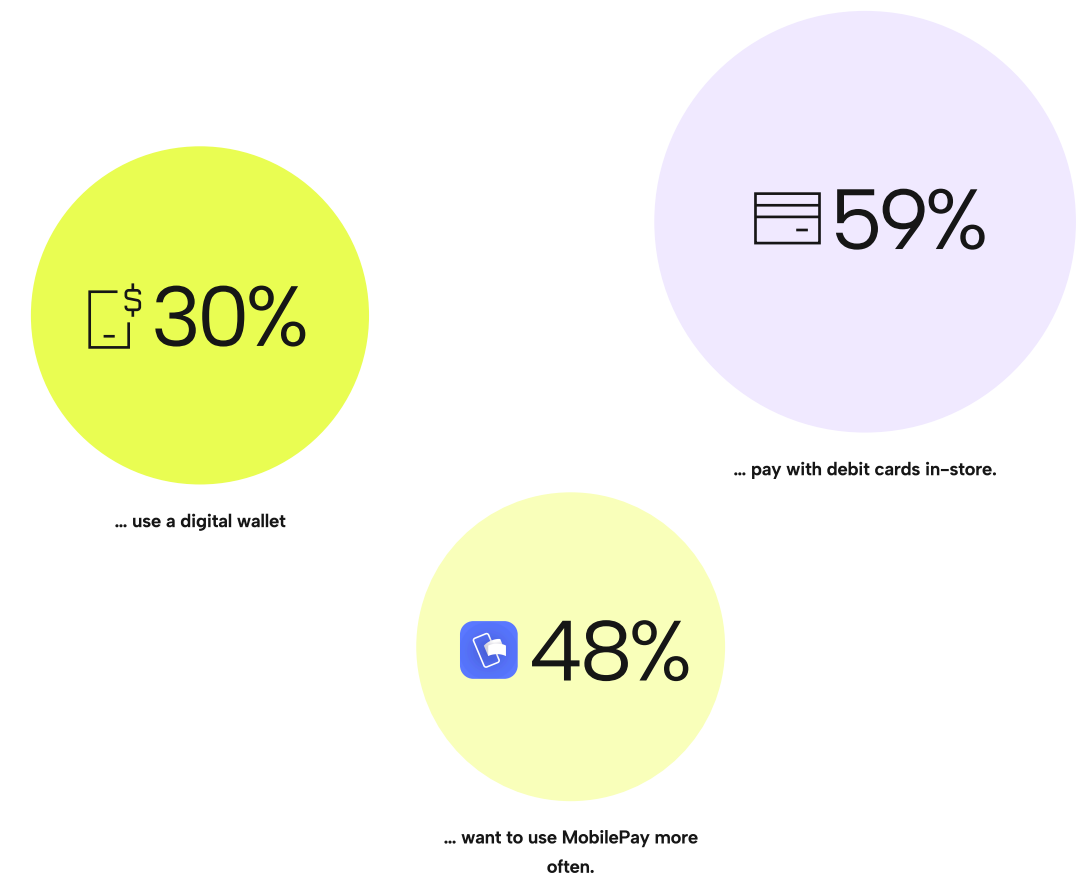


## MobilePay is everywhere, but cards still dominate.

Danes overwhelmingly prefer traditional payment methods in physical stores. Debit cards (Visa/Mastercard/Dankort) are used by 59%, followed by MobilePay at 50%. Cash accounts for 31% of in-store payments.

Generational differences are significant: 42% of 18–29-year-olds use a mobile wallet to pay, compared to just 20% among those aged 50–65. At the same time, 69% of older shoppers prefer to use cards, underlining a strong preference for familiar and physical forms of payment.

There is also demand for broader acceptance of MobilePay in-store — 48% of Danish consumers want to use it more often, while 28% of those aged 50+ would like to see wider access to cash payments.



# 7 key factors that make a difference at checkout

A quick summary of the report's main findings

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01

The most common reasons for abandoning an online purchase are high shipping costs, unexpected price increases or limited delivery options.

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02

82% of Nordic shoppers say they are less likely to return to a store if the final cost is higher than expected – such as due to invoice or interest fees.

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03

In Sweden, Norway and Finland, Klarna is the most preferred and recognized pay later solution. In Denmark, credit cards remain the more popular option for later payments.

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04

The mobile payment apps Swish, Vipps and MobilePay along with Visa, Mastercard and Klarna are the top choices for direct online payments.

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05

Transparency around pricing, along with access to preferred payment methods and the ability to choose a preferred shipping option, are the most important factors for a satisfying online checkout experience.

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06

When choosing a payment method, the top priority is recognizing and trusting the provider – closely followed by ease and speed of use.

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Cards rule in-store, but digital wallets are gaining ground, especially among younger shoppers.

**\*kustom**