E-commerce in the Nordics

2026

SPRING

Welcome!

Last year marked a gradual recovery across the Nordic region. As inflation stabilized and interest rates began to ease, households and retailers slowly regained confidence. At the same time, geopolitical uncertainty and volatility in global trade, energy, and transport costs continue to influence consumer behavior as we move further into 2026.

In this environment, e-commerce remains a key driver of retail growth in the Nordics. Consumers are highly digital but more price-conscious than before. This has led to increased price comparisons, stronger sensitivity to promotions and raised expectations for smooth, flexible and transparent online shopping experiences. Changes in payment preferences, continued cross border shopping, and a growing acceptance of circular e-commerce are all reshaping the market.

Looking ahead, regulatory changes may also impact e-commerce. The planned removal of the €150 customs duty exemption for goods shipped from third countries to EU consumers could reduce impulse-driven cross border purchases and shift demand towards domestic or EU based retailers.

Although the Nordic countries share many similarities, consumer behavior differs across markets. Understanding both common patterns and local differences will be crucial for businesses seeking to grow in an increasingly competitive and fast changing e-commerce landscape.

In this first report of the year, we compare current trends with developments in 2024. Selected topics will be explored further in our autumn edition.

We hope this report provides valuable insights and inspiration.

Annemarie Gardshol
President and Group CEO, PostNord

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About the report

E-commerce in the Nordics is a report published twice a year by PostNord in collaboration with HUI Research. It provides insights into key developments and consumer trends in Nordic e-commerce. The report is intended for businesses, analysts, and decision-makers seeking to understand the dynamics of e-commerce across Sweden, Denmark, Finland, and Norway.

The data presented in this report is based on consumer surveys conducted in Sweden, Denmark, Finland, and Norway. The surveys were carried out in January and February 2026, with a total of 4 000 respondents aged 18–79, evenly distributed across Sweden, Denmark, Finland, and Norway with 1 000 respondents per country.

Unless otherwise stated, all comparisons in the report refer to the same period the previous year.

In this report, the results have been refined with a weighted Nordic average based on the population of each country. Further, the option "do not know" has been added to selected questions.

The Nordics is positioned for growth

2025 marked a year of recovery for both consumers and retailers across the Nordics. Although geopolitical tensions remained high and consumers continued to be cautious, households gradually regained purchasing power as inflation stabilized and interest rates began to ease. After several years of postponed spending, many consumers entered 2026 with a pent-up demand and have increasingly started to adapt to uncertainty.

Online retail continues to drive retail growth across the Nordic region. Many consumers are more price-aware than before the inflation surge, leading to continued high levels of price comparison and promotion sensitivity.

However, the recovery pace differs across the Nordics. Norway and Sweden showed the strongest retail sales growth during 2025. In Norway, strong household incomes and a lower unemployment rate have supported consumer spending despite a somewhat higher inflation. Norway, strong household incomes and a lower unemployment rate have supported consumer spending despite a somewhat higher inflation. In Sweden, falling inflation and easing interest rates have helped households gradually regain confidence after several years of cautious spending. Denmark also sees rising consumption driven by higher real wages and employment. Finland continues to lag behind due to higher unemployment, weaker economic growth and a significantly lower consumer confidence.[1]

Looking ahead, geopolitical uncertainty remains a key factor. 2026 is already shaping up to be an eventful year, with Denmark's election having taken place and Sweden's election still to come. Further, the war in the Middle East continues to create volatility in global markets and energy prices, which could affect Nordic consumer spending if prolonged and if the Strait of Hormuz remains disrupted. Regulatory changes may also impact the market. The removal of the €150 customs duty exemption for goods shipped from third countries to EU consumers could reduce cross-border e-commerce and shift demand towards more domestic or EU-based purchases.

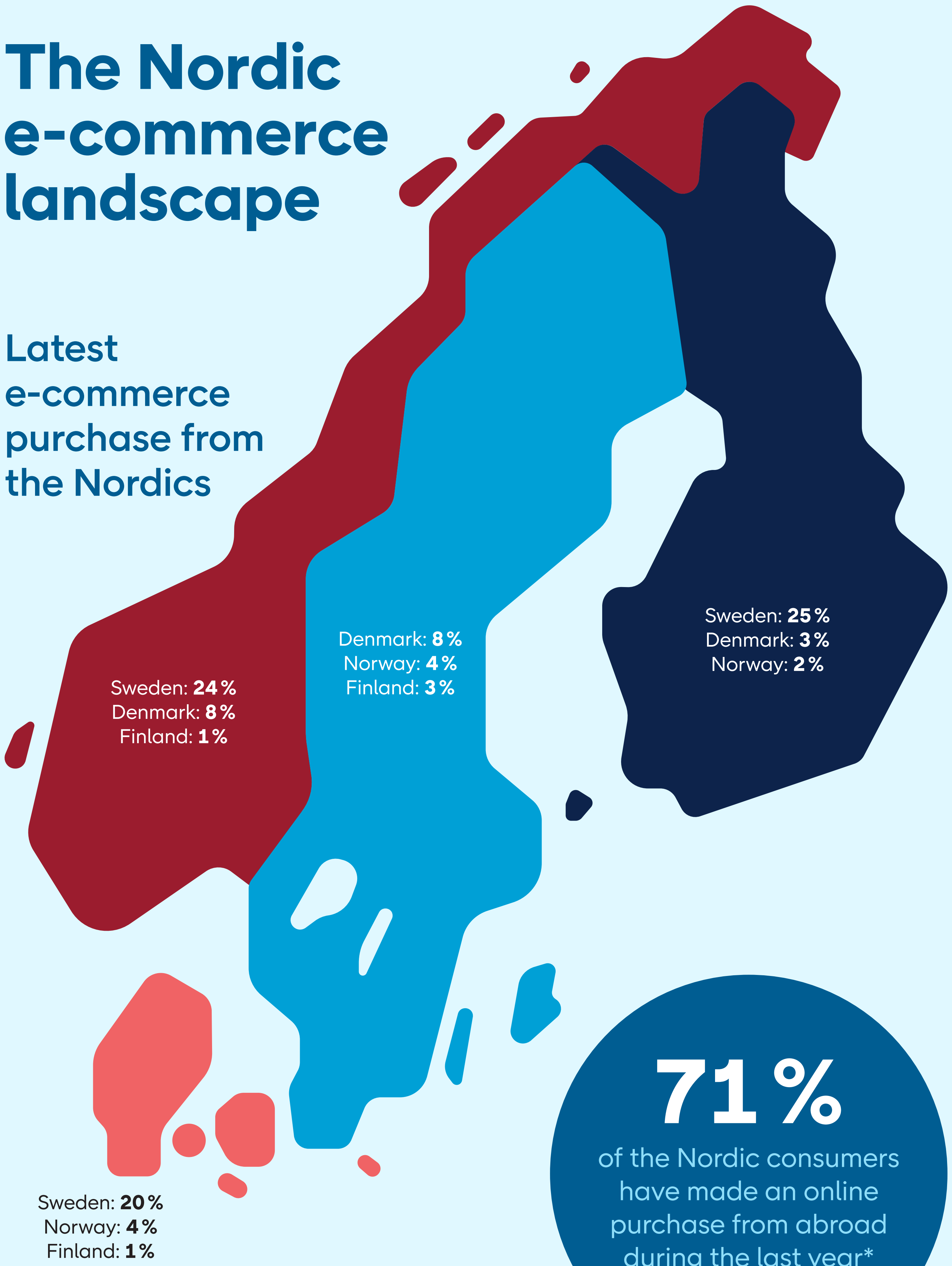
For retailers, understanding how shifts in Nordic consumer behavior are interconnected to current events will be key to navigating the market in the year ahead.

Retail trade growth 2025 compared to 2024

Source: Eurostat, 2026-02-25, calculated by HUI
*E-barometern annual report 2025
1. SEB Nordic Outlook January 2026

The Nordic e-commerce landscape

Latest e-commerce purchase from the Nordics



71 %

of the Nordic consumers have made an online purchase from abroad during the last year*

*Comparable numbers are missing due to rephrasing of question

Nordic e-commerce behavior

Nordic consumers are highly digital in their purchasing behavior, with more than 8 out of 10 shopping online monthly. At an overall Nordic level, key aspects such as most common delivery method and return frequency have remained relatively stable in the last three years, while continuing to evolve at the country level.

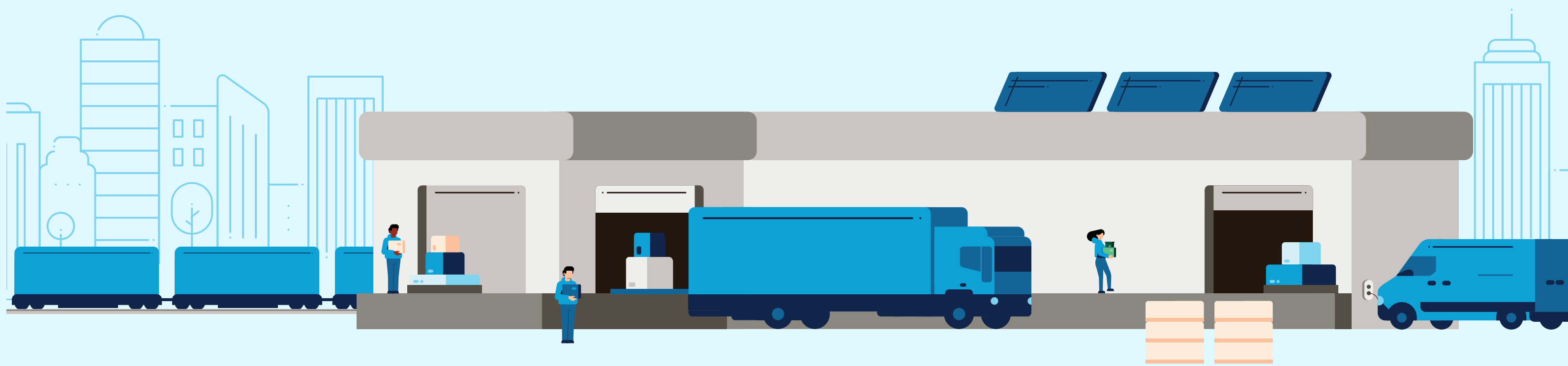
In contrast, payment behavior has seen a more rapid change. Since 2024, Swish/Vipps/MobilePay has been the most preferred payment method in the Nordics, while credit card has been the most used. This year, Swish/Vipps/MobilePay has surpassed credit card to become both the most used and the most preferred payment method.

Cross-border shopping is another important aspect of Nordic e-commerce and is widely embraced across the region. More than 7 out of 10 Nordic consumers have made cross-border purchases in the past year, with China as the most common country of origin. Within the Nordic region, Sweden is the most popular country for cross-border shopping. The top product category purchased both domestically and cross-boarder is clothes and footwear, followed by home electronics, and beauty and health products.

Not only do the Nordic consumers shop internationally to a great extent, but they also embrace circular commerce. 1 out of 3 Nordic consumers have bought second-hand goods during the past month, and a slightly higher share have sold second-hand goods during the same period.

Overall, Nordic consumers are highly digital and active, balancing convenience, price sensitivity, and sustainability in their online purchasing behavior.

	2024	2025	**2026**
Have shopped online during the last 30 days	83 %	84 %	**86 %**
Most common delivery method: service point	34 %	31 %	**33 %**
Most common payment method: Swish/Vipps/MobilePay	17 %	20 %	**23 %**
Have made a return during the last three months	29 %	29 %	**28 %**
Most popular country for latest purchase from abroad: China	23 %	26 %	**27 %**
Have bought second-hand items online during the last month	30 %	33 %	**33 %**



The Nordic e-commerce landscape

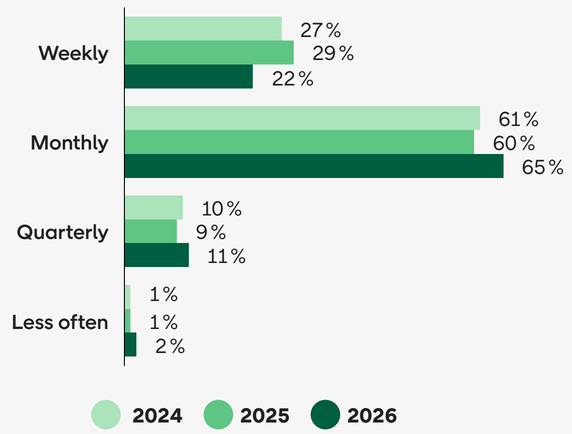
Sweden

Recent online shopping

88 %

of Swedish consumers have shopped online during the last 30 days (88 %)

Online shopping frequency



Common shopping habits

Top 3 product categories

		2024	2025	2026
1	Clothes & footwear	32 %	31 %	**28 %**
2	Beauty & health	20 %	21 %	**20 %**
3	Groceries	9 %	13 %	**13 %**

Results for 2025 are presented in parentheses

Swedish online shopping behavior

Swedes remain among the most active online shoppers in the Nordic region. However, the share of consumers shopping online weekly has decreased from 29 percent in 2025 to 22 percent in 2026. At the same time, the proportion of consumers making monthly online purchases has increased. This pattern is visible across all age groups, which suggests that purchasing behavior becomes more planned as consumers shop less often and might be more deliberate in their purchases.

Younger consumers continue to drive online shopping activity. Among 18–29-year-olds and 30–49-year-olds, close to 3 out of 10 shop online weekly. For younger consumers, digital channels are a natural part of every-day shopping and they are often influenced by online inspiration and social media. Meanwhile, consumers aged 30–49 are typically in a busy life stage, where online shopping offers a convenient way to manage everyday purchases and where social media also plays a key role as a source of inspiration.

Clothes and footwear remains the most common online purchase category, especially among younger consumers. 40 percent of the 18–29-year-olds state that their most recent online purchase consisted of clothes or footwear.

Cross-border e-commerce

Around 6 out of 10 Swedes have made an online purchase from abroad during the past year. Even though the share is lower than last year, Swedish consumers often opt to shop from international marketplaces. According to Paketindex, 1 out of 4 online packages came from abroad in 2025, an increase with 32 percent since 2024.[1] Although the domestic market is mature, international platforms remain attractive due to their wide assortments and low prices.

Shopping from abroad less often than quarterly has become more common among Swedes compared to last spring, suggesting that consumers may be more selective in their cross-border purchases.

Since last spring, Temu has surpassed Zalando as the second most favored international marketplace, indicating that price remains a key driver of cross-border e-commerce. The United States has also climbed in the rankings and slightly surpasses Denmark at 10 percent, compared to 12 percent last year, placing it among the top three countries for Swedes latest international online purchase. One explanation could be that US trends spread quickly through TikTok, and Instagram, influencing Swedish consumers to purchase products directly from US retailers or brands.

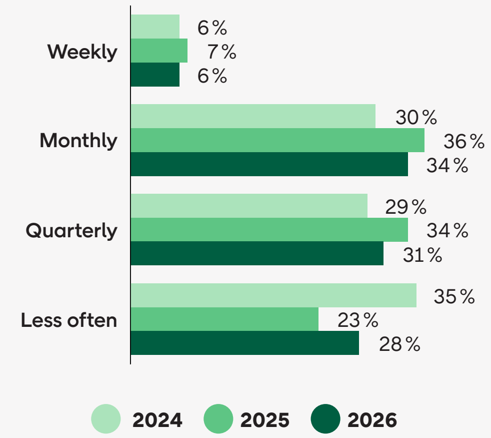
1) Paketindex Q4 and Annual report 2025, Transportföretagen

International online shopping

57 %

of Swedish consumers have shopped online from abroad during the last year*

International online shopping frequency



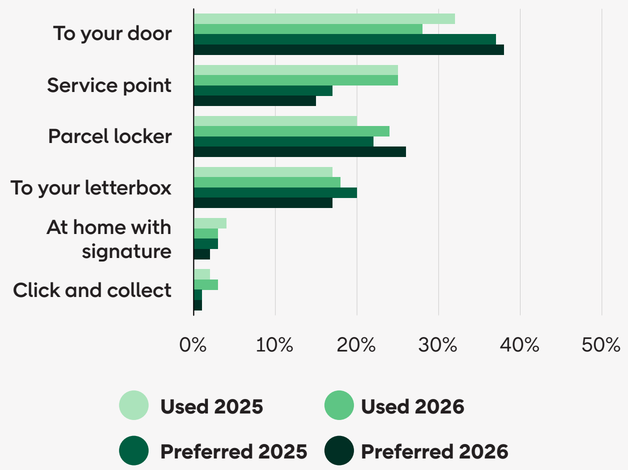
Most common marketplaces and countries to shop from

	Top 3 marketplaces	Top 3 countries
1	Amazon **33 %** (34 %)	China **29 %** (28 %)
2	Temu **27 %** (23 %)	Germany **14 %** (18 %)
3	Zalando **25 %** (27 %)	USA **11 %** (10 %)

Results for 2025 are presented in parentheses
*During the last year, comparable numbers are missing due to rephrasing of question

Sweden

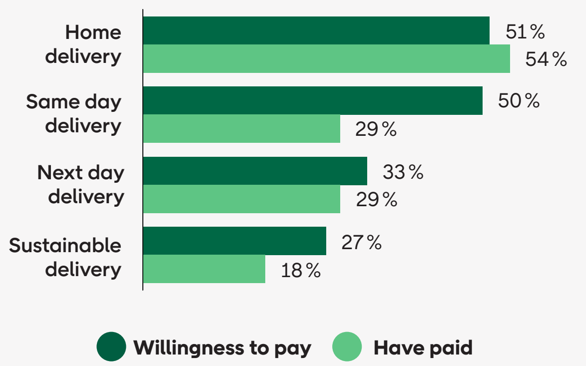
Used and preferred delivery methods



60 %
of Swedish consumers paid for the delivery of their latest online purchase (57 %)

52 %
of Swedish consumers are willing to wait longer for a more sustainable delivery (55 %)

Willingness to pay vs have paid for delivery*



Results for 2025 are presented in parentheses
*Comparable numbers are missing due to rephrasing of question

Deliveries

Swedish consumers continue to prioritize convenience when it comes to online deliveries. Home delivery remains the most used as well as the most preferred delivery option, highlighting how important a smooth and frictionless delivery experience has become in e-commerce.

Parcel locker has grown in popularity and has overtaken service point as the second most preferred delivery method. This development is likely driven by increased investments in the parcel locker infrastructure, making the option more widely available and offering consumers a flexible option with longer opening hours.

Flexibility is a key factor when Swedes choose where to shop from online. More than 80 percent of consumers say that the ability to choose delivery method and pickup location is important when deciding where to shop.

Sustainability also influences Swedes delivery choices, but price remains a barrier. While only 14 percent are willing to pay extra for greener deliveries, every second Swede is willing to wait longer if it reduces environmental impact. This suggests that consumers are open to more sustainable options, but prefer not to pay for them.

Returns

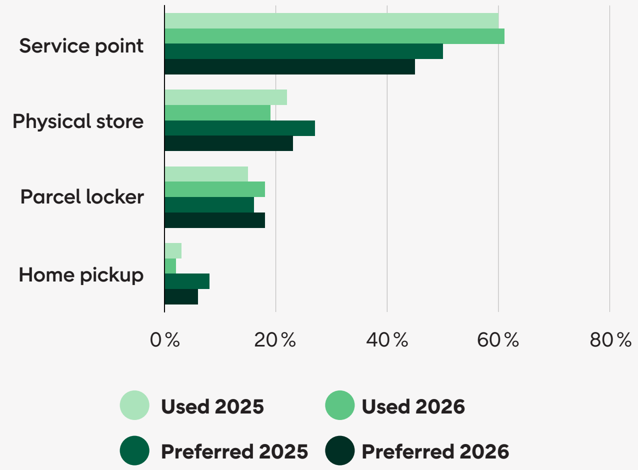
Returns are becoming more flexible as parcel locker has emerged as a more common return option in Sweden. While service points still dominate the return process, parcel locker is the only return method that has grown in popularity since last year, likely reflecting both increased investments in locker infrastructure and carriers increasingly enabling and promoting returns through this channel.

When Swedish consumers receive a product they do not want to keep, most of them choose to return it to get a refund. Women and younger consumers return goods more frequently, which is partly linked to higher online shopping activity and purchases in categories with traditionally higher return rates, such as fashion. Older consumers, by contrast, tend to return items less often, which could reflect a more planned purchasing behavior as well as a lower online shopping frequency overall. At the same time, a clear return policy is particularly important to consumers aged 50–64. When choosing where to shop online, the return policy may serve more as a form of "insurance" in case something goes wrong, rather than leading to higher return rates.

Overall, return rates of online parcels are at their lowest recorded level in Sweden, according to Paketindex.[1] One explanation could be the growing share of international parcels, where returns are not as common as they are often perceived as more complicated or not worth the cost.

1. Paketindex Q4 and Annual report 2025, Transportföretagen

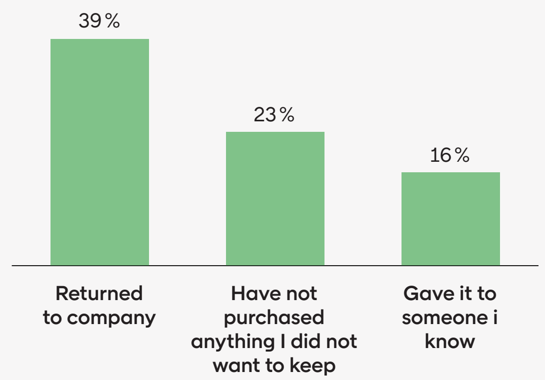
Used and preferred return methods



29 %
of Swedish consumers have returned a product within the last three months (29 %)

68 %
of Swedish consumers think a clear return policy is important when deciding where to shop from (68 %)

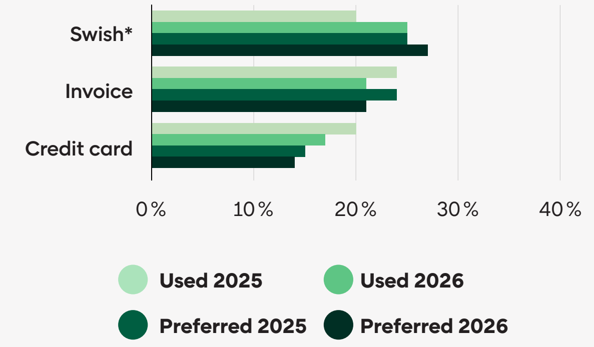
Top 3 ways to handle unwanted items*



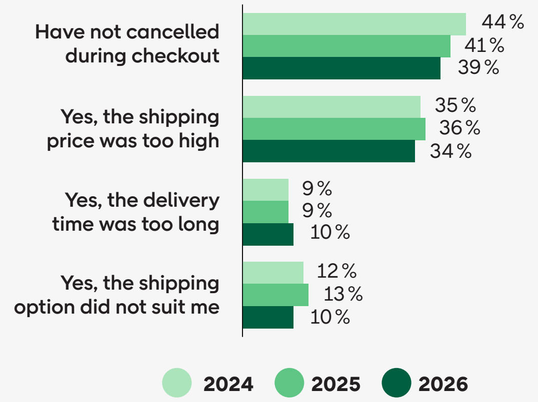
Results for 2025 are presented in parentheses
*New question in 2026

Sweden

Used and preferred payment methods during last purchase



Cancellation during checkout



57 %
of Swedish consumers consider a smooth checkout important when deciding where to shop from (46 %)

Results for 2025 are presented in parentheses
*Swish (SE), Vipps (NO) and MobilePay (FI, DK) are app-based mobile payment services

Payments

Payment preferences are evolving in Swedish e-commerce. Swish has now surpassed both credit card and invoice as the most popular and used payment method and continues to grow in popularity across all age groups. As Swish continues to expand its functionality, such as enabling recurring payments and broader integrations in e-commerce checkouts, it has also become easier for retailers to offer the payment method across a wider range of purchases.[1,2]

This highlights how important a smooth checkout experience has become. Today, 57 percent of Swedish consumers say that a smooth checkout is important when deciding where to shop from online, up from 46 percent in 2025.

Since 2024 it has become more common for consumers to cancel their purchases during checkout. The most common reason for cancelling a purchase is that the shipping price was too high. If shipping costs, delivery times, or return conditions do not meet expectations, it is easy to abandon the purchase and choose another retailer. A growing trend among online shoppers is using the checkout as a "save for later" tool. For retailers, this suggests that the sale is not secured at checkout, customers can still change their minds.

1. E-handel.se, March 2026
2. Swish, February 2026

Circular e-commerce

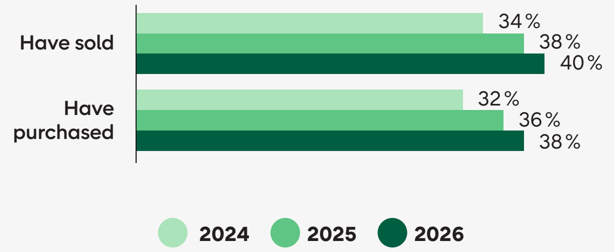
Many Swedes continue to sell and purchase items on the second-hand market, and the share has increased since 2024. The second-hand market has become increasingly popular, as a wider selection and tighter household budgets have made it a more attractive option. When making a purchase on a circular platform, Swedes mainly shop for clothes and footwear.

The growing popularity of the platform Vinted illustrates this development. In 2025, Vinted entered the top 10 list of Swedes' favorite websites to shop from.[1] The platform has also partnered with TikTok, where influencers promote second-hand fashion and encourage users to participate in circular consumption.[2] Among younger consumers in particular, second-hand shopping has become part of their culture, where vintage and unique items are valued and "newness" is not always the main appeal.

Lower prices remain the main reason for shopping second-hand, particularly among consumers aged 18–29 and 65–79. Price awareness has become a strategy during uncertain economic times but tends to remain to some extent even as household finances improve.

1. E-barometern annual report 2025, PostNord
2. Tiktok, March 2026

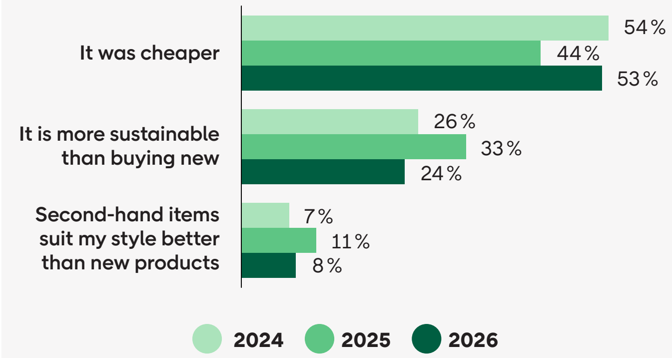
Second-hand shopping online during the last month



Most popular second-hand categories

		2024	2025	2026
1	Clothes & footwear	55 %	56 %	**60 %**
2	Books & media	8 %	9 %	**10 %**
3	Home electronics	10 %	10 %	**9 %**

Most common reasons for buying second-hand



The Nordic e-commerce landscape

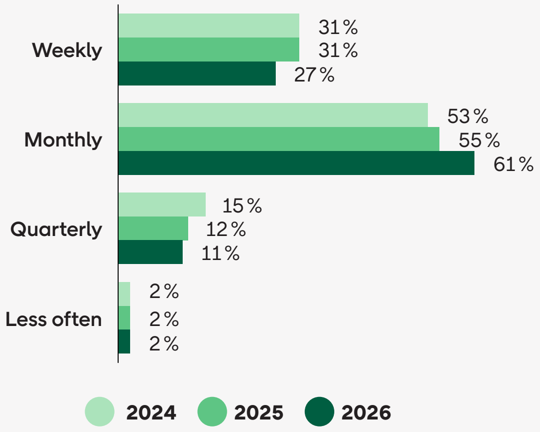
Denmark

Recent online shopping

85 %

of Danish consumers have shopped online during the last 30 days (81%)

Online shopping frequency



Common shopping habits

Top 3 product categories

		2024	2025	2026
1	Clothes & footwear	38 %	34 %	**37 %**
2	Home electronics	13 %	14 %	**13 %**
3	Beauty & health	9 %	12 %	**12 %**

Results for 2025 are presented in parentheses

Danish online shopping behavior

Online shopping during the last 30 days has increased by 4 percentage points in Denmark since last year. This marks the third consecutive year of growth, further establishing e-commerce shopping among Danish consumers.

Danes most often shop online monthly, suggesting that e-commerce is used more for planned purchases than for impulse shopping, with over 60 percent of the recent purchases involving some level of planning. This tendency becomes more pronounced with age. Consumers aged 65–79 shop less frequently and plan their purchases more often, while younger consumers tend to be more spontaneous.

Clothes and footwear remains the most commonly bought product category, while beauty and health has climbed to third place since 2025, overtaking groceries, which held the position in 2024. However, groceries still rank third among Danes aged 30–49 and 50–64, likely reflecting a more time-pressured lifestyle with greater household responsibilities and purchasing power, making the convenience of online grocery shopping especially attractive.

Cross-border e-commerce

In Denmark, 8 out of 10 consumers have made at least one cross-border purchase in the last year. The tendency is particularly strong among consumers aged 18–29 where 84 percent state that they have shopped online from abroad during the last year. For consumers aged 65–79, the number drops to 74 percent.

When shopping internationally, monthly shopping remains the most common frequency, mirroring domestic habits. However, shopping less than monthly is considerably more common for international purchases than for domestic. This likely reflects the added complexity of cross-border shopping, such as longer delivery times, potential additional fees, and more complicated return processes – all of which may encourage greater reflection before committing to a purchase.

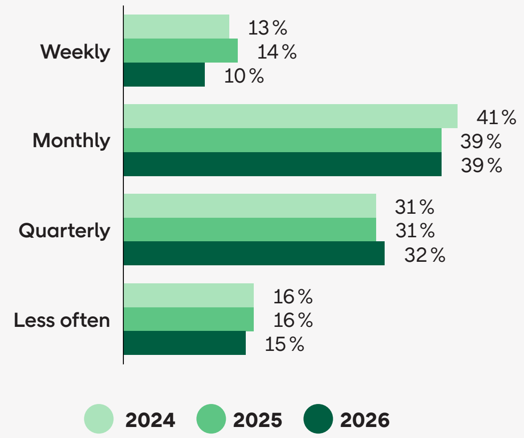
The most popular international marketplaces and countries to shop from remain the same as last year. The one notable shift is Germany, which has seen an increase of 7 percentage points, further strengthening its position as the Danes' favorite country to shop from internationally.

International online shopping

80 %

of Danish consumers have shopped online from abroad during the last year*

International online shopping frequency



Most common marketplaces and countries to shop from

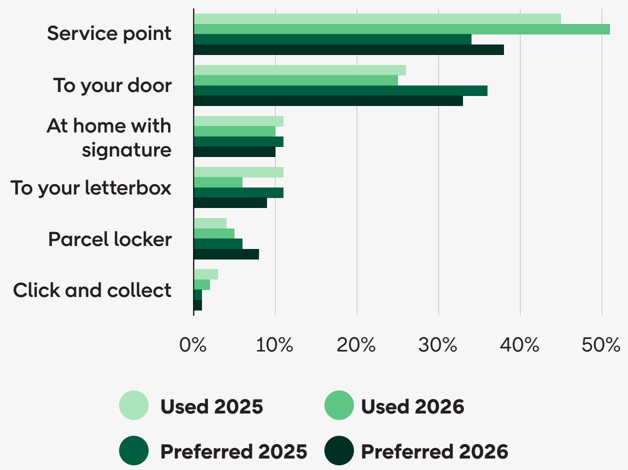
	Top 3 marketplaces	Top 3 countries
1	Zalando **36 %** (35 %)	Germany **42 %** (35 %)
2	Temu **30 %** (26 %)	Sweden **36 %** (31 %)
3	Amazon **20 %** (23 %)	China **31 %** (28 %)

Results for 2025 are presented in parentheses
*Comparable numbers are missing due to rephrasing of question

The Nordic e-commerce landscape

Denmark

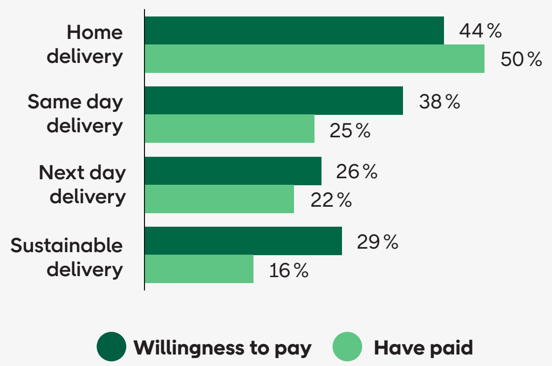
Used and preferred delivery methods



65 %
of Danish consumers paid for the delivery of their latest online purchase (62 %)

57 %
of Danish consumers are willing to wait longer for a more sustainable delivery (56 %)

Willingness to pay vs have paid for delivery*



Results for 2025 are presented in parentheses
*Comparable numbers are missing due to rephrasing of question

Deliveries

Service point continues to be the most common and preferred delivery method among Danes, offering a practical middle ground between price and convenience. However, when combining all home-related delivery options, such as to the door, at home with signature, and to the letterbox, overall preference for home delivery exceeds that of service point. There is also a clear generational difference. Younger consumers are more likely to prefer home delivery, while older consumers favor service point, a trend that has strengthened over the past year.

The same pattern is reflected in paying for deliveries. Younger consumers are more likely to pay for deliveries and the added convenience they bring, while older do so less often. The same applies to sustainable deliveries, where willingness to pay declines with age.

Home delivery is what Danes are most willing to pay for, and it is also the option they most frequently actually pay for. For same day, next day, and sustainable deliveries, willingness to pay consistently exceeds the actual share that has paid for those delivery options. This points to a gap between stated preferences and actual behavior, where added costs at checkout limit uptake of faster and more sustainable deliveries.

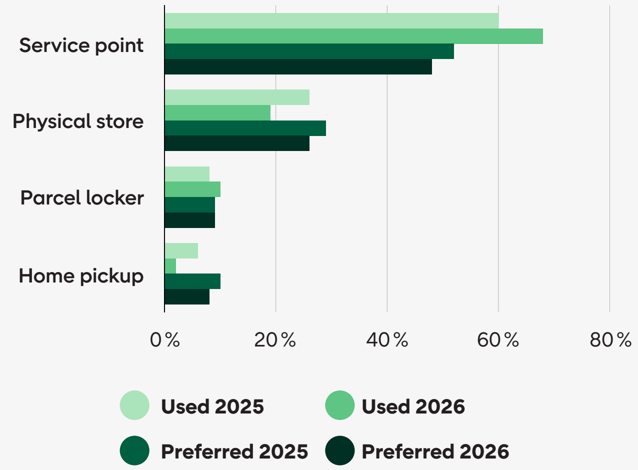
Returns

Service point remains the most popular and used return method among Danish consumers, although preference has declined slightly since last year. The popularity also varies across age groups, with higher preference among older consumers, who tend to value habits and convenience more, and lower preference among younger ones. Physical store returns show the opposite pattern, with both preference and usage declining with age, likely reflecting the higher degree of omnichannel engagement among younger consumers.

1 out of 3 Danes have returned a product within the last three months, with return rates showing a clear inverse relationship with age. Younger consumers return products more often, consistent with their generally more spontaneous shopping behavior leading to more hasty purchases. In contrast, the oldest age group, 65–79, demonstrates a more deliberate approach to e-commerce, being by far the least likely to purchase items they later wish to return.

When Danish consumers no longer want a product, the most common action is to return it to the retailer from which it was purchased. Other ways of handling unwanted items vary by age, with consumers aged 18–29 being the most likely to donate items they no longer want.

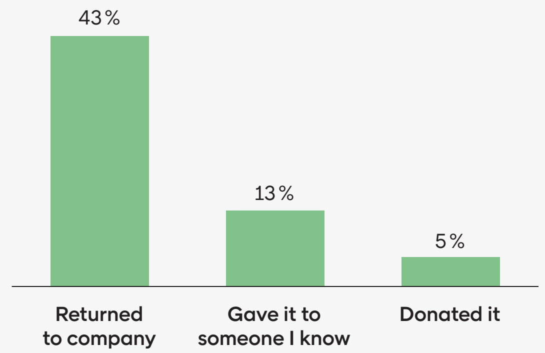
Used and preferred return methods



33 %
of Danish consumers have returned a product within the last three months (32 %)

68 %
of Danish consumers think a clear return policy is important when deciding where to shop from (71 %)

Top 3 ways to handle unwanted items*

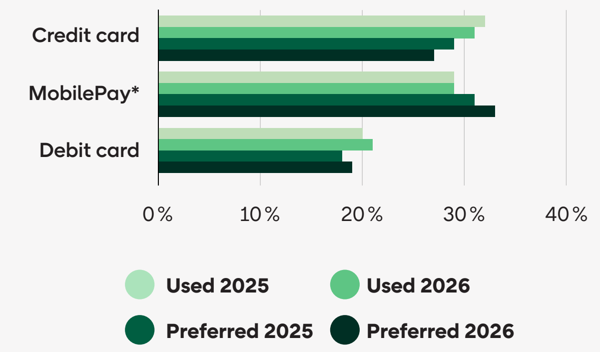


Results for 2025 are presented in parentheses
*New question in 2026

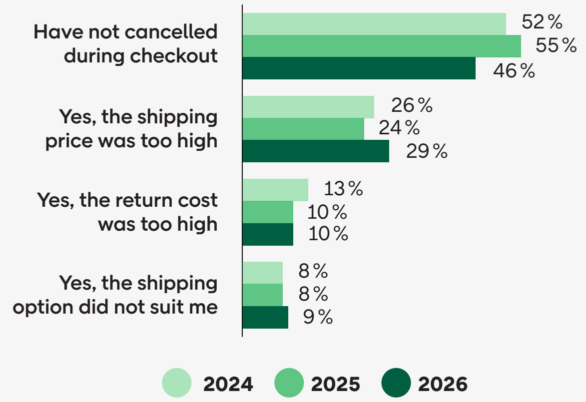
The Nordic e-commerce landscape

Denmark

Used and preferred payment methods during last purchase



Cancellation during checkout



58 %

of Danish consumers consider a smooth checkout important when deciding where to shop from (49 %)

Results for 2025 are presented in parentheses
* Swish (SE), Vipps (NO) and MobilePay (FI, DK) are app-based mobile payment services

Payments

Credit card remains the most used payment method among Danish consumers. MobilePay, which is the most preferred option, follows right behind. Despite this preference, the use of MobilePay has not increased, indicating a potential gap between the payment methods consumers would like to use and those offered by online retailers.

The share of Danish consumers who have cancelled a purchase during the past three months is rather similar to the Nordic average; however, it has become increasingly more common to cancel a purchase when compared to 2024 and 2025. The main reason for abandoning a purchase is high shipping costs, indicating that additional fees at the final stage of the purchase process can deter consumers from completing their orders. This behavior is particularly common among younger consumers, with Danes aged 18–29 being the most likely to cancel their purchase during checkout.

Danish consumers are increasingly prioritizing a smooth checkout process when deciding where to shop from. The importance of a seamless checkout experience has risen by nearly 10 percentage points compared to last year, from 49 to 58 percent. This highlights how convenience is a key competitive factor in e-commerce and can also explain the continued increase in popularity for fast and easy payment methods such as MobilePay.

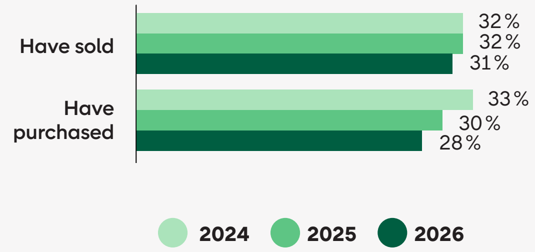
Circular e-commerce

Second-hand activity among Danish consumers remains relatively stable, although a gradual decline in participation in second-hand purchasing is beginning to emerge. The decline in online second-hand shopping is mainly due to a smaller share of consumers aged 30–49 purchasing items second-hand.

Clothes and footwear remains the most popular category in the second-hand market and has continued to grow steadily year on year. Unlike in regular online shopping, where preferences differ between genders, clothes and footwear is the most popular second-hand category among both men and women. Books and media has risen in popularity and has now replaced furniture and interior decor as the third most popular category. The increase is largely driven by consumers aged 18–29 and can partly be explained by social media trends such as "BookTok", which have helped fuel renewed interest in reading among younger audiences.

Price remains the primary reason why consumers choose to buy second-hand and its importance increased further in 2026, potentially reflecting a greater economic caution among consumers. In contrast, sustainability has become a less prominent motivation overall, particularly among consumers aged 18–29. The opposite development can be seen among older consumers, as sustainability has increased in importance among those aged 50–64.

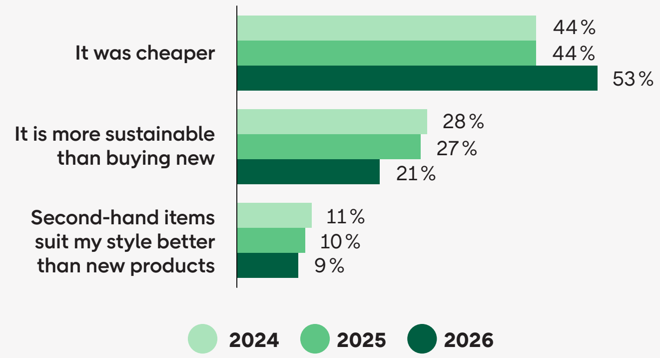
Second-hand shopping online during the last month



Most popular second-hand categories

		2024	2025	2026
1	Clothes & footwear	41 %	46 %	**47 %**
2	Home electronics	20 %	17 %	**18 %**
3	Books & media	10 %	7 %	**11 %**

Most common reasons for buying second-hand



The Nordic e-commerce landscape

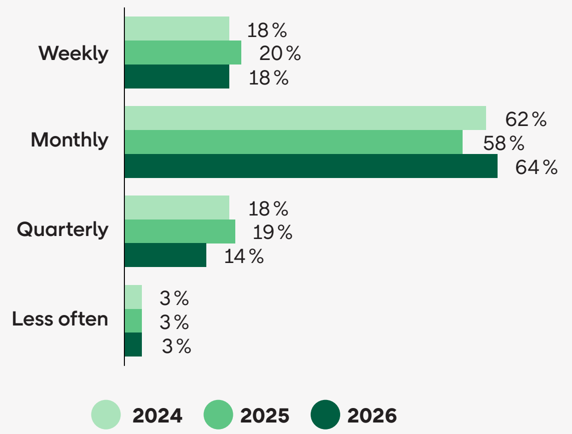
Finland

Recent online shopping

84 %

of Finnish consumers have shopped online during the last 30 days (82 %)

Online shopping frequency



Common shopping habits

Top 3 product categories

		2024	2025	2026
1	Clothes & footwear	31 %	34 %	**32 %**
2	Groceries	12 %	10 %	**14 %**
3	Beauty & health	13 %	11 %	**13 %**

Results for 2025 are presented in parentheses

Finnish online shopping behavior

Online shopping continues to grow in Finland. Since 2024, the share of consumers shopping online has increased by around two percentage points per year. At the same time, online shopping is becoming more frequent: monthly purchasing is the most common behavior and has increased since last year, while the share of consumers shopping quarterly has decreased. An improved consumer confidence, despite weak economic growth, may be contributing to more frequent shopping overall, while the ability to compare prices and access a wide range of products continues to make online shopping appealing.

Clothes and footwear is still the most shopped product category online, and groceries has become number two on the top three list of categories bought online most recently. The growth in online grocery shopping may also reflect a greater willingness to pay for convenience as household finances start to improve.

Shopping groceries online is most popular among 30–49-year-olds and 65–79-year-olds. For 30–49-year-olds, time efficiency may be a key driver, while for 65–79-year-olds, convenience, such as reduced need for travel and not having to carry heavy groceries, could be especially important.

Cross-border e-commerce

Finns are frequent international shoppers. 8 out of 10 have made an online purchase from abroad. However, in 2025, import parcels grew at a slower pace than domestic parcels, in contrast to 2024 when imports grew faster.[1]

Temu has switched place with Zalando and is now in first place among the most common marketplaces Finns have made a purchase from during the last three months, while Amazon remains in third. One explanation for Temu's rise is the continued price sensitivity among Finnish consumers, boosting platforms known for low prices. At the same time, second-hand marketplaces like Vinted and Tori also increase in popularity, suggesting a more diverse marketplace landscape where different kinds of low-cost options are on the rise.

Younger consumers, who shop more spontaneously and often more frequently, tend to buy from nearby markets such as Sweden and Germany where delivery is faster. Older consumers' purchases are more planned and less frequent, which may make them more willing to order from distant markets such as China where delivery times are longer, but prices often lower. Finland's e-commerce market is relatively small, which has made international retailers an important part of the market.

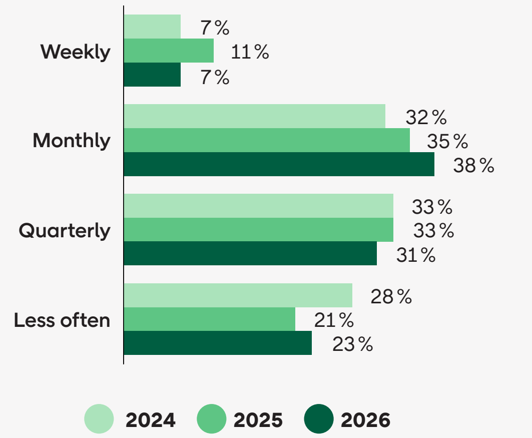
1) Paketti-indeksi Jan 2023-Dec 2025, Digital Commerce Finland

International online shopping

80 %

of Finnish consumers have shopped online from abroad during the last year*

International online shopping frequency



Most common marketplaces and countries to shop from

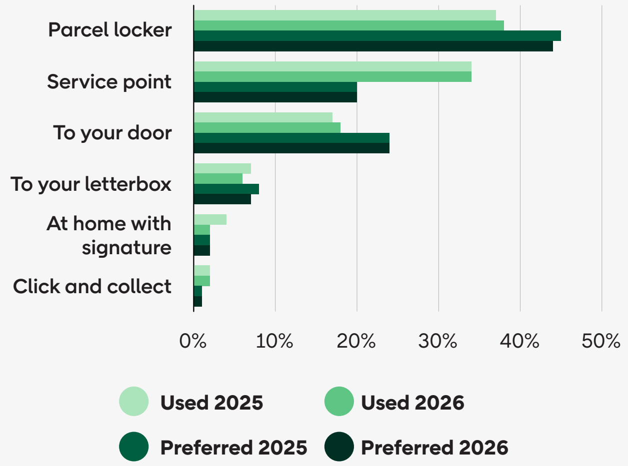
	Top 3 marketplaces	Top 3 countries
1	Temu **30 %** (25 %)	Sweden **37 %** (30 %)
2	Zalando **30 %** (29 %)	Germany **35 %** (27 %)
3	Amazon **11 %** (16 %)	China **33 %** (28 %)

Results for 2025 are presented in parentheses
*Comparable numbers are missing due to rephrasing of question

The Nordic e-commerce landscape

Finland

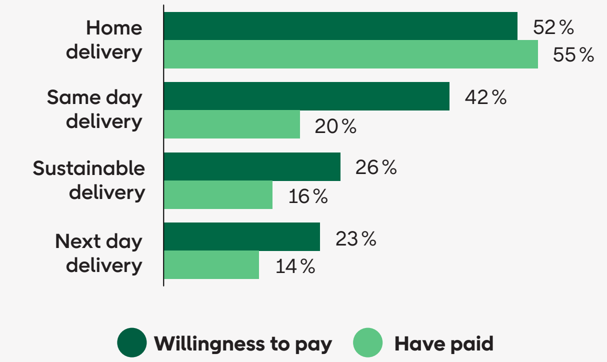
Used and preferred delivery methods



63 %
of Finnish consumers paid for the delivery of their latest online purchase (62 %)

54 %
of Finnish consumers are willing to wait longer for a more sustainable delivery (56 %)

Willingness to pay vs have paid for delivery*



Results for 2025 are presented in parentheses
*Comparable numbers are missing due to rephrasing of question

Delivery

Parcel locker remains the most used and preferred delivery method among Finnish consumers, reflecting a growing demand for convenient and flexible delivery options. Since last spring, the share of consumers using parcel lockers and home delivery has increased slightly, while the use of service points has declined. This reinforces a trend observed since 2024, where consumers increasingly value delivery options that fit their schedules and require less planning. The preference for parcel locker slightly exceeds the actual usage, suggesting that the current infrastructure and delivery offers among retailers may not fully meet demand.

Parcel lockers are more widely preferred in Finland than in any other Nordic country, with a particularly strong uptake among those aged 65–79. This marks a shift from last year, when preference was highest among 50–64-year-olds. One possible explanation is that older consumers place greater value on convenience. For example, they may prefer to collect parcels as close to their homes as possible to avoid carrying them over long distances.

Finns' preference for convenience is also reflected in their willingness to pay for delivery services. Over half of Finnish consumers have paid for home delivery, and while 1 out of 5 has paid for same day delivery, twice as many say they would be willing to do so, suggesting growing expectations for faster and more convenient deliveries.

Returns

Parcel locker is becoming increasingly common as a return option in Finland. A larger share of consumers report using parcel locker for their latest return compared to 2025, which may reflect carriers promoting parcel locker returns more actively and making the option more visible and accessible.

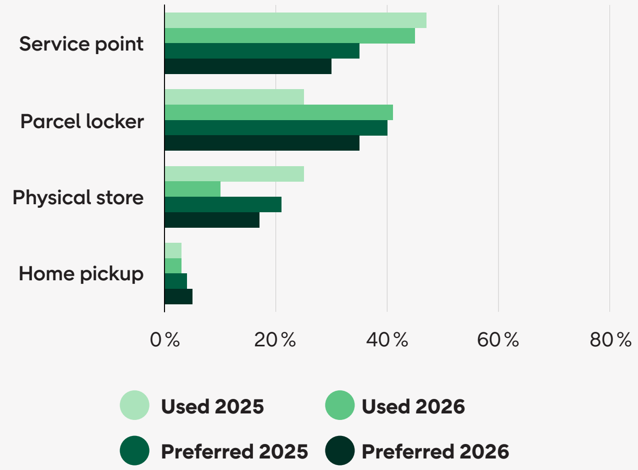
Return preferences differ between age groups. While parcel locker is the most popular delivery method among the oldest consumers, it is most popular as a return method among consumers aged 30–49. The 65–79-year-olds instead prefer to use service points, which could be due to habit or lack of knowing how to return items using parcel lockers.

When Finnish consumers receive an item they do not wish to keep, the most common action is to return it to the retailer. However, some choose to give the item to someone close to them, which contributes to lower return rates.

Overall, return rates in Finnish e-commerce have declined in recent years.[1] This may reflect more deliberate purchasing behavior, as clear return policies influence where consumers shop. Structural shifts also play a role, with increased demand for low-return categories such as beauty, health, and groceries, as well as a growing share of international purchases, which are often more complicated to return.

1) Paketti-indeksi Jan 2023-Dec 2025, Digital Commerce Finland, HUI

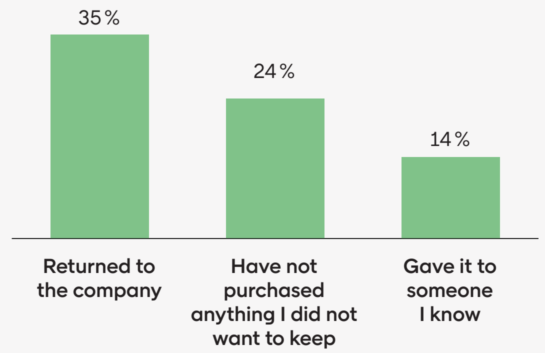
Used and preferred return methods



22 %
of Finnish consumers have returned a product within the last three months (26 %)

72 %
of Finnish consumers think a clear return policy is important when deciding where to shop from (65 %)

Top 3 ways to handle unwanted items*

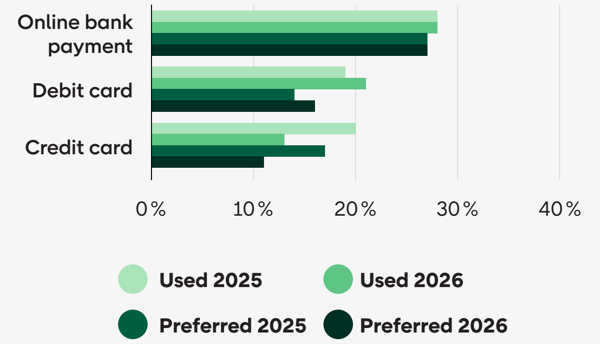


Results for 2025 are presented in parentheses
*New question in 2026

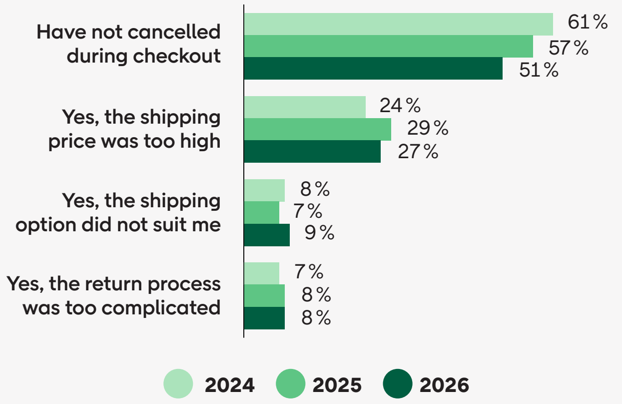
The Nordic e-commerce landscape

Finland

Used and preferred payment methods during last purchase



Cancellation during checkout



52 %

of Finnish consumers consider a smooth checkout important when deciding where to shop from (42 %)

Results for 2025 are presented in parentheses

Payments

Online bank payment remains the most preferred payment method among Finnish consumers and is widely used. The exception is consumers aged 18–29, where debit card is the most commonly used and preferred method. Debit card has also surpassed credit card in popularity since last spring, which may reflect a more cautious consumer mindset where people prefer payment methods that help them stay within their budget.

At the same time, a larger share of Finnish consumers report cancelling purchases during checkout. However, among those who have cancelled a purchase in the checkout during the last three months, the most common reason is high shipping costs, followed by not finding a suitable delivery option. Worth noting is that the checkout is increasingly used as a comparison point where consumers review the full offer before deciding whether to complete the purchase or not. This in turn means that some cancellations reflect evaluation rather than abandoned demand.

A transparent and flexible checkout is becoming increasingly important. Half of Finnish consumers say it influences where they shop online, and its importance has grown since last spring. Finnish consumers also place greater emphasis than other Nordic consumers on being able to choose delivery methods and pickup locations.

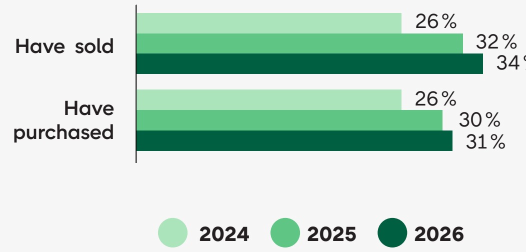
Circular e-commerce

Circular shopping continues to grow in Finland, with more consumers both buying and selling second-hand goods. Finnish consumers are generally very active on second-hand markets, particularly younger consumers, making circular platforms a natural part of everyday shopping. Clothes and footwear remain the most common second-hand purchases and have gained shares from categories such as home electronics and books and media. Books and media remain most popular among consumers aged 65–79.

Low prices remain the main driver behind second-hand shopping. In a period marked by geopolitical uncertainty, circular platforms offer consumers a way to maintain consumption while managing household spending. However, demand is likely to continue growing even as economic conditions improve, as price remains a key determinator and sustainability concerns, long important to Finnish consumers, may once again take on a greater role.

Finnish consumers place greater importance on shopping from circular platforms for environmental reasons than consumers in the other Nordic countries, and the share has increased since 2024. This suggests that circular commerce in Finland is driven by a combination of economic incentives and sustainability-oriented consumer behavior.

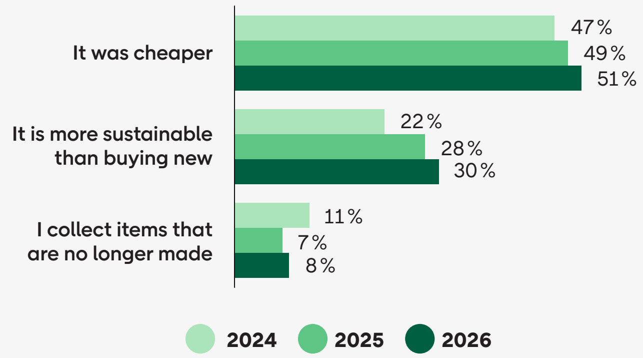
Second-hand shopping online during the last month



Most popular second-hand categories

		2024	2025	2026
1	Clothes & footwear	56 %	49 %	**58 %**
2	Home electronics	11 %	16 %	**9 %**
3	Books & media	13 %	13 %	**8 %**

Most common reasons for buying second-hand



The Nordic e-commerce landscape

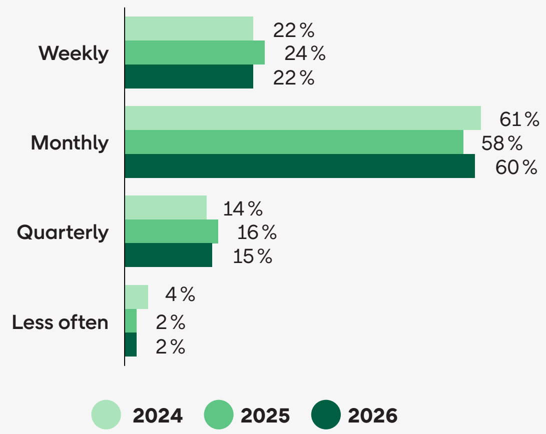
Norway

Recent online shopping

86 %

of Norwegian consumers have shopped online during the last 30 days (82 %)

Online shopping frequency



Common shopping habits

Top 3 product categories

		2024	2025	2026
1	Clothes & footwear	35 %	35 %	**33 %**
2	Beauty & health	17 %	15 %	**17 %**
3	Home electronics	11 %	12 %	**10 %**

Results for 2025 are presented in parentheses

Norwegian online shopping behavior

Norwegians are frequent online shoppers, 86 percent have shopped online during the last month, with the youngest consumers shopping most frequently. Place of residence also influences online shopping behavior, as consumers living in major cities tend to shop online more frequently than those living in rural areas. This difference may partly be explained by longer delivery times and higher delivery costs outside the cities.

Overall, the online shopping frequency remains relatively stable compared to previous years, with a small decrease in weekly shoppers and a small increase in monthly ones. This shift is mainly driven by consumers aged 30–49, who are shifting from weekly to monthly online shopping.

The top three product categories have remained unchanged over the past three years, with clothes and footwear ranking the highest. This category is particularly popular among younger consumers, with 41 percent reporting that their most recent online purchase was clothes or footwear. There are also notable gender differences: women tend to purchase more clothes and footwear as well as beauty and health products, while men are more likely to buy home electronics and sports and leisure products.

Cross-border e-commerce

Cross-border shopping is widespread in Norway, with almost 8 out of 10 consumers having made a purchase from abroad in the past year. This behavior is consistent across all age groups.

Although a large share of consumers shop from abroad, the frequency of cross-border shopping is declining. Fewer consumers shop weekly and monthly, while more shop quarterly or less often. The largest shift is among those shopping less than quarterly, which has increased from 20 percent in 2025 to 24 percent in 2026.

The top list of international marketplaces remains unchanged from last year, with Temu as the most popular platform, followed by Zalando and Amazon. However, both Temu and Amazon have seen a slight decline in popularity. Furthermore, the share of consumers who report not having shopped on international marketplaces has increased from 13 percent to 17 percent.

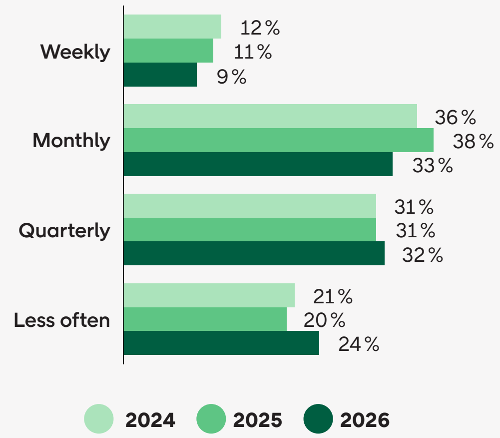
Sweden is now the most popular country for cross-border shopping, replacing China, which ranked first last year. Denmark has entered the top three, pushing the United States out of third place. This shift may reflect a growing preference for closer and more reliable markets, as Nordic countries benefit from faster deliveries, easier returns, and higher consumer trust.

International online shopping

78 %

of Norwegian consumers have shopped online from abroad during the last year*

International online shopping frequency



Most common marketplaces and countries to shop from

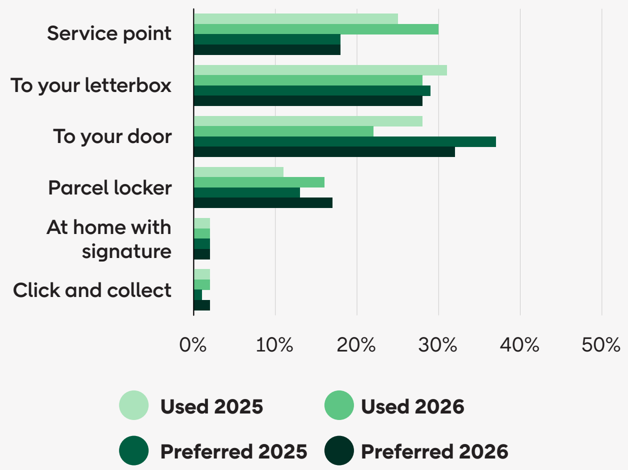
	Top 3 marketplaces	Top 3 countries
1	Temu **36 %** (41 %)	Sweden **36 %** (30 %)
2	Zalando **34 %** (34 %)	China **32 %** (36 %)
3	Amazon **12 %** (16 %)	Denmark **20 %** (13 %)

Results for 2025 are presented in parentheses
*Comparable numbers are missing due to rephrasing of question

The Nordic e-commerce landscape

Norway

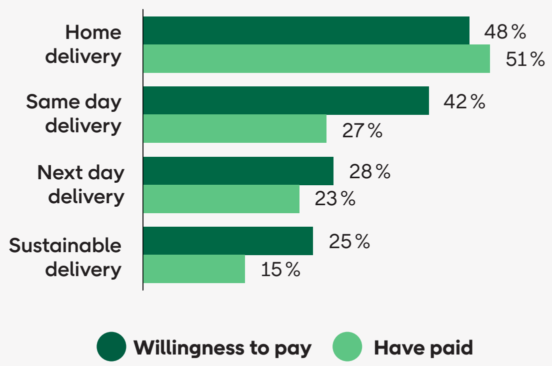
Used and preferred delivery methods



72 %
of Norwegian consumers paid for the delivery of their latest online purchase (67 %)

53 %
of Norwegian consumers are willing to wait longer for a more sustainable delivery (57 %)

Willingness to pay vs have paid for delivery*



Results for 2025 are presented in parentheses
*Comparable numbers are missing due to rephrasing of question

Delivery

Delivery to service point remains the most used method and continues to grow. However, home delivery is still the most preferred option among Norwegian consumers, despite a decline in usage compared to 2025. This highlights a clear gap between actual behavior and consumer preference. Parcel lockers have also gained popularity for the third consecutive year, both in terms of usage and preference. It is more than twice as common to use parcel lockers in 2026 compared to 2024.

Norwegians are most willing to pay extra for home delivery, with 51 percent stating they have done so. Overall, willingness to pay for delivery services exceeds actual usage, especially for same day delivery. However, home delivery stands out as an exception, with a larger share of consumers that have paid for home delivery than the share who are willing to do so. Consumers aged 18–29 are most willing to pay additional fees, with 58 percent willing to pay for home delivery and 64 percent for same day delivery. This indicates that speed and convenience is particularly valued by young Norwegians.

1 out of 4 consumers are willing to pay extra for sustainable deliveries, while more than half are willing to wait longer. This indicates that sustainability matters, but primarily when it does not increase costs.

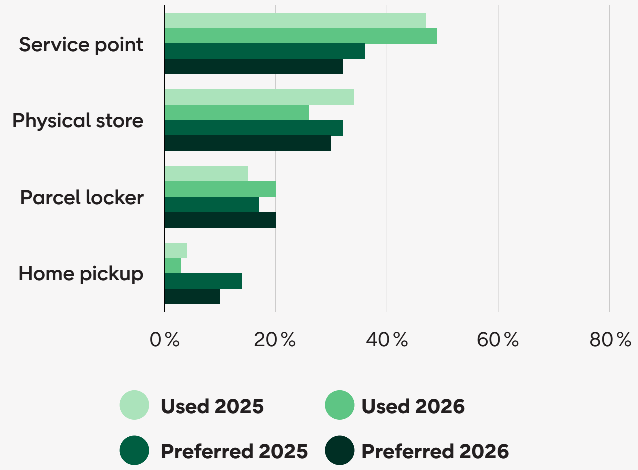
Returns

Returns are common among Norwegian consumers, with nearly 3 out of 10 having returned a product in the past three months. Returns are especially common among younger consumers, with 44 percent reporting having returned a product within the past three months. This is partly explained by their frequent online orders as well as often purchasing fashion, an industry with traditionally high return rates.

Service point remains the most common return method and is also the most preferred, closely followed by returns in physical stores. Older consumers prefer to return items at service points, while younger prefer physical stores. This reflects a stronger preference for omnichannel shopping among younger consumers, who find it convenient to return items in-store. Additionally, parcel locker has become increasingly popular as a return option, reflecting an increasing demand for flexible and convenient solutions. Parcel lockers have also increased in actual usage for returns, which might be due to retailers and logistics companies promoting returns via parcel lockers.

Most Norwegian consumers return unwanted products to the seller, followed by giving them to someone they know and donating them. Giving unwanted items away or donating them is more common among younger consumers.

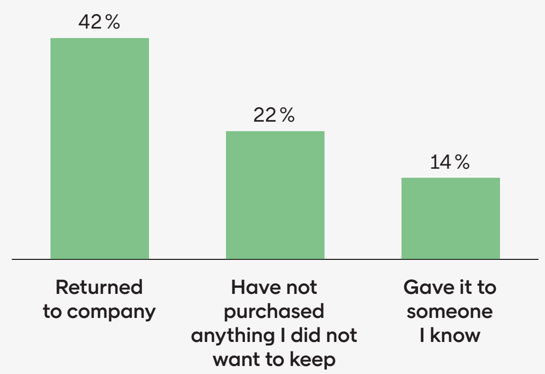
Used and preferred return methods



29 %
of Norwegian consumers have returned a product within the last three months (27 %)

68 %
of Norwegian consumers think a clear return policy is important when deciding where to shop from (71 %)

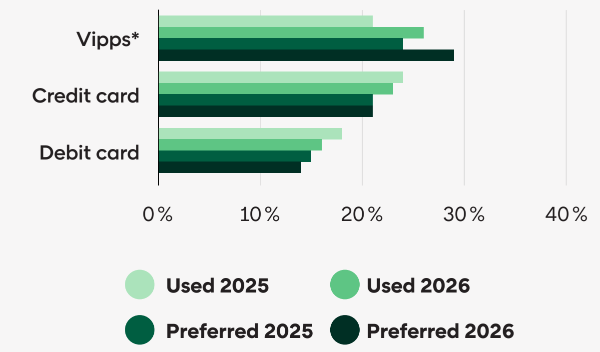
Top 3 ways to handle unwanted items*



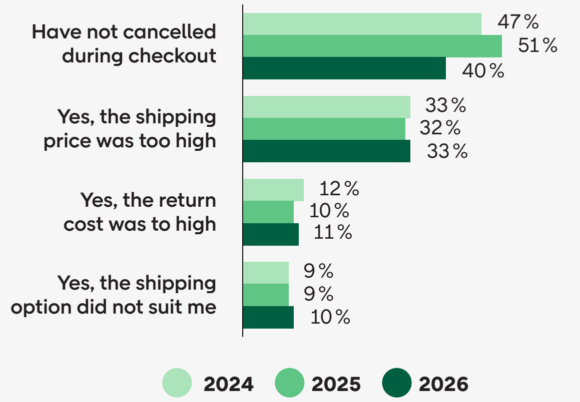
Results for 2025 are presented in parentheses
*New question in 2026

Norway

Used and preferred payment methods during last purchase



Cancellation during checkout



57 %

of Norwegian consumers consider a smooth checkout important when deciding where to shop from (53 %)

Results for 2025 are presented in parentheses
*Swish (SE), Vipps (NO) and MobilePay (FI, DK) are app-based mobile payment services

Payments

Last year, Vipps became the most preferred payment method in Norway, while credit card was the most commonly used. This year, Vipps has become both the most used and the most preferred payment method. The preference for Vipps has also increased compared to last year, indicating continued growth potential.

A seamless customer journey is important to Norwegian consumers. 57 percent state that a smooth checkout process is important when deciding where to shop. This importance is reflected in checkout behavior. In the past three months, 6 out of 10 Norwegians have cancelled a purchase during checkout, compared to 5 out of 10 the previous year. The most common reason to cancel during checkout is that the shipping price is too high.

Younger consumers are especially prone to cancel their purchases at checkout, with 7 out of 10 having cancelled a purchase in the last three months. The most common reason is that shipping or return costs are too high. Young consumers are also more sensitive when it comes to delivery options and are more likely to cancel their purchases if the delivery method does not suit them, or if the delivery time is too long. This may also reflect a tendency among younger consumers to use the shopping cart to plan or compare purchases.

Circular e-commerce

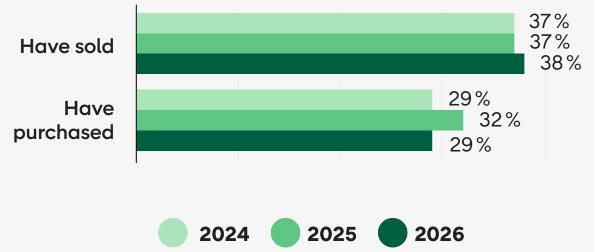
Norwegians continue to enjoy sustainable shopping. In particular, second-hand selling is popular, with more Norwegians selling second-hand items than buying them. When it comes to second-hand shopping, it is especially popular among consumers aged 18–29, where 46 percent have bought something second-hand, and 52 percent have sold something. This is likely driven by stronger environmental awareness, financial reasons, and the growth of digital platforms that make buying and selling easier. Additionally, women are more active in the second-hand market, which may partly be explained by the high share of clothes and footwear in the second-hand market, products where women are typically more engaged.

Clothes and footwear is by far the most common product category purchased second-hand, followed by home electronics, and furniture and interior decor. Electronics and furniture are often high-value items, making second-hand options an attractive way for consumers to save money.

The most common reason to buy second-hand products is that they are cheaper. Compared to last year, more consumers buy second-hand due to economic reasons, while fewer do so for sustainability reasons. This increase likely reflects continued financial caution among consumers, who remain price-sensitive given the elevated inflation in recent years.[1]

1) Nordic Outlook, SEB

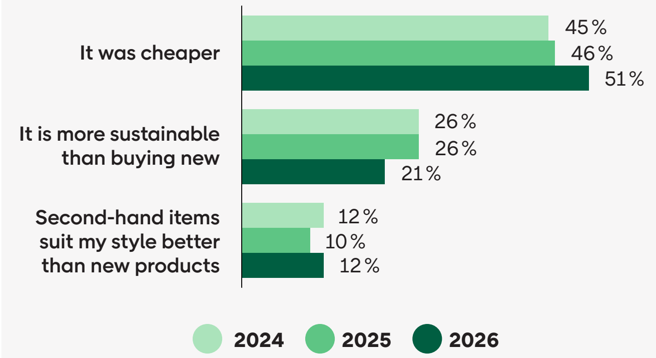
Second-hand shopping online during the last month



Most popular second-hand categories

		2024	2025	2026
1	Clothes & footwear	51 %	51 %	**49 %**
2	Home electronics	14 %	13 %	**13 %**
3	Furniture & interior decor	6 %	9 %	**11 %**

Most common reasons for buying second-hand



Similar but different – international shopping behavior varies in the Nordics

Germany

Share of consumers who made their latest e-commerce purchase from abroad from Germany

Nordics, 15 % (17 %)
1. Denmark, **23 %** (24 %)
2. Finland, **18 %** (18 %)
3. Sweden, **13 %** (17 %)
4. Norway, **6 %** (7 %)

Top list of products bought by Nordic consumers

1. Clothes & footwear, **37 %** (32 %)
2. Other, **13 %** (13 %)
3. Home electronics, **12 %** (14 %)
4. Beauty & health, **9 %** (9 %)

China

Share of consumers who made their latest e-commerce purchase from abroad from China

Nordics, 27 % (26 %)
1. Sweden, **33 %** (30 %)
2. Norway, **27 %** (30 %)
3. Denmark, **23 %** (21 %)
4. Finland, **22 %** (22 %)

Top list of products bought by Nordic consumers

1. Clothes & footwear, **42 %** (38 %)
2. Home electronics, **16 %** (17 %)
3. Beauty & health, **10 %** (7 %)
4. Other, **8 %** (10 %)

USA

Share of consumers who made their latest e-commerce purchase from abroad from the US

Nordics, 5 % (6 %)
1. Sweden, **7 %** (8 %)
2. Norway, **7 %** (9 %)
3. Denmark, **4 %** (5 %)
4. Finland, **3 %** (3 %)

Top list of products bought by Nordic consumers

1. Clothes & footwear, **39 %** (35 %)
2. Home electronics, **14 %** (16 %)
3. Books & media, **10 %** (11 %)
4. Beauty & health, **9 %** (11 %)

European countries*

Share of consumers who made their latest e-commerce purchase from abroad from other European countries

Nordics, 21 % (21 %)
1. Sweden, **24 %** (24 %)
2. Norway, **20 %** (21 %)
3. Denmark, **19 %** (20 %)
4. Finland, **19 %** (18 %)

Top list of products bought by Nordic consumers

1. Clothes & footwear, **37 %** (36 %)
2. Beauty & health, **15 %** (13 %)
3. Home electronics, **12 %** (12 %)
4. Sports & leisure, **7 %** (9 %)

Based on the Nordic consumers' latest e-commerce purchase from abroad, excluding the Nordics
Results for 2025 are presented in parentheses
*Europe and countries excluding Germany and the Nordic countries

Nordic consumers show diverse patterns in cross-border shopping

More than 40 percent of Nordic consumers shop online from abroad at least monthly. While the Nordic countries share many cultural and economic similarities, cross-border shopping behaviors are shaped by national market conditions and regional factors. Sweden's highly developed domestic e-commerce market means that Swedes shop less abroad and that Sweden becomes a key e-commerce destination for neighboring countries. In Denmark, Finland, and Norway, where domestic e-commerce is less mature, consumers shop abroad more frequently to access competitive prices or products not available locally.

In the Nordic region, Swedish consumers tend to be more intra European in their cross-border shopping, reflecting strong integration with nearby European markets. In Finland and Norway, Sweden is the most common country to shop from internationally, while it comes in second in Denmark. Instead, Germany is especially popular in Denmark, however it is also a popular e-commerce market among Swedes and Finns, acting as a competitive benchmark for domestic retailers on price and assortment. China serves primarily as a price-driven sourcing market, with strong reach in all Nordic countries, while the US plays a niche, brand-driven role across the region, limited by distance and trade frictions.

These patterns show that, despite geographic and cultural proximity, each Nordic country has a distinct cross-border shopping profile. For retailers and brands, understanding domestic market maturity and local preferences is just as important as recognizing the broader similarities across the region.

Nordic cross-border behavior

Shopping from international marketplaces has grown rapidly across the Nordics, with platforms such as Temu and Shein capturing an increasing share of online purchases. This shift not only reflects changing consumer behavior but also intensifies competition, as Nordic retailers typically operate under stricter regulations related to consumer protection, product standards, and sustainability. As a result, this is a key development for Nordic e-commerce players to monitor, understand, and respond to.

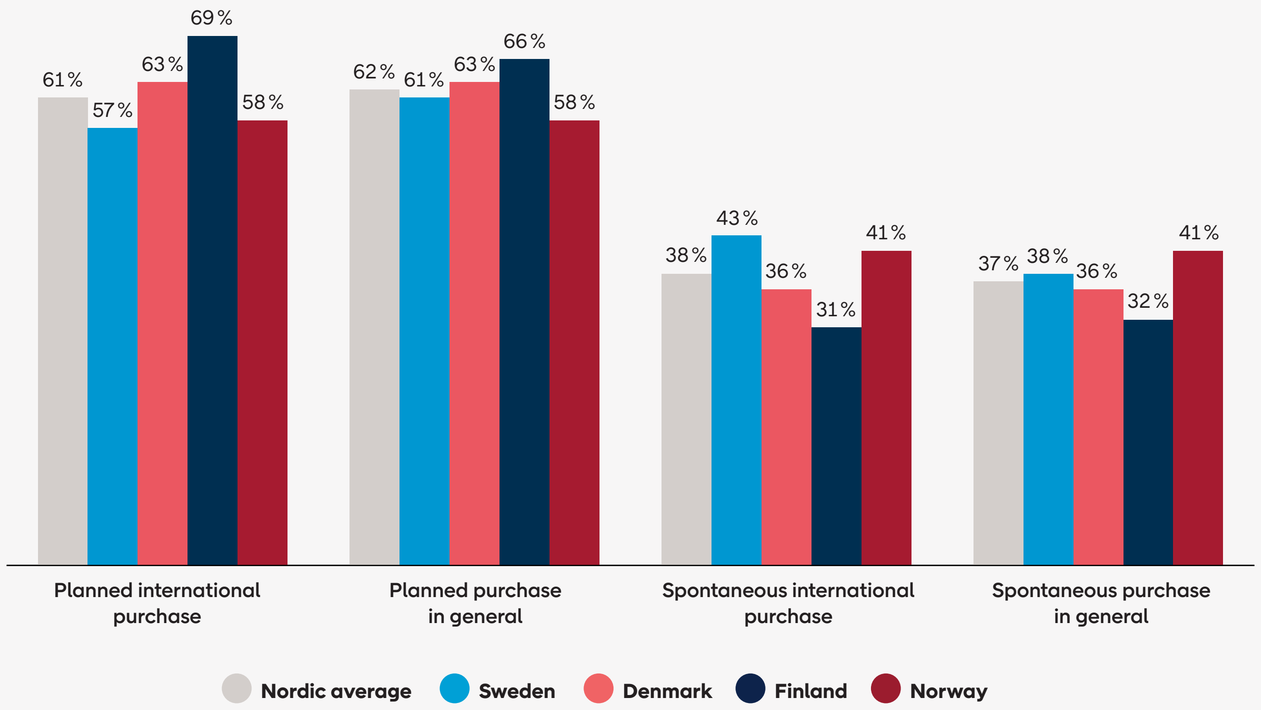
At the Nordic level, the share of planned or somewhat planned purchases is almost identical for international and overall online shopping. This suggests that cross-border e-commerce has become integrated into consumers' regular online shopping routines.

However, a closer look at individual countries reveals some differences. In Finland, international purchases are more planned than online purchases in general, which could reflect a more deliberate approach to cross-border shopping, potentially driven by price comparison. Compared to their Nordic neighbors, Swedes and Norwegians seem to have a more opportunistic shopping pattern online.

Looking at what consumers buy adds further context. In the Nordics, clothes and footwear dominate international purchases, with home electronics as the second-largest category. Sweden is the exception, where beauty and health products rank ahead of electronics. One reason could be that international marketplaces make it easier to compare prices across sellers and respond quickly to trends, reinforcing their appeal in these categories.

Overall, cross-border shopping appears to follow similar decision-making patterns as domestic online retail, suggesting that it is becoming an increasingly integrated part of consumers' online shopping behavior. However, it is still important to recognize that these patterns might differ when it comes to certain online retailers who, for example, offer extremely low prices and gamification on their websites, such as Temu.

Share of planned and impulse online purchases, in general and internationally



Generations shop differently

International cross-border shopping in the Nordics differs significantly across generations, offering insight into how global marketplaces are spreading among consumers.

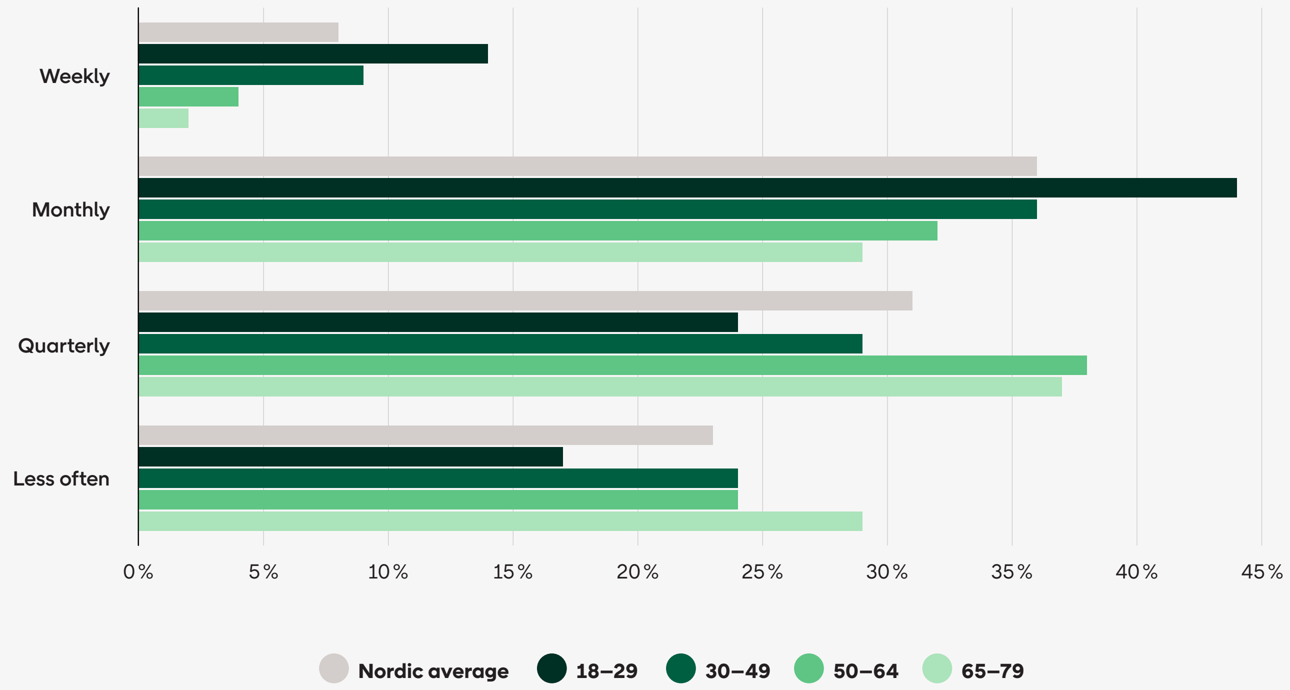
On a Nordic level, younger consumers drive cross-border shopping. Consumers aged 18–29 shop from international websites significantly more often than older age groups. This is likely linked to greater exposure to global marketplaces through social media platforms such as TikTok and Instagram, where trends and product recommendations from around the world quickly influence purchasing behavior.

In contrast, older consumers are generally more cautious and shop less frequently from international platforms. For consumers aged 50–64 and 65–79, quarterly purchasing is the most common frequency when shopping cross-border. However, price can shift behavior: Temu stands out as the one international marketplace where older consumers are relatively more active, likely due to the lower prices and wide product range that many Nordic consumers associate with Chinese platforms.[1] It could also be because they are willing to wait longer for their orders to be delivered.

Platform preferences further highlight these differences. Younger consumers tend to favor platforms such as Zalando and Amazon, where fast delivery, customer reviews, and loyalty programs like Amazon Prime support frequent and habitual shopping.

Looking ahead, regulatory changes may influence the patterns for international e-commerce. The planned removal of the €150 customs duty exemption in 2026 could make cross-border purchases less spontaneous and more carefully planned.

International online shopping frequency



1. E-commerce in the Nordics 2025 Autumn, PostNord

Nordic consumers embrace e-commerce but show notable differences

Online shopping is highly popular among Nordic consumers, with 86 percent having shopped online during the past 30 days.

When it comes to how these purchases are delivered, preferences differ across the Nordic countries. In Sweden, home delivery is the most common option, whereas consumers in Denmark and Norway most often collect their parcels at service points. In Finland, parcel locker is the most common option. In addition to these differences, parcel locker is becoming an increasingly common delivery option across the Nordics, although adoption levels vary. In Finland and Sweden, a significantly higher share of consumers collected their most recent delivery from a locker compared to in Denmark and Norway. Importantly, the preference for parcel locker delivery exceeds the actual usage, indicating strong potential for future growth in all countries.

Swish/Vipps/MobilePay has emerged as the most popular payment method in the Nordics, although adoption varies across the countries. Swish/Vipps/MobilePay is the most commonly used payment method in Sweden and Norway and is also widely used in Denmark, with 29 percent of consumers using it for their latest online purchase. Finland, however, stands out with a significantly lower adoption rate of just 9 percent.

Approximately 3 out of 10 Nordic consumers have made a return during the last three months. Since last year, the share of consumers who have made a return has decreased the most among Finnish consumers, from an already low level compared to the other Nordic countries, widening the gap even further. This may partly be explained by Finnish consumers planning their purchases more carefully, particularly when shopping from abroad, contributing to fewer returns.

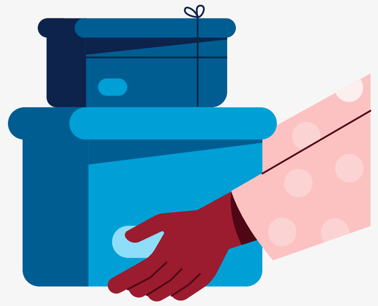
Cross-border shopping habits differ between the Nordic countries. Danish and Finnish consumers shop abroad the most, with around 8 out of 10 having made a cross-border purchase in the past year. Swedish consumers shop abroad the least. This is partly explained by Sweden having a more mature e-commerce market.

Second-hand shopping patterns also vary across the Nordics. Sweden stands out as the most active market, with almost 4 out of 10 consumers having made a second-hand purchase during the past month. The overall Nordic share of consumers who have done so is closer to 3 out of 10 consumers.

Paying for delivery is becoming increasingly common across the Nordics. The ability to choose a pickup location has also become more important and continues to be the most important factor when deciding where to shop in most countries. This may reflect a growing willingness to pay for convenience, as consumers place higher value on flexible delivery options. Norwegian consumers stand out prioritizing the lowest price the most. This marks a shift from last year, when the ability to choose delivery method was their top priority.

Although the Nordic countries share many common traits, there are also differences in the key aspects of e-commerce. To effectively reach Nordic consumers, e-commerce businesses must adjust their offers to reflect local preferences.

Key e-commerce metrics across the Nordic countries



	Nordics	Sweden	Denmark	Finland	Norway
Have shopped online during the last 30 days	**86 %** (84 %)	**88 %** (88 %)	**85 %** (81 %)	**84 %** (82 %)	**86 %** (82 %)
Most common delivery method	Service point, **33 %** (31 %)	Home delivery to door, **28 %** (32 %)	Service point, **51 %** (45 %)	Parcel locker, **38 %** (37 %)	Service point, **30 %** (25 %)
Most common payment method	Swish/ Vipps/ MobilePay, **23 %** (20 %)	Swish, **25 %** (20 %)	Credit card, **31 %** (32 %)	Online bank payment, **28 %** (28 %)	Vipps, **26 %** (21 %)
Have made a return during the last three months	**28 %** (29 %)	**29 %** (29 %)	**33 %** (32 %)	**22 %** (26 %)	**29 %** (27 %)
Have made an online purchase from abroad during the last year	**71 %***	**57 %***	**80 %***	**80 %***	**78 %***
Have made a second-hand purchase online during the last month	**33 %** (33 %)	**38 %** (36 %)	**28 %** (30 %)	**31 %** (30 %)	**29 %** (32 %)
Paid for their latest delivery	**64 %** (61%)	**60 %** (57%)	**65 %** (62%)	**63 %** (62%)	**72 %** (67 %)
Most important factor when choosing where to shop from	The possibility to choose pickup location, **80 %** (77 %)	The possibility to choose pickup location, **82 %** (76 %)	The possibility to choose pickup location, **78 %** (79 %)	The possibility to choose pickup location, **84 %** (79 %)	Lowest possible price, **78 %** (72 %)

Results for 2025 are presented in parentheses
* Comparable numbers are missing due to rephrasing of question

PostNord – moving the Nordics forward

We are moving the Nordics forward From A to B, from need to solution, and from present to future. We do this through our Nordic network, which gives us a unique ability to manage parcel and logistics flows from, to and within the Nordic region. We are leading the future of our industry to empower customers, employees, partners and communities to achieve more than they could alone.

As one of the Nordic region's leading logistics companies, we are driving the transition to a fossil-free future. We are converting our own vehicle fleet, supporting our transport partners in doing the same, and phasing out fossil energy in our facilities. Guided by our climate targets, we aim for fossil-free road transportation and operations by 2030 and net-zero emissions by 2040.

We also work to ensure safe and inclusive workplaces and promote good working conditions in our supply chain. Our agenda for sustainable logistics leads the way.

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