



Payment Report Denmark

2025

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Methodology

Welcome to the Payment Report 2025!

The report presents the findings of an extensive research project conducted in 2025 on consumer behaviors across Europe. Its purpose was to understand the trends and dynamics of online and in-store shopping with the aim of supporting the evolution of payment systems.

Geographical scope

The research covered 11 countries across Europe, categorized as follows:
Northern Europe: Denmark, Finland, Norway, Poland, Sweden.
Central Europe: Austria, Germany, Switzerland, Croatia.
Southern Europe: Italy, Greece.

Respondents

Participants: individuals aged 18 to 79, with internet access, and representative of the local population.

Key focus area

A major area of focus was online shopping habits, complemented in 2025 by an expanded analysis of in-store behaviors. The research explores consumer choices across goods and services, overall spending patterns, the factors influencing retailer selection, and the end-to-end shopping and payment experience — both online and in physical stores.

Methodology and data

Frequency: throughout 2025; respondents were asked weekly about their shopping experiences. Total sample: the overall sample consists of 27,930 interviews, positioning this as one of the widest surveys on shopping behaviours in Europe. Response base: in each Country, the response base was composed of over 2,500 respondents.

Execution

The research was conducted by Teleperformance on behalf of Nexi.

European by scale – local by nature

EXECUTIVE SUMMARY

Danish digital payment trends: Consumer behaviors in 2025



Allan Bonke
Country manager
Nets part of Nexi,
Denmark

Denmark continues to set the standard for digital maturity in Europe

We are proud to present this year's report as Denmark continues to set the standard for digital maturity in Europe, with consumers raising expectations for speed, simplicity and trust. This year's Payment Report highlights the many key forces shaping one of Europe's most demanding digital markets. We hope you find the insights both relevant and valuable.

One of Europe's most digital markets

Denmark stands out as one of Europe's most digitally mature markets, with online shopping embedded across generations. Consumers move fluidly between digital and physical channels, creating a hybrid spending pattern where several categories are accessed both online and in-store. In this landscape, our recent launch of Nexi's Unified Commerce solution plays a pivotal role in delivering an integrated setup across both online and in-store payments—helping merchants ensure consistent and superior customer experiences while increasing engagement, loyalty, and sales in a rapidly evolving market.

Digital commerce as everyday utility

With over 91% of consumers shopping online and mobile firmly established as the primary access point, digital commerce is no longer a differentiator but an everyday utility. It is a natural part of how people browse, choose, and complete their purchases.

Functionality-driven consumer priorities

Consumer choices are guided by clear functional priorities. Lower prices and convenience remain the main drivers of online shopping, while payment selection is shaped by non-negotiable expectations around simplicity, speed and security.

Balanced competition in payments

A diverse payment landscape has created a balanced competition between traditional credit cards and mobile solutions. Each method must deliver on the same high expectations for simplicity, speed and security, leaving no room for compromise in the user experience.

Trust as the key to conversion

Trust emerges as a critical factor in conversion. Denmark shows one of the highest cart abandonment rates, driven less by cost and more by credibility, perceived security and friction in the checkout process. This highlights the importance of familiar, trusted payment options in sustaining conversion in a highly demanding market.

Near-cashless in-store environment

In physical retail, Denmark stands out as a near-cashless society, with mobile payments widely adopted and self-checkout steadily expanding, especially among younger consumers.

The recent nationwide launch of Dankort in Apple Pay marks an important milestone in this shift, bringing the Danish consumers preferred payment card firmly into the mobile wallet ecosystem. With all banks now supporting Dankort in Apple Pay, consumers can tap and pay with the ease they expect—while Danish merchants continue to benefit from low acceptance fees and high security.



KEY FIGURES

The Danish paradox: more tech, still craving a human smile

ONLINE SHOPPING

91%

USERS

91% respondents made a purchase during the year.

63%

MOBILE-FIRST

63% of Danish consumers use their smartphone as their primary device for online shopping, cementing mobile as the dominant channel for digital commerce.

64%

SIMPLICITY-FIRST

64% prioritize simplicity when choosing payment methods online.

IN-STORE PAYMENTS

61%

MOBILE USAGE

61% of respondents used their smartphone for in-store payment, marking a significant shift toward mobile-first retail transactions.

32%

SELF CHECKOUT IN STORE

Approximately 18% of Danes are regular users, primarily motivated by "convenience and speed" (52%). Conversely, a significant 68% rarely or never use these kiosks. For this majority, the main barrier is not technological difficulty (12%) but a distinct preference for human contact, with 34% explicitly citing a desire for human interaction.

ONE CONSUMER, MULTIPLE CHANNELS

Online and in-store are no longer separate experiences, but overlapping moments of the same shopping behavior.

Today's consumer navigates seamlessly between online and physical stores, choosing the channel that best fits the moment rather than the category.

In highly digital markets like Denmark, online shopping is nearly universal (91%), while in-store spending remains central for everyday needs such as groceries, food, mobility and local services.

This overlap creates a hybrid spending pattern, where the same categories—travel, services, fashion—are accessed both online and in-store.

Rather than replacing physical retail, digital channels complement it, reshaping how consumers plan, pay and complete purchases across touchpoints.





FOCUS ON:

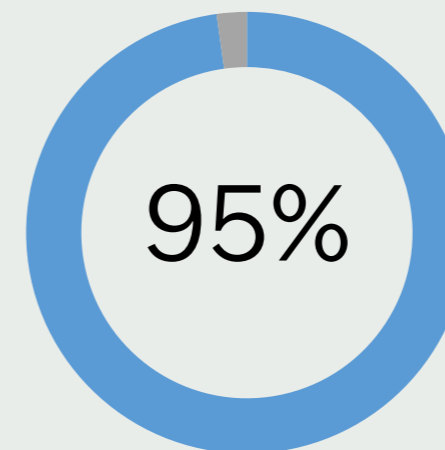
**The profile of
Danish
e-commerce**



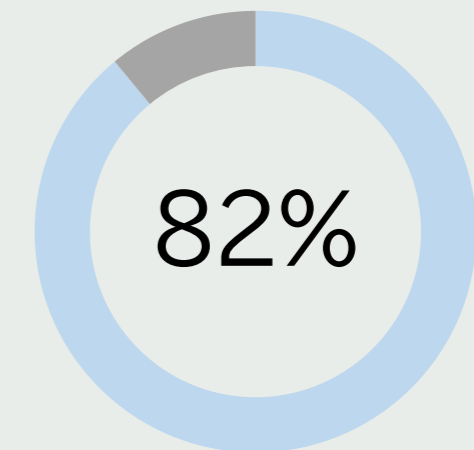
ONLINE SHOPPING IS NOW UNIVERSAL ACROSS GENERATIONS

Online shopping has become universal in Denmark with +91% penetration across all age groups, driven by lower prices (23%) and convenience (22%).

+91%
Shop online



Ages 18-59



Ages >60

The 18-59 age group leads at +95%, whilst even the over 60 year old demonstrates 82% usage—a testament to the accessibility and appeal of digital commerce.

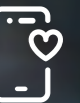


Have you made any form of payment or a purchase online during the last 28 days? For example, purchase of goods, services, betting, travel, etc., or payment of streaming or subscriptions.

The "digital duality": Mobile vs. PC

64% of Danish consumers use their smartphone as their primary device for online shopping. The relatively low usage of the tablet (21%) positions it as a device for comfort and entertainment, rather than a primary shopping tool.

63%



46%



12%



Among consumers aged 60+, the PC remains the preferred device for online shopping (57%), but larger screens still matter for older consumers.



What types of devices have you used to shop online in the last 28 days?



Which physical goods have you purchased online during the last 28 days?

PHYSICAL PRODUCTS: THE DOMINANT CATEGORIES

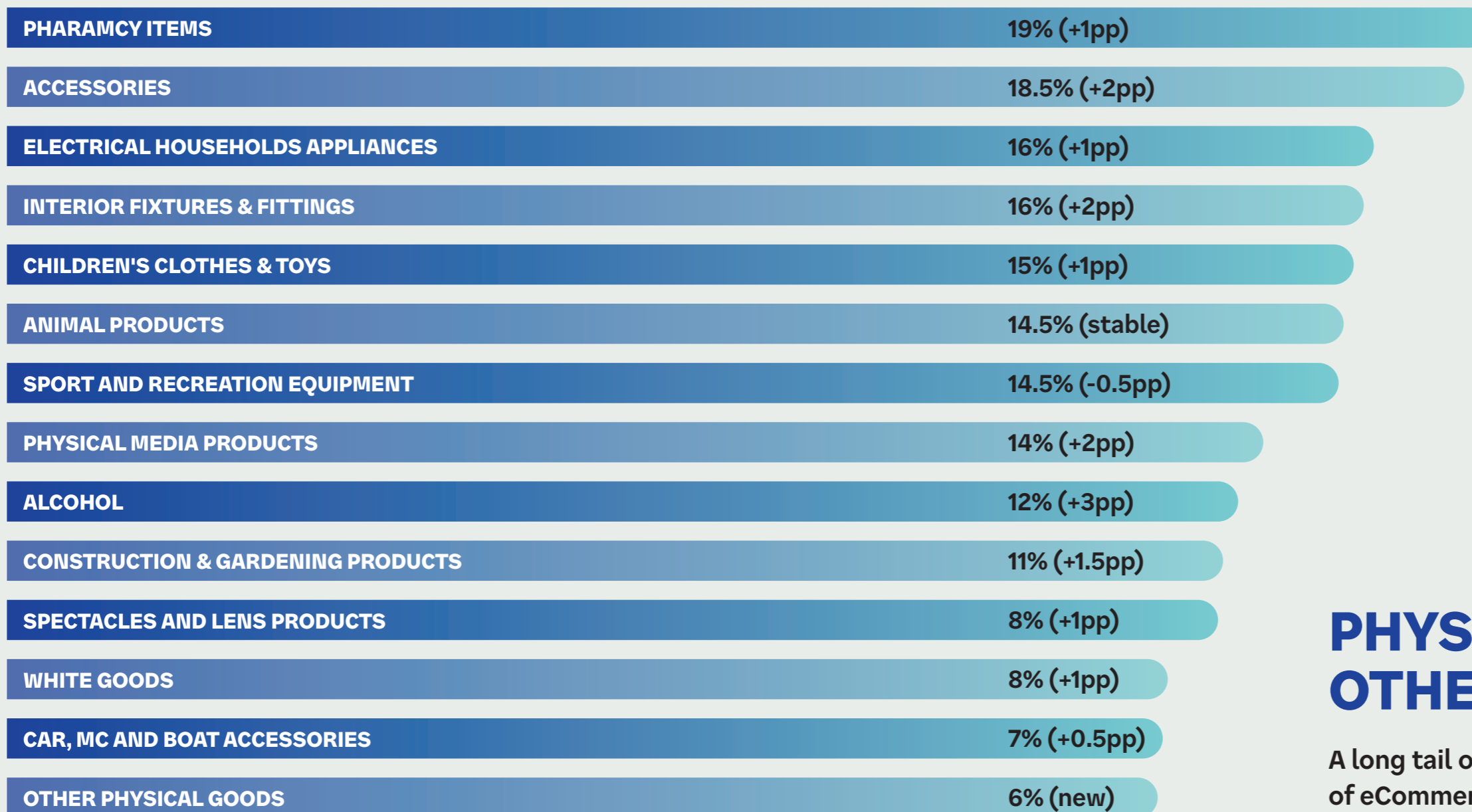
Clothes are the undisputed king of online purchases in Denmark (45%, +2 pp growth), almost double the size of the other categories.

Beauty, shoes, and takeaway food are fighting for silver medal around 24-27%, and everyday groceries is increasing by 2 pp at 21%.

This shows that Danish eCommerce is still heavily skewed toward “considered” fashion purchases but slowing becoming a channel for daily essentials.



(in brackets): the comparison with the previous years



(in brackets): the comparison with the previous years

PHYSICAL PRODUCTS: OTHER CATEGORIES

A long tail of categories confirms the maturity of eCommerce.

Digital services

Subscriptions and services
as part of daily life.

Streaming **42%**
(+0.5pp)

Event tickets **24%**
(stable)

Insurance **24%**
(-0.5pp)

Membership fees **22%**
(+1pp)

Denmark's digital goods e-commerce is a mature and normalized market, driven by continuity (streaming and memberships) and trust (insurance), where digital channels represent the natural choice rather than an alternative.

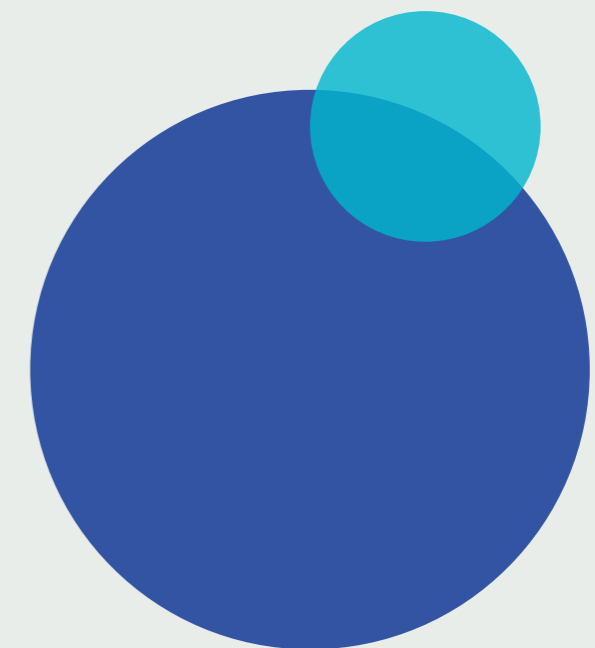


Which services have you paid for/purchased online during the last 28 days?

(in brackets): the comparison with the previous years

DIGITAL SERVICES: OTHER CATEGORIES

Entertainment, gaming and health expand the digital ecosystem.



(in brackets): the comparison with the previous years

Travel & mobility

Travel goes digital: from long-distance to everyday mobility.

Train tickets **29.5%**
(+8.5pp)

Parking **22%**
(+1pp)

Public transport **20%**
(stable)

Hotels **19%**
(-1pp)

Flights **19%**
(-1pp)



Which travel/travel-related services have you paid for/purchased online during the last 28 days?

(in brackets): the comparison with the previous years

The travel and mobility sector demonstrates strong digital adoption, extending beyond leisure travel to everyday mobility needs.

Train tickets lead the category with 30% online purchases. In 2025, the inclusion of train tickets for commuting — not previously covered — contributes to this result and partially explains the year-on-year increase (+9 pp).

Overall, the data confirms robust online usage for rail travel, reflecting the growing role of digital payments across both long-distance journeys and daily commuting.

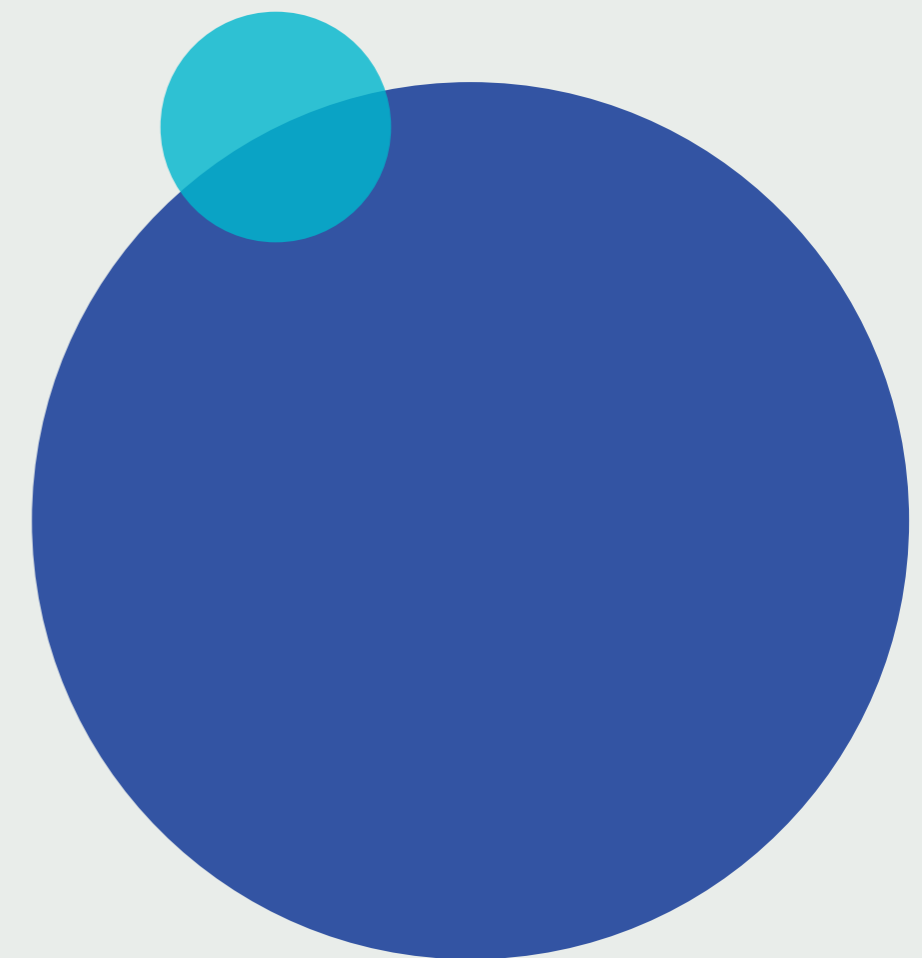


TRAVEL & MOBILITY: OTHER CATEGORIES

Local mobility and new services drive incremental growth.



(in brackets): the comparison with the previous years



The drivers of online shopping

23%

Lower prices

22%

Convenience

12%

Save time

10%

Wider range



What is the main reason that you shop online?

The core drivers of online shopping: price and convenience

Danish consumers shop online for clear, pragmatic reasons. Lower prices (23%) and convenience (22%) are the main and almost equally weighted drivers, confirming that online purchases must deliver either better value or a smoother, faster experience than traditional retail.

Online payment preferences

Head-to-head: credit cards vs. mobile solutions.

35%
Credit cards

33%
MobilePay

11%
ApplePay

?

Which of the following payment methods do you prefer/would you rather use when purchasing/paying online?

This demand for all-round performance fuels a head-to-head battle between payment methods, with traditional Credit Cards directly challenging dominant mobile solutions like MobilePay, while Apple Pay holds a solid presence at 11%.

What drives online choice

The non-negotiable expectations.

64%

Simplicity

60%

Speed

53%

Security



Why do you prefer this payment method?

Danish consumers are highly demanding in their choice of digital payment methods.

Simplicity (64%), speed (60%) and security (53%) form a closely balanced set of priorities, confirming that users expect a payment experience that is seamless, fast and safe — without trade-offs.

The cart abandonment challenge

Trust issues outweigh costs.

69%
Abandonment rate

The site didn't feel credible and safe to use **50%**

Needed to fill in too much information **15%**

I got busy/forgot to complete purchase **14%**

Preferred payment option not available **12%**



Have you abandoned the cart before completing a purchase online during the last 28 days?

The cart abandonment rate in Denmark stands at 69%, signaling a critical friction point in the purchasing journey.

Unlike other markets where shipping cost is the main deterrent, in Denmark the reasons for abandonment reveal a profound issue related to trust.

Which payment methods would have prevented cart abandonment? When asked which payment method would have prevented abandonment, consumers pointed to:

E-wallets **41%**

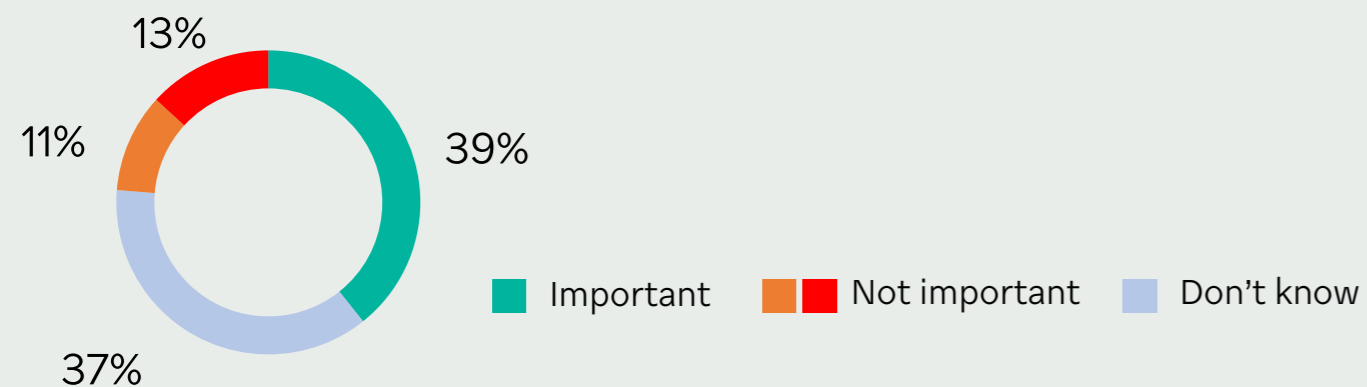
MobilePay **36%**

ENVIRONMENTAL CONSCIOUSNESS

Sustainability plays a secondary role in Danish eCommerce decisions.

Despite Denmark's strong green sensitivity, environmental positioning is not a primary driver of online shopping choices: relevance is moderate and a large share of consumers remain indifferent, confirming a pragmatic, outcome-focused mindset.

Importance of environmental responsibility



Environmental expectations

Environmental expectations decline sharply with age. Younger consumers (18-39) show higher sensitivity to sustainability (50%), while relevance drops significantly among over-60s (25.5%).



To what extent is it important that the online store cares about the effect on the environment?

Green initiatives

Action over promises.

62% of Danish consumers show a clear preference for concrete, operational sustainability measures rather than abstract commitments.

Minimal packaging (wasteless transportation) **40%**

Environmentally friendly return procedures **23%**

Longer delivery times for streamlined logistics **21%**

Option of climate friendly delivery **19%**

Carbon offsetting fee **14%**

When asked how eCommerce should be offset, Danish consumers prioritize concrete, logistics-focused sustainability actions rather than symbolic measures.

Minimal packaging stands out as the top priority, confirming a strong preference for visible waste reduction. Consumers also show a willingness to adapt their behavior — such as accepting longer delivery times — when it leads to more efficient logistics.

By contrast, initiatives that imply additional costs, like carbon offsetting fees, remain marginal, reinforcing a pragmatic and efficiency-oriented approach to sustainability.



What type of measures that would limit the impact of your online purchase on the environment would you prefer a website to offer?

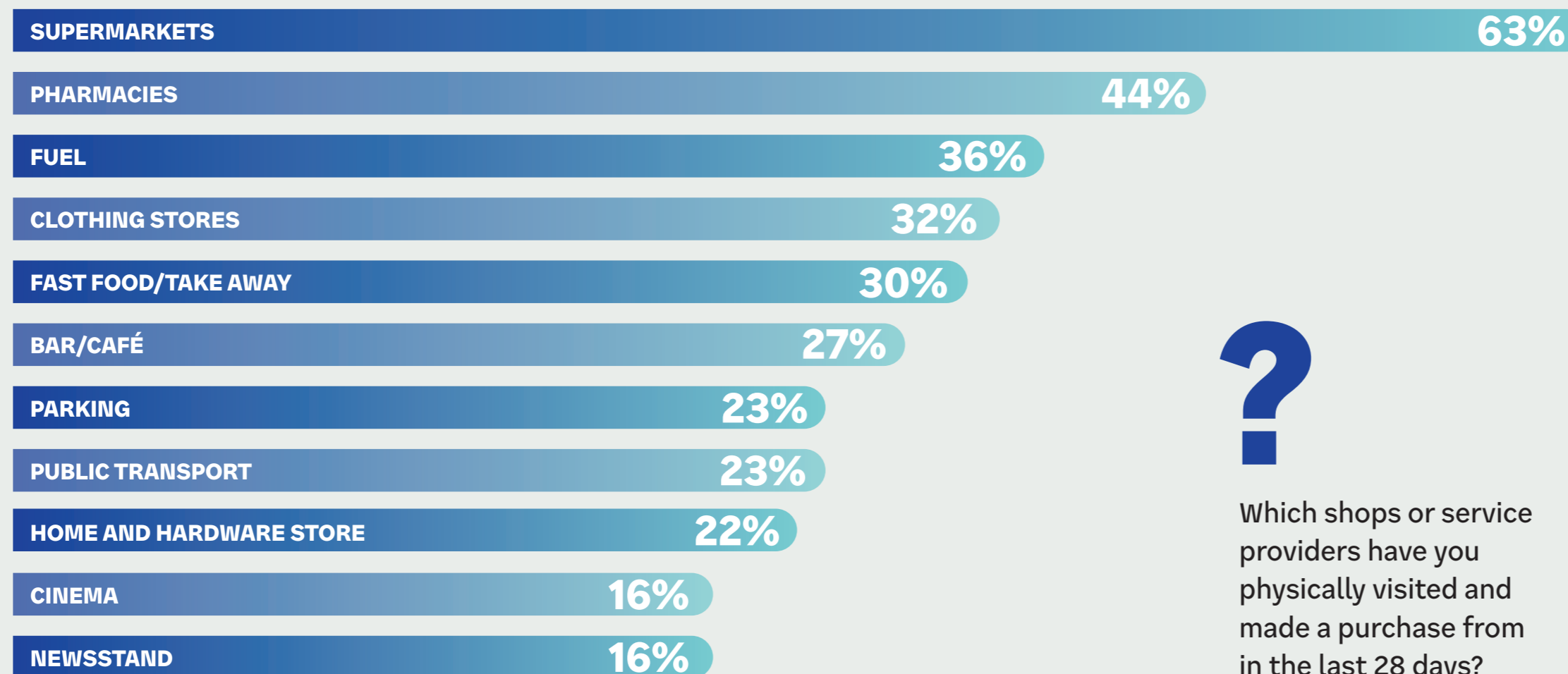
FOCUS ON:

**The digital
transformation of
physical stores**

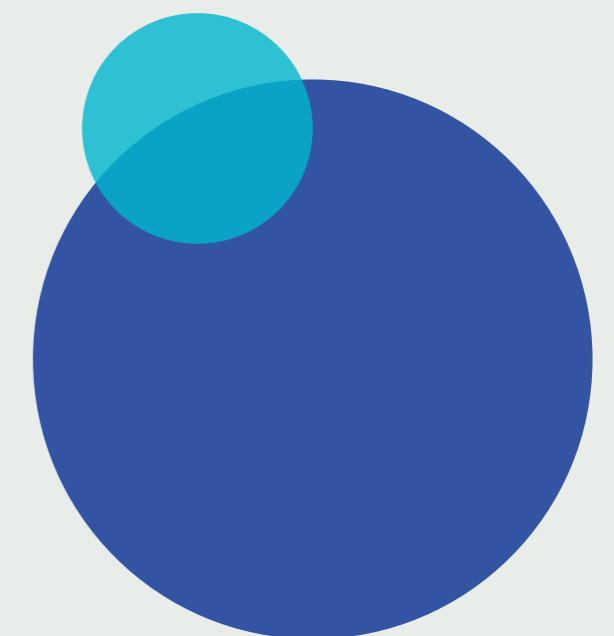


WHERE DANES SPEND IN-STORE

Everyday spending remains strongly physical.



Which shops or service providers have you physically visited and made a purchase from in the last 28 days?

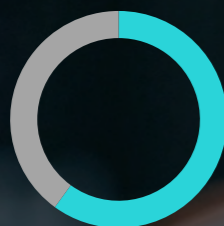


Physical retail in the digital age

Omnichannel is the new normal — mobile is the catalyst.

61% mobile usage in-store

44% of non-users prefer traditional payment methods.



■ Non users
■ Users

48% of users cite convenience and speed as their primary motivations of using mobile devices in-store, and 47% value not having to carry cash or cards.

Furthermore, 20% highlight the benefit of easy tracking of expenses.

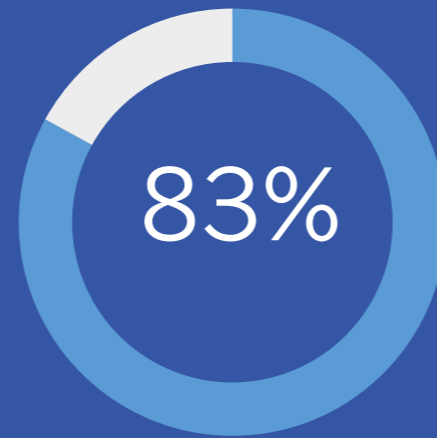


Have you used your smartphone for making a payment in-store the last 28 days?

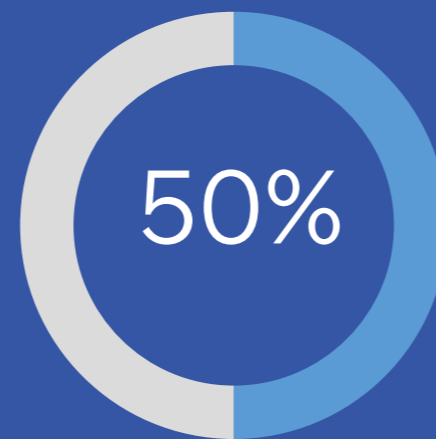
In Denmark, mobile in-store payments are driven by convenience and speed, with remaining resistance rooted in habit rather than usability.

The age factor in mobile in-store payments

Mobile payments reveal a clear generational divide.



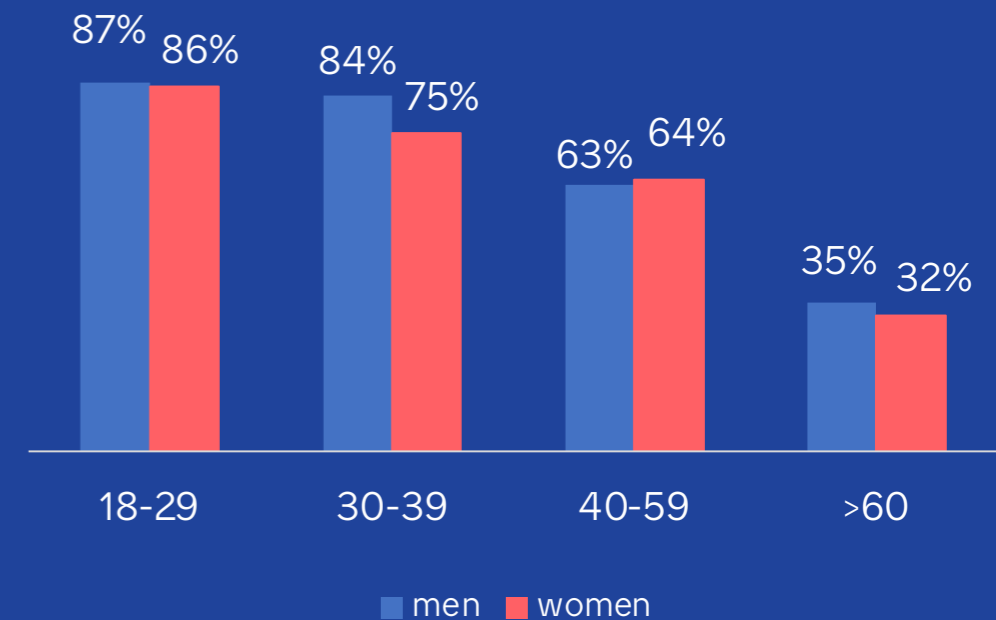
Ages 18-39



Ages >40

While the overall adoption of smartphone payments in physical stores is strong, a significant generational divide exists in both usage and motivation, confirming that mobile payment remains primarily a phenomenon of the younger generations.

Adoption is dominated by users under 40 (83%), in stark contrast to those over 40 (50%), whose resistance is primarily driven by a preference for traditional payment methods (43%).



In the 18-29 age group, usage is near-universal (87% men, 86% women), showing no significant gender gap.

A notable difference emerges in the 30-39 group (men 84%, women 75%), where men lead by a wide margin.

Adoption drops significantly in the 40-59 group and in the over 60 segment.

Purchase via app

High penetration in service and utility sectors.

In Denmark, in-store app usage is concentrated in utility and service-based categories, with Kiosks leading adoption (23%), highlighting a preference for apps in managing recurring services.

Top Service & activity adoption:



21% Kiosks



13% Beauty salons/Spas/Wellness



13% Fitness/Gym/Sports Clubs

Notable presence in mobility and daily needs:



12% Parking



11% Public transportation



11% Newsstand



11% Fastfood/Take away



11% Cinema or entertainment





THE MAP OF DIGITAL PAYMENTS IN-STORE:

Usage penetration by card type, by sector



Credit

Pet and Garden Store	55%
Fuel	52%
Pharmacy items	50%
Clothing and accessories	51%
Bar/ Café	51%
Home & hardware stores	51%
Newsstand	50%
Fast food / Takeaway	49%
Supermarkets	49%
Electronic stores	49%
Cinema and entertainment	48%



Debit

Electronic stores	38%
Cinema and entertainment	35%
Bar/ Café	34%
Supermarkets	34%
Pharmacy items	33%
Fuel	32%
Pet and Garden Store	31%
Newsstand	32%
Beauty salons	32%
Clothing and accessories	31%
Fast food / Takeaway	30%



Wallets

Kiosks	26%
Public transportation	15%
Beauty salons	16%
Fitness	15%
Tobacconist	14%
Home & hardware stores	13%
Electronics store	12%
Cinema and entertainment	12%
Newsstand	12%
Clothing and accessories	10%
Pet and garden store	10%
Bar/ Café	9%

Share of consumers using each card type per sector (multiple answers allowed; values do not sum to 100%)

Denmark: A near-cashless society

Cash accounts for less than 15% of payments in Denmark!

In Denmark, cash accounts for roughly 15% of consumer payments, confirming one of the lowest cash usage levels in Europe.

-  **27%** Kiosks
-  **25%** Newsstand
-  **24%** Tobacconist
-  **19%** Supermarkets
-  **17%** Beauty salons
-  **15%** Home and hardware stores
-  **15%** Pharmacy items
-  **15%** Bar/Café
-  **14%** Fast food/take away

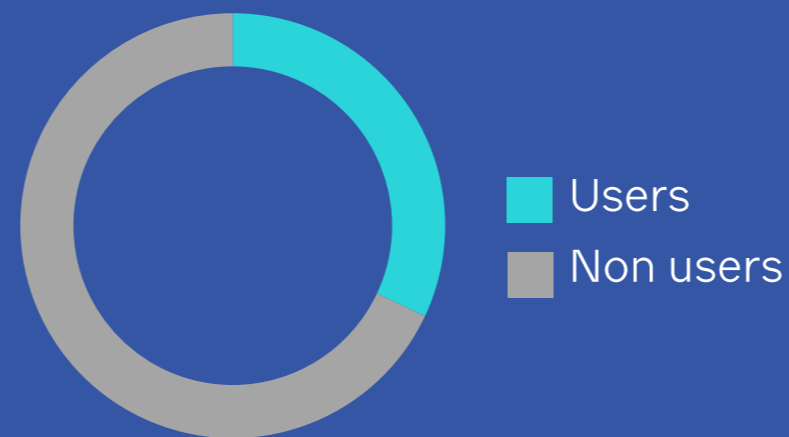




Self checkout at supermarket

Fast, but not for everyone: self-checkout reaches 32% adoption. Self-checkout usage in Denmark supermarkets is driven primarily by efficiency. A majority of users (52%) cite convenience and speed as the main motivations, confirming that adoption is less about novelty and more about reducing friction in everyday shopping.

Self checkout usage:



32% Users

18% Regular users

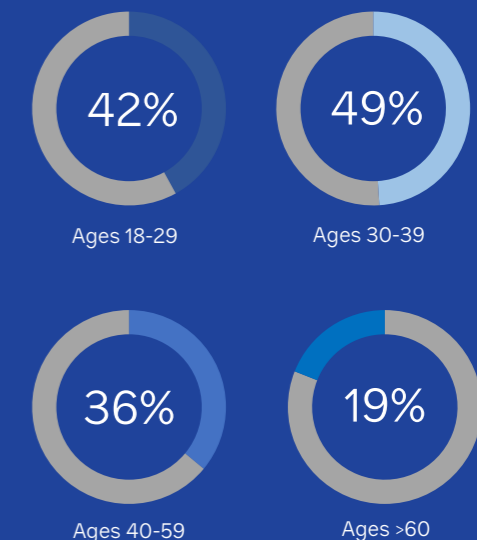
52% of users

cite convenience and speed as their primary motivations for using self-checkout.

Younger consumers drive self-checkout, older cohorts hold back adoption

Self-checkout adoption in Denmark is strongly age-dependent.

Usage is highest among consumers aged 30–39 (49%) and remains relatively strong among 18–29s (42%), confirming younger adults as the core drivers of adoption. Adoption declines among the 40–59 segment (36%) and drops sharply among over-60s (19%), where self-checkout remains a minority behavior.



This pattern highlights a clear growth ceiling linked to age, suggesting that further expansion will depend less on availability and more on addressing confidence, habits and perceived effort among older consumers.



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