



2025

Payment Report
Norway

nets: | part of nexi

Founded in 1972, Nets has more than 50 years of experience in the Norwegian payments market and is a leading specialist in driving and advancing the development of digital payment solutions.

We connect banks, businesses, and consumers through a single international network that enables seamless digital payments. With a strong presence across the Nordic region, we deliver a broad portfolio of card-based and account-based services, as well as payment solutions tailored to the retail sector.

Nets has been part of the Nexi Group since 2020 and operates in more than 25 countries.



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.

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- Self-checkout adoption and generational dynamics

EXECUTIVE SUMMARY

Norwegian digital payment trends in 2025

One of Europe's most digital markets

Norway stands out as one of Europe's most digitally mature payment markets. Online shopping is nearly universal, with 91.5% of consumers purchasing online in 2025, and mobile firmly established as the dominant channel. Smartphones are used by 72% of shoppers and increasingly bridge online and in-store experiences, reflecting a deeply embedded omnichannel behaviour.

Beyond retail: services go digital

Digital adoption extends beyond retail into everyday life. While categories like clothing, beauty and pharmacy remain strong, digital services are fully mainstream. Bills & Taxes lead usage, showing how online payments are integral to financial management. Travel and mobility follow closely, from transport and parking to flights and accommodation, with rail seeing the fastest growth. The rise of digital activity in sensitive categories such as insurance and pharmacy signals increasing consumer trust, driven by secure authentication and seamless payment experiences.

Pragmatic digital consumers focused on security

Norwegian consumers are pragmatic, guided by price and convenience. Payment preferences reflect a balance between international card schemes and strong local solutions, with credit cards and Vipps leading, highlighting trust in both global and domestic providers. Security is the most important decision factor across all payment methods, ahead of simplicity and speed, shaping how consumers engage with digital transactions.

Friction remains a barrier

Despite high adoption, friction impacts conversion. Cart abandonment remains significant, driven by shipping costs and trust concerns at checkout. Trusted payment options are critical. Notably, 13.5% abandon purchases because a site does not feel credible or safe, making security a direct driver of revenue.

Sustainability and in-store behaviour

Sustainability matters to some, but not all. While 40% consider it important, expectations are practical, focused on reduced packaging, efficient logistics and better returns. In-store, Norway shows high digital maturity with widespread use of mobile and card payments. However, self-checkout adoption remains limited, showing that habits and perceived value still shape behaviour.

A mature market where trust defines success

Norway's payment landscape is highly mature, but consumer choice is driven by trust, convenience and relevance. As digital commerce expands into more sensitive areas, secure and seamless payment experiences are becoming a key competitive advantage, shaping both consumer trust and conversion.

Key figures

Norway 2025: Digital payments are no longer the exception

Online shopping

Users



92%

92% respondents made a purchase online during the year.

Mobile first



72%

72% of Norwegian consumers use their smartphone as their primary device for online shopping, confirming mobile as the dominant channel for digital commerce.

Security-first



60%

60% prioritize **security** when choosing payment methods online.

In-store payments

Mobile usage



58%

58% of respondents used their smartphone for in-store payment, marking a significant shift toward mobile-first retail transactions.

Self-checkout in store



25%

Despite high digital maturity, self-checkout remains underused in Norway: 75% of consumers rarely or never use it, citing limited availability (35%) and slower checkout times (30%).

One consumer, multiple channels

Online and in-store are no longer separate journeys, but interconnected moments of the same shopping experience

In Norway, **digital and physical channels coexist seamlessly**. Online shopping is nearly universal (91.5%), yet in-store spending remains central for everyday needs such as groceries, food services, mobility and local retail.

Consumers move fluidly between channels depending on context, not category. The same areas - travel, services, fashion and even payments - are accessed both online and in-store, creating a clearly hybrid spending pattern.

Rather than replacing physical retail, digital channels complement it, supporting planning, payment and completion of purchases across touchpoints and reinforcing Norway's mature, pragmatic omnichannel behavior.







Focus on:

The profile of
Norwegian eCommerce



Online shopping is now universal across generations



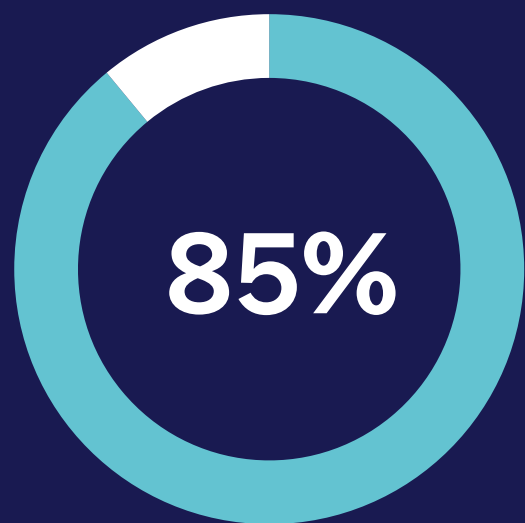
92%
Shop online

Online shopping has become universal in Norway with **92%** penetration across all age groups, driven by **lower prices (23%)** and **convenience/speed (22%)**.

The **18-59 age group leads at +94%**, whilst even the over 60 cohort demonstrates 85% participation - a testament to the accessibility and appeal of digital commerce.



● Ages 18-59



● Ages >60



The phone won

72% of Norwegians now shop exclusively on mobile

Norway is a distinctly mobile-first society with 92% online shopping penetration, where smartphones (72%) dominate over PCs (43.5%) and tablets (18%).

Smartphones



72%

PC



43.5%

Tablets



18%





Physical products: The dominant categories

Clothes remain the undisputed king of online purchases in Norway, registering **48%** adoption. This figure is roughly double the size of the next major categories.

The next cluster of product categories is experiencing dynamic growth: **Pharmacy items** and **Beauty products** lead the growth with **28%** adoption, both showing a strong increase versus the prior year.

This growth highlights the usage of online shopping not only for discretionary goods but also for everyday necessities.

48%
(+1pp)



Clothes

28%
(+5pp)



Pharmacy items

28%
(+2pp)



Beauty products

25%
(+2pp)



Shoes

23%
(+2pp)



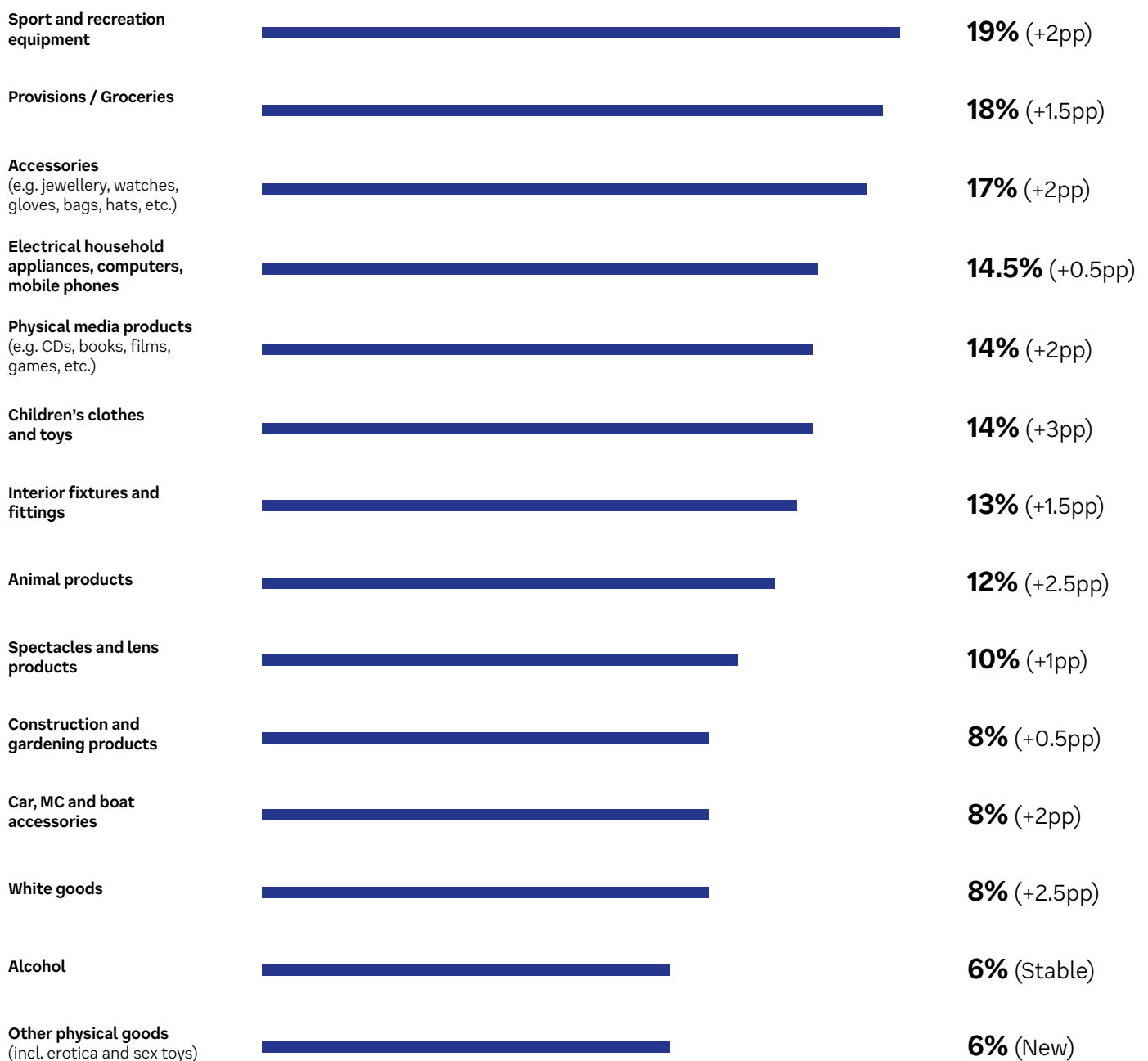
Takeaway food and delivered ready meals

(In brackets): the comparison with the previous years.



Physical products: Other categories

A long tail of categories confirms eCommerce maturity



(In brackets): the comparison with the previous years.

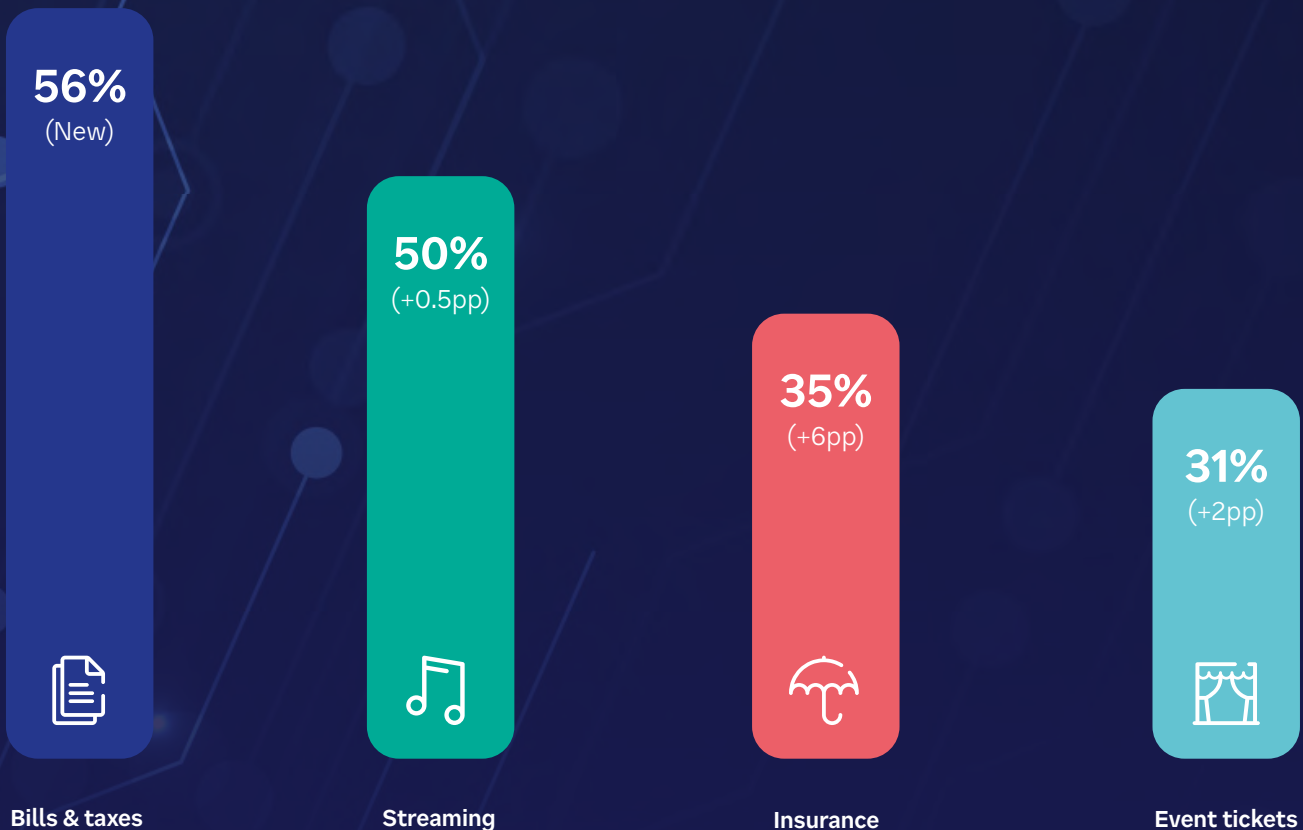


Digital service

From shopping to managing life: digital services go mainstream

Norway's digital service landscape is characterized by high adoption of essential utilities and media. The market is led by **Bills & Taxes** category at **56%**. This indicates a massive pre-existing consumer behavior - paying bills and taxes online - that the report is now successfully quantifying for the first time, as this specific category was not included in last year's survey.

Streaming follows closely, demonstrating sustained saturation at **50%** (stable vs previous year). The most dynamic growth area is **Insurance**, which saw a substantial surge to **35%**, marking a significant increase of **+6 percentage points** versus the prior year. This signals a potential of growth in eCommerce also in mature categories.

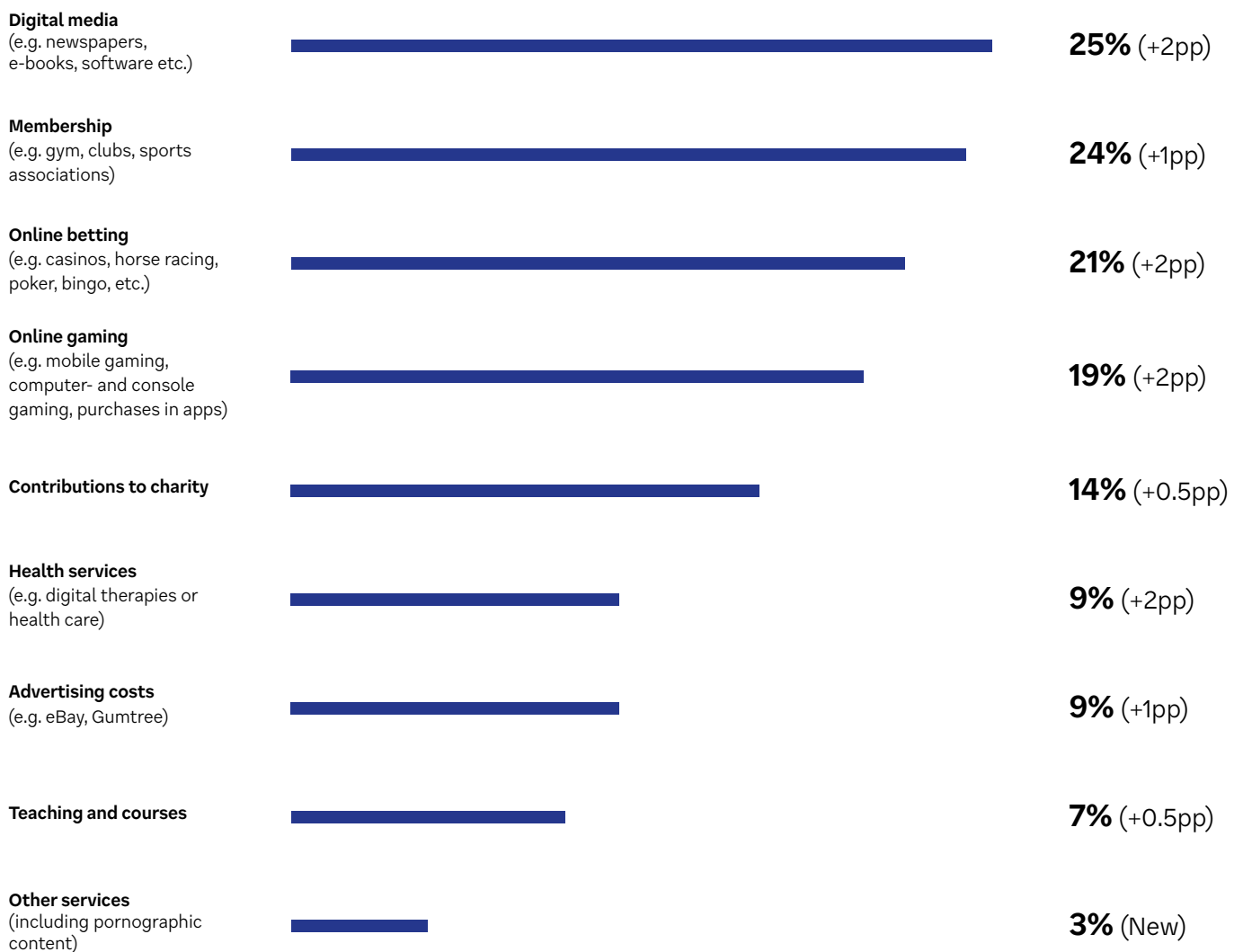


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Digital Services: Other categories

Entertainment, gaming and health expand the digital ecosystem





Travel & mobility

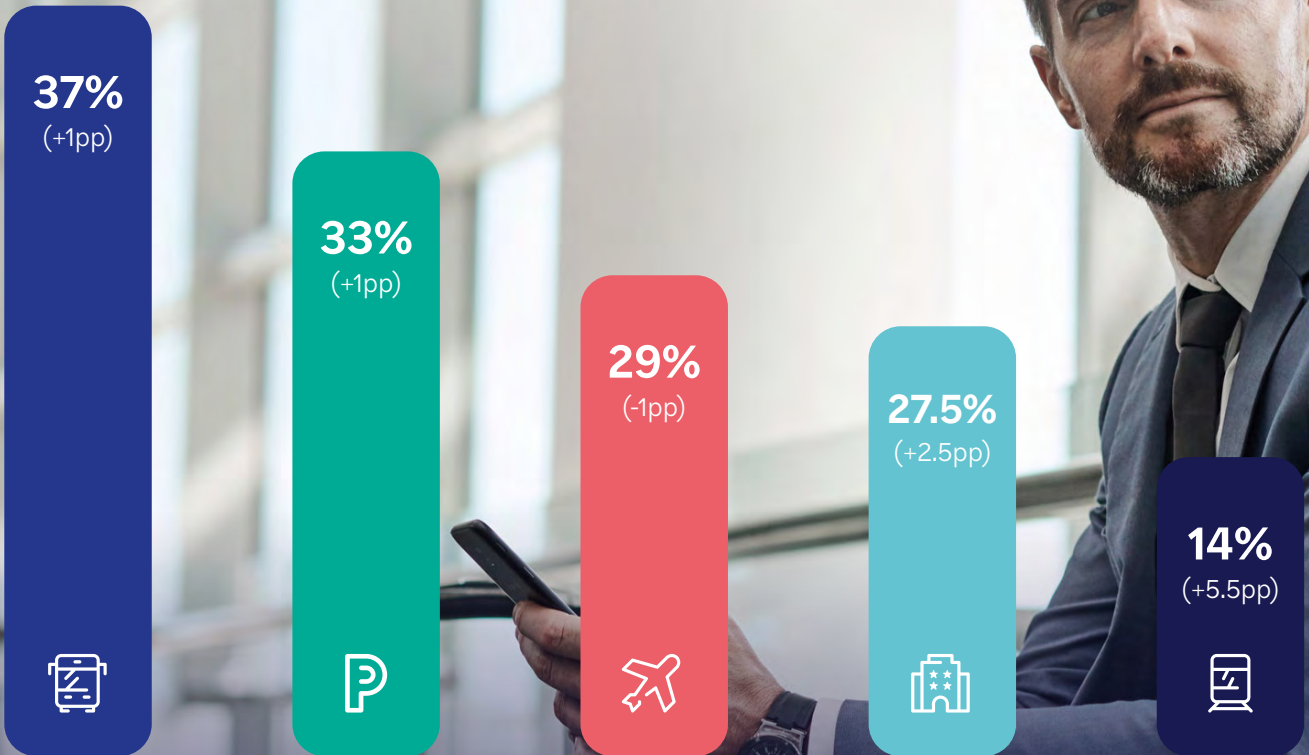
Travel goes digital: from long-distance to everyday mobility

Digital adoption in Norway's travel and mobility sector is robust, with **Public Transport** leading the category at **37%** penetration. This reflects the high digital convenience in daily commuting needs.

Parking is also highly adopted at **33%**, further under-scoring the shift toward digital solutions for local mobility.

While **Flights** remain a strong category at **29%**, they show a slight decrease of **-1 percentage point**, potentially due to market stabilization or shifts in travel patterns.

Hotels register growth to **27%** (+2 percentage points), indicating strong digital bookings for accommodation.



Tickets/monthly card
(e.g. bus, underground, tram)

Parking

Flights

Hotels

Train tickets

(In brackets): the comparison with the previous years.



Travel & mobility: Other categories

Local mobility and new services drive incremental growth





The drivers of online shopping

Why Norwegians buy online

The primary motivations for Norwegian consumers to shop online are firmly rooted in **tangible benefits** and **ease of use**, reflecting a pragmatic approach to digital commerce.

The leading drivers, almost equally weighted, are **Lower prices** at **23%** and **Convenience and simplicity** at **21%**. This confirms that consumers are driven by a dual need: securing financial advantages while enjoying the ease of the purchasing process.

Collectively, the data suggests that for Norwegians, the decision to buy online is fundamentally transactional: it must provide a better **price-value proposition** or a smoother, faster experience than traditional retail.

Lower prices

23%

Convenience and simplicity

21%

Wider range

12%

Save time

11%



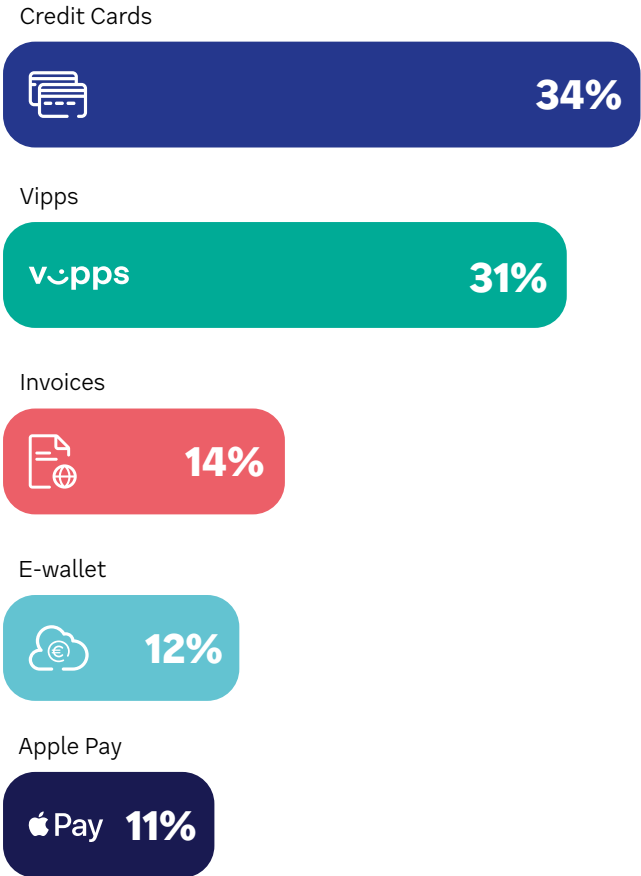


Online payment preference

Cards vs e-Wallets in a hybrid ecosystem

Norway's payment mix is a dual system balancing international standards with a strong local champion.

Credit Cards remain the most preferred method for **34%** of shoppers. **Vipps**, the local mobile wallet, is a close second, preferred by **31%** of consumers, showcasing high trust in local fintech solutions. **Invoices** are less dominant, preferred by only **14%**, followed by **e-wallets** at **12%**.





What drives online payment choice

Security beats speed: trust is the real currency

Norwegian consumers exhibit a sophisticated and demanding approach when selecting digital payment methods, defining a clear set of non-negotiable expectations.

The decision-making landscape is remarkably balanced, with **Security (60%)**, **Simplicity (58%)**, and **Speed (55%)** are on the podium of priorities.

Security

60%

Simplicity

58%

Speed

55%



The cart abandonment challenge

Trust issues outweigh costs

Norway is experiencing a severe eCommerce challenge, with a staggering **73% of online shoppers abandoning their carts** before completing a purchase.

This critical leak in the sales funnel points to a checkout experience under pressure from both economic and user experience factors.



The price including shipping was too high.



I got busy/forgot to complete purchase.






The payment option I wanted to use was not available.



The site didn't feel credible and safe to use.



When asked which payment method would have prevented abandonment, consumers pointed to:

-  **E-wallets – incl. Klarna (50%)**
-  **Vipps (28%)**
-  **Invoice (28%)**

suggesting that familiar, trusted payment options are crucial for conversion.



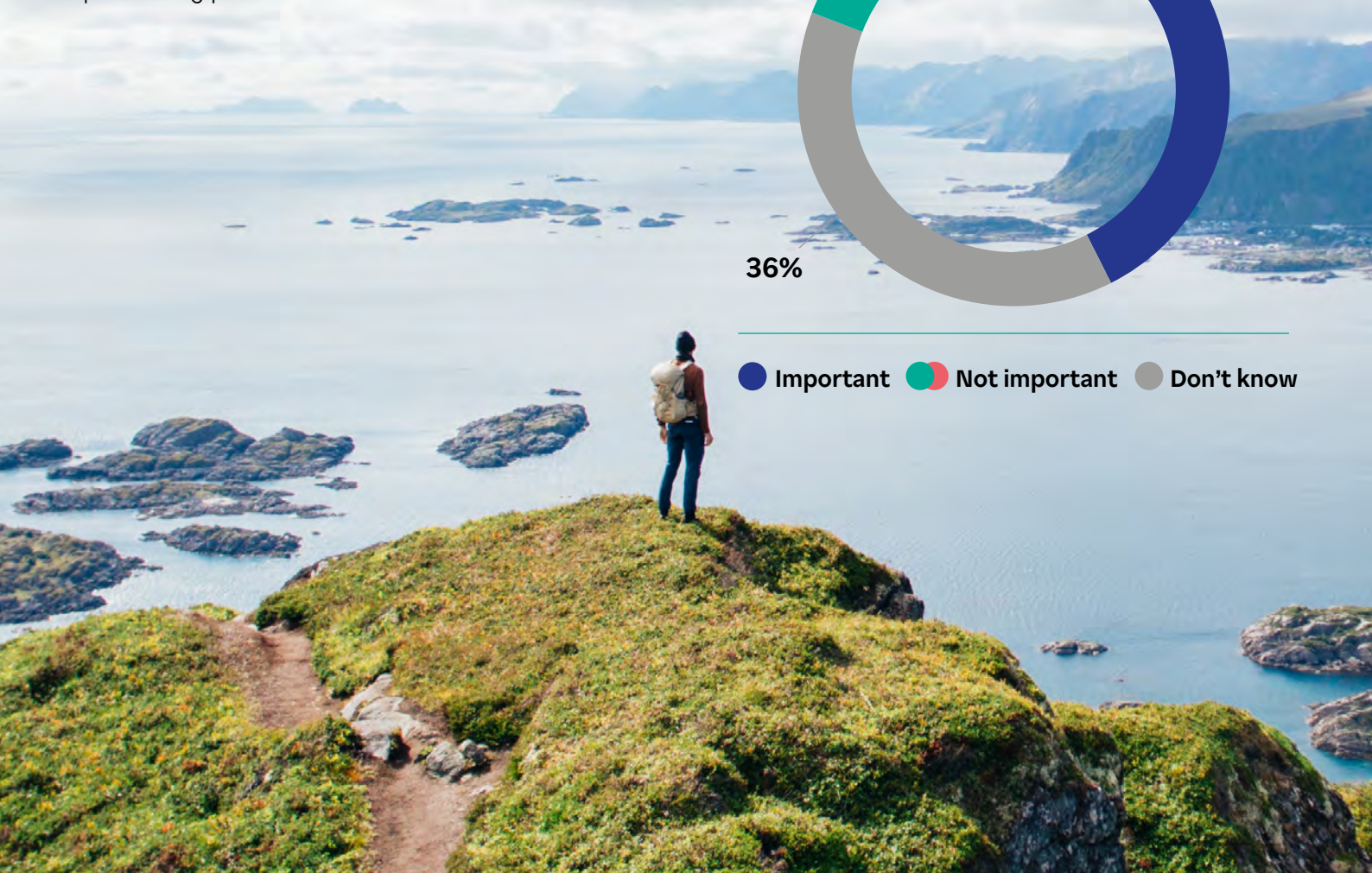
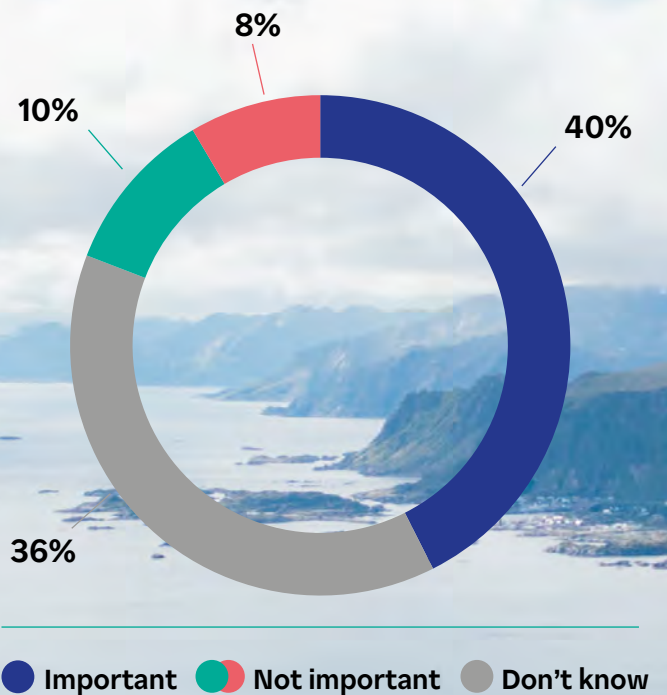
Environmental consciousness

Sustainability matters - but not equally for everyone

Norwegian consumers approach eCommerce sustainability with notable pragmatism. While a significant **40%** consider an environmental focus **important**, a larger combined segment is either **indifferent (36%)** or **dismissive (24%)**.

The age gap

In Norway, sustainability matters most to younger adults. Interest peaks among 30–39-year-olds (**50%**) and remains high among 18–29s (**46%**), then declines sharply after 40, indicating that environmental considerations are primarily driven by younger consumers with both awareness and purchasing power.





Green initiatives

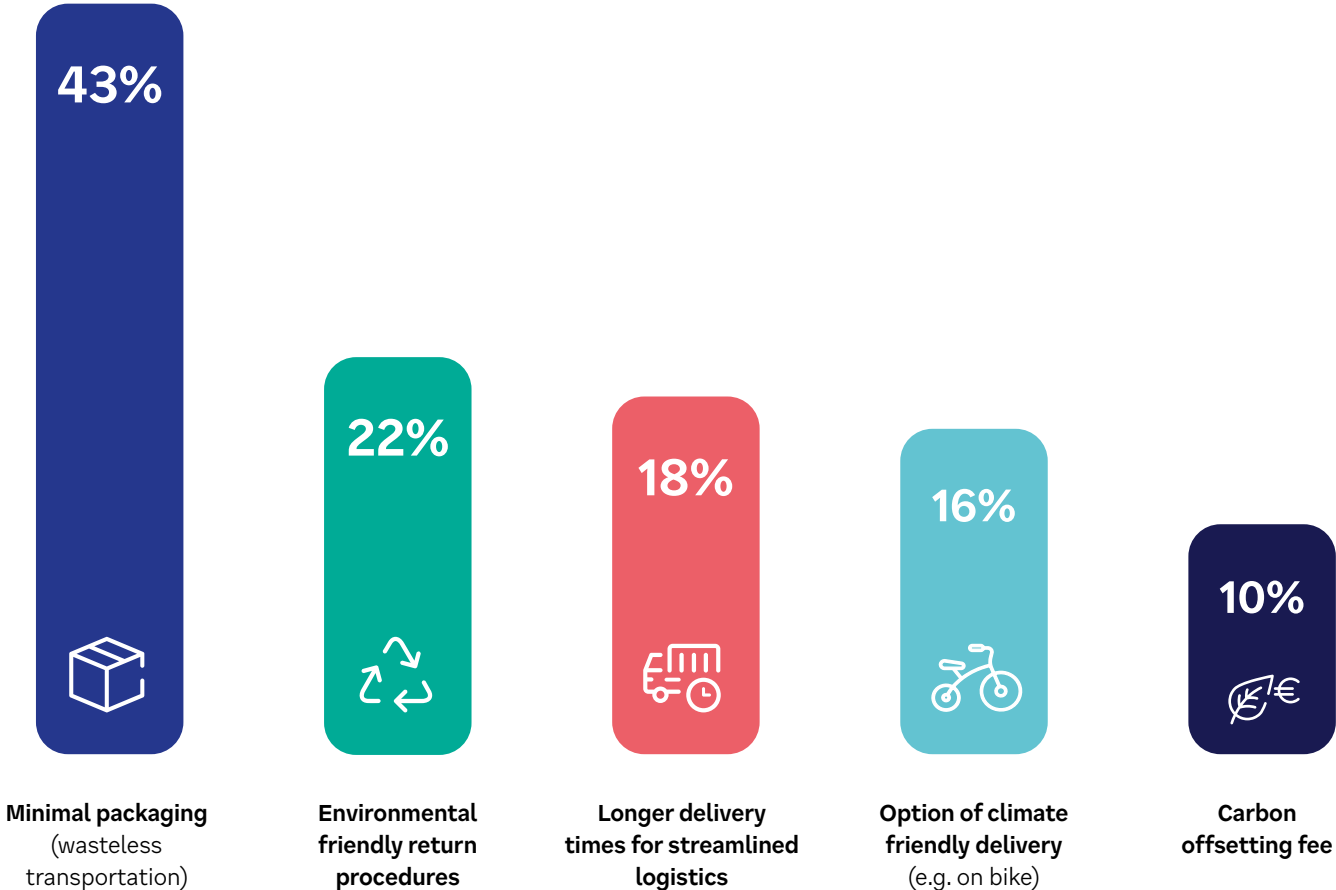
Consumers expect concrete, logistics-driven green actions



A clear majority of consumers would like to offset their shopping impact with practical, logistics-based environmental measures.

Norwegian consumers clearly **prioritize practical, waste-reducing green initiatives**, showing the strongest affinity for **tangible measures** they can easily see and understand.

They demonstrate a willingness to adjust habits, such as accepting longer delivery times or adopting environmentally friendly return procedures. However, the high "Don't know" response rate suggests that many still lack clear information regarding the broader range of available sustainability options.







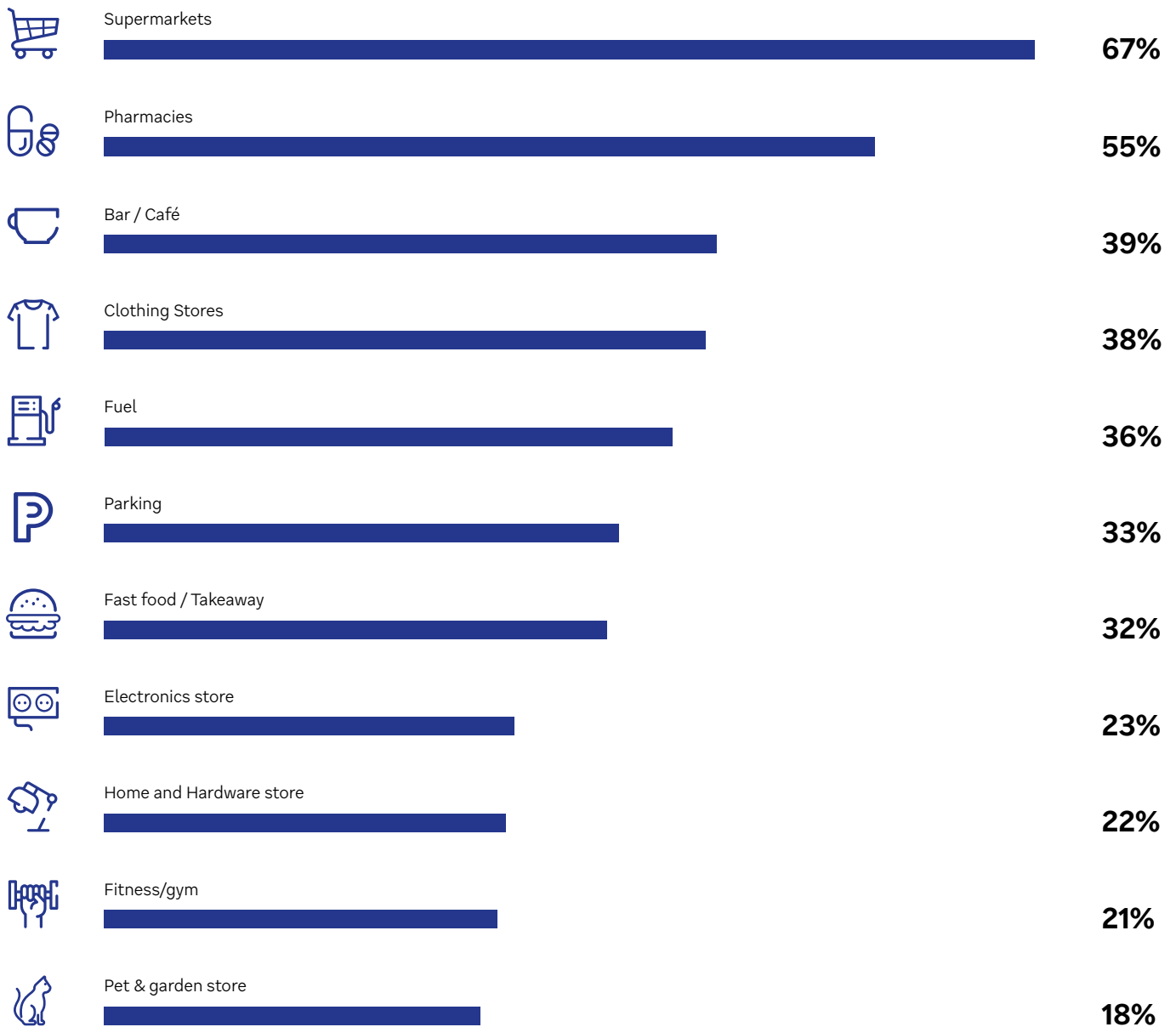
Focus on:

The digital transformation
of physical stores



Where Norwegians spend in store

Everyday spending remains strongly physical





Physical retail in the digital age

Omnichannel is the new normal - mobile is the catalyst

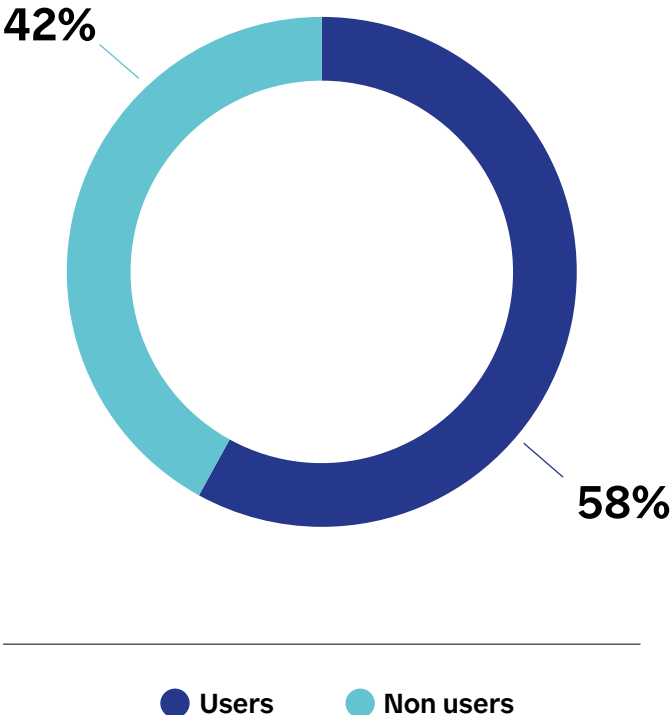
The #1 reason Norwegians use smartphones in-store is **pure convenience** – no cards, no cash. The phone is no longer just a wallet, it's the central hub for the entire shopping experience.

50% of users cite **convenience** of paying without cash or cards as their primary motivation of using mobile devices in-store. Beyond payment, **31%** also love **instant access to digital loyalty programs and coupons**.

45% of non-users prefer **traditional payment methods**.



58%
Mobile phone usage in-store





The age factor in mobile in-store payments

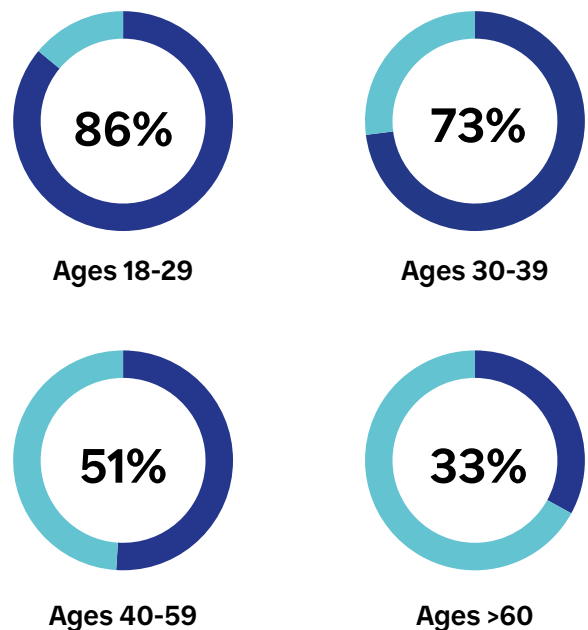
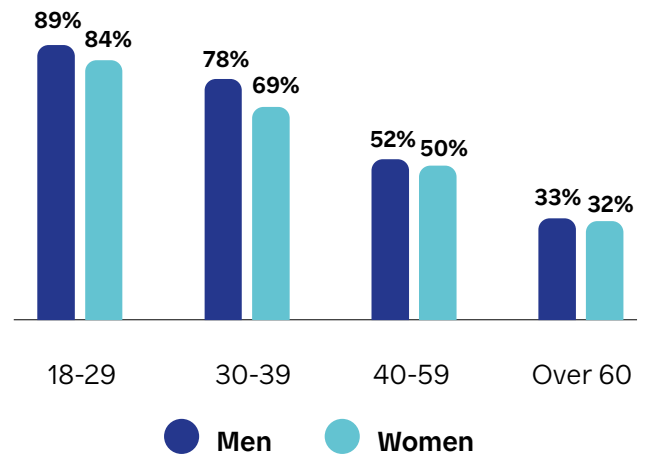
Mobile payments reveal a clear generational divide

In Norway, smartphone usage for in-store payments starts at near-universal levels, but **adoption drops sharply with advancing age.**

It starts at **86%** for the **18-29** group. Adoption then falls to **73%** (30-39) and dips to **51%** for the **40-59** bracket.

For the over **60 segment**, mobile payment is used by only **33%**. This trend confirms that smartphone payment is predominantly a habit of the younger population.

While smartphone **payment adoption drops consistently with age**, a significant gender gap emerges in the 30-39 age group. Men lead across all demographics.





Purchase via app

Niche adoption driven by recurring services

The data shows that the use of dedicated retailer or service apps for in-store purchases in Norway remains limited, even though in some categories around one in five consumers uses them.



TOP SERVICE & ACTIVITY ADOPTION:

Small everyday services (kiosk, convenience, repair, parcel services, etc.)



Fast Food/Takeaway



Cinema or Entertainment



Notable presence in Mobility and Daily Needs:

Public Transportation



Parking





The map of digital payments in-store:

Usage penetration by method, by sector



CREDIT

	Small everyday services	48%
	Fuel	45%
	Home and hardware stores	43%
	Clothing and accessories	42%
	Electronic stores	40%
	Cinema and entertainment	40%
	Parking	40%
	Beauty Salons	38%
	Kiosks	37%
	Pet and Garden Store	37%
	Bar / Café	37%



DEBIT

	Small everyday services	57%
	Pharmacy items	55%
	Supermarkets	55%
	Kiosks	53%
	Bar / Café	51%
	Electronic stores	51%
	Fast food / Takeaway	51%
	Home and hardware stores	50%
	Cinema and entertainment	49%
	Pet and Garden Store	48%
	Fuel	47%



MOBILE WALLETS (INCL. VIPPS)

	Small everyday services	32%
	Beauty Salons	17%
	Cinema and entertainment	16%
	Fitness	14%
	Electronic stores	14%
	Pet and Garden Store	12%
	Public Transportation	12%
	Home and hardware stores	12%
	Fast food / Takeaway	11%
	Kiosks	11%
	Parking	10%

Share of consumers using each card type per sector (multiple answers allowed; values do not sum to 100%). Bold highlights top sectors by relevance.



Cash as a structural backup

Cash remains structurally present, but behaviourally marginal

In Norway, cash is now largely limited to small, routine purchases like kiosk transactions, where speed and habit matter.

For most daily spending, cards and mobile payments are overwhelmingly preferred. Though still available, cash accounts for only about 12% of transactions.



Small everyday services



Beauty salons



Cinema/entertainment



Electronics stores



Kiosks



Pet and garden stores



Fast food/Takeaway





Self-checkout at supermarket

Digital maturity doesn't automatically translate into self-checkout adoption



Self-checkout usage

53% of users cite **convenience** and **speed** as their primary motivations for using self-checkout.



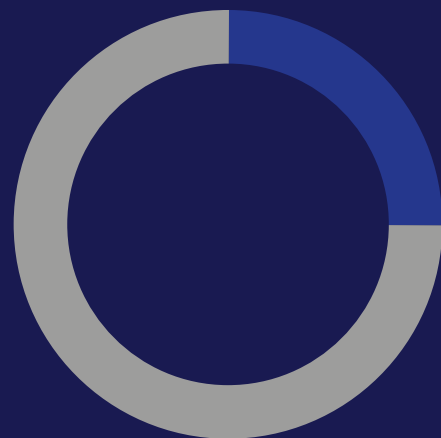
25%

Users



11%

Regular users



● Users

● Non users





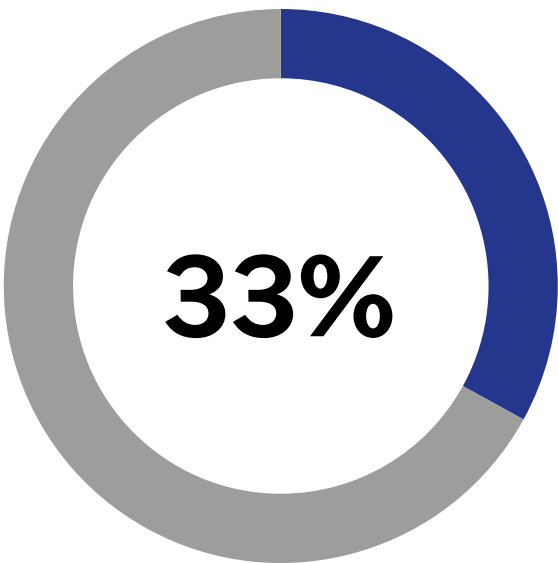
Self-checkout at supermarket by age

Different ages, different barriers: efficiency vs human interaction

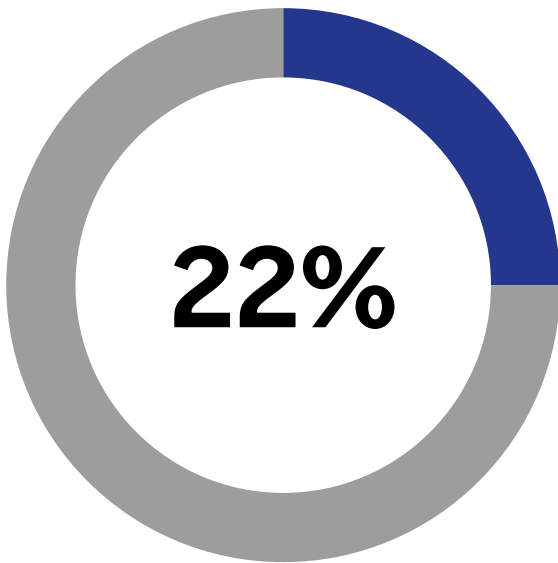
Among younger consumers (18–39), usage rises to **33%** (8pp above the general average), but their reasons for avoidance reveal a different mindset: their main barriers are **practical inefficiencies** (unavailability of kiosks 35%; slower than a staffed checkout 30%).

Among consumers aged 40+, usage remains lower at **22%** (3pp below the general average), reflecting a more cautious adoption pattern, where **preference for human interaction** and **limited availability of self-checkout kiosks** continue to play a significant role.

Among non-users, **27% prefer human interaction**, rising to **30%** among consumers **over 40**, while a further **27%** cite the **limited availability of self-checkout kiosks** as a key barrier to adoption.



Ages 18-39



Ages >40





E STORE



2025

Payment Report Norway

