



Payment Report Finland

2025

nets:: | part of nexi

Contents

1. Executive overview

- Executive Summary
- Key figures on digital payments

2. eCommerce & online payments

- Online shopping across generations
- Online shopping adoption and devices (mobile vs PC)
- Product categories: physical products, digital services; travel & mobility
- Drivers of online shopping and payment preferences
- Online payment preferences
- Security, trust and cart abandonment
- Environmental responsibility and green initiatives

3. Physical retail & in-store payments

- In-store spending patterns
- Mobile usage and app-based purchases
- Cards, cash and payment method mix
- Self-checkout adoption and generational dynamics

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

A fully digital, mobile-first market

Finland remains one of Europe's most digitally mature commerce markets. Online shopping reaches 91% of the population, including 85% of consumers over 60, confirming that eCommerce is now truly mainstream. Smartphones are the dominant device, with 68% of Finns shopping primarily on mobile, supported by PCs for more complex purchases.

From shopping to managing every day life

Online spending goes well beyond retail. Fashion, groceries and delivered food lead physical goods, while digital services are even more deeply embedded in daily life. Bills, taxes and insurance now dominate the digital services landscape, showing that Finns increasingly use online channels to manage their financial and administrative lives. Travel and mobility — especially public transport, parking and trains — are also firmly digital.

Digital services embedded in everyday life

Digital payments extend well beyond entertainment. Bills & Taxes have become a mainstream online behavior, while Insurance stands out as the fastest-growing digital service. Overall, digital services increasingly support essential, recurring and administrative needs, confirming a highly functional digital ecosystem.

Payments driven by simplicity and trust

The Finnish payment ecosystem is anchored in trusted national solutions. Direct bank payment (32%) and MobilePay (17%) lead online transactions, supported by cards and invoices. What matters most in payment choice is simplicity (61%), followed by security

(51%) and speed (49%) — reinforcing the importance of frictionless checkout experiences.

High adoption, fragile conversion

Despite strong digital usage, 43% of shoppers abandon their carts. High total costs and missing preferred payment options remain the main barriers, particularly e-wallets and invoice solutions, underlining the commercial impact of payment availability at checkout.

Sustainability is pragmatic, not ideological

45% of Finns consider environmental responsibility important, but expectations are highly practical. Consumers focus on packaging, returns and delivery logistics, rather than abstract green positioning.

Physical retail still rules everyday life

Daily spending — from supermarkets to fuel, pharmacies and transport — remains strongly in-store. Mobile payments are used by 36% of shoppers, mainly younger consumers, while most still rely on traditional methods due to habit rather than lack of technology.

Self-checkout shows the generational divide

Even in a digitally advanced country, 68% of Finns rarely or never use self-checkout. Adoption is strongly age-driven, but among users, convenience and speed are the clear motivators — confirming that when friction and availability are solved, behavior follows.

EXECUTIVE SUMMARY

Finnish digital payment trends: pragmatic adoption in a mature market

KEY FIGURES

Finland 2025: Digital payments are no longer the exception

ONLINE SHOPPING

91%**USERS**

91% respondents made a purchase during the year.

68%**MOBILE-FIRST**

68% of Finnish consumers use their smartphone as their primary device for online shopping, confirming mobile as the dominant channel for digital commerce.

59%**SIMPLICITY-FIRST**

Nearly 59% prioritize simplicity when choosing payment methods online.

IN-STORE PAYMENTS

36%**MOBILE USAGE**

36% of respondents used their smartphone for in-store payment.

32%**SELF CHECKOUT IN STORE**

Despite Finland's high digital maturity, the adoption of self-checkout kiosks remains low, with 68% of the population never or almost never using them. This creates a clear divide, where only one in four Finns leverages this technology.

Mobile-first

68% of Finnish consumers use their smartphone as their primary device for online shopping

ONE CONSUMER, MULTIPLE CHANNELS

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

In Finland, digital and physical channels coexist seamlessly. Online shopping is nearly universal (91%), 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—are accessed both online and in-store, creating a clearly hybrid shopping pattern.

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



What drives payment choice in Finland is straightforward:

simplicity, security and speed.



Sami Kankkunen
Country General Manager,
Finland, Nexi Group

Finland stands among Europe's most digitally advanced consumer markets

Online shopping and digital services have become part of everyday life across all age groups, and the data in this report reflects that maturity clearly.

Yet digital does not mean the end of physical. Finnish consumers move fluidly between online and in-store, and the boundary between the two continues to blur. Omnichannel is no longer a strategic ambition, but simply how people prefer to shop.

What drives payment choice in Finland is straightforward: simplicity, security and speed. Consumers expect these three elements to work together seamlessly, and any friction at the point of payment has a direct impact on sales and conversion, particularly in e-commerce.

The strongest shift in Finnish payment behaviour is the rise of mobile. The smartphone is now the preferred device for online shopping, and more than one in three Finns also use their phone to pay in physical stores.

That said, Finland is a pragmatic market. Habits change, but at their own pace.

Mobile in-store payments and self-checkout adoption are both growing, though more gradually than in comparable markets such as Sweden.

At Nexi, our role is to support Finnish businesses through this shift with payment solutions that are secure, seamless and built to scale together with the demands of the merchant's business. Through our Paytrail Omnichannel offering, we are helping Finnish merchants connect their in-store and online payment experiences, making payments an invisible and frictionless part of every customer journey.

For us, the direction is clear. Payments will continue to merge into the service experience itself, whether online or in-store. We look forward to building that future together with our customers.



FOCUS ON:

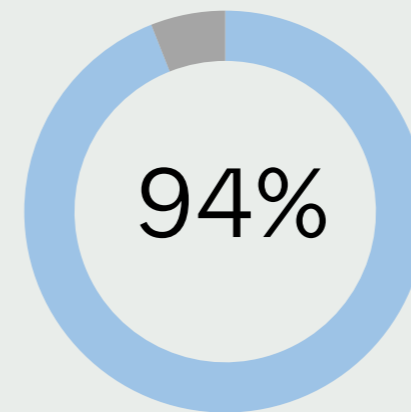
The profile of Finnish e-commerce



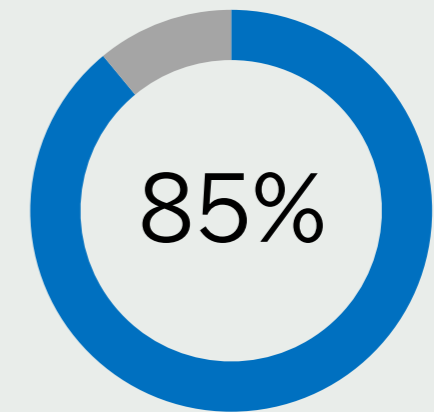
ONLINE SHOPPING IS NOW UNIVERSAL ACROSS GENERATIONS

Online shopping has become universal in Finland with 91% penetration across all age groups, driven by convenience/simplicity (34%) and lower prices (15%).

91%
Shop online



Ages 18-59



Ages >60

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.

?

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 phone won

Smartphones dominate as the primary device for online shopping, though PCs maintain significant relevance. This balanced device usage reflects a market that values both mobility and the stability of traditional computing.

68%



44%



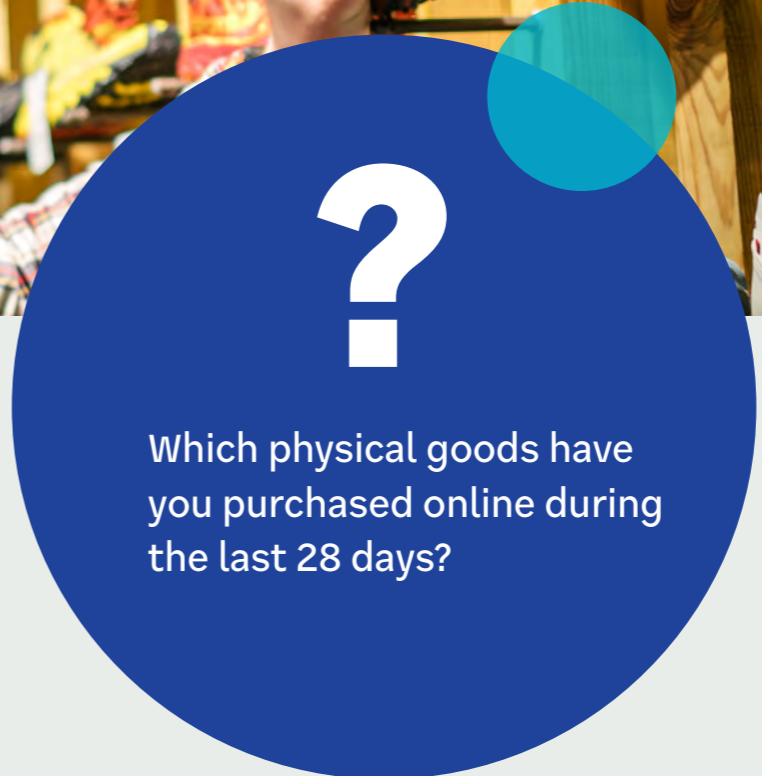
11%



68% of
Finnish now
shop primarily
on mobile



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

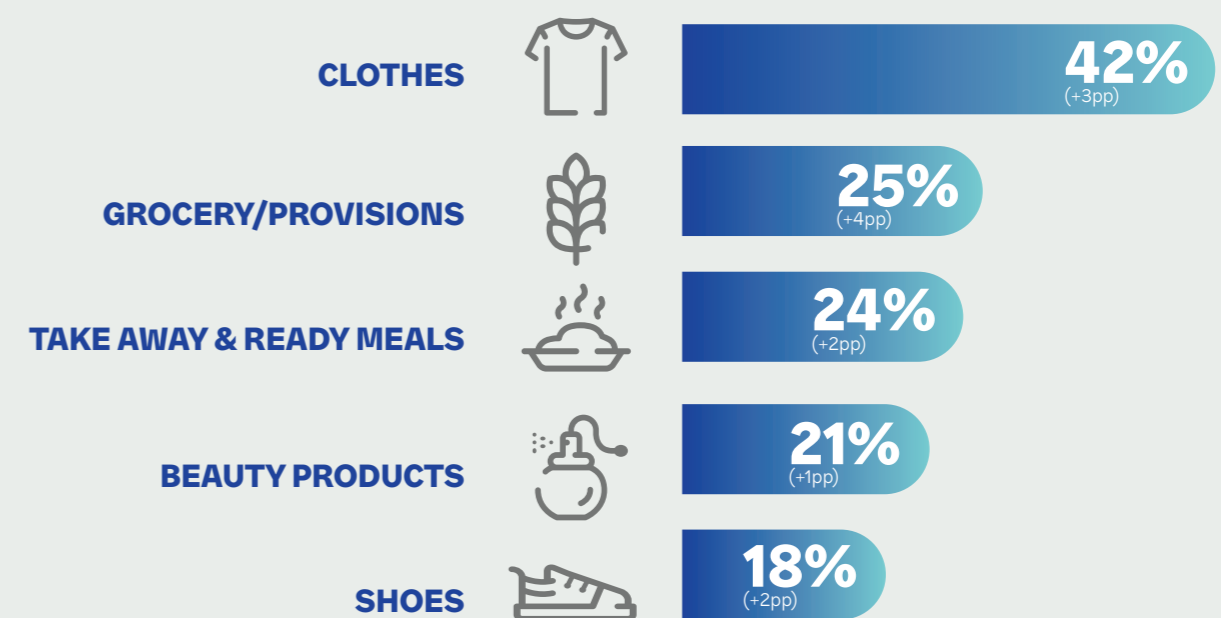



Which physical goods have you purchased online during the last 28 days?

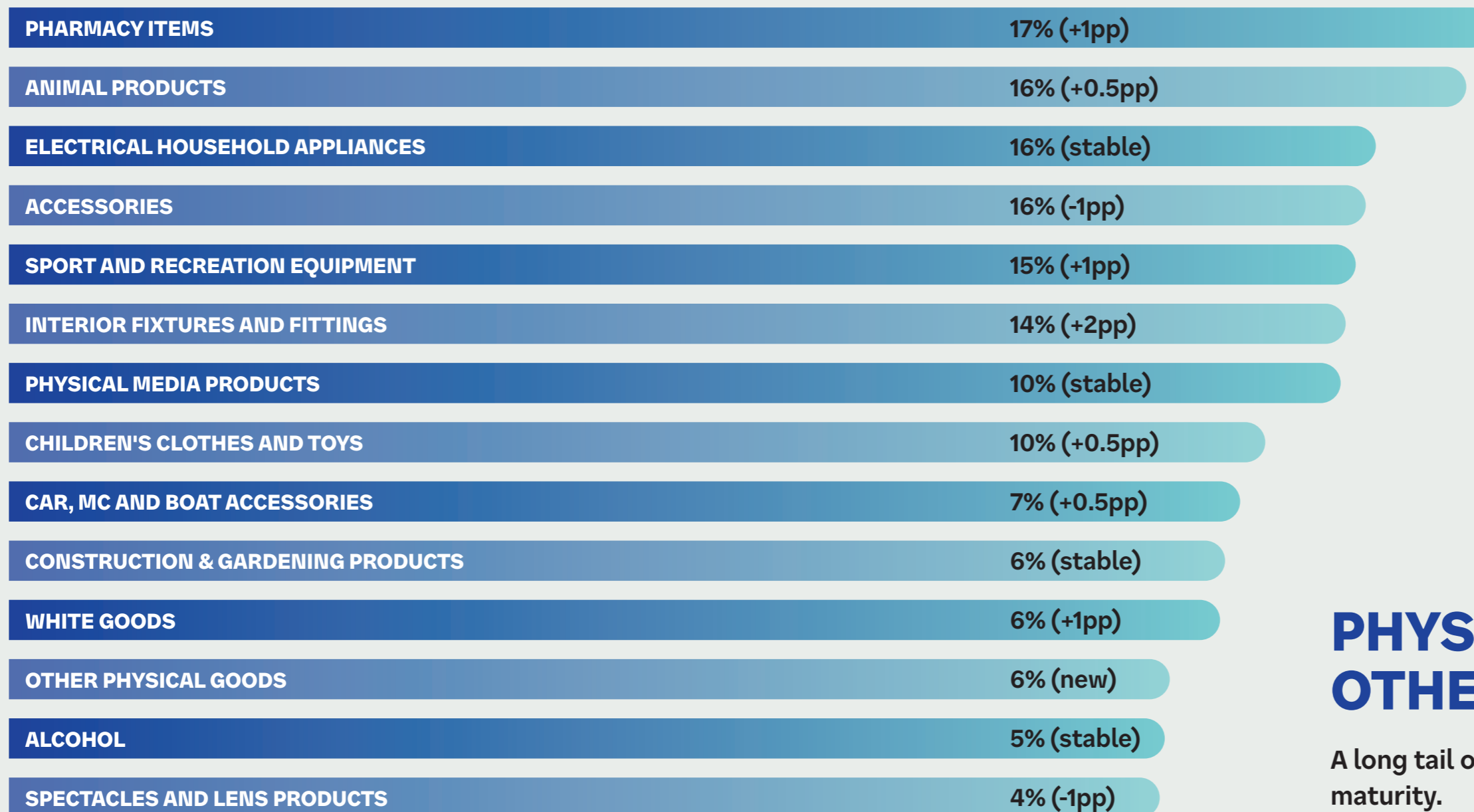
PHYSICAL PRODUCTS: THE DOMINANT CATEGORIES

In Finland, online spending is led by clothing, groceries and delivered takeaway food, with beauty products and shoes also holding a significant share of the shopping basket.

These leading categories confirm that e-commerce plays a strong role both in discretionary purchases and in everyday necessities. Fashion remains the dominant category, particularly among younger consumers.



(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 eCommerce maturity.

Digital services

From shopping to managing life:
digital services go mainstream.

Bills & taxes **60%**
(New)

Streaming **41%**
(+1pp)

Online betting **27%**
(stable)

Insurance **26%**
(+5pp)

(in brackets): the comparison with the previous years



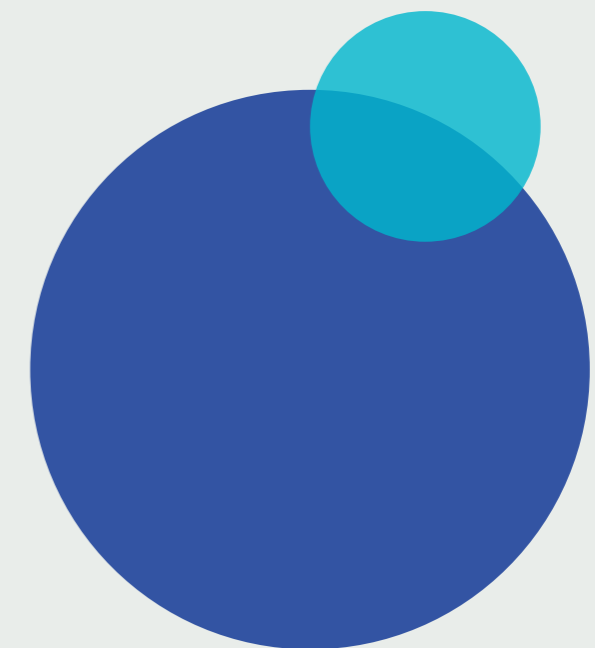
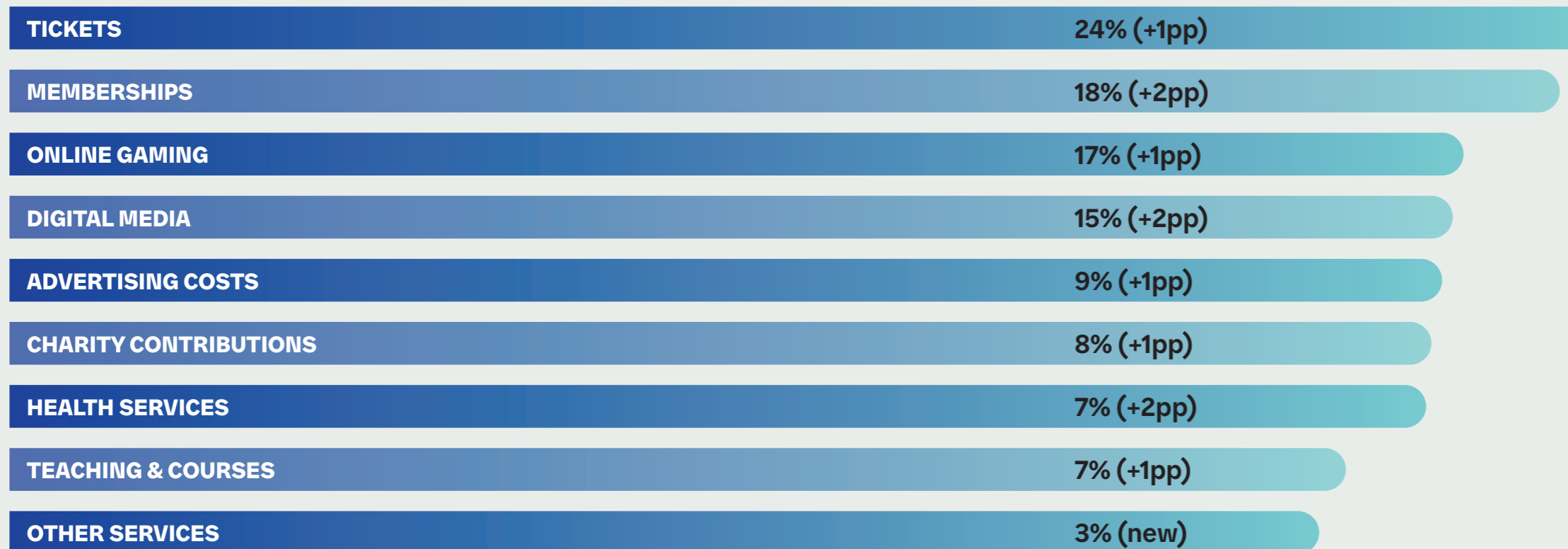
Which services have
you paid for/purchased
online during the last
28 days?

Finland's digital services go mainstream even more than physical goods shopping. The "financial life management" block (bills/taxes - category introduced in the 2025 survey - and insurance) dominates, while entertainment (streaming + betting) forms a strong secondary cluster.

Growth in insurance reflects the increasing potential of digital solutions for protection in the post-pandemic landscape. Year-over-year, streaming and insurance show the clearest upward trends.

DIGITAL SERVICES: OTHER CATEGORIES

Entertainment, gaming and health expand the digital ecosystem.



(in brackets): the comparison with the previous years

Travel & mobility

Digital payments in travel & mobility: from everyday public transport to long-distance journeys – mainstream in Finland.

Train tickets **29%**
(+9pp)

Tickets/monthly card **26%**
(+2pp)

Parking **16%**
(+1pp)

Hotels **15%**
(-0.5pp)

Boat cruises **11%**
(stable)



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

(in brackets): the comparison with the previous years

Within the travel & mobility segment in Finland, digital payments are most firmly established in public transport passes and train tickets, where online/app purchasing is already the norm for both everyday commuting and higher-value long-distance trips.

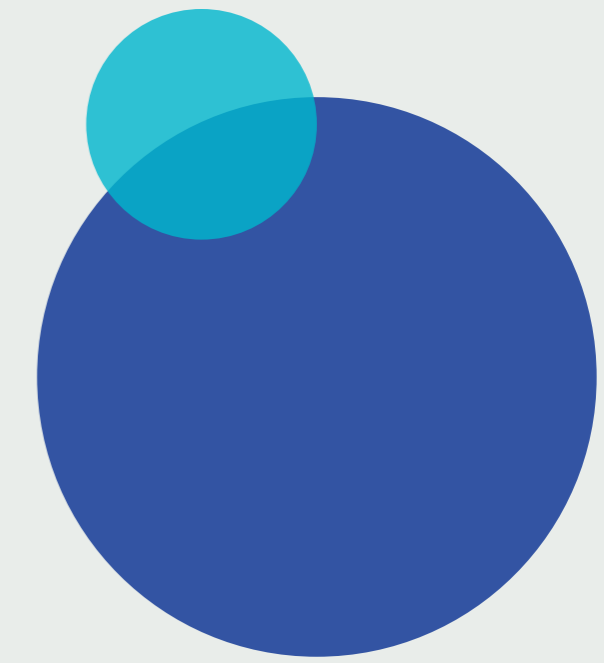
Strong adoption for local public transport, parking apps, and long-distance trains indicates that digital solutions are increasingly embedded in habitual, low-friction behaviors.

Hotels show mature but slightly softening growth after earlier surges, while ferry/boat services remain steady for seasonal use.



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

34%
Convenience and simplicity

15%
Lower prices

13%
Wider range

Why Finns buy online

Online shopping in Finland is primarily driven by convenience and simplicity (34%), confirming that ease of use remains the leading motivator for digital purchases.

While price sensitivity (15%) and a wider product range (13%) play significant secondary roles, they reflect a pragmatic consumer base where value still matters but does not outweigh a frictionless experience. This suggests that Finnish online channels are valued more for their efficiency and accessibility than for assortment alone.

Overall, the data depicts a mature eCommerce market where adoption is driven by functional benefits rather than novelty or exploration.



What is the main reason that you shop online?

Online payment preferences

National trust and mobile innovation drive the Finnish payment landscape.

32%
Direct payment

17%
MobilePay

16%
Credit

10%
Invoice

9%
E-wallets

?

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

Online payment preferences in Finland reflect a market built on strong, trusted national solutions.

Direct bank e-payments lead, highlighting deep confidence in the domestic banking system, while MobilePay confirms the shift toward mobile-first convenience.

Credit cards and invoices continue to serve specific use cases, and e-wallets play a supportive rather than dominant role — reinforcing the strength of Finland's local digital payment ecosystem.

What drives online payment choice

Trust and efficiency at the core of Finnish payment preferences.

61%

Simplicity

51%

Security

49%

Speed



Why do you prefer this payment method?

The data reveals a clear hierarchy in what drives Finnish consumers' choice of online payment methods.

Simplicity is the paramount factor, selected by 61% of respondents. This underscores a market-wide demand for seamless, intuitive checkout experiences that minimize friction.

Close behind, Security ranks as a critical concern for 51% of users, reflecting the high trust placed in payment providers but also an enduring need for transparent and robust safety assurances.

Finally, Speed is essential for nearly half (49%) of consumers, highlighting the expectation for immediate transaction completion in a fast-paced digital economy.

The cart abandonment challenge

High costs and payment friction: key drivers of Finland's abandonment rate.

43% Abandonment rate

The price including shipping was too high **39%**

Preferred payment option not available **17%**

Got busy/forgot to complete purchase **14%**

Site didn't feel credible/safe **11%**



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

Finland faces a substantial e-commerce hurdle, with a staggering 43% of online shoppers abandoning their carts before completing a purchase.

This critical leak in the sales funnel suggests that the checkout experience is under pressure from both economic barriers and user experience friction.

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

E-wallets **26%**

Invoice **26%**

Paytrail **10%**

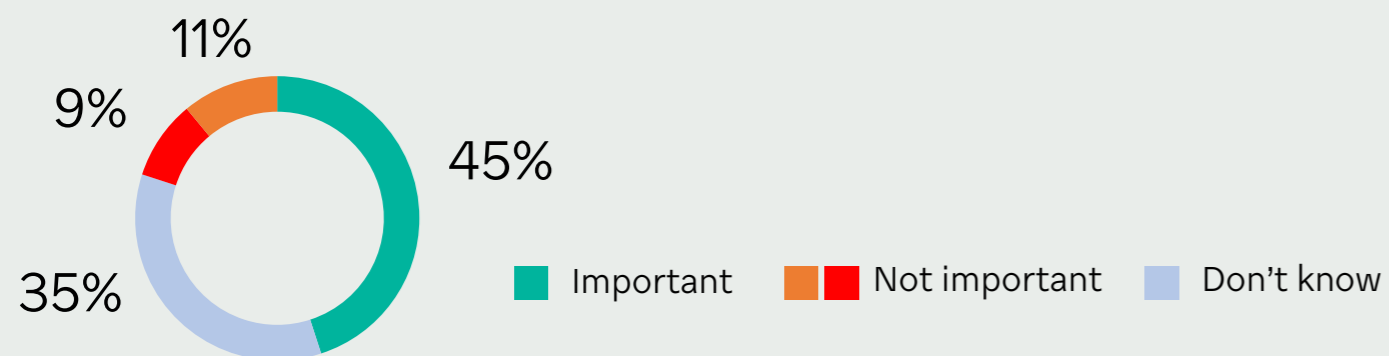
suggesting that familiar, trusted payment options are crucial for conversion.

ENVIRONMENTAL CONSCIOUSNESS

Sustainability matters — but remains a secondary driver.

Finnish consumers approach e-commerce sustainability with notable pragmatism. While a significant 45% consider an environmental focus important, a larger combined segment is either indifferent (35%) or dismissive (20%).

Importance of environmental responsibility



In Finnish e-commerce, sustainability shows a clear gender divide rather than age differences.

Women drive the green transition, with half rating environmental factors as important, while only 38% of men do so and 27% openly dismiss sustainability, nearly double the share of women.

Around one-third of both genders remain uncertain, indicating that sustainability strongly guides female shoppers, whereas men stay more focused on functional aspects, calling for gender-tailored marketing.



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

Green initiatives

Consumers expect concrete, logistics-driven green actions.

Minimal packaging
(wasteless transportation) **44%**

Environmentally friendly
return procedures **20%**

Longer delivery times for
streamlined logistics **19%**

Option of climate
friendly delivery **15%**

Carbon
offsetting fee **13%**

Consumers' expectations around sustainability are highly concrete and operational.

Environmental responsibility is primarily associated with logistics-driven actions—such as optimized packaging, recycling solutions and greener delivery options—rather than abstract brand commitments.

This confirms that sustainability credibility is built through visible, measurable interventions embedded in the fulfilment and delivery process, where impact is tangible and directly experienced by the consumer.



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**

In Finland, payment behaviour is shaped by **pragmatism rather than experimentation.**



Jukka-Pekka Kokkonen
Head of Fraud and Dispute,
Nexi Group

Nexi continue to invest in advanced fraud prevention capabilities

In Finland, payment behaviour is shaped by pragmatism rather than experimentation. Finnish consumers prioritise solutions that are simple, secure and fast, and expect these elements to function seamlessly together. Strong customer authentication and long-established digital banking practices anchor trust in the Finnish payment ecosystem, where reliability consistently outweighs novelty.

At the same time, the fraud landscape is becoming more sophisticated. Traditional technical phishing is increasingly combined with psychological manipulation, where criminals exploit trust, authority and urgency through identity theft and impersonation schemes.

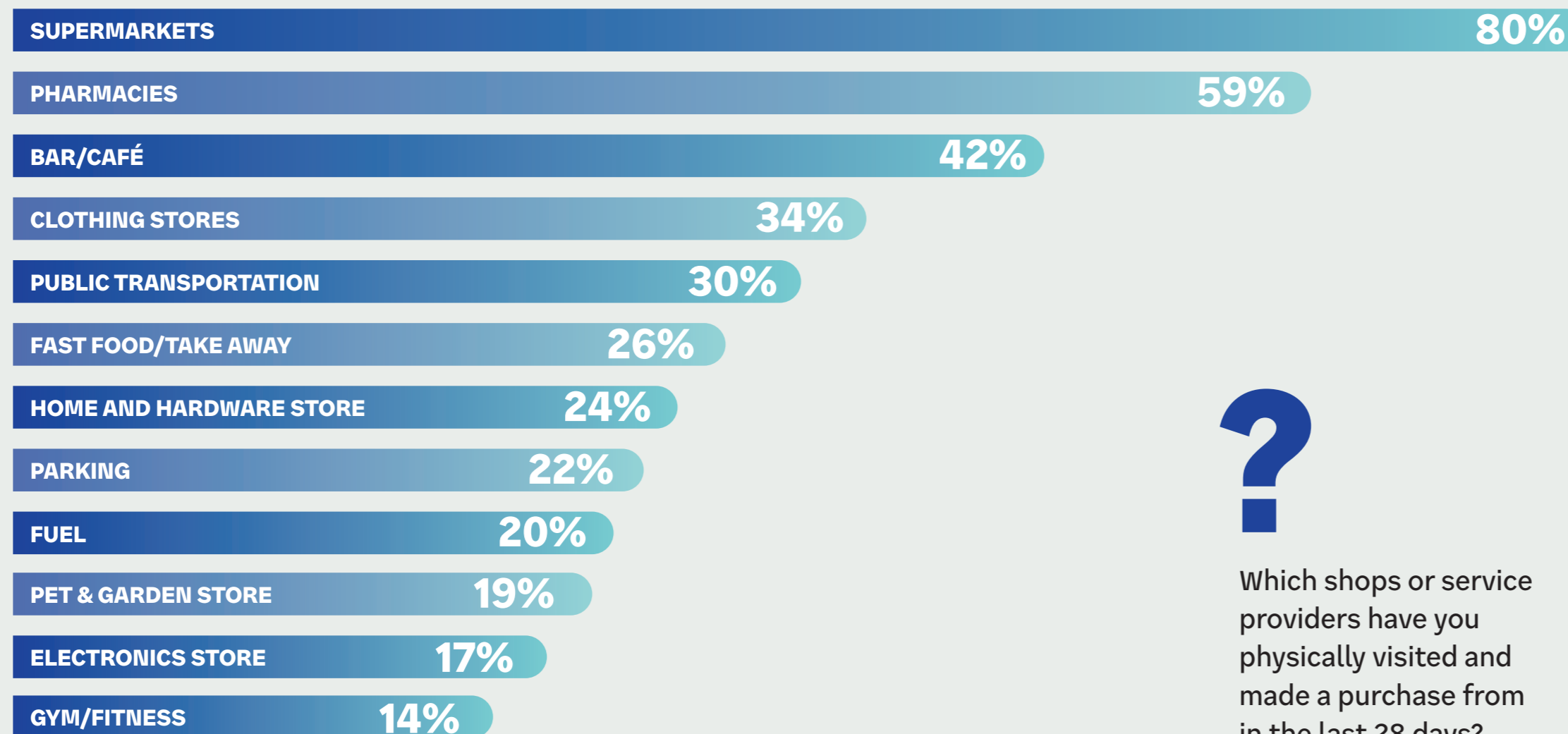
Artificial intelligence further amplifies these tactics by enabling highly convincing messages, fake websites and even voice or video-based scams at scale.

In response, we at Nexi continue to invest in advanced fraud prevention capabilities, combining AI-powered risk detection, real-time transaction monitoring and continuous system development for multi-rail payments. Safeguarding payments requires not only technology, but coordinated action across banks, payment providers and merchants. In Finland, the high level of digitalisation and robust banking infrastructure provide a strong foundation, which we'll build upon to ensure secure and resilient digital payments also in the future.

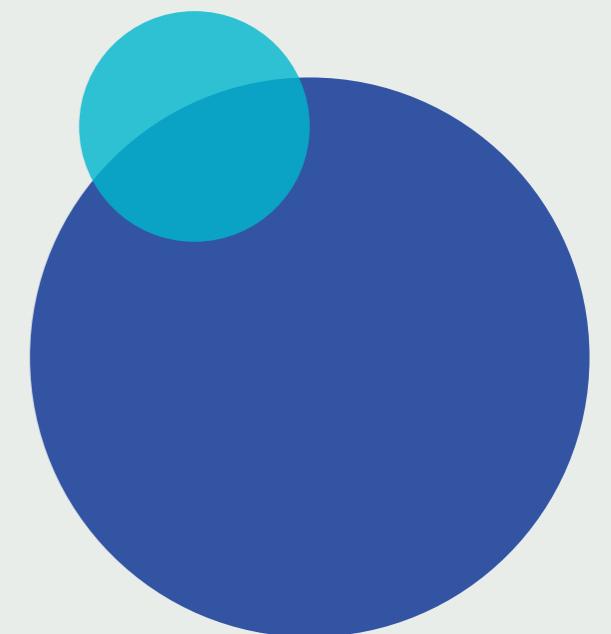


WHERE FINNS SPEND IN-STORE

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

Tradition overrides convenience in Finnish stores.

36% mobile usage in-store

71% of non-users prefer traditional payment methods



■ Non users
■ Users

58% of users cite convenience and speed as their primary motivation of using mobile devices in-store.

42% also appreciate paying without cash or cards.



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

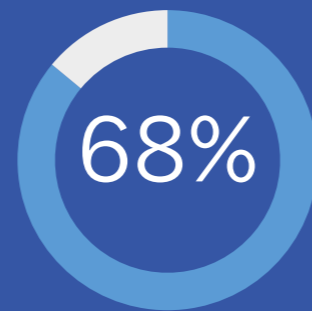


In Finland, 64% of shoppers still do not use their smartphone to pay in-store, showing that mobile payments remain a clear minority choice despite their perceived convenience and speed.

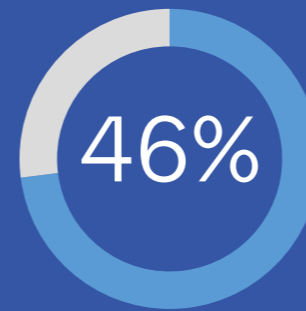
71% of non-users still prefer traditional methods, indicating that the main barriers are habits and perceptions tied to more familiar options.

The age factor in mobile in-store payments

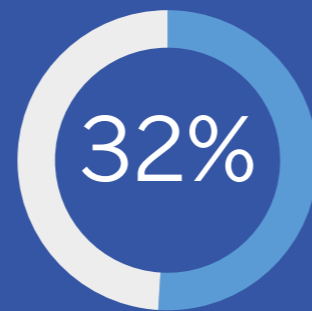
Adoption is led by younger generations.



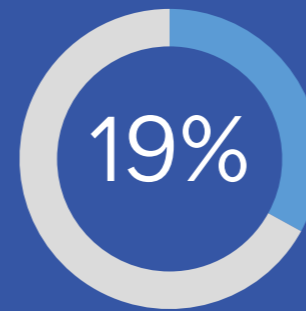
Ages 18-29



Ages 30-39



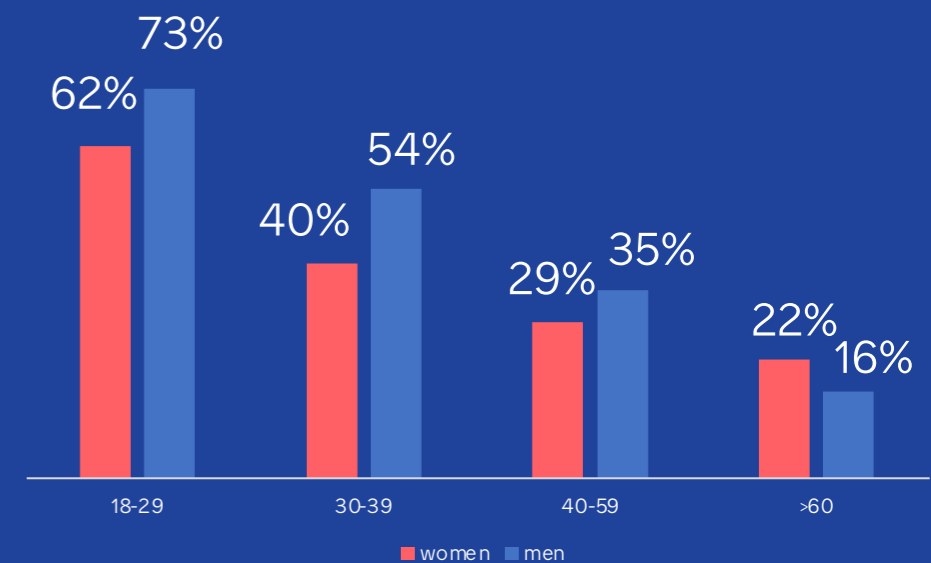
Ages 40-59



Ages >60

Smartphone usage for in-store payments in Finland is strongly age-driven, peaking among younger consumers.

Nearly three in four shoppers aged 18–29 (68%) use their smartphone to pay in-store, with adoption still substantial among 30–39-year-olds (46%) but dropping to 32% for the 40–59 group and just 19% among those over 60.



From a gender perspective, men are more likely to use this technology than women (62% vs. 54%), pointing to differences in attitudes rather than access.

Usage also drops sharply with age, from 40% among 30–39-year-olds to just 16% for those over 60, indicating that mobile payments are mainly used by younger and middle-aged shoppers.





As a result, the typical in-store mobile payment user is a man under 40.

Purchase via app

App usage remains limited and service-oriented.

Dedicated apps continue to show limited overall penetration in Finland. Adoption concentrates on specific, service-oriented use cases rather than everyday shopping. App usage is primarily linked to repeat interactions and utility services rather than grocery or impulse purchases.

This pattern confirms an early but selective adoption path, where apps support recurring needs rather than replacing traditional in-store or web-based experiences.












-  **9%** Parking
-  **8%** Fast food/takeaway
-  **7%** Tobacconist
-  **6%** Public Transportation
-  **6%** Beauty Salons/Spas/Wellness
-  **6%** Cinema or Entertainment














THE MAP OF DIGITAL PAYMENTS IN-STORE:

Usage penetration by card type, by sector

Debit

 Supermarkets	78%
 Pharmacies	75%
 Bar / Café	74%
 Fuel	73%
 Clothing and accessories	72%
 Home & hardware stores	72%
 Pet and Garden Store	69%
 Fast food / Takeaway	68%
 Beauty Salons	66%
 Electronic stores	63%
 Tobacconist	63%

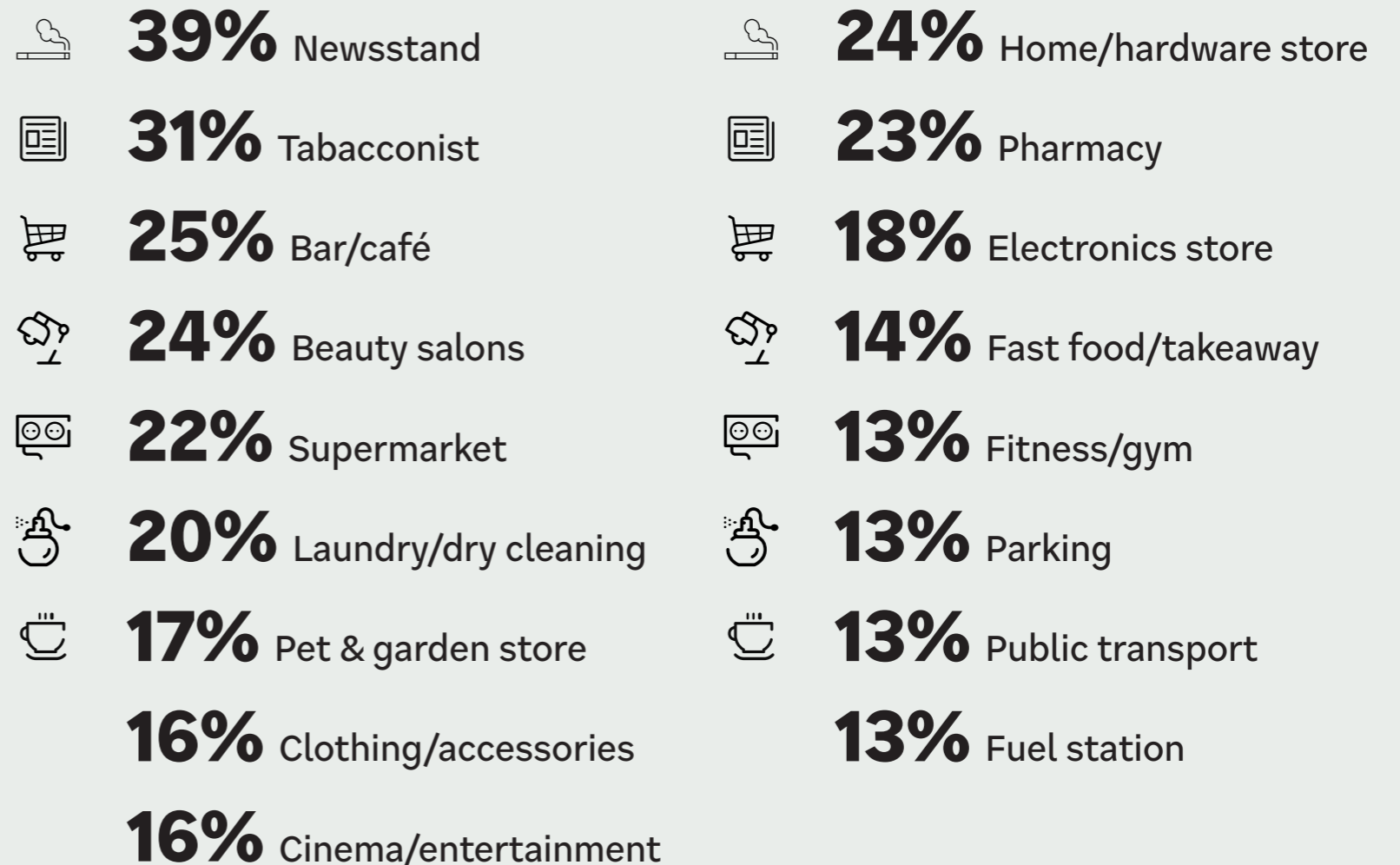
Credit

 Laundry/Dry cleaning	32%
 Electronic stores	20%
 Parking	19%
 Fuel	18%
 Fast food / Takeaway	17%
 Public Transportation	15%
 Home & hardware stores	14%
 Fitness	13%
 Tobacconist	13%
 Cinema and entertainment	13%
 Clothing and accessories	13%

CASH RESILIENCE: Cash in Finland is no longer a habit — it is a safety net.

Cash plays a marginal role in Finland, accounting for around 13% of payments.

Its use is mainly limited to small, everyday transactions such as kiosks and cafés, while cards and mobile payments dominate daily spending. Cash remains available, but it is no longer a preferred payment choice.

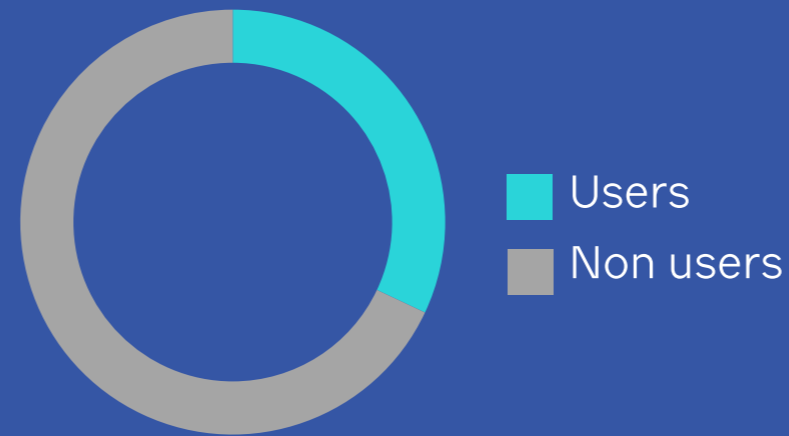




Self-checkout at supermarket

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

Self-checkout usage:



32% Users

15% Regular users

67% of users

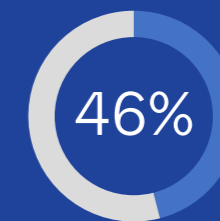
cite convenience and speed as their primary motivations for using self-checkout.

Age remains the key driver of self-checkout usage

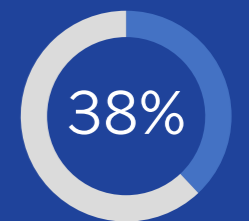
Self-checkout adoption in Finland shows a clear age gradient, with usage highest among younger shoppers. Among those who do use it, 70% cite convenience and speed as their primary motivation.

Among the youngest consumers, one of the main reasons for not using self-checkout is simply the lack of available kiosks (32%). Across all age groups, 26% of non-users say they avoid self-checkout because they believe it takes more time than a staffed till.

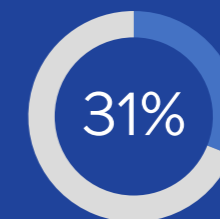
Preference for human interaction is strongest among consumers aged 30–59 (21%), while it is lower among younger shoppers (13% under 30) and slightly higher again among those over 60 (15%).



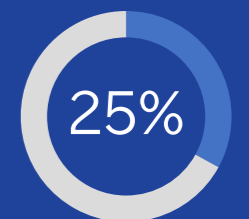
Ages 18-29



Ages 30-39



Ages 40-59



Ages >60



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