Nordic e-commerce 2012







Index







1.	About the survey	3
2.	Executive summary	7
3.	Key figures	11
4.	Online purchases February 2012	13
5.	Volume and turnover February 20125.1Norway5.2Sweden5.3Finland5.4Denmark	16 19 26 33 40
6.	Most used online stores	47
7.	Most popular online stores	49
8.	Payment by card: Use and attitudes	51
9.	Mobile commerce	58
10	Attitudes towards payment by mobile phone	64
A	ppendix: More about the categories, February 2012	70

About the survey







About the survey

Method: Web panel, representative for Internet population in Norway, Sweden, Denmark & Finland.

Field period: 02.03.12 – 09.03.12 Target group: Adults 18 + Number of interviews:

Norway: 1020 Sweden: 1325 Finland: 1089 Denmark: 1008 Number of unique purchases: Norway: 1372 Sweden: 1466 Finland: 1156 Denmark: 1048

Responsible in Nets:

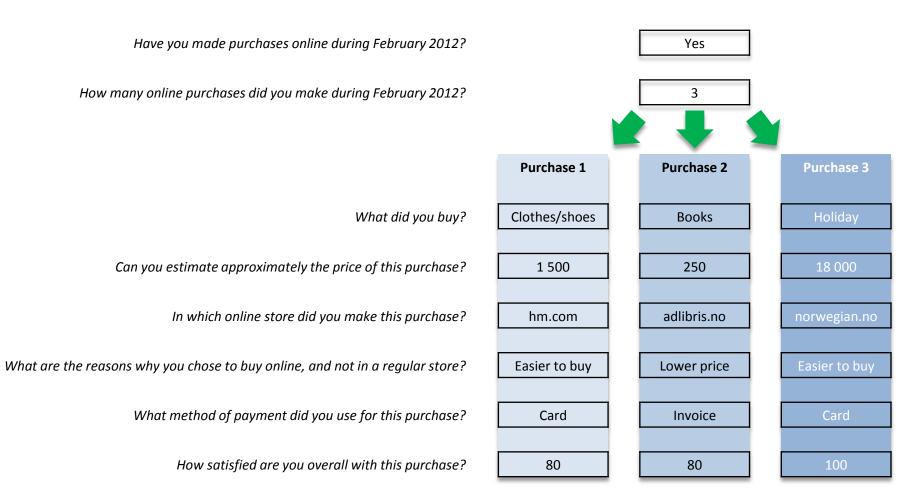
Anders Tronbøl

Responsible in TNS Gallup: *Nils Erik Bjørge*

- The Nordic e-commerce 2012 survey is conducted in the Nordic countries Norway, Sweden, Finland and Denmark by TNS Gallup for Nets. The survey has previously been conducted in Norway, and this is the first time the report includes data for all 4 countries.
- The aim of the study is to survey online shopping behavior in the Internet population for one month. Although the survey is cross sectional in terms of mapping behavior for one specific point of time, the result presented in this report is assumed to be good indicators of monthly volume of online shopping. However, one must take into account that monthly variations may apply. This survey maps the actual online shopping behavior of the internet population in February 2012.
- Surveying actual online behavior, and not general attitudes towards online shopping, makes it possible to estimate numbers such as total amount of purchases and turnover for different product categories.
- In addition, the survey maps reasons why people chose to buy online; payment methods and satisfaction with actual purchases carried out in the Nordic countries in February 2012. The survey also includes questions on attitudes to card payment and purchases made by mobile phone.
- The survey is carried out on TNS' web panels in Norway, Sweden, Finland and Denmark in the period March 2nd – March 9th 2012. The results are weighed to achieve representativeness for the Internet population in each country.

About the method

4442 respondents; 5042 unique purchases





About the report: number of observations

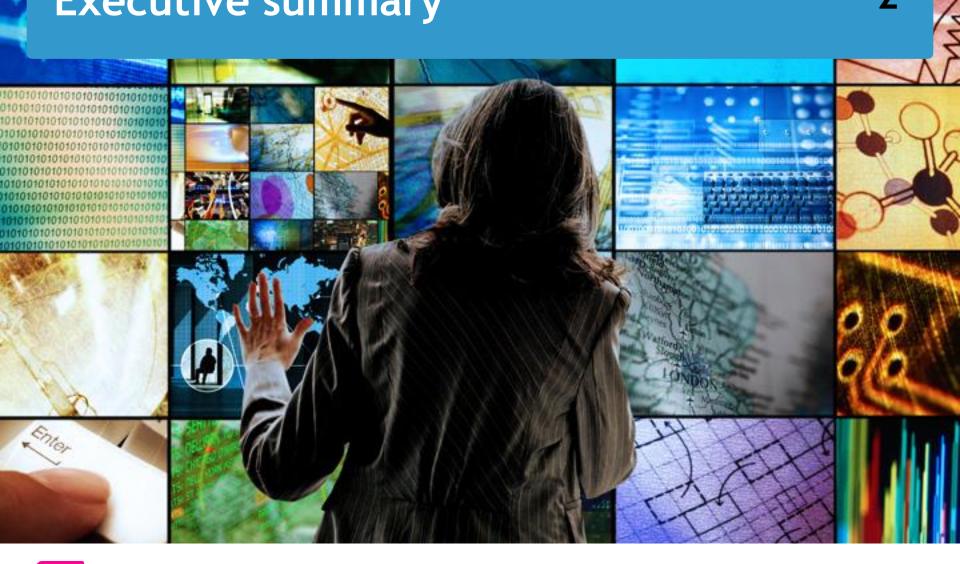
			_	
Holidays/leisure travel	612 370	Finland : 375'	Sweden D 495'	anmark 321'
Clothes/shoes	515 278	597'	2 005'	599'
Books & Magazines - physically delivered	422 241	284	1 283'	407
Music/film - physically delivered	367 286	379'	618'	239
Personal care products	309 015	172'	215'	171'
Tickets: bus, train, ferry, ski pass etc.	264 056	230'	500'	145'
Computer hardware	255 447	191'	324'	164'
Tickets: cinema, theatre, concerts etc.	234 256	182'	207'	217
Electrical items/goods	209 660	235'	332'	187
Sports equipment	196 939	103'	1.9.5'	64'
Mobile phone	167 707	45'	205'	124'
Music/film - download	146 712	41'	103'	55'
Computer software - download	140 057	63'	141'	147'
Photography	126 669	78'	215'	50'
Interior	116 861	129'	288''	142'
Business travel	111 902	29'	74'	28'
Gambling & betting	111 128	171'	255'	26'
Digital subscription services	100 059	30'	127'	54'
Books & Magazines - electronically delivered	79 175	56'	45'	37'
Hobby	78 550	61'	274'	58'
Prepared food - delivered/take away	52 067	39'	12'	155'
Computer software - physically delivered	37 899	42'	78'	78'
Groceries and food products (not prepared)	34 224	37'	85'	125'
Other	442 277	419'	1 074'	677'

Estimates of number of purchases; average price; and turnover are presented per category for each country in order of number of observations (number of purchases).

Please note that degree of confidence in the estimates decreases the smaller the categories are. The green-red arrow is used to illustrate this.

For statistics on different categories (such as satisfaction, buyers in sub groups etc.), results are not shown for sub groups where number of observations are less than 30.

	Norway	Sweden	Finland	Denmark
Holidays/leisure travel	175	97	109	89
Clothes/shoes	135	165	172	137
Books & Magazines - physically delivered	114	235	88	98
Music/film - physically delivered	94	110	102	60
Personal care products	82	53	52	44
Tickets: bus, train, ferry, ski pass etc.	74	106	61	39
Computer hardware	66	62	56	43
Tickets: cinema, theatre, concerts etc.	65	41	58	61
Electrical items/goods	54	53	68	44
Sports equipment	50	34	35	16
Mobile phone	44	37	16	26
Music/film - download	38	20	12	12
Computer software - download	34	26	20	30
Photography	33	25	19	12
Business travel	33	18	11	6
Interior	32	54	35	37
Gambling & betting	32	33	49	10
Digital subscription services	24	18	9	13
Hobby	21	34	19	17
Books & Magazines - electronically delivered	19	11	13	11
Prepared food - delivered/take away	13	2	9	33
Computer software - physically delivered	10	13	11	20
Groceries and food products (not prepared)	9	16	12	28
Other	121	203	120	162
SUM	1372	1466	1156	1048







- Consumers in the Nordic countries (18 years+) are estimated to have made about 21.4 million purchases online in February 2012. The turnover from online shopping in the Nordic countries in total is estimated to be equal to about 2.6 billion Euros.
- The largest market for online shopping is the most populous of the four: Sweden. Sweden accounts for about 37 % of all the purchases and about 33 % of the estimated turnover in the four Nordic countries. The second largest market, both in terms of number of purchases and turnover is Norway, with 24 % of the purchases and 32 % of the turnover. Danes account for 20 % of the purchases and 20 % of the turnover, while Finns account for 19 % of the purchases and 14 % of the turnover in the Nordic countries in total.
- Norway is on top both when it comes to the share of the Internet population who have conducted online purchases in February; the average number of purchases per buyer; and the average spending on online shopping in the total population: Every Norwegian (18 years or older) spent about 218 Euros on online shopping in February. In comparison, every Dane spent about 120 Euros; every Swede spent about 114 Euros; and every Finn spent about 87 Euros.
- The patterns of purchase varies across countries other ways as well. The category with most purchases in Norway is holidays and leisure travel. The most purchased category in Sweden is books and magazines, while the category with most purchases in both Finland and Denmark is clothes and shoes. Holidays and leisure travels are by far the category with highest turnover in all four countries, and also the category with the highest average price (together with business travel).



- The most common means of payment varies across countries as well as across categories within countries. Overall, payment by card is by far the most common payment method in Norway and Denmark; while Sweden and Finland show a wider spread in various payment methods. In Finland epayment is quite common. Invoicing is more common in Sweden compared to the other Nordic countries.
- 3 out of 5 card payments in Norway are carried out with Visa/Mastercard debit card. The share is even higher in Sweden, where 3 out of 4 card payments are carried out with Visa/Mastercard debit card. In Finland 3 out of 10 card payments are made with Visa/Mastercard debit card, while about an equal share is made with Visa credit card. In Denmark 4 out of 5 card payments are carried out with Visa/Dankort or Dankort, whereas 15 % of the card payments are done with Mastercard credit card.
- Norwegians and Danes consider to a higher degree than Swedes and Finns that card payments online is secure, and they also consider card payment as more easy than Swedes and Finns.



- This study also surveys habits and attitudes towards conducting purchases with mobile phones. Between 1 out of 4 and 1 out of 5 have ever paid for goods or services by mobile phone. People in the youngest age group are most experienced with paying with their mobile phones, and 45 % in the age group 18-30 have ever made purchases where they have paid with their mobile phone. This applies to all of the four Nordic countries. Digital contents is the most frequently purchased category in Norway, while tickets for transportation is most purchased in Sweden, Denmark and Finland.
- Swedes find paying with mobile phones a bit less easy than inhabitants in the other Nordic countries. They also consider it less secure than what especially Danes and Finns do. When it comes to means of payment when conducting purchases with mobile phone, Danes are most reluctant to pay through their phone bill, while Finns and to some extent Swedes to a higher degree prefer this payment method. Common to all four countries however, is the fact that payment by card is the one single payment method that is most favored.



Key figures

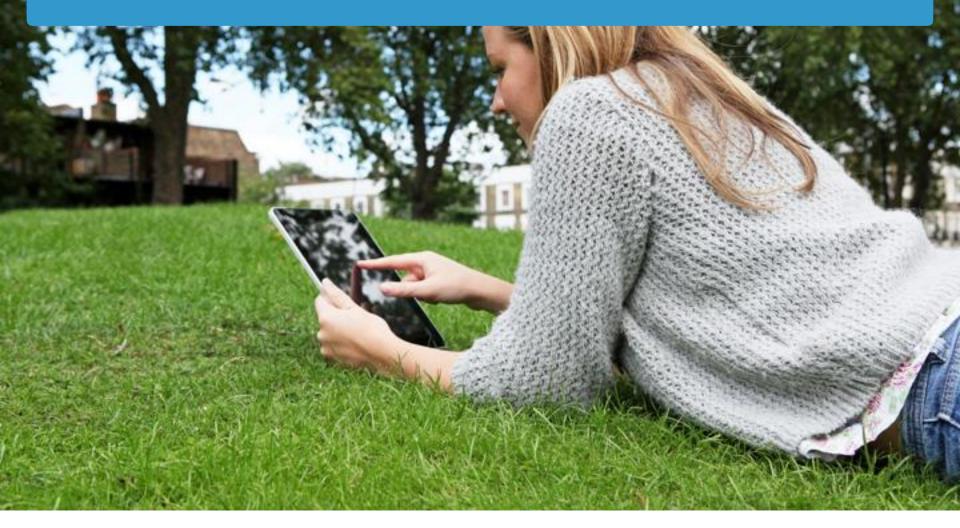






	Norway	Sweden	Finland	Denmark
Population 18 years+ (Source: Eurostat.eu)	3 867 645	7 563 649	4 319 501	4 378 227
Internet penetration (Source: Eurostat.eu)	93	93	89	90
Internet population	3 596 910	7 034 194	3 844 356	3 940 404
Share of Internet population conducted online purchases February 2012	59 %	53 %	45 %	52 %
Estimated number of purchases February 2012	5 131 885	8 009 973	3 989 367	4 269 308
Estimated turnover online shopping (Euro)	842 464 357	860 000 345	377 021 386	525 084 460
Exchange rate local currency to Euro. Based on average exchange rate February 2012. (Sources: Norges Bank; Sveriges Riksbank; Danmarks Nationalbank)	7,5522	8,8236		7,43415

Online purchases February 2012

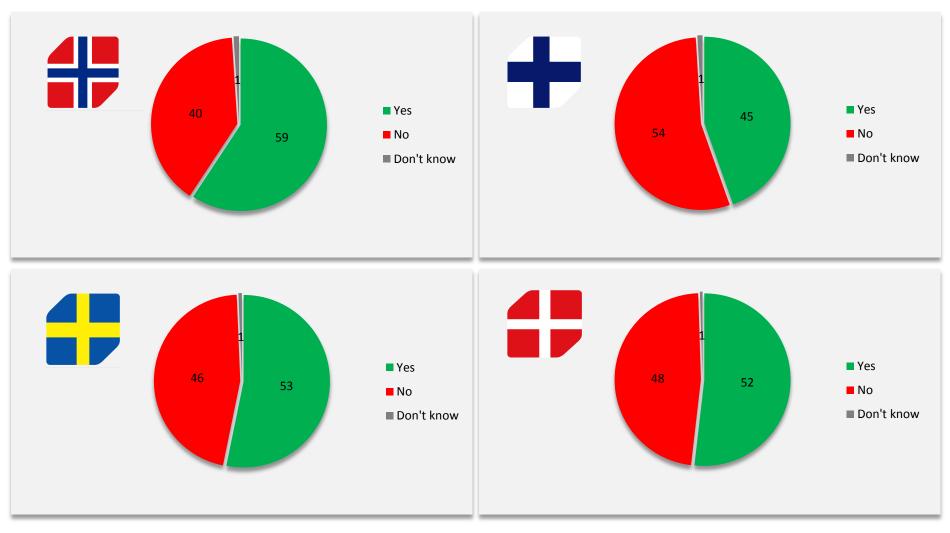






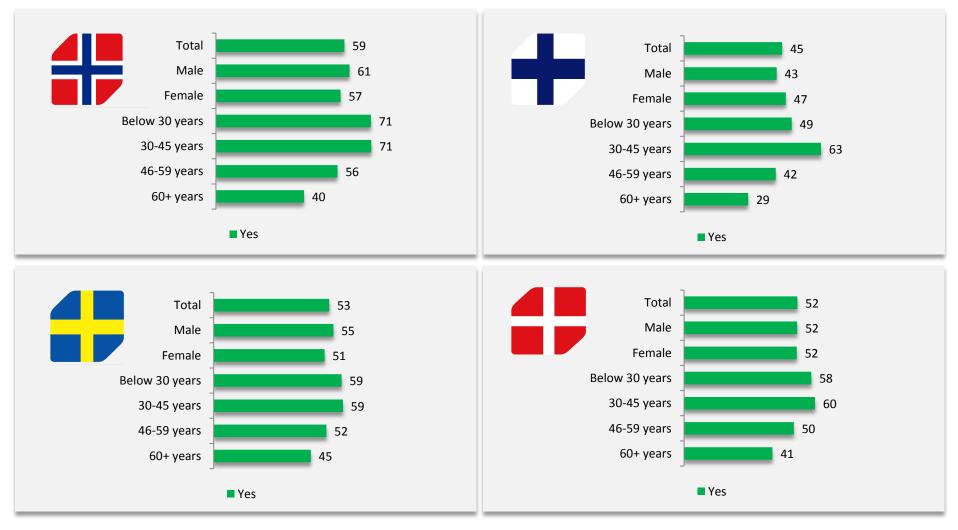
Online purchases, February 2012

Norwegians 'on top' in the Nordic countries; Finns shopped online the least



Online purchases, February 2012 in subgroups

Men shop more online than women in Norway and Sweden; vice versa in Finland; equal across gender in Denmark



Q: Have you made purchases online during February 2012? Percentage. Base: Share of internet population. No: n=1020 FI: n=1089. SE: n=1325 DK: n=1008.

Volume and turnover February 2012

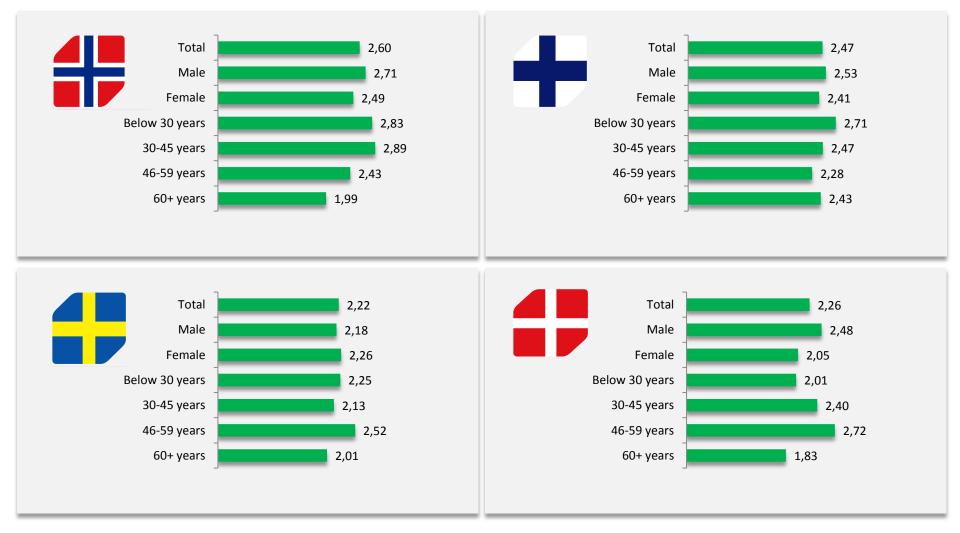






Average number of purchases among buyers

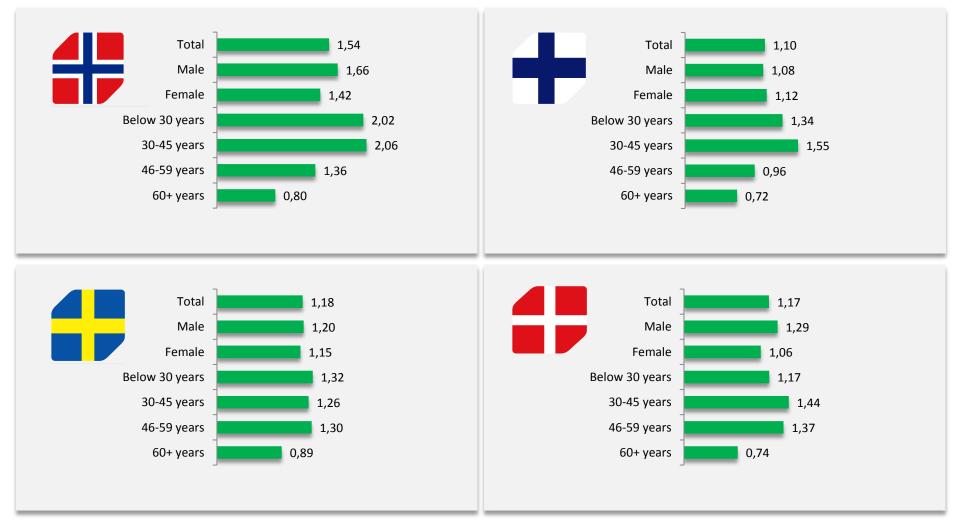
Norwegian online shoppers carried out most purchases in average; followed by Finns, Danes and Swedes, respectively



Q: How many online purchases did you make during February 2012? Average number in subgroups. *Base: Share of buyers.* NO: n=581 FI: n=503. SE: n=687 DK: n=500.

Average number of purchases in Internet population

Variations across age in all countries, but pattern is not the same across country



Q: How many online purchases did you make during February 2012? Average number in subgroups. *Base: Share of total Internet population*. *NO: n=1020 FI: n=1089. SE: n=1325 DK: n=1008.*

Norway





r 12





Estimated number of purchases in categories, February 2012

Holidays/leisure travel on top, followed by clothes/shoes

Holidays/leisure travel	612 370	375′	495'	321'
Clothes/shoes	515 278	597'	1 005'	599'
Books & Magazines - physically delivered	422 241	284'	1 233'	407
Music/film - physically delivered	367 286	379'	618′	239
Personal care products	309 015	172'	316'	171
Tickets: bus, train, ferry, ski pass etc.	264 056	230'	<i>599'</i>	145
Computer hardware	255 447	191'	324'	164
Tickets: cinema, theatre, concerts etc.	234 256	182'	207'	217
Electrical items/goods	209 660	236'	332′	187
Sports equipment	196 989	103'	198'	64
Mobile phone	167 707	45'	208'	124
Music/film - download	146 712	41'	103'	55
Computer software - download	140 057	63'	141'	147
Photography	126 669	78′	115'	50
Interior	116 861	129'	288''	142
Business travel	111 902	29'	74′	28
Gambling & betting	111 128	171'	156′	26
Digital subscription services	100 059	30'	127'	54
Books & Magazines - electronically delivered	79 175	56'	46'	37
Hobby	78 550	61'	174'	58
Prepared food - delivered/take away	52 067	39'	12'	155
Computer software - physically delivered	37 899	42'	78′	78
Groceries and food products (not prepared)	34 224	37'	88'	125
Other	442 277	419'	1 074'	677

Prerequisites for estimation of number of purchases in the category: Number of purchases in the category per n respondents * Population 18 years + (source: eurostat.eu) * Internet penetration in target group (source: eurostat.eu).

Average price in categories, February 2012



Travel the most expensive ca	ategories	Converted (€)	Sweden (€)	Finland (€)	Denmark (€)
Holidays/leisure travel	NOK 4 407	€ 584	€ 693	€ 349	€ 675
Clothes/shoes	NOK 760	€101	€ 69	€ 70	€83
Books & Magazines - physically delivered	NOK 289	€ 38	€31	€ 35	€43
Music/film - physically delivered	NOK 252	€ 33	€ 30	€ 30	€31
Personal care products	NOK 401	€ 53	€53	€ 50	€55
Tickets: bus, train, ferry, ski pass etc.	NOK 991	€131	€78	€ 59	€57
Computer hardware	NOK 1 708	€ 226	€118	€184	€103
Tickets: cinema, theatre, concerts etc.	NOK 763	€101	€ 69	€ 60	€73
Electrical items/goods	NOK 1 370	€181	€224	€ 126	€186
Sports equipment	NOK 1 274	€ 169	€78	€114	€127
Mobile phone	NOK 2 289	€ 303	€167	€ 180	€244
Music/film - download	NOK 72	€10	€8	€11	€8
Computer software - download	NOK 380	€ 50	€33	€37	€28
Photography	NOK 886	€117	€53	€17	€34
Interior	NOK 1 043	€138	€94	€ 68	€72
Business travel	NOK 3 215	€ 426	€290	€ 224	€781
Gambling & betting	NOK 331	€ 44	€43	€ 27	€63
Digital subscription services	NOK 121	€16	€12	€11	€14
Books & Magazines - electronically delivered	NOK 178	€ 24	€19	€19	€52
Hobby	NOK 344	€ 46	€41	€ 50	€59
Prepared food - delivered/take away	NOK 385	€51	€29	€16	€25
Computer software - physically delivered	NOK 462	€61	€62	€24	€50
Groceries and food products (not prepared)	NOK 463	€61	€66	€87	€70
Other	NOK 754	€ 100	€58	€77	€71

Trimmed mean is the mean where the 5 % lowest and highest values are excluded. This is done in order to reduce the influence of extreme values.

Estimated turnover in categories, February 2012

The category with highest tu	rnover is by far holiday/leisure travel	Converted (€)	Sweden (€)	Finland (€)	Denmark (€)
Holidays/leisure travel	NOK 2 698 724 53	1 /		()	´€ 216 256'
Clothes/shoes	NOK 391 700 508	€ 51 866′	€ 69 683′	€ 41 872′	€ 49 667′
Books & Magazines - physically delivered	NOK 122 184 368	€ 16 179′	€ 38 242′	€9842'	€ 17 624′
Music/film - physically delivered	NOK 92 594 789	€ 12 261′	€ 18 832′	€ 11 203'	€ 7 293′
Personal care products	NOK 124 017 892	€ 16 421'	€ 16 674'	€8554'	€9437'
Tickets: bus, train, ferry, ski pass etc.	NOK 261 553 498	€ 34 633′	€ 46 960'	€ 13 656'	€ 8 242'
Computer hardware	NOK 436 262 916	€ 57 766′	€ 38 228′	€ 35 049′	€ 16 936′
Tickets: cinema, theatre, concerts etc.	NOK 178 720 763	€ 23 665′	€ 14 186'	€ 10 915'	€ 15 915′
Electrical items/goods	NOK 287 322 584	€ 38 045′	€ 74 541′	€ 29 638′	€ 34 727′
Sports equipment	NOK 250 899 350	€ 33 222′	€ 15 390′	€ 11 762′	€ 8 106'
Mobile phone	NOK 383 831 135	€ 50 824'	€ 34 671′	€8162′	€ 30 248′
Music/film - download	NOK 10 552 346	€1397′	€ 823′	€ 457′	€ 453′
Computer software - download	NOK 53 220 243	€7047′	€4711′	€2364′	€4105'
Photography	NOK 112 178 280	€ 14 854′	€6106′	€1298′	€1689′
Interior	NOK 121 850 209	€ 16 134′	€ 26 986′	€8815′	€ 10 241'
Business travel	NOK 359 732 659	€ 47 633′	€ 21 562′	€6536′	€ 21 669′
Gambling & betting	NOK 36 779 667	€4870'	€6648′	€4615′	€1619′
Digital subscription services	NOK 12 120 437	€1605′	€1491′	€ 336′	€ 737′
Books & Magazines - electronically delivered	NOK 14 091 195	€1866′	€ 859′	€1073′	€1939'
Hobby	NOK 27 046 835	€3581′	€ 7 058′	€3039′	€3365′
Prepared food - delivered/take away	NOK 20 060 121	€2656′	€ 338′	€ 627′	€3876′
Computer software - physically delivered	NOK 17 506 388	€2318′	€4836'	€1018′	€ 3 923′
Groceries and food products (not prepared)	NOK 15 846 895	€ 2 098′	€ 5 815′	€3218′	€8684'
Other	NOK 333 661 705	€ 44 181′	€ 61 913′	€ 32 259′	€ 48 334′

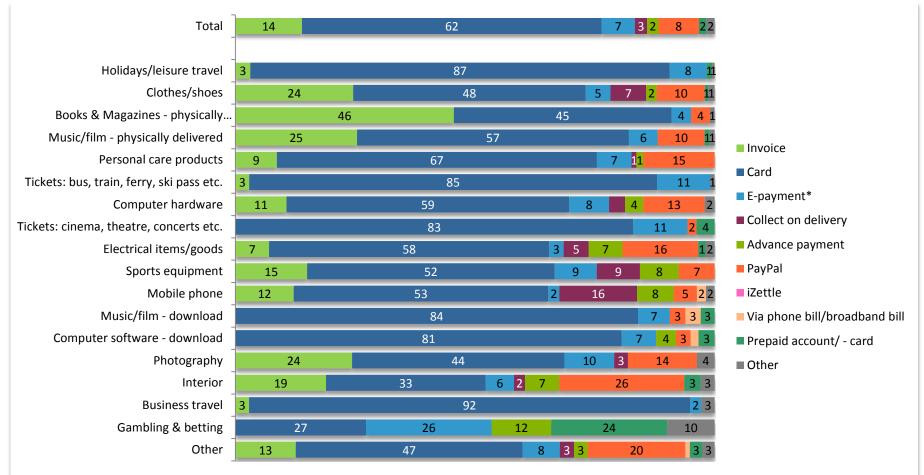
Prerequisities for estimating turnover in the category: Turnover = number of purchases in the category * average price of purchases in the category.

Each Norwegian above 18 years spent in average € 92 on holidays/leisure travel in February

	Norway NOK	Norway (€)	Sweden (€)	Denmark (€)	Finland (€)
SUM	NOK 1 645	€ 218	€ 114	€ 120	€87
Holidays/leisure travel	NOK 698	€ 92	€ 45	€ 49	€ 30
Computer hardware	NOK 113	€ 15	€5	€4	€8
Clothes/shoes	NOK 101	€13	€9	€ 11	€10
Mobile phone	NOK 99	€13	€5	€7	€2
Business travel	NOK 93	€ 12	€3	€5	€2
Other	NOK 86	€11	€8	€ 11	€7
Electrical items/goods	NOK 74	€ 10	€ 10	€8	€7
Tickets: bus, train, ferry, ski pass etc.	NOK 68	€ 9	€6	€2	€3
Sports equipment	NOK 65	€9	€2	€2	€3
Tickets: cinema, theatre, concerts etc.	NOK 46	€6	€2	€4	€3
Personal care products	NOK 32	€4	€2	€2	€2
Books & Magazines - physically delivered	NOK 32	€4	€5	€4	€2
Interior	NOK 32	€4	€4	€2	€2
Photography	NOK 29	€4	€1	€ 0,4	€ 0,3
Music/film - physically delivered	NOK 24	€3	€2	€2	€3
Computer software – download	NOK 14	€2	€1	€1	€1
Gambling & betting	NOK 10	€1	€1	€ 0,4	€1
Hobby	NOK 7	€1	€1	€1	€0,7
Prepared food - delivered/take away	NOK 5	€1	€ 0,04	€1	€ 0,1
Computer software - physically delivered	NOK 5	€1	€1	€1	€ 0,2
Groceries and food products (not prepared)	NOK 4	€1	€1	€2	€1
Books & Magazines - electronically delivered	NOK 4	€ 0,5	€ 0,1	€ 0,4	€0,2
Digital subscription services	NOK 3	€ 0,4	€ 0,2	€ 0,2	€0,1
Music/film – download	NOK 3	€ 0,4	€ 0,1	€ 0,1	€0,1



Card is the most used payment method, followed by invoice



*) BankAxess

Q: What method of payment did you use for this purchase? Percentage. *Base: All <u>purchases</u>. NO: n=1372 FI: n=1156 SE: n=1466 DK: n=1048.*

Satisfaction in different categories, February 2012



High satisfaction among ga	mblers	Sweden	Denmark	Finland
Total	87	89	77	82
- Gambling & betting	92	90		75
Music/film - physically delivered	92	90	86	89
Tickets: cinema, theatre, concerts etc.	91	97	78	87
Business travel	91			
Music/film - download	90			
Personal care products	90	92	72	85
Interior	88	93	65	86
Mobile phone	88	88		
Sports equipment	88	89		86
Electrical items/goods	86	88	80	83
Holidays/leisure travel	85	88	69	78
Computer software - download	85		81	
Books & Magazines - physically delivered	85	90	86	86
Photography	84			
Computer hardware	84	88	84	86
Clothes/shoes	83	84	75	78
Tickets: bus, train, ferry, ski pass etc.	82	83	77	74
Other	88	89	77	83
			d numbers: Ba	

Q: How satisfied are you overall with this purchase? Average score 1-6, recalculated to 0-100. Base: All *purchases*. NO: n=1372 FI: n=1156 SE: n=1466 DK: n=1048.

Sweden

5.2

Ma







Estimated number of purchases in categories, February 2012

Denmark Finland Norway Books & Magazines - physically delivered 232 547 407' 284' 422' Clothes/shoes 1 005 157 599' 597' 515' Music/film - physically delivered 617 518 239' 379' 367' Tickets: bus, train, ferry, ski pass etc. 598 613 230' 145' 264' Holidays/leisure travel 495 272 321' 375' 612' Electrical items/goods 332 364 187' 236' 210' Computer hardware 323 567 191' 164' 255' Personal care products 309' 316 360 171' 172' Interior 287 749 142' 129' 117' Mobile phone 45' 207 792 124' 168' Tickets: cinema, theatre, concerts etc. 206 746 217' 182' 234' Sports equipment 197 989 64' 103' 197' Hobby 174 244 79' 58' 61' Gambling & betting 155 708 26' 171' 111' Computer software - download 140 988 147' 63' 140' **Digital subscription services** 127 492 54' 30' 100' Photography 114 511 50' 78' 127' Music/film - download 102 750 55' 41' 147' Groceries and food products (not prepared) 88 117 125' 37' 34' Computer software - physically delivered 77 631 78' 42' 38' Business travel 74 371 29' 28' 112' Books & Magazines - electronically delivered 46 246 37' 56' 79' Prepared food - delivered/take away 39' 11 866 155' 52' Other 1074373 419' 442' 677'

Books & Magazines on top, followed by clothes and shoes

Prerequisites for estimation of number of purchases in the category: Number of purchases in the category per n respondents * Population 18 years + (source: eurostat.eu) * Internet penetration in target group (source: eurostat.eu).

Average price in categories, February 2012



Average price of holidays/leisure tra	avel higher in Sweden than the other Nordic countries	Converted (€)	Norway (€)	Finland (€)	Denmark (€)
Books & Magazines - physically delivered	SEK 274	€31	€38	€ 35	€43
Clothes/shoes	SEK 612	€ 69	€101	€ 70	€83
Music/film - physically delivered	SEK 269	€ 30	€33	€ 30	€31
Tickets: bus, train, ferry, ski pass etc.	SEK 692	€ 78	€131	€ 59	€57
Holidays/leisure travel	SEK 6 11	€ 693	€ 584	€ 349	€675
Electrical items/goods	SEK 1 979	€224	€181	€126	€186
Computer hardware	SEK 1 042	€118	€226	€ 184	€103
Personal care products	SEK 465	€ 53	€53	€ 50	€55
Interior	SEK 827	€ 94	€138	€ 68	€72
Mobile phone	SEK 1 472	€167	€ 303	€ 180	€244
Tickets: cinema, theatre, concerts etc.	SEK 605	€ 69	€101	€ 60	€73
Sports equipment	SEK 686	€ 78	€169	€ 114	€127
Hobby	SEK 357	€41	€46	€ 50	€59
Gambling & betting	SEK 377	€ 43	€44	€ 27	€63
Computer software - download	SEK 295	€33	€ 50	€37	€28
Digital subscription services	SEK 103	€12	€16	€11	€14
Photography	SEK 470	€ 53	€117	€17	€34
Music/film - download	SEK 71	€8	€10	€11	€8
Groceries and food products (not prepared)	SEK 582	€ 66	€61	€87	€70
Computer software - physically delivered	SEK 550	€ 62	€61	€24	€ 50
Business travel	SEK 2 558	€ 290	€426	€224	€781
Books & Magazines - electronically delivered	SEK 164	€19	€24	€19	€52
Prepared food - delivered/take away	Z SEK 252	€ 29	€51	€16	€25
Other	SEK 508	€ 58	€100	€77	€71

Trimmed mean is the mean where the 5 % lowest and highest values are excluded. This is done in order to reduce the influence of extreme values.

Estimated turnover in categories, February 2012

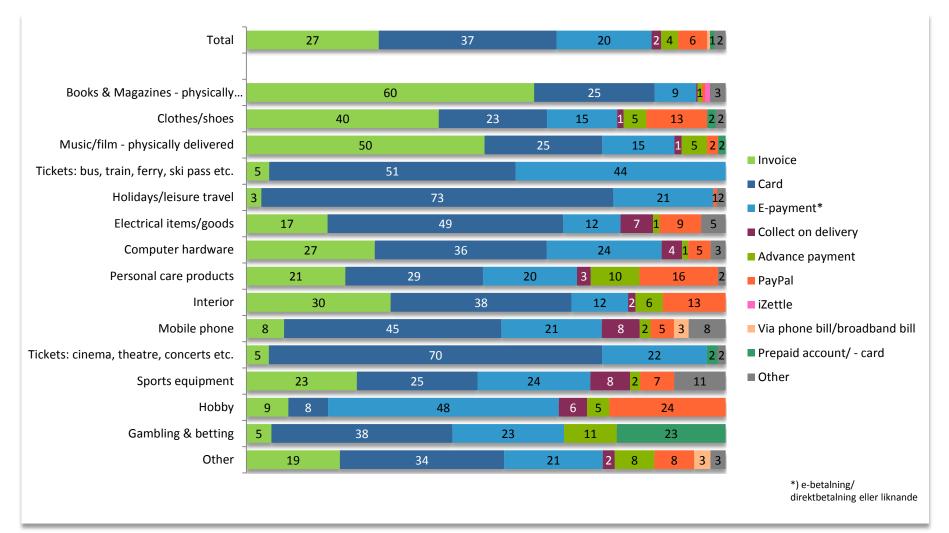
Holidays/leisure also the cat	egory with largest turnover in Sweden	Converted (€)	Norway (€)	Finland (€)	Denmark (€)
Books & Magazines - physically delivered	SEK 337 434 192	€ 38 242′	€ 16 179'	€9842′	€ 17 624'
Clothes/shoes	SEK 614 854 700	€ 69 683′	€ 51 866′	€ 41 872′	€ 49 667′
Music/film - physically delivered	SEK 166 166 104	€ 18 832′	€ 12 261′	€ 11 203′	€ 7 293′
Tickets: bus, train, ferry, ski pass etc.	SEK 414 355 579	€ 46 960'	€ 34 633′	€ 13 656′	€ 8 242′
Holidays/leisure travel	SEK 3 030 427 7	' 12 € 343 446'	€ 357 343	′€130715	′€216256
Electrical items/goods	SEK 657 720 710	€ 74 541′	€ 38 045′	€ 29 638′	€ 34 727′
Computer hardware	SEK 337 311 284	€ 38 228′	€ 57 766'	€ 35 049′	€ 16 936'
Personal care products	SEK 147 126 418	€ 16 674′	€ 16 421′	€8554′	€9437′
Interior	SEK 238 110 719	€ 26 986′	€ 16 134′	€8815′	€ 10 241′
Mobile phone	SEK 305 918 710	€ 34 671′	€ 50 824′	€ 8 162′	€ 30 248′
Tickets: cinema, theatre, concerts etc.	SEK 125 175 340	€ 14 186′	€ 23 665′	€ 10 915'	€ 15 915'
Sports equipment	SEK 135 793 476	€ 15 390'	€ 33 222′	€ 11 762′	€8106′
Hobby	SEK 62 272 793	€7058′	€3581′	€ 3 039′	€3365′
Gambling & betting	SEK 58 663 633	€6648′	€4870'	€4615′	€1619′
Computer software - download	SEK 41 567 878	€4711′	€7047'	€2364′	€4105'
Digital subscription services	SEK 13 156 085	€1491′	€1605′	€ 336′	€ 737′
Photography	SEK 53 874 520	€6106′	€ 14 854′	€1298′	€1689′
Music/film - download	SEK 7 262 593	€ 823′	€1397′	€ 457′	€ 453′
Groceries and food products (not prepared)	SEK 51 313 246	€ 5 815′	€2098′	€3218′	€8684′
Computer software - physically delivered	SEK 42 673 666	€4836′	€2318′	€1018′	€ 3 923′
Business travel	SEK 190 254 019	€ 21 562′	€ 47 633′	€6536′	€ 21 669′
Books & Magazines - electronically delivered	SEK 7 582 034	€ 859′	€1866′	€1073′	€1939'
Prepared food - delivered/take away	SEK 2 985 383	€ 338′	€2656′	€ 627′	€3876′
Other	SEK 546 298 252	€ 61 913′	€ 44 181′	€ 32 259′	€ 48 334'

Prerequisities for estimating turnover in the category: Turnover = number of purchases in the category * average price of purchases in the category.

The average Swede used € 114 on online shopping in February 2012

	Sweden SEK	Sweden (€)	Norway(€)	Finland (€)	Denmark (€)
SUM	SEK 1 003	€ 114	€ 218	€87	€ 120
Holidays/leisure travel	SEK 401	€ 45	€ 92	€ 30	€ 49
Electrical items/goods	SEK 87	€ 10	€10	€7	€8
Clothes/shoes	SEK 81	€9	€13	€ 10	€ 11
Other	SEK 72	€8	€11	€7	€ 11
Tickets: bus, train, ferry, ski pass etc.	SEK 55	€6	€9	€3	€2
Books & Magazines - physically delivered	SEK 45	€5	€ 4	€2	€4
Computer hardware	SEK 45	€5	€ 15	€8	€ 4
Mobile phone	SEK 40	€5	€13	€2	€7
Interior	SEK 31	€4	€ 4	€2	€2
Business travel	SEK 25	€3	€ 12	€2	€5
Music/film - physically delivered	SEK 22	€ 2	€ 3	€3	€2
Personal care products	SEK 19	€ 2	€ 4	€2	€2
Sports equipment	SEK 18	€ 2	€9	€3	€2
Tickets: cinema, theatre, concerts etc.	SEK 17	€ 2	€6	€3	€4
Hobby	SEK 8	€1	€1	€1	€1
Gambling & betting	SEK 8	€1	€1	€1	€0
Photography	SEK 7	€1	€ 4	€ 0,3	€ 0,4
Groceries and food products (not prepared)	SEK 7	€1	€1	€1	€2
Computer software - physically delivered	SEK 6	€1	€1	€ 0,2	€1
Computer software – download	SEK 5	€1	€2	€1	€1
Digital subscription services	SEK 2	€0,2	€ 0,4	€ 0,1	€ 0,2
Books & Magazines - electronically delivered	SEK 1	€ 0,1	€ 0,5	€ 0,2	€ 0,4
Music/film – download	SEK 1	€ 0,1	€ 0,4	€ 0,1	€ 0,1
Prepared food - delivered/take away	SEK 0,4	€ 0,04	€1	€ 0,1	€1

High share of payment by invoice in Sweden



Q: What method of payment did you use for this purchase? Percentage. *Base: All purchases. NO: n=1372 FI: n=1156 SE: n=1466 DK: n=1048.*

Satisfaction in different categories, February 2012



Satisfaction varies across categories;	category 'hobby' have highest satisfacti	on _{Norway}	Finland	Denmar
Total	89	87	82	77
Hobby	99			
Tickets: cinema, theatre, concerts etc.	97	91	87	78
Interior	93	88	86	65
Personal care products	92	90	85	72
Music/film - physically delivered	90	92	89	86
ooks & Magazines - physically delivered	90	85	86	86
Gambling & betting	90	92	75	
Sports equipment	89	88	86	
Mobile phone	88	88		
Computer hardware	88	84	86	84
Electrical items/goods	88	86	83	80
Holidays/leisure travel	88	85	78	69
Clothes/shoes	84	83	78	75
Tickets: bus, train, ferry, ski pass etc.	83	82	74	77
Other	89	88	83	77

Q: How satisfied are you overall with this purchase? Average score 1-6, recalculated to 0-100. Base: All *purchases*. NO: n=1372 FI: n=1156 SE: n=1466 DK: n=1048.

Finland



Nie



r 2





Estimated number of purchases in categories, February 2012

Clothes and shoes on top, followed by music & film and holidays/leisure travel

Clothes/shoes	597 339	1 005'	599'	515
Music/film - physically delivered	378 992			
		618'	239'	367
Holidays/leisure travel	374 955	495'	321'	612
Books & Magazines - physically delivered	283 968	1 233'	407'	422
Electrical items/goods	235 977	332'	187′	210
Tickets: bus, train, ferry, ski pass etc.	230 112	599′	145'	264
Computer hardware	190 615	324'	164'	255
Tickets: cinema, theatre, concerts etc.	181 535	207'	217'	234
Personal care products	171 558	316′	171'	309
Gambling & betting	170 912	156'	26'	111
Interior	129 110	288'	142'	117
Sports equipment	103 397	198'	64'	197
Photography	78 417	115'	50'	127
Computer software - download	63 079	141'	147'	140
Hobby	61 027	174'	58'	79
Books & Magazines - electronically delivered	55 946	46'	37'	79
Mobile phone	45 354	208'	124'	168
Computer software - physically delivered	42 216	78′	78′	38
Music/film - download	41 191	103'	55'	147
Prepared food - delivered/take away	39 228	12'	155'	52
Groceries and food products (not prepared)	36 859	88'	125'	34
Digital subscription services	29 772	127'	54'	100
Business travel	29 209	74'	28'	112
Other	418 598	1 074'	677′	442

Prerequisites for estimation of number of purchases in the category: Number of purchases in the category per n respondents * Population 18 years + (source: eurostat.eu) * Internet penetration in target group (source: eurostat.eu).

Average price in categories, February 2012

Travel most expensive categ	ories also in Finland	Norway (€)	Sweden (€)	Denmari (€)
Clothes/shoes	€ 70	€101	€ 69	€83
Music/film - physically delivered	€ 30	€33	€ 30	€31
Holidays/leisure travel	€ 349	€ 584	€ 693	€ 675
Books & Magazines - physically delivered	€ 35	€38	€31	€43
Electrical items/goods	€ 126	€181	€ 224	€186
Tickets: bus, train, ferry, ski pass etc.	€ 59	€131	€ 78	€57
Computer hardware	€ 184	€226	€118	€103
Tickets: cinema, theatre, concerts etc.	€ 60	€101	€ 69	€73
Personal care products	€ 50	€ 53	€ 53	€55
Gambling & betting	€ 27	€ 44	€ 43	€63
Interior	€ 68	€138	€ 94	€72
Sports equipment	€ 114	€169	€ 78	€127
Photography	€ 17	€117	€ 53	€34
Computer software - download	€ 37	€ 50	€ 33	€28
Hobby	€ 50	€46	€41	€59
Books & Magazines - electronically delivered	€ 19	€24	€19	€52
Mobile phone	€ 180	€ 303	€ 167	€244
Computer software - physically delivered	€ 24	€61	€ 62	€ 50
Music/film - download	€ 11	€10	€8	€8
Prepared food - delivered/take away	€ 16	€51	€ 29	€25
Groceries and food products (not prepared)	€ 87	€61	€ 66	€70
Digital subscription services	€ 11	€16	€12	€14
Business travel	€ 224	€ 426	€ 290	€781
Other	€ 77	€100	€ 58	€71

Trimmed mean is the mean where the 5 % lowest and highest values are excluded. This is done in order to reduce the influence of extreme values.

Estimated turnover in categories, February 2012

Turnover for online booked	holidays lower than in the other Nordic countries	Norway (€)	Sweden (€)	Denmark (€)
Clothes/shoes	€ 41 872 372	. ,	€ 69 683'	€ 49 667'
Music/film - physically delivered	€ 11 203 087	€ 12 261′	€ 18 832′	€ 7 293′
Holidays/leisure travel	€ 130 714 819	€ 357 343	′€343446	′€216256
Books & Magazines - physically delivered	€ 9 841 961	€ 16 179'	€ 38 242′	€ 17 624′
Electrical items/goods	€ 29 638 361	€ 38 045′	€ 74 541'	€ 34 727′
Tickets: bus, train, ferry, ski pass etc.	€ 13 655 542	€ 34 633'	€ 46 960'	€ 8 242'
Computer hardware	€ 35 048 877	€ 57 766′	€ 38 228′	€ 16 936'
Tickets: cinema, theatre, concerts etc.	€ 10 914 940	€ 23 665′	€ 14 186'	€ 15 915
Personal care products	€ 8 554 115	€ 16 421'	€ 16 674'	€9437′
Gambling & betting	€ 4 614 845	€4870′	€6648′	€1619′
Interior	€ 8 815 473	€ 16 134'	€ 26 986'	€ 10 241
Sports equipment	€ 11 761 870	€ 33 222′	€ 15 390'	€ 8 106'
Photography	€ 1 297 968	€ 14 854′	€6106′	€1689′
Computer software - download	€ 2 363 534	€7047′	€4711′	€ 4 105'
Hobby	€ 3 038 823	€3581′	€ 7 058′	€ 3 365′
Books & Magazines - electronically delivered	€ 1 072 584	€1866′	€ 859′	€1939′
Mobile phone	€ 8 162 063	€ 50 824′	€ 34 671′	€ 30 248
Computer software - physically delivered	€1017715	€2318′	€4836′	€ 3 923′
Music/film - download	€ 457 232	€1397′	€ 823′	€ 453′
Prepared food - delivered/take away	€ 626 740	€2656′	€ 338′	€3876′
Groceries and food products (not prepared)	€ 3 217 653	€ 2 098′	€ 5 815′	€ 8 684′
Digital subscription services	€ 336 120	€1605′	€1491′	€ 737′
Business travel	✓ € 6 535 818	€ 47 633′	€ 21 562′	€ 21 669
Other	€ 32 258 874	€ 44 181′	€ 61 913′	€ 48 334

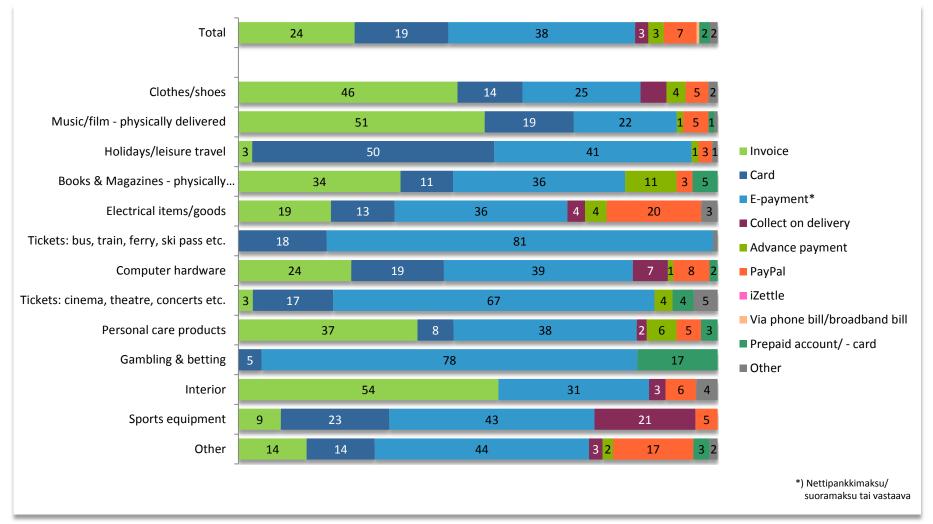
Prerequisities for estimating turnover in the category: Turnover = number of purchases in the category * average price of purchases in the category.

Average spending per person in total population, February 2012

Finns spend on average less money on online shopping than inhabitants in the other Nordic countries

	Finland (€)	Norway (€)	Sweden (€)	Denmark (€)
SUM	€87	€ 218	114€	€ 120
Holidays/leisure travel	€ 30	€ 92	45€	€ 49
Clothes/shoes	€ 10	€ 13	9€	€ 11
Computer hardware	€8	€ 15	5€	€4
Other	€7	€ 11	8€	€ 11
Electrical items/goods	€7	€ 10	10€	€8
Tickets: bus, train, ferry, ski pass etc.	€ 3	€9	6€	€2
Sports equipment	€3	€9	2€	€2
Music/film - physically delivered	€3	€3	2€	€2
Tickets: cinema, theatre, concerts etc.	€3	€6	2€	€4
Books & Magazines - physically delivered	€2	€4	5€	€4
Interior	€2	€4	4€	€2
Personal care products	€2	€4	2€	€2
Mobile phone	€2	€ 13	5€	€7
Business travel	€ 2	€ 12	3€	€5
Gambling & betting	€1	€1	1€	€0
Groceries and food products (not prepared)	€1	€1	1€	€2
Hobby	€1	€1	1€	€1
Computer software – download	€1	€2	1€	€1
Photography	€ 0,3	€4	1€	€ 0,4
Books & Magazines - electronically delivered	€ 0,2	€0,5	0,1€	€ 0,4
Computer software - physically delivered	€ 0,2	€1	1€	€1
Prepared food - delivered/take away	€ 0,1	€1	0,04€	€1
Music/film – download	€ 0,1	€ 0,4	0,1€	€0,1
Digital subscription services	€0,1	€ 0,4	0,2€	€ 0,2

E-payment (online bank payment) is quite common in Finland



Q: What method of payment did you use for this purchase? Percentage. *Base: All purchases. NO: n=1372 FI: n=1156 SE: n=1466 DK: n=1048.*

Satisfaction in different categories, February 2012

	est satisfaction with online shopping in the Nordic countries	Norway	Sweden	Denmar
Total	82	87	89	77
Music/film - physically delivered	89	92	90	86
Tickets: cinema, theatre, concerts etc.	87	91	97	78
Sports equipment	86	88	89	
Books & Magazines - physically delivered	86	85	90	86
Interior	86	88	93	65
Computer hardware	86	84	88	84
Personal care products	85	90	92	72
Electrical items/goods	83	86	88	80
Clothes/shoes	78	83	84	75
Holidays/leisure travel	78	85	88	69
Gambling & betting	75	92	90	
Fickets: bus, train, ferry, ski pass etc.	74	82	83	77
Other	83	88	89	77

Q: How satisfied are you overall with this purchase? Average score 1-6, recalculated to 0-100. *Base:* All <u>purchases</u>. NO: n=1372 FI: n=1156 SE: n=1466 DK: n=1048. Masked numbers: Base too low

© 2012 TNS Gallup

Denmark

5.4







Estimated number of purchases in categories, February 2012

Clothes & shoes and books & magazines two largest categories, as in Sweden

		Sweden F	inland N	orway
Clothes/shoes	598 535	1 005'	597′	515
Books & Magazines - physically delivered	407 320	1 233′	284'	422
Holidays/leisure travel	320 574	495'	375'	612
Music/film - physically delivered	238 944	618′	379′	367
Tickets: cinema, theatre, concerts etc.	216 561	207'	182′	234
Electrical items/goods	187 030	332′	236'	210
Personal care products	171 374	316′	172′	309
Computer hardware	163 995	324′	191'	255
Prepared food - delivered/take away	154 532	12'	39′	52
Computer software - download	147 355	141'	63′	140
Tickets: bus, train, ferry, ski pass etc.	145 470	599'	230'	264
Interior	141 784	288′	129′	117
Groceries and food products (not prepared)	124 584	88'	37′	34
Mobile phone	124 133	208'	45′	168
Computer software - physically delivered	78 425	78′	42'	38
Sports equipment	64 007	198'	103'	197
Hobby	57 511	174'	61'	79
Music/film - download	54 641	103'	41'	147
Digital subscription services	54 180	127'	30'	100
Photography	49 994	115'	78′	127
Books & Magazines - electronically delivered	37 364	46'	56′	79
Business travel	27 736	74′	29'	112
Gambling & betting	25 811	156'	171'	11
Other	677 449	1074'	419'	442

Prerequisites for estimation of number of purchases in the category: Number of purchases in the category per n respondents * Population 18 years + (source: eurostat.eu) * Internet penetration in target group (source: eurostat.eu).

Average price in categories, February 2012

Average price of online book	ed holidays second largest across countries	Denmark (€)	Norway (€)	Finland (€)	Swedeı (€)
Clothes/shoes	DKK 617	€83	€101	€ 70	€69
Books & Magazines - physically delivered	DKK 322	€ 43	€38	€ 35	€31
Holidays/leisure travel	DKK 5 015	€ 675	€ 584	€ 349	€ 693
Music/film - physically delivered	DKK 227	€31	€33	€ 30	€30
Tickets: cinema, theatre, concerts etc.	DKK 546	€73	€101	€ 60	€69
Electrical items/goods	DKK 1 380	€186	€181	€126	€224
Personal care products	DKK 409	€ 55	€53	€ 50	€53
Computer hardware	DKK 768	€103	€ 226	€ 184	€118
Prepared food - delivered/take away	DKK 186	€ 25	€51	€16	€29
Computer software - download	DKK 207	€28	€ 50	€ 37	€33
Tickets: bus, train, ferry, ski pass etc.	DKK 421	€57	€131	€ 59	€78
Interior	DKK 537	€72	€138	€ 68	€94
Groceries and food products (not prepared)	DKK 518	€ 70	€61	€87	€66
Mobile phone	DKK 1 812	€ 244	€ 303	€ 180	€167
Computer software - physically delivered	DKK 372	€ 50	€61	€24	€62
Sports equipment	DKK 941	€127	€169	€ 114	€78
Hobby	DKK 435	€ 59	€46	€ 50	€41
Music/film - download	DKK 62	€8	€10	€11	€8
Digital subscription services	DKK 101	€14	€16	€11	€12
Photography	DKK 251	€34	€117	€17	€53
Books & Magazines - electronically delivered	DKK 386	€ 52	€24	€19	€19
Business travel	DKK 5 8	08 € 781	€ 426	€ 224	€290
Gambling & betting	DKK 466	€ 63	€44	€27	€43
Other	DKK 530	€71	€ 100	€77	€ 58

Trimmed mean is the mean where the 5 % lowest and highest values are excluded. This is done in order to reduce the influence of extreme values.

Estimated turnover in categories, February 2012

Holidays constitutes about 4	0 % of the total turnover online	Converted (€)	Norway (€)	Sweden (€)	Finland (€)
Clothes/shoes	DKK 369 229 670	€ 49 667′	€ 51 866′	€ 69 683′	€ 41 872′
Books & Magazines - physically delivered	DKK 131 019 010	€ 17 624′	€ 16 179′	€ 38 242′	€9842′
Holidays/leisure travel	DKK 1 607 679 47	4 € 216 256′	€ 357 343	'€343446	'€130715
Music/film - physically delivered	DKK 54 213 645	€ 7 293′	€ 12 261′	€ 18 832′	€ 11 203′
Tickets: cinema, theatre, concerts etc.	DKK 118 314 260	€ 15 915′	€ 23 665′	€ 14 186′	€ 10 915'
Electrical items/goods	DKK 258 164 214	€ 34 727′	€ 38 045′	€ 74 541′	€ 29 638′
Personal care products	DKK 70 156 619	€9437′	€ 16 421′	€ 16 674′	€8554′
Computer hardware	DKK 125 907 602	€ 16 936′	€ 57 766′	€ 38 228′	€ 35 049′
Prepared food - delivered/take away	DKK 28 813 492	€3876′	€2656′	€ 338′	€ 627′
Computer software - download	DKK 30 518 958	€ 4 105′	€7047'	€4711′	€2364′
Tickets: bus, train, ferry, ski pass etc.	DKK 61 274 072	€ 8 242′	€ 34 633′	€ 46 960′	€ 13 656′
Interior	DKK 76 134 855	€ 10 241'	€ 16 134′	€ 26 986′	€8815′
Groceries and food products (not prepared)	DKK 64 556 043	€8684′	€2098′	€ 5 815′	€3218′
Mobile phone	DKK 224 868 373	€ 30 248′	€ 50 824'	€ 34 671′	€8162′
Computer software - physically delivered	DKK 29 161 864	€ 3 923′	€2318′	€4836′	€1018′
Sports equipment	DKK 60 259 427	€ 8 106′	€ 33 222′	€ 15 390′	€ 11 762′
Hobby	DKK 25 018 651	€3365′	€3581′	€7058′	€3039′
Music/film - download	DKK 3 367 249	€ 453′	€1397′	€ 823′	€ 457′
Digital subscription services	DKK 5 478 014	€ 737′	€1605′	€1491′	€ 336′
Photography	DKK 12 556 826	€1689′	€ 14 854′	€ 6 106′	€1298′
Books & Magazines - electronically delivered	DKK 14 416 584	€1939'	€1866′	€ 859′	€1073′
Business travel	DKK 161 090 455	€ 21 669′	€ 47 633'	€ 21 562′	€6536′
Gambling & betting	ОКК 12 035 190	€1619′	€4870′	€6648′	€4615′
Other	DKK 359 320 518	€ 48 334′	€ 44 181'	€ 61 913′	€ 32 259′

Prerequisities for estimating turnover in the category: Turnover = number of purchases in the category * average price of purchases in the category.

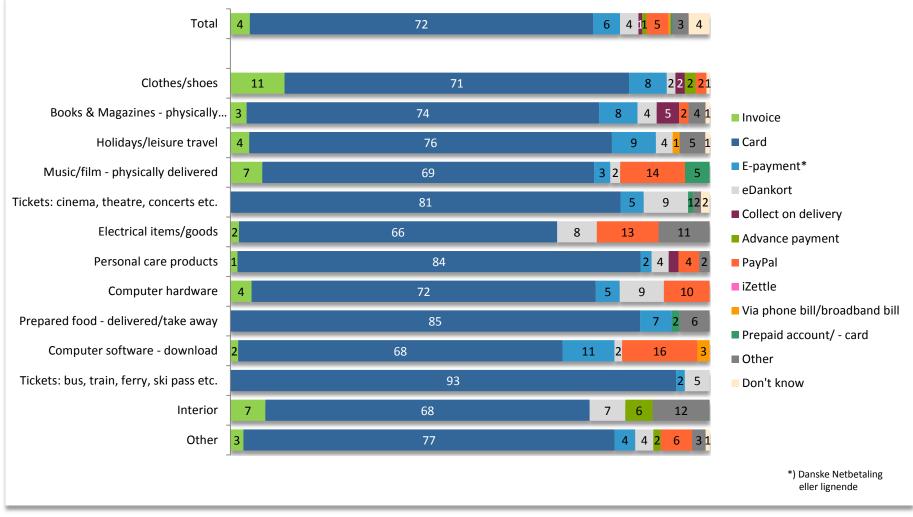
The average Dane spent € 120 on online shopping in February

	Denmark DKK	Denmark €	Norway (€)	Sweden (€)	Finland (€)
SUM	DKK 892	€ 120	€ 218	114€	€87
Holidays/leisure travel	DKK 367	€ 49	€ 92	45€	€ 30
Clothes/shoes	DKK 84	€ 11	€ 13	9€	€ 10
Other	DKK 82	€ 11	€ 11	8€	€7
Electrical items/goods	DKK 59	€8	€ 10	10€	€7
Mobile phone	DKK 51	€7	€ 13	5€	€2
Business travel	DKK 37	€5	€ 12	3€	€ 2
Books & Magazines - physically delivered	DKK 30	€4	€4	5€	€2
Computer hardware	DKK 29	€4	€ 15	5€	€8
Tickets: cinema, theatre, concerts etc.	DKK 27	€4	€6	2€	€3
Interior	DKK 17	€2	€4	4€	€2
Personal care products	DKK 16	€2	€4	2€	€2
Groceries and food products (not prepared)	DKK 15	€2	€1	1€	€1
Tickets: bus, train, ferry, ski pass etc.	DKK 14	€2	€9	6€	€3
Sports equipment	DKK 14	€2	€9	2€	€3
Music/film - physically delivered	DKK 12	€2	€3	2€	€3
Computer software – download	DKK 7	€1	€2	1€	€1
Computer software - physically delivered	DKK 7	€1	€1	1€	€ 0,2
Prepared food - delivered/take away	DKK 7	€1	€1	0,04 €	€ 0,1
Hobby	DKK 6	€1	€1	1€	€1
Books & Magazines - electronically delivered	DKK 3	€ 0,4	€ 0,5	0,1€	€ 0,2
Photography	DKK 3	€ 0,4	€4	1€	€ 0,3
Gambling & betting	DKK 3	€0	€1	1€	€1
Digital subscription services	DKK 1	€ 0,2	€ 0,4	0,2€	€0,1
Music/film - download	DKK 1	€ 0,1	€ 0,4	0,1€	€0,1

Prerequisities for estimation of average spending per person in total population: Estimated number of purchases in the category * average price of purchases in the category/total population.

Payment method in categories , February 2012

Card by far most used mean of payment; invoice rarely used



Q: What method of payment did you use for this purchase? Percentage. *Base: All <u>purchases</u>. NO: n=1372 FI: n=1156 SE: n=1466 DK: n=1048.*

Satisfaction in different categories, February 2012



Daries show lowest sa	tisfaction with online shopping in the Nordic countries	Sweden	Finland	Norwa
Total	77	89	82	87
Ausic/film - physically delivered	86	90	89	92
Books & Magazines - physically delivered	86	90	86	85
Computer hardware	84	88	86	84
Computer software - download	81			85
Electrical items/goods	80	88	83	86
Tickets: cinema, theatre, concerts etc.	78	97	87	91
ickets: bus, train, ferry, ski pass etc.	77	83	74	82
Clothes/shoes	75	84	78	83
Personal care products	72	92	85	90
Holidays/leisure travel	69	88	78	85
Interior	65	93	86	88
Prepared food - delivered/take away	64			
Other	77	89	83	88

Q: How satisfied are you overall with this purchase? Average score 1-6, recalculated to 0-100. *Base: All purchases. NO: n=1372 FI: n=1156 SE: n=1466 DK: n=1048.*

Masked numbers: Base too low

© 2012 TNS Gallup

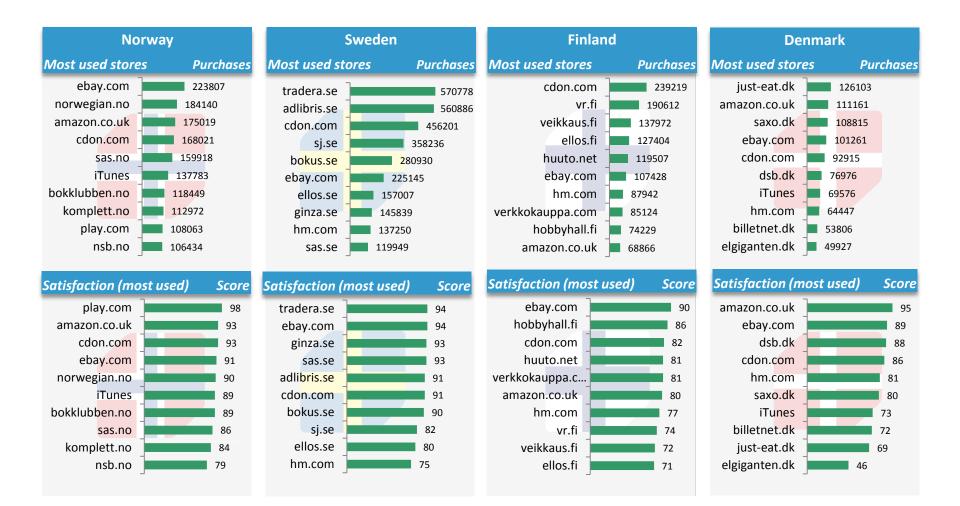
Most used online stores







Top 10: Most used online stores



Prerequisites for estimation of number of purchases in online stores: Number of purchases in online store per n respondents * Population 18 years + (source: eurostat.eu) * Internet penetration in target group (source: eurostat.eu).

Satisfaction: Average score 1-6, recalculated to 0-100.

Most popular online stores







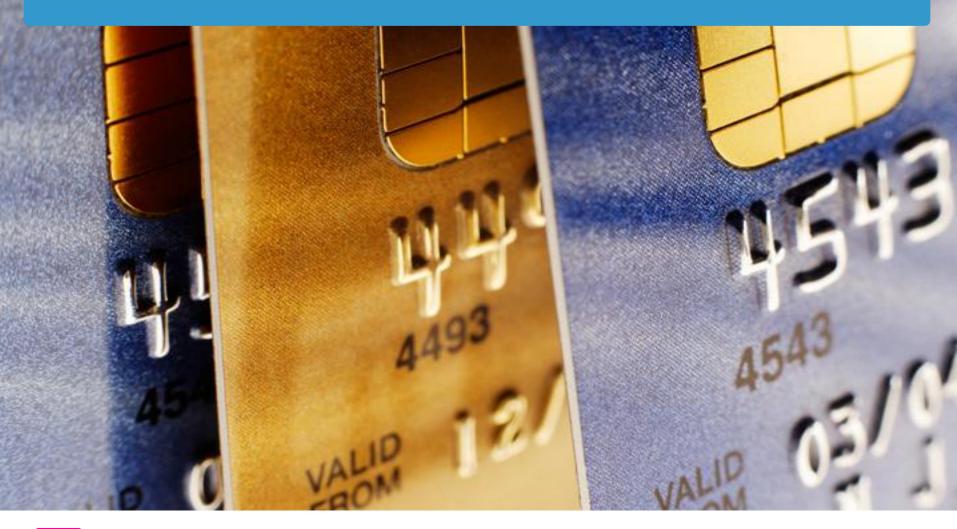
Top 10: Most popular online stores

amazon.co.uk most popular foreign online store in all Nordic countries

Norway	,	Swe	den	Finlan	d	Denma	rk
Domestic stores	Percent	Domestic stores	Percent	Domestic stores	Percent	Domestic stores	Percent
komplett.no	7,0 %	adlibris.se	6,1 %	verkkokauppa.fi	7,0 %	coolshop.dk	2,3 %
cdon.com*	5,2 %	cdon.com	6,0 %	netanttila.com	5,0 %	hm.com*	2,1 %
finn.no	<mark>1,</mark> 9 %	tradera.se	3,8 %	cdon.com*	2,9 %	saxo.com	<mark>1,5</mark> %
platekom <mark>paniet</mark> .no	<mark>1,</mark> 8 %	bokus.se	3,4 %	hobbyhall.fi	2,6 %	trendsales <mark>.dk</mark>	<mark>1,3</mark> %
norwegian.no	1,7 %	ellos. <mark>se</mark>	2,3 %	veikkaus.fi	2,3 %	cdon.com*	1,3 %
hm.com	<mark>1</mark> ,6 %	hm.com	2,1 %	ellos.fi	2,1 %	elgiganten <mark>.dk</mark>	1,2 %
mpx.no	1,5 %	netonnet.se	2,0 %	huuto.net	1,6 %	proshop.dk	1,1 %
ellos.no	1,5 %	dustinhome.se	1,9 %	hm.com*	1,1 %	ellos.dk	1,1 %
nelly.com*	1,4 %	sj.se	1,6 %	vr.fi	1,0 %	dvdoo.dk	0,9 %
netthandelen.no	1,3 %	webhallen.com	1,3 %	lippu.fi	0,9 %	dba.dk	0,8 %
Foreign stores	Percent	Foreign stores	Percent	Foreign stores	Percent	Foreign stores	Percent
amazon.co.uk	8,7 %	amazon.co.uk	5,1 %	amazon.co.uk	5,3 %	amazon.co.uk	6,8 %
e-bay.com	7,2 %	e-bay.com	3,0 %	ebay.com	3,2 %	ebay.com	1,9 %
play.com	<mark>3,</mark> 1 %	asos.com	1,3 %	cdon.com*	1,6 %	asos.com	<mark>1,4</mark> %
dealextre <mark>me.co</mark> m	<mark>1,</mark> 4 %	thomann.de	0,7 %	evolutionofsmooth.co	om 1,3 %	cdon.com*	<mark>1,2</mark> %
feelunique.com	1,2 %	amazo <mark>n.co.uk</mark>	0,5 %	dealextreme.com	1,2 %	apple.com	0,8 %
strawber <mark>rynet.c</mark> om	<mark>1,</mark> 1 %	apple.com	0,5 %	play.com	1,1 %	play.com	<mark>0,7</mark> %
cdon.com*	0,9 %	iTunes	0,4 %	nierle.com	1,0 %	nelly.com	0,7 %
nelly.com*	0,7 %	topshop.com	0,4 %	thomann.de	1,0 %	hm.com*	0,6 %
hotels.com	0,6 %	pixmania.com	0,4 %	hm.com*	0,8 %	iTunes	0,6 %
iTunes	0,5 %	laredoute.se	0,4 %	pixmania.com	0,7 %	gamestop.dk	0,5 %

*) Some online stores are perceived as domestic by some respondents, and foreign by others, and therefore appear in both lists.

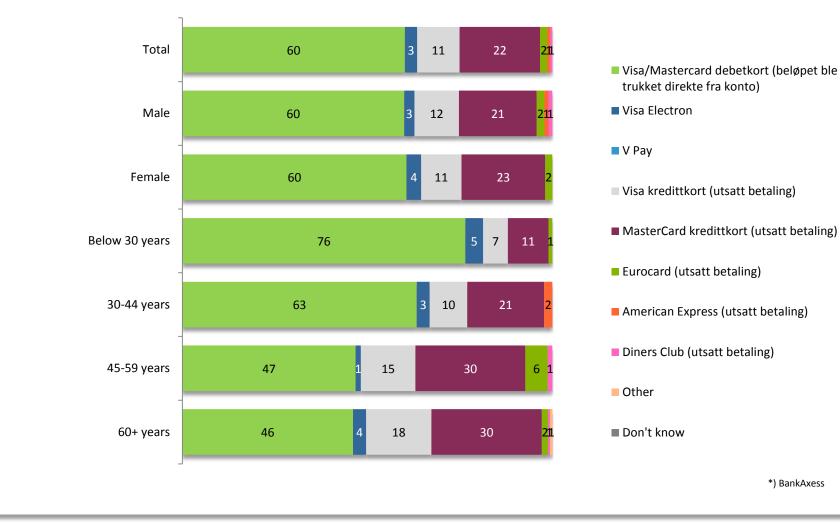
Payment by card: Use and attitudes



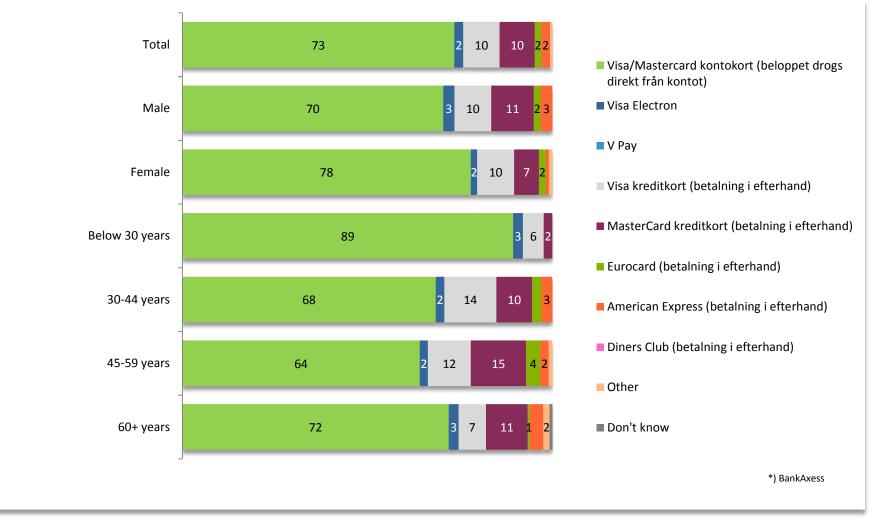




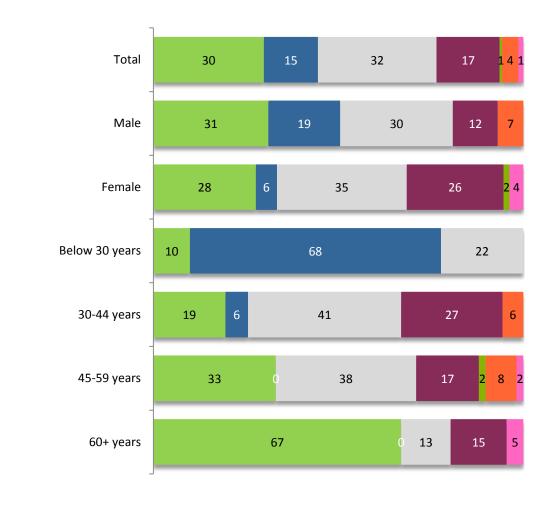
3 out of 5 card payments in Norway are carried out by Visa/Mastercard debit card



Visa/Mastercard debit card used on almost 3 of 4 payments carried out by card



Visa credit card most frequently used, followed by Visa/Mastercard debit card



VISA/Mastercard pankkikortit (summa veloitetaan suoraan pankkitililtä)

Visa Electron

V Pay

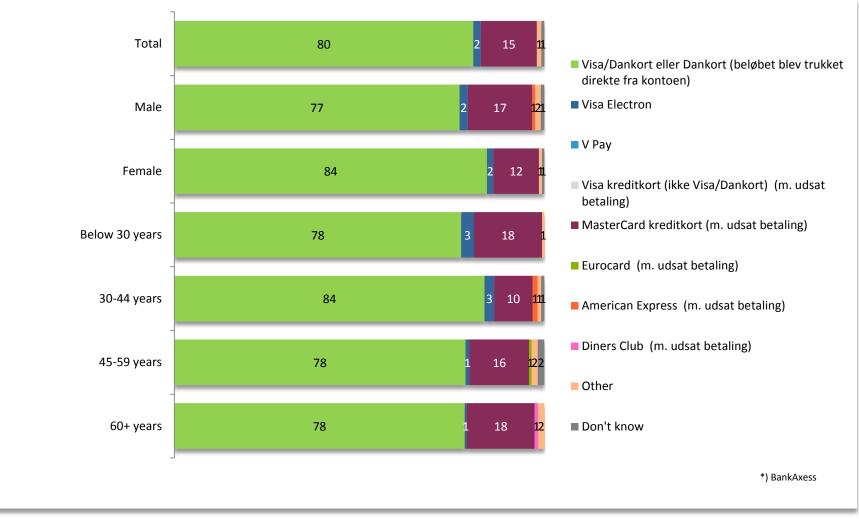
- Visa luottokortti (maksuaikaa, ei veloiteta suoraan tililtä)
- MasterCard luottokortti (maksuaikaa, ei veloiteta suoraan tililtä)
- Eurocard (maksuaikaa, ei veloiteta suoraan tililtä)
- American Express (maksuaikaa, ei veloiteta suoraan tililtä)
- Diners Club (maksuaikaa, ei veloiteta suoraan tililtä)

Other

Don't know

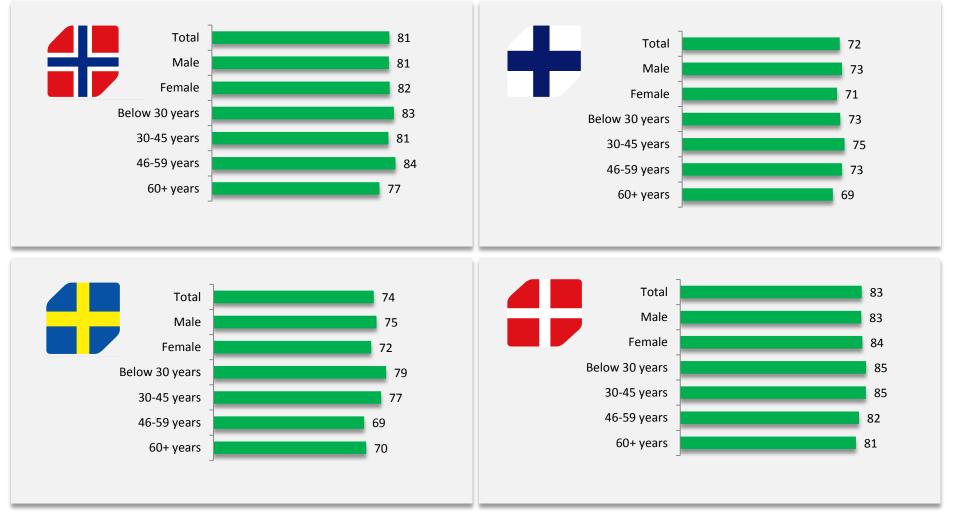
*) BankAxess

Visa/Dankort is the most frequently used payment card in Denmark



Attitudes towards card payment online: easy

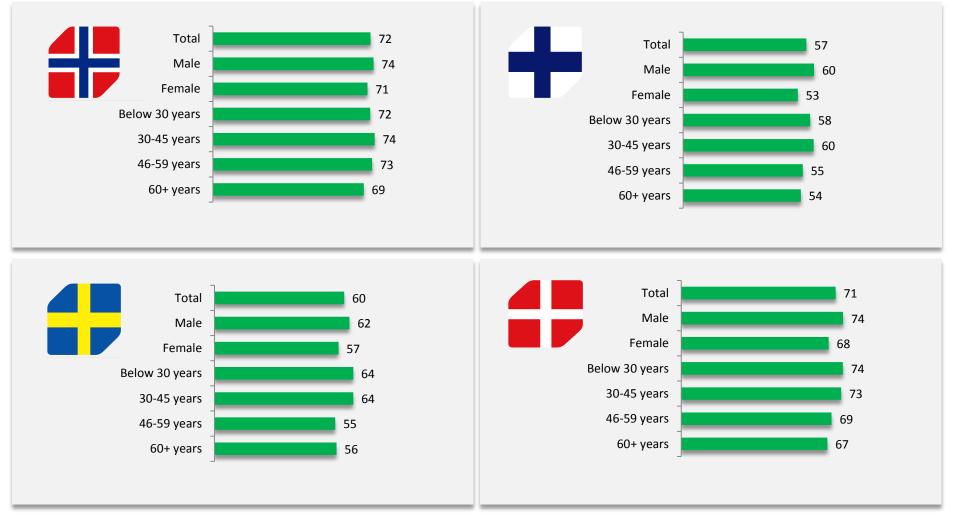
User friendliness highest rated by Danes followed by Norwegians; lower ratings among Swedes and Finns



Q: To what extent do you think it is easy/user friendly to pay by card in online stores? Average score 1-6, recalculated to 0-100. *Base: Ever shopped online. NO: n=958 FI: n=1009 SE: n=1237 DK: n=912.*

Attitudes towards card payment online: secure

Highest confidence in card payment as secure in Norway; lowest confidence in Finland



Q: To what extent do you believe it is secure to pay by card in online stores? Average score 1-6, recalculated to 0-100. *Base: Ever shopped online. NO: n=958 FI: n=1009 SE: n=1237 DK: n=912.*

Mobile commerce

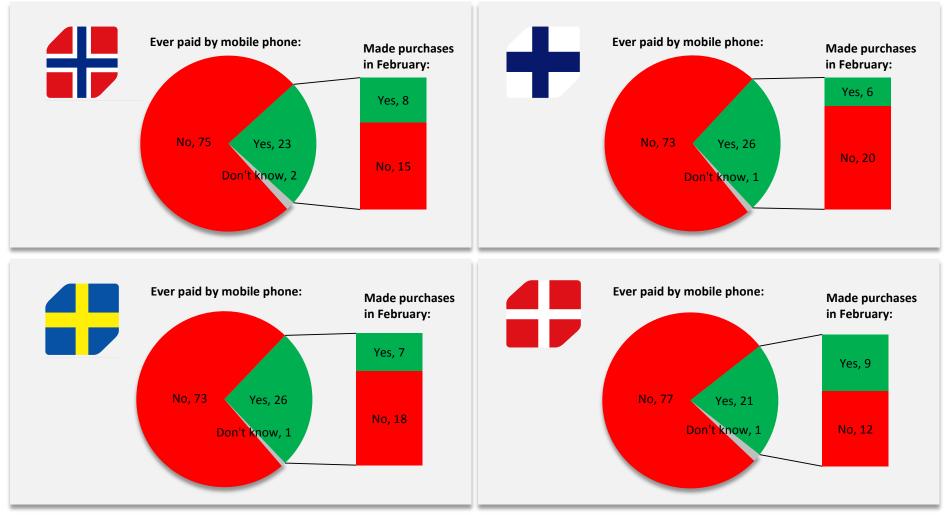






Mobile commerce

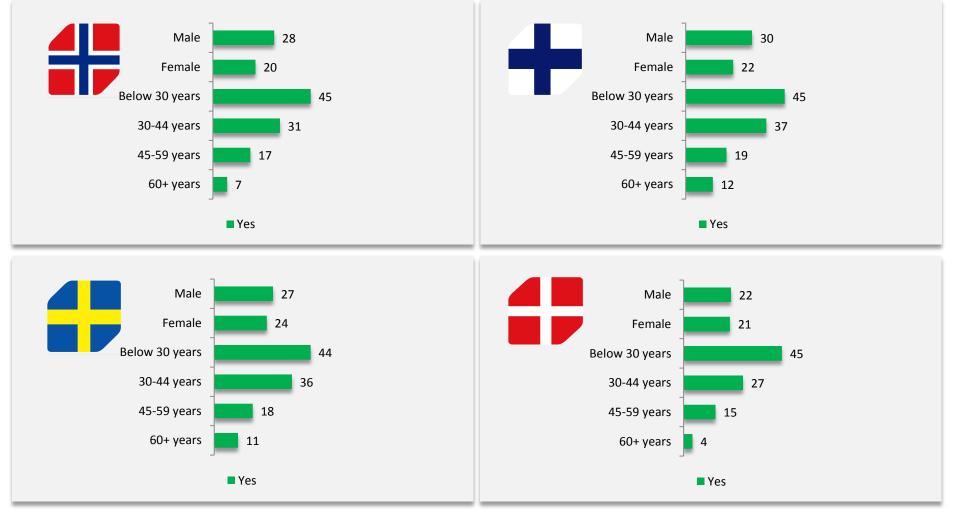
Between 1 out of 4 and 1 out of 5 have ever paid for goods/services by mobile phone



Q: Have you ever paid for goods/services by mobile phone? Percentage. Base: Share of internet population. NO: n=1020 FI: n=1089. SE: n=1325 DK: n=1008.

Ever made mobile purchases, in subgroups

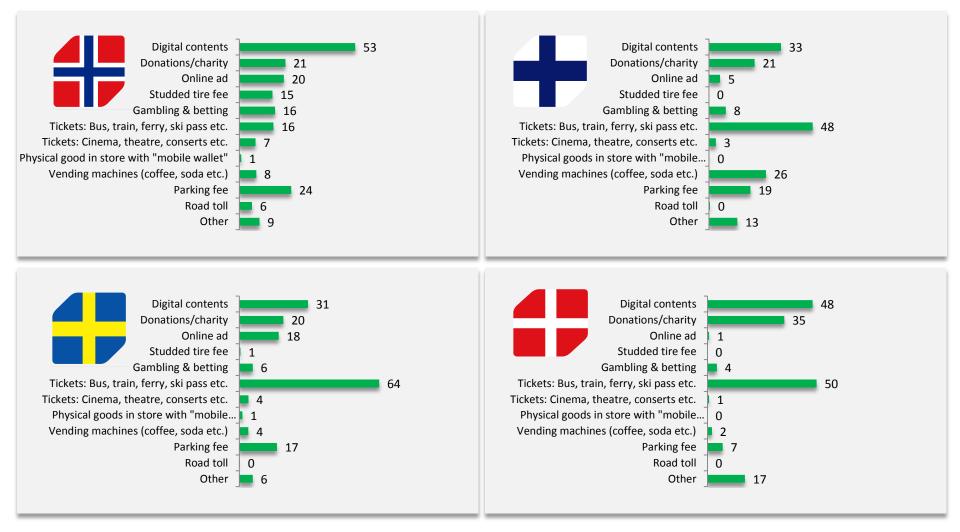
More than 2 out of 5 in the youngest age group have ever made purchases with their mobile phone



Q: Have you ever paid for goods/services by mobile phone? Percentage. Base: Share of internet population. NO: n=1020 FI: n=1089. SE: n=1325 DK: n=1008.

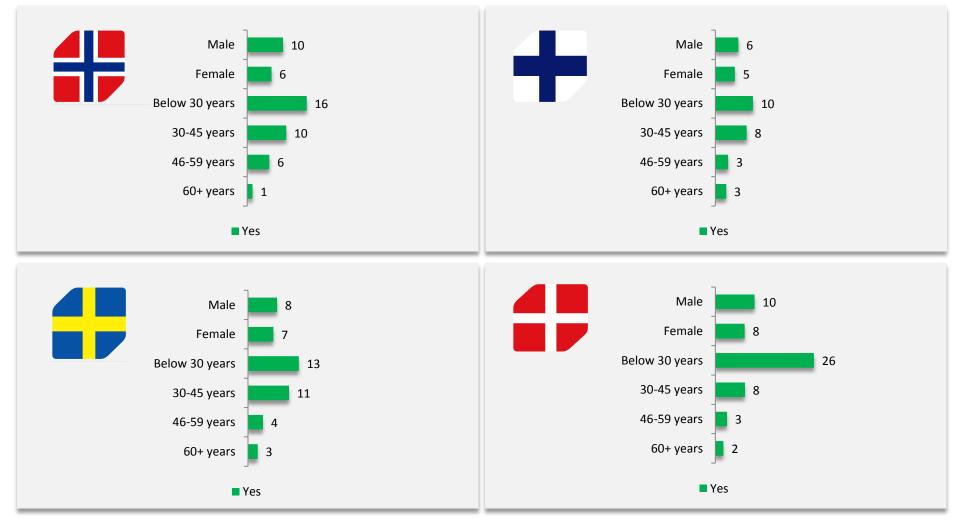
Most frequently purchased categories

Digital contents most purchased category in Norway; tickets more common in the other Nordic countries



Mobile purchases February 2012 in subgroups

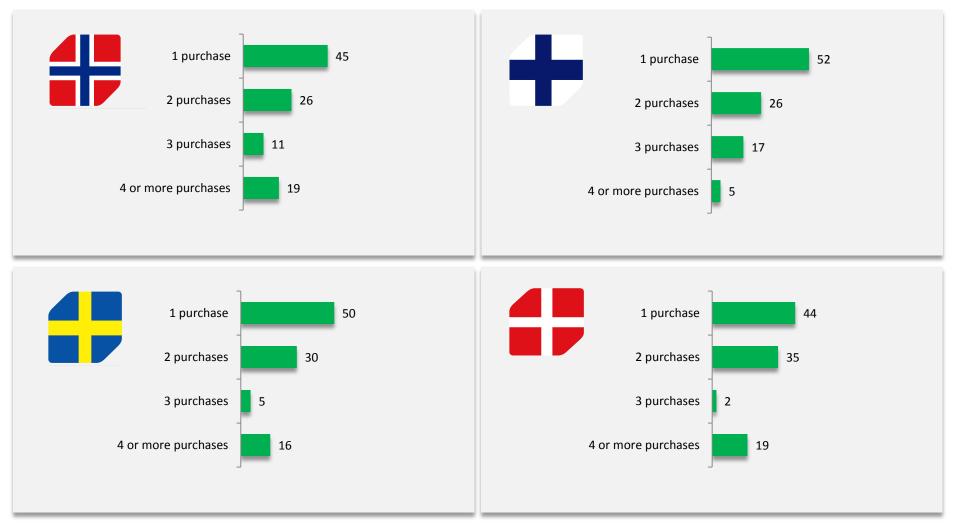
A relatively large share of Danes in the youngest age group have made mobile purchases in February 2012



Q: Have you made purchases where you have paid with mobile phone during February 2012? Share within subgroups, percentage. *Base: Share of internet population. NO: n=1020 FI: n=1089. SE: n=1325 DK: n=1008.*

Number of mobile purchases, February 2012

Between 7 and 8 out of 10 (of buyers) have made 1-2 purchases



Q: How many purchases did you make in February 2012? Percentage among buyers. Base: Made purchases in February 2012. NO: n=73 FI: n=58 SE: n=84 DK: n=61

Attitudes towards payment by mobile phone 10

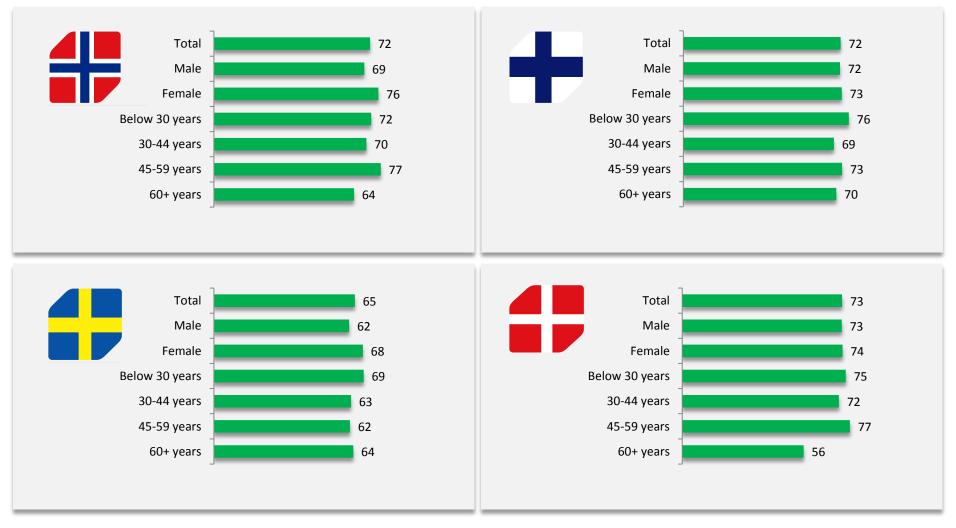






Attitudes towards payment by mobile phone: easy

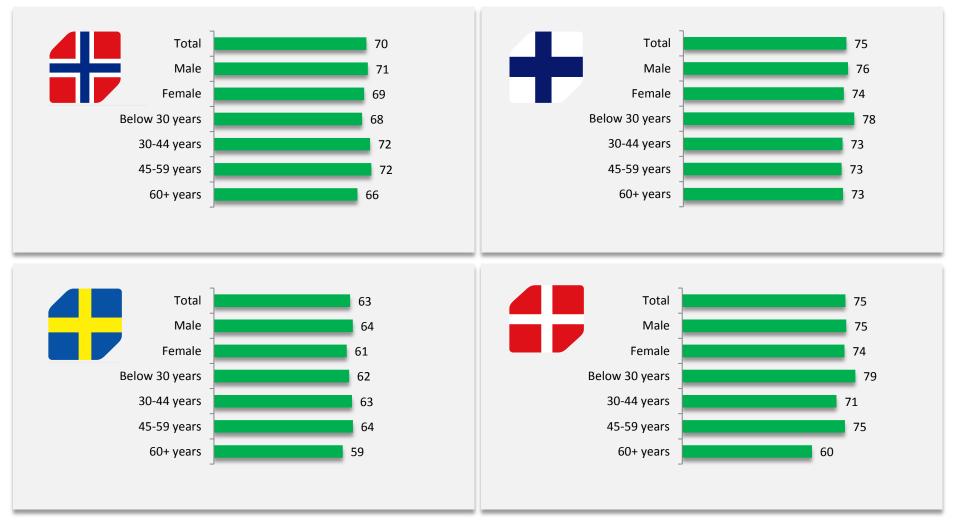
Some differences across sub groups; Swedes tend to see mobile payment as less easy



Q: To what extent do you think it is easy to pay by mobile phone? Average score 1-6, recalculated to 0-100. *Base: Ever paid for goods/services by mobile phone. NO: n=218 Fi: n=281 Se: n=299 DK: n=164*

Attitudes towards payment by mobile phone: secure

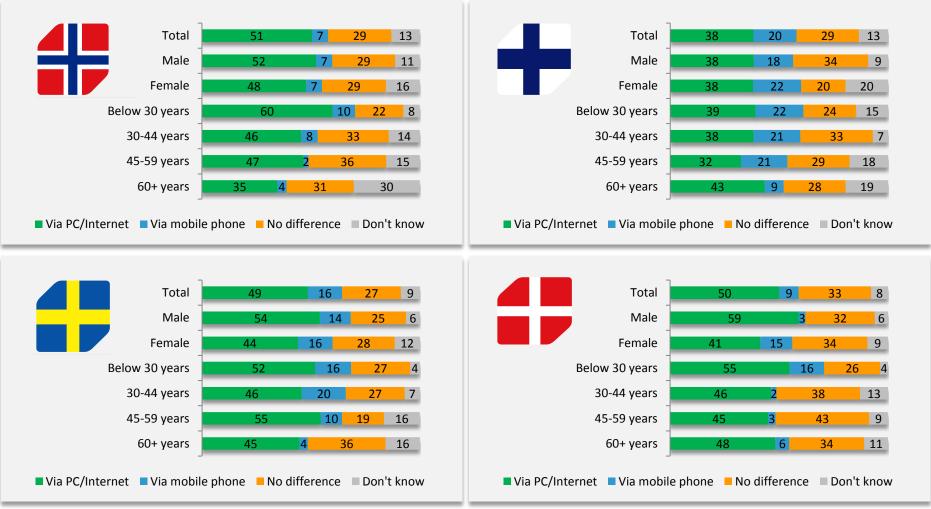
Swedes also tend to be more skeptical to payment security



Q: To what extent do you think it is secure to pay by mobile phone? Average score 1-6, recalculated to 0-100. *Base: Ever paid for goods/services by mobile phone. NO: n=218 FI: n=281 SE: n=299 DK: n=164*

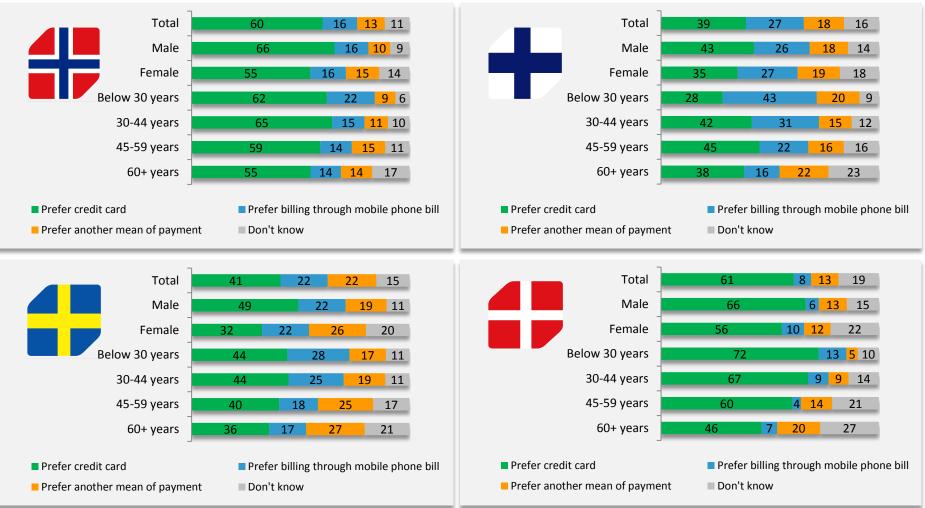
Mobile payment more secure than PC?

Finns consider to a higher degree payment via mobile phone as most secure than respondents from the other Nordic countries



Preferred mean of payment: all

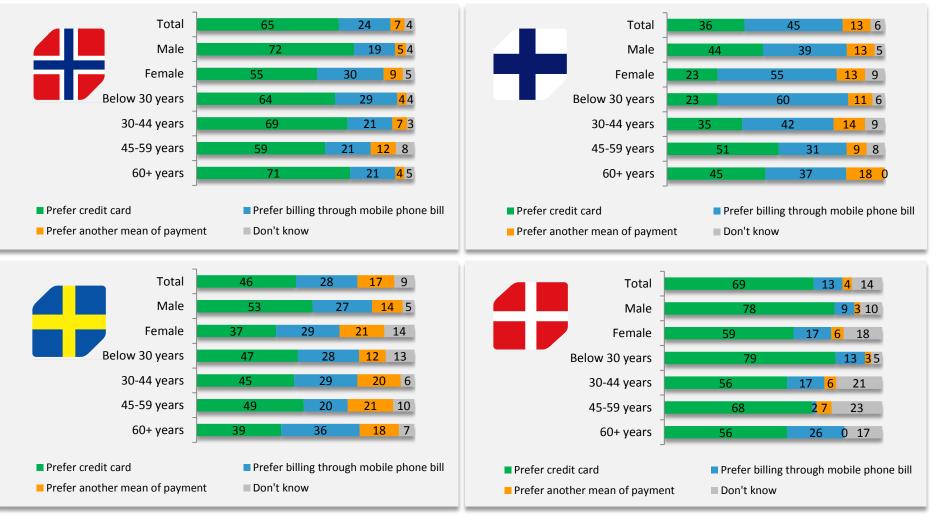
Few Danes prefer to pay through phone bill; young Finns stand out as the group where most prefer this mean of payment



Q: If you were to pay for goods or services, would you prefer to pay by credit card, or pay through your phone bill? Percentage. *Base: Internet population. NO: n=1020 FI: n=1089. SE: n=1325 DK: n=1008.*

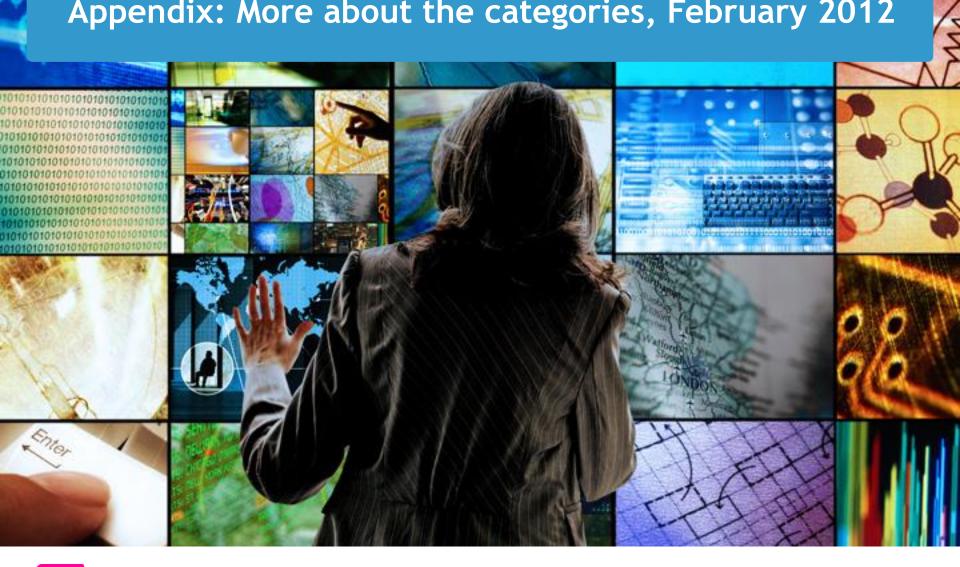
Preferred means of payment: ever paid by mobile phone

Same patterns across and within countries when applied to respondents who have ever paid for goods or services with their mobile phones



Q: If you were to pay for goods or services, would you prefer to pay by credit card, or pay through your phone bill? Percentage. *Base: Ever paid for goods/services by mobile phone. NO: n=218 FI: n=281 SE: n=299 DK: n=164*

Appendix: More about the categories, February 2012







Books and magazines - physically delivered

Sweden constitutes the largest online market for books and magazines (physically delivered)

Norway	Sweden	Finland	Denmark
422 241	1 23 <mark>2 5</mark> 47	283 968	407 320
€ 38	€ <mark>31</mark>	€ 35	€ 43
€ 16 178 646	€ <u>38</u> 242 236	€ 9 841 961	€ 17 62 <mark>3 947</mark>
85	90	86	86
Top 5 reasons to shop onlin	ne		
1. Lower price	1. Lower price	1. Lower price	1. Home delivery
2. Opening hours	2. Opening hours	2. Opening hours	2. Lower price
3. Home delivery	3. Home delivery	3. Larger product range	3. Opening hours
4. Time saving	4. Time saving	4. Only available online	4. Time saving
5. Only available online	5. Easier	5. Easier	5. Easier
Top 5 payment methods			
1. Invoice (46 %)	1. Invoice (60 %)	1. E-payment (36 %)	1. Card (74 %)
2. Card (45 %)	2. Card (25 %)	2. Invoice (34 %)	2. E-payment (8 %)
3. E-payment (4 %)	3. E-payment (9 %)	3. Card (11 %)	3. Collect on delivery (5 %
4. PayPal (4 %)	4. Other (3 %)	4. Advance payment (11 %)	4.eDankort (4 %)
, , ,			



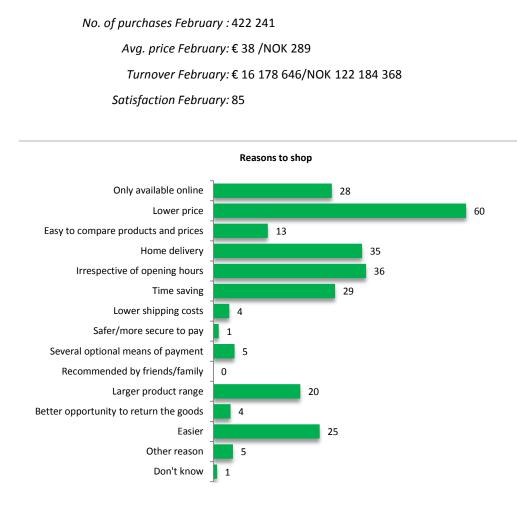
No. of purchases February :

Avg. price February: Turnover February:

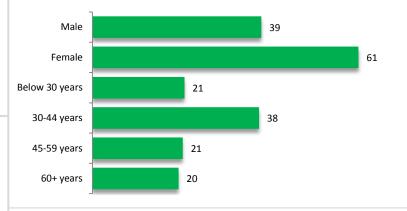
Satisfaction February:

Books and magazines - physically delivered

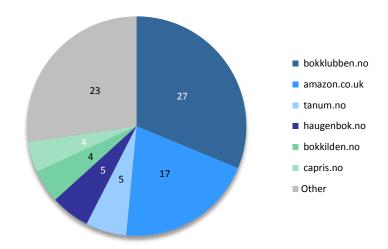
6 of 10 buyers are female; lower price the most important reason to buy online



Buyers in subgroups (share of purchases in category):



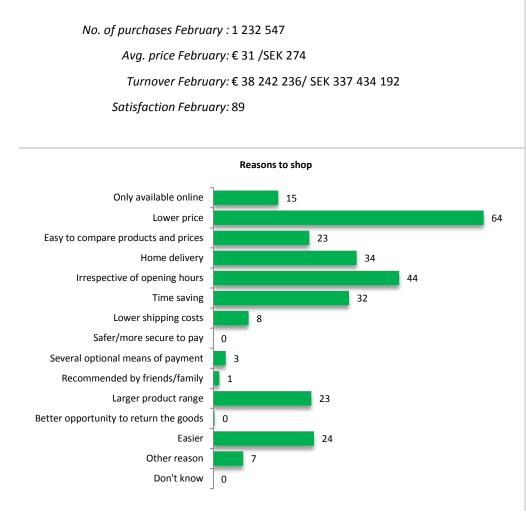
Most used online stores (share of purchases in category):



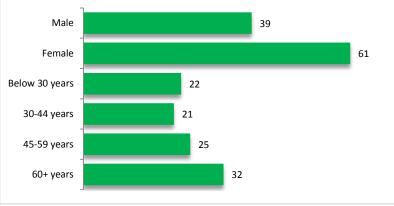


Books and magazines - physically delivered

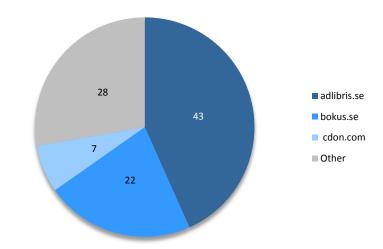
6 of 10 buyers are female; 4 out of 10 purchases are made at adlibris.se



Buyers in subgroups (share of purchases in category):

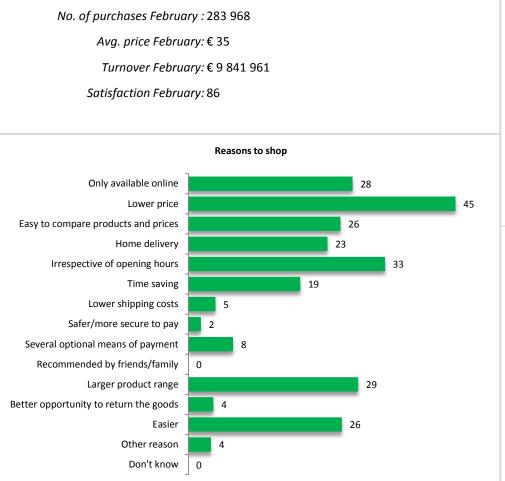


Most used online stores (share of purchases in category):

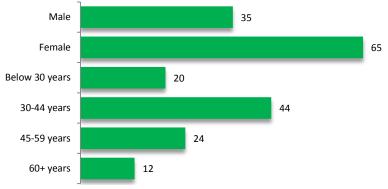


Books and magazines - physically delivered

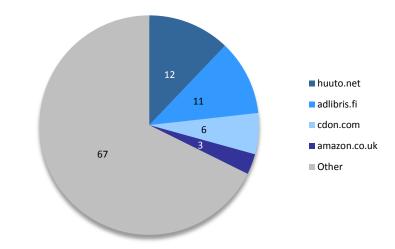
With fewest purchases among the Nordic countries, Finland has lowest turnover in the category



Buyers in subgroups (share of purchases in category):

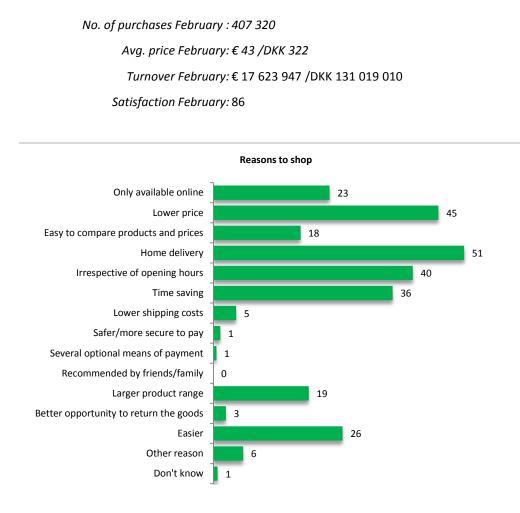


Most used online stores (share of purchases in category):



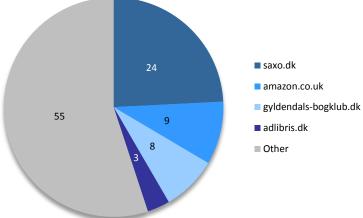
Books and magazines - physically delivered

Less differences across gender than in the other Nordic countries; 1 of 4 books purchases at saxo.dk



Buyers in subgroups (share of purchases in category):





Books and magazines - electronically delivered

Number of purchases largest in Norway; turnover larger in Denmark

	Norway	Sweden	Finland	Denmark
No. of purchases February :	<mark>7</mark> 9 175	46 <mark>24</mark> 6	55 946	37 364
Avg. price February:	€ 24	€ <mark>19</mark>	€ 19	€ 52
Turnover February:	€1865840	€ 859 290	€ 1 072 584	€ 1 939 239
Satisfaction February:				
	Top 5 reasons to shop online			

Top 5 payment methods

Masked numbers: Base too low



Lower prices and home delivery top 2 reasons for shopping online in all four countries

Sweden	Finland	Denmark
617 518 € 30 € 18 832 008 90	378 992 € 30 € 11 203 087 89	238 944 € 31 € 7 292 517 86
e		
1. Lower price	1. Lower price	1. Home delivery
2. Home delivery	2. Home delivery	2. Lower price
3. Product range	3. Easier	3. Opening hours
4. Opening hours	4. Opening hours	4. Time saving
5. Time saving	5. Product range	5. Product range
1. Invoice (50 %)	1. Invoice (51 %)	1. Card (69 %)
2. Card (25 %)	2. E-payment (22 %)	2. PayPal (14 %)
3. E-payment (15 %)	3. Card (19 %)	3. Invoice (7 %)
4. Advance payment (5 %)	4. PayPal (5 %)	4. Prepaid card/-account (5
	617 518 € 30 € 18 832 008 90 90 90 90 90 90 90 90 90 90 90 90 90	617 518 378 992 € 30 € 30 € 18 832 008 € 11 203 087 90 89 90 89 1. Lower price 1. Lower price 2. Home delivery 2. Home delivery 3. Product range 3. Easier 4. Opening hours 4. Opening hours 5. Time saving 5. Product range 1. Invoice (50 %) 1. Invoice (51 %) 2. Card (25 %) 2. E-payment (22 %)



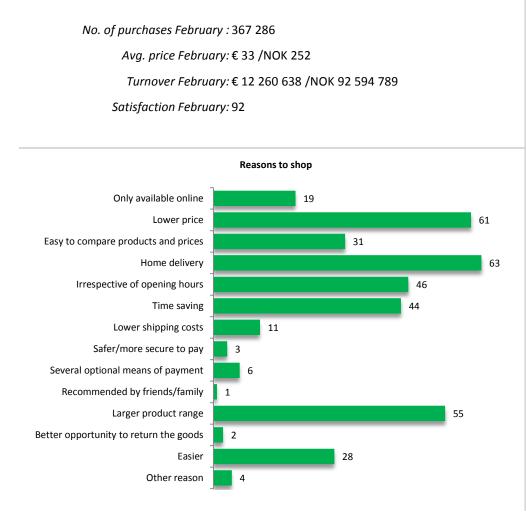
No. of purchases February :

Avg. price February: Turnover February:

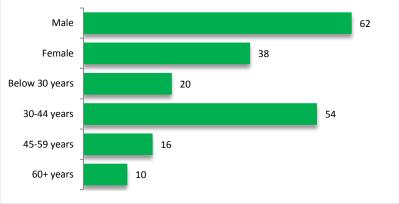
Satisfaction February:



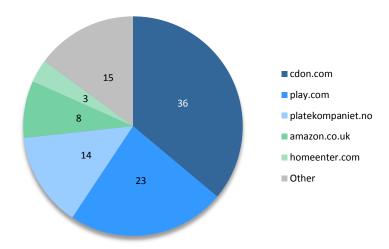
High satisfaction among customers; cdon.com most used store



Buyers in subgroups (share of purchases in category):

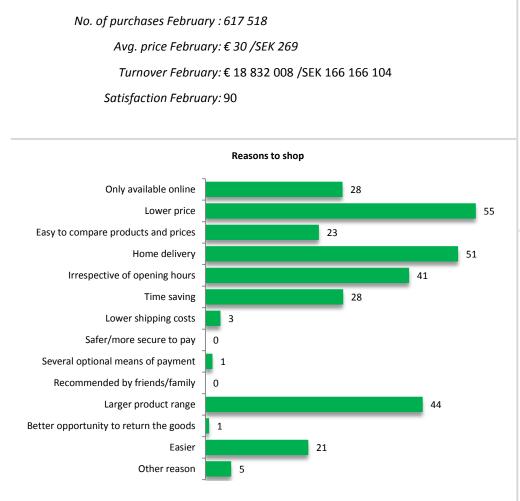


Most used online stores (share of purchases in category):

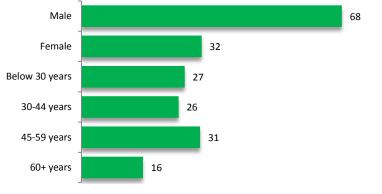




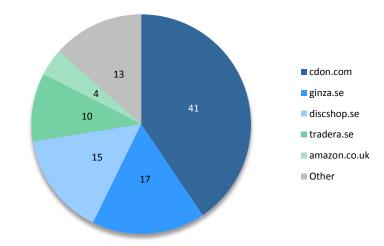
Almost 7 of 10 purchases are made by men; cdon.com most used store



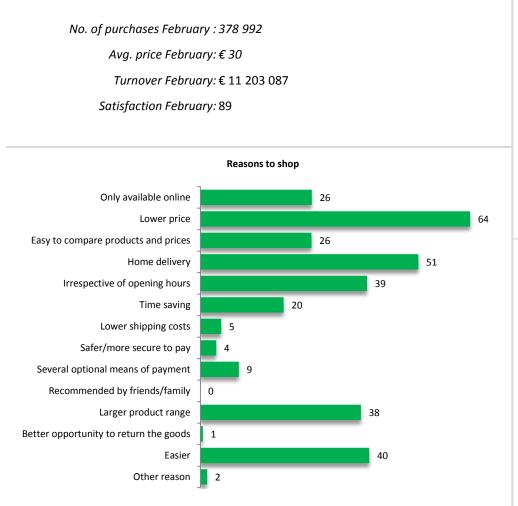
Buyers in subgroups (share of purchases in category):



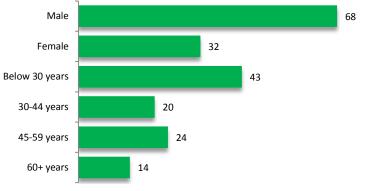
Most used online stores (share of purchases in category):



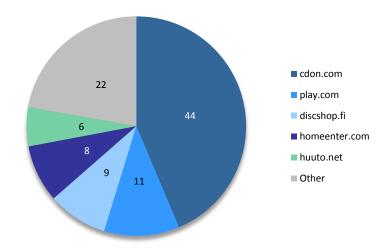
Men dominates as customers; cdon.com most used store



Buyers in subgroups (share of purchases in category):

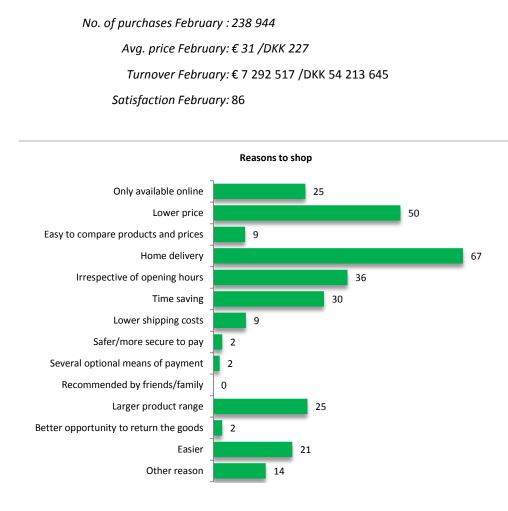


Most used online stores (share of purchases in category):

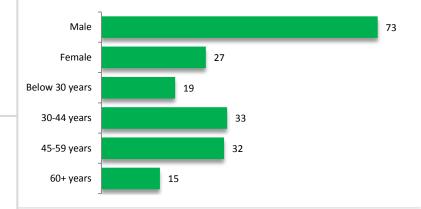




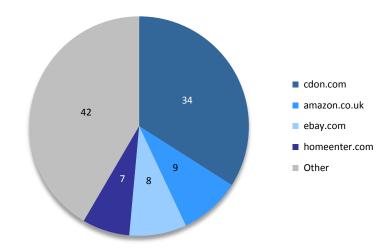
Dominance of male customers also in Denmark; cdon.com again most used store



Buyers in subgroups (share of purchases in category):



Most used online stores (share of purchases in category):





Music/film - download

Estimated number of purchases largest in Norway

	Norway	Sweden	Finland	Denmark
No. of purchases February :	146 712	10 <mark>2 7</mark> 50	41 191	54 641
Avg. price February:	€ 10	€8	€ 11	€8
Turnover February:	€ 1 397 255	€ 823 087	€ 457 232	€ 452 944
Satisfaction February:	90			
	Top 5 reasons to shop online			
	1. Only available online			
	2. Time saving			
	3. Opening hours			
	4. Larger product range			
	5. Lower price			
	Top 5 payment methods			
	1. Card (84 %)			
	2. E-payment (7 %)			
	3. Phone/broadband bill (3 %))		
	4. PayPal (3 %)			
	5. Prepaid card/-account (3%)			

tns gallup

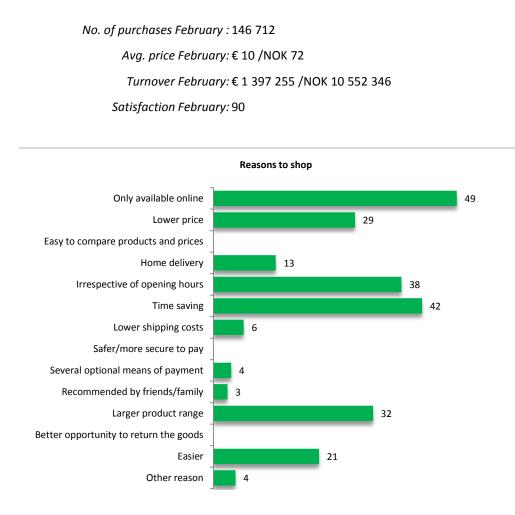
Masked numbers: Base too low

82

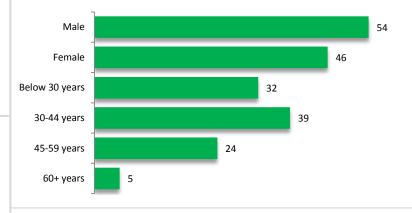
Music/film - download



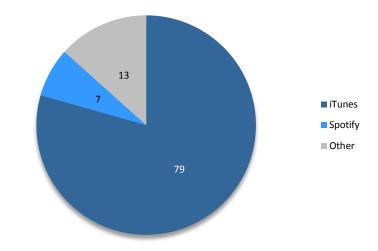
iTunes most used store; 7 out of 10 purchases are made by people below 45 years



Buyers in subgroups (share of purchases in category):



Most used online stores (share of purchases in category):



Digital subscription services

Turnover highest in Norway, lowest in Finland

	Norway	Sweden	Finland	Denmark
No. of purchases February :	100 059	127 <mark>4</mark> 92	29 772	54 180
Avg. price February:	€ 16	€ <mark>12</mark>	€ 11	€ 14
Turnover February:	€ 1 604 888	€ 1 491 011	€ 336 120	€ 7 <mark>36</mark> 872
Satisfaction February:				
	Top 5 reasons to shop online			

Top 5 payment methods

Masked numbers: Base too low



Mobile phone

Higher average price causes higher turnover in Norway than Sweden, despite fewer purchases





Avg. price February:

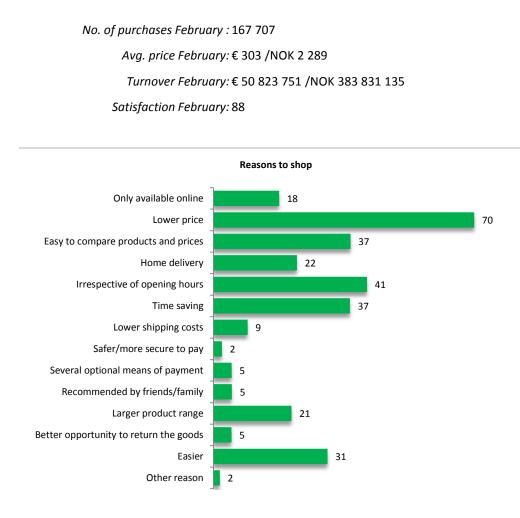
Turnover February:

Satisfaction February:

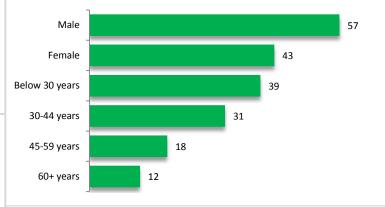
Mobile phone



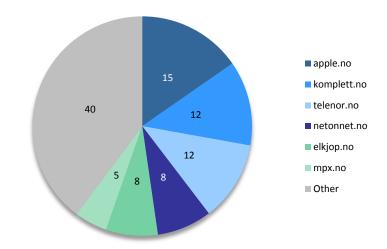
7 out of 10 purchases are made by people below 45 years; lower price most important reason to shop online



Buyers in subgroups (share of purchases in category):



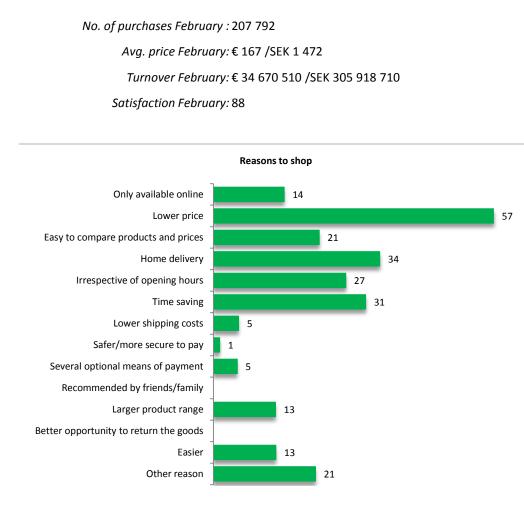
Most used online stores (share of purchases in category):



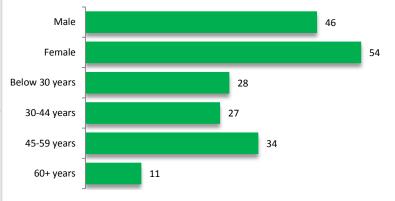
Mobile phone



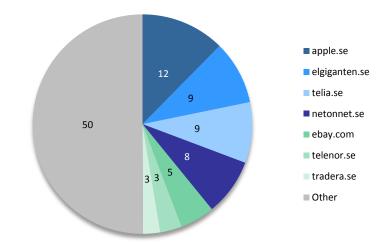
Higher share of purchases conducted by people in the older age groups than in Norway



Buyers in subgroups (share of purchases in category):



Most used online stores (share of purchases in category):





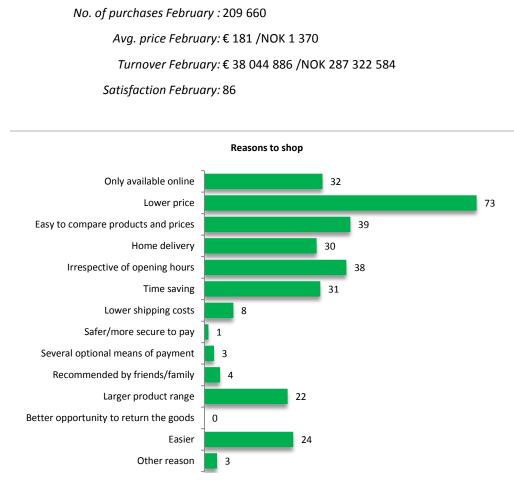
Lower price the most important reason to shop online in all countries; largest online market in Sweden

	Norway	Sweden	Finland	Denmark
No. of purchases February :	209 660	33 <mark>2 36</mark> 4	235 977	187 030
Avg. price February:	€ 181	€ <mark>22</mark> 4	€ 126	€ 186
Turnover February:	€ 38 044 886	€ 74 541 084	€ 29 638 361	€ 34 72 <mark>6 811</mark>
Satisfaction February:	86	88	83	80
	Top 5 reasons to shop online	;		
	1. Lower price	1. Lower price	1. Lower price	1. Lower price
	2. Easy to compare	2. Opening hours	2. Opening hours	2. Home delivery
	3. Opening hours	3. Easy to compare	3. Easy to compare	3. Easy to compare
	4. Only available online	4. Time saving	4. Easier	4. Opening hours
	5. Time saving	5. Larger product range	5. Home delivery	5. Time saving
	Top 5 payment methods			
	1. Card (58 %)	1. Card (49 %)	1. E-payment (36 %)	1. Card (66 %)
	2. PayPal (16 %)	2. Invoice (17 %)	2. PayPal (20 %)	2. PayPal (13 %)
	3. Advance payment (7 %)	3. E-payment (12 %)	3. Invoice (19 %)	3. Other (11 %)
	4. Invoice (7 %)	4. PayPal (9 %)	4. Card (13 %)	4. eDankort (8 %)
	5. Collect on delivery (5 %)	5. Collect on delivery (7 %)	5. Advance payment (4 %)	5. Invoice (2 %)

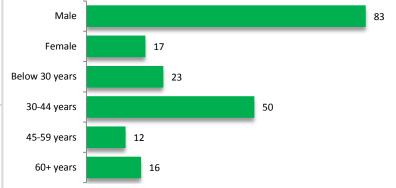




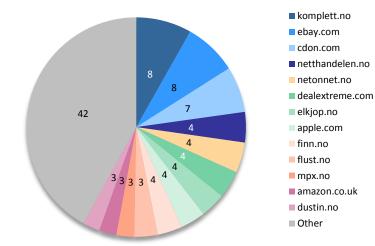
Electrical items/goods can be characterized as a 'male domain'. Many actors in the market



Buyers in subgroups (share of purchases in category):

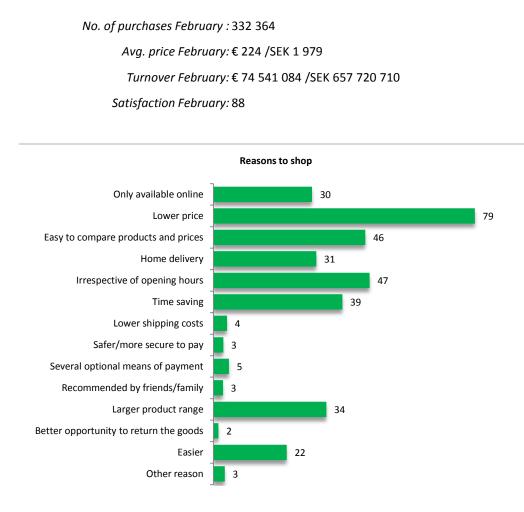


Most used online stores (share of purchases in category):

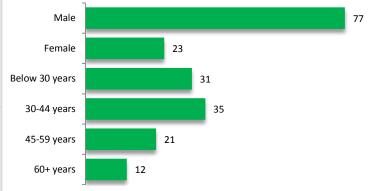




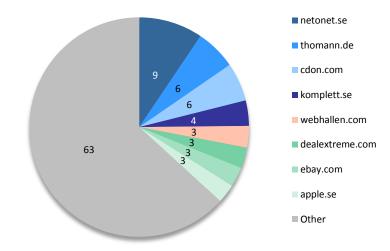
Average price of electrical items higher in Sweden than in other countries



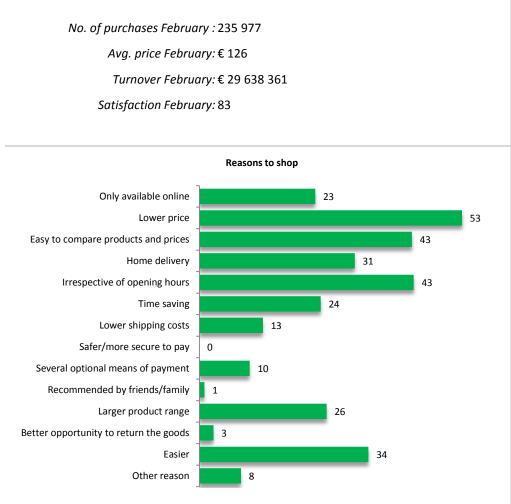
Buyers in subgroups (share of purchases in category):



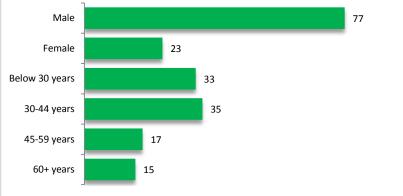
Most used online stores (share of purchases in category):



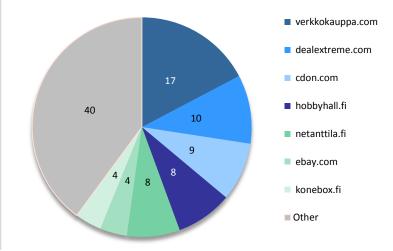
Finnish online market smallest in the Nordic countries; verkkokauppa.com most used store



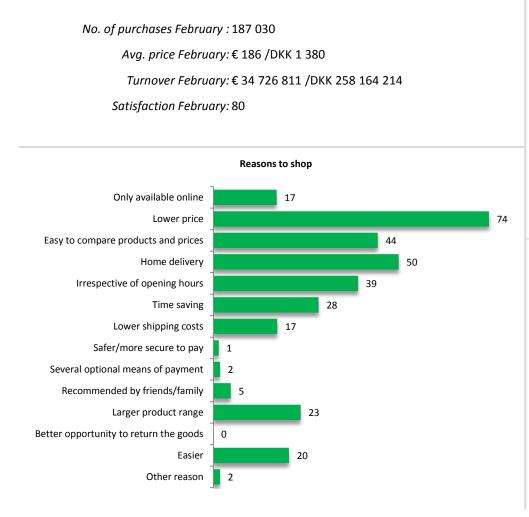
Buyers in subgroups (share of purchases in category):



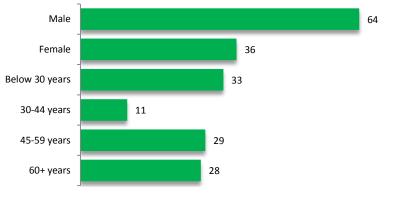
Most used online stores (share of purchases in category):



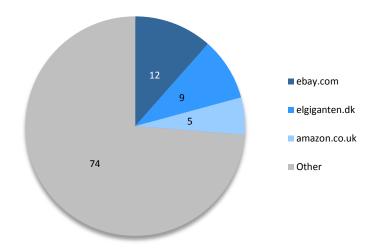
Possibility of home delivery more important in Denmark than in the other Nordic countries



Buyers in subgroups (share of purchases in category):



Most used online stores (share of purchases in category):







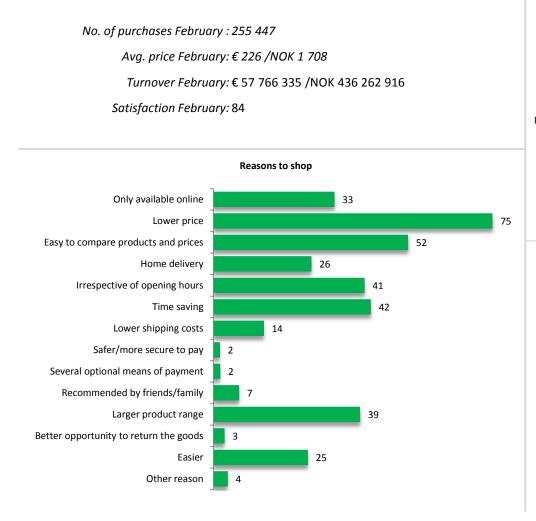
Amount of purchases is highest in Sweden, but turnover is higher in Norway

	Norway	Sweden	Finland	Denmark
No. of purchases February :	255 447	32 <mark>3 5</mark> 67	190 615	163 995
Avg. price February:	€ 226	€ <mark>11</mark> 8	€ 184	€ 103
Turnover February:	€ 57 766 335	€ 38 228 306	€ 35 048 877	€ 16 936 388
Satisfaction February:	84	88	86	84
	Top 5 reasons to shop online	2		
	1. Lower price	1. Lower price	1. Lower price	1. Lower price
	2. Easy to compare	2. Time saving	2. Easy to compare	2. Home delivery
	3. Time saving	3. Easy to compare	3. Easier	3. Easy to compare
	4. Opening hours	4. Opening hours	4. Opening hours	4. Time saving
	5. Larger product range	5. Home delivery	5. Larger product range	5. Opening hours
	Top 5 payment methods			
	1. Card (59 %)	1. Card (36 %)	1. E-payment (39 %)	1. Card (72 %)
	2. PayPal (13 %)	2. Invoice (27 %)	2. Invoice (24 %)	2. PayPal (10 %)
	3. Invoice (11 %)	3. E-payment (24 %)	3. Card (19 %)	3. eDankort (9 %)
	4. E-payment (8 %)	4. PayPal (5 %)	4. PayPal (8 %)	4. E-payment (5 %)
	5. Advance payment (4 %)	5. Collect on delivery (4 %)	5. Collect on delivery (7 %)	5. Invoice (4 %)

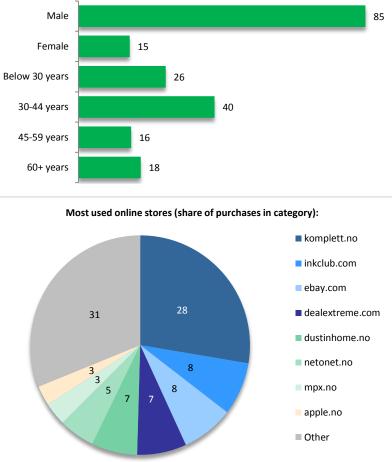




Lower price the most important reason; komplett.no the most used store

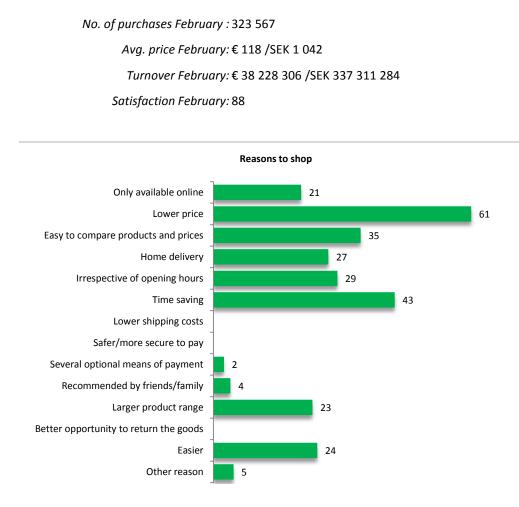


Buyers in subgroups (share of purchases in category):

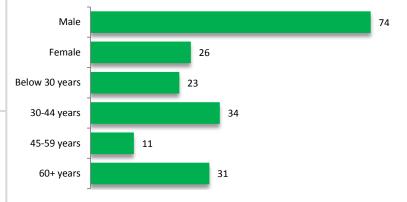




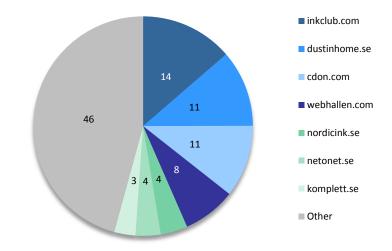
Sweden has the largest turnover in the category among the Nordic countries



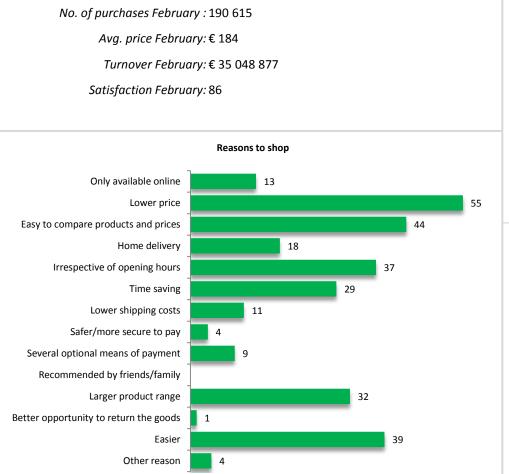
Buyers in subgroups (share of purchases in category):



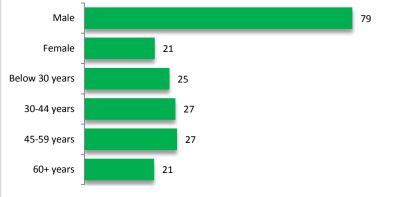
Most used online stores (share of purchases in category):



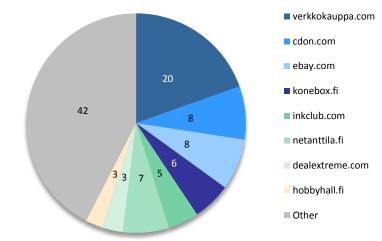
Lower price most important reason, 1 out of 5 purchases conducted at verkkokauppa.com



Buyers in subgroups (share of purchases in category):

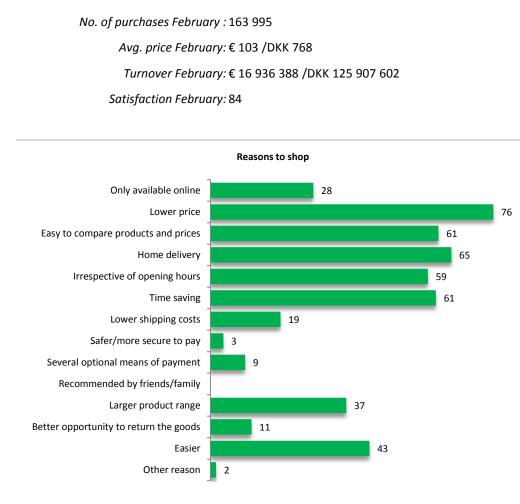


Most used online stores (share of purchases in category):

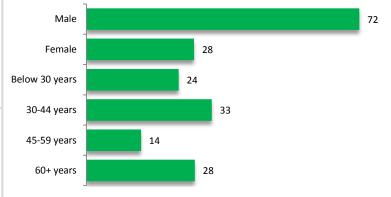




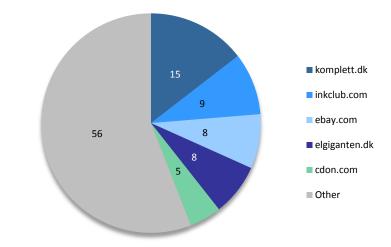
Fewer purchases and lower average price than in the other Nordic countries



Buyers in subgroups (share of purchases in category):



Most used online stores (share of purchases in category):



Computer software - physically delivered

The most populous Swedish market is the largest in this category

	Norway	Sweden	Finland	Denmark
No. of purchases February :	37 899	77 <mark>63</mark> 1	42 216	78 425
Avg. price February:	€ 61	€ <mark>62</mark>	€ 24	€ 50
Turnover February:	€ 2 318 051	€ 4 836 310	€1017715	€ 3 922 691
Satisfaction February:	82	93	73	69
	Top 5 reasons to shop online			
	Top 5 payment methods			



Masked numbers: Base too low

98

Computer software - download

Most purchases in Denmark, but higher average price in Norway

	Norway	Sweden	Finland	Denmark
No. of purchases February :	140 057	14 <mark>0 98</mark> 8	63 079	147 355
Avg. price February:	€ 50	€ <mark>33</mark>	€ 37	€ 28
Turnover February:	€ 7 046 985	€ 4 710 988	€ 2 363 534	€ 4 105 240
Satisfaction February:	85			
	Top 5 reasons to shop online			
	1. Only available online			
	2. Easier			
	3. Time saving			
	4. Opening hours			
	5. Lower price			
	Top 5 payment methods			
	1. Card (81 %)			
	2. E-payment (7 %)			
	3. Advance payment (4 %)			
	4. Prepaid card/-account (3 %)			
	5. PayPal (3 %)			

tns gallup

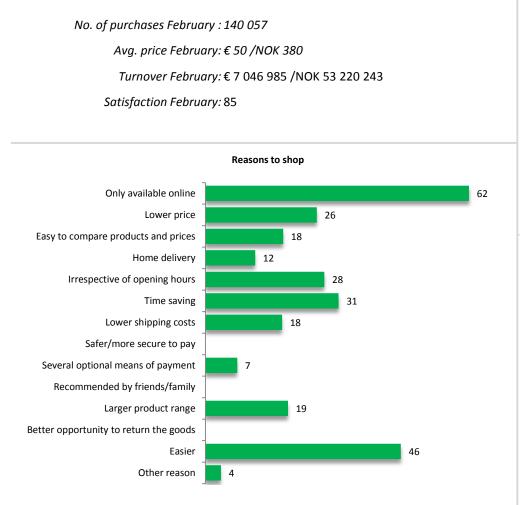
Masked numbers: Base too low

99

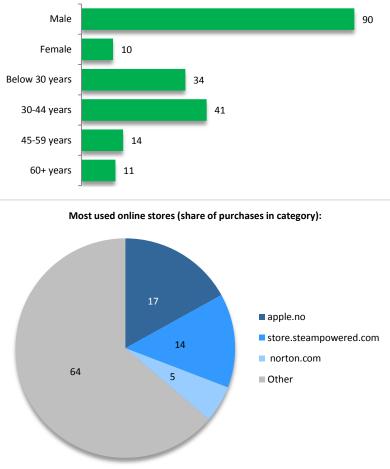
Computer software - download

#

Men account for 90 % of software downloads



Buyers in subgroups (share of purchases in category):



Number of purchases largest – and about the same – in Norway and Sweden

Norway	Sweden	Finland	Denmark
196 989	19 <mark>7 98</mark> 9	103 397	64 007
€ 169	€ <mark>78</mark>	€ 114	€ 127
€ 33 222 021	€ 15 389 804	€ 11 761 870	€ 8 105 762
88	89	86	
Top 5 reasons to shop onlin	е		
1. Lower price	1. Lower price	1. Easier	
2. Larger product range	2. Larger product range	2. Opening hours	
3. Time saving	3. Opening hours	3. Lower price	
4. Only available online	4. Time saving	4. Only available online	
5. Easy to compare	5. Only available online	5. Time saving	
Top 5 payment methods			
1. Card (52 %)	1. Card (25 %)	1. E-payment (43 %)	
2. Invoice (15 %)	2. E-payment (24 %)	2. Card (23 %)	
3. Collect on delivery (9%)	3. Invoice (23 %)	3. Collect on delivery (21 %)	
4. E-payment (9 %)	4. Other (11 %)	4. Invoice (9 %)	
5. Advance payment (8 %)	5. Collect on delivery (8 %)	5. PayPal (5 %)	



No. of purchases February :

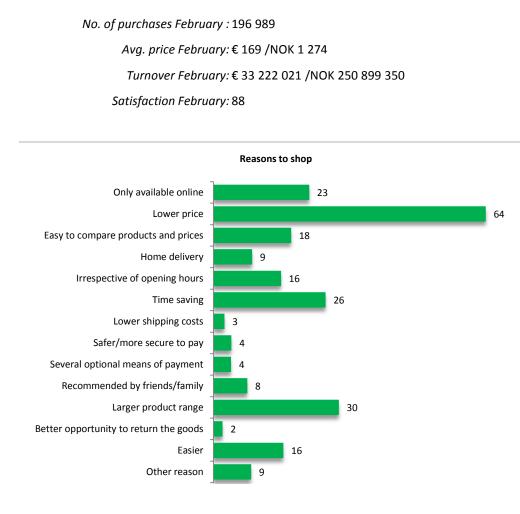
Avg. price February: Turnover February: Satisfaction February:

Masked numbers: Base too low

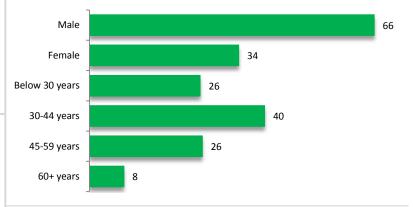
101



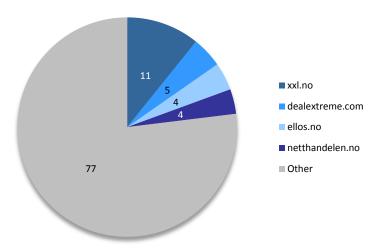
Lower price the most important reason to shop; a few medium size and many small stores



Buyers in subgroups (share of purchases in category):



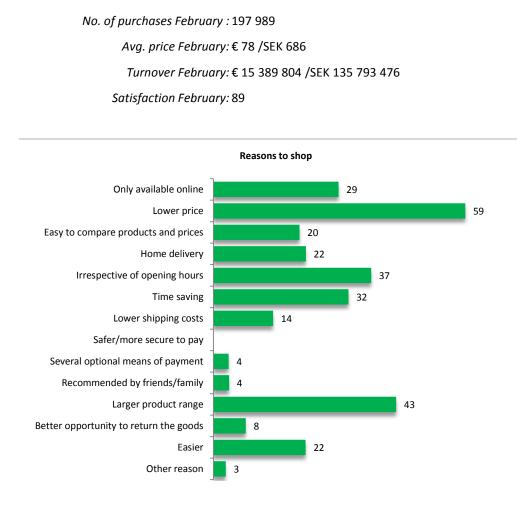
Most used online stores (share of purchases in category):



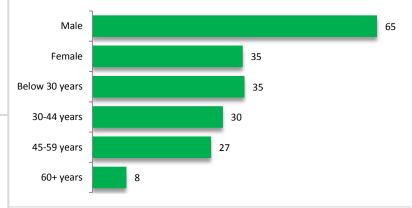




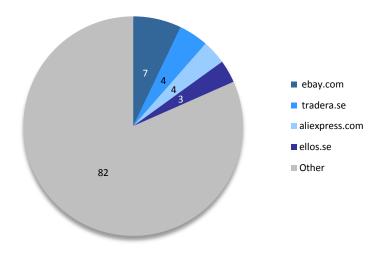
As in Norway and Finland, about 2 out of 3 purchases are made by men



Buyers in subgroups (share of purchases in category):

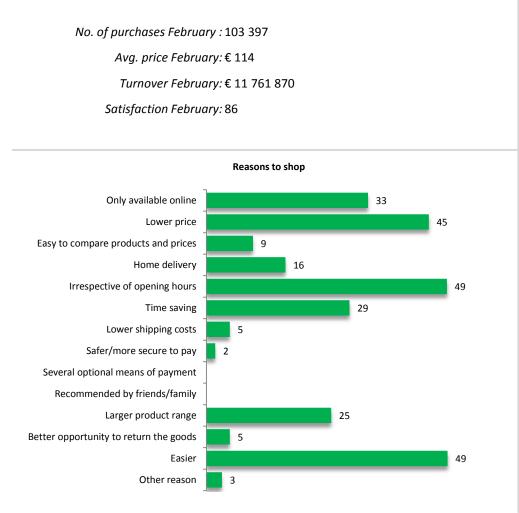


Most used online stores (share of purchases in category):

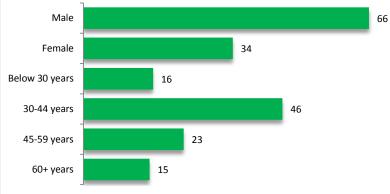




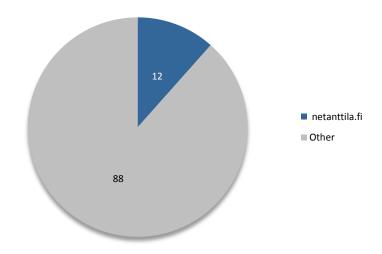
Lower price less important reason for buying sports equipment online in Finland



Buyers in subgroups (share of purchases in category):



Most used online stores (share of purchases in category):



Fewest purchases but highest average price in Norway; highest turnover in Sweden

Norway	Sweden	Finland	Denmark
515 278 € 101	1 005 157 € <mark>69</mark>	597 339 € 70	598 535 € 8 <mark>3</mark>
€ 51 865 749 83	€ 69 682 975 84	€ 41 872 372 78	€ 49 666 716 75
Top 5 reasons to shop online	:		
1. Opening hours	1. Lower price	1. Opening hours	1. Lower price
2. Lower price	2. Opening hours	2. Easier	2. Opening hours
3. Only available online	3. Time saving	3. Lower price	3. Time saving
4. Time saving	4. Only available online	4. Time saving	4. Home delivery
5. Larger product range	5. Home delivery	5. Only available online	5. Larger product range
Top 5 payment methods			
1. Card (48 %)	1. Invoice (40 %)	1. Invoice (46 %)	1. Card (71 %)
2. Invoice (24 %)	2. Card (23 %)	2. E-payment (25 %)	2. Invoice (11 %)
2. Invoice (24 %) 3. PayPal (10 %)	2. Card (23 %) 3. E-payment (15 %)	2. E-payment (25 %) 3. Card (14 %)	2. Invoice (11 %) 3. E-payment (8 %)

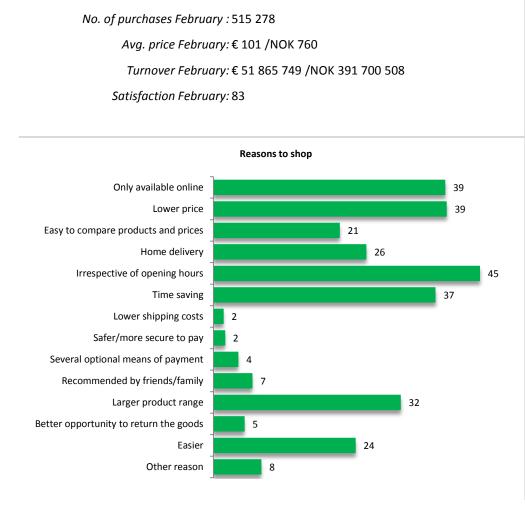


No. of purchases February :

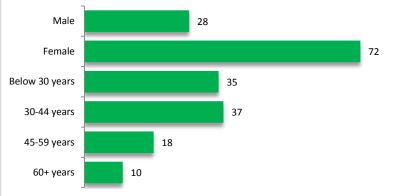
Avg. price February: Turnover February: Satisfaction February:



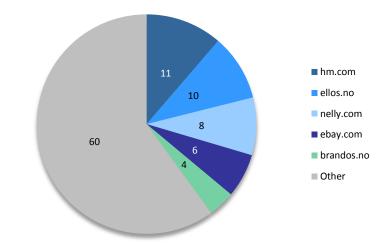
Most important reason is to be able shop irrespective of opening hours



Buyers in subgroups (share of purchases in category):

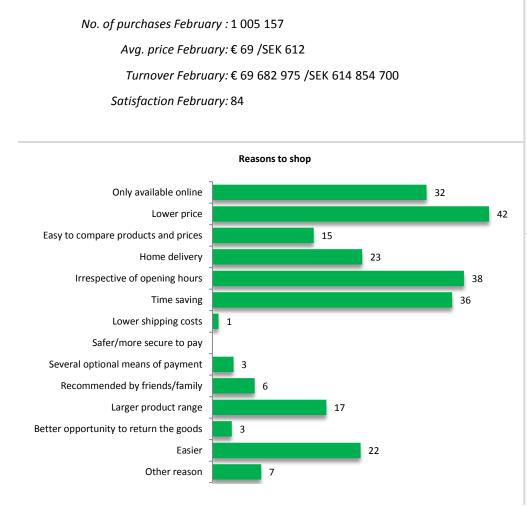


Most used online stores (share of purchases in category):

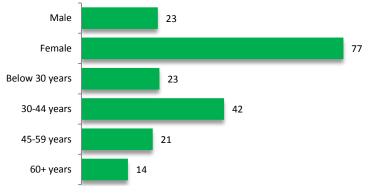




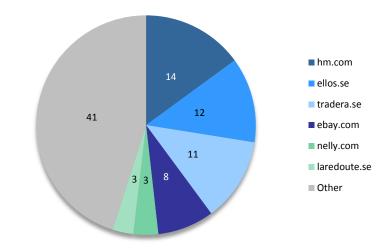
As in both Norway and Denmark, hm.com is the single most used store



Buyers in subgroups (share of purchases in category):

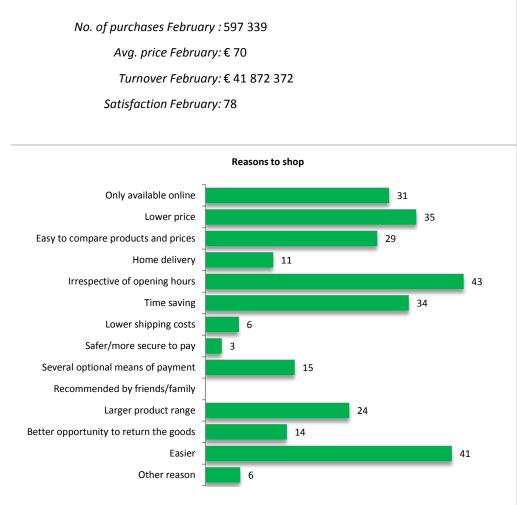


Most used online stores (share of purchases in category):

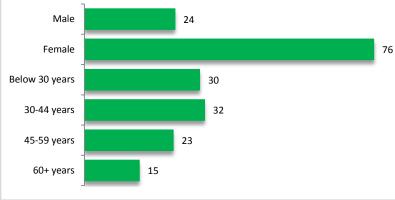




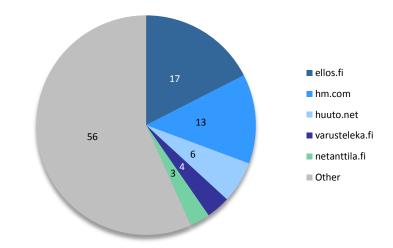
As in the other Nordic countries, around 3 out of 4 purchases are made by women



Buyers in subgroups (share of purchases in category):



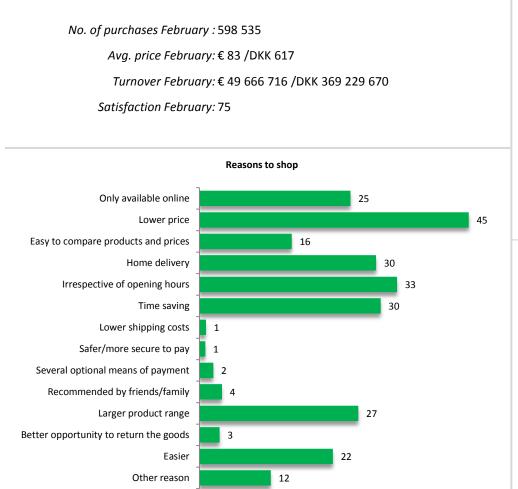
Most used online stores (share of purchases in category):



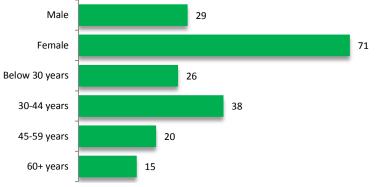
Clothes and shoes



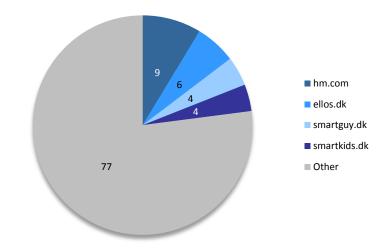
Lower price most important reason to shop online



Buyers in subgroups (share of purchases in category):



Most used online stores (share of purchases in category):



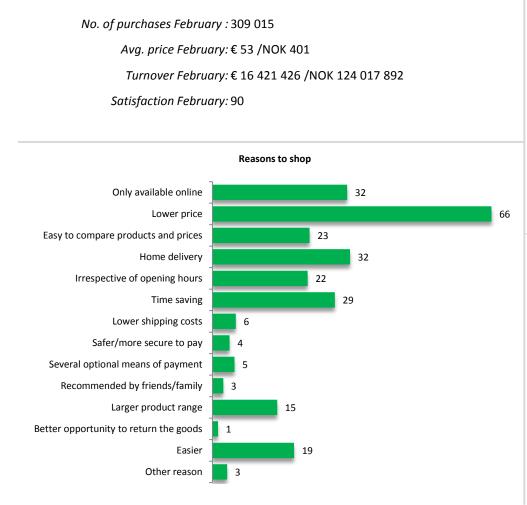
Average price in the category is about the same across countries

	Norway	Sweden	Finland	Denmark
No. of purchases February :	309 015	31 <mark>6 36</mark> 0	171 558	171 374
Avg. price February:	€ 53	€ <mark>53</mark>	€ 50	€ 55
Turnover February:	€ 16 421 426	€ 16 674 194	€ 8 554 115	€ 9 437 077
Satisfaction February:	90	9 <mark>2</mark>	85	72
	Top 5 reasons to shop online	?		
	1. Lower price	1. Lower price	1. Lower price	1. Lower price
	2. Home delivery	2. Time saving	2. Opening hours	2. Home delivery
	3. Only available online	3. Opening hours	3. Only available online	3. Time saving
	4. Time saving	4. Home delivery	4. Time saving	4. Only available online
	5. Easy to compare	5. Larger product range	5. Easy to compare	5. Opening hours
	Top 5 payment methods			
	1. Card (67 %)	1. Card (29 %)	1. E-payment (38 %)	1. Card (84 %)
	2. PayPal (15 %)	2. Invoice (21 %)	2. Inoice (37 %)	2. PayPal (4 %)
	3. Invoice (9 %)	3. E-payment (20 %)	3. Card (8 %)	3. eDankort (4 %)
	4. E-payment (7 %)	4. PayPal (16 %)	4. Advance payment (6 %)	4. E-payment (2 %)
	5. Advance payment (1 %)	5. Advance payment (10 %)	5. PayPal (5 %)	5. Other (2 %)



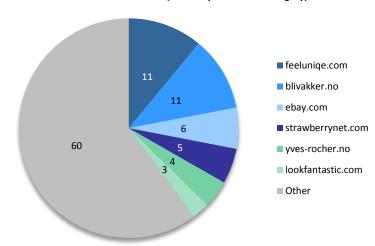


9 out of 10 purchases are made by women; among largest stores 5 out of 6 are foreign

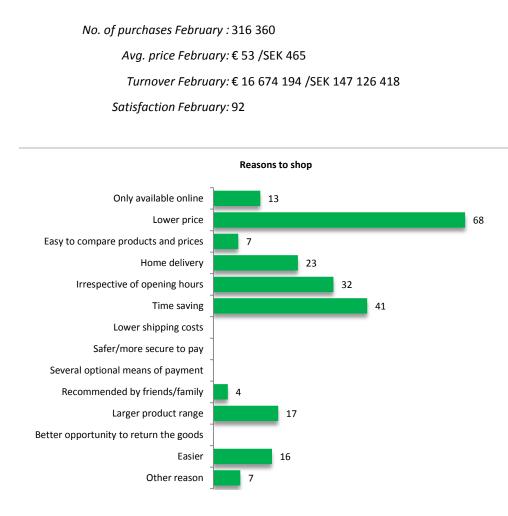


Buyers in subgroups (share of purchases in category):

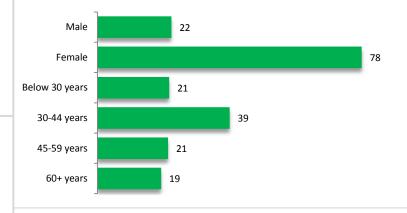




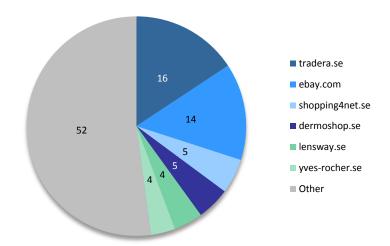
High satisfaction among the Swedish buyers of personal care products



Buyers in subgroups (share of purchases in category):

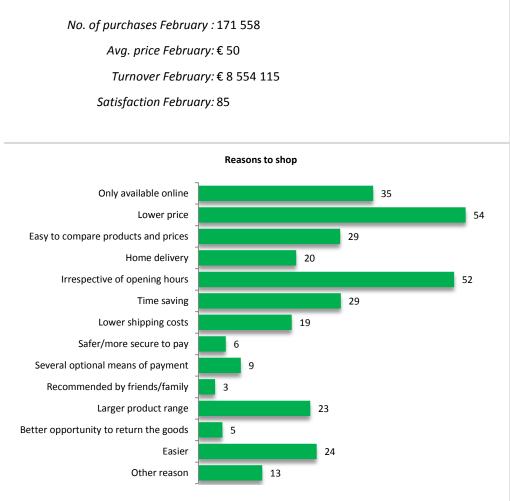


Most used online stores (share of purchases in category):

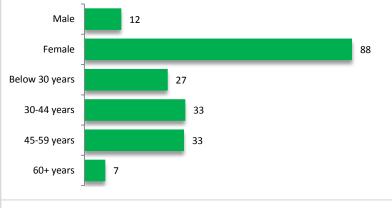




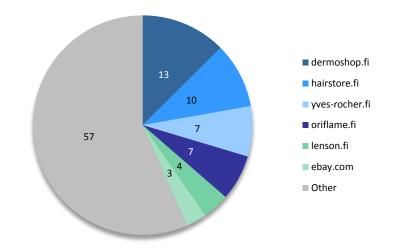
Lower price and opening hours most important reasons in Finland



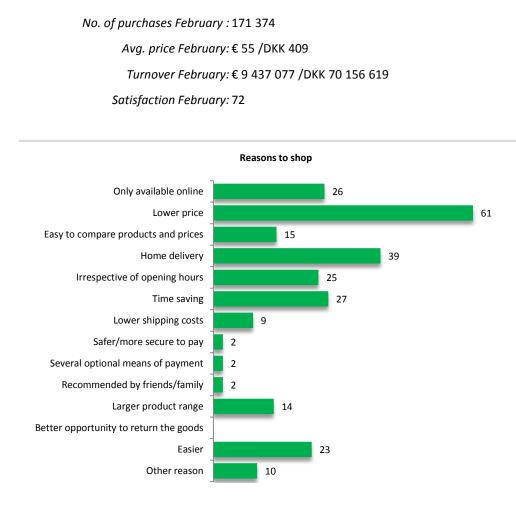
Buyers in subgroups (share of purchases in category):



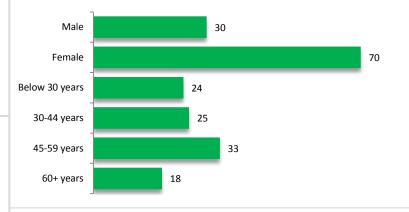
Most used online stores (share of purchases in category):



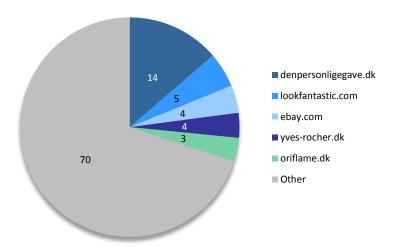
Denmark the country with highest share of purchases conducted by men in this category



Buyers in subgroups (share of purchases in category):



Most used online stores (share of purchases in category):





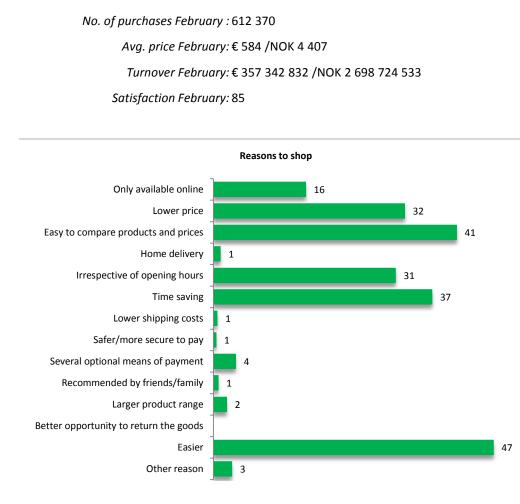
Highest amount of purchases – and turnover – in Norway, higher average price in Sweden and Denmark

	Norway	Sweden	Finland	Denmark
No. of purchases February :	612 370	49 <mark>5 27</mark> 2	374 955	320 574
Avg. price February:	€ 584	€ <mark>69</mark> 3	€ 349	€ 675
Turnover February:	€ 357 342 832	€ 343 445 726	€ 130 714 819	€ 216 25 <mark>6 078</mark>
Satisfaction February:	85	88	78	69
	Top 5 reasons to shop online	2		
	1. Easier	1. Lower price	1. Easy to compare	1. Opening hours
	2. Easy to compare	2. Time saving	2. Opening hours	2. Lower price
	3. Time saving	3. Easy to compare	3. Easier	3. Easy to compare
	4. Lower price	4. Opening hours	4. Lower price	4. Easier
	5. Opening hours	5. Easier	5. Only available online	5. Time saving
	Top 5 payment methods			
	1. Card (87 %)	1. Card (73 %)	1. Card (50 %)	1. Card (76 %)
	2. E-payment (8%)	2. E-payment (21 %)	2. E-payment (41 %)	2. E-payment (9 %)
	3. Invoice (3 %)	3. Invoice (3 %)	3. Invoice (3 %)	3. Other (5 %)
	4. Prepaid card/-account (1 %	6) 4. Other (2 %)	4. PayPal (3 %)	4. Invoice (4 %)
	5. Other (1 %)	5. PayPal (1 %)	5. Advance payment (1 %)	5. eDankort (4 %)





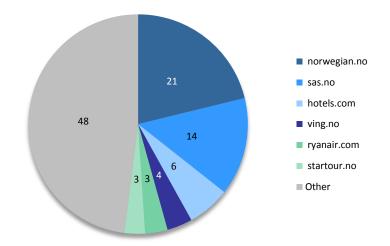
3 out of 5 purchases are made by people 45 years or above; norwegian.no is the most used store



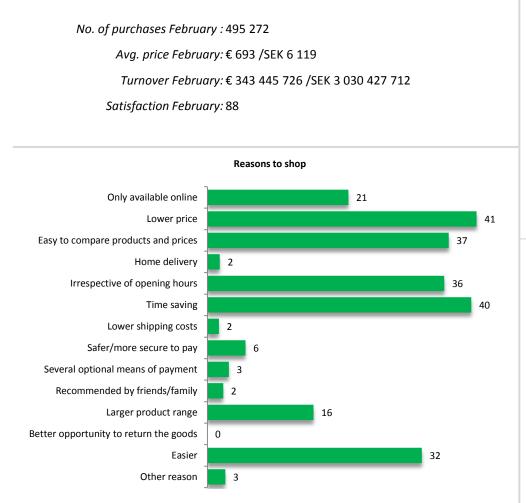
Buyers in subgroups (share of purchases in category):



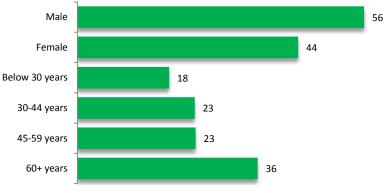
Most used online stores (share of purchases in category):



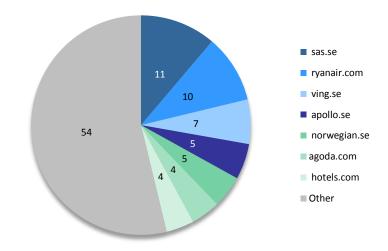
High share of purchases are made by people 60 years or above



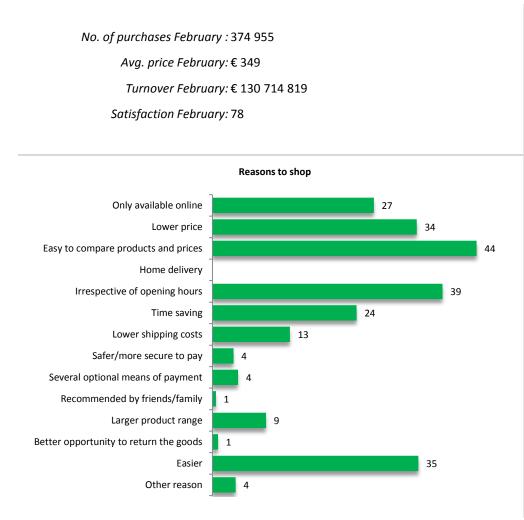
Buyers in subgroups (share of purchases in category):



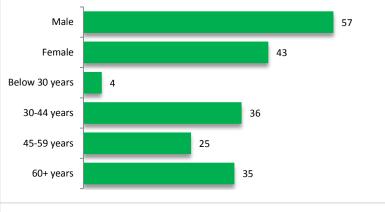
Most used online stores (share of purchases in category):



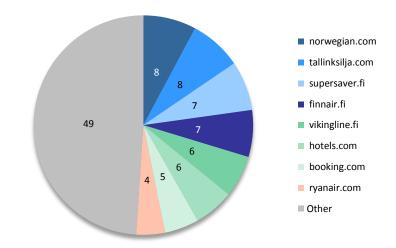
Ability to compare travels and prices most important reason to buy online



Buyers in subgroups (share of purchases in category):

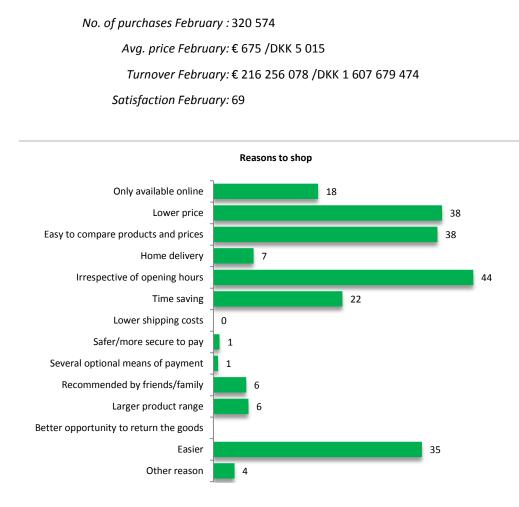


Most used online stores (share of purchases in category):

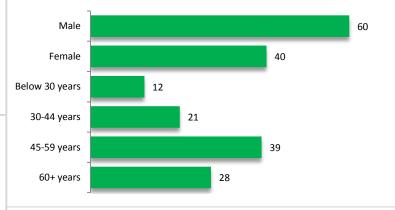




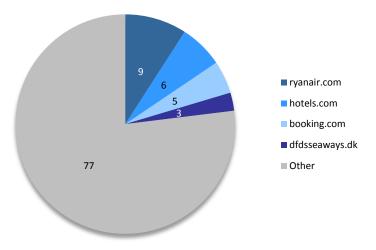
A considerable share of the purchases are made by people above 44 years



Buyers in subgroups (share of purchases in category):



Most used online stores (share of purchases in category):



Business travel

Average price highest in Denmark; number of purchases largest in Norway

			Denmark
<u>111 902</u>	74 <mark>37</mark> 1	29 209	27 736
€ 426	€ <mark>290</mark>	€ 224	€ 781
€ 47 632 830	€ 21 561 950	€ 6 535 818	€ 21 668 990
91			
Top 5 reasons to shop online			
1. Opening hours			
2. Time saving			
3. Easier			
4. Lower price			
5. Only available online			
Top 5 payment methods			
1. Card (92 %)			
2. Invoice (3 %)			
3. Other (3 %)			
4. E-payment (2 %)			
	 € 426 € 47 632 830 91 7op 5 reasons to shop online 1. Opening hours 2. Time saving 3. Easier 4. Lower price 5. Only available online 7op 5 payment methods 1. Card (92 %) 2. Invoice (3 %) 3. Other (3 %) 	 € 426 € 47 632 830 € 21 561 950 91 Copening hours 2. Time saving 3. Easier 4. Lower price 5. Only available online Top 5 payment methods 1. Card (92 %) 2. Invoice (3 %) 3. Other (3 %)	 € 426 € 290 € 224 € 47 632 830 € 21 561 950 € 6 535 818 91 Top 5 reasons to shop online 1. Opening hours 2. Time saving 3. Easier 4. Lower price 5. Only available online Top 5 payment methods 1. Card (92 %) 2. Invoice (3 %) 3. Other (3 %)

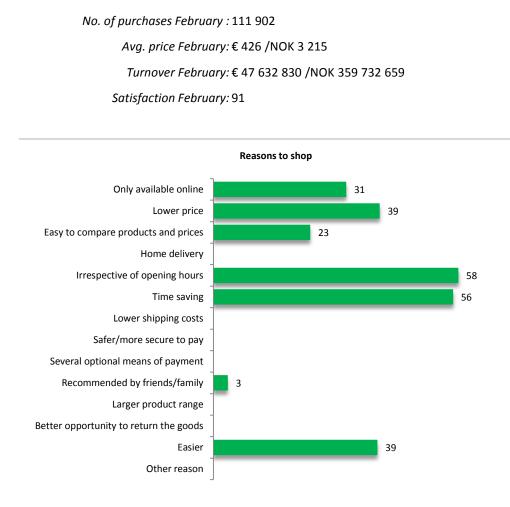


Masked numbers: Base too low

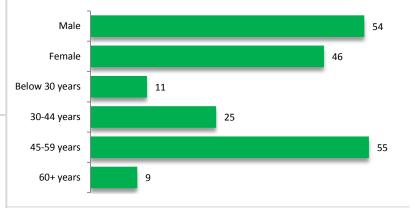
Business travel



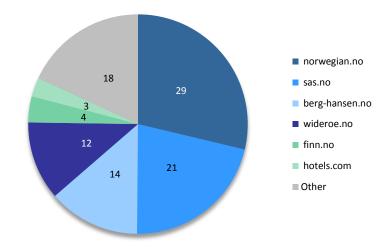
Above half of the business travelers are between 45 and 60 years; norwegian.no most used store



Buyers in subgroups (share of purchases in category):







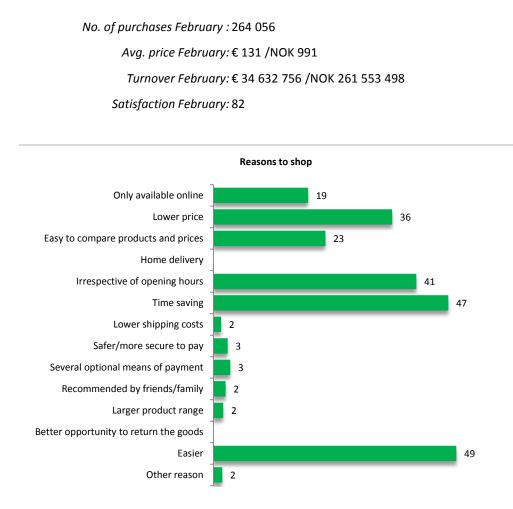
Online market for transportation tickets is largest in Sweden

	Norway	Sweden	Finland	Denmark
No. of purchases February :	264 056	59 <mark>8 6</mark> 13	230 112	145 470
Avg. price February:	€ 131	€ <mark>78</mark>	€ 59	€ 57
Turnover February:	€ 34 632 756	€ 46 959 923	€ 13 655 542	€ 8 <mark>242</mark> 246
Satisfaction February:	82	83	74	77
	Top 5 reasons to shop online	;		
	1. Easier	1. Time saving	1. Opening hours	1. Time saving
	2. Time saving	2. Easier	2. Time saving	2. Easier
	3. Opening hours	3. Opening hours	3. Easier	3. Opening hours
	4. Lower price	4. Lower price	4. Lower price	4. Lower price
	5. Easy to compare	5. Easy to compare	5. Easy to compare	5. Only available online
	Top 5 payment methods			
	1. Card (85 %)	1. Card (51 %)	1. E-payment (81 %)	1. Card (93 %)
	2. E-payment (11 %)	2. E-payment (44 %)	2. Card (18 %)	2. eDankort (5 %)
	3. Invoice (3 %)	3. Invoice (5 %)	3. Other (1 %)	3. E-payment (2 %)
	4. Other (1 %)			

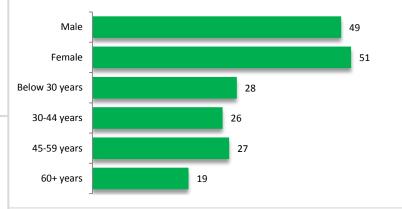




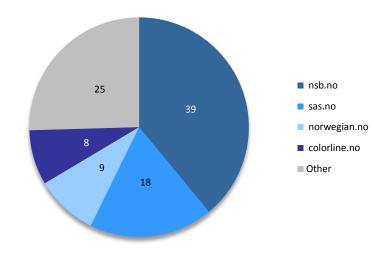
No gender differences; time saving and convenience most important reasons



Buyers in subgroups (share of purchases in category):

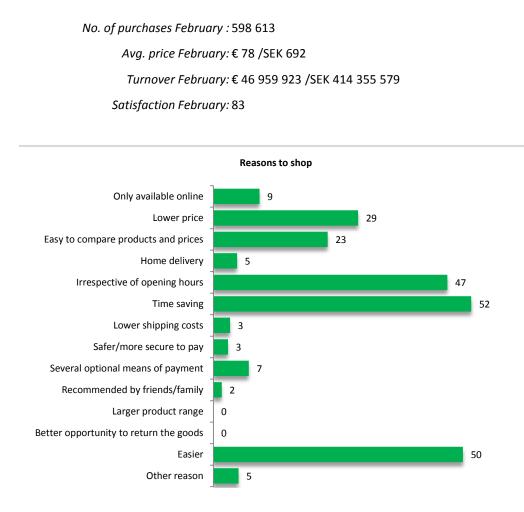


Most used online stores (share of purchases in category):

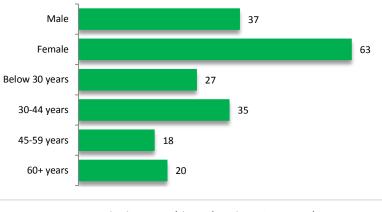


gallup

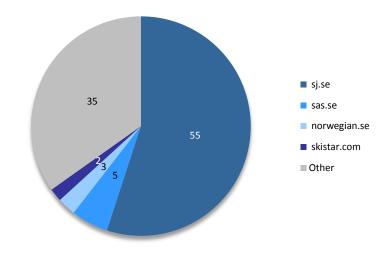
Train tickets account for above half of the purchases in Sweden



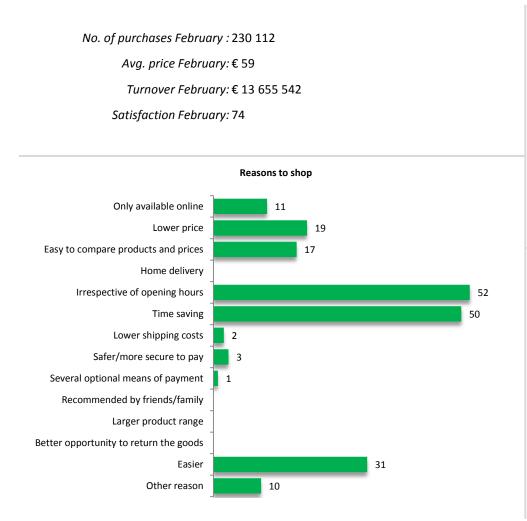
Buyers in subgroups (share of purchases in category):



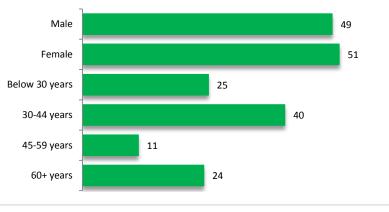
Most used online stores (share of purchases in category):



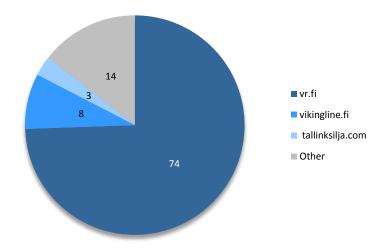
3 out of 4 purchases are made at vr.fi; no gender differences



Buyers in subgroups (share of purchases in category):

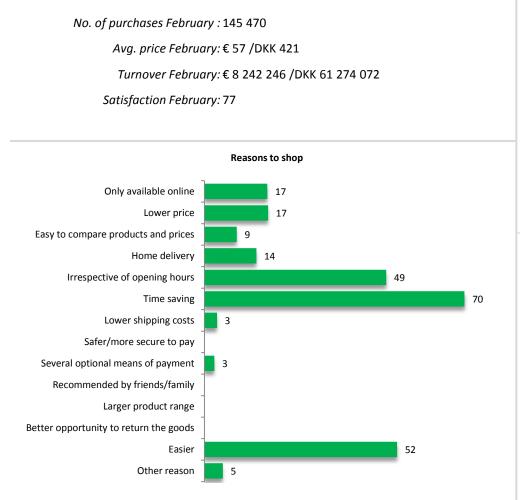


Most used online stores (share of purchases in category):

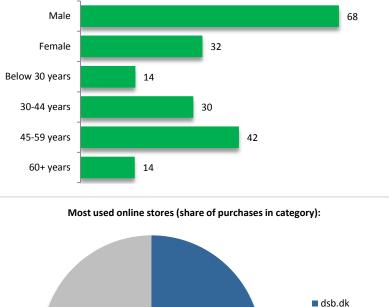




Also in Denmark train tickets account for a high share of the purchases



Buyers in subgroups (share of purchases in category):



32

sas.dk

Other

molslinien.dk

skistar.com



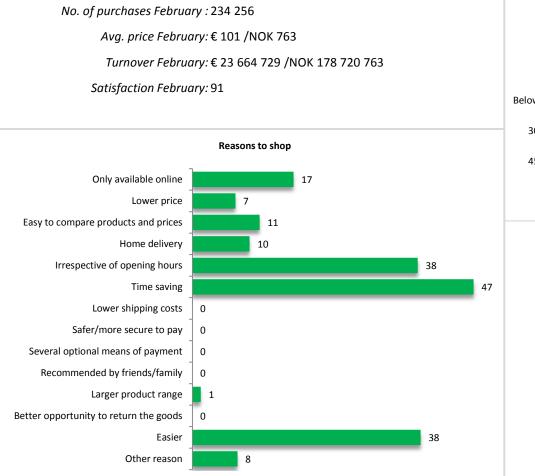
Number of purchases and average price is largest in Norway

	Norway	Sweden	Finland	Denmark
No. of purchases February :	<mark>23</mark> 4 256	20 <mark>6 7</mark> 46	181 535	216 561
Avg. price February:	€ 101	€ <mark>69</mark>	€ 60	€ 73
urnover February:	€ 23 664 729	€ 14 186 425	€ 10 914 940	€ 15 91 <mark>4 974</mark>
atisfaction February:	91	97	87	78
	Top 5 reasons to shop online			
	1. Time saving	1. Time saving	1. Easier	1. Time saving
	2. Easier	2. Opening hours	2. Time saving	2. Easier
	3. Opening hours	3. Easier	3. Opening hours	3. Only available online
	4. Only available online	4. Only available online	4. Only available online	4. Opening hours
	5. Easy to compare	5. Easy to compare	5. Lower price	5. Home delivery
	Top 5 payment methods			
	1. Card (83 %)	1. Card (70 %)	1. E-payment (67 %)	1. Card (81 %)
	2. E-payment (11 %)	2. E-payment (22 %)	2. Card (17 %)	2. eDankort (9 %)
	3. Prepaid card/-account (4%)	3. Invoice (5 %)	3. Other (5 %)	3. E-payment (5 %)
	4. PayPal (2 %)	4. Prepaid card/-account (2	%) 4. Prepaid card/-account (4	%) 4. Other (2 %)
		5. Other (2 %)	5.Advance payment (4 %)	5. Prepaid card/-account (2



#

3 out of 5 customers are female; billettservice.no most used store



Buyers in subgroups (share of purchases in category):



40

8

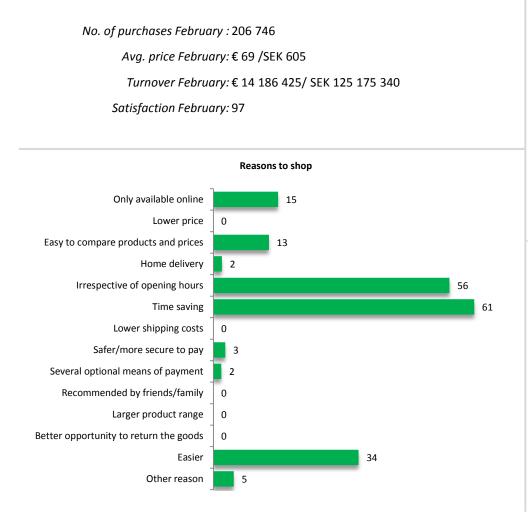
52

billettservice.no

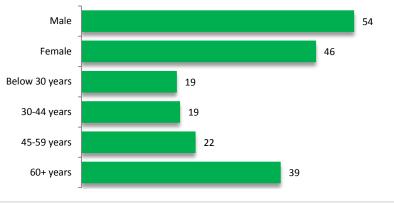
oslokino.no

Other

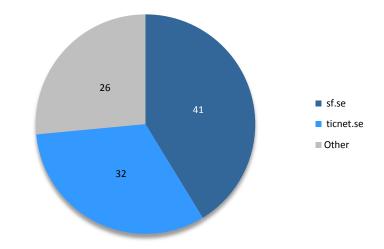
4 out of 10 purchases are cinema tickets bought at sf.se; high share in age group 60+



Buyers in subgroups (share of purchases in category):

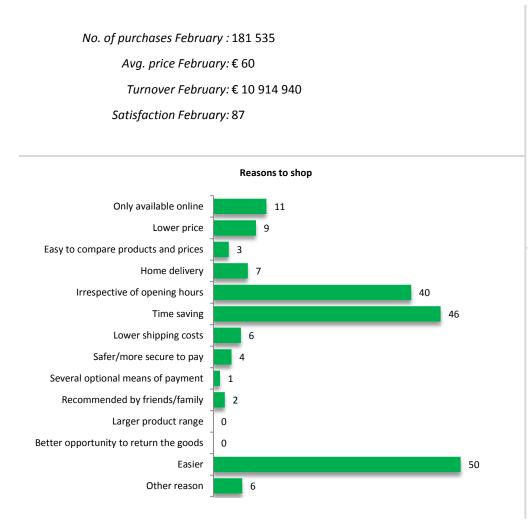


Most used online stores (share of purchases in category):

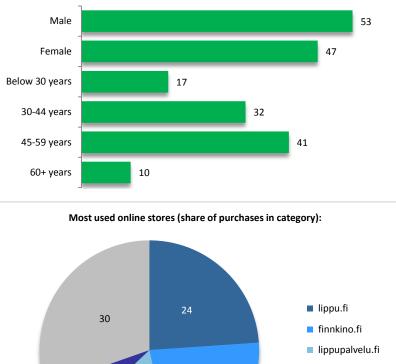




More medium size actors in the Finnish online market than in the other Nordic countries



Buyers in subgroups (share of purchases in category):



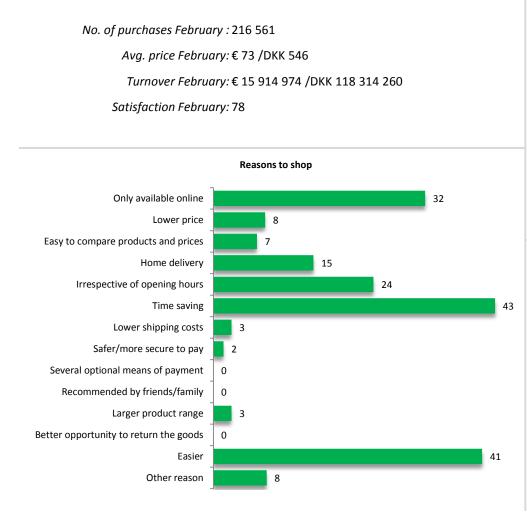
23

16

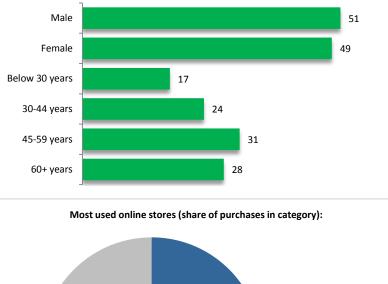
tiketti.fi

Other

Convenience and saving time most important, but also availability is an important reason



Buyers in subgroups (share of purchases in category):



10

65



billetnet.dk

billetlugen.dk

Other

Danes use in average more on gambling than others, but fewer report to gamble



Masked numbers: Base too low

No. of purchases February :

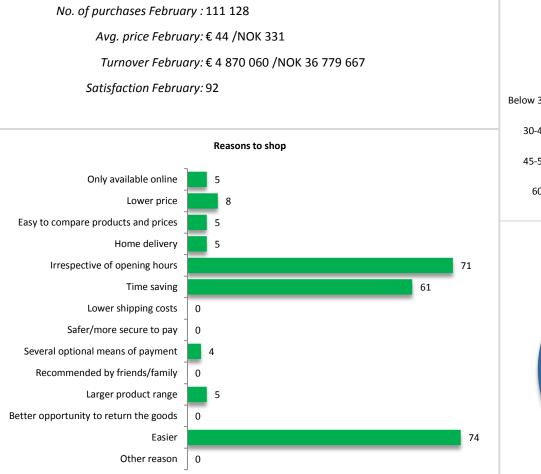
Avg. price February:

Turnover February:

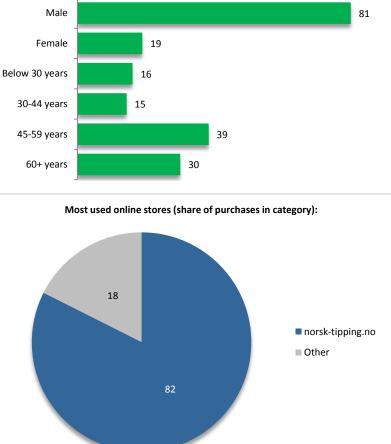
Satisfaction February:



norsk-tipping.no most used store; 4 out of 5 purchases are made by men

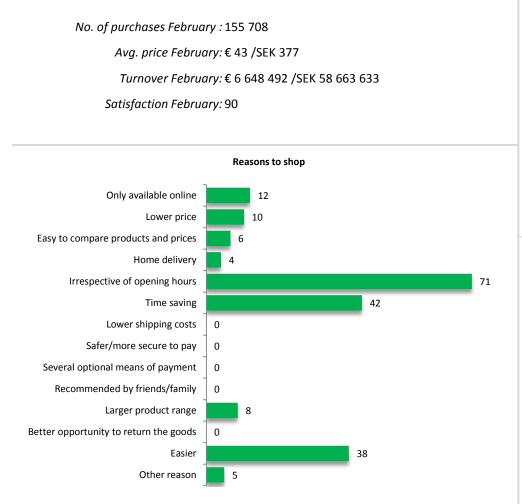


Buyers in subgroups (share of purchases in category):

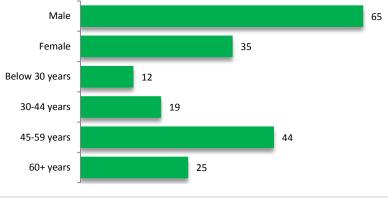




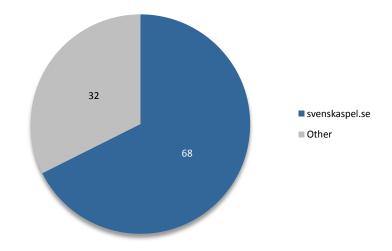
7 out of 10 purchases are made by people 45 years or older; svenskaspel.se most used



Buyers in subgroups (share of purchases in category):

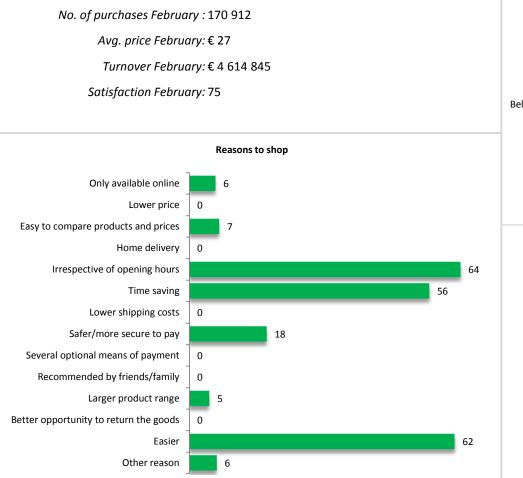


Most used online stores (share of purchases in category):

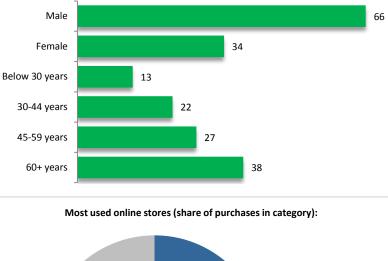


4

65 % of the purchases are made by people above 44 years



Buyers in subgroups (share of purchases in category):



16

veikkaus.fi

Other

Groceries and food products (not prepared)

Denmark stands out as the largest market

	Norway	Sweden	Finland	Denmark
No. of purchases February :	34 224	88 <mark>11</mark> 7	36 859	124 584
Avg. price February:	€ 61	€ <mark>66</mark>	€ 87	€ 70
Turnover February:	€ 2 098 315	€ 5 815 455	€ 3 217 653	€ 8 683 719
Satisfaction February:				
	Top 5 reasons to shop online			

Top 5 payment methods

tns gallup

Masked numbers: Base too low

Prepared food - delivered/take away

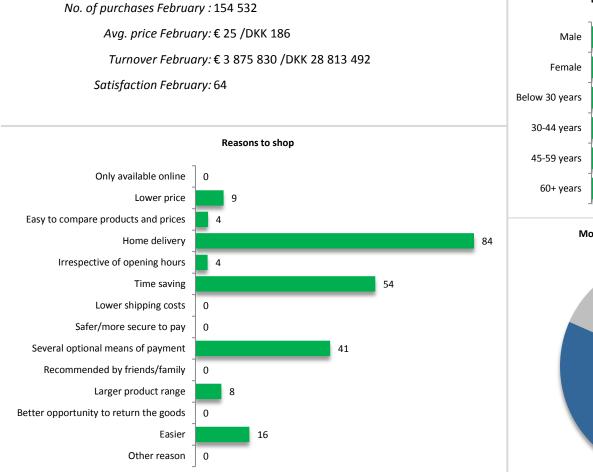
Also for prepared food, the Danish online market is the largest

	Norway	Sweden	Finland	Denmark
No. of purchases February :	52 067	11 866	39 228	154 532
Avg. price February:	€ 51	€ <mark>29</mark>	€16	€ 25
Turnover February:	€ 2 656 196	€ 338 341	€ 626 740	€ 3 875 830
Satisfaction February:				64
	Top 5 reasons to shop online			
				1. Home delivery
				2. Time saving
				3. Several means of payment
				4. Easier
				5. Lower price
				_
	Top 5 payment methods			
				1. Card (85 %)
				2. E-payment (7 %)
				3. Other (6 %)
				4. Prepaid card/-account (2 %

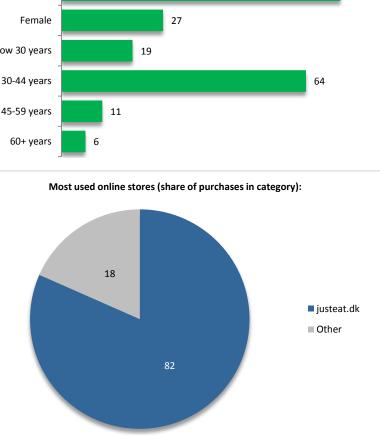


Prepared food - delivered/take away

Home delivery is the most important reason



Buyers in subgroups (share of purchases in category):



73

Photography

Norway stands out as the country with highest turnover in this category

	Norway	Sweden	Finland	Denmark
No. of purchases February :	126 669	11 <mark>4 5</mark> 11	78 417	49 994
Avg. price February:	€ 117	€ <mark>53</mark>	€17	€ 34
Turnover February:	€ 14 853 722	€ 6 105 730	€ 1 297 968	€ 1 689 074
Satisfaction February:	84			
	Top 5 reasons to shop online			
	1. Lower price			
	2. Opening hours			
	3. Time saving			
	4. Only available online			
	5. Home delivery			
	Top 5 payment methods			
	1. Card (44 %)			
	2. Invoice (24 %)			
	3. PayPal (14 %)			
	4. E-payment (10 %)			
	5. Other (4 %)			

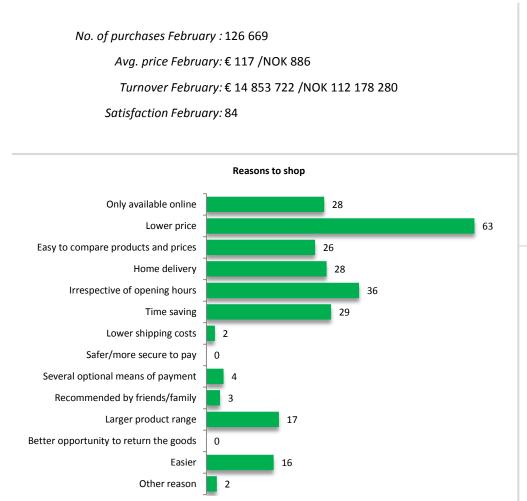


Masked numbers: Base too low

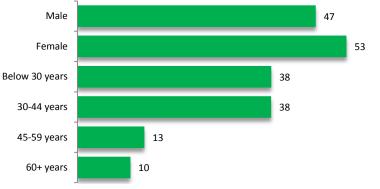
Photography



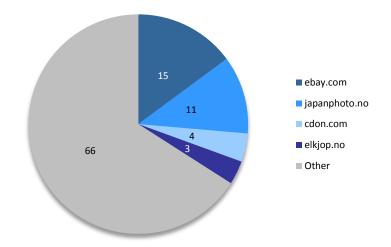
Lower price is the most important reason to buy online



Buyers in subgroups (share of purchases in category):



Most used online stores (share of purchases in category):





Comment

	Norway	Sweden	Finland	Denmark
No. of purchases February :	<mark>11</mark> 6 861	287 749	129 110	141 784
Avg. price February:	€ 138	€ <mark>94</mark>	€ 68	€ 72
Turnover February:	€ 16 134 399	€ 26 985 666	€ 8 815 473	€ 10 241 236
Satisfaction February:	88	<mark>93</mark>	86	65
	Top 5 reasons to shop onli	ine		
	1. Only available online	1. Lower price	1. Opening hours	1. Home delivery
	2. Opening hours	2. Time saving	2. Easier	2. Lower price
	3. Home delivery	3. Easy to compare	3. Only available online	3. Opening hours
	4. Easier	4. Opening hours	4. Time saving	4. Only available online
	5. Lower price	5. Home delivery	5. Lower price	5. Easier
	Top 5 payment methods			
	1. Card (33 %)	1. Card (38 %)	1. Invoice (54 %)	1. Card (68 %)
	2. PayPal (26 %)	2. Invoice (30 %)	2. E-payment (31 %)	2. Other (12 %)

3. PayPal (13 %)

4. E-payment (12 %)

5. Advance payment (6 %)

3. Invoice (19 %)

5. E-payment (6 %)

4. Advance payment (7 %)

5. Collect on delivery (3 %)

3. PayPal (6 %)

4. Other (4 %)

4. Invoice (7 %)

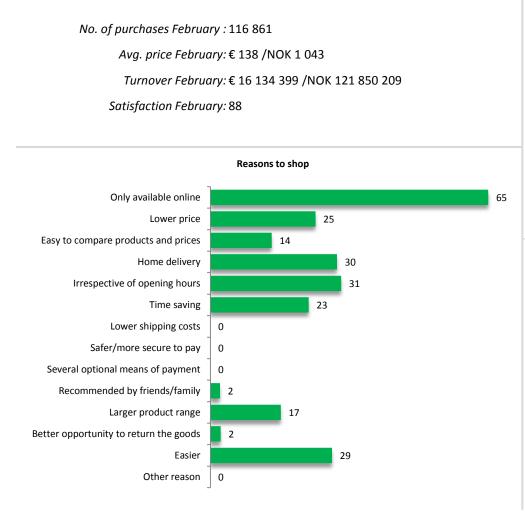
3. eDankort (7 %)

5. Advance payment (6 %)

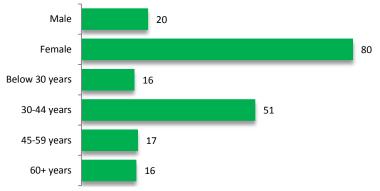
Denmark



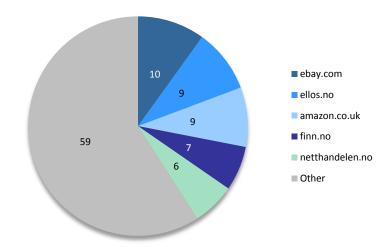
4 out of 5 purchases conducted by women



Buyers in subgroups (share of purchases in category):

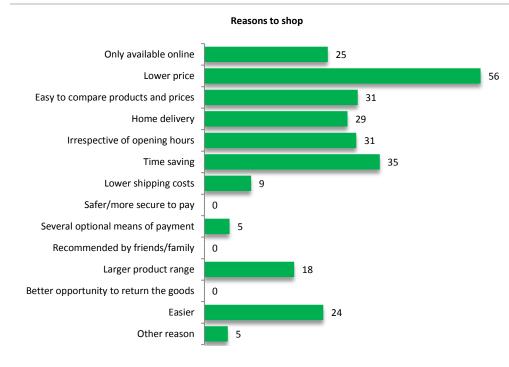


Most used online stores (share of purchases in category):

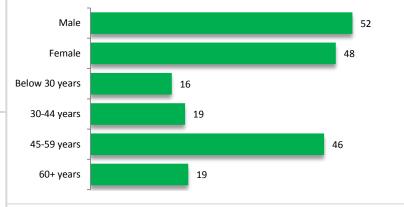


No gender differences in Sweden

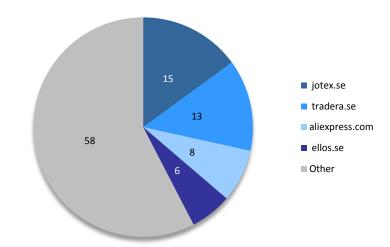




Buyers in subgroups (share of purchases in category):



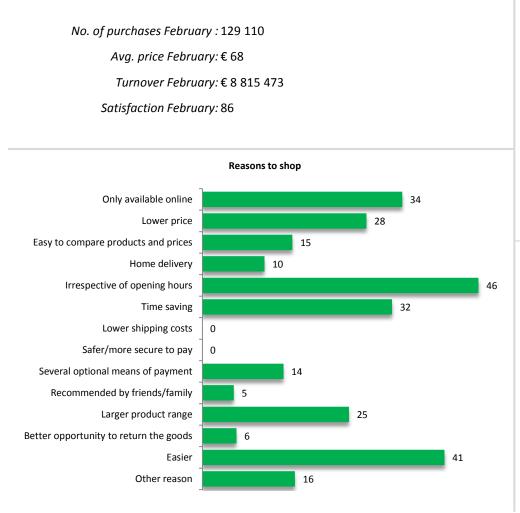
Most used online stores (share of purchases in category):



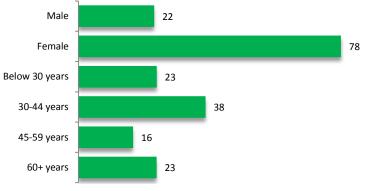


4

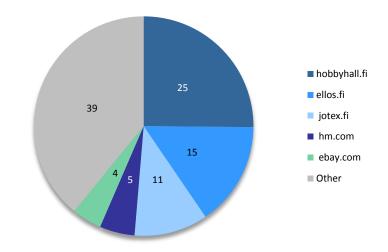
1 of 4 purchases made at hobbyhall.fi



Buyers in subgroups (share of purchases in category):

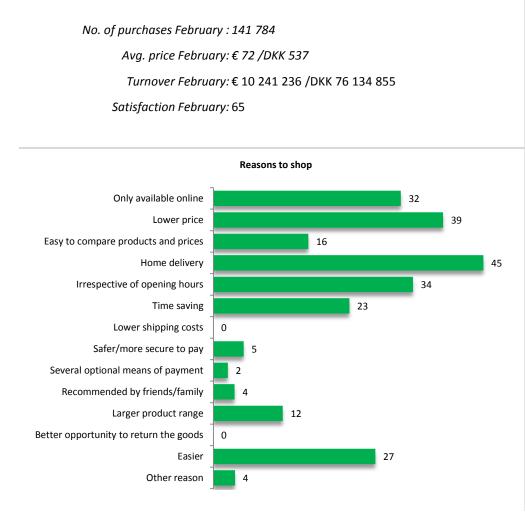


Most used online stores (share of purchases in category):

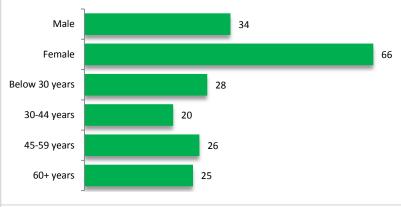




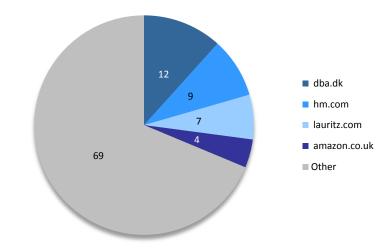
Less differences across age groups than in the other Nordic countries



Buyers in subgroups (share of purchases in category):



Most used online stores (share of purchases in category):



Hobby

Number of purchases highest in Sweden

	Norway	Sweden	Finland	Denmark
No. of purchases February :	78 550	17 <mark>4 2</mark> 44	61 027	57 511
Avg. price February:	€ 46	€ <mark>41</mark>	€ 50	€ 59
Turnover February:	€ 3 581 319	€ 7 057 527	€ 3 038 823	€ 3 365 369
Satisfaction February:		9 <mark>9</mark>		
	Top 5 reasons to shop online			
		1. Lower price		
		2. Only available online		
		3. Home delivery		
		4. Opening hours		
		5. Time saving		
	Top 5 payment methods			
		1. E-payment (48 %)		
		2. PayPal (24 %)		
		3. Invoice (9 %)		
		4. Card (8 %)		
		5. Collect on delivery (6 %)		

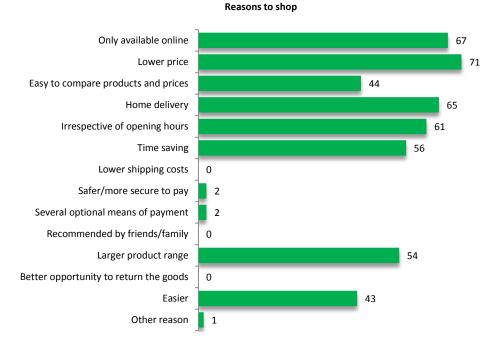
Masked numbers: Base too low



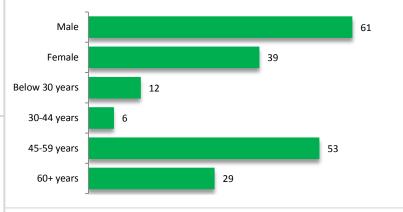
Hobby

High satisfaction in this category





Buyers in subgroups (share of purchases in category):



Most used online stores (share of purchases in category):

