

E-commerce in the Nordics



Focus:

Artificial intelligence – a game changer for retail

The development
– country by country

E-commerce
for 22.4 billion EUR

Control – more important
than speed of delivery

SUMMARY 2018

postnord



The challenge of crossing borders

As the e-commerce industry matures, many of us have started to see it as an obvious first choice: it is easy to compare prices; there is a convenient array of delivery options; and payments are secure. The entire world's selection is just a few clicks away in my phone.

Many people emphasize the speed of deliveries as a crucial factor for success and some companies have started to deliver on the same day. But what is more important to me as a recipient is having control of the delivery – getting to choose when and where I receive the parcel – rather than getting it quickly. And I'm not alone. The overview of Nordic consumers' priorities is clear in this report.

At the same time, the variations are striking between the different Nordic countries – home deliveries are the natural choice for most Danish e-commerce consumers, while Swedes prefer collecting their parcel from a partner outlet. We see similar differences in preference regarding payment methods across the border.

Even if in many ways the Nordics are one market, consumer behaviors are anything but the same. For example Norwegians, who are used to paying customs in Europe, have a higher tendency to shop from North America than their Nordic neighbors. Finns primarily shop from Sweden, Swedes from Germany and Danes from the UK.

E-retailers who want to reach a market in their neighboring countries are therefore wise to study how the potential customers' behaviors vary and evolve. This report provides insight into many unique aspects of e-commerce in the Nordics. If as an e-retailer you want further help understanding your industry and your customers' preferences, PostNord has extensive experience throughout the Nordic region that we are happy to share. Because I assume that like most Nordic residents, you are not yet comfortable with asking Google Assistant, Alexa or Siri for guidance when it comes to business and other important results.

Håkan Ericsson

President & Group CEO
PostNord

About E-commerce in the Nordics

Through its Nordic perspective, a broad basis and a focus on e-commerce of physical goods, E-Commerce in the Nordics provides uniquely valuable information for readers interested in the Nordic e-commerce market.

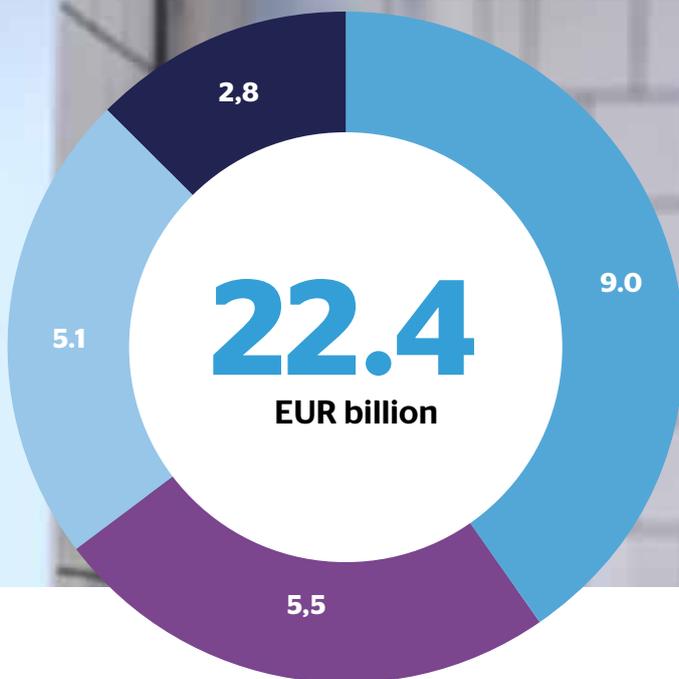
E-commerce is defined in this report as the sale of physical products over the Internet.

The following is outside the report's definition of e-commerce:

- » In-store purchases that were initially arranged via the Internet
- » Sales of services (for example, travel, hotel accommodation and concert tickets) via the Internet
- » Business-to-business online sales
- » Online sales between individuals

E-commerce in the Nordics 2019 is based on consumer surveys conducted monthly in Sweden, Denmark, Norway and Finland. The surveys capture e-commerce consumers' behaviors from January through December 2018. A total of 89,053 respondents participated in the surveys.

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How much we spend online in the Nordic countries

Sales - Nordic e-commerce 2018

Nordic residents' e-commerce consumption in 2018, calculated based on consumers' answers to the question "How much do you estimate you have spent on goods purchased online in the past month?" (Base: Shopped online in the past month.)

Because the results are based on consumers' own consumption estimates, and calculation methods have been refined over time, comparisons with earlier reports should be made with great caution.

■ Sweden ■ Denmark ■ Norway ■ Finland



61%

Percentage of Nordic residents who shopped online in an average month in 2018*. In 2008, the percentage of Nordic residents who shopped remotely was 21 percent*.

15,9%

Percentage of e-commerce consumption composed of e-commerce from abroad in 2018.

*Between 18 and 79 years. **In addition to e-commerce, also includes shopping via mail order, phone, TV shop etc. and refers to people aged 15 and up.

Overview

Swedes like invoice payments online and 6.8 million people also use Swish, which is gaining popularity.

p.20

One out of three consumers in Norway shops outside the country's borders and 62 percent had their most recent purchase delivered to a service point.

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For 89 percent of Danes, being able to choose how the goods should be delivered is crucial when deciding where to shop online.

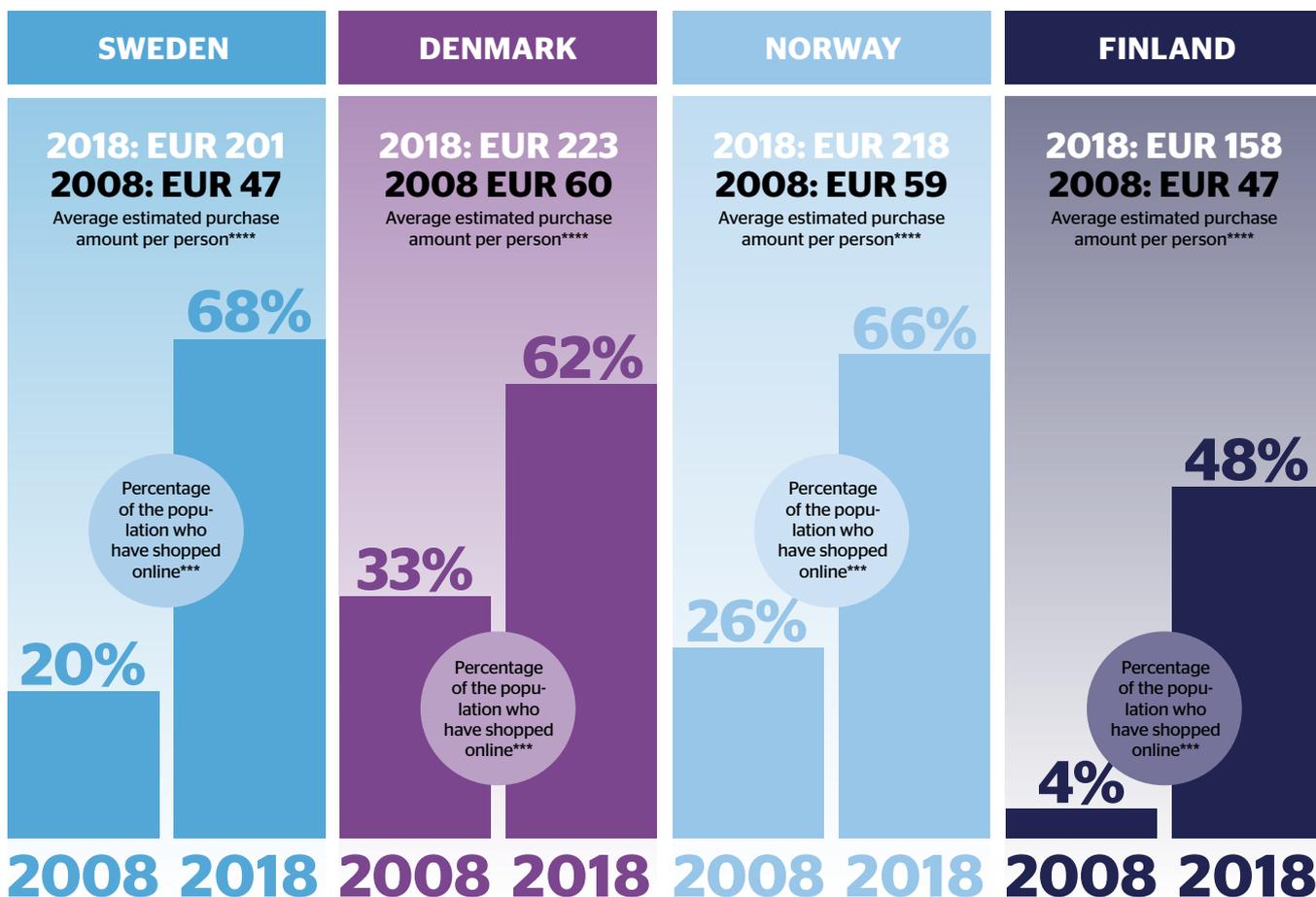
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Consumers in Finland have checked in to a store via social media 71 percent more other than Nordic consumers in general.

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Where are we heading?

An average month in 2018 compared to 2008



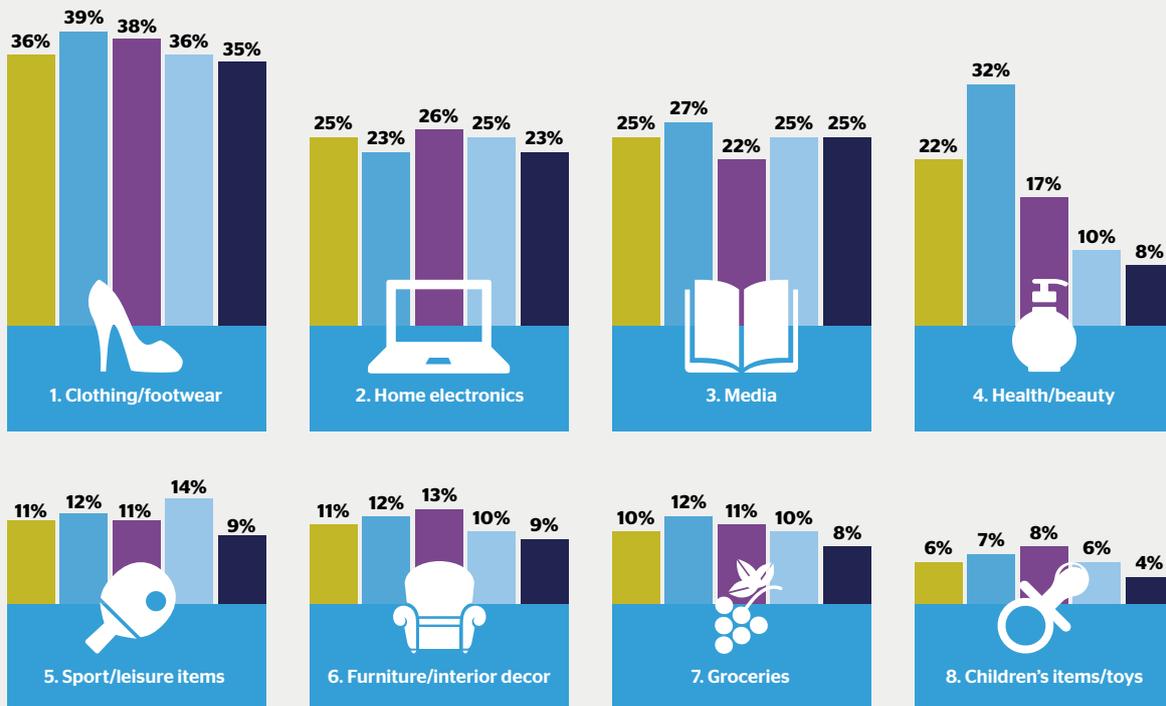
*Ages 18-79 **Ages 15 and older ***2008 refers to the share who shopped remotely, which in addition to e-commerce includes shopping by mail order, phone, TV shop and more. ****Comparisons of purchase amounts should be made with caution as the calculation method has changed. The figure for 2008 is based on consumers' own estimates of purchase totals on a full-year basis, while 2018's figures are based on monthly estimates.

Product categories that Nordic residents shop for online (average per month January - December)

What types of physical items have you bought online in the past 30 days? (Total)

Base: Have purchased goods online in the past 30 days

■ Nordics ■ Sweden ■ Denmark ■ Norway ■ Finland



In 2008, CDs and movies were the fourth most popular product category to shop for remotely, after clothes, home electronics and books.

Did you know that...

Online purchases totaling EUR 22.4 billion

PostNord has tracked Nordic e-commerce for about a decade. A decade in which webshops went from acting in the margins to being a self-evident part of Nordic consumers' daily lives. Consumption is rising at a rapid pace and in 2018, Nordic consumers spent EUR 22.4 billion online in total.

A great deal has changed since 2008, when PostNord began to monitor Nordic e-commerce. Ten years ago, price was the single most important reason for shopping online. For reasons of cost and competition, online stores were incentivised to keep their prices low, thereby helping consumers cross the threshold into e-commerce. Today, e-commerce is driven largely by convenience and simplicity. Consumers can shop exactly when it suits them, whether it is from the sofa in the living room

at night or on the morning commute to work.

Mobile phones have given a powerful boost to the aspect of convenience in recent years. In December 2018, four out of ten Nordic online consumers shopped using their cell phone. Ten years ago the technology was not yet mature and resistance to changing commerce channels was great. Only one out of five online consumers who had not yet shopped using a mobile phone could imagine doing so.

The development of logistics is a key factor in the rapid growth of e-commerce. A look back shows that in 2008 six out of ten consumers expected a delivery time of seven or more days. Today, retailers' warehousing is more efficient and logistics players work hard to obtain ever-shorter delivery times. In some cases, delivery times are only a matter of hours and in most cases, it only takes a few days for shipments to reach consumers' homes.

Five countries dominate

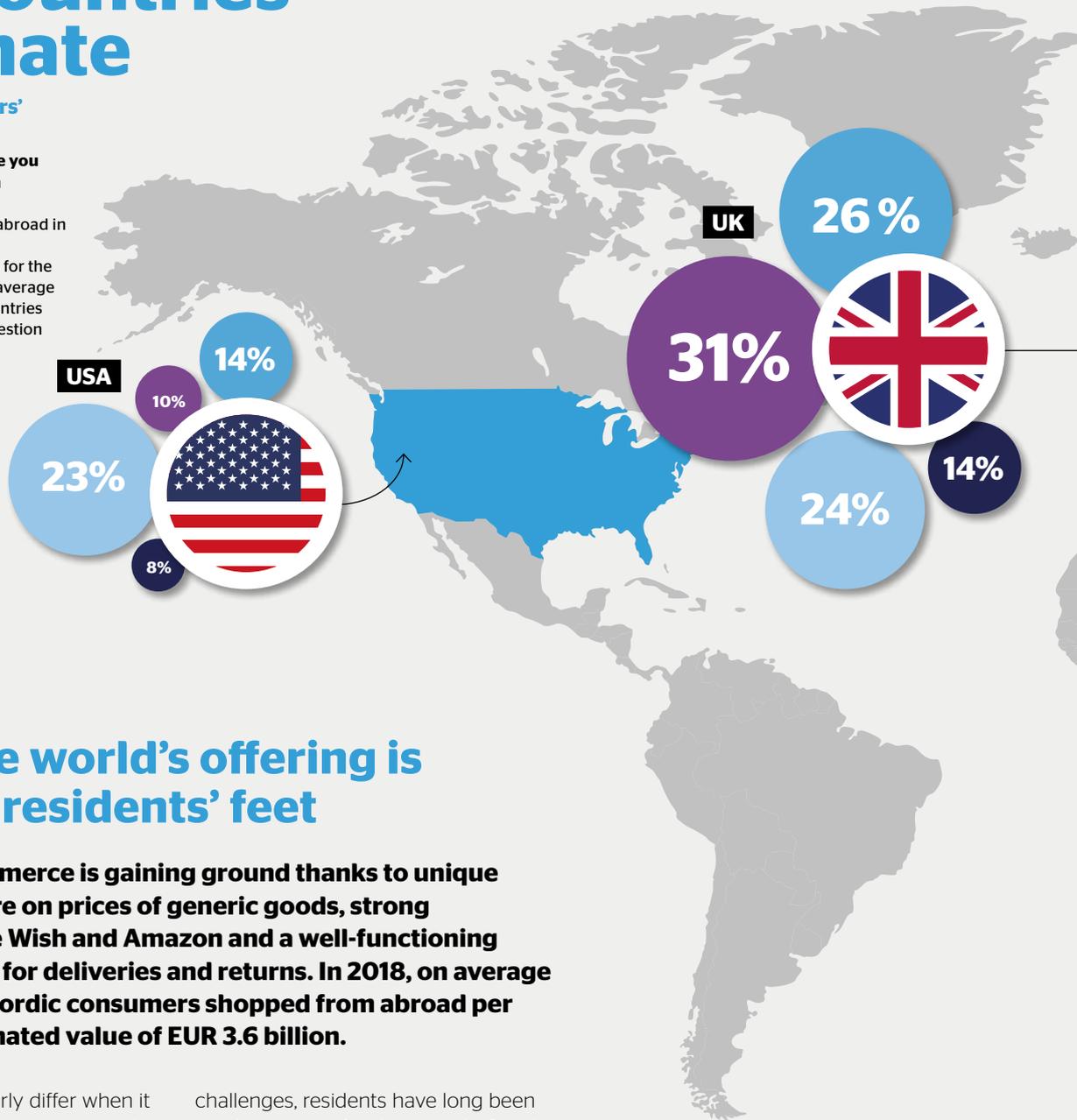
Nordic online shoppers' favorite countries

From which countries have you purchased goods online in the past month?

Base: Shopped online from abroad in the past 30 days.

Note: the weighted averages for the Nordic countries reflect the average for only three of the four countries (the country to which the question refers is excluded).

- Sweden
- Denmark
- Norway
- Finland



The whole world's offering is at Nordic residents' feet

Globalized e-commerce is gaining ground thanks to unique products, pressure on prices of generic goods, strong marketplaces like Wish and Amazon and a well-functioning logistics network for deliveries and returns. In 2018, on average three out of ten Nordic consumers shopped from abroad per month at an estimated value of EUR 3.6 billion.

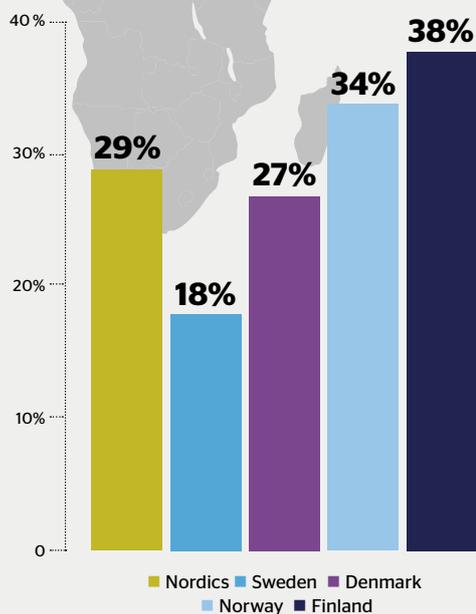
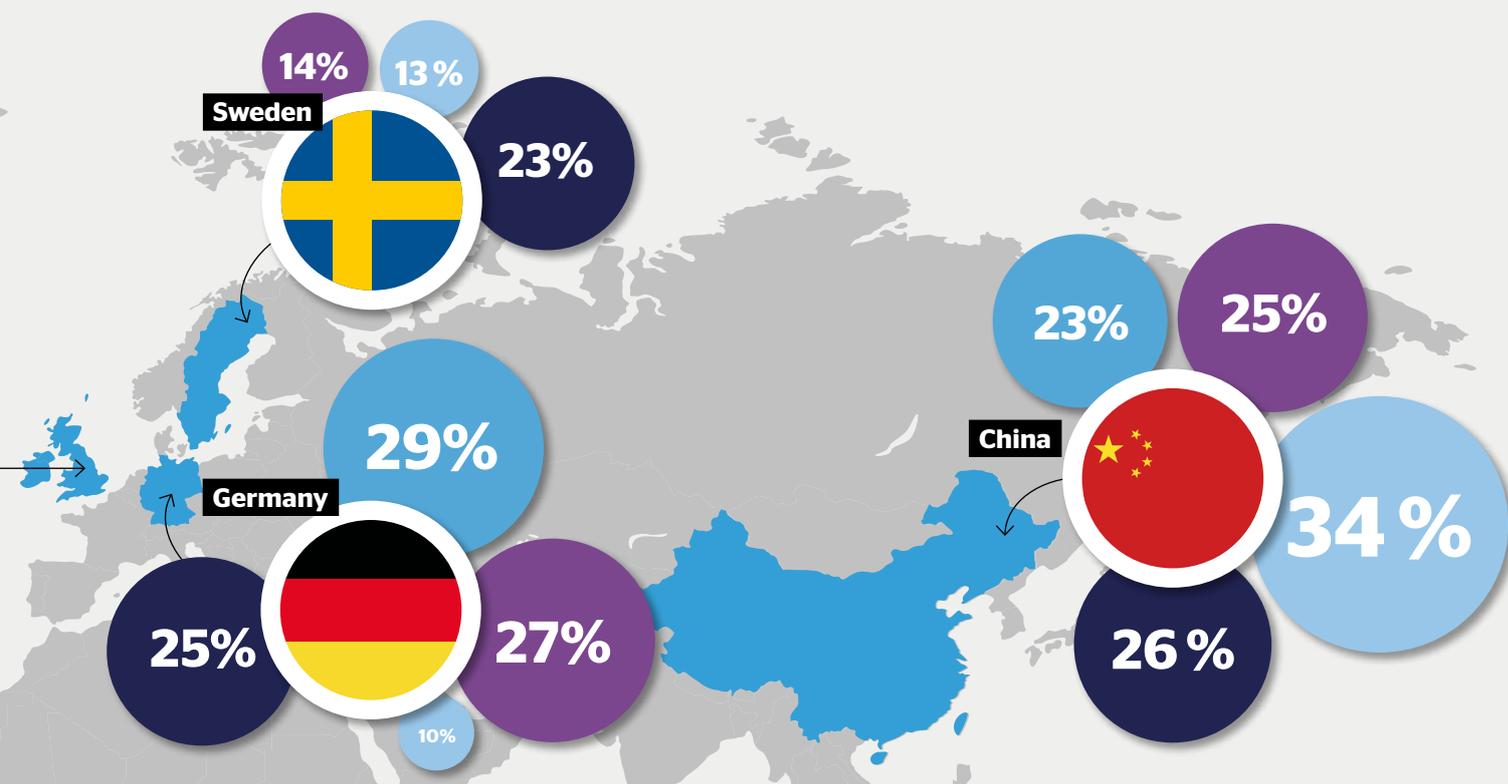
Nordic countries clearly differ when it comes to shopping from countries other than their own. Finnish and Norwegian consumers are used to shop from abroad, while Danish and Swedish consumers rely on domestic webshops to a greater extent. Finnish e-commerce has long been characterized by a high percentage of e-commerce from Sweden. Many Finns speak Swedish, and Swedish e-commerce is in many respects a step ahead of Finnish e-commerce. Norwegian consumers are also extremely active with regard to shopping from abroad. Due to the country's geographic

challenges, residents have long been used to waiting for their goods. Swedish and Danish consumers have higher expectations for fast deliveries and they are usually satisfied, because the distance to e-retailers' warehouses is short.

China, the US, the UK and Germany have long been the favorite countries from which Nordic residents shop. The percentage of Swedes and Finns to shop from China has declined in the past year. In Sweden the share has fallen by over ten percentage points due to new applications of the relevant VAT regulations.

Did you know that...

In 2008, only 6 percent of Nordic e-commerce consumers stated that they shopped online from abroad every month or more often.



Finns shop from abroad the most

Have you bought products online from abroad at any time in the past month?
 Basis: Shopped online in the past month. "Abroad" means you perceive the webshop's domicile to be outside of your country and/or that your delivery is from a country other than your home country.

Top 5 product categories that Nordic online shoppers buy from abroad



1. Clothing and footwear
 Sweden: 31%
 Denmark: 33%
 Norway: 26%
 Finland: 39%



2. Home electronics
 Sweden: 19%
 Denmark: 19%
 Norway: 23%
 Finland: 18%



3. Media
 Sweden: 12%
 Denmark: 17%
 Norway: 18%
 Finland: 15%



4. Beauty and health
 Sweden: 8%
 Denmark: 11%
 Norway: 11%
 Finland: 12%



5. Sports and leisure
 Sweden: 10%
 Denmark: 9%
 Norway: 8%
 Finland: 8%

Product categories that Nordic residents shop for online (average per month January - December)

What types of physical items have you bought online in the past 30 days? (From abroad)
 Base: Have shopped online from abroad in the past 30 days.

“Mobile first” – a paradigm shift

As mobile devices have become more commerce-friendly and companies have adapted their websites for mobile use, consumers’ shopping habits have centered on mobile phones to an ever-increasing degree. Because consumers always have their phone at hand, this paradigm shift creates enormous opportunities for e-retailers. For a physical retailer, consumers’ continuous digital presence is comparable to almost all consumers walking by the store – every day.

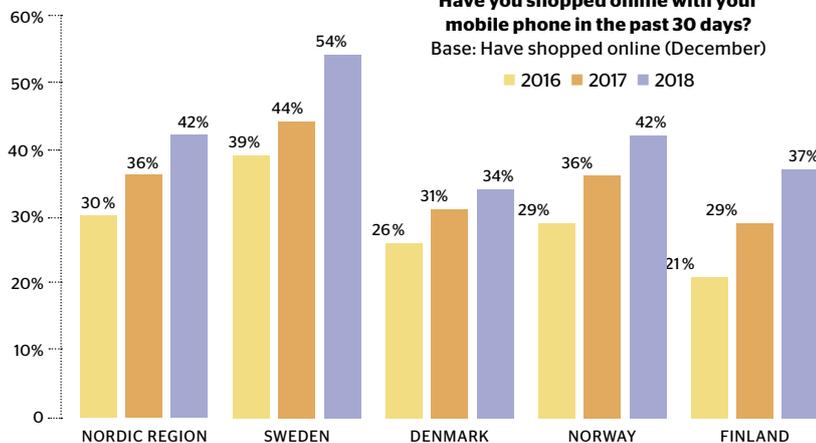
The epicenter of the mobile revolution is in large parts of Asia, where “mobile first” has long been natural in retail and where hundreds of millions of people consider the mobile phone to be the primary digital link to the store. Nordic consumers are also highly advanced compared with the rest of the Western world. More than four

out of ten Nordic e-commerce consumers make at least one purchase via mobile phone every month, which is a 12 percent increase since 2016. If you go back to 2008, only between two and four percent answered that they had shopped from their mobile phone in the past year. Sweden is still the most mature mobile country in the Nordics, but its neighbors are close behind. Since 2016, the share of consumers to shop using a mobile phone has increased the most in another Nordic country with historic traditions in mobile communication: Finland. In only two years, the percentage to make purchases via mobile phone in Nokia’s homeland has nearly doubled from two out of ten consumers in late 2016 to almost four out of ten consumers in the corresponding period in 2018.



Have shopped online in the past month

Have you shopped online with your mobile phone in the past 30 days?
Base: Have shopped online (December)

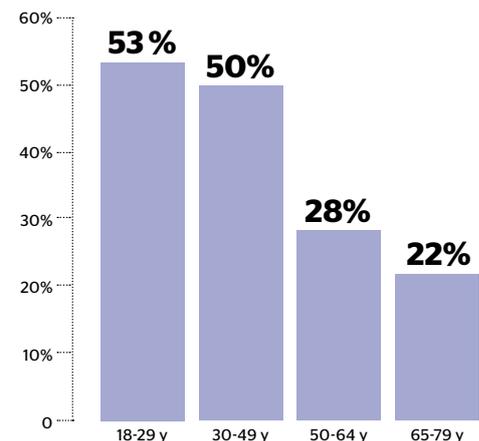


Did you know that...

In China, the percentage of people who shopped online with a mobile phone amounted to 79% per month in 2017.
Source: PwC

Have shopped using a mobile phone based on age

Share of Nordic residents who have shopped with a mobile phone in the past 30 days, divided by age
Base: Have shopped online (December)



Digital natives drive the shift toward new channels

The digital economy gives rise to clear generational gaps when it comes to behavior, and shopping with a mobile phone is no exception. Over half of Nordic e-commerce consumers between 18 and 29 years old have shopped with a mobile phone, while the corresponding figure

for seniors over age 65 is around one in five. Today, young people are “digital natives” – they grew up in the digital era with modern technology and have not had to acquire this knowledge as adults. As time passes, we can therefore talk about an organic shift toward digital sales channels.



The mobile phone - hub of the consumer experience

Technical achievements have made mobile phones a natural tool not just for completing the actual purchase. Consumers also receive offers via mobile phone, making it a natural communication and marketing channel for stores. Furthermore, map functions on smartphones enable quick navigation in order to, for example, figure out where the nearest physical store is located. Another possibility consumers appreciate is being able to check stock before visiting a physical store in order to avoid going home empty-handed.

Many Nordic residents - about one out of three e-commerce consumers - do research on their Mobile phone before making a purchase. Most do this before going to the store, but it has also become relatively common to do research while in the store. Price comparisons, reviews and assessments are some examples of popular information sources for this purpose. The information advantage that physical stores have had historically compared with consumers has thus shrunk and in some cases been eliminated entirely.

How do you use your mobile phone?

Have you at any time in the past three months used your mobile phone for any of the following?

Base: Shopped online in December

1. Received offers to your mobile phone.

Nordic region: 42%
 Sweden: 54%
 Denmark: 35%
 Norway: 48%
 Finland: 31%

4. Looked up the availability of a product before entering the store.

Nordic region: 31%
 Sweden: 41%
 Denmark: 25%
 Norway: 36%
 Finland: 20%

2. Searched for a nearby store with your mobile phone.

Nordic region: 40%
 Sweden: 39%
 Denmark: 42%
 Norway: 47%
 Finland: 31%

5. Looked up a product with your mobile phone while in a store.

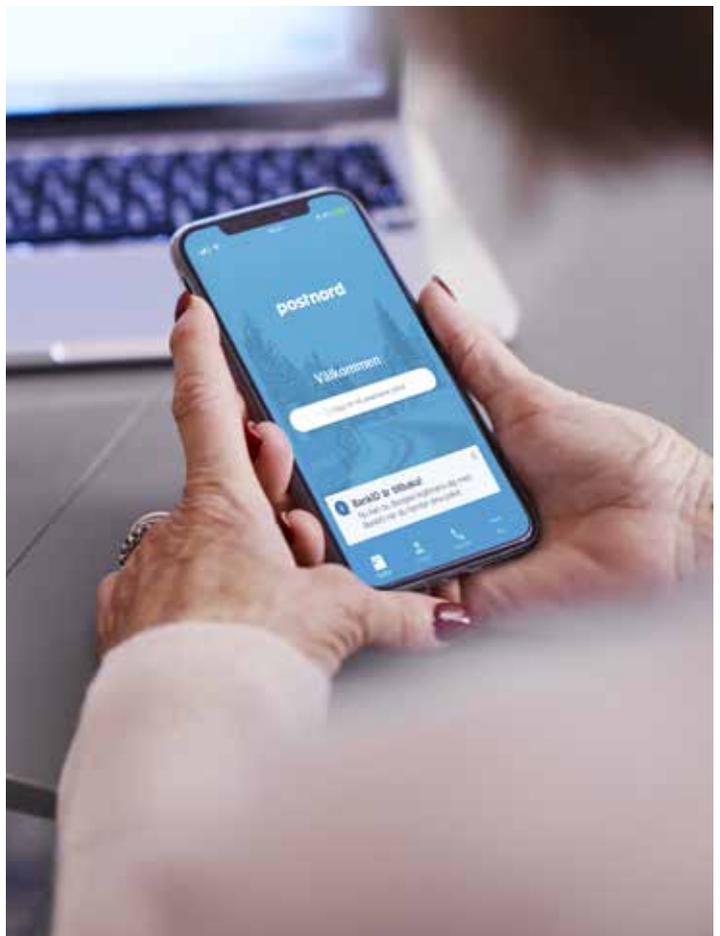
Nordic region: 25%
 Sweden: 30%
 Denmark: 23%
 Norway: 32%
 Finland: 16%

3. Looked up a product with your mobile phone before going into a store.

Nordic region: 38%
 Sweden: 50%
 Denmark: 38%
 Norway: 43%
 Finland: 21%

6. Taken a picture of a product or price tag before a possible purchase.

Nordic region: 20%
 Sweden: 25%
 Denmark: 19%
 Norway: 22%
 Finland: 14%



Delivery is central to the purchase experience

Consumers ask for clarity, freedom of choice and precision in the delivery. Customers want to be in the driver's seat and are expressing forcefully that delivery, and thereby the task of shipping companies, is central to the purchase experience.

More than four out of five Nordic residents consider it important to be able to choose the delivery method, which indicates that freedom of choice has become a hygiene factor. Swedes stand out from other Nordic residents when it comes to the desire to be able to choose the delivery date, and through an uncommonly high use of service points. Finns stand

out with regard to the desire to be able to change delivery method after placing the order. The Finns, together with Danes, also use parcel lockers to a relatively high degree. Norwegians and the Finns take a leading position when it comes to the importance of being offered free shipping, while Danes have the very highest demand for quick deliveries.

Think back to your most recent online purchase. How was your product delivered?

Basis: Shopped online in the past 30 days	Nordic region	Sweden	Denmark	Norway	Finland
I collected it myself from a service point.	56%	66%	34%	62%	50%
It was delivered to my mailbox/multi-occupancy mailbox.	17%	19%	10%	22%	15%
It was delivered to my home and left outside my door (without me needing to sign to confirm receipt of the product).	6%	3%	17%	3%	3%
It was delivered to my home during the day (not in my mailbox/multi-occupancy mailbox) and I had to sign to confirm receipt of the product.	5%	4%	8%	3%	6%
I collected it myself from a parcel locker.	5%	0%	10%	0%	11%
I collected it myself from the webshop's physical store.	2%	2%	2%	2%	3%
It was delivered to my workplace.	1%	0%	4%	1%	1%
It was delivered to my home in the evening (not in my mailbox/multi-occupancy mailbox) and I had to sign to confirm receipt.	1%	2%	0%	2%	1%



Are fast deliveries more important than sustainability?

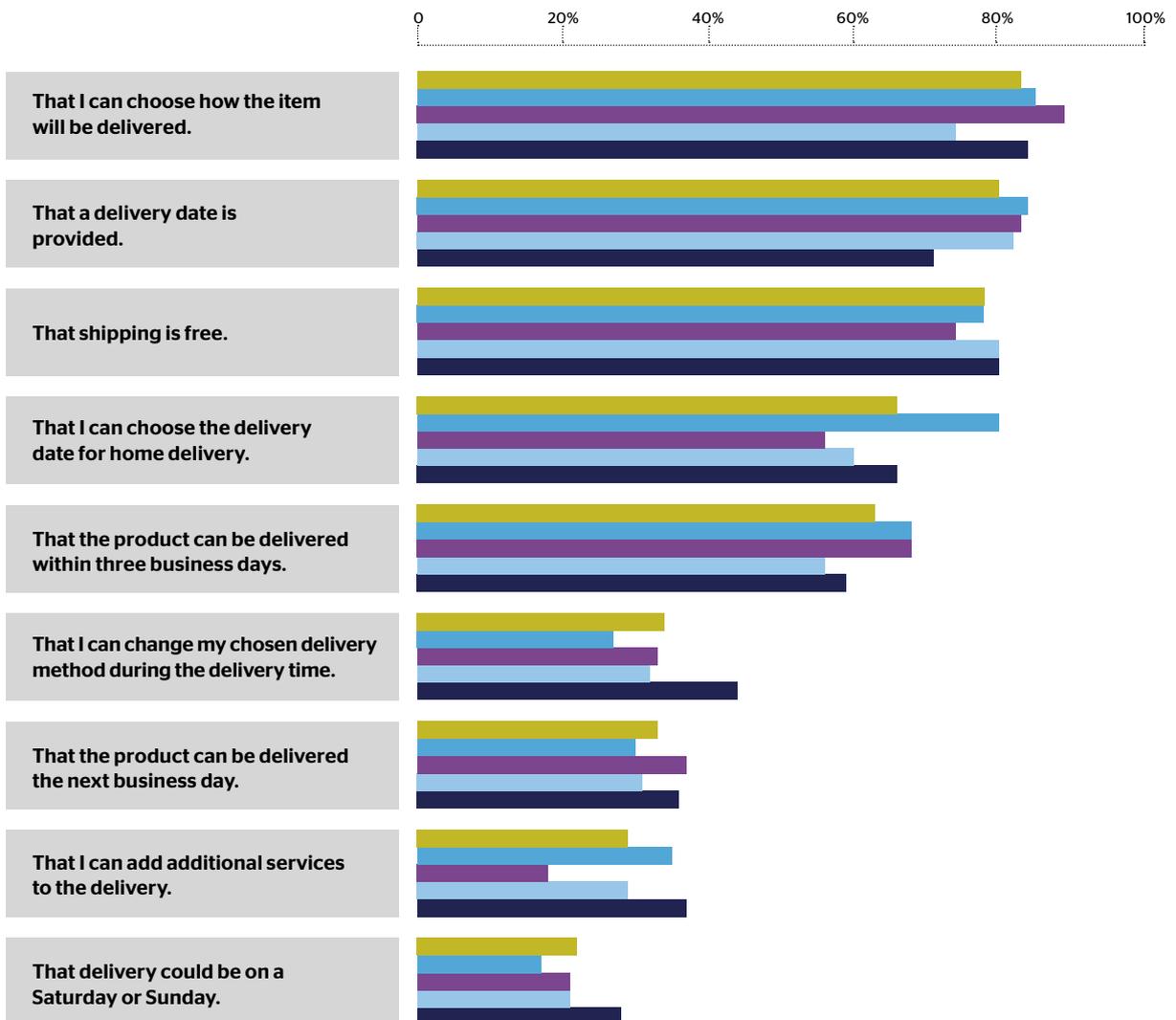
82 percent of Swedish e-commerce consumers say they could imagine waiting one to two days extra for their item if the delivery is made more sustainable/eco-friendly.

This is why we choose a certain webshop

How important are the following features when choosing which webshop/site to shop from?

Base: Have shopped online. Percentage who responded "very important" or "fairly important" (June).

■ Nordics ■ Sweden ■ Denmark ■ Norway ■ Finland



On the path to a highly intelligent era

A new force is on its way to transforming the rules of play for human life in general and retail in particular. Pure e-retailers are generally far ahead in a technology shift that is making use of smart computers and so-called artificial intelligence* to increase customer benefit.

AI is usually described as intelligence shown by machines and is used in retail, among other ways, through algorithms that customize recommendations, individualize websites and optimize the company's purchasing. On the website, automated customer service, through chatbots and assistants, helps customers receive answers to their questions immediately, which can increase conversion. Automated warehousing is another area of application, and with regard to deliveries, experiments are underway with self-driving vehicles and drones.

For their part, the online consumer

has received help with making a decision and simplifying daily life through numerous different AI tools. When consumers state the areas of application in which they would feel secure receiving help from an AI device, three out of ten Nordic residents respond that health is one such area, closely followed by fitness and home security. Apps and digital assistants on Mobile phones are already used frequently in the area of health (to keep track of blood pressure and medicine intake, for example), in fitness (to optimize diet and physical activity) and in home security (by regulating locks, alarms and lights).

AI - areas of application

HOME SECURITY - AI is used for example to unlock the home for authorized people.

HEALTH - AI-based portable devices monitor health, blood pressure or similar

FITNESS - AI devices are connected to a fitness profile in order to propose exercises, food etc.

FASHION GUIDANCE - AI is used as a stylist that suggests clothing and alternatives.

PERSONAL ASSISTANTS - AI devices are used to schedule meetings, keep track of the calendar etc.

KITCHEN ASSISTANT - AI is used when cooking in order to read a recipe, set a timer, create shopping lists etc.

SHOPPING - AI is used through voice command or automation to buy physical goods and services.

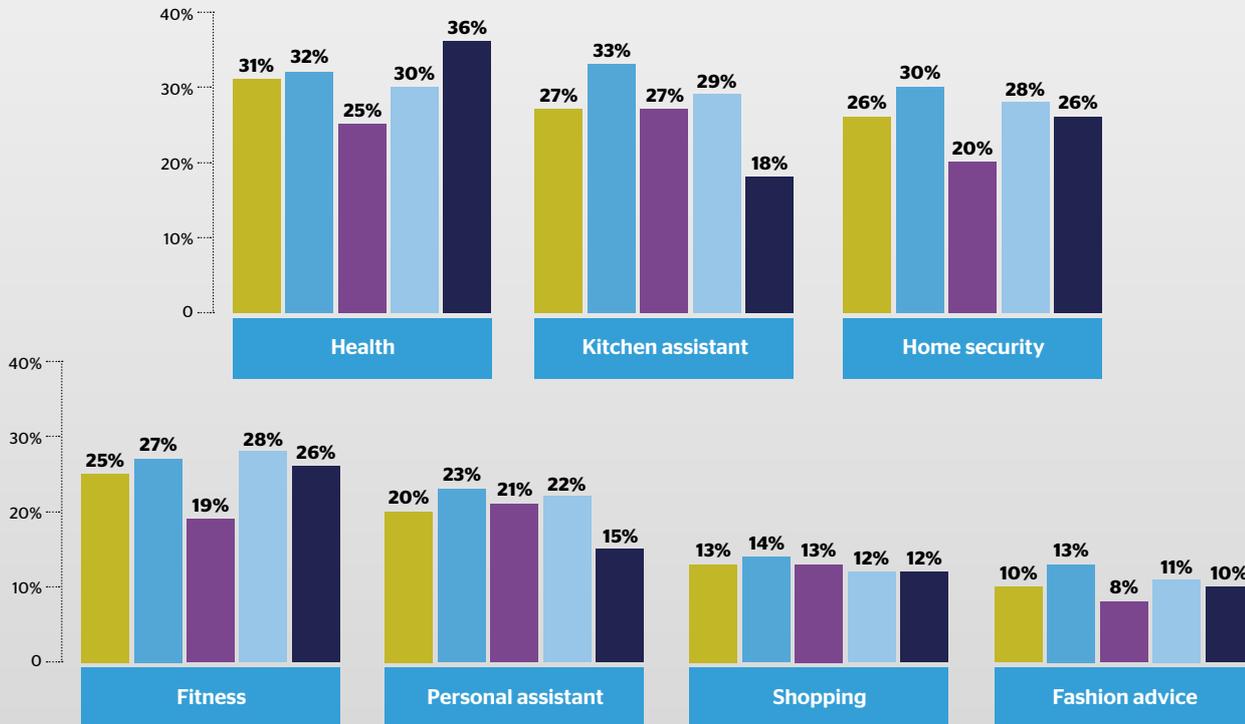
*Artificial intelligence entails smart computers that simulate human intelligence, computers/computer systems that, based on data, can think, communicate, plan, learn and carry out work tasks.



This is how AI could affect your daily life

In 5 years, in what areas
do you think you would feel secure using AI?
Base: Have shopped online (December)

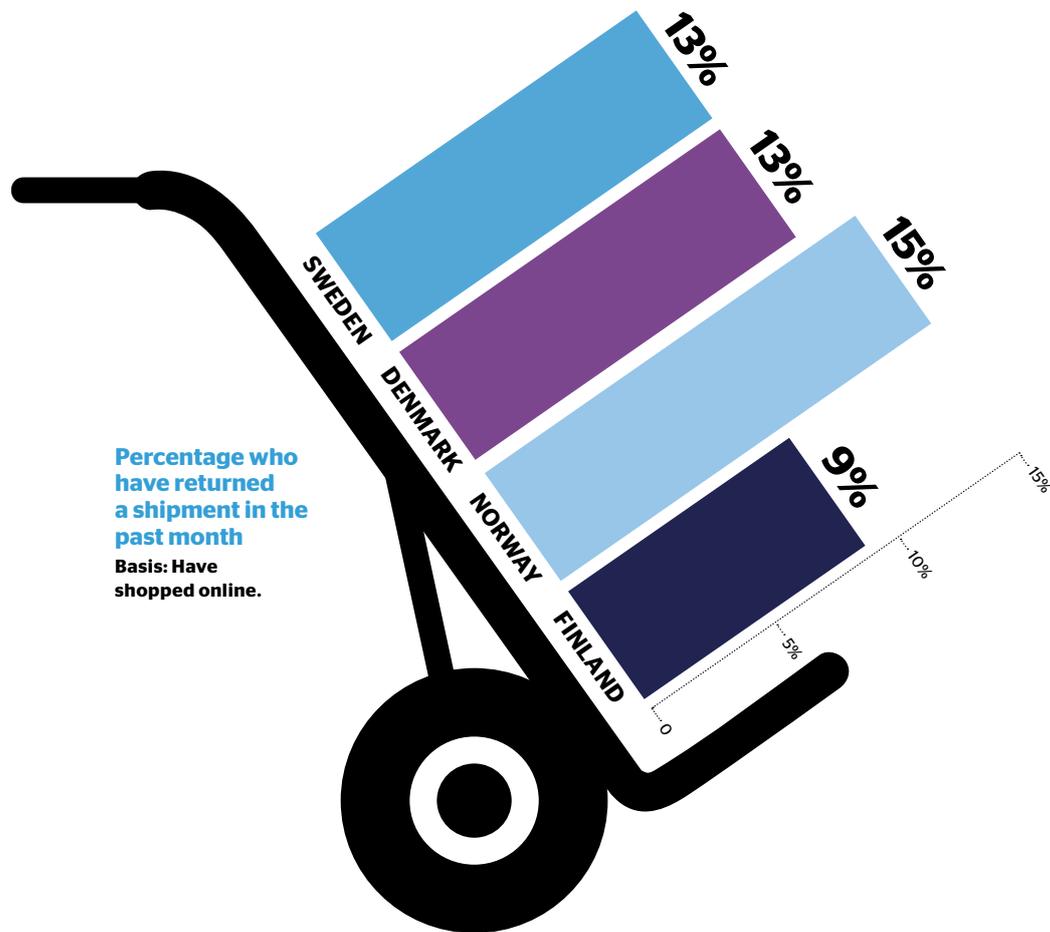
■ Nordics ■ Sweden ■ Denmark ■ Norway ■ Finland



Are the machines taking over?

Machines that become so intelligent that they cease to serve humans and instead take over control are perhaps the most common theme of dystopian science fiction. In parallel with the rapid development of artificial intelligence as an assistive tool in retail – probably a disruptive force in order to increase customer benefit in the future – it is worth noting that many consumers feel a sense of anxiety about AI's entry into more and more spheres of life. Three out of ten Nordic residents feel anxious about how AI may impact life moving forward, and the pattern is consistent across all age groups. Not least, this means that e-retailers must be clear about what they are doing, work carefully with customer data, and respect their customers' privacy.





Customers who make many returns represent the greater share of retail sales

Just over one in ten of Nordic e-commerce consumers make at least one return a month. The value of returns for e-commerce companies has long been disputed in the industry, because returns drive up logistics costs through transport and warehouse management. Studies show that return policies directly impact how consumers choose webshops.

A disadvantageous return policy or complicated return procedures often prevent purchases. On the other hand, a high level of service have a positive influence on consumers' trust, which in turn leads to higher loyalty and more purchases. The conclusion is that returns certainly impair profitability in the short term, but this changes in the long term because return customers amount for a larger share of sales.

The fashion industry has frequent returns, when it comes down to it e-consumers do not really want free and convenient returns - they want clothes and shoes that fit. So far, returns have often served as a substitute for the fitting room in physical stores. But a solution is on the way. With the help of AI, returns can be reduced. Consumers' purchase journeys online will be simplified when webshops can save personal data about body

measurements. With the help of AI, the store can then suggest clothes and shoes with the best fit possible. Saving such personal information could feel uncomfortable from a privacy perspective, but many Nordic consumers say they would appreciate this kind of help. Among Nordic online consumers, Danes would feel most comfortable allowing webshops to save body measurements, while at the moment, Finns feel more hesitant.

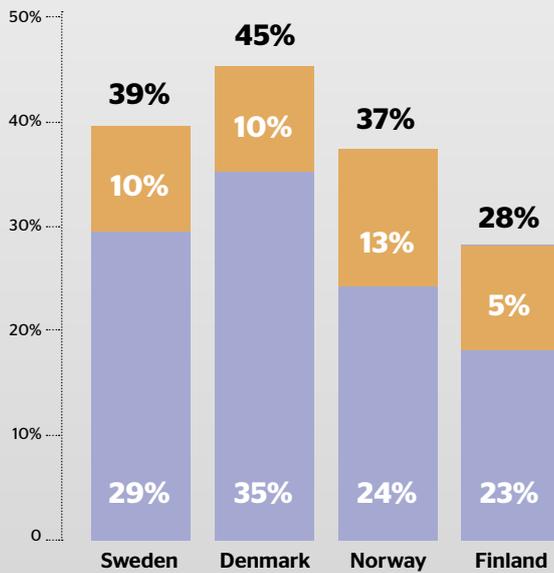


Save information about your body measurements for a better AI experience

Would you feel comfortable with allowing webshops to save personal information about your body measurements?

Base: Shopped online (December)

■ Yes, fairly comfortable ■ Yes, very comfortable



Great potential for digital assistants

AI-based digital assistants and smart speakers comprise a potential hub of people's future digital lives. The assistants help their owners produce and process information and carry out daily errands - everything from information about the weather, answering factual questions or finding directions to turning out the lights and putting on background music.

In the US, more than half of all households are expected to have a freestanding digital assistant like Google Home or Amazon Echo by 2022. These are already used as shopping tools by assisting with product searches, purchasing, and renewal of subscriptions via voice command. In the Nordic region, relatively few consumers currently state that they have purchased or plan to purchase an AI-based

digital assistant. The share varies between 7 percent in Finland and 15 percent in Norway. The typical "early adopters" are young men who live in major cities. Today, Nordic residents primarily use assistants to play music, do research and manage to-do lists.

The large number of consumers who currently say they are uninterested in digital assistants probably reflects on the fact that

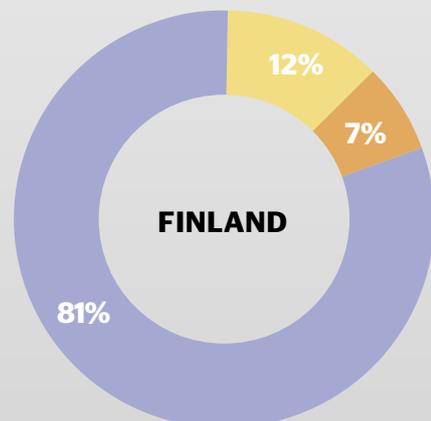
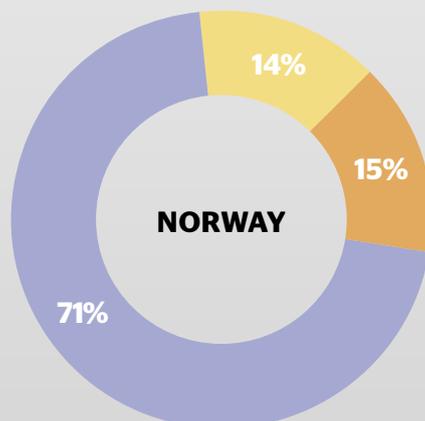
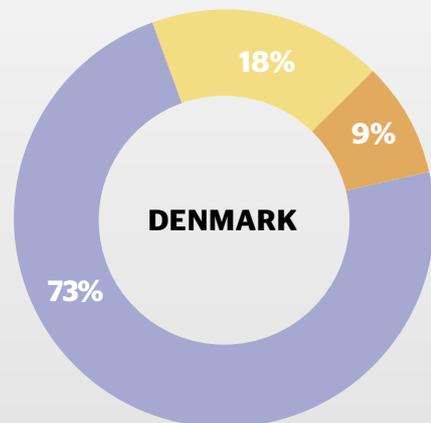
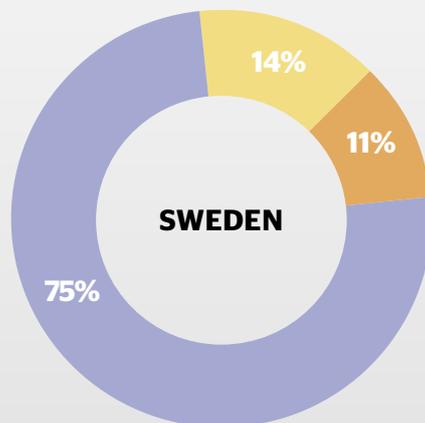
the technology is still relatively unfamiliar. In light of this, and that some consumers feel anxious about AI, there may be a need to work more expressly for consumers to feel more secure with the development. In all likelihood, the number of Nordic residents who use AI assistants will increase sharply in the coming years, as the devices learn new languages and organically spread to new markets.

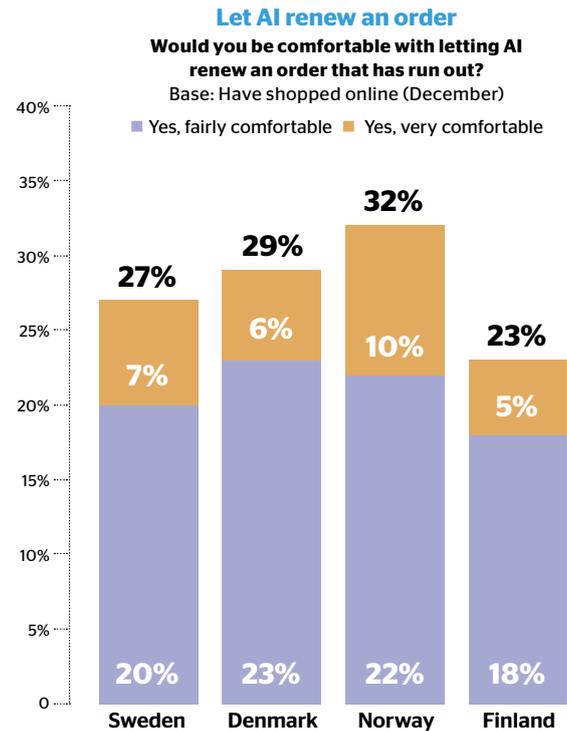
Personal assistant

Do you have or do you plan to buy a digital personal assistant?

Base: Have shopped online in December

- Have purchased or will purchase
- Not interested
- Don't know





Automatic orders do the work for consumers

To an increasingly high degree, the purchasing journey is driven by convenience. In the next few years, AI features that save the customers time and energy are expected to become increasingly common.

AI will probably be the most radical behavioral change in how consumers shop since the takeover of the Mobile phone. In turn, this means that e-commerce companies will need to be even more creative with how they reach their customers. Three out of ten Nordic e-commerce consumers say they would be comfortable with letting AI renew an order when the products run out. The idea is that routine

shopping could be replaced by AI automatically placing a new order at a point in time determined via analysis with the help of customer data or by smart home appliances. This could apply to a wide variety of consumer purchases that are made over and over, for example the purchase of consumables such as milk, butter or laundry detergent.

Above all, this will impact the battle of the brands in digital

food purchases. One day, the consumer will ask their voice assistant to order ingredients for “pasta with tomato sauce.” The question is then what pasta and which crushed tomatoes will arrive at home; will it be a supplier’s brand or the retailer’s own brand? Whoever governs the algorithms has the power. This will likely result in an increase in market share for retailers’ own brands.

Sweden

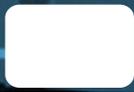


Swedes like invoice payments online and 6.8 million people also use Swish, which is gaining popularity.



Population (January 1, 2018)

10,143,000



Percentage that shop online each month (18-79 years)

68%

Denmark

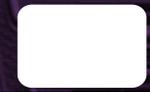


For 89 percent of danes, being able to choose how the goods should be delivered is crucial when deciding where to shop online.



Population (January 1, 2018)

5,781,000



Percentage that shop online each month (18-79 years)

62%

Norway



One out of three consumers in Norway shops outside the country's borders and 62% chose delivery points for their most recent purchase.



Population (January 1, 2018)

5,296,000



Percentage that shop online each month (18-79 years)

66%

Finland



Consumers in Finland have checked in to a store via social media 71 percent more than other Nordic consumers in general.



Population (January 1, 2018)

5,513,000



Percentage that shop online each month (18-79 years)

48%

Spotlight on: Sweden



Percentage that shops online every month*

68%



Percentage that shops online from abroad each month**

18%



Estimated EUR amount that each Internet consumer spends online per month**

201



Percentage that shops via Mobile phone each month***

54%



Percentage who did research online before buying in-store***

50%



Percentage who did in-store research before buying online***

30%

A digital shift is underway in Sweden

Swedish e-commerce consumers

estimate spending a total value of SEK 92.8 billion online in 2018. This makes it the largest market in the Nordic region. Digital shopping has had a strong breakthrough in Sweden, which is made clear by the fact that an impressive 68 percent of the population shopped online in an average month in 2018. In Sweden, digital advances have come so far that essentially all growth of durable goods sales has been online, compared with three years ago, when approximately one fourth of all growth took place online. The most important driving forces behind Swedes' growing e-commerce consumption are convenience, selection

and lower prices. Swedish consumers are also digital when they shop in physical stores. Fully 50 percent of consumers said they did research online first and then bought an item in a physical store. The most common product categories purchased in digital and physical symbiosis are home electronics and fashion.

A crucial reason for the advancement of e-commerce in Sweden is that consumers' mobile use has grown in scope each year. Mobile phones are taking rapid strides toward becoming a central hub for the entire purchasing process in Sweden. The share of Swedish e-commerce consumers

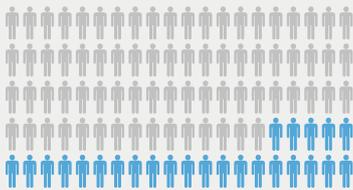
who made at least one purchase in a given month with a Mobile phone amounted to fully 54 percent in 2018. New technology like artificial intelligence and the Internet of Things will strengthen the role of Mobile phones further, which makes the area central for retailers who want to be able to meet customers on their terms. Swedish e-commerce consumers are also looking beyond the country's borders in the hunt for attractive goods. Germany tops the list of countries from which Swedes most prefer to shop, which can be seen by Zalando's strong position in Sweden. Swedes primarily shop for fashion items and home electronics online from abroad.

9.0

bn EUR

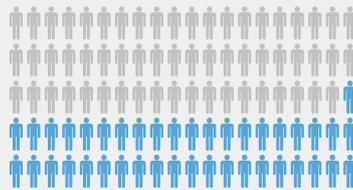
The total amount that Swedes estimate spending on online purchases in 2018, of which e-commerce from abroad was 12 percent.

Mobile phone in the physical store



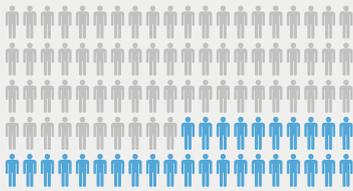
25%

Have taken a picture of a product in a store in preparation for a possible purchase at a later time***



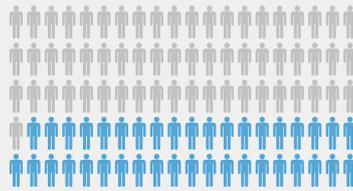
41%

Have checked stock levels using their phones before visiting a store***



30%

Have done research on a product using their Mobile phone while in a physical store***



39%

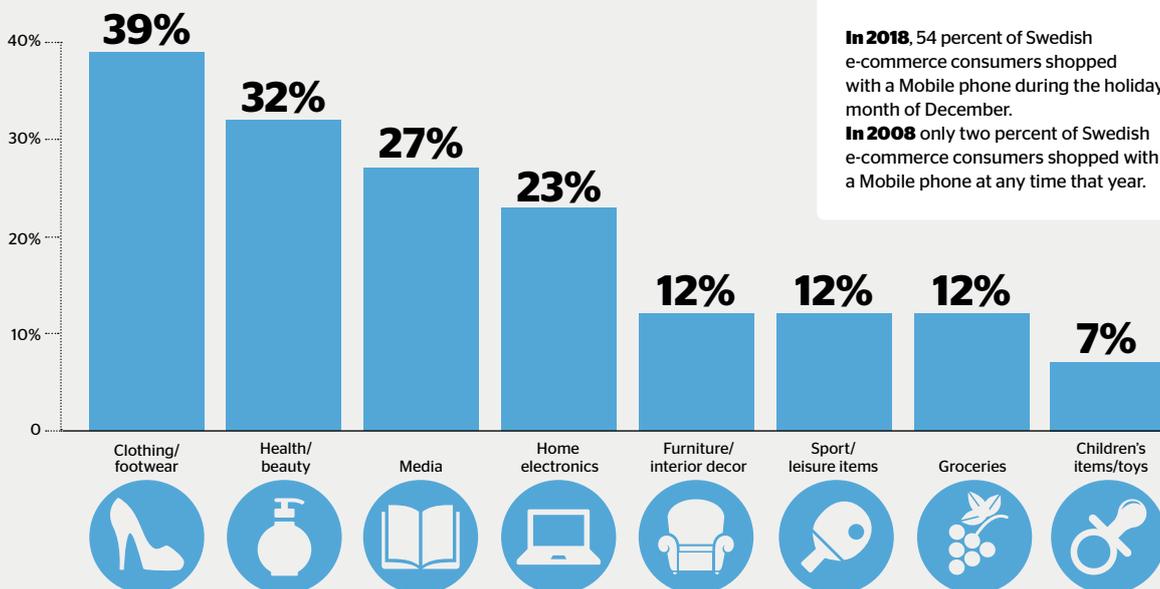
Have searched for a nearby store with their Mobile phone***

Top 5 most popular countries from which to shop*Ä**

1. Germany 29%
2. UK 26 %
3. China 23 %
4. USA 14 %
5. Denmark 8 %

* Average Jan-Dec 2018. Base: Entire population aged 18-79 years.
 ** Average Jan-Dec 2018. Base: Have shopped online.
 *** Have shopped online (December).
 **** Average Jan-Dec 2018.. Base: Have shopped online from abroad in the past 30 days.

Most popular goods purchased online**



Did you know that...

In 2018, 54 percent of Swedish e-commerce consumers shopped with a Mobile phone during the holiday month of December.
 In 2008 only two percent of Swedish e-commerce consumers shopped with a Mobile phone at any time that year.

Top 5 most popular e-commerce payment methods

1. Invoice 38%
2. Debit card or credit card 22%
3. Direct payment via bank 14%
4. Swish 12%
5. Paypal, Payson, or similar 8%

Swish is gaining popularity

Sweden is at the leading edge with regard to IT maturity and the use of new technology. Despite this, Swedes are a conservative group when it comes to payment online. Invoice payment is the most popular payment method in Sweden year after year. The reason for this is spelled Klarna. The company's digital invoice services have dominated Swedish e-commerce for a long time, which has

produced results. At the same time, the payment method "debit or credit card" has lost popularity in recent years. The standout on the Swedish payment scene is Swish. The service has long been immeasurably popular among individuals but has now also entered e-commerce. Around 6.8 million individuals use Swish in Sweden, which demonstrates its enormous potential as a payment method.

How would you prefer to pay for a good you have purchased online?

Base: Shopped online in the past month (December)

Zalando is bigger than Amazon

Swedish consumers' purchasing behavior online differs from behaviors in other digitally mature e-commerce nations as regards consuming from marketplaces. For example in the US, Amazon accounts for nearly half of sales in the e-commerce market, while the corresponding number in Sweden is around just a few percent points, which can be explained by the fact that Swedish e-commerce is primarily organized around independent webshops.

When Swedes look abroad in the hunt for a larger product offering and lower prices, they are usually attracted to foreign marketplaces due to their enormous selection and security. Just over half of all e-commerce consumers in Sweden say that in the past six months, at some point they have shopped from Wish, Amazon, Zalando, eBay or Alibaba. The German marketplace Zalando has the strongest position in Sweden. Just over one out of five Swedish e-commerce consumers say that at some point in the past year, they have shopped from Zalando. In second place is low-price marketplace Wish, from which just over one out of seven Swedish e-commerce consumers have shopped. Amazon, which is one of the strongest players globally, does not demonstrate the same position in the Swedish market. Only 9 percent say they have shopped from Amazon in the past year.

Zalando

21%

Wish 15%

Ebay 10%

Amazon 9%

Alibaba/Aliexpress 6%

Which webshop(s) have you used in the past 12 months?

Base: have shopped online (June)

Important features in online stores –delivery

As Swedish e-commerce grows, the industry's focus has shifted to delivery. The shift is based on a solid foundation: fully 29 percent of Sweden's e-commerce consumers say that they have refrained from buying an item online at some point because they were not offered their preferred delivery option. So what should Swedish webshops do to reduce the number of abandoned shopping carts? Should parcels be delivered the same day, to the workplace or on a weekend day? Not necessarily. The hygiene factors which Swedish consumers indicate are instead: options, a clear delivery date, and free delivery. Swedish e-commerce consumers thus primarily demand transparency and clear information from the webshop. Meeting these criteria improves the chances of the purchase being completed.

In addition to hygiene factors, which must be met, just over one out of three consumers say they want to be able to add additional services to their delivery. Offering, for example, a carrying in service, assembly, removal and returns handling generates opportunities to create competitive advantages on the market.



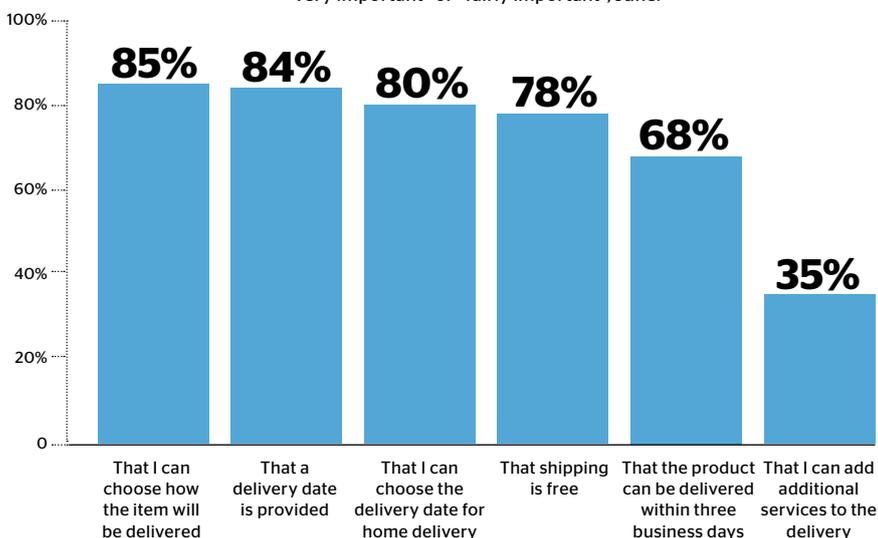
Arne Andersson
e-commerce expert
PostNord
Sweden

“We are moving more and more toward wanting the same speed and predictability of a physical store.”

Arne Andersson, e-commerce expert, PostNord Sweden:

E-commerce is a well integrated part of Swedes' daily lives. There are also many major e-retailers here who sell to the entire Nordic region, which means we buy relatively little from foreign sites compared with other Nordic countries. But now that international marketplaces like Amazon have started to establish in the country, things are going to happen. I think Swedish retailers are well aware of the challenges, but it is important to stay on our toes and create benefit and added value for customers. Otherwise you only have one weapon: price. And in this arena it is impossible to compete with the giant players. German Zalando is a marketplace that has already become established in Sweden with great success. I believe this is mainly because the company is perceived as Swedish. The site is localized down to the smallest detail and it is fast and easy to both receive and return goods. Otherwise I think it is interesting that logistics plays such a huge role for both the purchasing journey and the purchasing experience. We are moving more and more toward wanting the same speed and predictability of a physical store. In other words: you see an item, and you know you can take it with you and go. You want the same experience in a webshop.

How important are the following features when choosing a webshop/site to shop from?
Base: Have shopped online. Percentage who responded “very important” or “fairly important”, June.



Spotlight on: Denmark



Percentage that shops online every month*

62%



Percentage that shops online from abroad each month**

27%



Estimated EUR amount that each Internet consumer spends online per month**

223



Percentage that shops via Mobile phone each month***

34%



Percentage who did research online before buying in-store***

38%



Percentage who did in-store research before buying online***

23%

Population density and a high average purchase amount give e-commerce excellent conditions

Denmark has a strong digital economy and good infrastructure. The country has a high population density and topography that generates good logistical conditions for e-retailers. Danish consumers estimate spending EUR 5.5 billion online in 2018. Several trendsetting domestic e-commerce sites are Elgiganten, Proshop, bookseller Saxo, the large marketplace Bilka, the home electronics store wupti.com and grocery players like Coop.dk and Nemlig.com.

The driver of Danish consumption toward the Internet and away from physical stores is largely the flexibility of being able to shop at any time. But low prices and a large selection online are also perceived as significant advantages. Card payments dominate online purchases in Denmark, which is largely due to a high rate of connection to the national Dankortet, which has low transaction fees.

Danish purchasing power is strong.

Danes spend the most per person online of all Nordic residents. Given Denmark's geographical location as a gateway to the European continent, Danish e-commerce consumers gladly receive impressions from abroad. The most popular foreign destination online is the UK, which probably means many Danes are currently especially interested in how future trade connections between the EU and the UK will look.

5.5

bn EUR

The total amount that Danes estimate spending on online purchases in 2018, of which e-commerce from abroad was 16 percent.

Mobile phone in the physical store



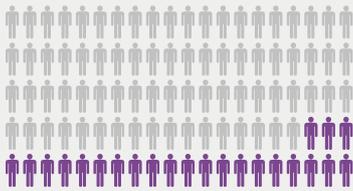
19%

Have taken a picture of a product in a store in preparation for a possible purchase at a later time***



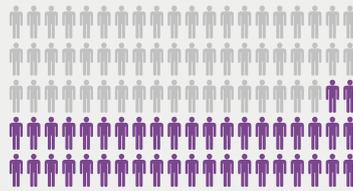
25%

Have checked stock levels using their phones before visiting a store***



23%

Have done research on a product using their Mobile phone while in a physical store***



42%

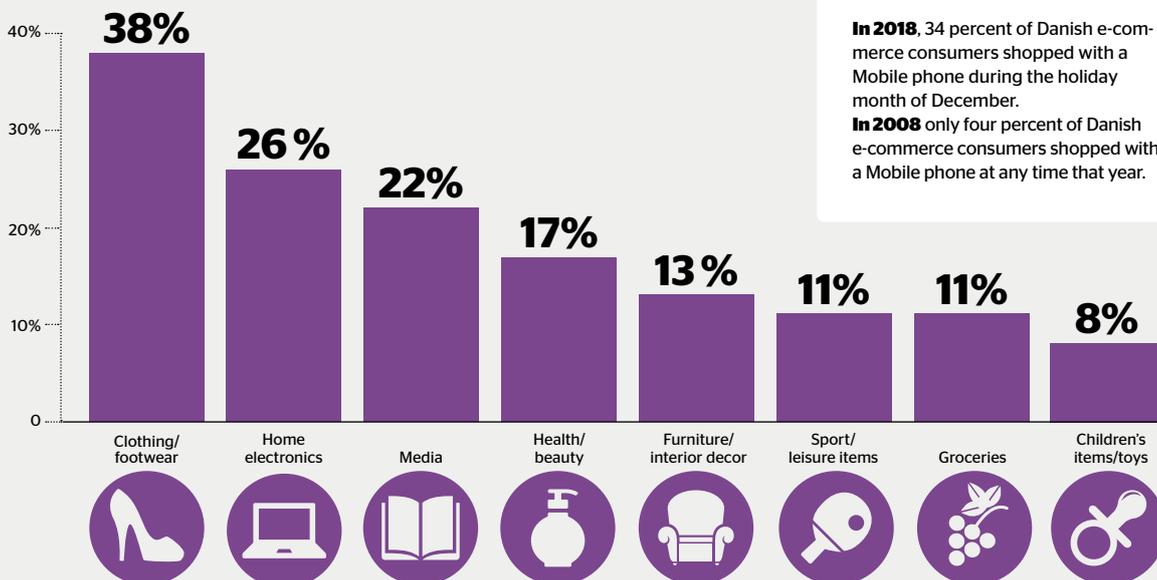
Have searched for a nearby store with their Mobile phone***

Top 5 most popular countries from which to shop****

1. UK 31 %
2. Germany 27%
3. China 25 %
4. Sweden 14 %
5. USA 10 %

* Average Jan-Dec 2018. Base: Entire population aged 18-79 years.
 ** Average Jan-Dec 2018. Base: Have shopped online.
 *** Have shopped online (December).
 **** Average Jan-Dec 2018.. Base: Have shopped online from abroad in the past 30 days.

Most popular goods purchased online**



Did you know that...

In 2018, 34 percent of Danish e-commerce consumers shopped with a Mobile phone during the holiday month of December.
In 2008 only four percent of Danish e-commerce consumers shopped with a Mobile phone at any time that year.

Top 5 most popular e-commerce payment methods

1. Debit card or credit card 70 %
2. MobilePay 19 %
3. Paypal, Payson or similar 6 %
4. Direct payment via bank 2 %
5. Invoice 1 %

MobilePay is winning - and is just a swipe away

Danish online consumers have long shown a very clear preference for debit card, and that will last a while into the future. But in late 2017, payment solution MobilePay was introduced and integrated into webshops' payment modules, making it possible for customers to pay

in a single swipe. In just two years, MobilePay has obtained a clear market share of 19% of all e-commerce payments. This makes it clear that Danes can quickly adopt intuitive and easy-to-use solutions, at least when they come from a well-known supplier.

How would you prefer to pay for a good you have purchased online?

Base: Shopped online in the past month (December)

Strong development for Zalando

Danish consumers are mobile and global. As they turn to foreign webshops to an increasingly high degree to have their needs met, it paves the way for foreign marketplaces to take a larger share of the pie. Via its platform, Zalando has successfully equipped Danes with fashion during the year and one in four Danish e-commerce consumers uses the German marketplace, which is twice as many as in 2014. In a short period, a brand new phenomenon has also made its way into Danish homes, which is a wave of low-price Chinese produced goods from sites such as Wish and Alibaba.

The share of online consumers to shop from American sites has not moved in the same way, however. It should be noted here that the number of Danes to shop from Amazon or eBay, for example, is probably increasing in an absolute sense. Even though the percentage of e-commerce consumers using American sites is standing still or even declining, the number of Danes who shop online in general has increased significantly since 2014, which means more consumers in absolute figures. It is clear that a player like Amazon still does not have a secure hold on the Danish market, which may eventually change if the company focuses on locally adapted logistics, a Danish domain and subscription services marketed to Danish target groups.

Zalando 24 %

Wish 14 %

Amazon 13 %

Ebay 10 %

Alibaba/Aliexpress
3 %

Which webshop(s) have you used in the past 12 months?
Base: have shopped online (June)

Strong and clear demands from Danish consumers

As e-commerce grows in Denmark, questions have arisen about how e-retailers should behave in order to balance all of consumers' demands. In many cases, Danish consumers know exactly what they are looking for and they are good at communicating it. In general, they have the highest demands in the Nordic region when it comes to delivery: here there are clear wishes for clarity, freedom of choice and control of the purchase. Delivery speed has also become a hygiene factor, probably more so than in the other Nordic countries. This should be seen in the context of Denmark as a small country with high population density and good conditions for a fast, painless "last mile," which has gradually driven up expectations. For example, more than one third of Danish consumers consider it important to be able to receive their shipment the day after placing the order.



Jørgen Fischer
e-commerce expert
PostNord
Denmark

“About half of deliveries are to homes, and half are collected from a service point”

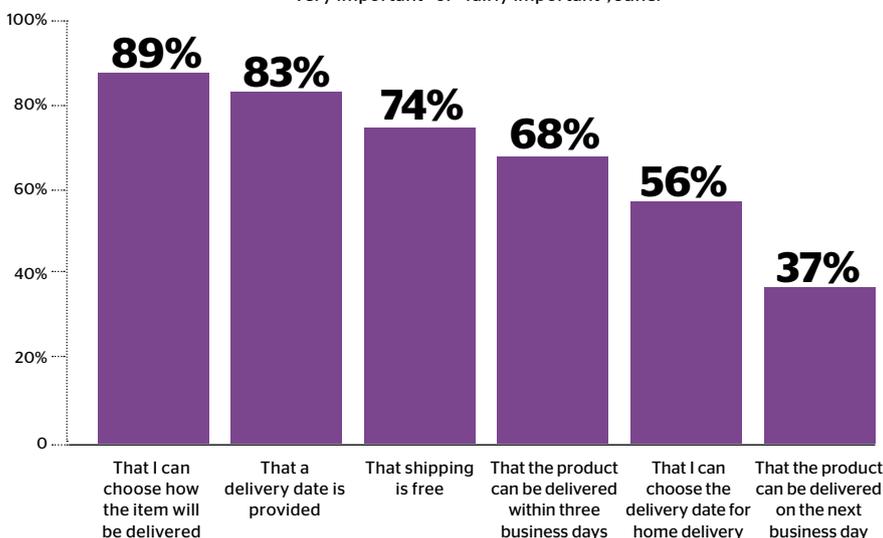
Jørgen Fischer, e-commerce expert, PostNord Denmark

Danes have really taken to e-commerce, which continues to grow more than physical commerce. The prediction is that volumes will double by 2022, and perhaps even triple by 2025. Meanwhile, the lines between online and offline are becoming blurrier, and that places huge demands on both retailers and on us as logistics suppliers. Together, we must make sure that customers perceive the entire chain, from purchase to delivery and returns, as smooth.

When it comes to deliveries, Danes have already become accustomed to receiving goods the next day, because we are a relatively small country.

About half of our deliveries are to homes, and half are collected from a service point. But it is also becoming increasingly common to collect goods from webshops' physical stores, called click-and-collect. When customers go into stores, they often see more things they want to buy, or they want help, which can lead to upselling of fully 15-20 percent. So there should be strong incentive for retailers to offer this kind of delivery, and for pure e-retailers to have physical stores.

How important are the following features when choosing a webshop/site to shop from?
Base: Have shopped online. Percentage who responded "very important" or "fairly important", June.



Spotlight on: Norway



Percentage that shops online every month*

66%



Percentage that shops online from abroad each month**

34%



Estimated EUR amount that each Internet consumer spends online per month**

218



Percentage that shops via Mobile phone each month***

42%



Percentage who did research online before buying in-store***

43%



Percentage who did in-store research before buying online***

32%

Habitual e-commerce consumers embrace mobile shopping behavior

Norwegian e-commerce consumers say that they spent SEK 52.4 billion online in 2018. E-commerce is widespread in the country and in an average month, two out of three Norwegians shopped online. 24-hour availability, location independence, competitive prices and a large selection drive online sales toward new conquests. Norwegians are also used to shopping from abroad; on average, one out of three consumers shops from beyond the country's borders.

For many years, Norway has had a VAT-free limit of NOK 350 for online purchases from abroad. The Norwegian government has now decided that this limit will be removed as of January 1, 2020, and that VAT will be charged on all goods ordered from abroad. A customs fee will also be charged for the administrative management. It remains to be seen if - and if so, how - Norwegian e-commerce behavior will change with this new rule.

Mobile phones have a prominent role

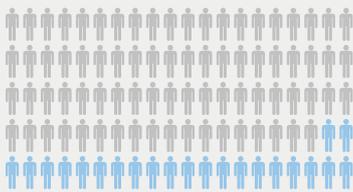
in Norwegian shopping, both on and offline. Four out of ten shop with a Mobile phone each month, and as many have "webroomed," or conducted research online before going to a physical store to make a purchase. Physical stores also play a large role in Norwegians' online shopping. Every third consumer has looked at an item in a store before buying it online and one out of five have taken a picture of a product in a physical store and later bought it online.

5.1

bn EUR

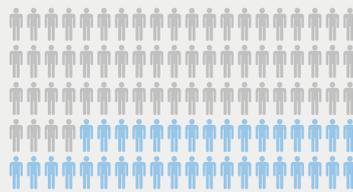
The total amount that Norwegians estimate spending on online purchases in 2018, of which e-commerce from abroad was 15 percent.

Mobile phone in the physical store



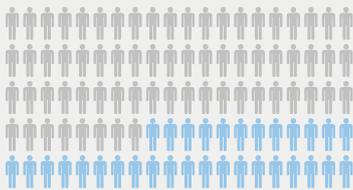
22%

Have taken a picture of a product in a store in preparation for a possible purchase at a later time***



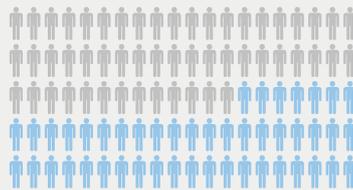
36%

Have checked stock levels using their phones before visiting a store***



32%

Have done research on a product using their Mobile phone while in a physical store***



47%

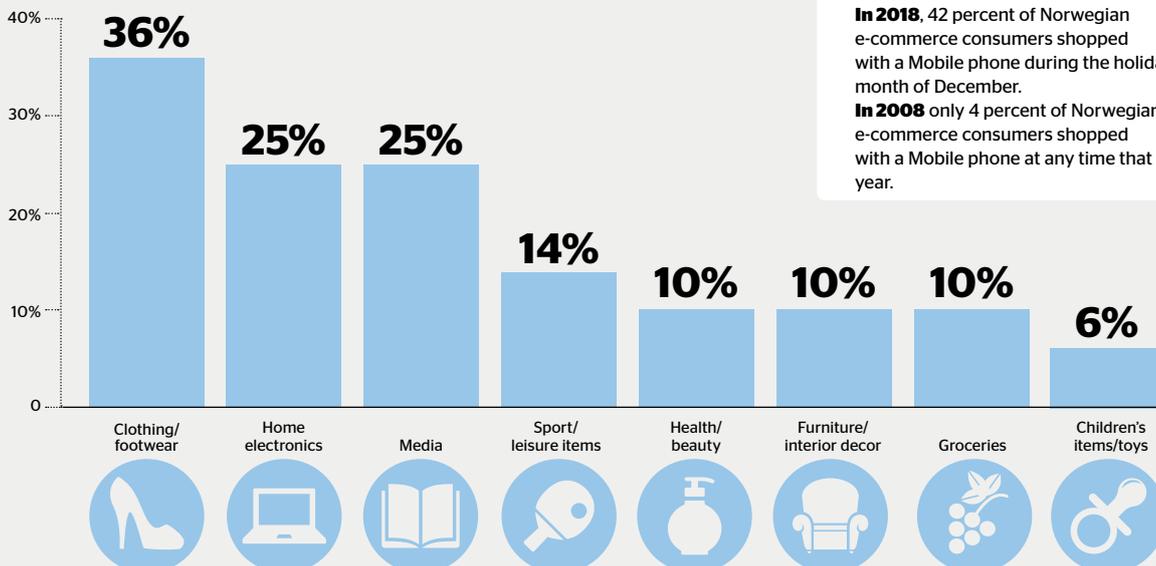
Have searched for a nearby store with their Mobile phone***

Top 5 most popular countries from which to shop****

1. China 34%
2. UK 24%
3. USA 23%
4. Sweden 13%
5. Germany 10%

* Average Jan-Dec 2018. Base: Entire population aged 18-79 years.
 ** Average Jan-Dec 2018. Base: Have shopped online.
 *** Have shopped online (December).
 **** Average Jan-Dec 2018. Base: Have shopped online from abroad in the past 30 days.

Most popular goods purchased online**



Did you know that...

In 2018, 42 percent of Norwegian e-commerce consumers shopped with a Mobile phone during the holiday month of December.
In 2008 only 4 percent of Norwegian e-commerce consumers shopped with a Mobile phone at any time that year.

Top 5 most popular e-commerce payment methods

1. Debit card or credit card 51 %
2. Paypal, Payson or similar 18 %
3. Vipps 14 %
4. Invoice 14%
5. Direct payment via bank 1 %

Vipps rises sharply

A majority of Norwegian online consumers prefer to pay with a credit or debit card, probably because this is a payment method with a traditionally strong position. The rest of consumers preferably pay with PayPal and Vipps, or via invoice.

The payment market is undergoing a major change and digitalization creates new opportunities for innovative, seamless payments. This year's

result shows an attitude shift among consumers who, to an increasingly high extent, are tending to step away from credit and debit cards in favor of Vipps, whose popularity has increased from 2 to 14 percent in only two years. This extremely fast behavioral change means that the webshops that want strong competitiveness are offering a complete palette of the most popular payment solutions.

How would you prefer to pay for a good you have purchased online?

Base: Shopped online in the past month (December)

Zalando and eBay lead the race

Norwegian consumers are the Nordic residents who report shopping from foreign platform companies to the greatest extent. Just as in the other Nordic countries, Zalando has a very strong position in Norway, while the share to say that they shop from eBay stands out from a Nordic perspective. Norwegians have probably become accustomed to buying inexpensive small products, such as mobile cases and cables, from eBay, a function that Wish serves in many of the other Nordic countries.

Zalando
28 %

Ebay
27 %

Amazon
15 %

Wish
14 %

Alibaba/Aliexpress
7 %

Which webshop(s) have you used in the past 12 months?

Base: Have shopped online (June)

Delivery options capture customers

Precision and freedom of choice in deliveries produce satisfied customers. For Norwegian e-commerce consumers, it is extremely important to know when an item will be delivered and that there is a possibility to choose both the delivery method and the date of home delivery if relevant.

It is interesting to note that only one out of five online consumers thinks it is important to receive deliveries over the weekend. This is probably because the point of departure among the responding consumers is today, when there are limited opportunities for Saturday and Sunday deliveries, and they have therefore not experienced any advantages or disadvantages of a weekend delivery.

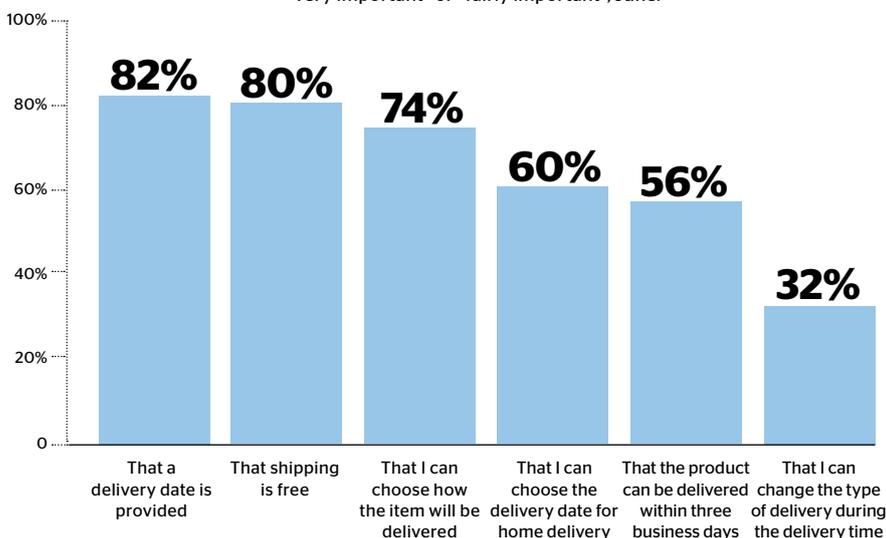


Rikke Kyllenstjerna
e-commerce expert
PostNord, Norway

“Norwegians shop from abroad a great deal, which is because many brands can’t be found here.”

Rikke Kyllenstjerna, e-commerce expert, PostNord Norway: **Norwegians shop** from abroad a great deal, which is because many brands can’t be found here. But that may change, at least to some extent. As the report states, all e-retail purchases, without exception, will be charged VAT and will have to clear customs as of 2020. This means it will be more expensive and harder for Norwegians to shop from abroad than we are used to. I don’t think this will affect how much we spend online overall; rather, it will probably be more attractive to shop from Norwegian e-retailers. Ultimately it may also lead to foreign e-retailers establishing local warehousing solutions in the country, at least for returns. Otherwise, I think it is interesting that information and freedom of choice regarding deliveries are so important for the purchasing experience. Deliveries bring about a lot of emotions – we can see that when customers rate their experience of PostNord in Norway. For example, they are irritated if they receive poor information about when the parcel will be delivered. As carriers, we must work even more closely with e-retailers in order to improve the customer experience.

How important are the following features when choosing a webshop/site to shop from?
Base: Have shopped online. Percentage who responded “very important” or “fairly important”, June.



Spotlight on: Finland



Percentage that shops online every month*

48%



Percentage that shops online from abroad each month**

38%



Estimated EUR amount that each Internet consumer spends online per month**

158



Percentage that shops via Mobile phone each month***

37%



Percentage who did research online before buying in-store***

21%



Percentage who did in-store research before buying online***

16%

Leaders in shopping from abroad

Finnish e-commerce consumers estimate spending a total of EUR 2.8 billion online in 2018. Finland is the Nordic e-commerce market with perhaps the greatest growth potential for the coming year, as lessons can be taken from more mature markets, which creates opportunities for catching-up effects. The average purchase amount per e-commerce consumer in Finland is currently the lowest in the Nordic region, and one barrier that has contributed to slightly lower e-commerce maturity is that it has taken time for the older Finnish generation to adopt the e-commerce trend. With help from a new generation of

Finns who grew up with digital technology, the gap between Finland and the rest of the Nordics may closing. Finns between ages 18 and 29 years old shop online with Mobile phones to a greater degree than their equivalents in Norway and Denmark, for example. Finnish seniors are also catching up in terms of percentage, and in 2018 almost one out of four Finnish e-commerce consumers over the age of 65 shopped online with a Mobile phone.

Finns also stand out for shopping online from abroad more than other Nordic residents. In 2018, two out of five Finnish consumers shopped from abroad. The

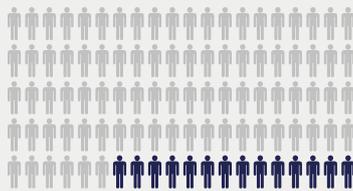
three most popular countries from which to shop are China and Germany followed by the historically significant trade partner Sweden. One factor that drives Finns to shop online from abroad is that the number of domestic "pure players" today is relatively small compared to many of their neighboring countries. An overview of the most popular products to buy online among Finns shows that fashion takes a clear first place. Almost one out of four Finns buys fashion items online from domestic players, while the share that purchase from players abroad is significantly greater.

28.7

bn EUR

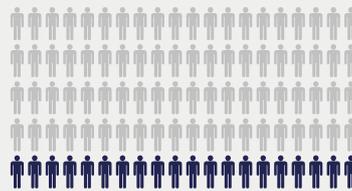
The total amount that Finns estimate spending on online purchases in 2018, of which e-commerce from abroad was 29 percent.

Mobile phone in the physical store



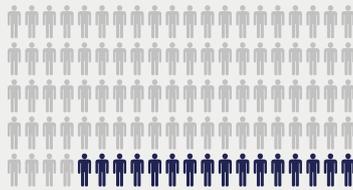
14%

Have taken a picture of a product in a store in preparation for a possible purchase at a later time***



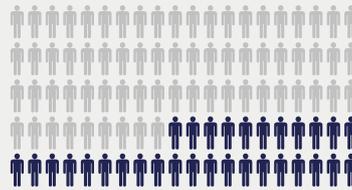
20%

Have checked stock levels using their phones before visiting a store***



16%

Have done research on a product using their Mobile phone while in a physical store***



31%

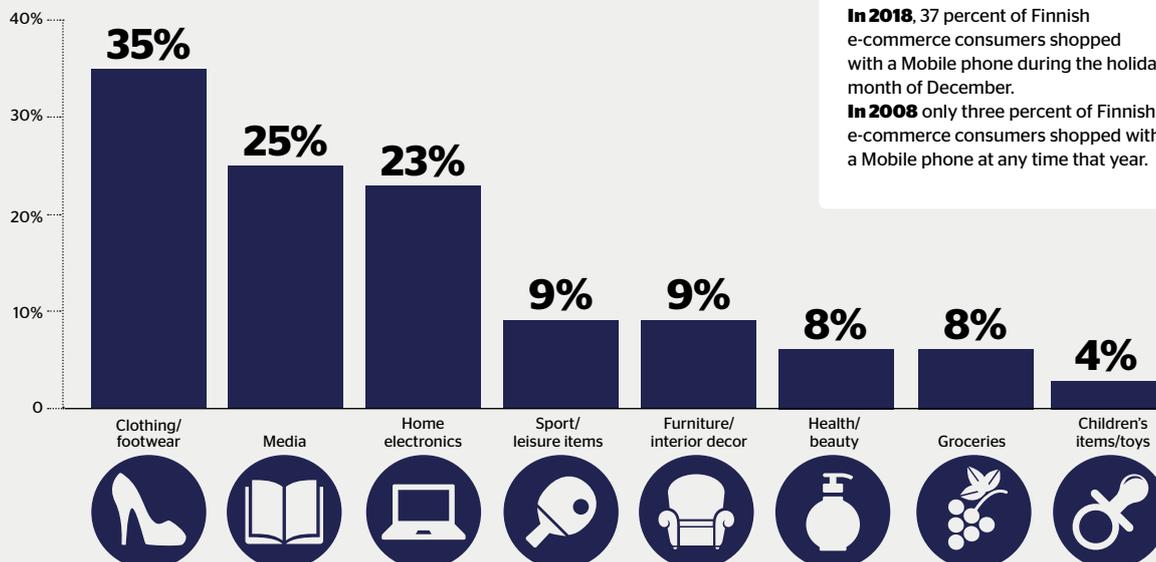
Have searched for a nearby store with their Mobile phone***

Top 5 most popular countries from which to shop****

1. China 26 %
2. Germany 25 %
3. Sweden 23 %
4. UK 14 %
5. USA 8 %

* Average Jan-Dec 2018. Base: Entire population aged 18-79 years.
 ** Average Jan-Dec 2018. Base: Have shopped online.
 *** Have shopped online (December).
 **** Average Jan-Dec 2018. Base: Have shopped online from abroad in the past 30 days.

Most popular goods purchased online**



Did you know that...

In 2018, 37 percent of Finnish e-commerce consumers shopped with a Mobile phone during the holiday month of December.
 In 2008 only three percent of Finnish e-commerce consumers shopped with a Mobile phone at any time that year.

Top 5 most popular e-commerce payment methods

1. Debit card or credit card 30 %
2. Direct payment via bank 27 %
3. Invoice 25 %
4. Paypal, Payson or similar 12 %
5. Cash on delivery 2 %

Card payments gaining ground

The past year has seen some changes in which payment methods consumers prefer. After a sharp rise for several years, direct payment has dropped slightly in popularity since 2017 and debit and credit cards have gained ground instead. This indicates an increase in trust in e-commerce in general among consumers and

that Finland is catching up to its Nordic neighbors in the digital transition process. Older consumers are more traditional in their behavior than younger ones. This can be seen in the fact that older consumers prefer payment methods perceived as safer than payment cards, such as invoice payment.

How would you prefer to pay for a good you have purchased online?

Base: Shopped online in the past month (December)

Stronger interest in Alibaba than in other countries

Commerce is becoming more and more borderless and many consumers are attracted to international marketplaces online. Their advantages include the ability to offer lower prices and a larger offering thanks to the fact that they serve as a type of shopping center online with sales from third parties.

Finnish consumers shop online from abroad more than the Nordic average, which may also be one reason why there is a relatively large interest in marketplaces. Second after Norwegians, Finns show the greatest interest in marketplaces and over half say they have shopped at some point in the past year from Wish, Amazon, Zalando, eBay or Alibaba. Like the other Nordic countries, Zalando has the strongest position and one out of four Finnish e-consumers has shopped from Zalando. In second and third place are eBay and Wish. It is worth noting that interest in the Chinese marketplace Alibaba is slightly higher in Finland than in the other Nordic countries.

Zalando
25 %

Ebay
15 %

Wish
14 %

Amazon
12 %

Alibaba/Aliexpress
8 %

Which webshop(s) have you used in the past 12 months?

Base: Have shopped online (June)

Higher interest in weekend deliveries than in neighboring countries

The Finnish delivery experience is positive overall and only Danish consumers are more satisfied with their deliveries than Finns. There is a clear positive age trend when it comes to delivery satisfaction in the Nordic region. The trend entails younger consumers having higher delivery demands and a tendency to be less satisfied with deliveries than older consumers. Finns follow this trend and the oldest Finnish consumers are more than 15 percentage points more satisfied than the younger consumers. Finns also stand out for considering it very important to have free returns for goods purchased online. This is probably because historically, the country's e-retailers were not permitted to charge fees for returns. When it comes to delivery times, Finns have more cautious requirements than the rest of the Nordic region. The popularity of shopping abroad among Finns has made them more accustomed to longer delivery times, but this caution has begun to decline and Finns' delivery demands will likely continue to rise. Finns' delivery preferences also differ from other Nordic consumers with regard to a number of aspects. For example, Finland is the country that shows the greatest interest in deliveries on Saturdays and Sundays.



Sinikka Eloranta
e-commerce expert
PostNord
Finland

“The financial status has improved and interest in e-commerce has increased steadily.”

Sinikka Eloranta, e-commerce expert, PostNord Finland:

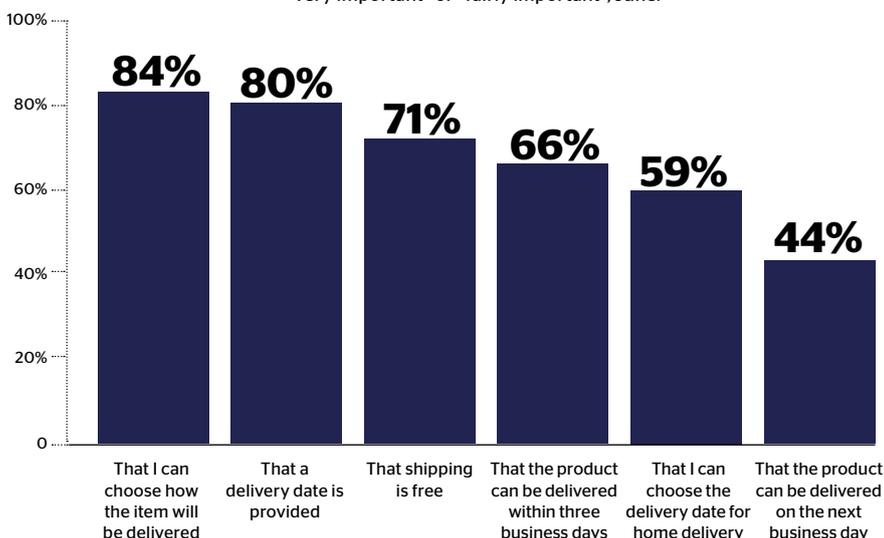
We Finns do not shop online as much as the other Nordic countries, which is due in part to the fact that we've had a recession. But in recent years, the financial status has improved and interest in e-commerce has increased steadily.

What drives e-commerce in Finland is primarily the selection. We do not have as many brands here, neither online nor in physical stores, and we therefore look abroad.

That also means we are quite used to long delivery times. But things are changing. I see comments on social media where people wonder why it's faster to receive goods from German Zalando than from a Finnish store. The answer may be that Finnish stores can't send goods as fast. But as the report shows: the most important thing is letting customers know what's going on with their order, so I don't think this will be a major problem for local retailers.

Another interesting thing in the report is that we are more interested in Alibaba than the other Nordic countries. I think this is because we're more pragmatic; we consider it more important to have a good price than a certain brand.

How important are the following features when choosing a webshop/site to shop from?
Base: Have shopped online. Percentage who responded "very important" or "fairly important", June.



PostNord – a partner for e-commerce

PostNord is the leading supplier of communication and logistics solutions to, from, and within the Nordic region. We also manage the postal service to households and businesses in Sweden and Denmark. Through our expertise and strong distribution network, we are laying the groundwork for tomorrow's communication, e-commerce, and logistics in the Nordic region. In 2018, the Group had around 30,000 employees and sales of SEK 37,7 billion.

PostNord is the biggest and obvious partner for e-commerce in the Nordic market. Our comprehensive offering includes a host of services within goods distribution, marketing, and customer communication.

We make everyday life easier for e-commerce companies. With a coordinated, Nordic-customized service offering within logistics and the

broadest distribution network in the region, we help bring e-retailers and end customers closer together.

PostNord has around 6,100 service points evenly spread across Sweden, Denmark, Norway, and Finland. To insure more satisfied customers, PostNord has developed apps that offer additional services for both private recipients and corporate customers. These apps are available via App Store and Google Play. In Sweden and Denmark, our mail carriers also visit every household and business each business day.

PostNord is also active beyond the Nordic region through subsidiary company Direct Link, which offers distribution solutions to countries all over the world.

Find out more at www.postnord.com

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