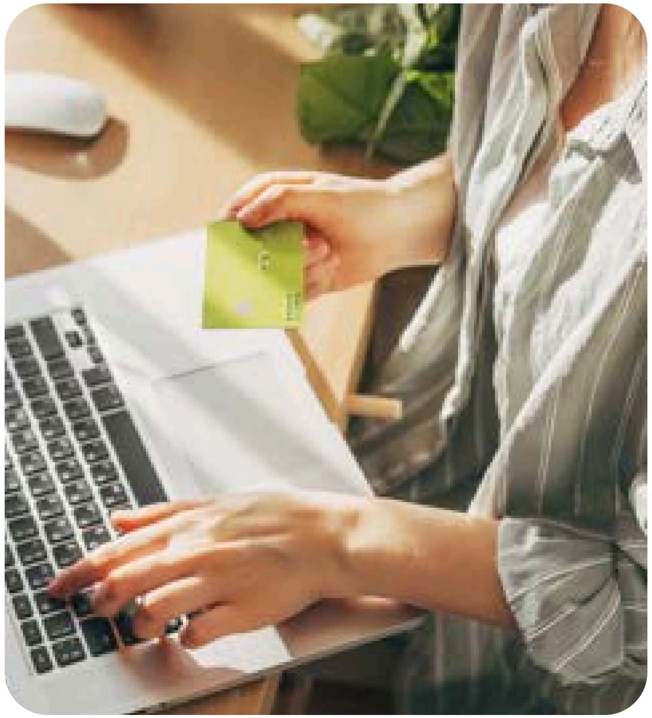


Ecommerce **Report 2024 Norway**

Welcome to the eCommerce Report!

The report presents the results of an extensive research conducted in 2024 on consumer behaviors across Europe to understand trends and dynamics of online shopping, with the aim to support eCommerce evolution, in retail and payments.

Geographies covered: **11 countries** across Europe
Northern: Denmark, Finland, Norway, Poland, Sweden.
Central Europe: Austria, Germany, Switzerland, Croatia
South Europe: Italy, Greece

Respondents: people between **18-79 years old**, with internet access, representative of the local population.

One major area of focus: habits in online shopping in order to understand behaviors in terms of choice of goods and services, general spending, factors that impact on choice of the web shop, shopping and payments.

Every week, throughout 2024, respondents were asked about the previous 28 days online shopping experience. The overall sample of respondents counts for 28.644 interviews, making this one of the widest survey on online shopping in Europe. In each country the response base was composed by 2604 respondents.

The research has been conducted by Teleperfomance, on behalf of Nexi.

Norwegian eCommerce Trends: Consumer Behaviors in 2024

In 2024, Norwegian consumers continued to engage actively in online shopping.

The most frequently purchased category in 2024 was streaming services (including music, film, and TV series subscriptions), with nearly 50% of respondents reporting such purchases across the year. This underscores the enduring importance of entertainment services in the daily lives of Norwegians, reflecting both habitual consumption and an entrenched digital lifestyle.

Closely following were clothing and accessories, the top physical goods category, with 47% of respondents having made such purchases online. The strong performance in this category reflects continued consumer confidence in purchasing wearable goods without physical try-ons—likely supported by flexible return policies and improved size guidance tools.

With over 32% of consumers buying groceries online in 2024, this category reflects a stable and maturing segment of digital retail. While not as high as fashion, its consistent uptake across quarters suggests a solid base of regular users.

Travel services also played a significant role in Norwegians' online spending. Public transport tickets and monthly passes were the top travel-related category, with 36% of consumers making such purchases online.

Additionally, airline tickets, accommodation bookings, and rental car services saw considerable engagement—indicating renewed travel confidence and a preference for digital booking channels. As a matter of fact, travels still represent the most relevant category in terms of overall value of expenditure.

Beyond entertainment and physical goods, Norwegians also demonstrated interest in several other service categories. Insurance purchases, online gaming, and digital learning platforms each recorded notable online activity, albeit at lower levels. These indicate a broader digital integration of traditionally offline services, continuing the long-term shift toward convenience and accessibility.

In respect of payment methods, credit and debit cards continue to be the most widely used and preferred payment method for online transactions. However, Vipps has gained substantial popularity, with more than half of respondents reporting they have used it for an online purchase within the last 28 days. Security, simplicity, and speed of payment remain key factors influencing consumer preferences when choosing a payment method.

Finally, 49% of respondents in Norway consider sustainability aspects important when shopping online, expecting online stores take considerate care about the planet, among the 17% respondents, they stated that they would accept longer delivery time to contribute to environmentally-friendly policies.

Summing up, 2024 reaffirmed that Norwegian consumers are not only comfortable with e-commerce shopping but are also relying on it for an everyday need. The breadth of online shopping behavior highlights the maturity of Norway's digital economy. Businesses operating in this space must continue to prioritize user experience, mobile optimization and environmental-friendly solutions to remain aligned with consumer expectations.

Norway in 2024 **Top Highlights**

LOCAL

74%

of Respondents indicate they choose local websites when shopping online

61%

of Respondents say that security is what drives their payment method choice

GROWTH

+2%

Growth compared to 2023 (overall) as indicated by Respondents

49%

of Respondents agree that it is important for online stores to care about the Planet

DISTRIBUTION

47%

of Respondents stated that clothing was among the physical goods they purchased

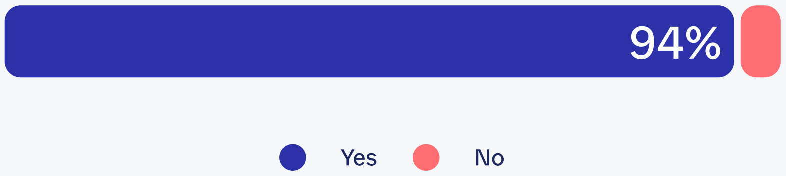
1

What are your **online shopping preferences?**

1.1 Are you an **online shopper?**

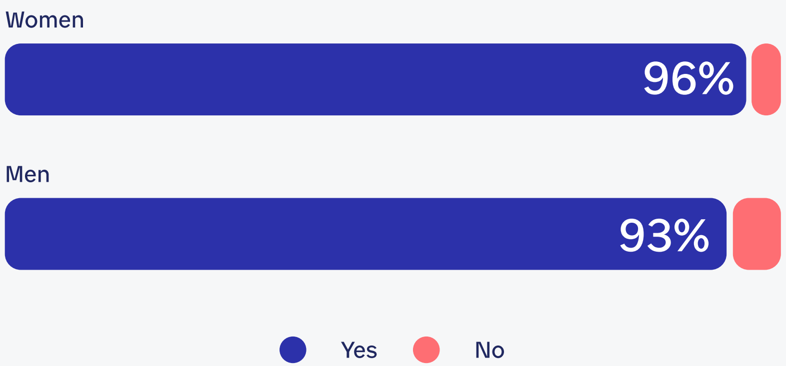
Shopping online is the new normal

People who have purchased online in the last 28 days in %



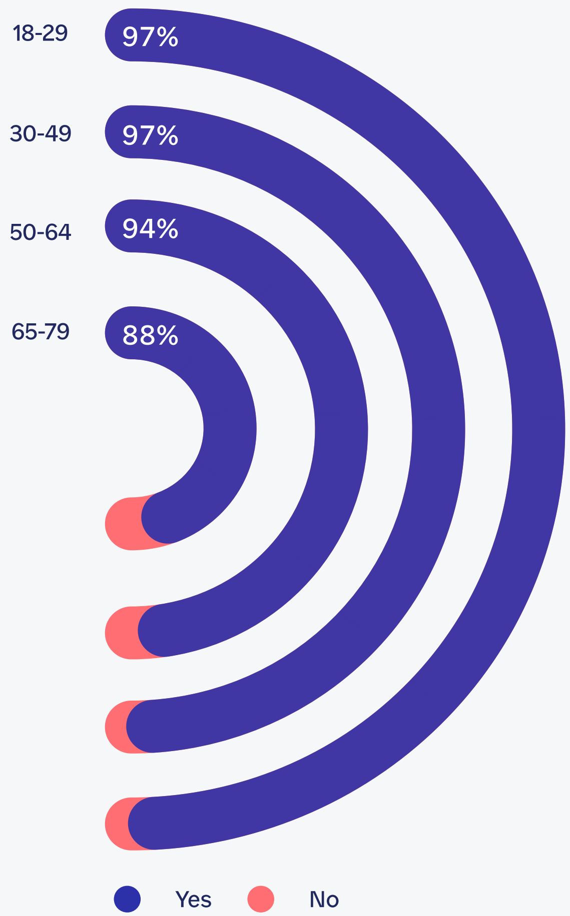
Closing in on our differences

People who have purchased online in the last 28 days by gender in %



eComm for everyone

People who have purchased online in the last 28 days by age in %

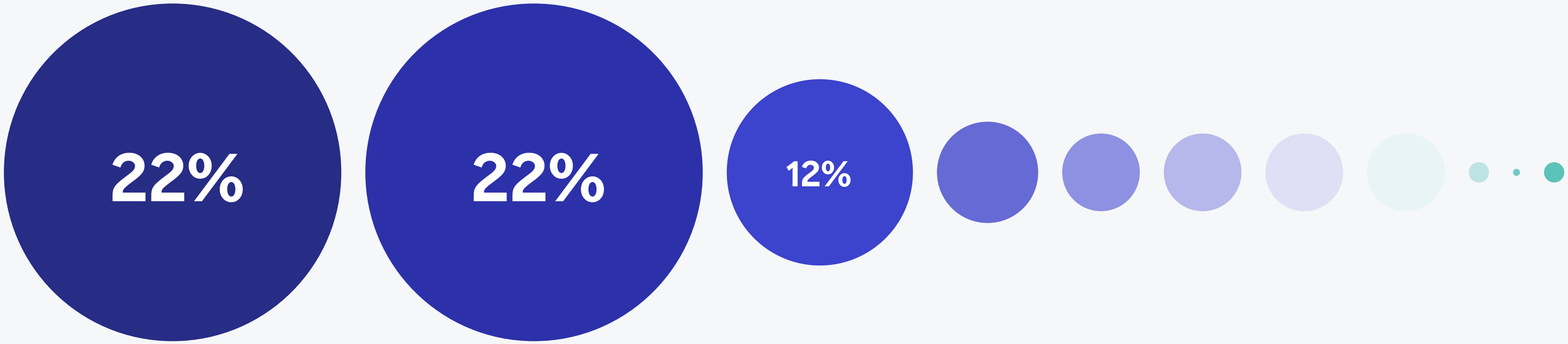


Simply convenient

Online shopping is seen as a smarter choice than in-store shopping due to its convenience, simplicity, and better prices. It saves time by eliminating queues and crowds, offering unrestricted access at any time, and providing a wider range of products and options.

What are the reasons people shop online?

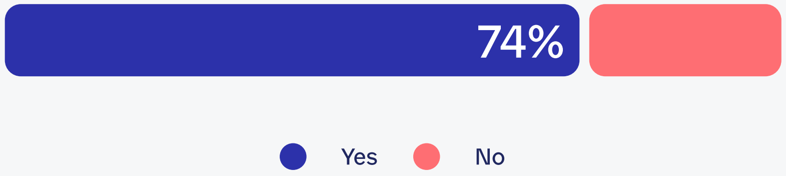
Convenient/simple	22%
Lower prices	22%
Larger range	12%
Save time	11%
Easy to compare prices	9%
Not dependent on opening hours	7%
Avoid crowds	3%
Avoid long queues	2%
More unique options	1%
Don’t know	3%
Other	9%



1.2 Shopping local

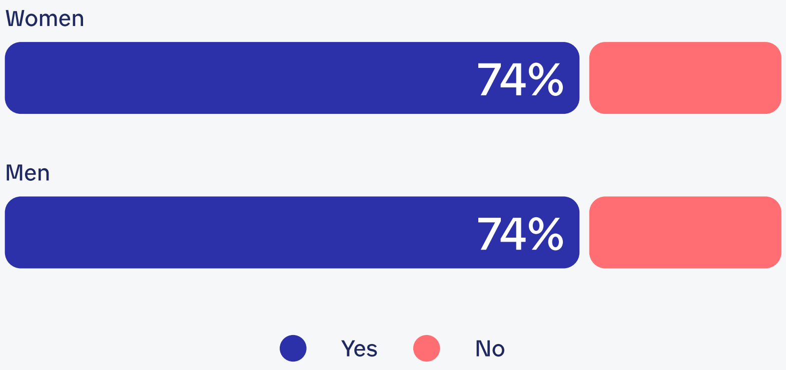
Local over global

People who have purchased from a local online business in the last 28 days in %



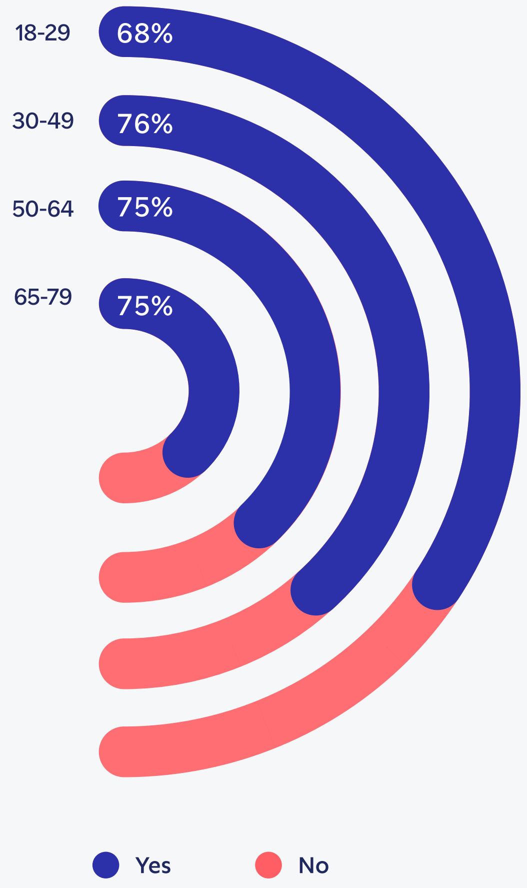
Side by side

Gender differences when it comes to supporting local businesses in %



United in being local

Generational differences when it comes to local online shopping in %



1.3 Delivery

Near and convenient

The most preferred delivery options in %

Pick up

Pickup at nearest distribution point (e.g. post office, gas station) 40%

Pickup in store 13%

Pickup at nearest distribution station (e.g. parcel boxes) 10%

Delivery

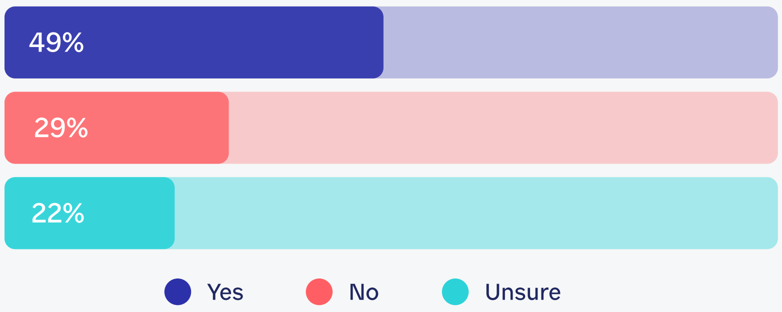
Delivery at home 37%

Don't know 1%

1.4 Do we prioritize **sustainability**?

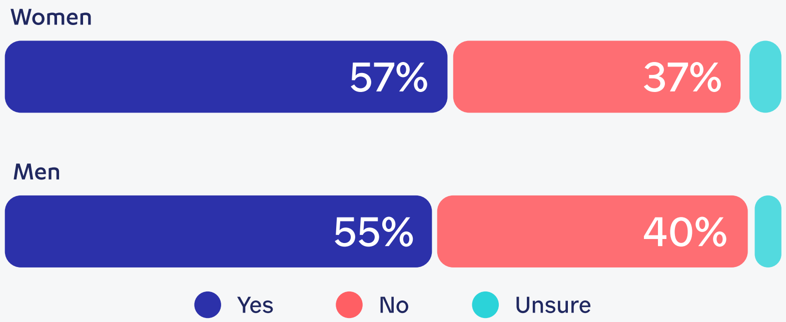
Sustainability over convenience

People who have said it is important that online stores care about the planet in %



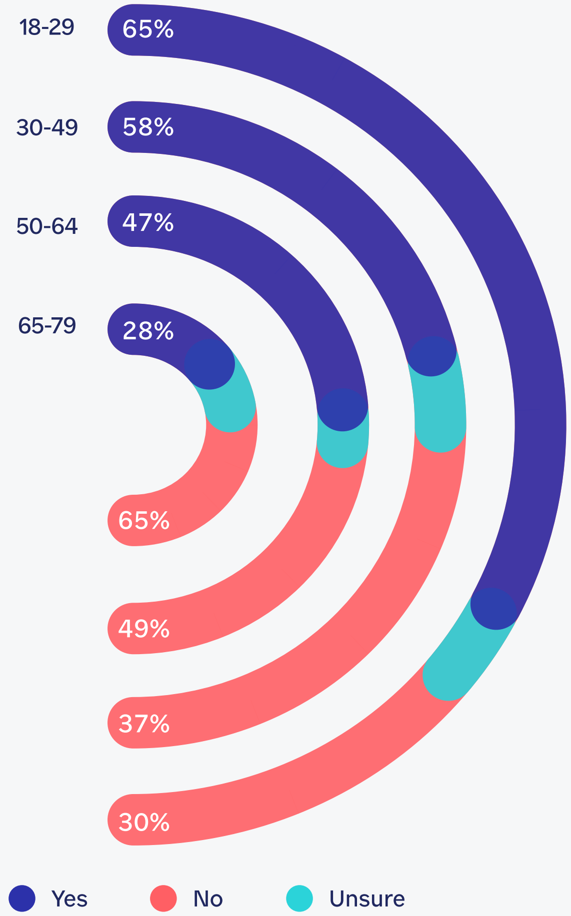
Leading the way

Gender differences between choosing any sustainable measures in %



Gen Green

Generational differences between choosing any sustainable measures in %



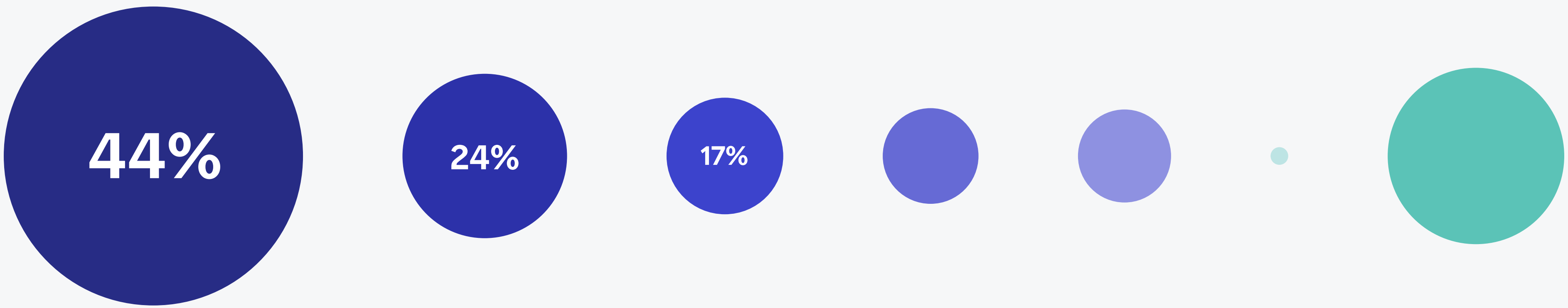
Sustainability starts with less packaging

Sustainability is mostly viewed as being primarily the responsibility of merchants, through measures like packaging reduction, logistical efficiency, and carbon offsetting.

However, this year, 2 out of 10 respondents expressed a willingness to accept longer delivery times in order to reduce environmental impact.

What sustainability measures would you prefer a website to offer for your online purchases?

Minimal packaging (wasteless transportation)	44%
Environmentally friendly return procedures	24%
Longer delivery times for streamlined logistics	17%
Option of climate friendly delivery (e.g. on bike)	14%
Carbon offsetting fee	13%
Other	4%
Don't know	26%



The key categories in eCommerce shopping in 2024

Goods or services purchased in the last 28 days in %

From **suitcases** to **subscriptions**

In Norway, online shopping is still mostly associated with big, discretionary purchases. Travel continues to make up the majority of spending, according to respondents. Services are becoming more important, while everyday necessities are still purchased only on occasion.

Online spending in 2024

*estimated spending in billions of NOK

106,9	Travel and hospitality
48,2	Services
47,8	Fashion and apparel
22,7	Household items
17,2	Everyday necessities

242,8	Overall estimated spending

2.1

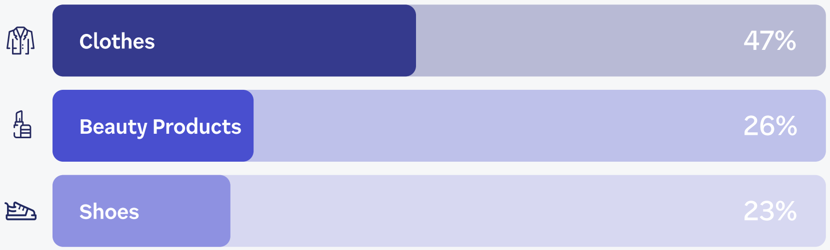
Fashion and apparel

Physical goods

Monthly shopping habits

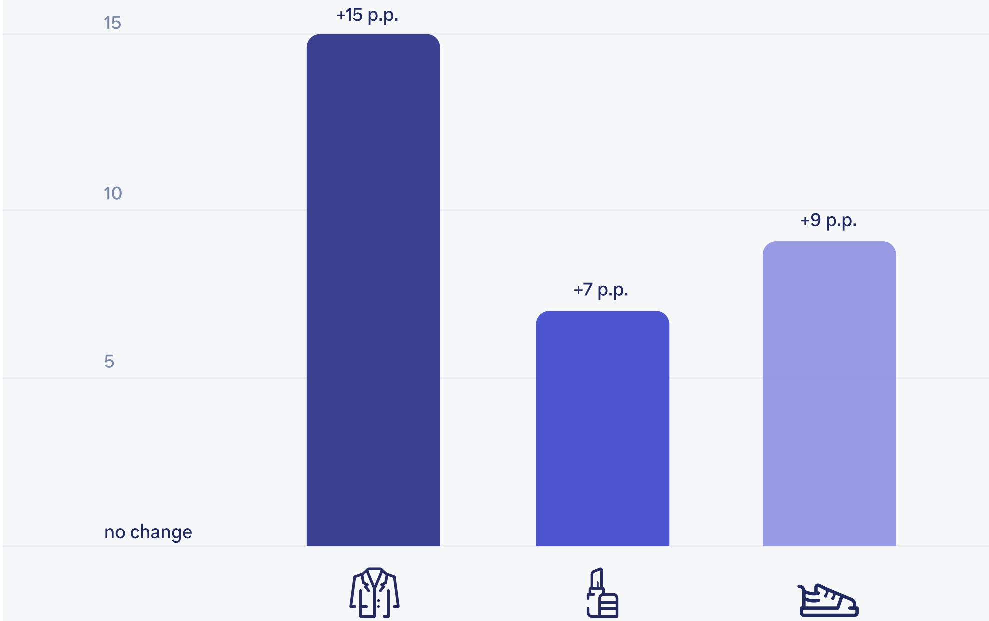
Clothes and other apparel purchased in the last 28 days in %

Clothes and shoes continue to make up the majority of online purchases, with their share still growing steadily.
However, beauty products have seen a significant surge in sales compared to the previous year, indicating a shif t in consumer priorities and a growing demand for personal care items in the online shopping space.



Changes in the top 3 categories

Change of buying clothes and other apparel in the last 28 days compared to 2023 in p.p.*

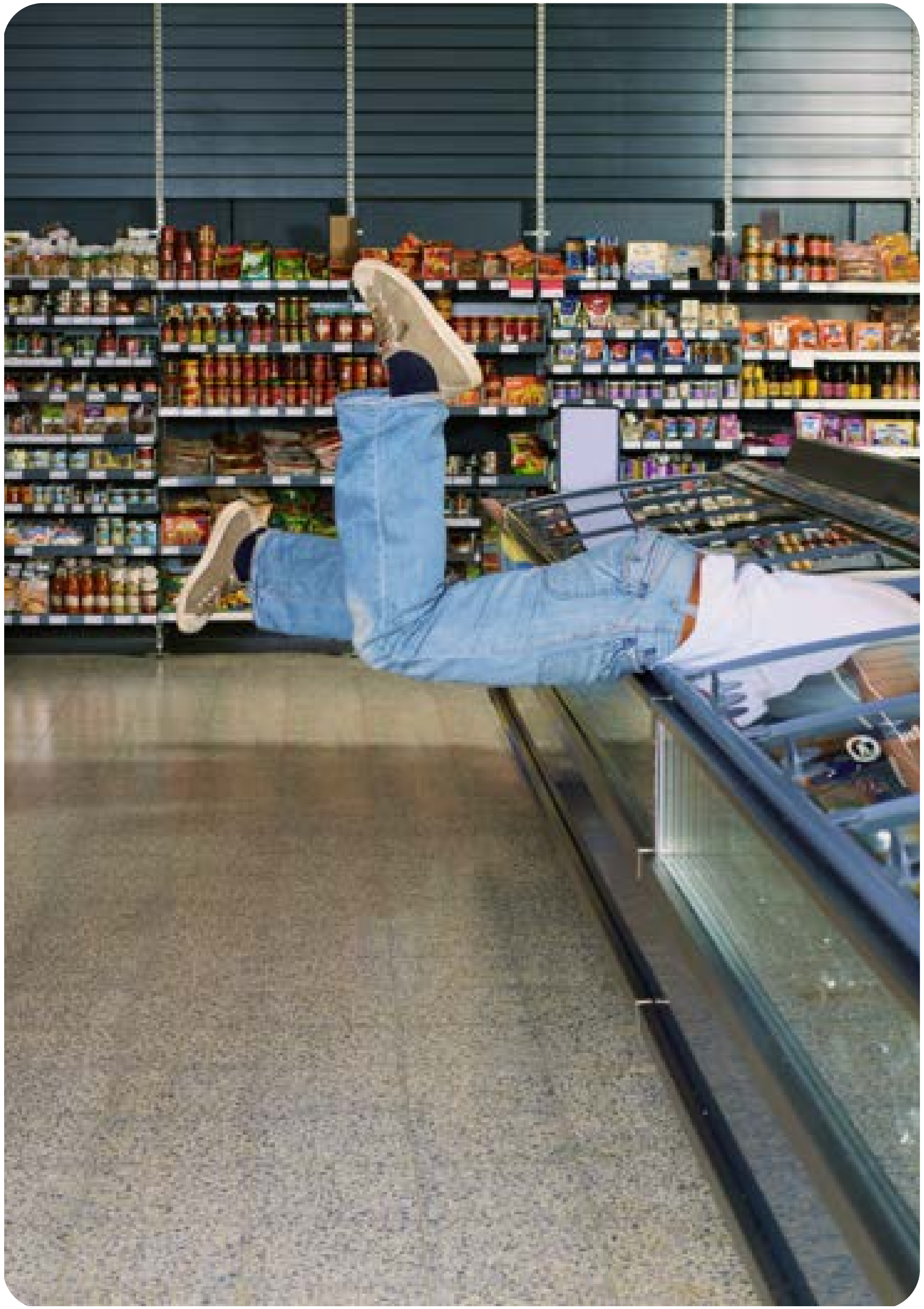


*Percentage points = p.p.

2.2

Everyday necessities

Physical goods



Monthly shopping habits

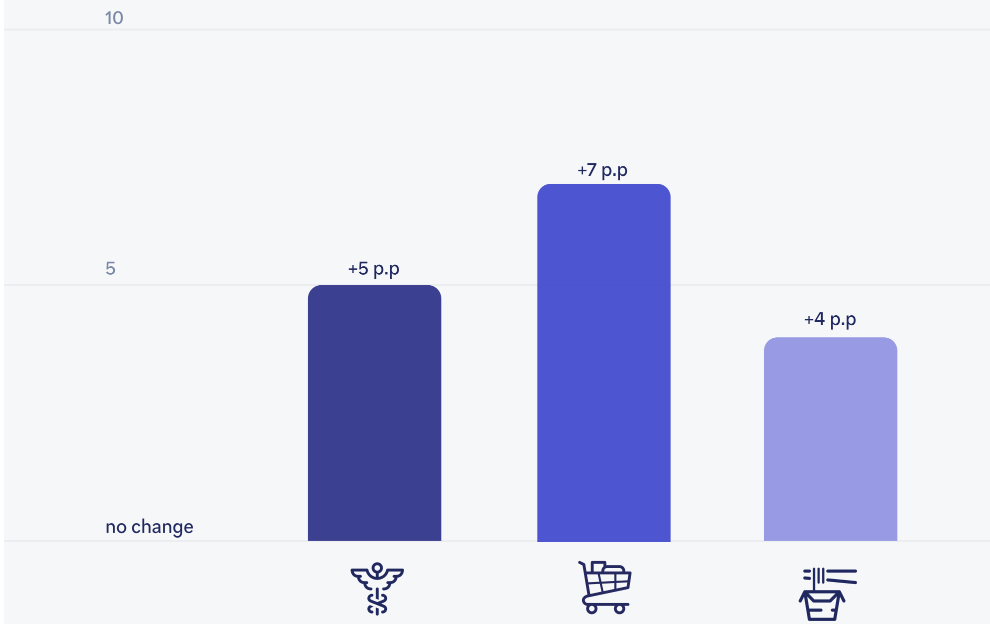
Everyday necessities purchased in the last 28 days in %

Although still a small portion of overall spending, the category of everyday necessities is showing notable trends, with significant growth compared to the previous year. Grocery items are now approaching the same level of online purchase frequency as pharmacy products, highlighting a shift towards more routine, essential purchases being made online.

Physical media products 12%

Changes in the top 3 categories

Change of buying everyday necessities in the last 28 days compared to 2023 in p.p.*



*Percentage points = p.p.

2.3

Household items

Physical goods

Monthly shopping habits

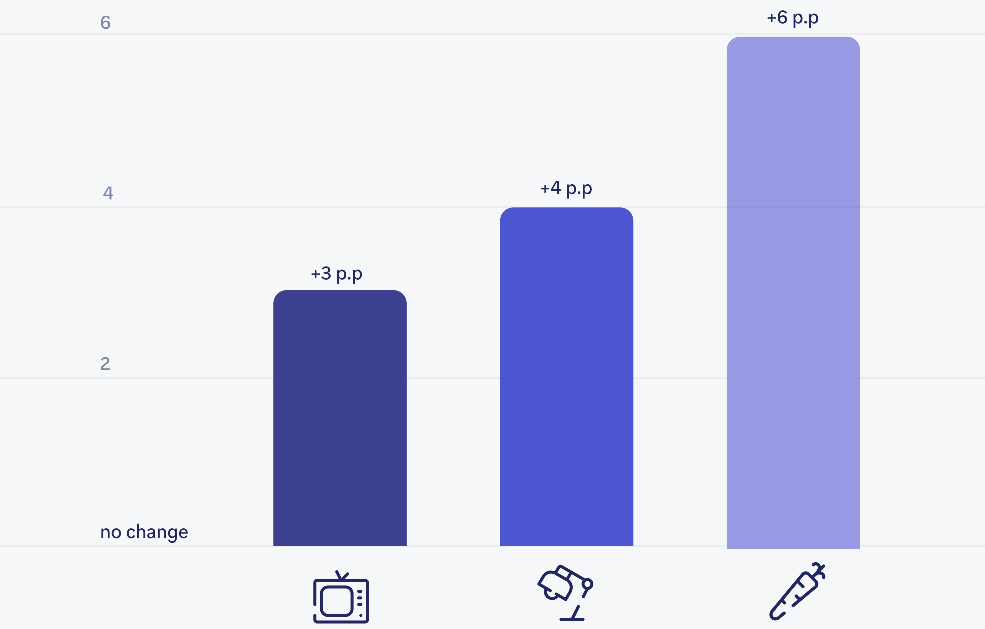
Household items purchased in the last 28 days in %

Electronic goods remain the most purchased category when it comes to physical products, maintaining their dominance in online shopping. However, animal-related products have experienced significant growth compared to the previous year, reflecting an increasing demand for pet care and related items in the online marketplace.

Electrical household appliances	14%
Interior fixtures and fittings	11%
Pet related products	9%
Construction and gardening	8%
Car, MC and boat accessories	6%
White goods	6%

Changes in the top 3 categories

Change of buying household items in the last 28 days compared to 2023 in p.p.*



*Percentage points = p.p.

3

Services

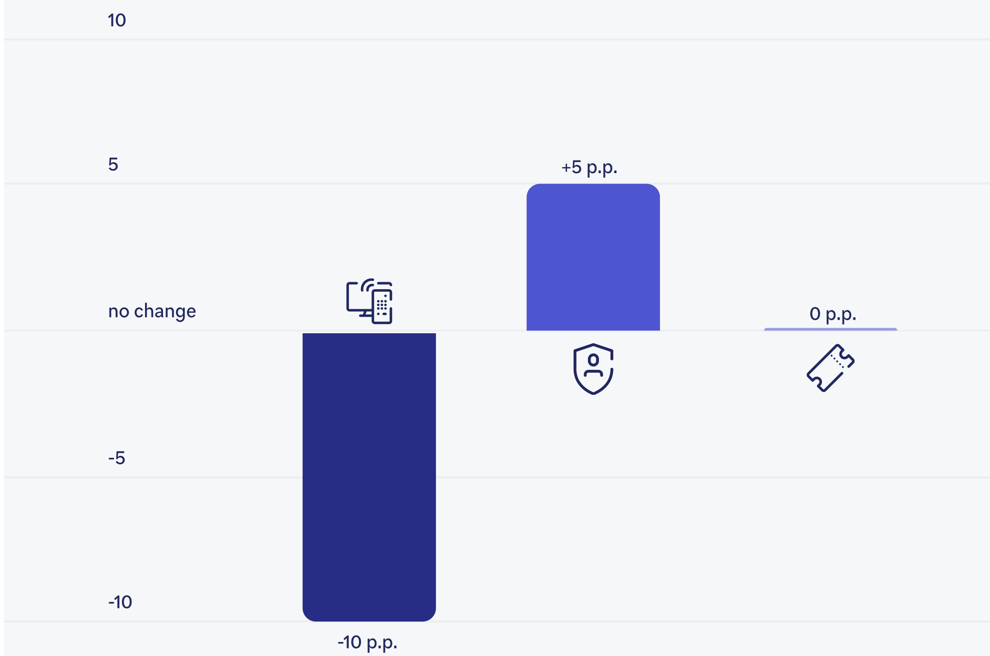
Monthly shopping habits

Services purchased in the last 28 days in %

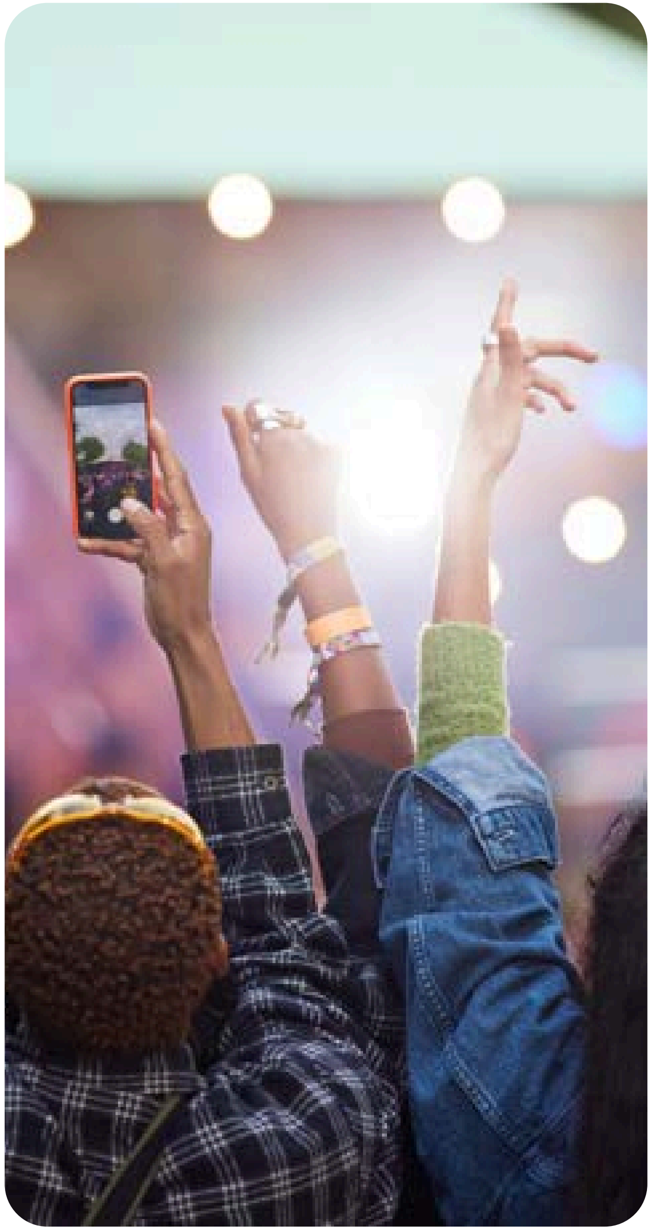
Streaming services continue to account for half of all online purchases; however, they are experiencing a noticeable downward trend. In contrast, the insurance sector is maintaining its upward trajectory compared to the previous year, reflecting sustained growth and increasing consumer demand.

Changes in the top 3 categories

Change of buying services in the last 28 days compared to 2023 in p.p.*

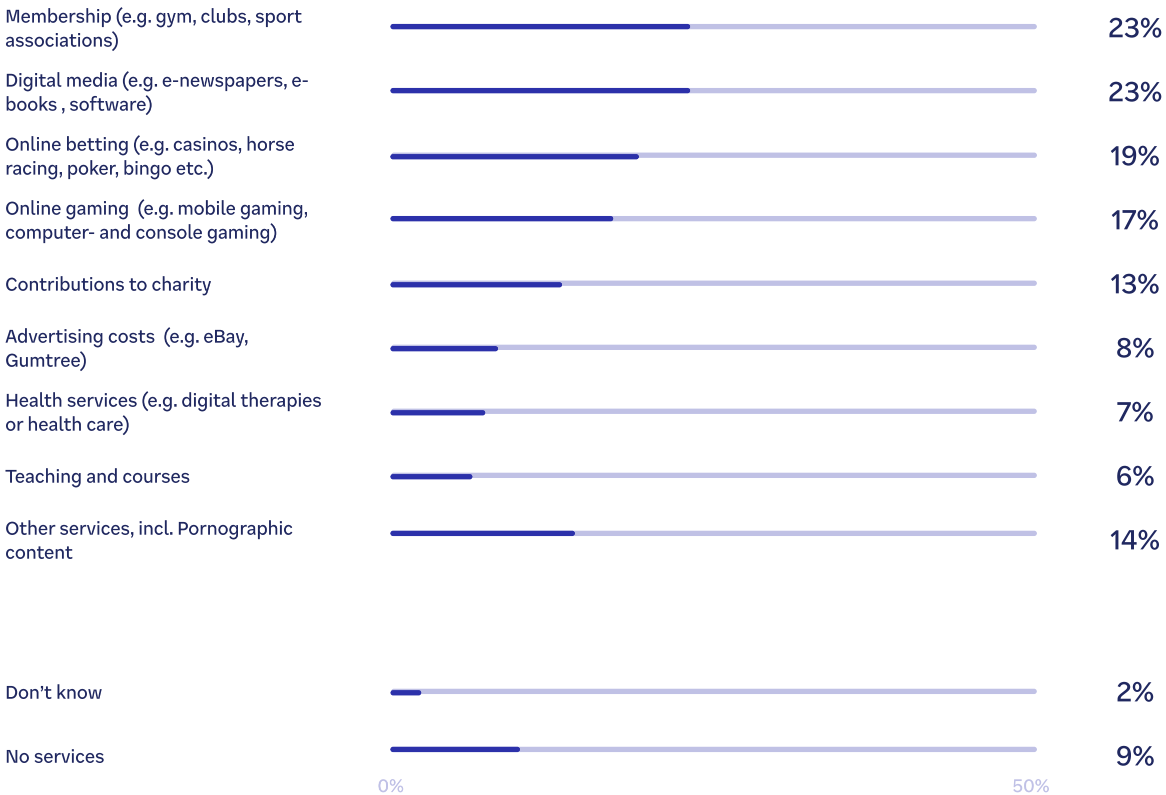


*Percentage points = p.p.



Also on our monthly shopping list:

Services purchased in the last 28 days in %



4

Travel and hospitality

Monthly shopping habits

Travel/travel-related services purchased in the last 28 days in %

eCommerce remains essential in daily transportation, while parking expenses are slightly declining, likely in favor of public transport. Among discretionary expenses, flights are showing a positive trend compared to the previous year.

Travel

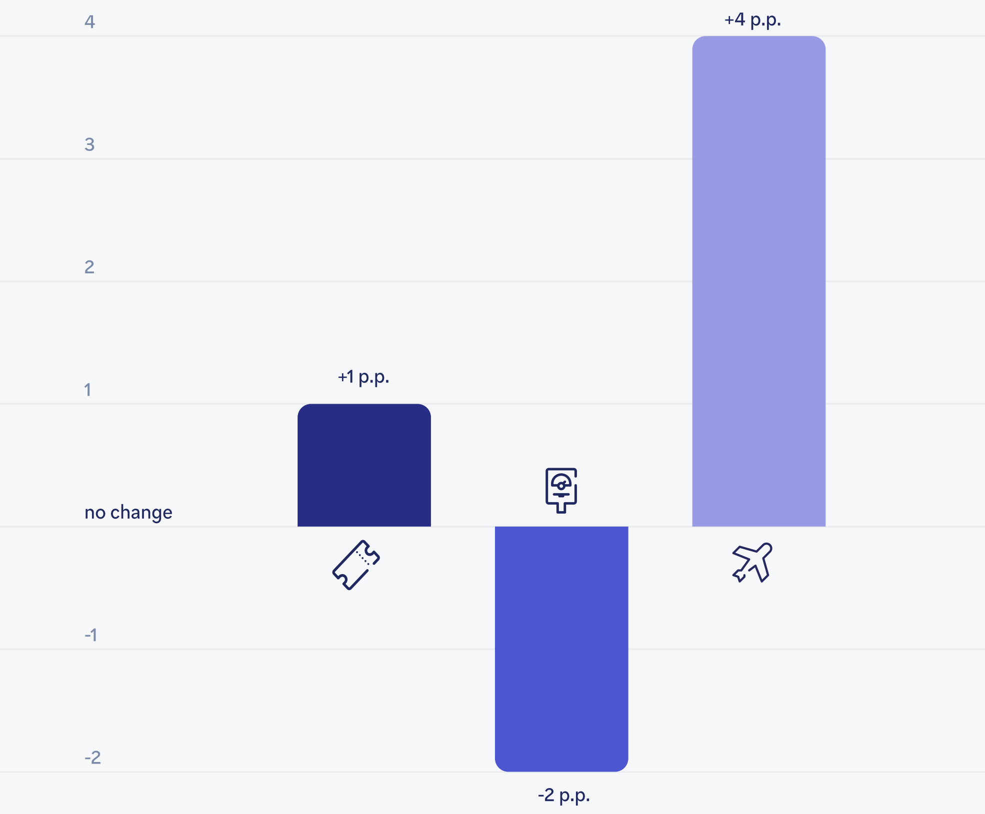
- Flights 30%
- Hotels 25%
- Rental cars 7%

Daily transport

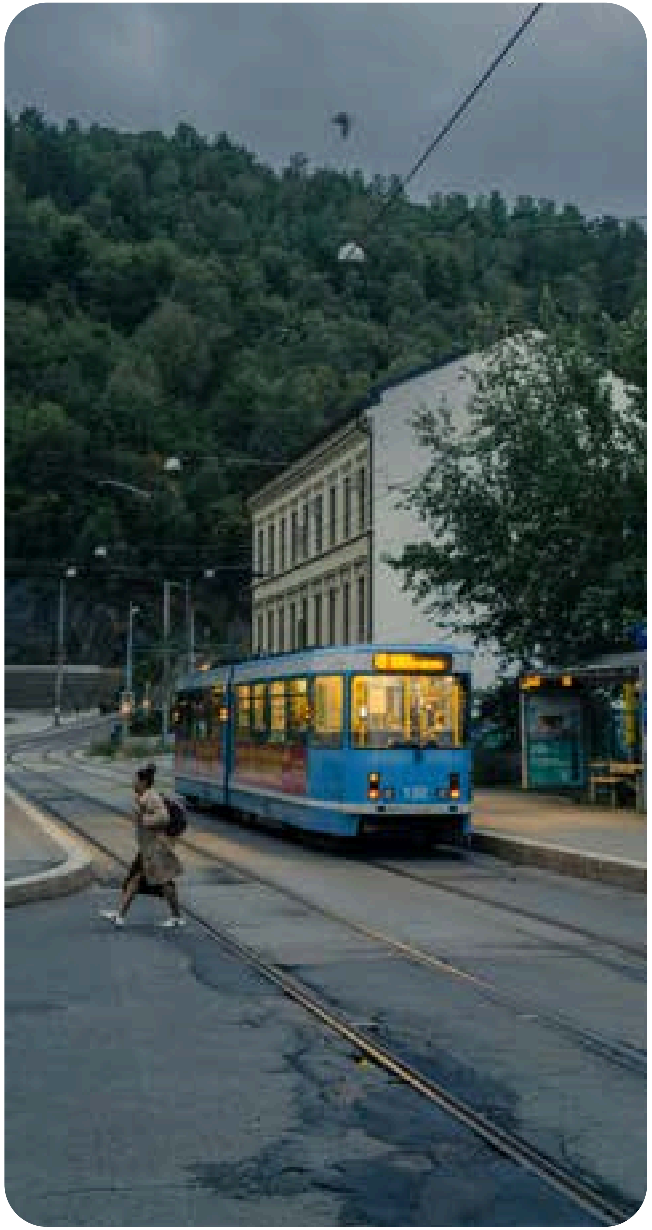
- Tickets monthly card (e.g. bus, underground, tram) 36%
- Parking 32%
- Taxi Journeys 11%

Changes in the top 3 categories

Change of buying travel/travel-related services in the last 28 days compared to 2023 in p.p.*



*Percentage points = p.p.



Overall monthly shopping list:

Travel/travel-related services purchased in the last 28 days in %

Travel	
Flights	30%
Hotels	25%
Rental cars	7%
Charter and package trips	7%
Boat Cruises	5%
Daily transport	
Tickets, monthly cards (e.g. bus, underground, tram)	36%
Parking	32%
Taxi journeys	11%
Train tickets	8%
New mobility services (scooters, carsharing)	4%
Don't know	1%
No travel/travel-related services	20%
Other travel/travel-related services	6%

0% 50%

5

Payment methods and shopping experience

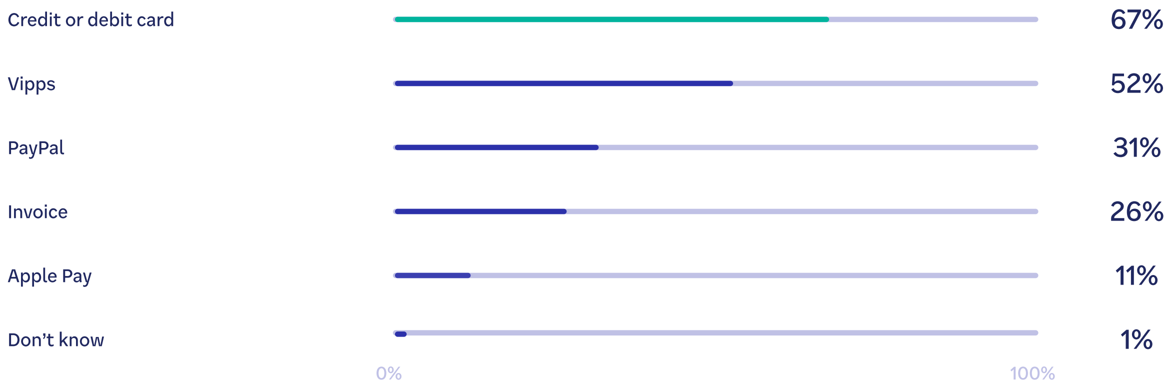
Security & simplicity

Credit and debit cards remain the most widely used and preferred methods for online payments. While Vipps has long been a popular option, its usage has seen a slight decline since the introduction of Apple Pay to the Norwegian market in 2024. This suggests a gradual shift toward alternative digital payment solutions.

Security, simplicity, and speed of payment remain key factors influencing consumer preferences when choosing a payment method, reflecting the increasing demand for seamless and reliable transactions.

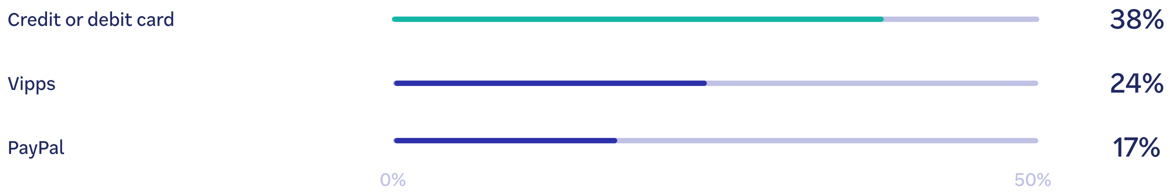
What do you pay online with?

Payment methods that were used in the last 28 days in %



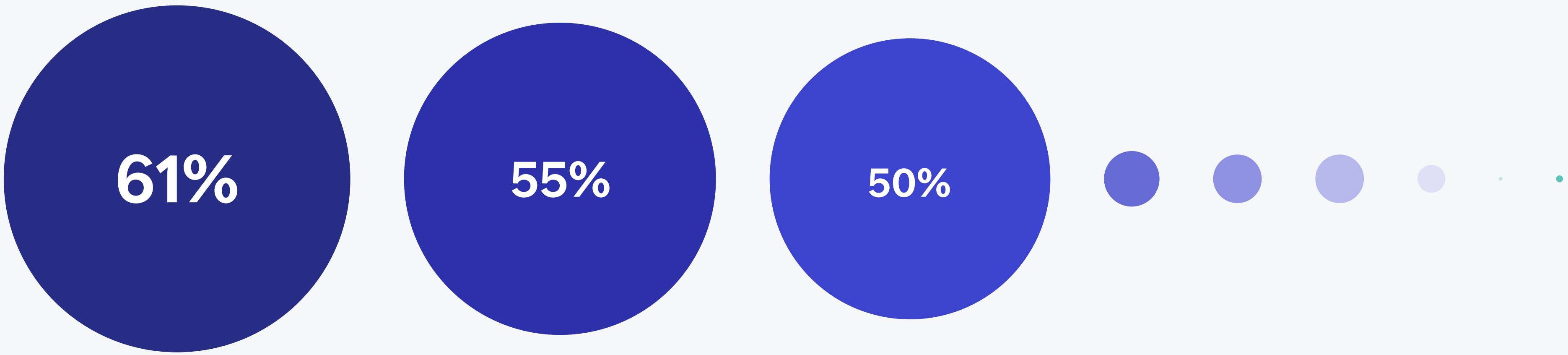
What do you prefer paying online with?

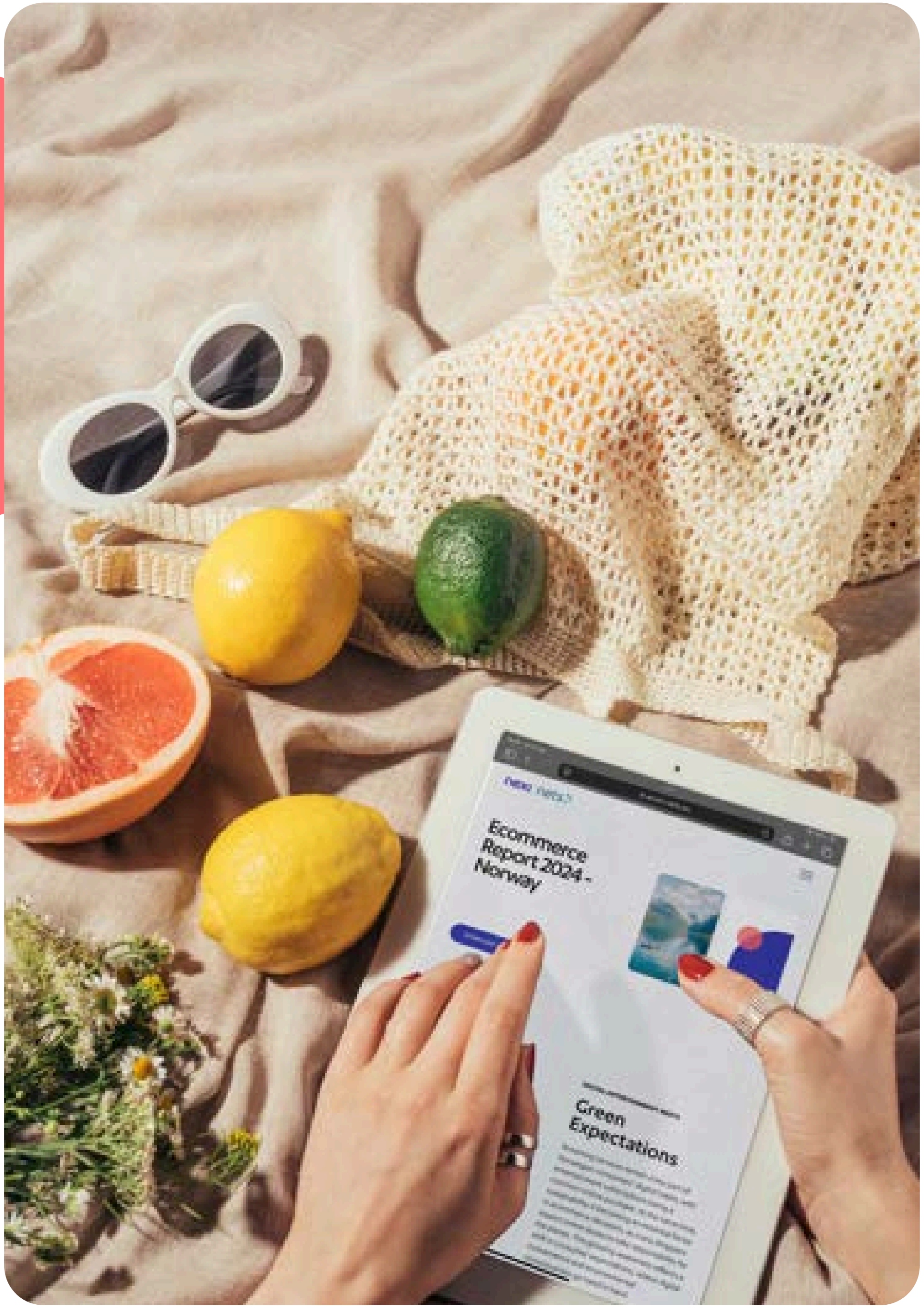
Top 3 preferred payment methods in %



What are the **top reasons** for choosing specific payment methods?

Secure	61%
Simple	55%
Fast	50%
Cheap	15%
Habit	13%
Bonus points	13%
I want to be invoiced later	11%
Don't know	<1%
Other	1%





Thanks for reading

As a part of Nexi Group, the leading Paytech in Norway and in Europe, we offer innovative and reliable solutions that simplify payments, and enable businesses and financial institutions to better serve their customers.

We would be happy to present you our solutions and discuss together how to support your business.

GET STARTED