

A close-up photograph of a person's hands using a laptop. The person is holding a dark credit card in their right hand, positioned over the laptop's keyboard. The background is softly blurred, showing the person's face and a white shirt. The overall lighting is warm and professional.

GUIDE

CONVERT VISITORS INTO LOYAL CUSTOMERS ONLINE

Trends, insights, and tips on how to win
customers in Sweden, Norway, and Denmark

INTRODUCTION

To get visitors to stay on your website and turn them into loyal customers, there are a few essential steps to follow. In this guide, we will lead you through these steps to increase your conversion rate and how to attract repeat customers by using an integrated payment system and providing an unmatched customer experience. By guiding you through the different customer and payment trends in Sweden, Norway, and Denmark, we help you reach each country the right way.

In the guide:

01. The Scandinavian customer expects a unified commerce experience
02. Convert visitors to customers with the right checkout experience
03. Turn your visitors into loyal customers with the right customer service



THE SCANDINAVIAN CUSTOMER EXPECTS A UNIFIED COMMERCE EXPERIENCE

COVID-19 HAS CHANGED CONSUMER BEHAVIOUR IN SCANDINAVIA

We've seen accelerated changes in online shopping, pick-up alternatives, and payment methods during COVID-19. New demographics also embraced eCommerce: Shoppers over 60 years old are now fulfilling their daily tasks online, such as buying groceries and pharmaceuticals, after the numerous restrictions and lockdowns.

COVID-19 has also increased customer expectations, which vary by segment, and the competition around online shopping. Because of these factors, retailers must now work even harder to get visitors to checkout and turn them into loyal customers.

INCREASED ONLINE SHOPPING BEHAVIOUR DUE TO THE PANDEMIC

26%

of Swedes

22%

of Norwegians

19%

of Danes

CONSUMER TRENDS

Though the Scandinavian markets and shoppers are identical at first glance, the pandemic led to unique customer needs and behaviours in Sweden, Norway, and Denmark. Here's an overview of how they differ.

Why, how and when we buy

Swedish Consumers

- Cautious shoppers – spending when the price and time is right.
- Value quality and function as much as design and branding in their purchasing decision.
- Increasingly less loyal to brands.
- The main products being purchased are electronics, clothing and shoes, books, and furniture.

Norwegian Consumers

- Research products before buying them in stores or online.
- Generally loyal to national brands – but when it comes to online purchases, only half are loyal to the seller.
- Social networks are used as a source of information.
- The most popular product category is clothing and shoes, followed by electronics and media, sports and leisure.

Danish Consumers

- Among the most demanding consumers in Europe.
- New technologies and rapid access to information allow consumers to evaluate before making a purchase.
- Brand loyalty is achieved through good customer service and branding.
- The most purchased items online are fashion, electronics and media, games and toys.

ACHIEVE UNIFIED COMMERCE

Unified commerce, or a unified customer experience across all your commerce touchpoints, is a must in today's commerce landscape. All channels look and act differently, but it has to work as the customer expects it to.

Unified commerce gives your customers better omnichannel payment solutions and puts your customers in control of their experience. By integrating your sales channels, it is easier to fulfil your customers' needs, and you can integrate data on user behaviour across the channels to achieve a 360 customer understanding – across every market.

71%

of customers won't return if they have a bad experience in your store or on your website

73%

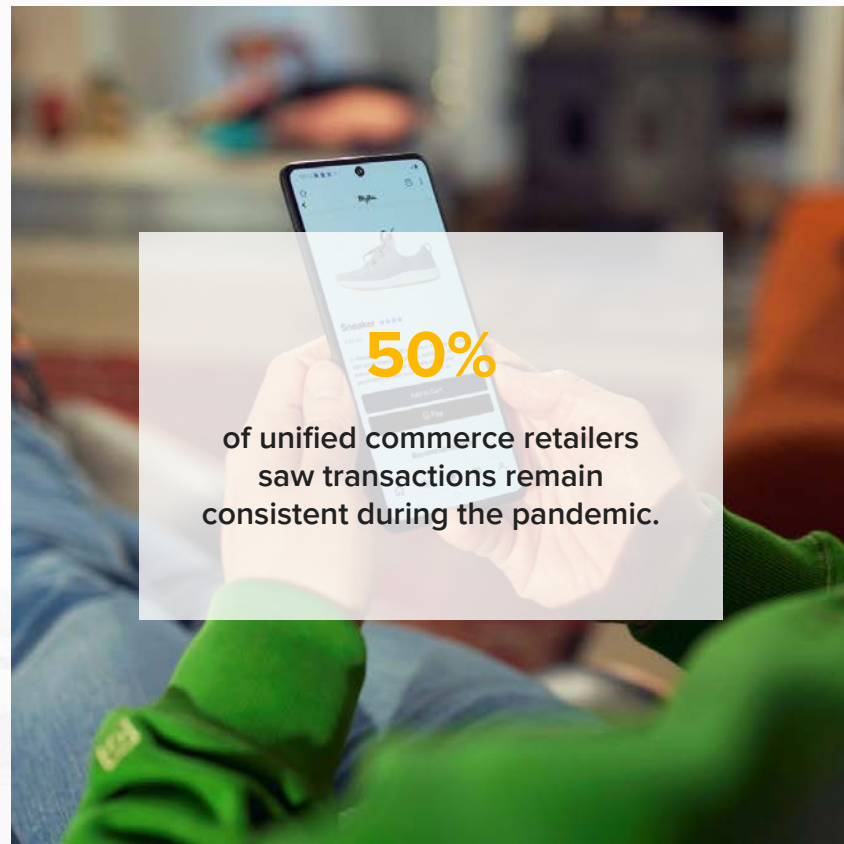
of consumers expect brands to continue selling across multiple channels

UNIFIED COMMERCE WITH ADYEN

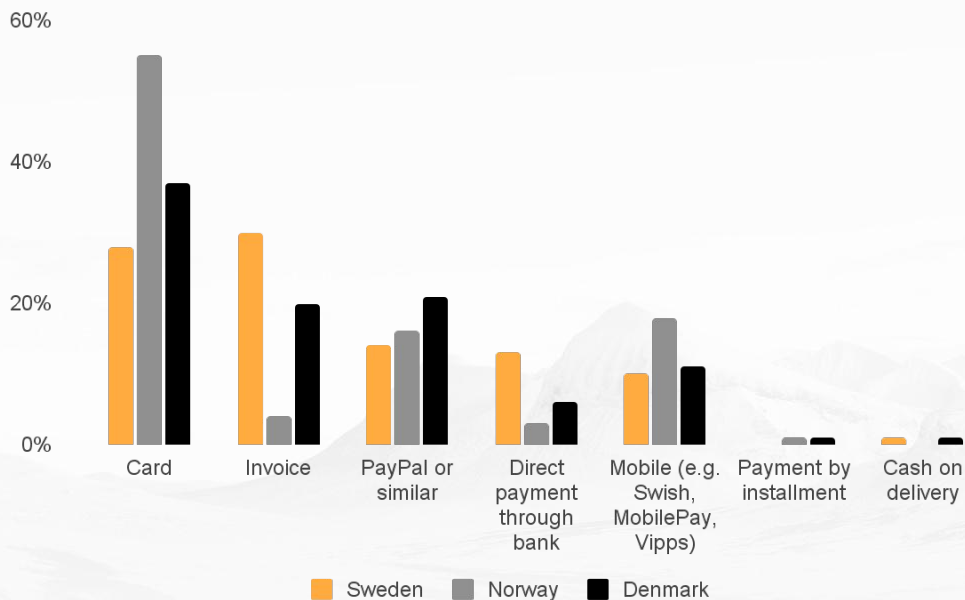
Customers spend 40% more when they shop on more than one channel. Read more about achieving a Unified Commerce in the practical guide below.

→ [To the guide](#)

adyen



PAYMENT METHODS IN SCANDINAVIA



90%

of smartphones in Denmark have the MobilePay app installed

92%

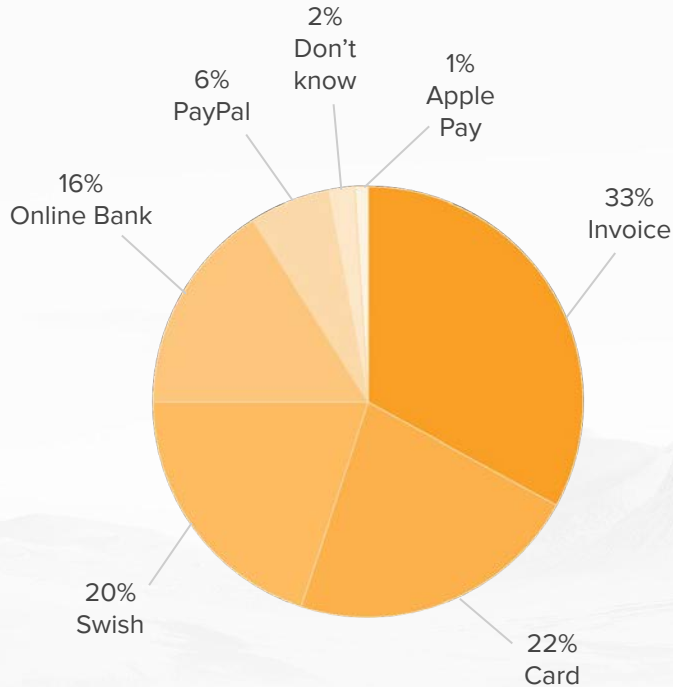
of Swedes over 18 use Swish

3,7

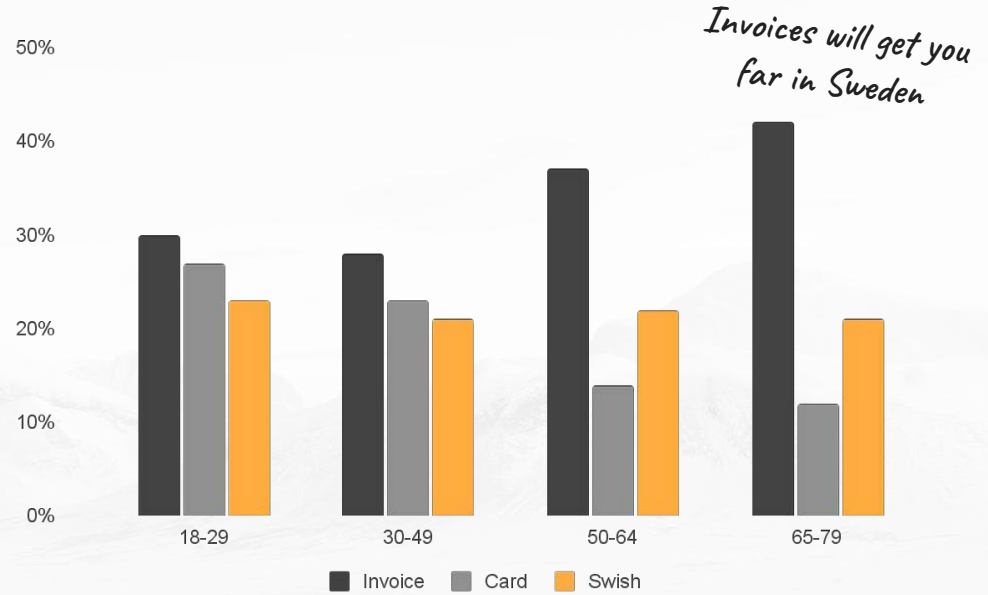
million Norwegians use Vipps

Payment preferences are local and personal at the same time. For a good customer experience and higher conversion rate, you must offer payment methods that meet your customers' needs. The chart indicates that card and invoice remain the most preferred payment methods across Scandinavia. However, digital payment solutions are increasing in popularity. There is also significant difference depending on age, so make sure you offer the right payment method in relation to your target group.

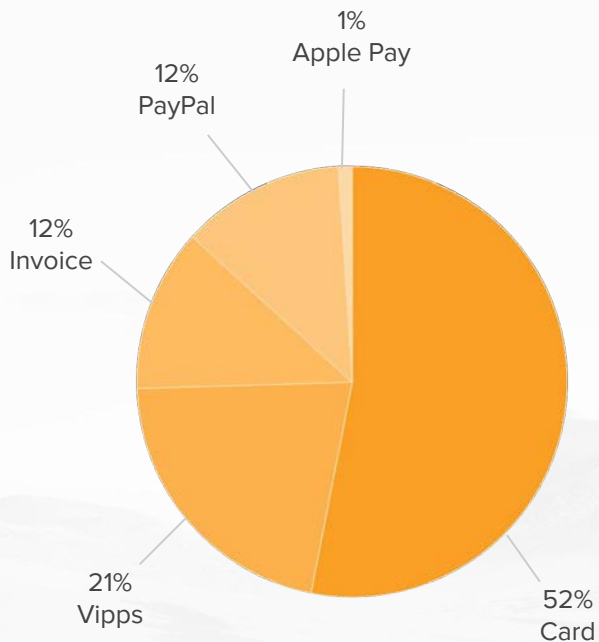
PREFERRED PAYMENT METHOD IN SWEDEN



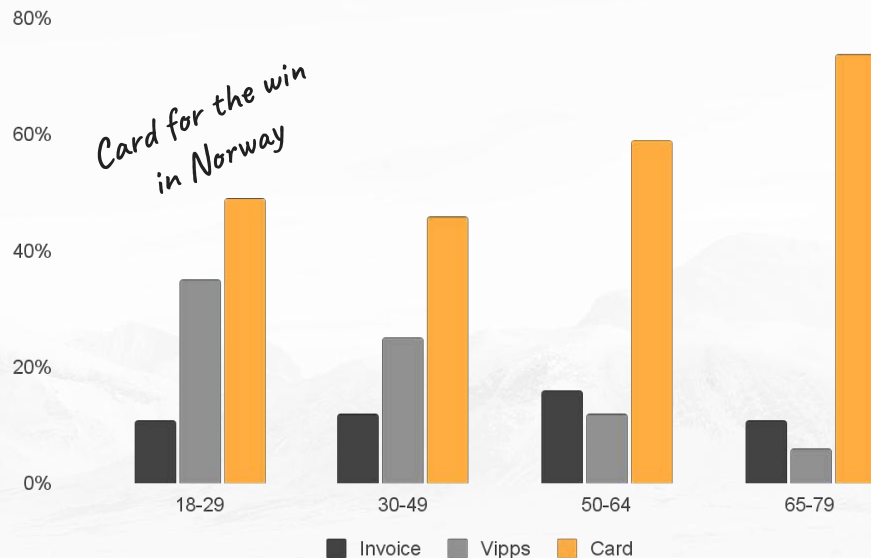
The most used payment method in Sweden is by invoice, with one third of all Swedes preferring it. This goes for all ages, but the method is most commonly used by shoppers over 65. Young people increasingly prefer Swish, a mobile-based payment method.



PREFERRED PAYMENT METHOD IN NORWAY

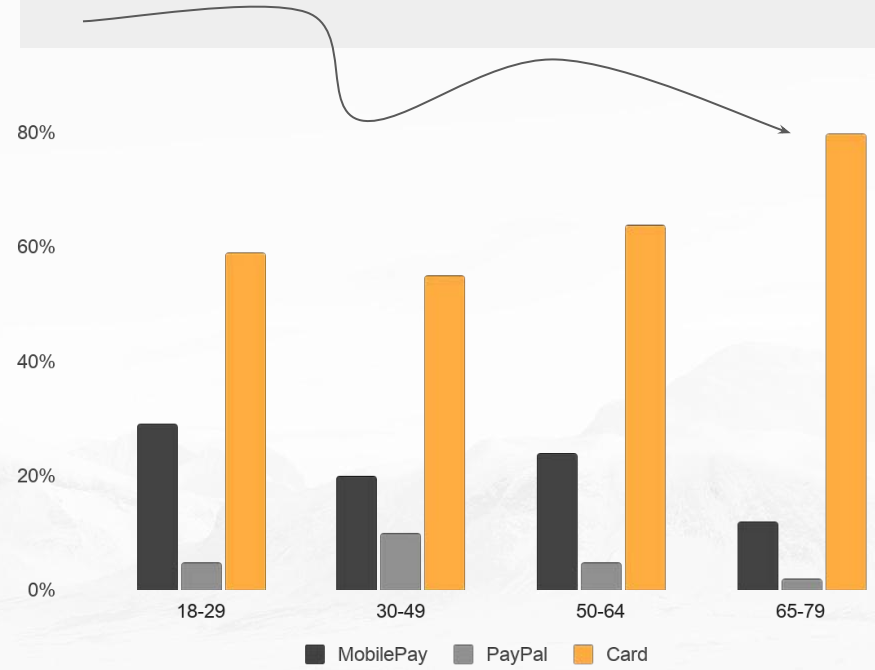
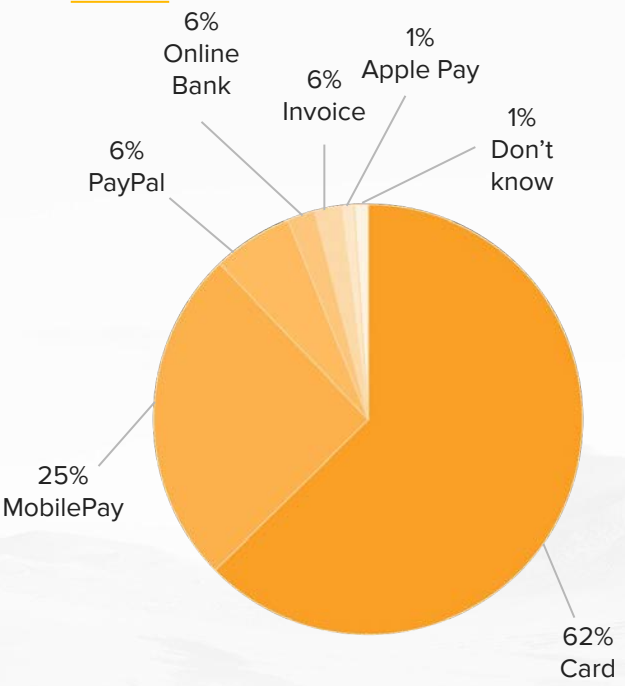


Over 52% of Norwegian shoppers chose card payments as their preferred payment method. Vipps earned second place at 21%, followed by invoice and PayPal at 12% each. The popularity of card payments extends across age groups but is most used among the 50+ crowd. On the other hand, Vipps is far more common among younger Norwegians.



PREFERRED PAYMENT METHOD IN DENMARK

Card payment is the most popular method in Denmark, surpassing both MobilePay and PayPal. Its popularity is consistent regardless of age but is especially used by the older generation, as seen in the chart below.



ECOMMERCE DRIVING IN-STORE PURCHASE

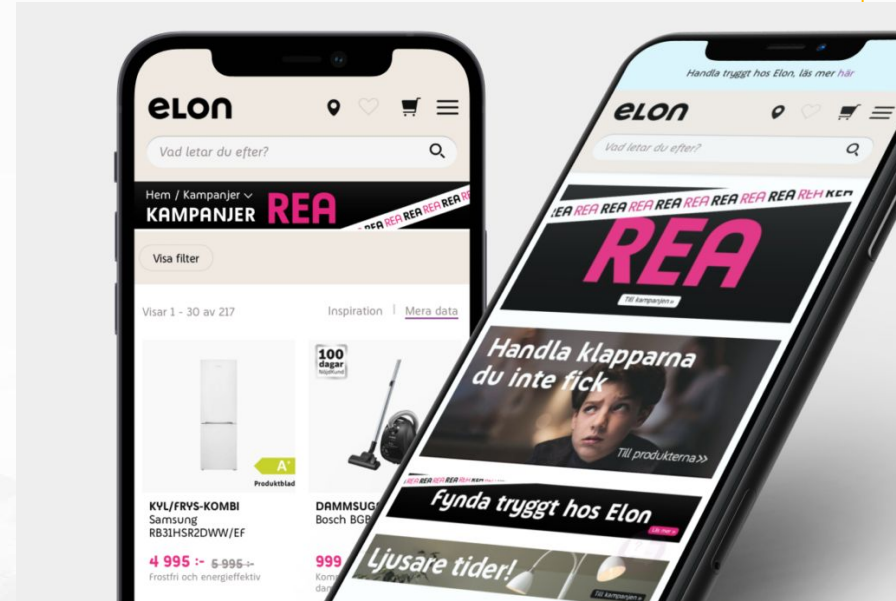
The Nordic retail chain for consumer electronics and home appliances, **Elon**, launched a new eCommerce platform during the COVID-19 pandemic. Thanks to Elon's omnichannel approach, they unify the customer's online user experience with the great customer experience found at any of its storefronts.

119%

eCommerce
revenue increase

50%

Sales growth



→ [Read more about Elon's eCommerce project](#)

CONVERT VISITORS TO CUSTOMERS WITH THE RIGHT CHECKOUT EXPERIENCE

INCREASE YOUR CONVERSION RATE

The checkout is the final hurdle separating the customer from what they want. Therefore, it is important to help them cross the finish line and complete their purchase. So how do you increase the checkout conversion rate?

The main reason why online purchases typically get cancelled is due to the price of delivery. However, three distinct reasons cause Scandinavian shoppers to abandon their carts.

Why Scandinavians Abandon Their Carts

1. **11%** of Swedes cancel their purchases due to the inability to pay through their preferred method.
2. **9%** of Norwegians cancel their purchase if the payment process does not work.
3. **7%** of Danes refrain from purchasing if their desired method of delivery is unavailable.

5 TIPS ON HOW TO INCREASE YOUR CONVERSION RATE THROUGH PAYMENTS

01. Redirect the customers in the checkout at the right time

The customer experience in the checkout is the only thing that stands between the customer and their purchase. Make sure that the payments are quick, simple, safe, and relevant for all customers.

02. Offer the right payment method(s) in all checkouts

Nordic consumers have high demands for how they pay. In fact, 39% of Nordic shoppers say that they have cancelled a purchase because the merchant did not provide their preferred method. Different user groups have different behaviours and if you can accommodate all of them you are prepared for success. E.g. in Sweden, invoices, Swish, and card are extremely important, but for different customer segments, so make sure to make them all happy.

03. Recognise the customer and increase conversion

Build customer loyalty by simplifying the checkout. By tokenization, you can recognise the consumer and offer one-click payments. This will improve the consumer experience and increase the conversion rate.

04. Make sure your checkout works on all devices

In eCommerce, you must be aware that purchases come from mobile devices and desktops. To create the best purchase experience, you should adapt your checkout to work on all devices.

05. Keep yourself updated on risk management

Fraud can cause incalculable damage to your eCommerce site and overall reputation. Different tools for risk management can help you discover and reduce the risk of fraud, and you can enjoy a safer environment for your company.

A SEAMLESS SOLUTION FOR ALL CHANNELS

Today, **Helly Hansen** has 55 stores on the Adobe Commerce installation with 65,000 products per store and with 10 different language options, payment methods and shipping rules.

40%

YoY increase in
transactions

45%

YoY increase in
revenue



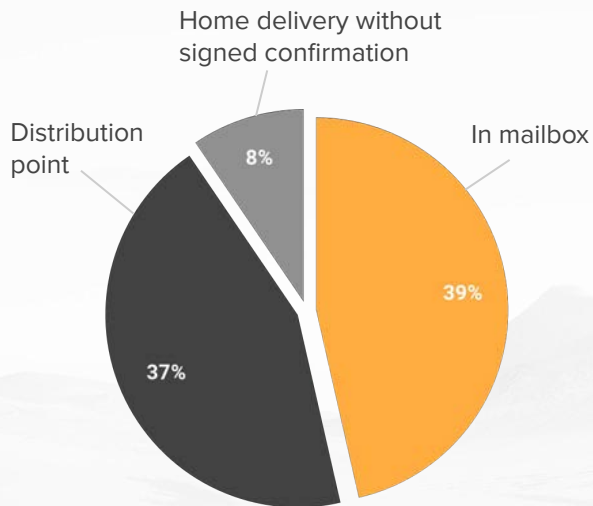
→ [Read all about Helly Hansen's eCommerce project](#)

PREFERRED DELIVERY METHOD

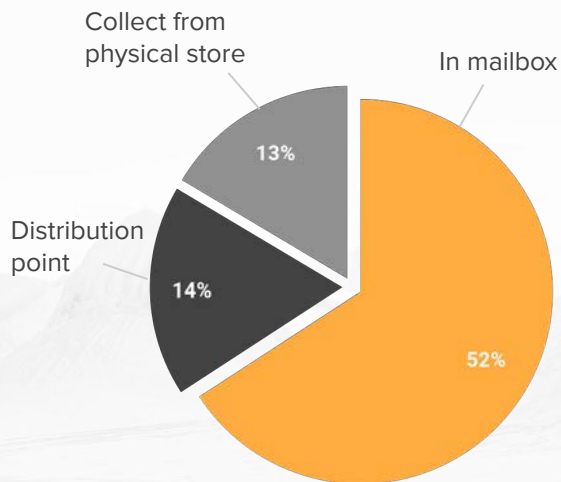
The opportunity to choose between multiple locations is the most important factor regarding delivery. Flexibility around shipping options, therefore, improves your checkout process and increases your conversions.



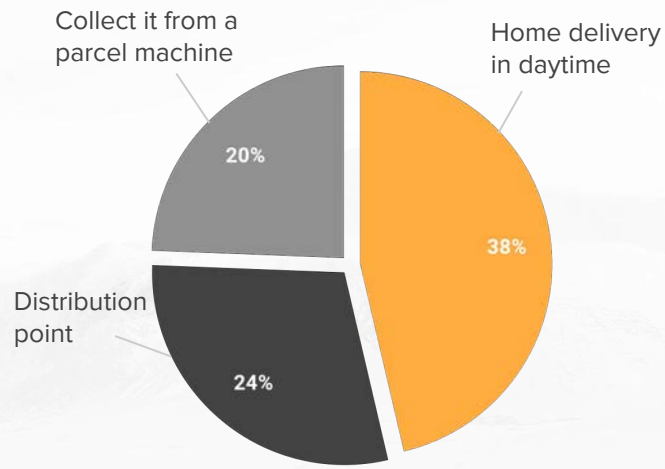
Sweden



Norway



Denmark



WHY SHIPPING IS ESSENTIAL FOR YOUR UNIFIED COMMERCE



77%

of shoppers will abandon their cart if there is insufficient shipping options at the checkout

41%

of shoppers buy variations of a product with intent to return

96%

would shop again after an easy return experience

BRINGING COMPLEXITY OF RETAIL TO THE WEB

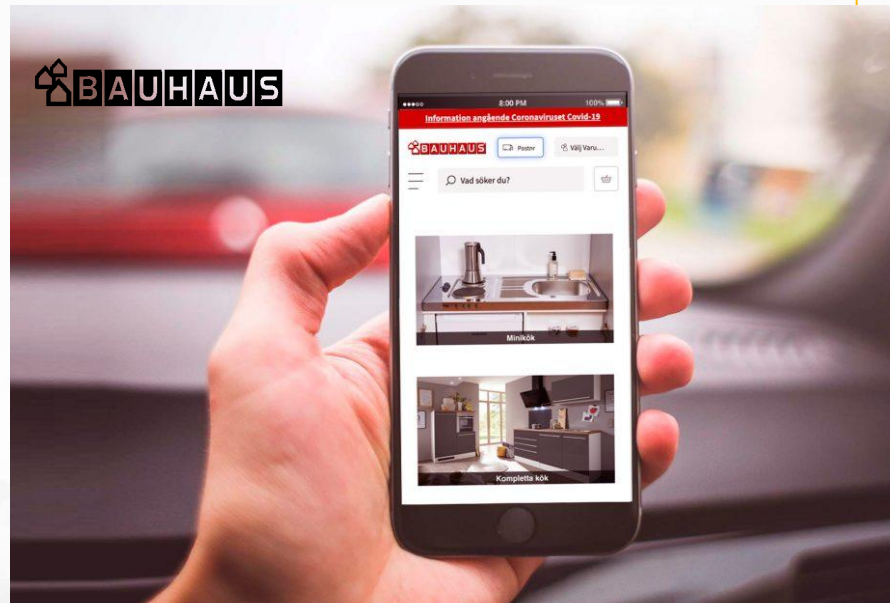
User-friendly customer experience – from start to finish – is the focus for **BAUHAUS** eCommerce solution. Starting with automatic stock visibility for the closest store location and personalised back in stock notifications to a convenient on-site track and trace and ground-breaking RMA solution, providing a great user experience in the returns process.

30%

YoY increase
in visitors

30%

YoY increase in
revenue growth



→ [Read about BAUHAUS' eCommerce journey](#)

ADJUST THE PAYMENTS TO YOUR CUSTOMERS WITH KLARNA

Klarna provides you with insights into the latest trend reports and lets you explore how the technological changes has changed the way people shop and pay.

→ [Read the full reports here](#)

Klarna.



**TURN YOUR VISITORS INTO LOYAL CUSTOMERS
THROUGH IMPROVED CUSTOMER SERVICE**

CUSTOMER LOYALTY THAT LASTS

- **Provide Exceptional Customer Service**

The customer experience includes everything about the way your customers interact with you. People have high expectations around customer service, so an emphasis on it is essential to build brand loyalty. Your knowledge of your customers should follow them through every channel where interaction is made. To achieve this, you need to expand your channel offerings with a unified commerce approach, so you can provide a quick and helpful experience — no matter where your customers are reaching out to you.

- **Continuously Improve Your Customer Service**

As new people join your community, you need to develop communication strategies for multiple audiences. Talk to your customers and ask for their feedback continuously. Customer behaviour can change overnight, so be ready to adapt to meet them where they are, wherever that might be in the months and years to follow.

38%

increase in customer
engagement in 2020

CUSTOMER EXPERIENCE TRENDS

The COVID-19 pandemic has changed customer service for the better. Companies can no longer just provide fast and friendly service. Customers are looking for empathy and prefer to buy from companies that share their values. In fact, 66% of customers show more loyalty to companies that are empathetic and understanding.

DURING 2020

84%

implemented
new tools or
processes

37%

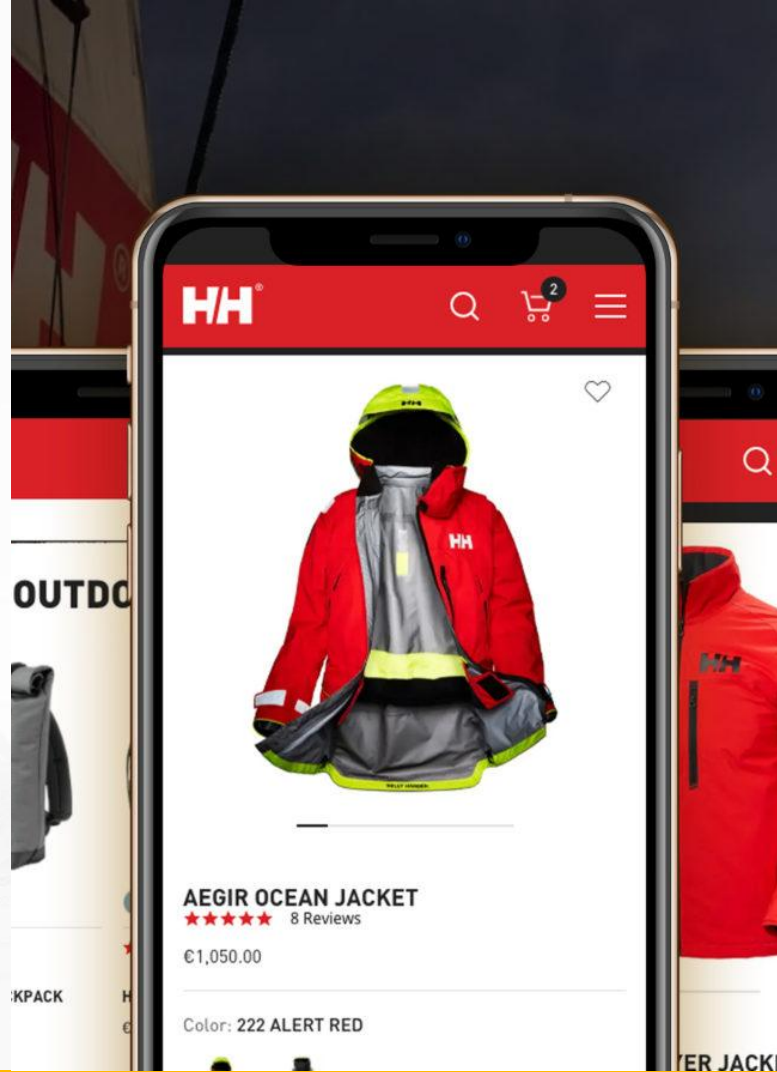
had to lay off
employees

44%

managed
remote staff

FIVE TRENDS TO HELP YOU SET YOUR CX BAR HIGHER

01. Spotlight on CX
02. A More Conversational World
03. Emphasis on Agility
04. The Future of Work is Now
05. The Digital Tipping Point



01. SPOTLIGHT ON CX

During 2020, in-person interactions decreased. However, the importance of providing meaningful customer interactions stayed the same. With CX (customer experience) moving mostly online, retailers had to focus on contactless pickup, streamlining return processes, and more. Your CX needs to be consistent and personalised across all channels as a result.

69%

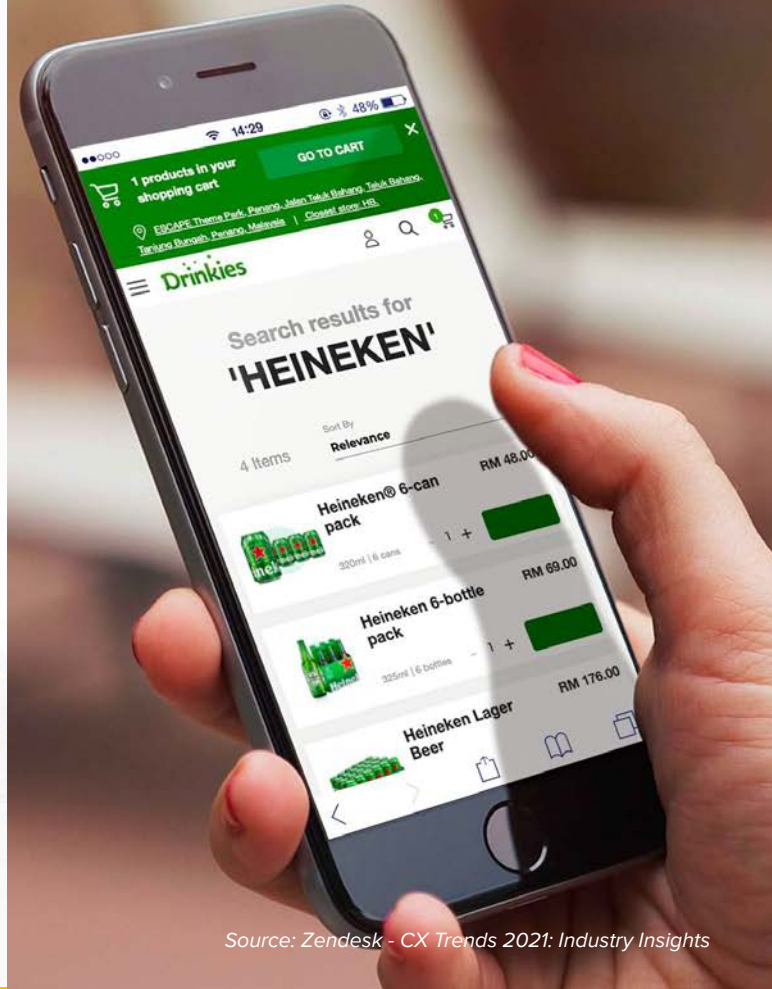
of retailers said they care more about CX this year than last

(2021/2020)

02. A MORE CONVERSATIONAL WORLD

Good CX requires meeting customers where they are, but where they are is changing. **64%** say they have tried new channels in 2020. Most retailers are working to keep up, with **74%** reporting that they have looked for new ways to engage customers.

Retailers with the best CX track records are **1.4 times** more likely to be messaging with their customers through different channels.



Source: Zendesk - CX Trends 2021: Industry Insights

03. EMPHASIS ON AGILITY

The ability to adapt quickly has long been a useful business skill but gained even more importance in 2020.

65% of retailers are looking to improve their agility by using support agents that handle customer service in multiple channels, workflow management tools, and AI technology.

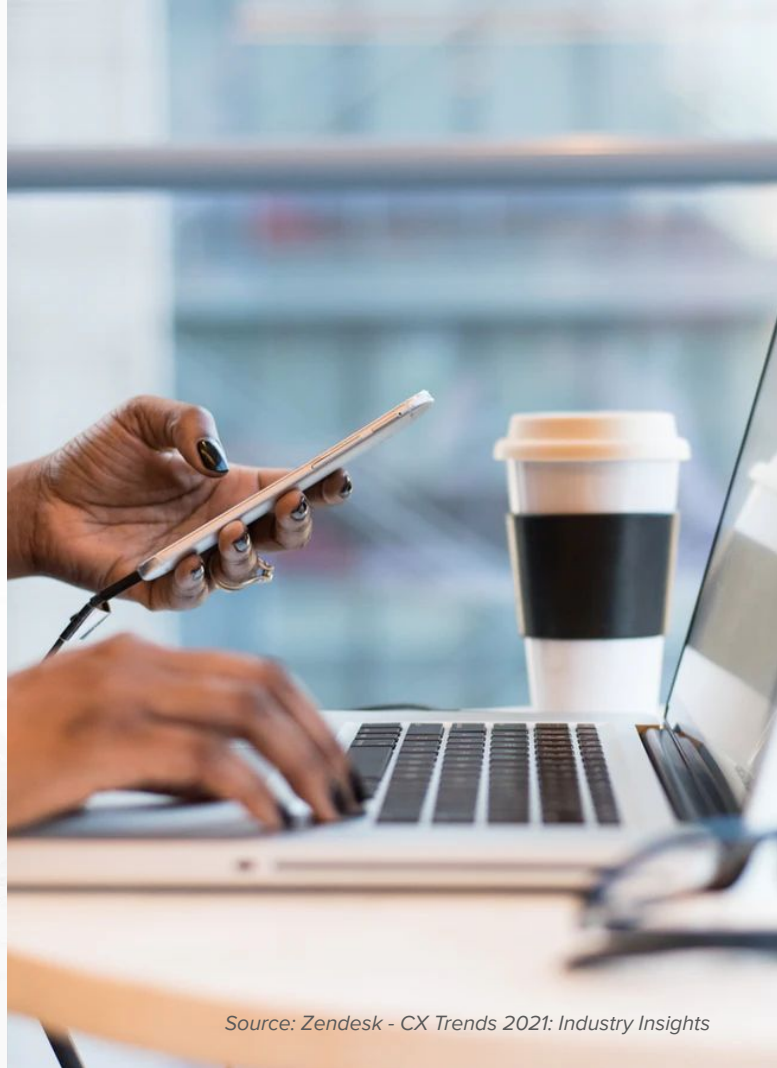
IMPROVE YOUR CX WITH THE RIGHT TOOLS

Retailers with the highest CX performance metrics are **1.8 times** more likely to use workflow management tools.

04. THE FUTURE OF WORK IS NOW

Retailers are reevaluating how their support teams assist customers:

- **46%** have announced formal work-from-home plans for their agents.
- **47%** of the agents feel like they have the right tools in place.
- **51%** of CX managers lack the means to measure success in their current setup.
- **58%** of support teams at retail companies now have access to developers, which means they can customise their support solutions to help teams work smarter.



Source: Zendesk - CX Trends 2021: Industry Insights

05. THE DIGITAL TIPPING POINT

The shift to digital commerce has been expected for a long time, but the importance has accelerated this year. Retailers that were previously slow to transition face a greater urgency to speed up timelines, but only some have the money for it.

CX BUDGET 2020

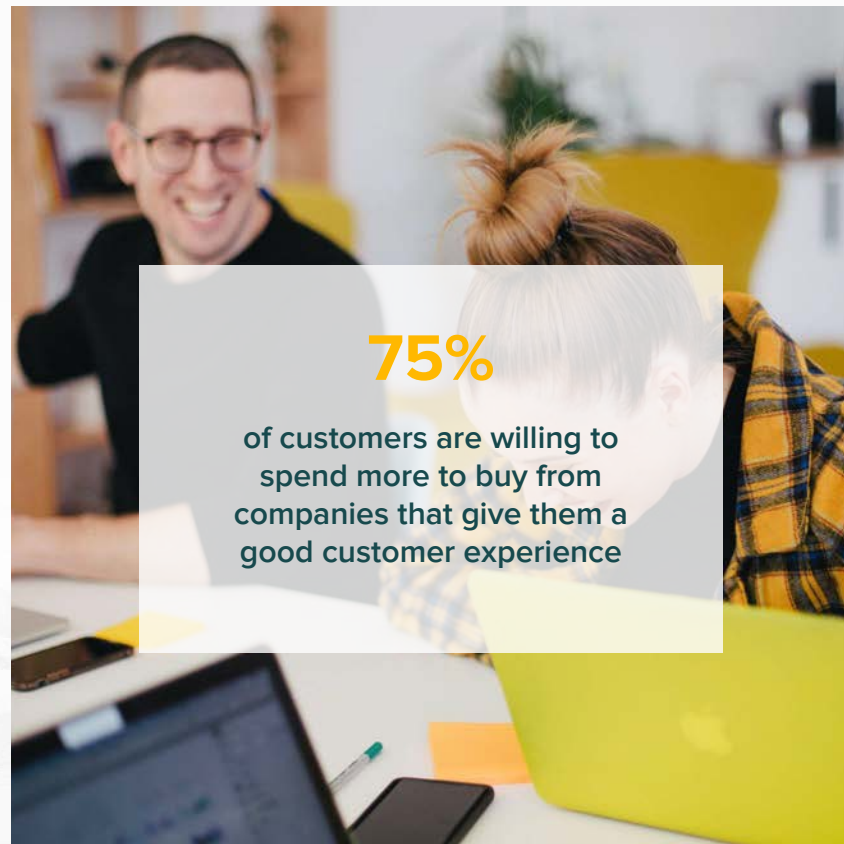
33% faced budget decreases for CX

32% saw budget increase

ALL YOU NEED TO KNOW ABOUT CX

Zendesk makes customer service better. Read the full interactive CX report for customer experience trends 2021 and learn how to keep up.

[→ To the report](#)



75%

of customers are willing to spend more to buy from companies that give them a good customer experience

FINAL THOUGHTS

As we have seen, customer behaviour is similar in Sweden, Norway and Denmark. The pandemic increased the amount of online shopping across all three countries, but customer preferences among them still have slight variations.

Payment and shipping preferences are local and should be adapted to each country to meet customers where they are. MobilePay is standard in Denmark, but not a viable alternative for Norwegian or Swedish consumers. Instead, you should offer Vipps or Swish. Look up local preferences and get to know your customers to give them what they want.

Customers who have a bad experience on your website will most likely not return. To create loyal customers you need to follow the trends regarding customer support and care: make sure your CX is consistent and personalised, meet your customers in the right channel, stay up to date with the new work environment and pay great focus on agility. This will increase your CX and conversion rate.



50% of customers will switch to a competitor after one bad experience. In the case of more than one bad experience, that number snowballs to 80%.

DO YOU NEED TO IMPROVE YOUR OMNICHANNEL EXPERIENCE?

Great businesses are like great hockey players—they don't go to where the puck is, but rather where it is going to be. Together with our partners, Vaimo helps businesses form omnichannel experiences to meet their customers wherever they are.

Get in contact to know more at vaimo.com

HOW VAIMO CAN HELP

Establish a digital foundation

Safeguard digital platforms

Improve omnichannel experience

Optimise acquisition and go-to-market

NEXT STEPS:

*Read more about
eCommerce strategy*

GUIDE: SETTING UP
A DIGITAL CHANNEL
STRATEGY FIT FOR
2021



[Download the guide here](#)

EBOOK: THE
COMPLETE GUIDE
TO INTERNATIONAL
ECOMMERCE



[Download the eBook here](#)

ABOUT VAIMO

Vaimo is one of the world's most respected experts in digital commerce. As a full-service omnichannel agency, we deliver strategy, design, development and managed services to brands, retailers and manufacturers all over the world.

Our sharp focus, broad experience and deep expertise within B2B, B2C, PIM, Order Management and ERP integrations makes us a key partner for driving success in digital commerce.

Our 12+ years track record of technical excellence coupled with our proven results in helping our clients succeed with business development, digital strategy and customer experience design is proudly manifested in our status as an Adobe Platinum Partner.

With local offices in 15+ markets across EMEA, APAC and North America, and over 500 employees, we provide an international presence that allows us to cultivate close, long-term relationships with our clients.

Read more at vaimo.com



12+

years

15+

markets

500+

employees