Nexi European Payment Report

DENMARK 🇩🇰 – H1 2026

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European by scale – local by nature

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Methodology

The report is part of an ongoing research initiative exploring consumer behaviours across Europe. Its purpose is to monitor the evolution of online and in-store shopping habits over time, identifying emerging trends and dynamics that can support the continuous development of payment systems.

Geographical scope
The research covered 11 countries across Europe, categorized as follows: Northern Europe: Denmark, Finland, Norway, Poland, Sweden. Central Europe: Austria, Germany, Switzerland, Croatia. Southern Europe: Italy, Greece.

Respondents
Participants: individuals aged 18 to 79, with internet access, and representative of the local population.

Key focus areas
A major area of focus is the evolution of shopping and payment behaviours across both online and physical channels. The research explores consumer choices across goods and services, the end-to-end shopping and payment experience, the key drivers of online and in-store behaviour, and the factors that influence payment method selection. In 2026, the analysis was further enriched with additional questions on emerging consumer behaviours, including the use of AI in everyday life and shopping journeys, as well as marketplace usage and propensity.

Methodology and data with more than 2,500 respondents
Frequency: throughout 2026, respondents were asked weekly about their shopping experiences. Total annual sample: across the full year, the survey comprises approximately 28,000 interviews, making it one of the widest surveys on shopping behaviours in Europe. Annual response base: in each country, the total annual response base consists of more than 2,500 respondents.

Excecution
The research was conducted by TP Infinity on behalf of Nexi.

Excecutive summary of
Danish digital payment trends:

Pragmatic adoption in a mature market

A mature, mobile-first market and highly digital across channels

Denmark confirms its position as a highly mature digital payment market. Online shopping is now mainstream, with 91% of consumers making an online purchase or payment within the last 28 days. The journey is strongly mobile-led: 62% of consumers use their smartphone as the primary device for online shopping, while mobile payments are also well established in physical retail, with 65% using their smartphone to pay in-store. Digital behaviour is therefore no longer limited to online commerce, but increasingly connects online and in-store experiences.

Everyday services and mobility go digital
Digital adoption extends well beyond retail. In physical goods, clothing remains the leading online category at 42%, followed by beauty products, shoes, takeaway/ready meals and provisions, showing a mix of discretionary and everyday needs. Digital services are also firmly embedded: streaming leads at 42.5%, followed closely by bills and taxes at 41%, while event tickets and insurance confirm that digital channels are also used for leisure and higher-trust services. In travel and mobility, train tickets lead at 29%, followed by parking and public transport, showing that online and app-based payments are relevant for both daily mobility and longer-distance travel.

Pragmatic consumers focused on simplicity, speed and familiar solutions
Danish consumers are pragmatic: they shop online mainly because it is simple, convenient and efficient. The main drivers of online shopping are convenience and simplicity, closely followed by lower prices and time saving. Payment preferences reflect the strength of familiar local solutions: MobilePay leads online payment preferences at 29.5%, followed by e-wallets and debit cards. When choosing a payment method, consumers prioritise simplicity, speed and security, confirming that trust remains essential, but ease of use is the real everyday driver.

Allan Bonke
General Country Manager
Denmark

Friction remains a barrier to conversion

Despite high digital adoption, checkout friction remains relevant. Cart abandonment stands at 67%, with trust emerging as the main issue: 51% abandon the cart because the site does not feel credible or safe. Other barriers include excessive information requests, interrupted purchase journeys and unavailable preferred payment options. This makes trust, simplicity and payment choice key levers to improve conversion.

Sustainability matters, but needs to be practical

Sustainability is relevant, but not yet decisive for all consumers. 42% consider environmental responsibility important, while 35% remain uncertain. When consumers indicate preferred green initiatives, they favour concrete and visible actions: minimal packaging, streamlined logistics, greener returns and climate-friendly delivery options. Sustainability therefore becomes more credible when it is embedded in the actual shopping and delivery experience.

A mature market where convenience drives adoption and trust protects conversion

Denmark is a highly mature digital market, where online shopping, mobile payments and self-checkout are well established. The next opportunity is not basic adoption, but deeper usage: extending self-checkout, strengthening trust at checkout, and making digital payments simpler, faster and more relevant across everyday journeys.

Denmark 2026: digital payments are part of everyday life

ONLINE SHOPPING

91%

Users
91% respondents made a purchase online.

62%

Mobile-first
62% of Danish consumers use their smartphone as the primary device for online shopping, confirming mobile as the dominant channel for digital commerce.

67%

Cart abondonment
Cart abandonment remains a key challenge: 67% of Danish consumers left a purchase unfinished, primarily because the site did not feel safe or credible (51%), followed by tedious form-filling (15%), distractions (14.5%), and the lack of a preferred payment option (14%).

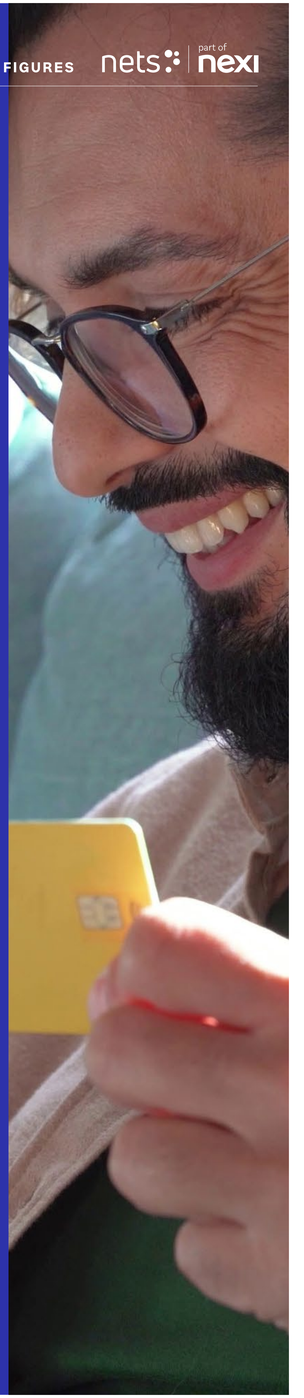
IN-STORE PAYMENTS

65%

Mobile usage
65% of respondents used their smartphone for in-store payment.

71%

Self checkout in-store
Self-checkout is widely adopted in Denmark, especially in supermarkets, where it has become a familiar and frequent payment experience.



One consumer, multiple channels

In Denmark, digital and physical channels coexist seamlessly. Online shopping is nearly universal (91%), yet in-store spending remains central for everyday needs such as groceries, food services, mobility and local retail. Consumers move fluidly between channels depending on context, not category. The same areas - travel, services, fashion - are accessed both online and in-store, creating a clearly hybrid shopping pattern.

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

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

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Focus on
The profile of Danish e-commerce

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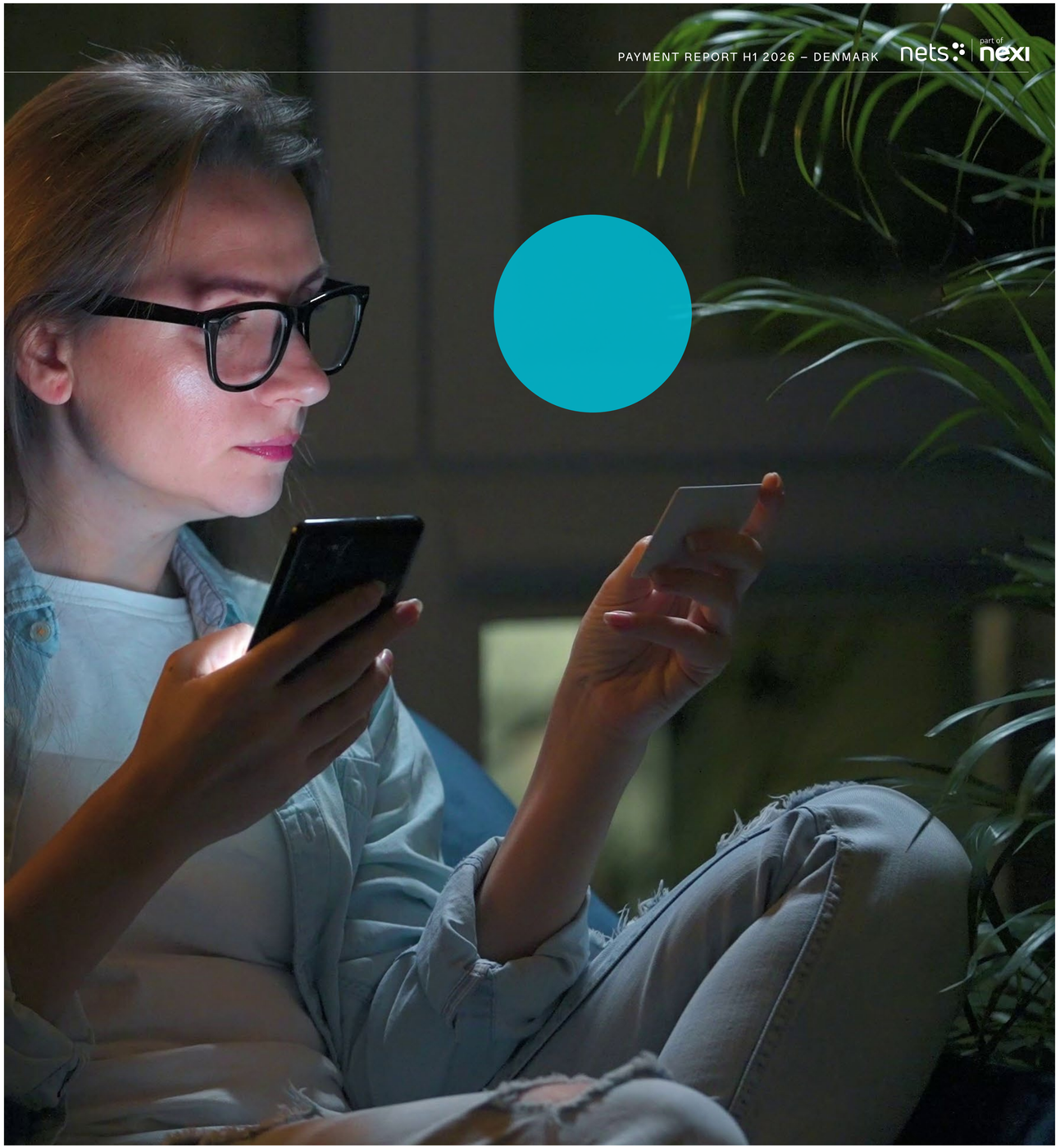

Online shopping is now mainstream across generations

Online shopping is firmly established in Denmark, with 91% of consumers making an online payment or purchase in the last 28 days. Adoption is broad across age groups and is mainly driven by convenience and simplicity (31%) and lower prices (21%). The 18–59 age group leads at 94.5%, while participation remains very high even among over-60s, at almost 84%.

This confirms that digital commerce is no longer limited to younger consumers, but has become a common behaviour across generations.

Have you made any form of payment or a purchase online during the last 28 days? For example, purchase of goods, services, betting, travel, etc., or payment of streaming or subscriptions.

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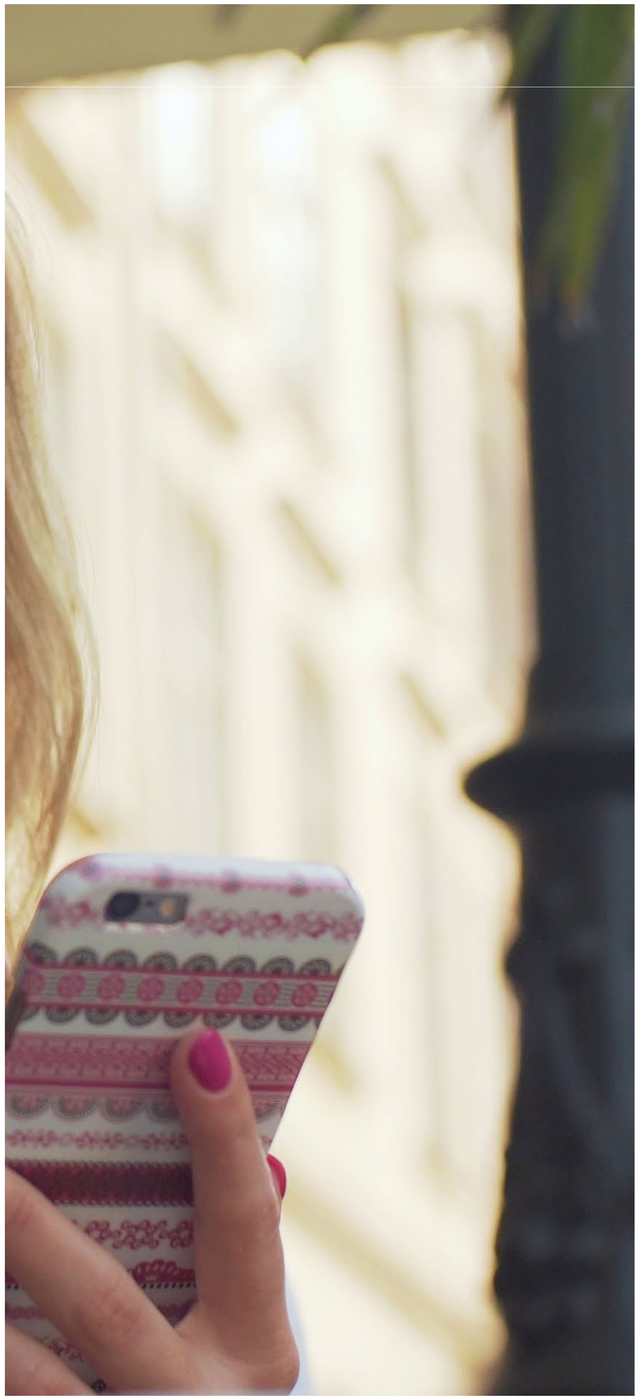
62% of Danes prefer shopping on mobile

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



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The phone won

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

62%

Smartphones

48%

PCs

21.5%

Tablets

Clothing is dominating online purchases

In Denmark, online purchases of physical goods are led by clothing, which remains the dominant category at 42%, despite a slight decline compared with the previous year.

Beauty products rank second at 29%, confirming the strong role of personal care in the online shopping basket. Shoes follow at 24%, while takeaway & ready meals and provisions both reach 20%, showing that Danish e-commerce combines discretionary purchases with everyday needs.

Overall, Denmark's online physical goods market is still strongly shaped by fashion and personal care, while food-related categories confirm the role of e-commerce in daily consumption habits.

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Physical products: The dominant categories

42% (-2.5pp)

Clothes

28.5% (+2.5pp)

Beauty products

24% (+1pp)

Shoes

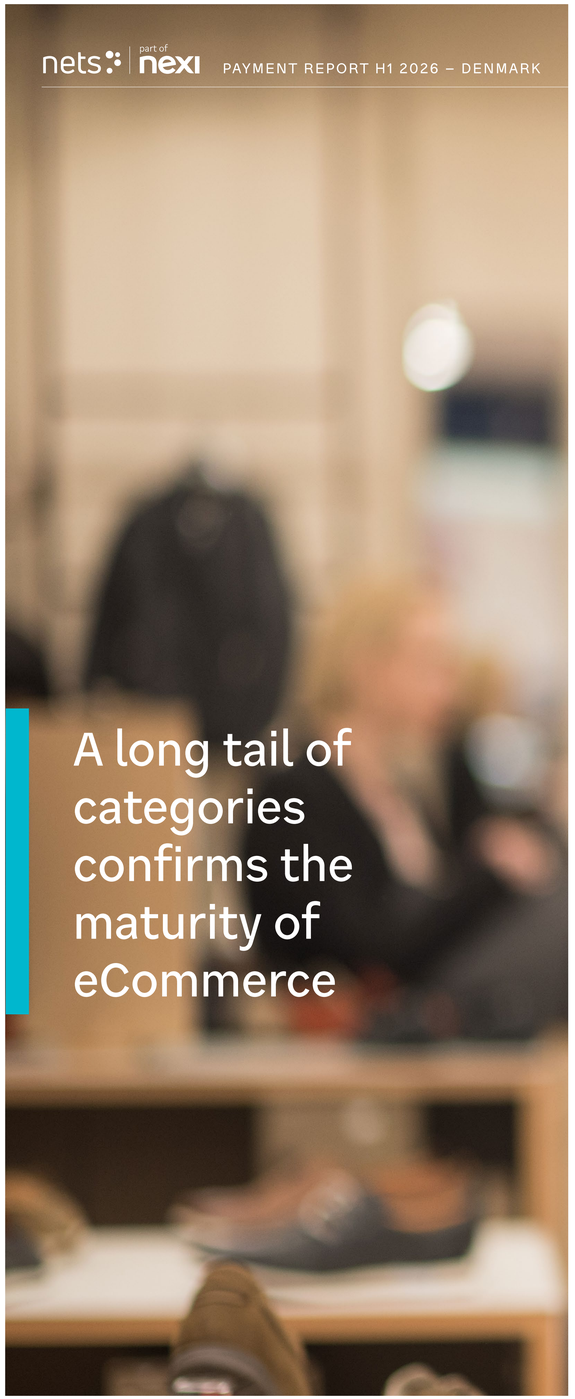
21% (-3pp)

Take away and ready meals

20% (stable)

Provisions

(in brackets): the comparison with the same period of the previous year



A long tail of categories confirms the maturity of eCommerce

Physical products: Other categories

20% (+1pp)

Pharmacy items

19% (stable)

Accessories (jewellery, watches, gloves, bags, hats)

18.5 (+1.5pp)

Electrical household appliances

17% (+1pp)

Interior fixtures and fittings

17% (+2pp)

Animal Products

15.5% (stable)

Sport and recreation equipment

15% (+2pp)

Physical media products (CDs, books, films, games)

14% (-0.5pp)

Children's clothes and toys

12% (+0.5pp)

Construction and gardening products

11% (+3pp)

Home appliancies

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10.5% (-1.5pp)

Alcohol

9% (+2.5pp)

Car, MC and boat accessories

9% (+0.5pp)

Spectacles and lens products

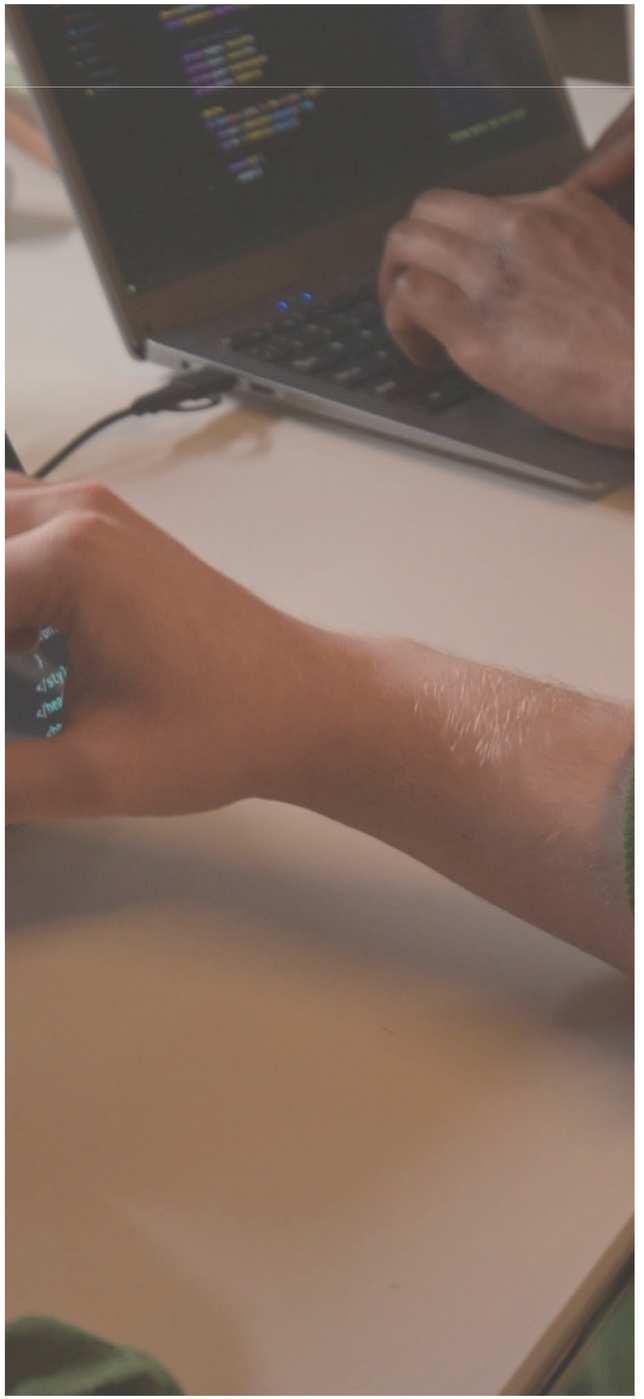
5.5% (stable)

Other physical goods

(in brackets): the comparison with the same period of the previous year

Digital services, from shopping to everyday life

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



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Digital services go mainstream

Denmark's digital service usage is firmly embedded in everyday life, with streaming leading at 42% and bills & taxes close behind at 41%. Insurance reaches 25.5% while, tickets for cultural and sporting events stands at 25%, showing that digital services extend beyond entertainment and routine payments into leisure and higher-trust categories.

Overall, Denmark shows a mature and diversified digital services landscape.

42.5% (+0.5pp)

Streaming

41% (-1pp)

Bills and taxes

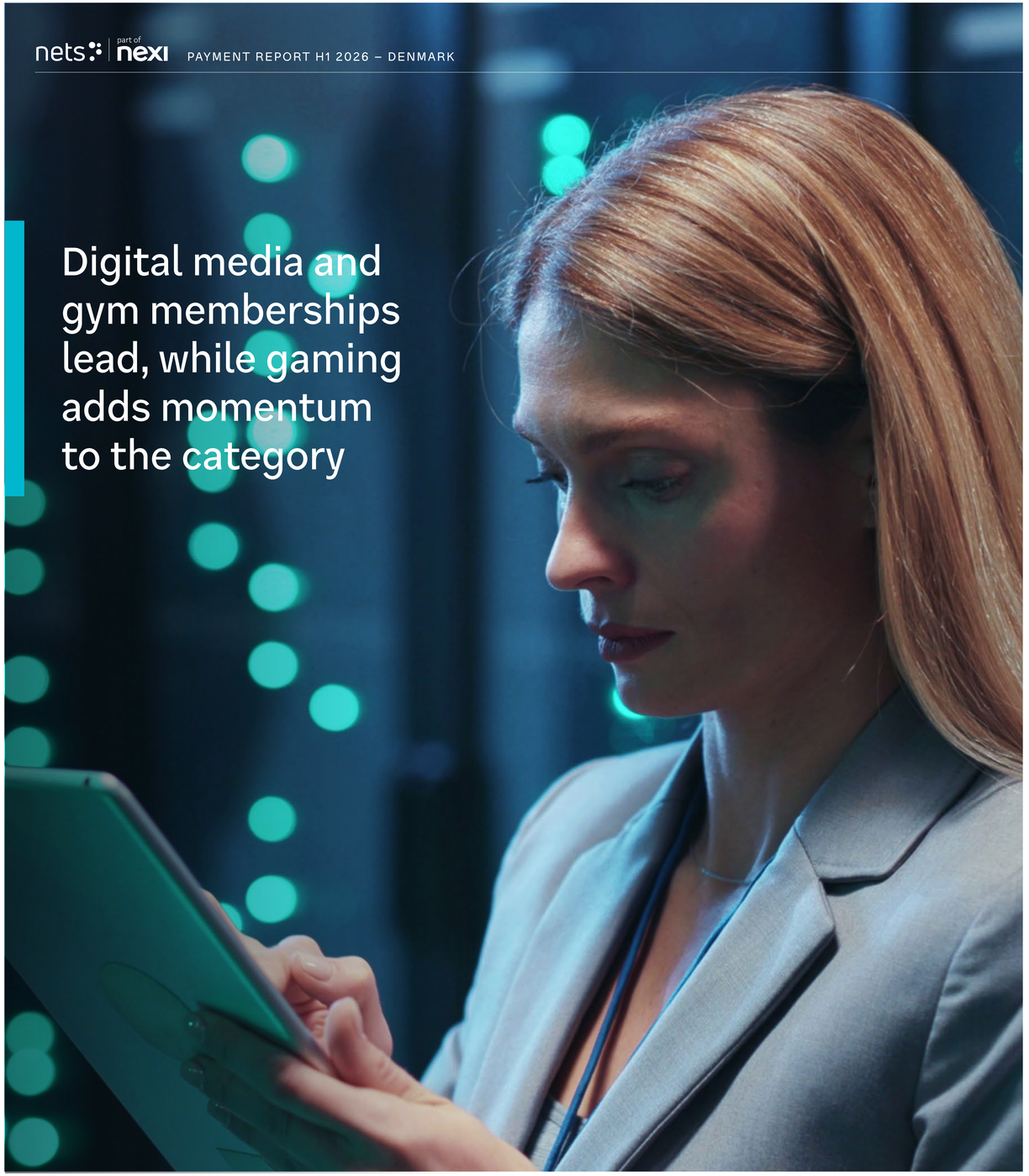
25.5% (+1.5pp)

Insurance

25% (+1pp)

Tickets (e.g. cultural and sporting events)

(in brackets): the comparison with the same period of the previous year



Digital media and gym memberships lead, while gaming adds momentum to the category

23% (+3pp)

Online betting (casinos, horse racing, poker, bingo, etc)

22% (stable)

Membership (gym, clubs, sports, associations)

19% (+0.5pp)

Online gaming (mobile, console app purchases)

18% (+1pp)

Digital media (newspapers,. e-books, software, etc)

13% (-1pp)

Contributions to charity

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12% (+3pp)

Health services (digital therapies or healthcare)

10% (+0.5pp)

Advertising costs (e.g. Ebay, Gumtree)

9.5% (stable)

Teaching and courses

4% (+1pp)

Other services

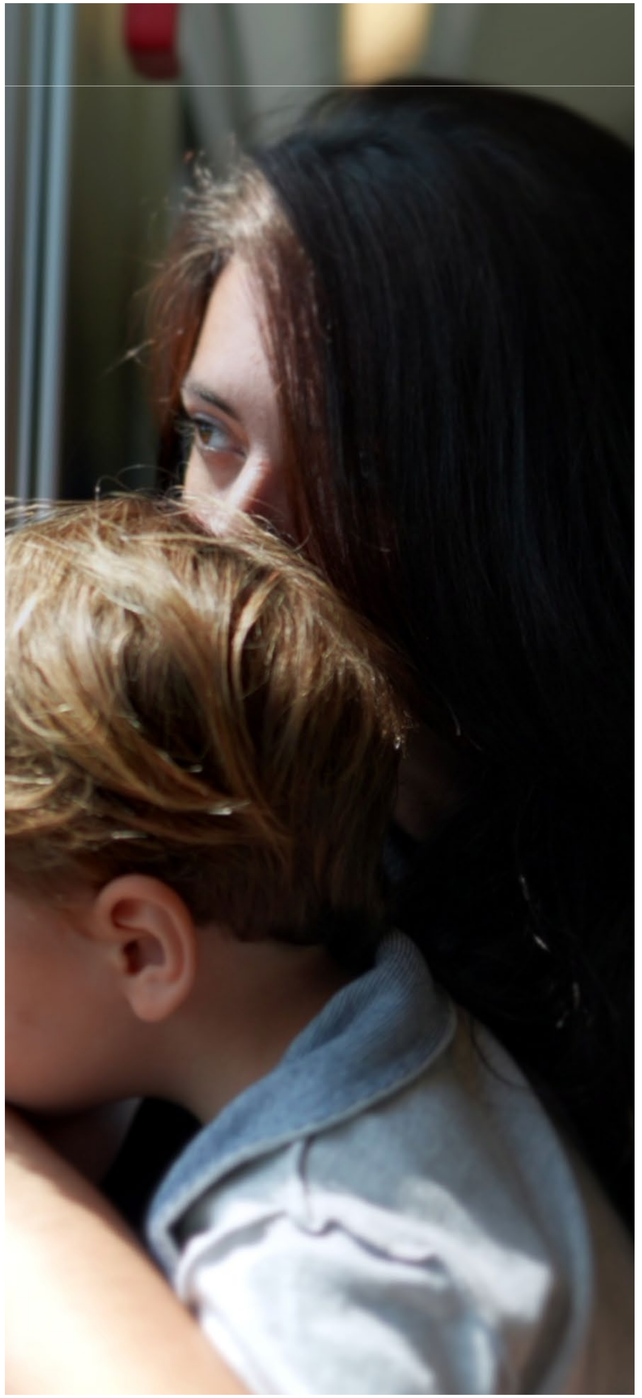
(in brackets): the comparison with the same period of the previous year

Digital payments in Denmark is led by train tickets

In Denmark, digital payments in travel & mobility are led by train tickets, which rank first at 29%, confirming the role of online and app-based payments in both everyday and longer-distance mobility.

Parking follows at 23.5%, while tickets and monthly cards for public transport reach 23%, showing that practical, recurring mobility needs are strongly embedded in digital habits.
Hotels and flights remain relevant, at 21.5% and 19% respectively, confirming that travel-related purchases also contribute meaningfully to online payment behaviour.

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



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Travel and mobility

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

29% (-0.5pp)

Train tickets

23.5% (+1.5pp)

Parking

23% (+4pp)

Tickets/monthly card (e.g. bus, subway)

21.5% (+1.5pp)

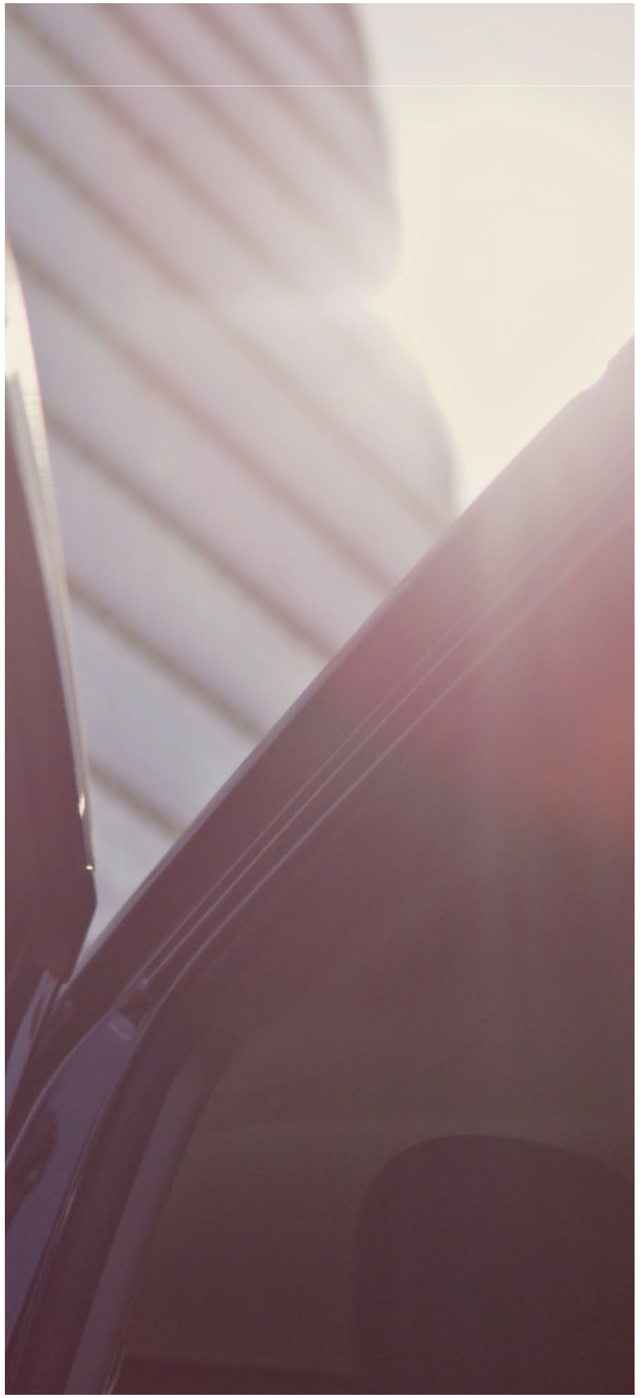
Hotels

19% (-0.5pp)

Flights

(in brackets): the comparison with the same period of the previous year

Growth is selective, led by EVC and new mobility services



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Travel and mobility: other categories

12% (+3pp)

Taxi journeys

12% (stable)

Boat cruises

12% (+3pp)

EVC – electric vehicle charging

11% (+1pp)

Charter/package trips

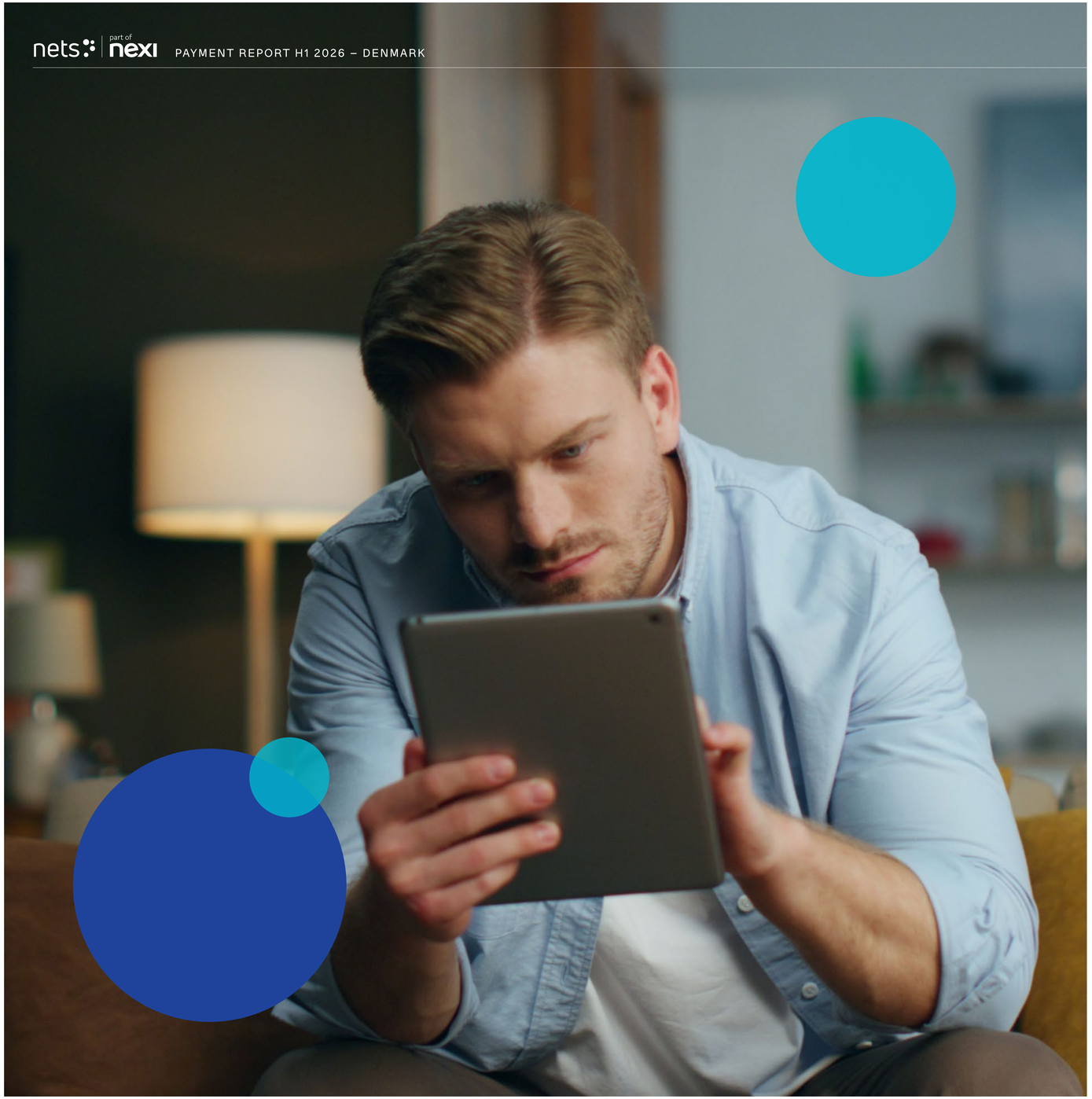
10.5% (+0.5pp)

New mobility services (e.g. e-scooters, car sharing, bike sharing)

9% (stable)

Car rentals

(in brackets): the comparison with the same period of the previous year



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New 2026 questions, capturing emerging consumer behaviours

In 2026, the Payment Report introduces new questions to explore how consumer behaviour is evolving beyond traditional shopping and payment patterns.

Geographical scope
In 2026, the Payment Report introduces new questions to explore how consumer behaviour is evolving beyond traditional shopping and payment patterns.

The new focus areas are:

AI usage
How consumers use AI in everyday life, shopping journeys and purchase decisions.

Marketplaces
Recent usage and propensity for Amazon, Temu and Shein.

Self-checkout beyond grocery
How self-checkout is used across physical retail, not only in supermarkets.

These additions help identify where new digital habits are already emerging and where future payment opportunities may develop.

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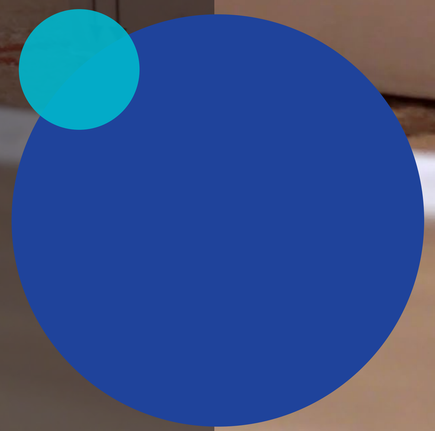
Focus on **Shopping on Marketplaces**

91.5% are likely to use Amazon

Amazon reaches a notable portion of Danish consumers, characterized by a smaller but highly committed user base: 34% of consumers have used Amazon recently, while 66% have not. Future propensity among users is exceptionally strong: 91.5% state they are likely to continue using Amazon, with only 8.5% expressing doubt.

While Amazon's overall penetration in Denmark leaves room for expansion compared to other retail platforms, it benefits from high customer retention and strong satisfaction among its existing shoppers.



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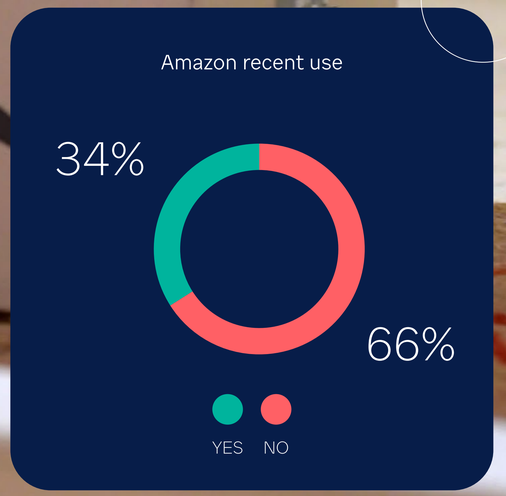
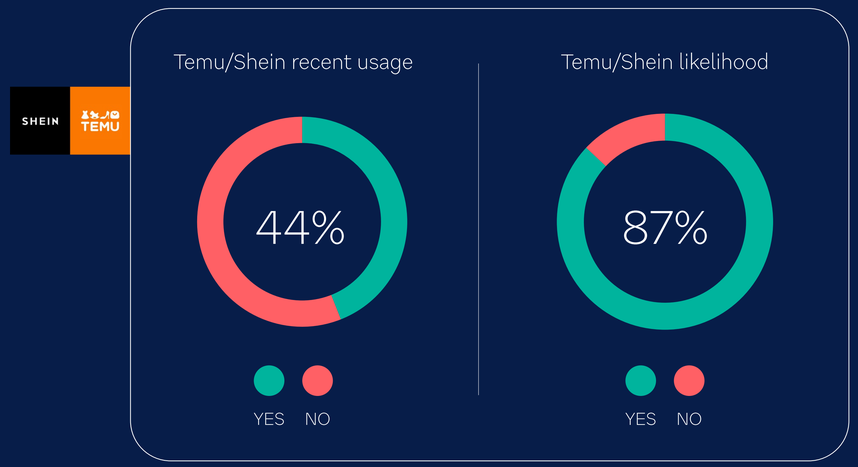


Temu/Shein, price battles bad product security and environmental challenges



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Reason to, or not to, shop on Temu/Shein

REASON FOR SHOPPING

81%

Cheaper

30.5%

Shopping kicks

30%

More products available

REASON NOT TO SHOP

54%

Bad product security

43.5%

Bad for environment

37.5%

Bad for our local webshops and stores

34%

Bad for workers rights

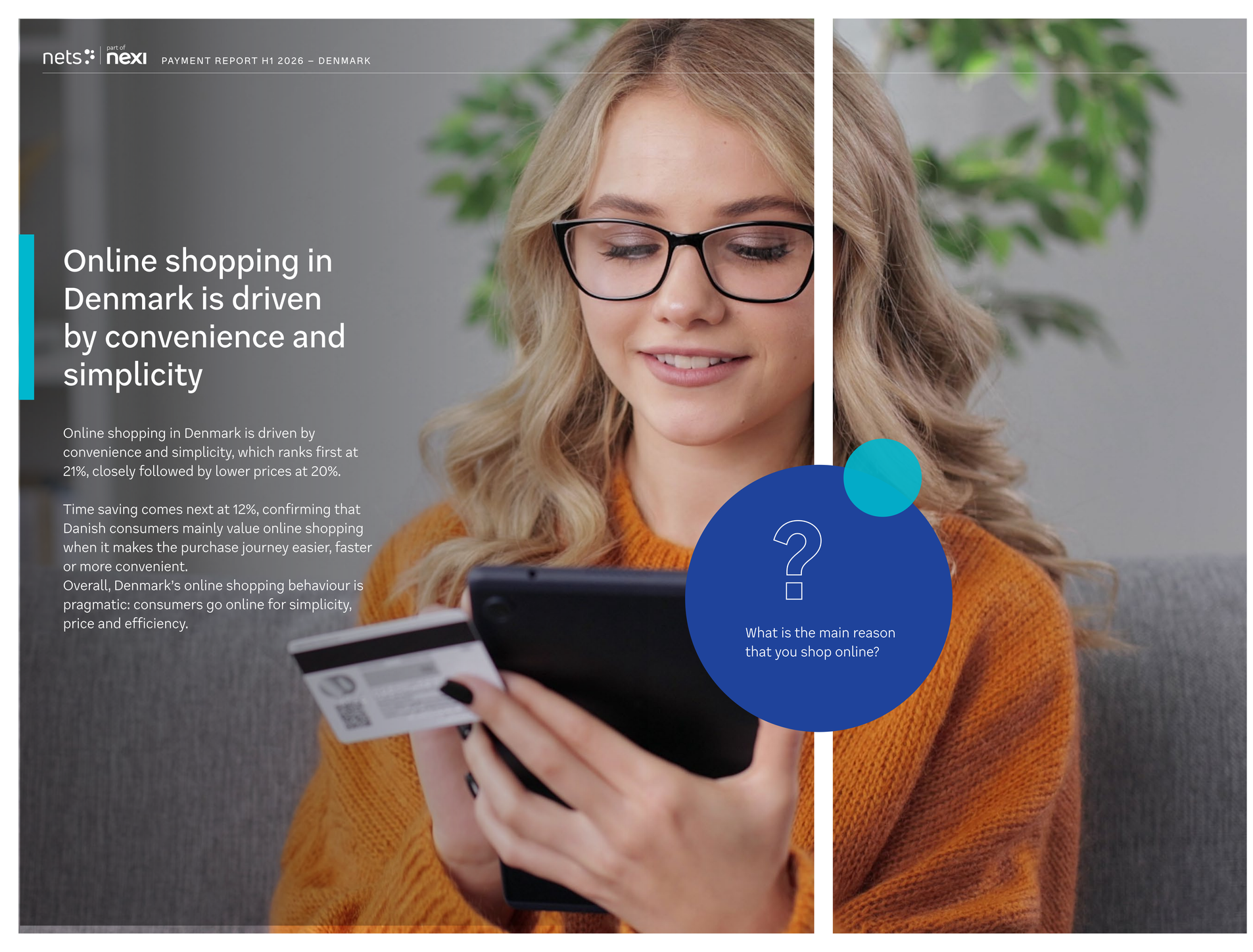
29%

I have never visited Temu/Shein websites

Online shopping in Denmark is driven by convenience and simplicity

Online shopping in Denmark is driven by convenience and simplicity, which ranks first at 21%, closely followed by lower prices at 20%.

Time saving comes next at 12%, confirming that Danish consumers mainly value online shopping when it makes the purchase journey easier, faster or more convenient.
Overall, Denmark's online shopping behaviour is pragmatic: consumers go online for simplicity, price and efficiency.



What is the main reason that you shop online?

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The drivers of online shopping

21%

Convenience and simplicity

20%

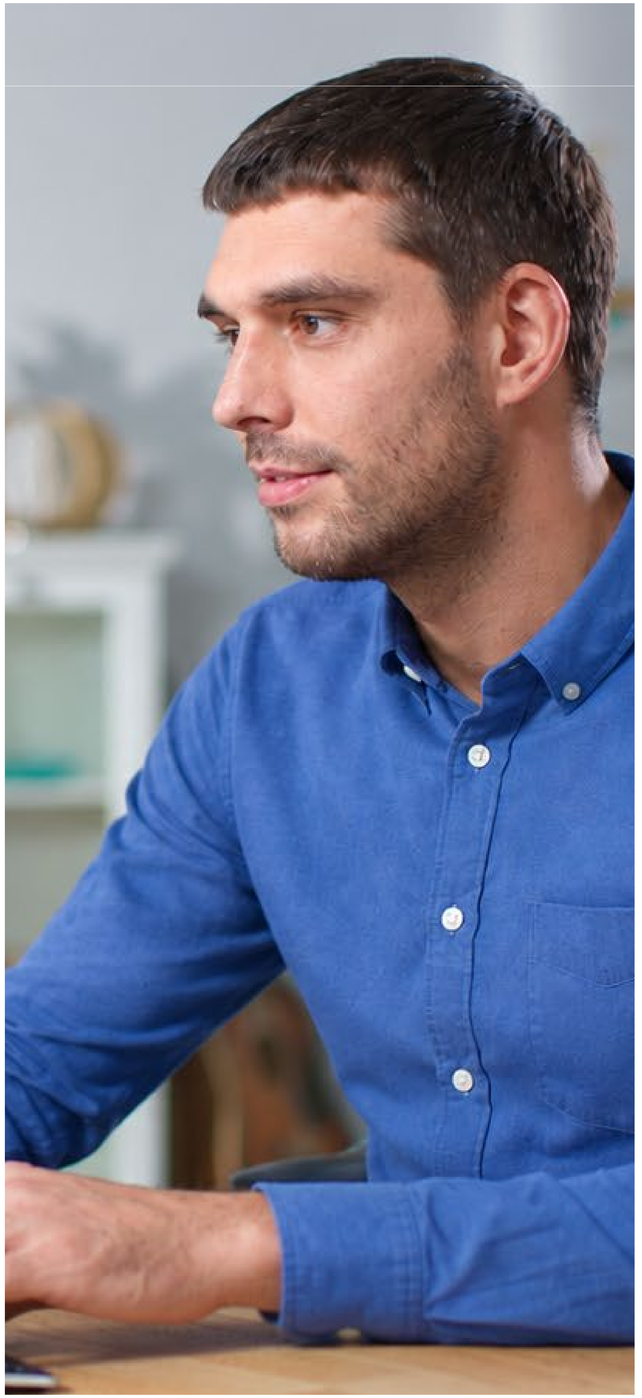
Lower prices

12%

Save time

Online payment preferences in Denmark are led by MobilePay at 29.5%

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



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Online payment preferences

Online payment preferences in Denmark are led by MobilePay at 29.5%, confirming the strength of established mobile payment solutions.

E-wallets follow at 23%, while Debit cards reach 20% (including 11% deferred debit cards), showing that digital wallets and traditional card-based methods continue to play a key role in online checkouts. Credit cards account for 13%, completing the leading payment choices for Danish consumers.

29.5%

MobilePay

23%

E-wallets

20%

Debit card

13%

Credit card

Simplicity and speed lead Denmark’s online payment choices

Why do you prefer this payment method?

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What drives online choice?

Online payment choices in Denmark are mainly driven by ease of use and efficiency. Simplicity ranks first at 59.5%, closely followed by speed at 57%, confirming that consumers expect payment methods to be seamless and fast.

Security remains highly relevant at 51%, showing that trust is still a key requirement, even when convenience is the main driver. Overall, Danish consumers prefer payment methods that combine simplicity, speed and reliability.

59.5%

Simplicty

57%

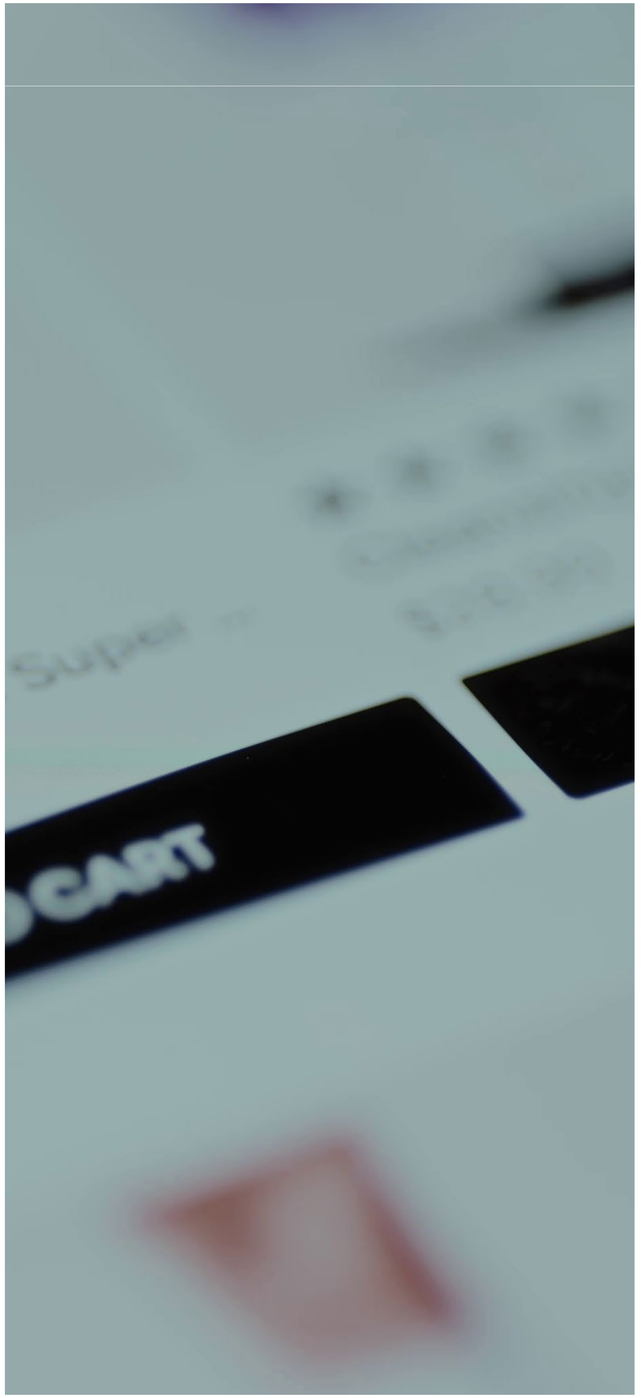
Speed

51%

Security

The cart abandonment challenge

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



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Trust issues are the main reason for abandonment

Denmark shows a high cart abandonment rate, with 67% of online shoppers leaving a purchase unfinished in the last 28 days.
The main barrier is trust: 51% abandoned the cart because the site did not feel credible or safe.

Other reasons include excessive information requests, at 15%, interrupted purchase journeys, at 14.5%, and unavailable preferred payment options, at 14%.
Overall, Denmark's cart abandonment challenge is mainly about trust, simplicity and payment choice.

51%

Site didn't feel credible/safe

15%

Needed to fill in too much information

14.5%

Got busy/forgot to complete purchase

14%

Preferred payment option not available

Environmental consiounsess

Sustainability is relevant, but clarity is needed to turn interest into action. Danish consumers show a cautious attitude towards e-commerce sustainability. 42% consider environmental responsibility important, while 23% do not and a significant 35% remain uncertain.

This suggests that sustainability is relevant, but not yet a decisive driver for all consumers. To become more influential, it needs to be translated into clear, practical and credible benefits.

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

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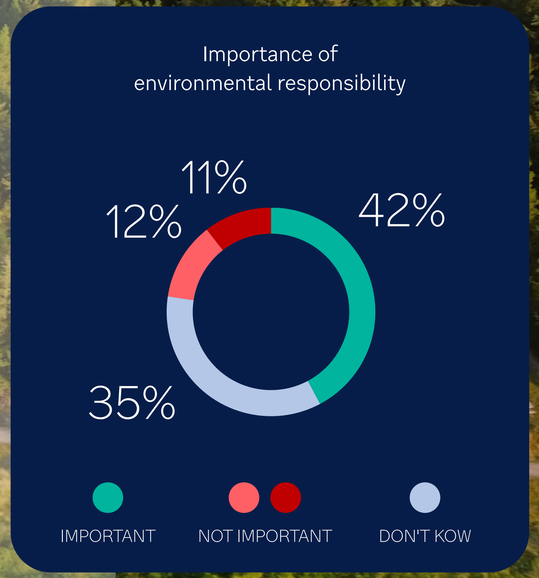

Green initiatives

Danish consumers expect sustainability to be concrete and visible. Minimal packaging is the preferred measure at 41.5%, confirming waste reduction as the clearest green action. Logistics and returns also matter, with longer delivery times for streamlined logistics at 24%, greener returns at 20% and climate-friendly delivery at 19%.

Overall, sustainability is most credible when it is embedded in the shopping and delivery experience.

What type of measures that would limit the impact of your online purchase on the environment would you prefer a website to offer?

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Consumers expect practical and visible green actions

41.5%

Minimal packaging (wasteless transportation)

24%

Longer delivery times for streamlined logistics

20%

Environmentally friendly return procedures

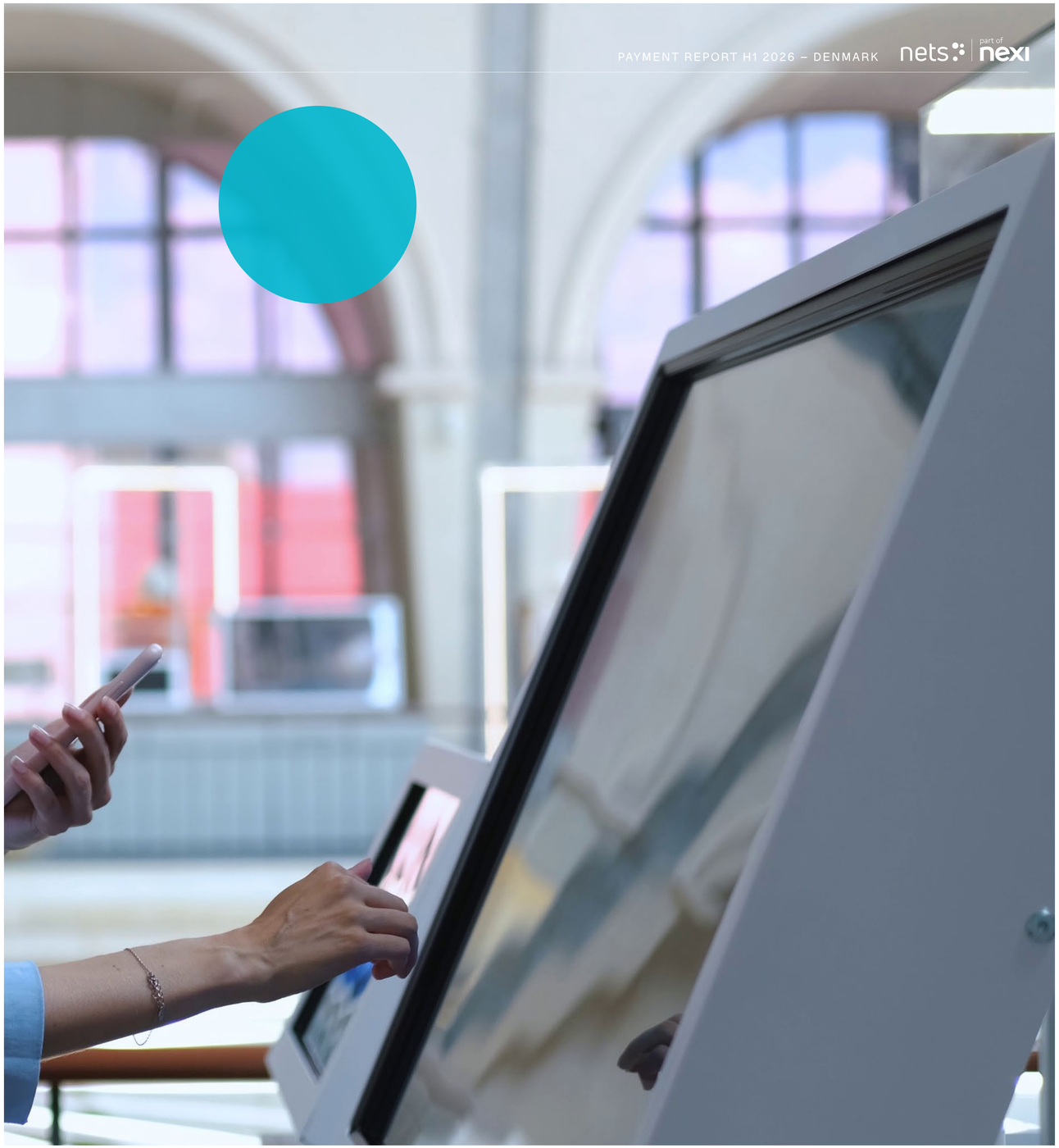
19%

Option of climate friendly delivery

13%

Carbon offsetting fee

The digital transformation of physical stores



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Where Danes shop. Everyday spending remains strongly physical

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Which shops or service providers have you physically visited and made a purchase from in the last 28 days?

Supermarkets	61%
Pharmacies	45%
Fuel stations	35%
Clothing stores	33%
Fast food/take away	30%
Bar/café	29%
Public transportation	24%
Parking	20%
Home and hardware store	18%
Pet and garden store	16%
Cinema or entertainment	16%
Fitness/gym	16%

Physical retail in the digital age. 65% mobile usage in-store

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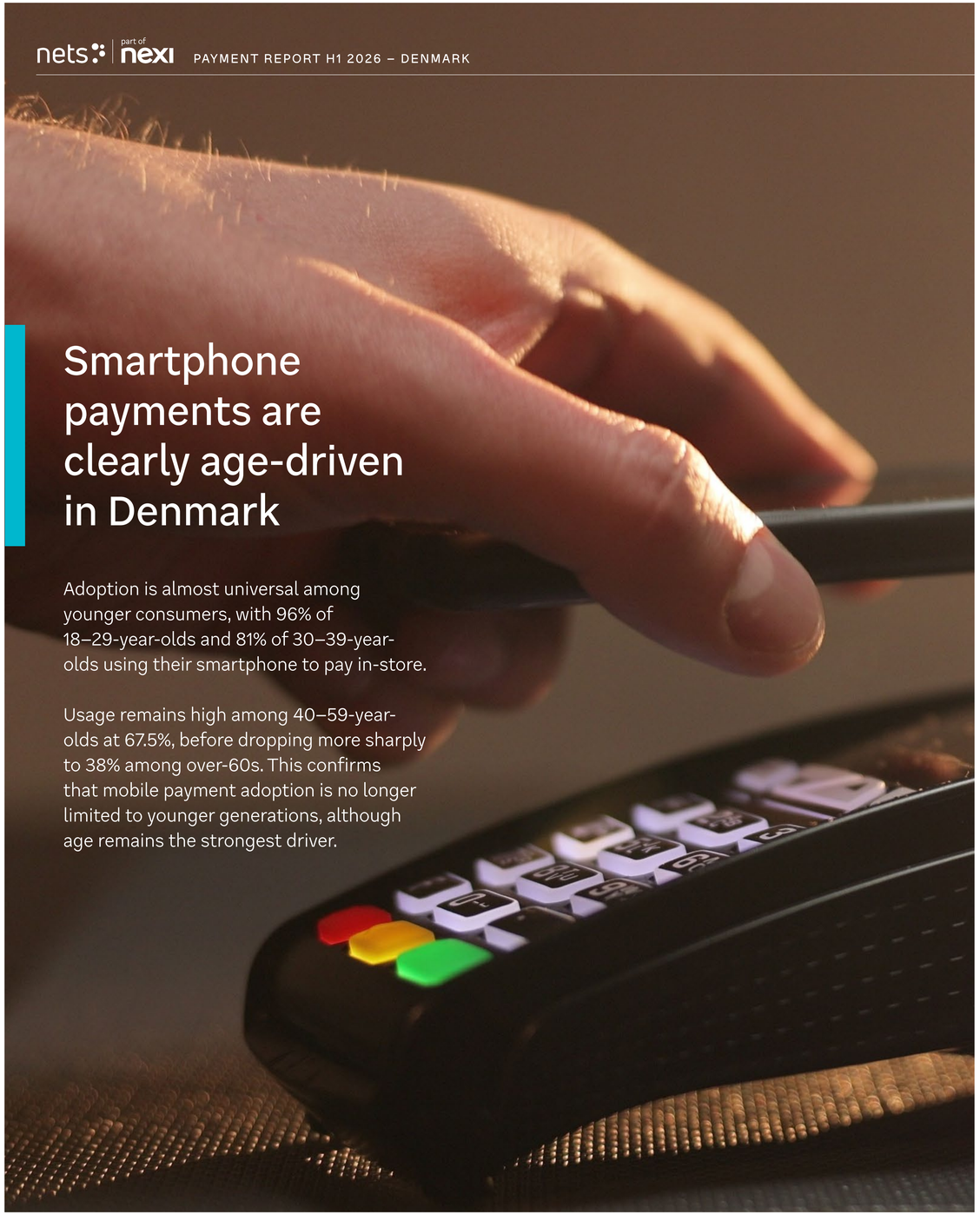
Mobile payment is mainstream in Denmark, but traditional habits still slow full adoption

In Denmark, smartphone payments are already mainstream in-store, with 65% of shoppers using their mobile phone to pay in physical stores.

Among users, the main driver is the ability to pay without cash or cards, cited by 49%, followed by convenience and speed at 46%. This confirms that mobile payments are valued mainly when they make checkout faster and more practical.

Among non-users, 45% still prefer traditional payment methods, showing that habit and familiarity continue to influence payment choices.



Smartphone payments are clearly age-driven in Denmark

Adoption is almost universal among younger consumers, with 96% of 18–29-year-olds and 81% of 30–39-year-olds using their smartphone to pay in-store.

Usage remains high among 40–59-year-olds at 67.5%, before dropping more sharply to 38% among over-60s. This confirms that mobile payment adoption is no longer limited to younger generations, although age remains the strongest driver.

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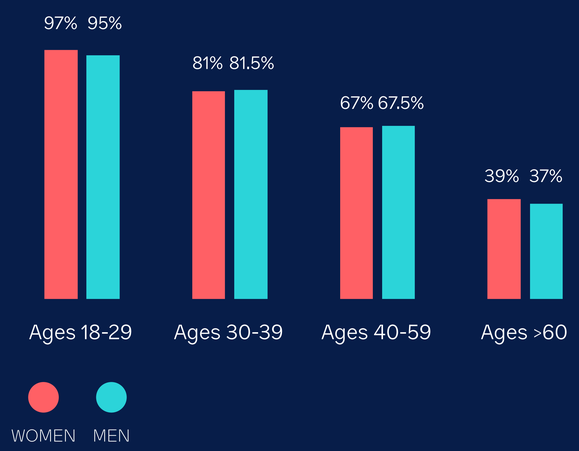
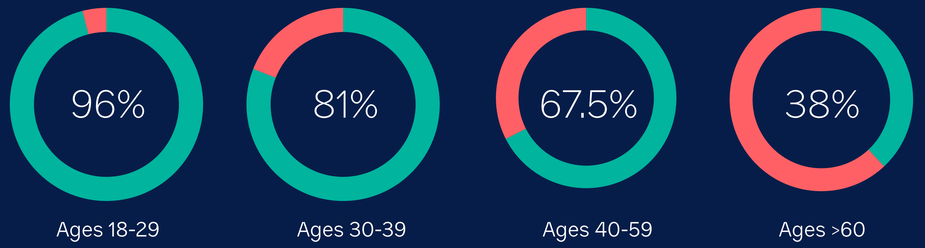


From a gender perspective, differences are limited across all age groups.

Women are slightly ahead among 18–29-year-olds (97% vs 95%) and over-60s (39% vs 37%), while adoption is virtually tied among 30–39-year-olds (81% women vs 81.5% men) and 40–59-year-olds (67% vs 67.5%).

Overall, Denmark shows broad adoption of in-store smartphone payments, with the strongest usage among under-40s.

Smartphone payments by age group

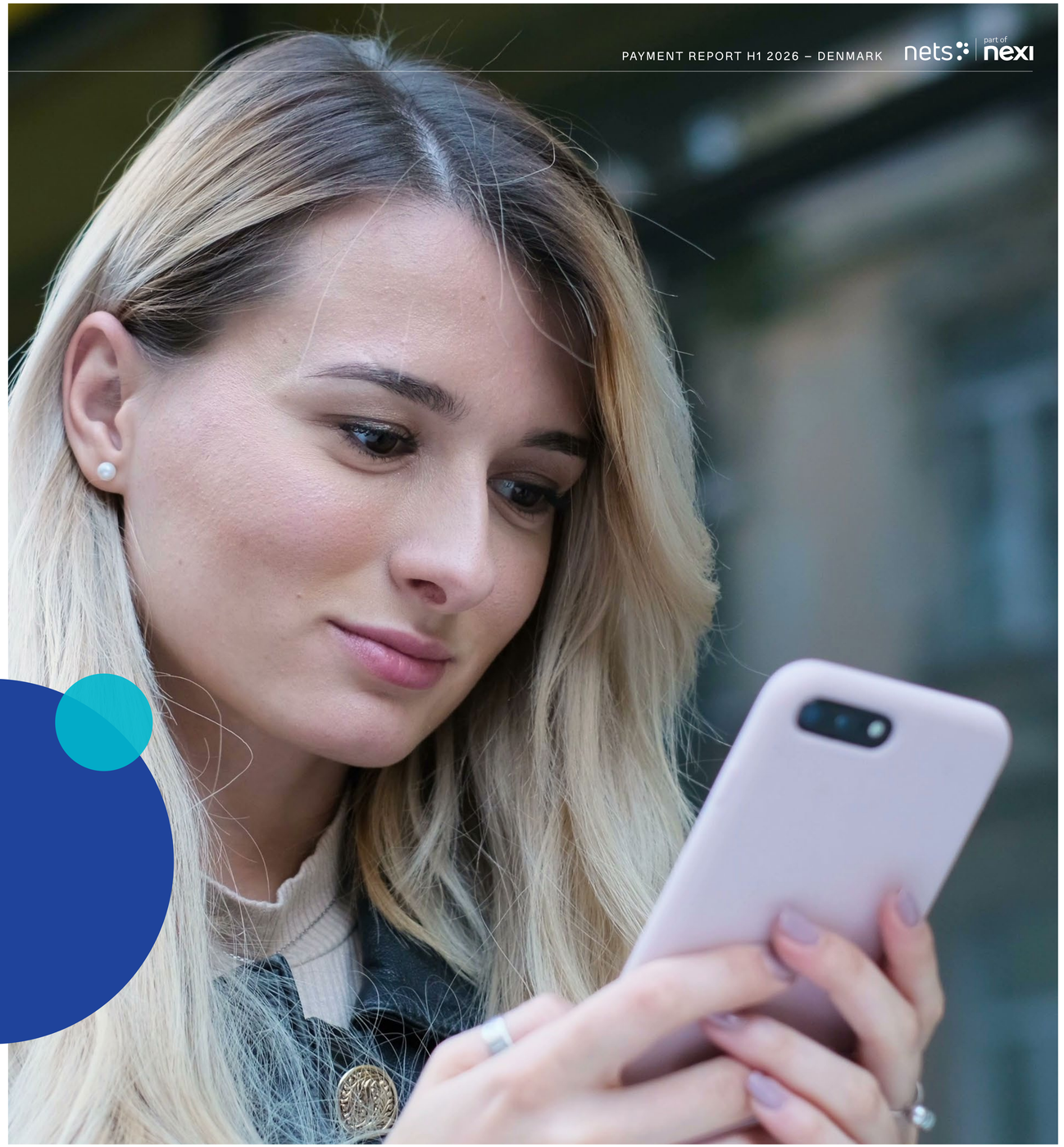


Purchase via app

App purchases remain selective and linked to specific service needs rather than everyday shopping. Usage is highest for fitness/gym and laundry/dry cleaning, both at 15%, followed by beauty salons at 13%. Public transportation reaches 11%, while parking stands at 10%.

Overall, app-based purchasing works best in Denmark when it supports recurring, practical or service-oriented needs.

Fitness/gym	15%
Laundry/dry cleaning	15%
Beauty salons	13%
Public transportation	11%
Parking	10%
Fuel station	9%
Pet and garden store	9%
Kiosks	9%



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The map of digital payments in-store: Usage by card type and by sector.

DEBIT CARDS

Electronics stores	43%
Fast food/takeaway	42%
Supermarkets	39%
Home and hardware stores	39%
Pet and garden store	39%
Clothing and accessories	36%
Pharmacies	36%
Kiosks	34%
Cinema and entertainment	34%
Beauty salons	33%
Public transportation	32%

CREDIT CARDS

Clothing and accessories	52%
Electronics stores	51%
Kiosks	49%
Cinema and entertainment	49%
Beauty salons	49%
Pharmacies	49%
Pet and garden store	48%
Supermarkets	47%
Home and hardware stores	47%
Laundry/dry cleaning	45%
Bar/café	45%

Share of consumers using each card type per sector (multiple answers allowed; values do not sum to 100%)

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Cash in Denmark is no longer mainstream, but still visible in selected contexts

Kiosks	36%
Laundy/dry cleaning	30%
Bar/café	22%
Kiosks	21%
Beauty Salons	18%
Supermarket	16%
Fast food/take away	16%
Pharmacies	16%
Pet and garden store	12%
Clothing and accessory store	12%
Parking	12%
Home and hardware store	12%
Fuel station	11%
Public transportation	4.5%
Fitness/gym	4.5%

Cash plays a limited but still visible role in Denmark, concentrated in specific everyday service categories.

Cash plays a limited but still visible role in Denmark, concentrated in specific everyday service categories. Its use is highest in kiosks at 36%, followed by laundry/dry cleaning at 30%, electronics stores at 24%, bars/cafés at 22% and kiosks at 21%. This suggests that cash remains relevant mainly in small, practical and local transactions.

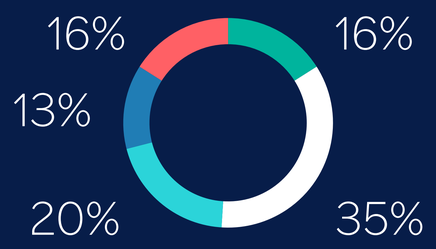
In most other retail categories, however, cash usage is lower: supermarkets and pharmacies stand at 16%, while public transportation and fitness/gym are marginal at 4.5%. Overall, cash is still available in Denmark, but it is no longer a preferred payment choice and remains confined to selected use cases.

Self-checkout: High adoption, still strongly grocery-led

Denmark shows strong adoption of self-checkout, with 71% of consumers using it at least sometimes when paying in-store. Usage is highly concentrated in supermarkets, which reach 86%, while adoption in other retail categories remains much lower, such as electronics stores at 19% and home & hardware stores at 8%.

This confirms that self-checkout is already familiar in Denmark, but still mainly associated with grocery and everyday shopping missions.

How often do you use self-checkout registers to pay in-store?



Which stores do you use self-checkout registers to pay in?

86%

Supermarket

19%

Electronics store

8%

Home and hardware store

In Denmark, self-checkout is well established, the opportunity is to extend the habit beyond supermarkets.

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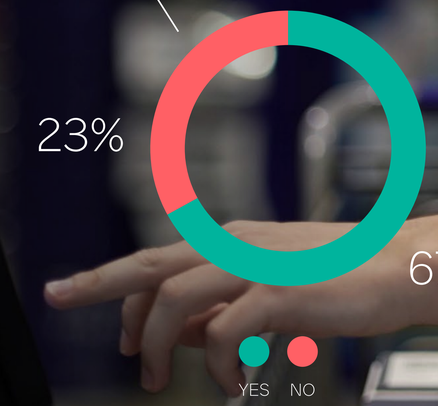
Self-checkout. What happens at the supermarket?

Do you use self-checkout when paying at the supermarket?



What motivates your choice to use self-checkout when paying at the supermarket?

56%
Convenience and speed

37%
Availability

22%
Privacy

22%
Familiarity with technology

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What motivates your choice not to use self-checkout when paying at the supermarket?

58%
Prefer human interaction

22%
Takes longer than a staffed register

18%
Difficult to use

17%
No cash options

6.5%
Discomfort with technology

Focus on AI

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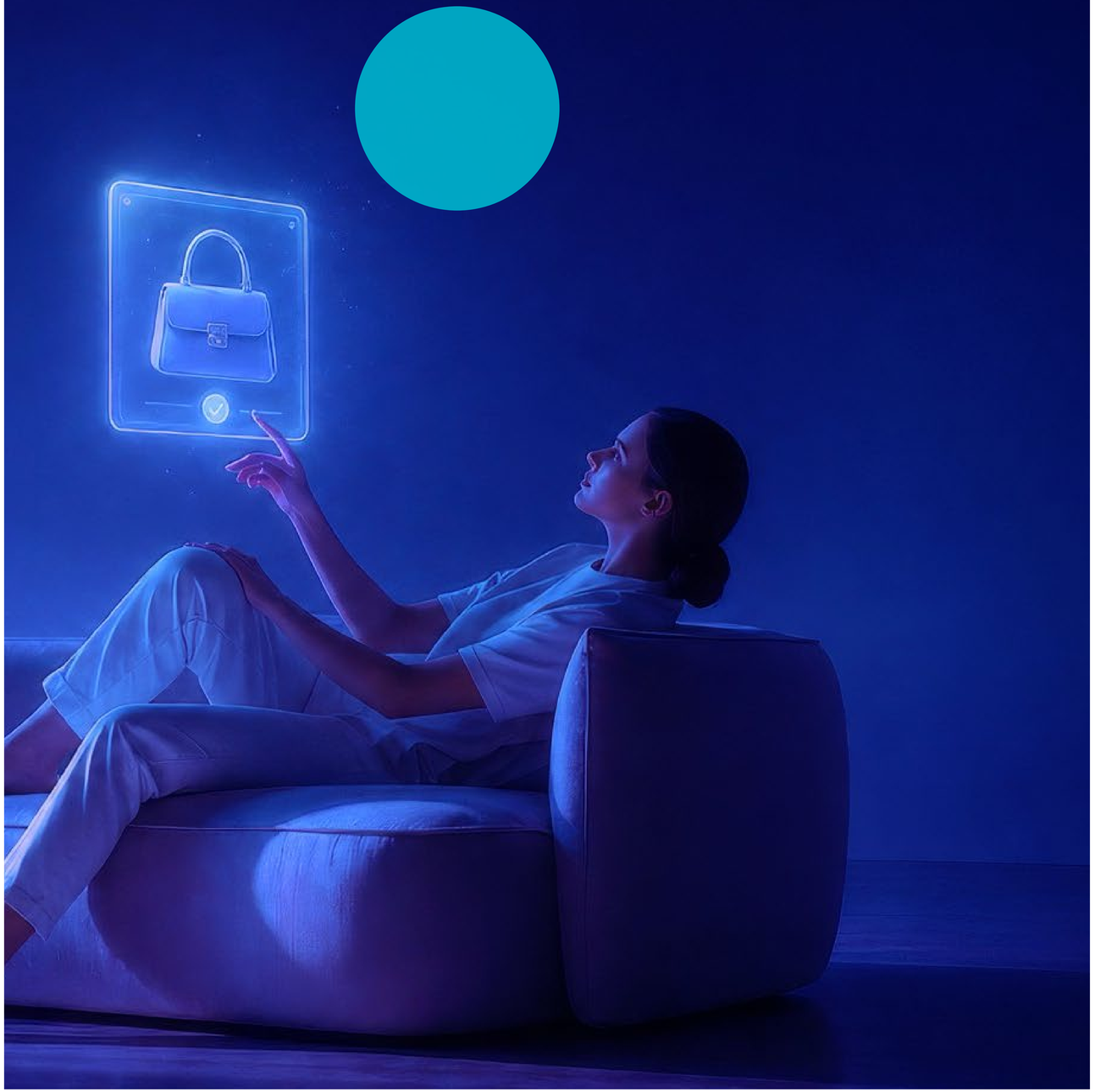

More than half of Danish consumers use AI at least weekly. A further 56.5% use it monthly, confirming that AI already has a meaningful presence in everyday digital habits

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AI usage – key trends

AI adoption
More than half of Danish consumers use AI at least weekly: 26% daily and 54% weekly.

Shopping and booking
56.5% have recently used AI for shopping or booking. ChatGPT leads at 61%, followed by Google Gemini at 42%.

Commercial impact
49.5% have purchased based on an AI recommendation, and 70.5% would use a secure payment button directly within the chat.

Variations by age
Commercial openness toward AI varies significantly across generations. Consumers aged 18–29 lead in past behavior, with 72% having made a purchase based on an AI recommendation (compared to 50% for 30–59-year-olds and only 20% for over-60s).

Younger consumers are also the most receptive to in-chat transactions: 80% of 18–29-year-olds would use a secure payment button directly in the chat, followed by 71% of 30–59-year-olds and 26% of over-60s.

In Denmark, AI is already moving beyond information and decision support, showing strong potential for end-to-end AI-enabled commerce.

More than half of Danish consumers use AI at least weekly: 26% daily and 28% weekly

How often do you use generative AI tools (e.g ChatGPT, Google Gemini, Microsoft Copilot, Perplexity, Claude) in your everyday life?

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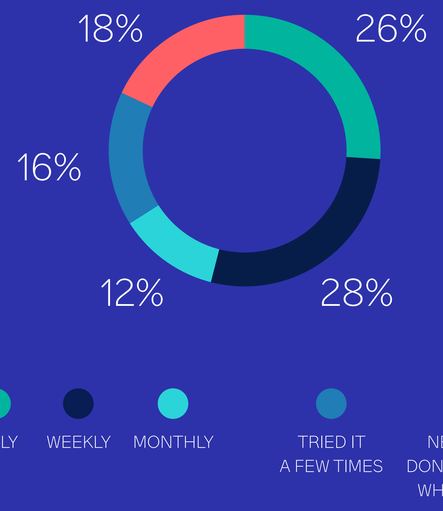
AI adoption is already well established

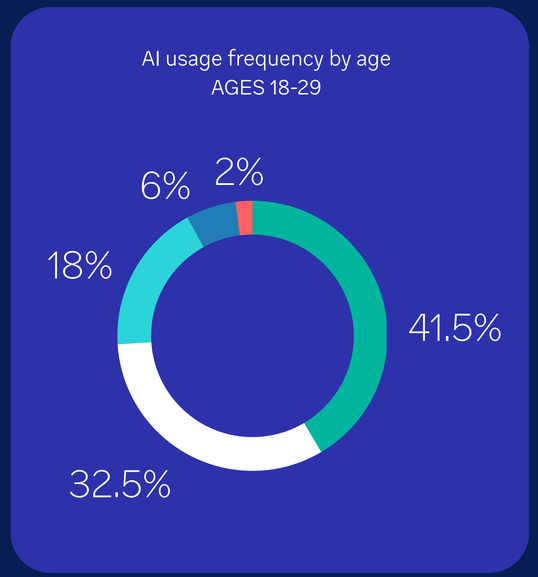
More than half of Danish consumers use AI at least weekly: 26% daily and 28% weekly.

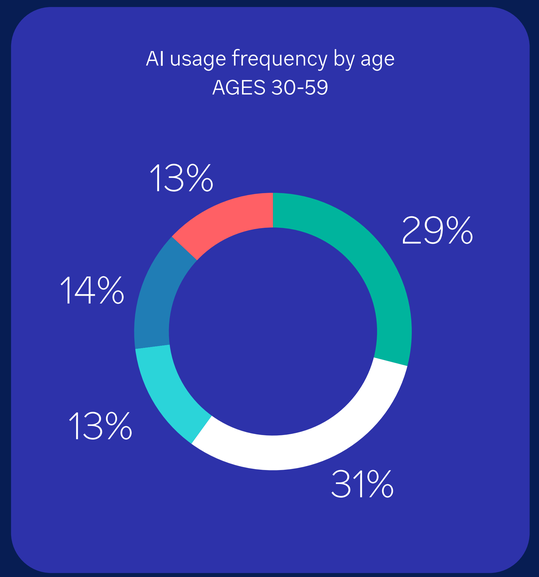
A further 12% use it monthly. At the same time, adoption is not yet universal: 16% have only tried it once or a few times, while 18% never use it or do not know what it is.

AI is already part of everyday digital habits for many Danish consumers, but a sizeable group remains occasional or non-user.



Usage frequency declines with age, but the lower frequency does not necessarily mean lower willingness to act on AI recommendations or pay in chat





DAILY WEEKLY MONTHLY TRIED IT A FEW TIMES NEVER/ DON'T KNOW WHAT IT IS

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Younger consumers have made AI a regular habit

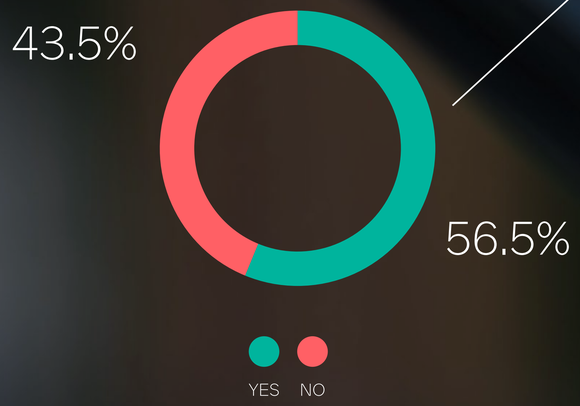
Among 18–29-year-olds, 41.5% use AI daily and 32.5% weekly.

Among 30–59-year-olds, 29% use AI daily and 31% weekly, bringing weekly-or-more usage to 60%.

Usage frequency declines with age, but the lower frequency does not necessarily mean lower willingness to act on AI recommendations or pay in chat.

Which tool for AI is used and for what purpose?

In the last 28 days, did you use AI specifically for shopping or booking (e.g. searching for products, booking travel or hotels, comparing prices)



When you use AI specifically for shopping or booking (e.g. searching for products, booking travel or hotels, comparing prices), which tool do you turn to first? Multiple answers are possible.

61%
ChatGPT

42%
Google Gemini

22.5%
Microsoft Copilot

21%
Perplexity

17%
Social Media AI

Why do you choose that tool instead of searching on Google/Bing or going directly to the seller's website?

46%
It summarize reviews better than I can myself

43%
It feels more like a conversation or personal advice

29.5%
It finds brands I wouldn't otherwise have discovered

22.5%
I can ask follow-up questions to narrow down the selection

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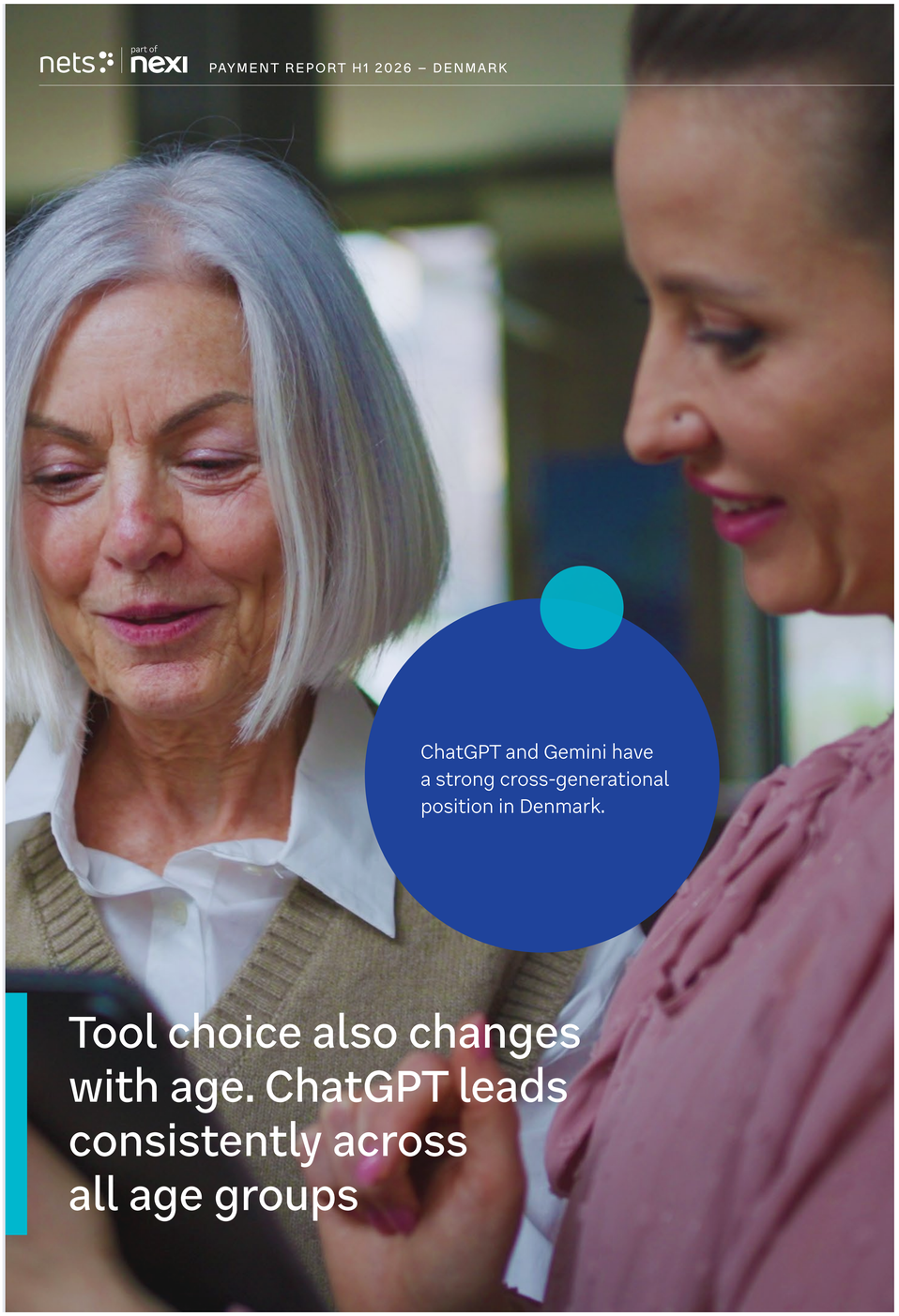

ChatGPT and Gemini have a strong cross-generational position in Denmark.

Tool choice also changes with age. ChatGPT leads consistently across all age groups

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ChatGPT leads across all age groups, maintaining a consistent first place: 64.5% among 18–29-year-olds, 59% among 30–59-year-olds, and 63% among over-60s.

Google Gemini ranks second in each age group, reaching 40% among younger consumers, peaking at 44% among 30–59-year-olds, and recording 38% among over-60s.

Secondary tools show differing generational preferences. Among 18–29-year-olds, Perplexity takes third place at 27%, closely followed by Microsoft Copilot at 24%. In the 30–59 cohort, Copilot and Perplexity tie at 23%.

For over-60s, Microsoft Copilot remains relevant at 17%, while Social Media AI emerges at 10.5%.

AGES 18-29

64.5%
ChatGPT

40%
Google Gemini

27%
Perplexity

24%
Microsoft Copilot

AGES 30-59

59%
ChatGPT

44%
Google Gemini

23%
Microsoft Copilot

23%
Perplexity

AGES >60

63%
ChatGPT

38%
Google Gemini

17%
Microsoft Copilot

10.5%
Social Media AI

Younger consumers value controversial support, while older users prioritise follow-up questions

The value consumers seek from AI shifts noticeably across generations. Among 18–29-year-olds, conversational advice and review summarisation are tied as the leading benefits at 50% each. Brand discovery reaches 30%, while asking follow-up questions to narrow down options stands at 19%.

Among 30–59-year-olds, review summarisation takes the top spot at 47%, closely followed by conversational guidance at 44%. Discovering new brands accounts for 29%, with follow-up questions remaining at 19%.

Among over-60s, the priorities change decisively: asking follow-up questions becomes the primary driver at 46%, followed by review summarisation at 34%, brand discovery at 29%, and conversational advice dropping to 22%.

AGES 18-29

50%

It feels more like a conversation or personal advice

50%

It summarize reviews better than I can myself

30%

It finds brands I wouldn't otherwise have discovered

19%

I can ask follow-up questions to narrow down the selection

AGES 30-59

47%

It summarize reviews better than I can myself

44%

It feels more like a conversation or personal advice

29%

It finds brands I wouldn't otherwise have discovered

19%

I can ask follow-up questions to narrow down the selection

AGES >60

46%

I can ask follow-up questions to narrow down the selection

34%

It summarize reviews better than I can myself

29%

It finds brands I wouldn't otherwise have discovered

22%

It feels more like a conversation or personal advice

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AI usage: gender differences: Danish consumers show nuanced gender preferences when using AI for shopping, with women prioritizing synthesis and men slightly favoring interactive advice

Among women, review summarisation is the leading benefit at 48%, followed by conversational advice at 39%. Discovering new brands accounts for 29.5%, while asking follow-up questions stands at 22%.

Among men, priorities are more balanced at the top: conversational guidance leads narrowly at 46%, closely matched by review summarisation at 45%. Brand discovery ties with women at 29.5%, and follow-up questions account for 23%.

Overall, both genders place review synthesis and conversational guidance at the core of the AI shopping experience, while brand exploration and iterative questions play a supporting role.

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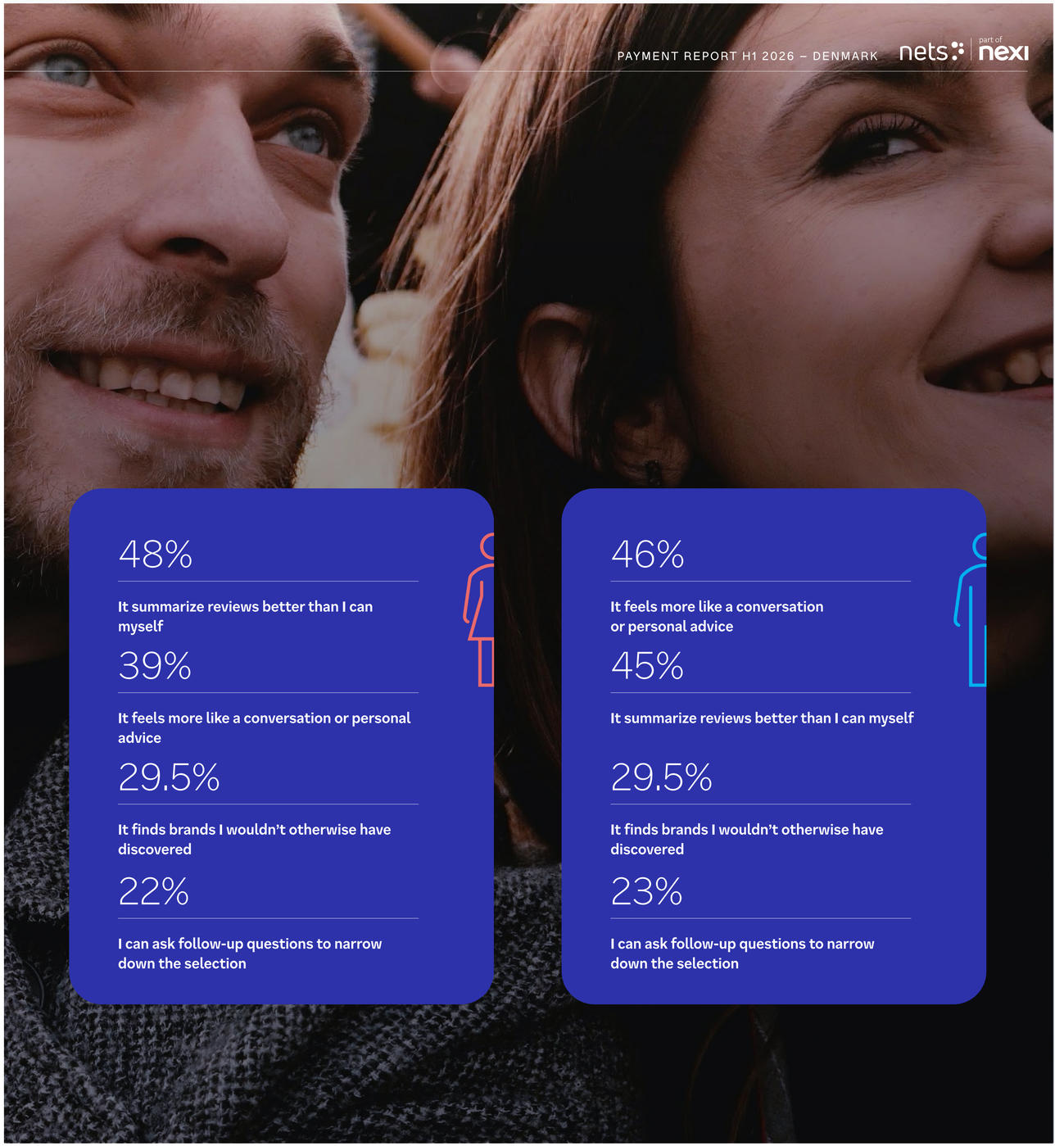


48%

It summarize reviews better than I can myself

39%

It feels more like a conversation or personal advice

29.5%

It finds brands I wouldn't otherwise have discovered

22%

I can ask follow-up questions to narrow down the selection

46%

It feels more like a conversation or personal advice

45%

It summarize reviews better than I can myself

29.5%

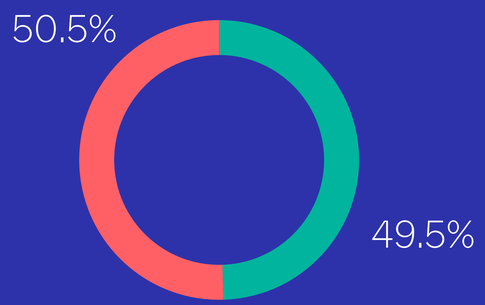
It finds brands I wouldn't otherwise have discovered

23%

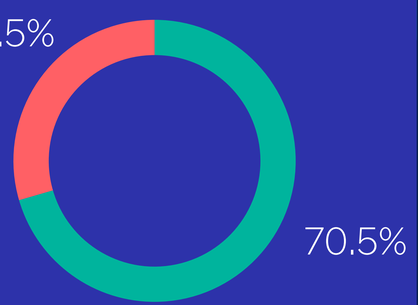
I can ask follow-up questions to narrow down the selection

Strong openness to in-chat payments, while AI recommendations already influence purchases

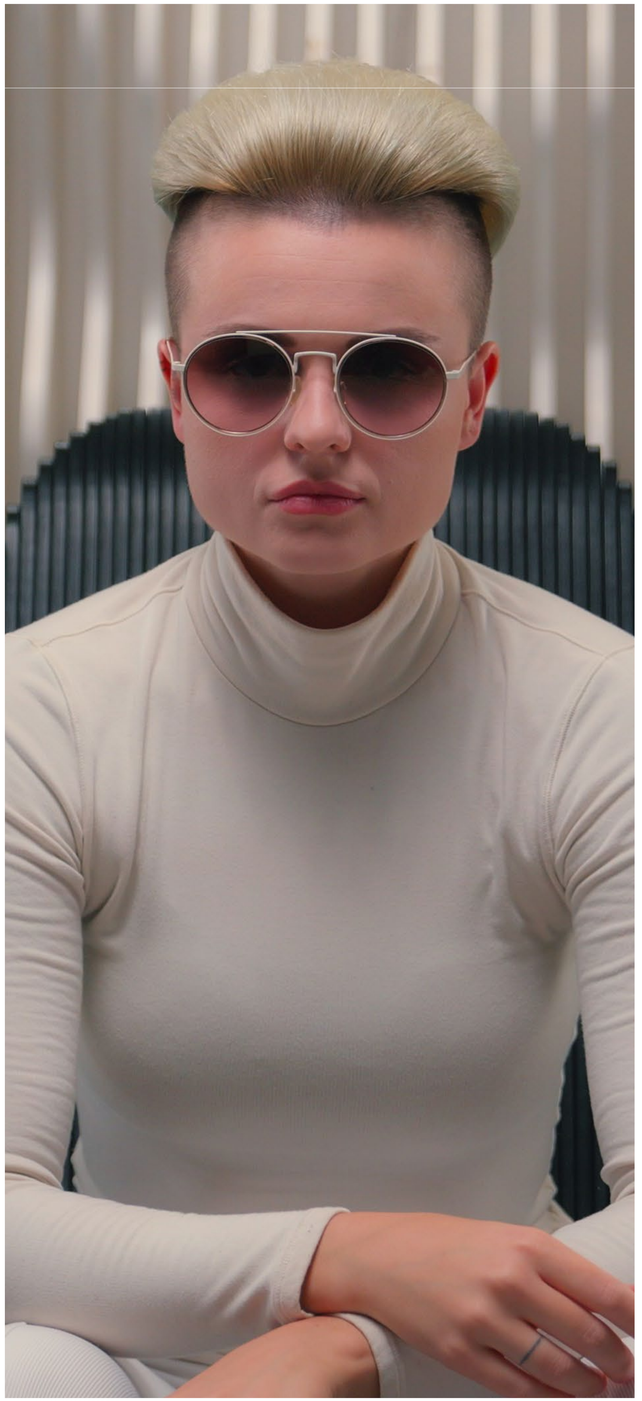
Have you ever made a purchase based on a recommendation from an AI tool?



If the AI tool had a secure payment button directly in the chat, would you use it instead of going to the web store?



YES NO



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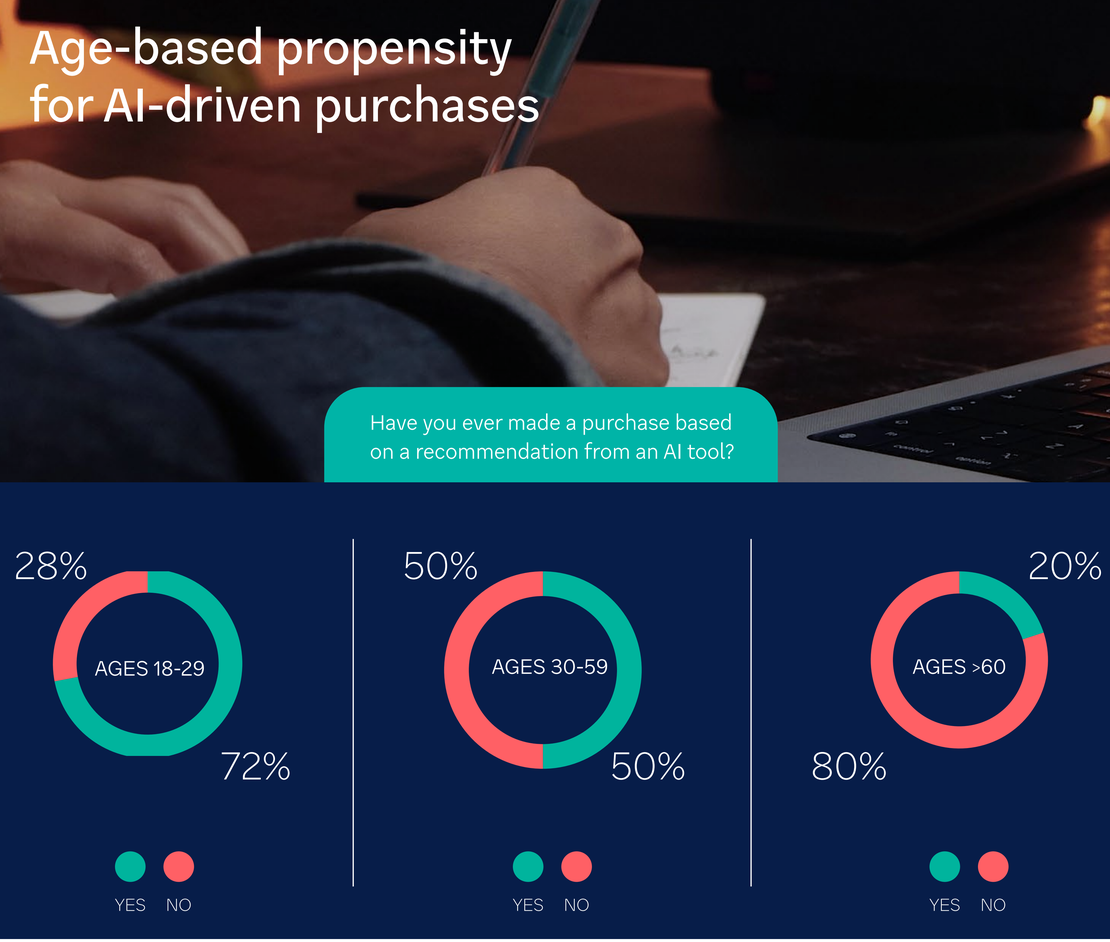
AI usage

Half of Danish consumers, 49.5%, have already made a purchase based on a recommendation from an AI tool.

Even more significantly, 70.5% would use a secure payment button directly in the chat, while only 29.5% would prefer to continue to the web store.

Age-based propensity for AI-driven purchases

Have you ever made a purchase based on a recommendation from an AI tool?



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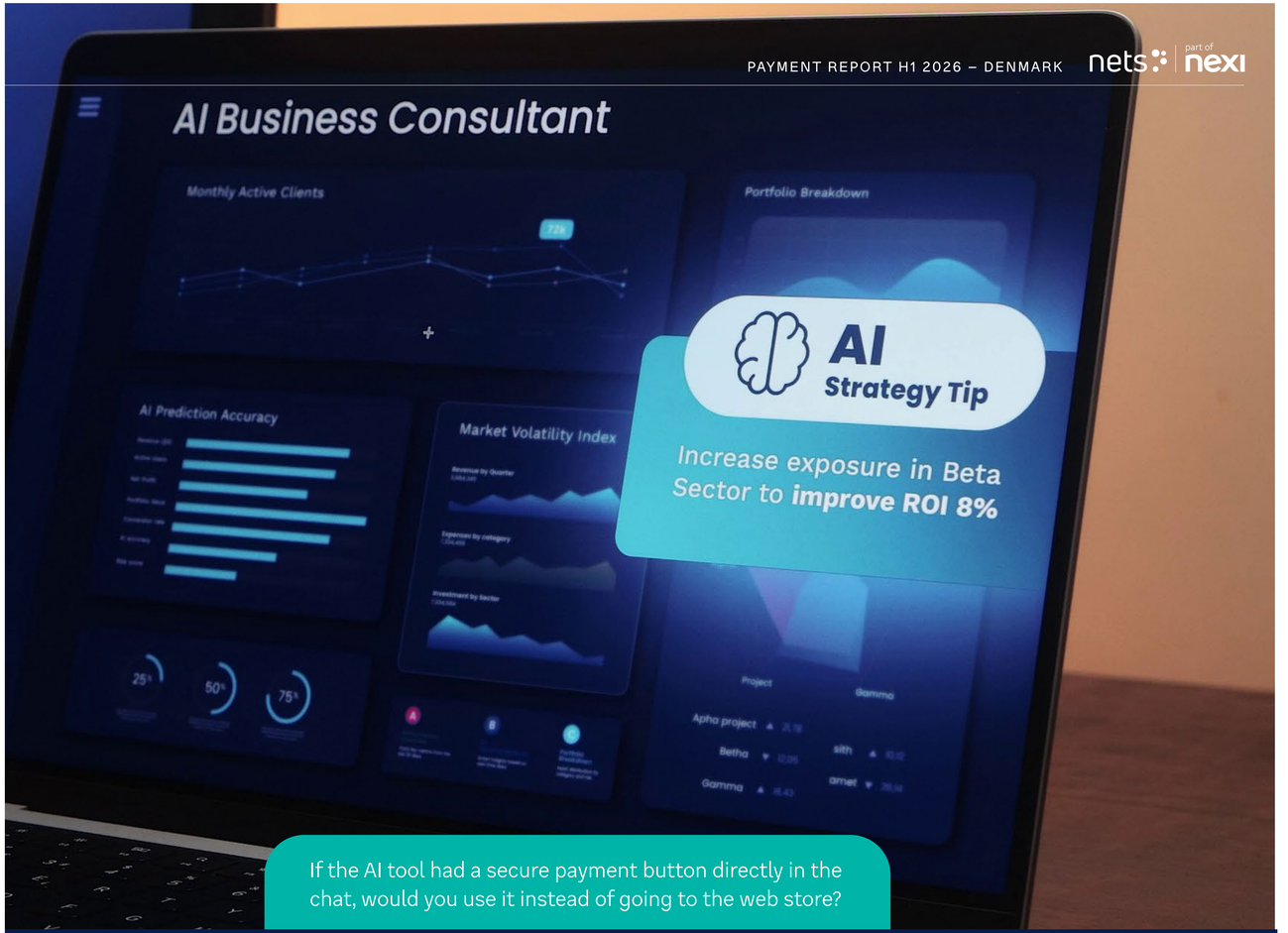

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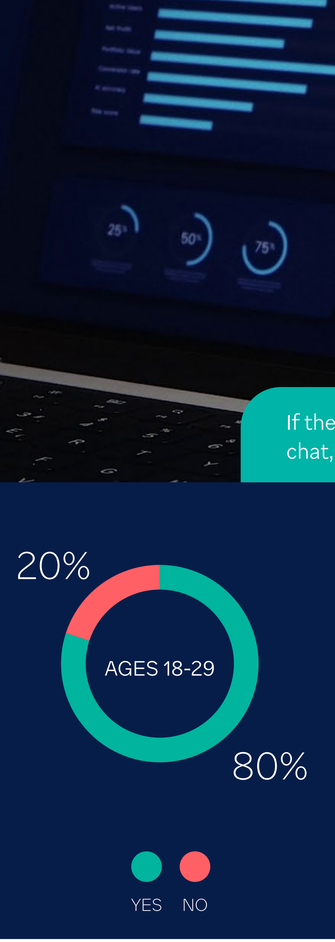

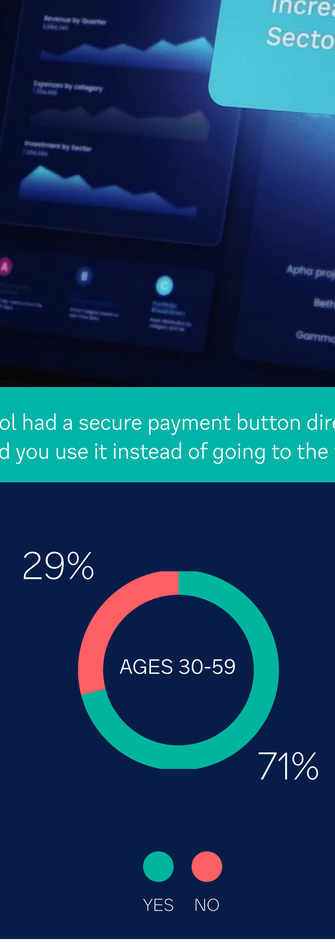

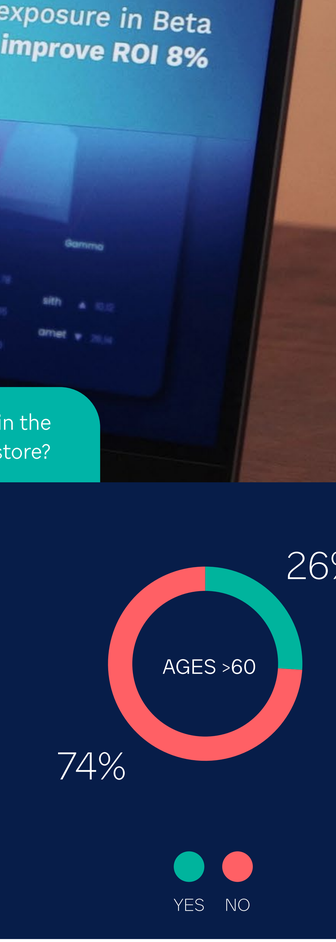

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