



Nexi European Payment Report

NORWAY 🇳🇴 – H1 2026

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nexi

Contents

1. Executive overview

- Executive summary
- Key figures on digital payments

2. eCommerce & online payments

- Online shopping across generations
- Online shopping adoption and devices
- Product categories: physical products, digital services, travel & mobility
- Drivers of online shopping and payment preferences
- Online payment preferences
- Security, trust and cart abandonment
- Environmental responsibility and green initiatives

3. Physical retail & in-store payments

- In-store spending patterns
- Mobile usage and app-based purchases
- Cards, cash and payment method mix
- Self-checkout adoption and generational dynamics

European by scale – local by nature

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.

Execution

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

Executive summary

AI and Digital Innovation in the Norwegian Payment Market

AI and Digital Innovation Are Reshaping the Norwegian Shopping Journey

Norway's payment market is highly digital, with consumers moving between online and physical shopping. AI is adding another layer to this journey: it already helps consumers assess products and is beginning to influence purchase decisions. The findings in this report states three priorities: connect channels, prepare for AI-led discovery and make security and clarity central to payment.

1. Market Maturity and Channel Integration

Norway's digital maturity is visible across the shopping journey. Online shopping is widespread, and smartphones are also an established way to pay in physical stores. This shows that digital activity is not confined to e-commerce; physical retail remains part of the same connected landscape. For businesses, the opportunity is to make it easy for customers to move between channels without losing convenience, service or clarity. Services such as click and collect, scan and pay, digital receipts and loyalty programmes can support that continuity.

2. AI Adoption and Commercial Potential

There is an emerging opportunity for businesses and consumers. AI already influences product discovery and purchasing decisions, while many consumers say they would consider paying in chat if the payment is secure. The findings point to potential and willingness among consumers to extend from AI product recommendations to AI payments. More than half of Norwegians use AI at least weekly, and they also use it to support their shopping or booking. Consumers value AI for simplifying product research, getting advice and following up questions.

42% of consumers have made a purchase based on an AI recommendation, and 66% say they would use a secure payment button in an AI chat if possible, which tells that AI-influenced purchasing is already happening. The findings suggest that AI could extend from product discovery into payment, but the scale of that opportunity will depend on whether consumers trust the transaction.

Collectively, the findings point to a market moving from digital adoption towards more connected and assisted commerce. AI may influence how consumers discover and choose products, while value and price clarity remain important. Businesses that combine accurate information, cross-channel continuity and trusted payment experiences will be better placed to convert that interest into completed purchases.



Lars-Erik Tellmann
Chief Regional Officer
for Nordics Nexi Group

AI is entering the shopping journey

AI is becoming part of everyday life for many Norwegians, with 56% using it at least weekly. Half have used AI for shopping or booking, and 42% have bought something based on an AI recommendation. While 66% say they would use a secure payment button in chat, interest in buying through AI may be ahead of current purchasing habits. For businesses, clear product information and credible reviews can help build confidence when shoppers use AI to research products.

Environmental efforts need to feel practical

Environmental responsibility matters to many Norwegian online shoppers, while 33% are still unsure. 43% say it is important that online stores consider the environment. When asked about practical measures, shoppers most often point to minimal packaging (42%), followed by more environmentally friendly returns (21%). Businesses can make their efforts more tangible by showing how they are improving packaging and returns.

Marketplaces win on reach and price

53% of Norwegian consumers have recently shopped on Temu or Shein, compared with 21% who have used Amazon; 81% of Temu and Shein users say the products are cheaper. At the same time, 57% of non-users are concerned about product safety, even as 91% of Temu and Shein users and 89% of Amazon users are likely to continue, giving local retailers an opportunity to compete on trust as well as value.

Norway 2026: digital payments are part of everyday life

ONLINE SHOPPING

91%

Users
91% respondents made a purchase online.

73%

Mobile-first
73% of Norwegian consumers use their smartphone as their primary device for online shopping, confirming mobile as the dominant channel for digital commerce.

71.5%

Cart abandonment
At checkout, issues with shipping costs and lack of trust lead to a 71.5% cart abandonment rate, a key friction point lowering conversion despite widespread adoption.

IN-STORE PAYMENTS

61%

Mobile usage
61% of respondents used their smartphone to pay.

82%

Self checkout in-store
Usage is frequent and highly established, especially in supermarkets.



One consumer, multiple channels

In Norway, 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 behavior.



Focus on
**The profile of
Norwegian e-commerce**

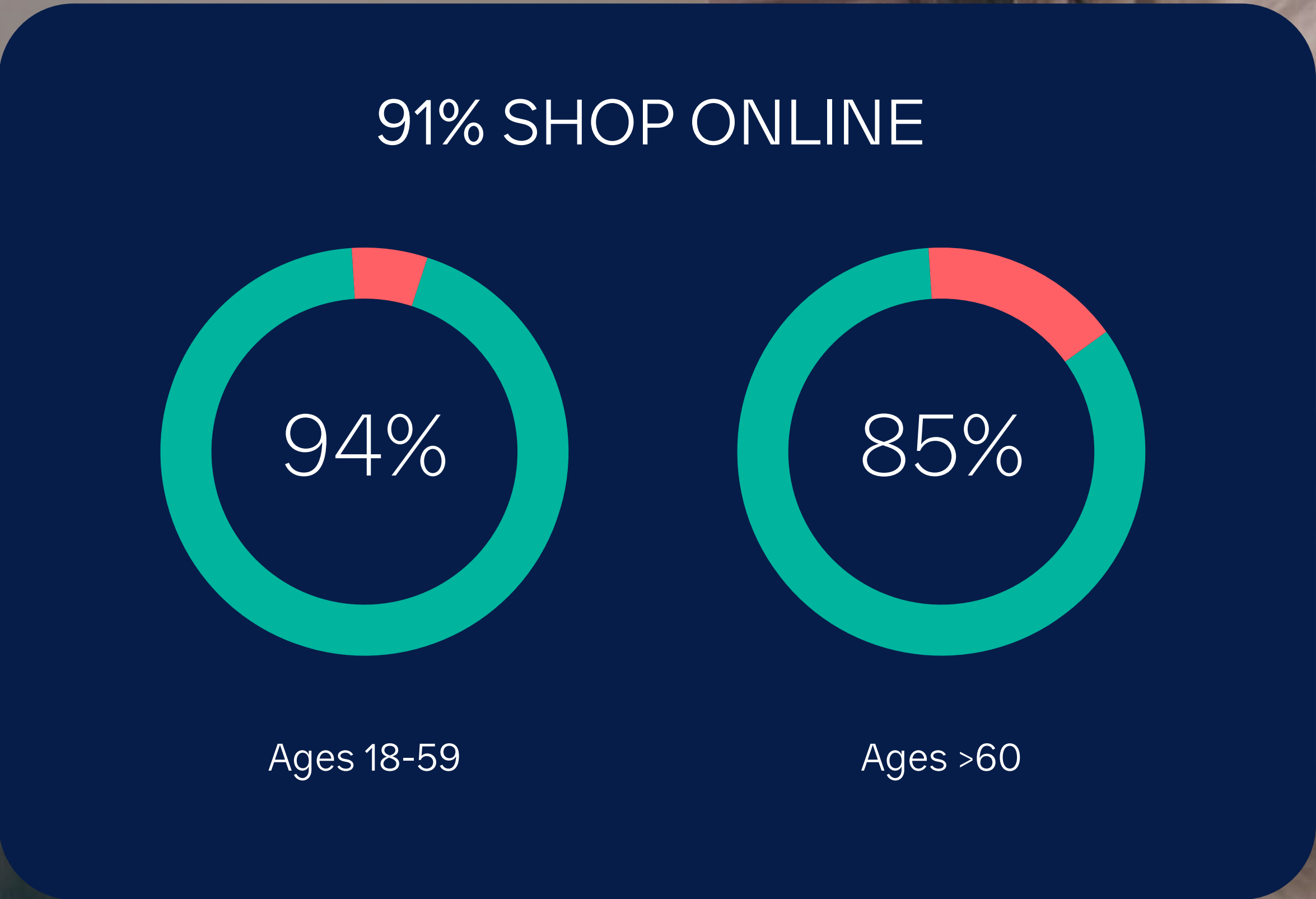
Online shopping is now universal across generations

Online shopping has become universal in Norway with 91% penetration across all age groups, driven by lower prices (23%)and convenience/simplicity (18%).

The 18-59 age group leads at 94%, whilst even the over 60 cohort demonstrates almost 85% participation, a testament to the accessibility and appeal of digital commerce.



Have you made any form of payment or a purchase online during the last 28 days?



73% of Norwegians
prefer shopping
on mobile



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



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.

73%

Smartphones

39%

PCs

27%

Tablets

Clothing is dominating online purchases

In Norway, online purchases of physical goods are led by clothing, which remains the dominant category at 44.5%, despite a slight decline compared with the previous year.

Pharmacy items rank second at 31%, confirming the growing relevance of online channels for everyday and health-related needs. Beauty products follow at 26%, while shoes reach 23%, showing that fashion and personal care continue to account for a significant share of the online shopping basket.

Takeaway and ready meals stand at 20%, indicating that convenience-driven food purchases remain relevant, although less central than fashion, health and beauty categories. Overall, Norway's online physical goods market is still strongly shaped by clothing and personal care, with pharmacy items reinforcing the role of e-commerce in everyday needs.



Physical products: The dominant categories

44.5% (-4.5pp)

Clothes

31% (+2.5pp)

Pharmacy items

26% (+1pp)

Beauty products

23% (-1.5pp)

Shoes

20% (-4pp)

Take away and ready meals

(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

18% (-1pp)

Sport and recreation equipment

17% (stable)

Provisions

16 (+2pp)

Accessories (e.g. jewellery, watches, gloves, bags, hats, etc.)

15% (+2pp)

Electrical household appliances

15% (stable)

Physical media products (e.g. CDs, books, films, games, etc.)

13% (+1pp)

Children's clothes and toys

12% (+1pp)

Spectacles and lens products

12% (+1pp)

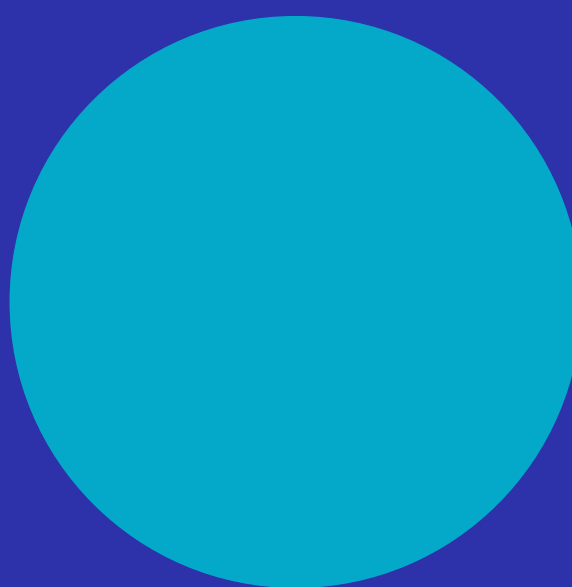
Interior fixtures and fittings

11% (stable)

Animal products

10% (+1pp)

Construction and gardening products



9% (+3pp)

Car, MC and boat accessories

8% (+1pp)

White goods

7% (+1pp)

Other physical goods

6% (-0.5pp)

Alcohol

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

From shopping to everyday life: digital services go mainstream



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

Digital services go mainstream

Norway's digital service usage is firmly embedded in everyday life, with bills and taxes leading at 56%. Streaming follows at 47%, while insurance reaches 36% and event tickets 27%, showing that digital services extend beyond routine payments into entertainment, higher - trust services and leisure.

Overall, Norway shows a mature digital services landscape, where everyday payments dominate and digital habits are well diversified.

56% (-1pp)

Bills and taxes

47% (stable)

Streaming

36% (stable)

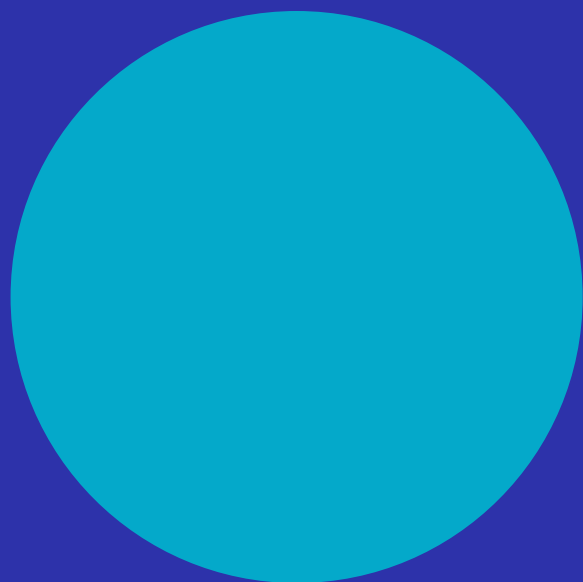
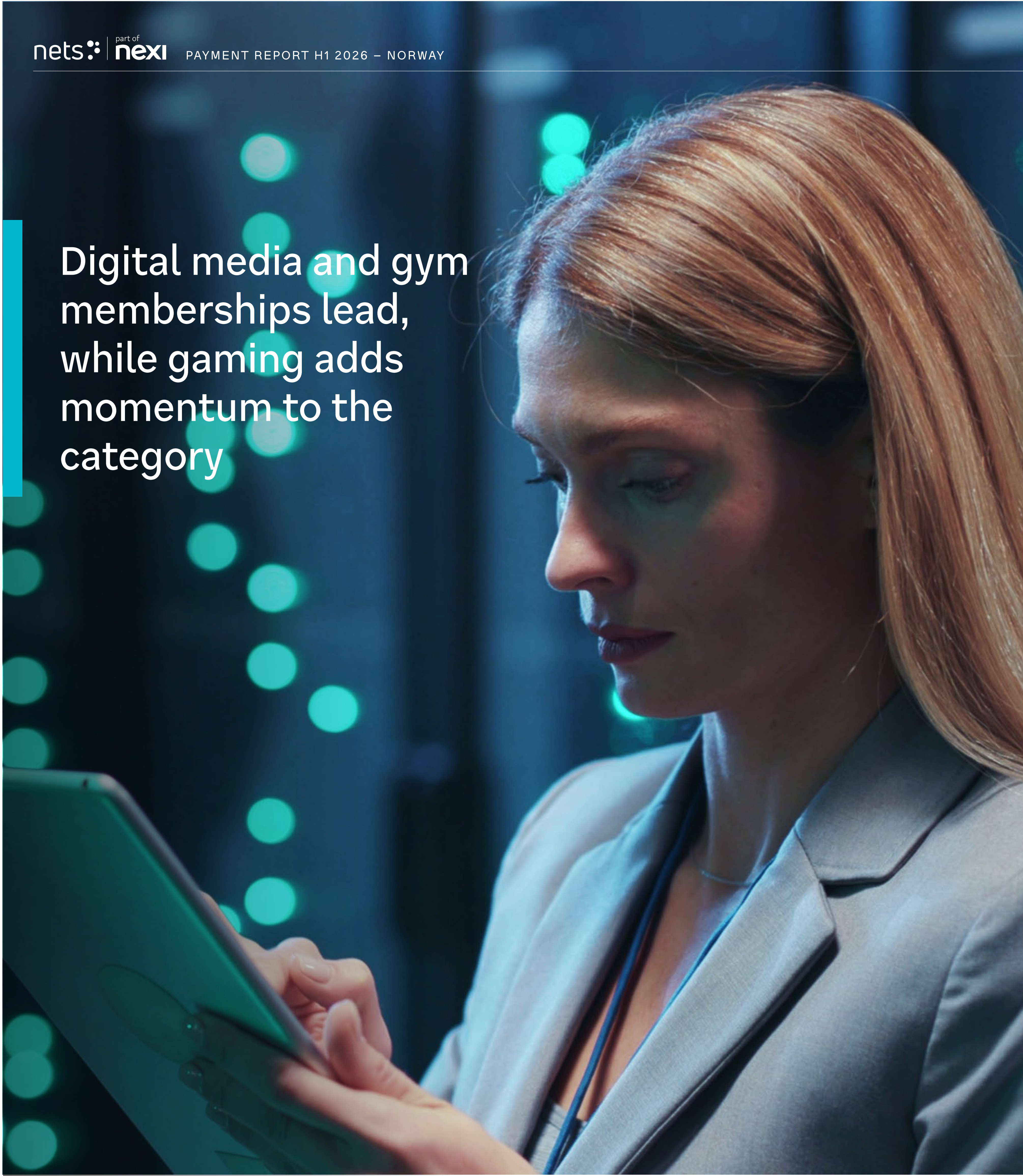
Insurance

27% (-2pp)

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% (-1pp)

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

22.5% (-2.5pp)

 Membership (gym, clubs, sports, associations)

19% (stable)

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

19% (+2pp)

 Online gaming (mobile, console, app purchases)

15% (+0.5pp)

 Contributions to charity

14% (+4pp)

 Health services (digital therapies or healthcare)

10% (+1pp)

 Advertising costs (e.g. Ebay, Gumtree)

7% (+1pp)

 Teaching and courses

4% (+1pp)

 Other services

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

In Norway, digital travel and mobility payments cover both everyday mobility and travel needs

Public transport tickets and monthly cards lead at 39%, followed by parking at 34%, confirming strong adoption in daily and practical mobility contexts. Flights and hotels also remain relevant, at 25% and 24%, while train tickets stand at 13%. Overall, urban mobility dominates, but tourism and longer-distance travel still account for a meaningful share.



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



Travel and mobility

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

39% (-0.5pp)

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

34% (+4pp)

Parking

25% (-4pp)

Flights

24% (-4.5pp)

Hotels

13% (+0.5pp)

Train tickets

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

Growth is selective, led by
EVC and new mobility services

Travel and mobility: other categories

12% (+3pp)

EVC – electric vehicle charging

12% (-0.5pp)

Taxi journeys

8% (+1.5pp)

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

8% (-1pp)

Charter/package trips

6% (-1pp)

Rental cars

5.5% (-0.5pp)

Boat cruises

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

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.

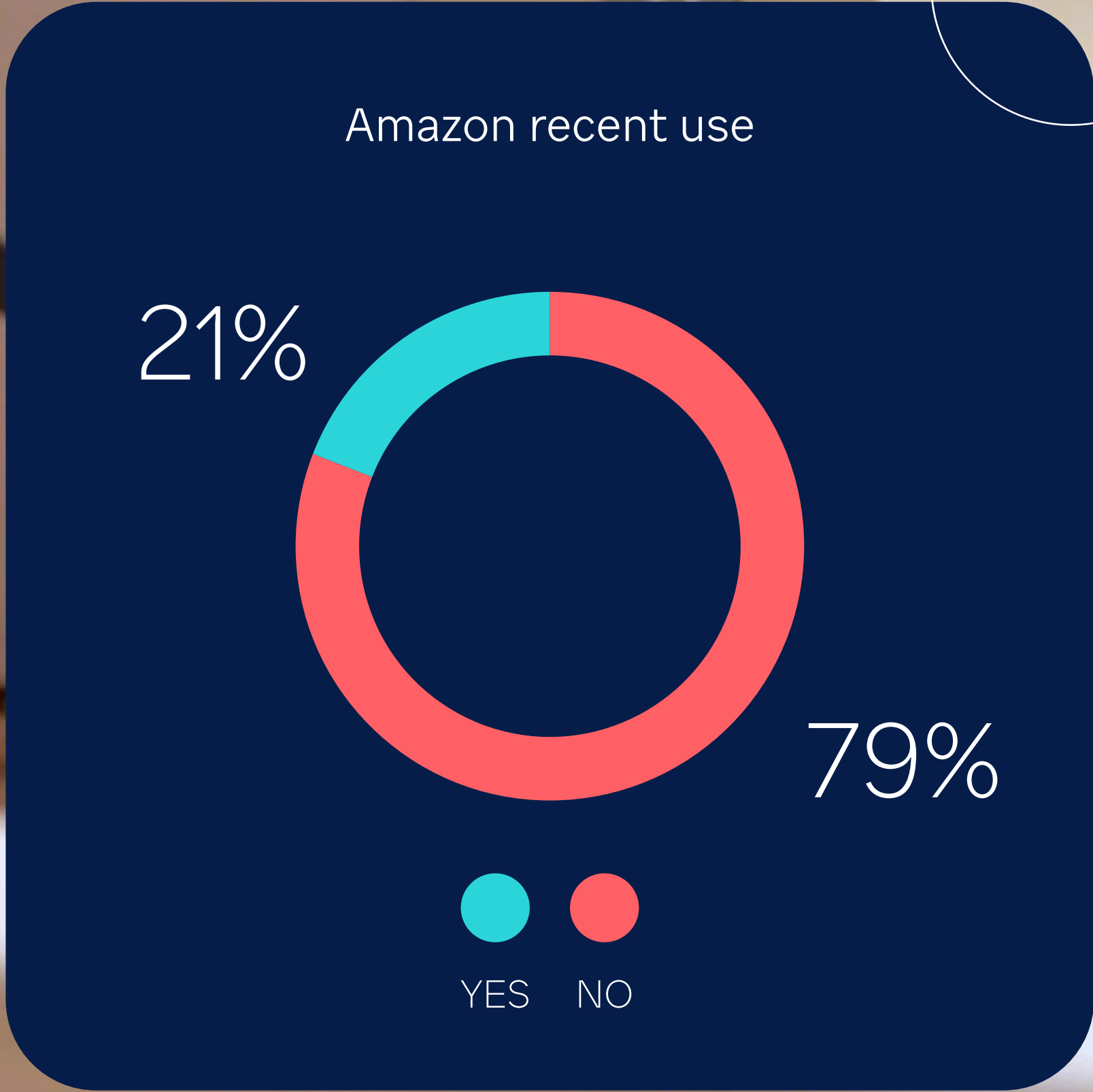
Focus on
Shopping on
Marketplaces

89% are likely to use Amazon

Amazon usage in Norway remains relatively limited: only 21% of consumers have used it recently, while 79% have not. Amazon has no dedicated Norwegian storefront, so shoppers access it through international stores such as amazon.se and amazon.de. This suggests that Amazon is not yet a mainstream marketplace in the Norwegian online shopping landscape.

However, users generally have a positive view of the platform: 89% say they would continue using Amazon. This indicates that, once adopted, the platform is perceived as useful and tends to retain its users.

Overall, Amazon’s challenge in Norway is less about loyalty and more about reach: Amazon has strong appeal among its users, but still has a limited user base.





I have never visited Temu/Shein websites

Online shopping in Norway is primarily driven by price

Online shopping in Norway is primarily driven by price, with lower prices ranking as the top reason for buying online at 23%.

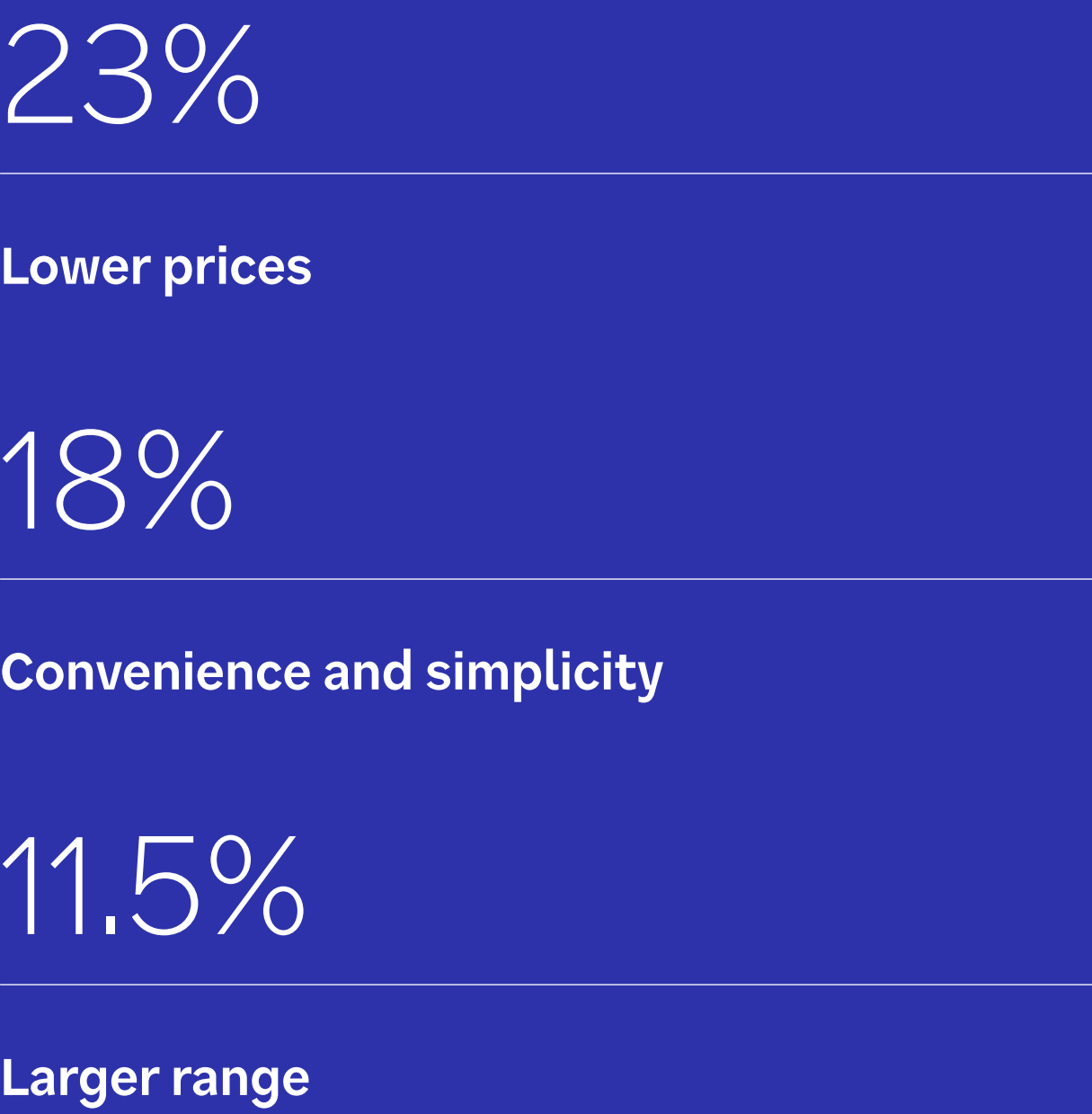
Convenience and simplicity follow at 18%, confirming that Norwegian consumers value online shopping when it helps them save effort and make the purchase journey easier. A larger product range ranks third at 11.5%, showing that assortment still plays a role, but remains less important than price and ease of use.

Overall, Norway's online shopping behaviour appears pragmatic and value-driven: consumers shop online mainly when it offers better prices, a simpler experience or access to a wider choice of products.



What is the main reason that you shop online?

The drivers of online shopping



Online payment preferences in Norway are led by e-wallets at 27%



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

Online payment preferences

National trust and mobile innovation drive the Norwegian payment landscape.

Norway has a mobile-first online payment landscape. E-wallets (27%) and MobilePay (20%) lead the market for their convenience, though credit cards remain relevant (19%). Debit cards and invoices trail significantly at under 10%.

27%

E-wallets (Apple Pay, Google Pay, Klarna, Revolut)

20%

MobilePay (Vipps)

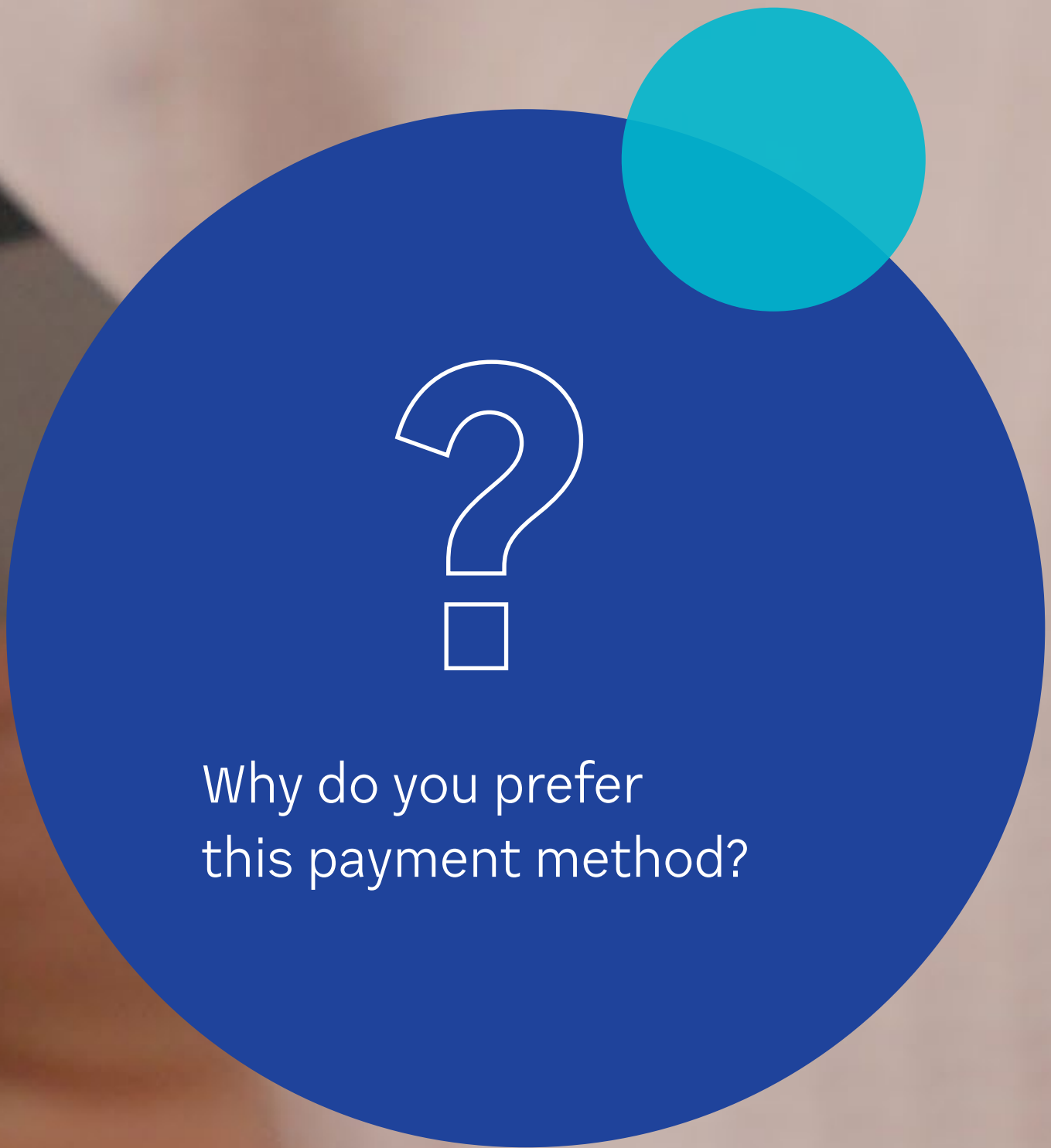
19%

Debit card

8%

Invoice

Security, simplicity and speed shape Norway's online payment choice



Why do you prefer this payment method?



What drives online choice?

The data reveals a clear hierarchy in what drives Norwegian consumers' choice of online payment methods.

Security leads at 64%, confirming that trust remains the most important factor when choosing how to pay online. Simplicity follows closely at 58%, showing that consumers expect the payment experience to be intuitive, seamless and easy to complete.

Speed ranks third at 53%, highlighting the importance of fast transaction completion in a mature digital payment market. Overall, Norwegian consumers look for payment methods that combine trust, ease of use and efficiency, with security remaining the strongest driver.

64%

Security

58%

Simplicity

53%

Speed

Final costs are the main barrier at checkout



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

Shipping costs are the main reason for abandonment

Norway shows a high cart abandonment rate, with 72% of online shoppers leaving a purchase unfinished in the last 28 days. The main reason is the final price, including shipping costs, cited by 40% of consumers.

Other barriers include distraction or interrupted purchase journeys, at 21%, and the absence of the preferred payment option, at 20%. Overall, reducing cost surprises and offering the right payment methods are key to improving conversion.

40%

The price including shipping was too high

21%

Got busy/forgot to complete purchase

20%

Preferred payment option not available

14%

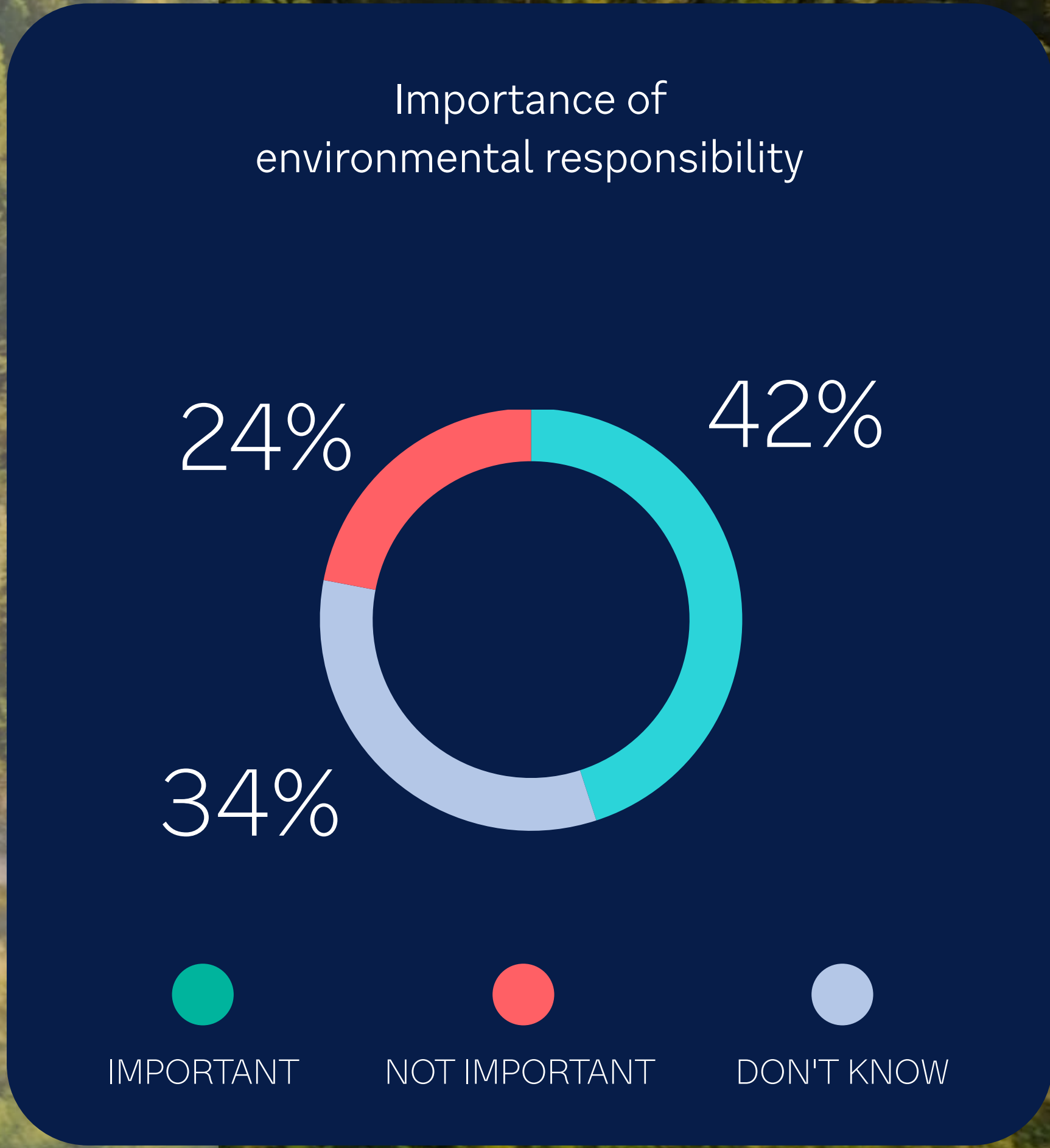
Site didn't feel credible/safe

Environmental consciousness

Sustainability matters, but many consumers remain undecided. Norwegian consumers show a pragmatic attitude towards e-commerce sustainability. 42% consider environmental responsibility important, while 34% do not and a significant 33% remain uncertain.



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



Green initiatives

Consumers’ expectations around sustainability are highly concrete and operational. Environmental responsibility is primarily associated with logistics-driven actions -such as optimized packaging, recycling solutions and greener delivery options -rather than abstract brand commitments.

This confirms that sustainability credibility is built through visible, measurable interventions embedded in the fulfilment and delivery process, where impact is tangible and directly experienced by the consumer.



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

Consumers expect practical and visible green actions

42%

 Minimal packaging (wasteless transportation)

21%

 Environmentally friendly return procedures

19%

 Longer delivery times for streamlined logistics

15%

 Option of climate friendly delivery

11%

 Carbon offsetting fee

The digital
transformation
of physical
stores

Where Norwegians spend in-store. Everyday spending remains strongly physical.

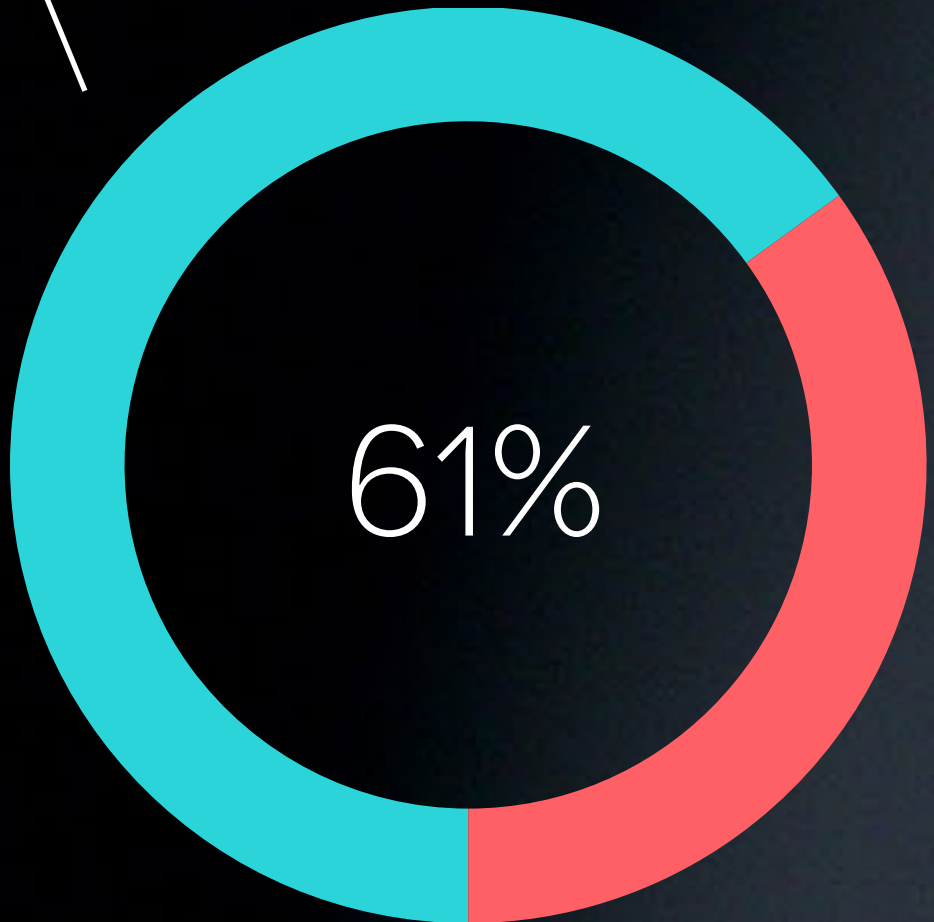


Which shops or service providers have you physically visited and made a purchase from in the last 28 days?

Supermarkets	65%
Pharmacies	58%
Bar/café	40%
Fuel	36%
Public transportation	34%
Clothing store	33%
Parking	30%
Fast food/take away	28%
Pet and garden store	22%
Beauty salons	21%
Electronics	20%
Home and hardware store	18%

Have you used your smartphone for making a payment in-store in the last 28 days?

? 51% of users cite the ability to pay without cash or cards as their primary motivation for using mobile devices in-store. 41% also appreciate convenience and speed. 52% of non-users prefer traditional payment methods.



ABILITY TO PAY WITHOUT CASH OR CARDS
CONVENIENCE AND SPEED

Physical retail in the digital age. 61% mobile usage in-store.

Mobile payment are mainstream in Norway, but habits still matter

In Norway, smartphone payments are already mainstream in-store, with 61% of shoppers using their mobile phone to pay in physical stores.

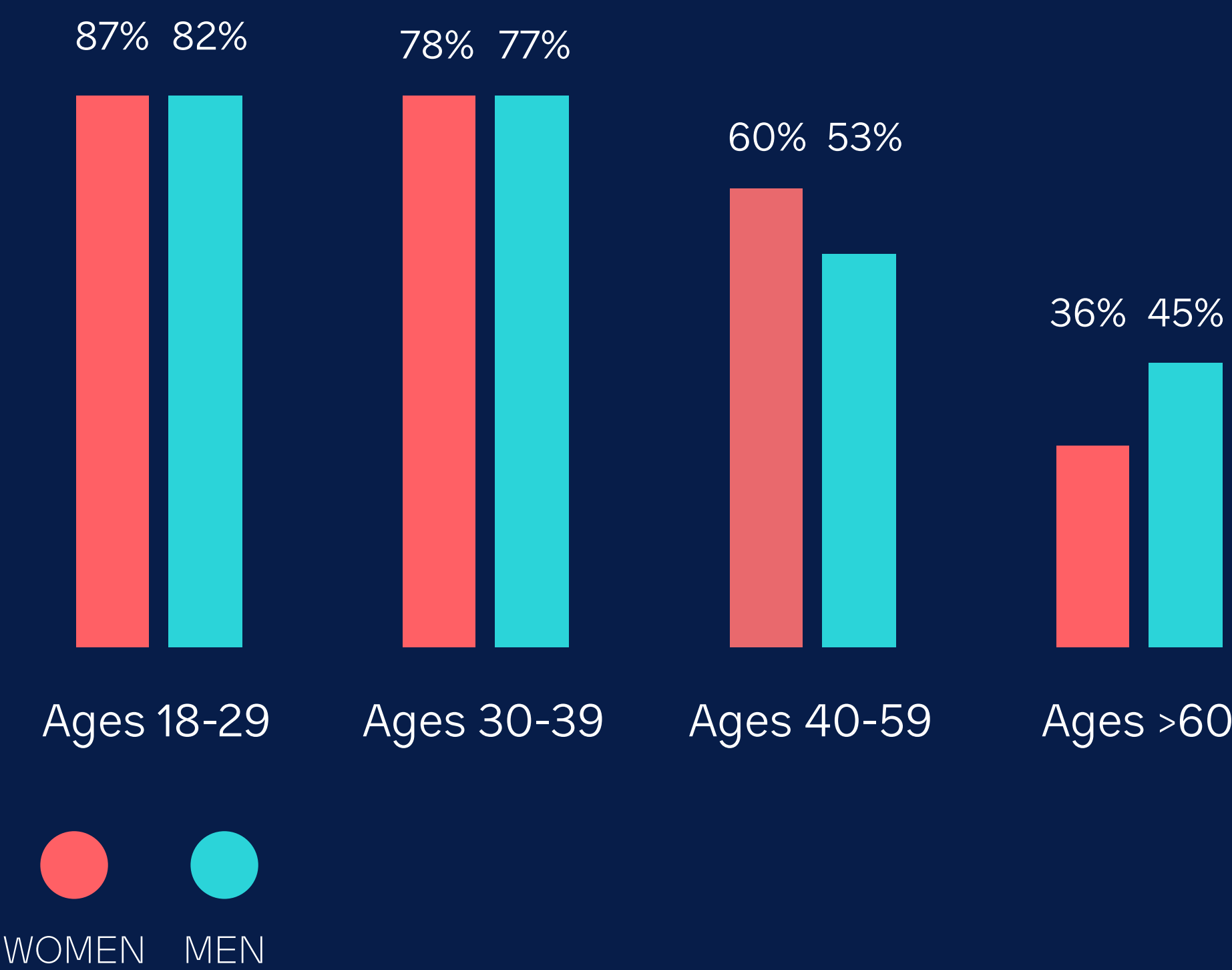
Among users, the strongest driver is the ability to pay without cash or cards, cited by 51%, followed by convenience and speed at 41%. This confirms that mobile payments are valued mainly when they make the checkout experience faster and more practical.

However, barriers remain among non-users: 52% still prefer traditional payment methods, showing that habit and familiarity continue to influence payment choices even in a highly digital market.

Smartphone payments are clearly age-driven in Norway

Smartphone payments are clearly age-driven in Norway. Adoption is highest among younger consumers, with 84% of 18–29-year-olds and 77% of 30–39-year-olds using their smartphone to pay in-store. Usage declines from age 40 onwards, falling to 57% among 40–59-year-olds and 42% among over-60s.

However, mobile payment adoption remains relevant even among older consumers, confirming that this behaviour is no longer limited to younger generations.

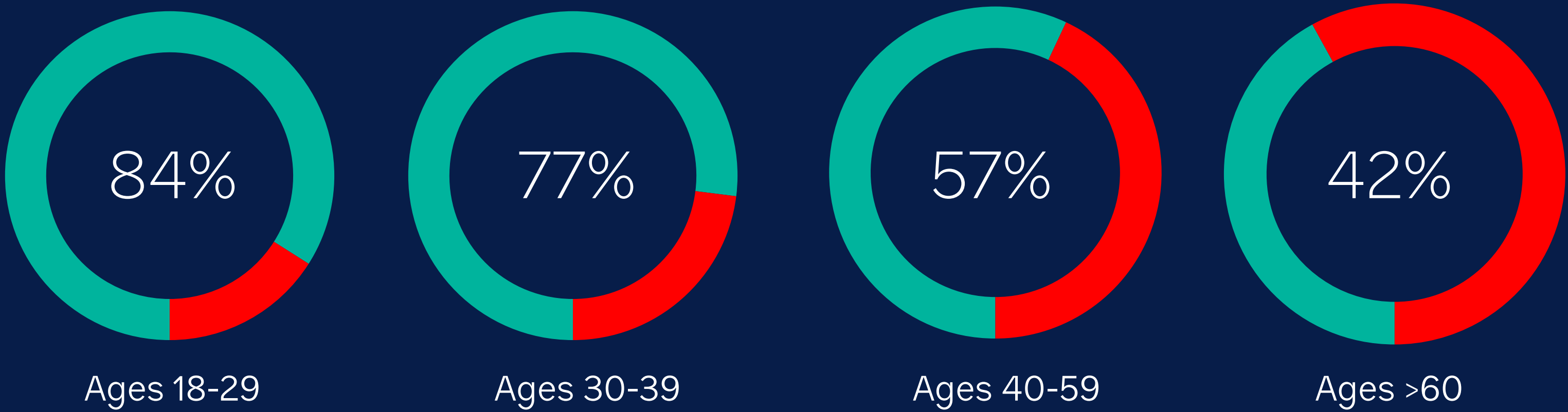


From a gender perspective, differences are limited across younger groups.

From a gender perspective, differences are limited among younger age groups. Men show slightly higher adoption among over-60s, while women lead in the 40–59 segment.

Overall, age remains the strongest driver of in-store smartphone payment adoption, but the behaviour is already broadly established across generations.

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 fast food and takeaway at 12%, followed by newsstands at 11% and practical local services such as laundry/dry cleaning, kiosks, home & hardware stores and beauty salons, all around 9–9.5%.

Overall, app-based purchasing works best in Norway when it supports frequent, practical or convenience-driven services.

Fast food/take away	12%
Newsstand	11%
Laundry/dry cleaning	9.5%
Kiosks	9.5%
Home and hardware store	9%
Beauty salons	9%
Electronic stores	8%
Public transportation	8%
Parking	7%



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

DEBIT CARDS

Newsstand	61%
Bar/Café	59%
Pet and garden store	59%
Pharmacies	58%
Electronic stores	58%
Home and hardware stores	58%
Supermarkets	56.5%
Fastfood/take away	56%
Fuel	54%
Clothing and accessories	51%
Kiosks	50%

CREDIT CARDS

Beauty salons	42%
Cinema and entertainment	41%
Parking	32.5%
Electronic stores	32%
Clothing and accessories	31%
Fuel	31%
Bar/café	30%
Supermarkets	27.5%
Pharmacies	27%
Public transportation	27%
Home and hardware stores	45%

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

Cash resilience. Cash in Norway is no longer a habit, it is a safety net.

Laundry/dry cleaning	19%
Newsstand	17%
Kiosks	17%
Supermarket	12%
Pet and garden store	11%
Home and hardware store	10%
Bar/café	7%
Fast food/take away	6%
Parking	6%
Clothing and accessory store	6%
Electronic store	6%
Beauty salons	5%
Cinema or entertainment	5%
Fuel station	4.5%
Pharmacies	4.5%
Fitness/gym	4%
Public transportation	4%

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

Its use is highest in laundry/dry cleaning at 19%, followed by newsstands and kiosks at 17%, suggesting that cash remains relevant mainly in small, practical and local transactions. In most everyday retail categories, however, cash usage is much lower: supermarkets stand at 12%, while bars/café, fast food, parking and public transportation remain below 7%.

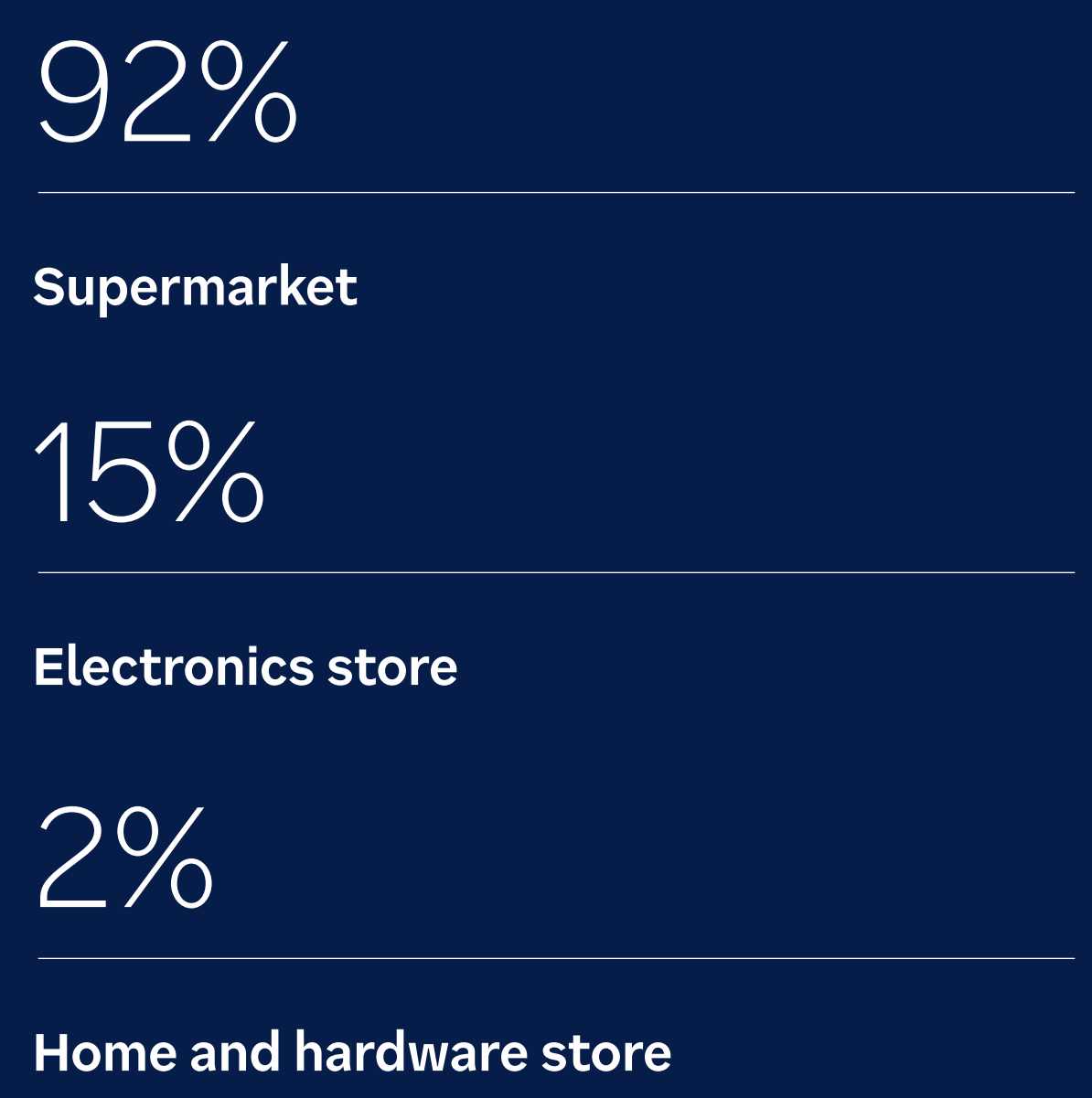
Overall, cash is still available in Norway, but it is no longer a preferred payment choice and remains confined to selected use cases.

Self-checkout: Solid adoption, with usability still playing a role

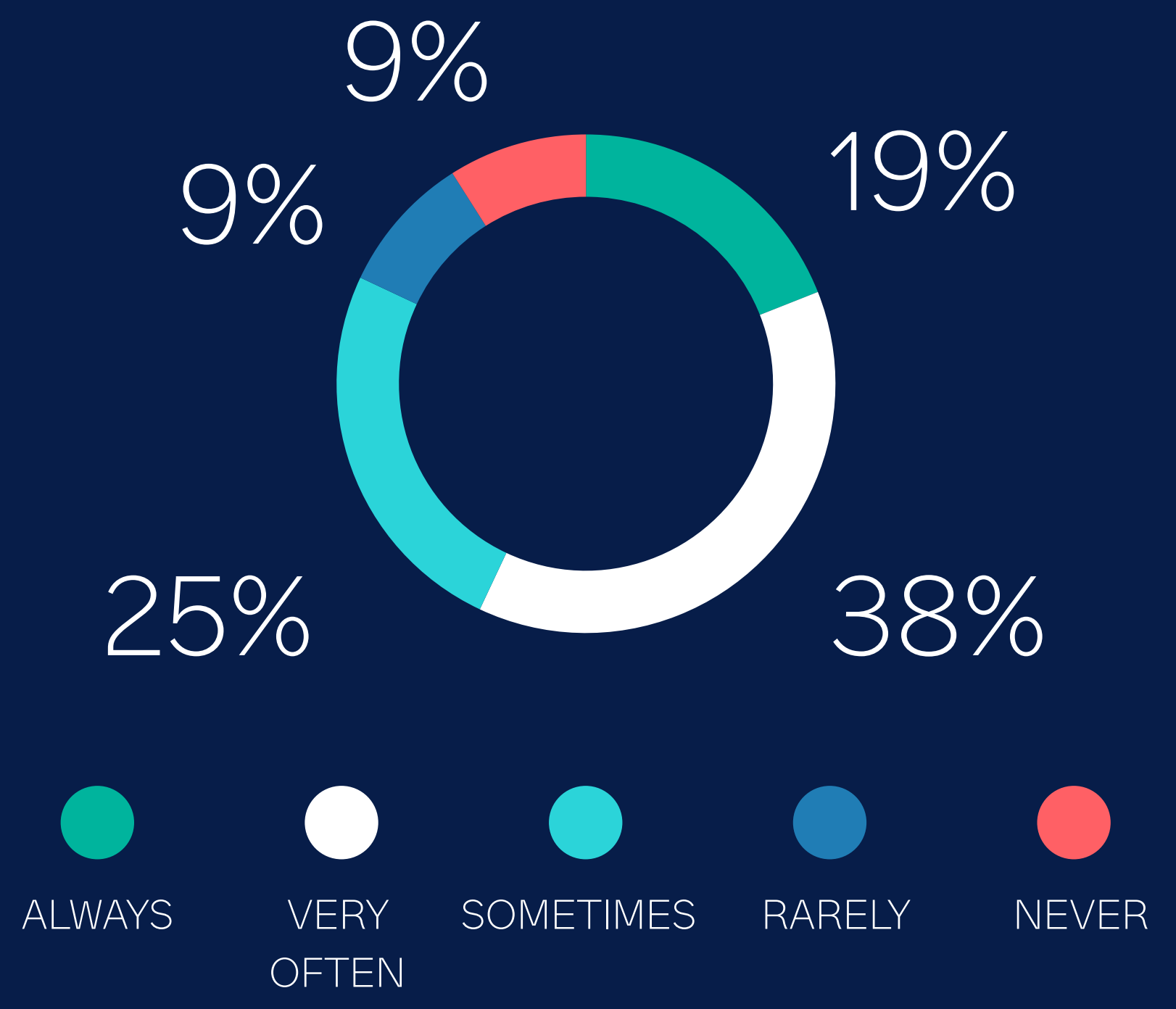
Norway stands out as the most mature market for self-checkout among the four Nordic countries. Usage is frequent and highly established, especially in supermarkets.

The key challenge is no longer convincing consumers to use self-checkout, but expanding the experience into more store formats and ensuring consistency across retail environments.

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



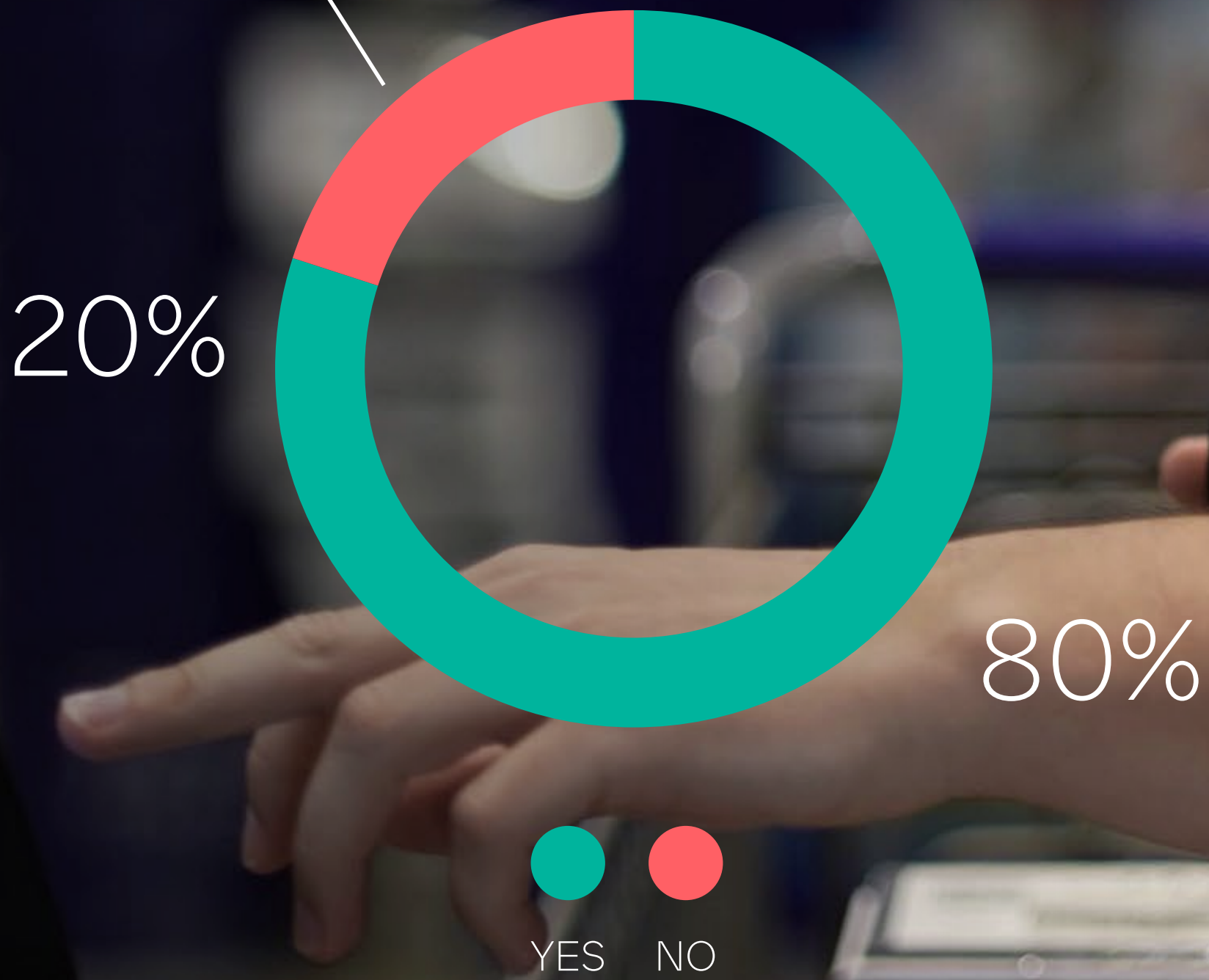
How often do you use self-checkout registers to pay in-store?



In Norway, self-checkout can grow further if it remains simple, intuitive and low-friction.

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?

57%

Convenience and speed

49%

Availability

19%

Familiarity with technology

10%

Privacy



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

62%

Prefer human interaction

22%

Takes longer than a staffed register

14%

No cash options

11%

Discomfort with technology

9%

Kiosks unavailable

Focus on

AI



In Norway, AI is already firmly established as a decision-support tool, with strong potential to extend from recommendation to payment

AI usage – key trends

AI adoption

More than half of Norwegian consumers use generative AI at least weekly: 27% daily and 29.5% weekly.

Shopping and booking

50% have recently used AI for shopping or booking. ChatGPT is the clear leading tool at 67%, followed by Google Gemini at 38%. Consumers mainly value AI for its ability to summarise reviews and information, provide conversational advice and support product discovery.

Commercial impact

42% have made a purchase based on an AI recommendation, while 66% would use a secure payment button directly within the chat. This suggests that openness to embedded payment is already stronger than the current influence of AI recommendations on actual purchases.

Variations by age

AI usage is most frequent among younger consumers. Commercial openness also declines with age, although willingness to pay in chat remains higher than recommendation-driven purchasing across all groups.

AI is already part of everyday digital habits for many Norwegian consumers



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

AI adoption is already well established

More than half of Norwegian consumers use AI tools at least once a week:

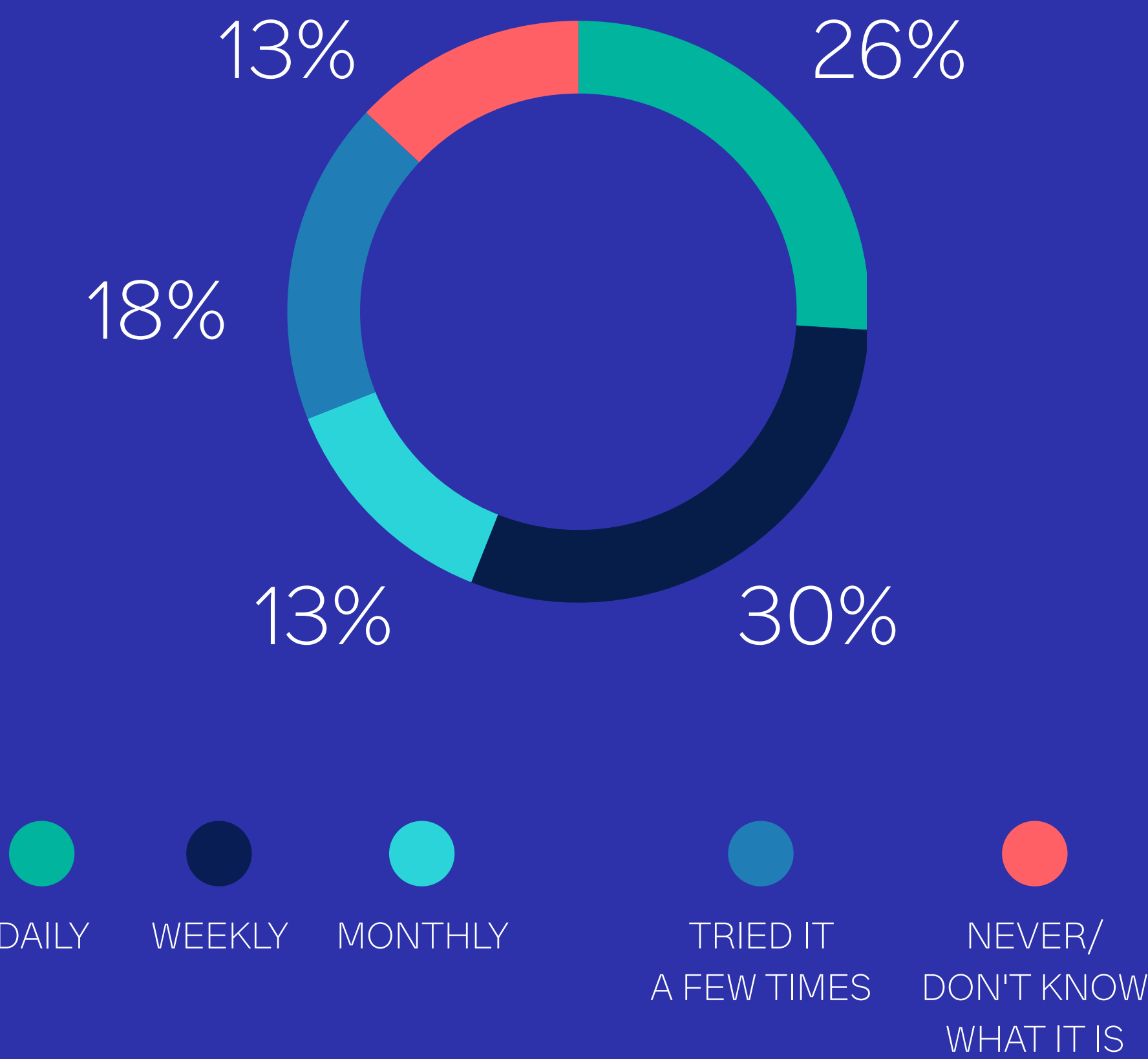
- 26% use it daily
- 30% use it weekly
- 13% use it monthly

Overall, 56% use AI at least once a week.

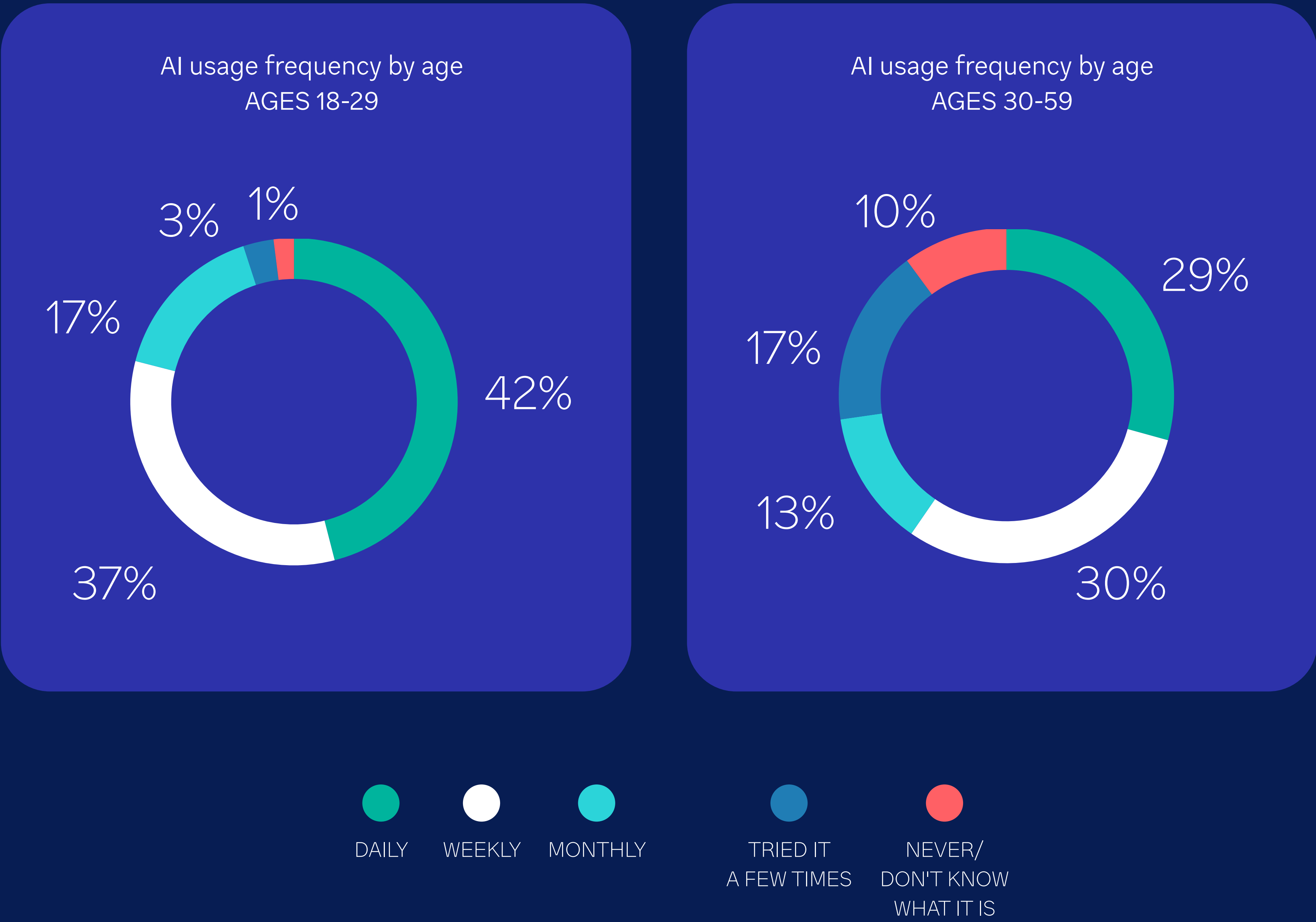
At the same time, adoption is not yet universal:

- 18% have only tried it once or a few times, while
- 13% never use it or do not know what it is.

AI is already part of everyday digital habits for many Norwegian consumers, although almost one-third remain occasional users or non-users.



AI is already an established habit among younger Norwegians, while usage among 30–59-year-olds remains strong but more varied



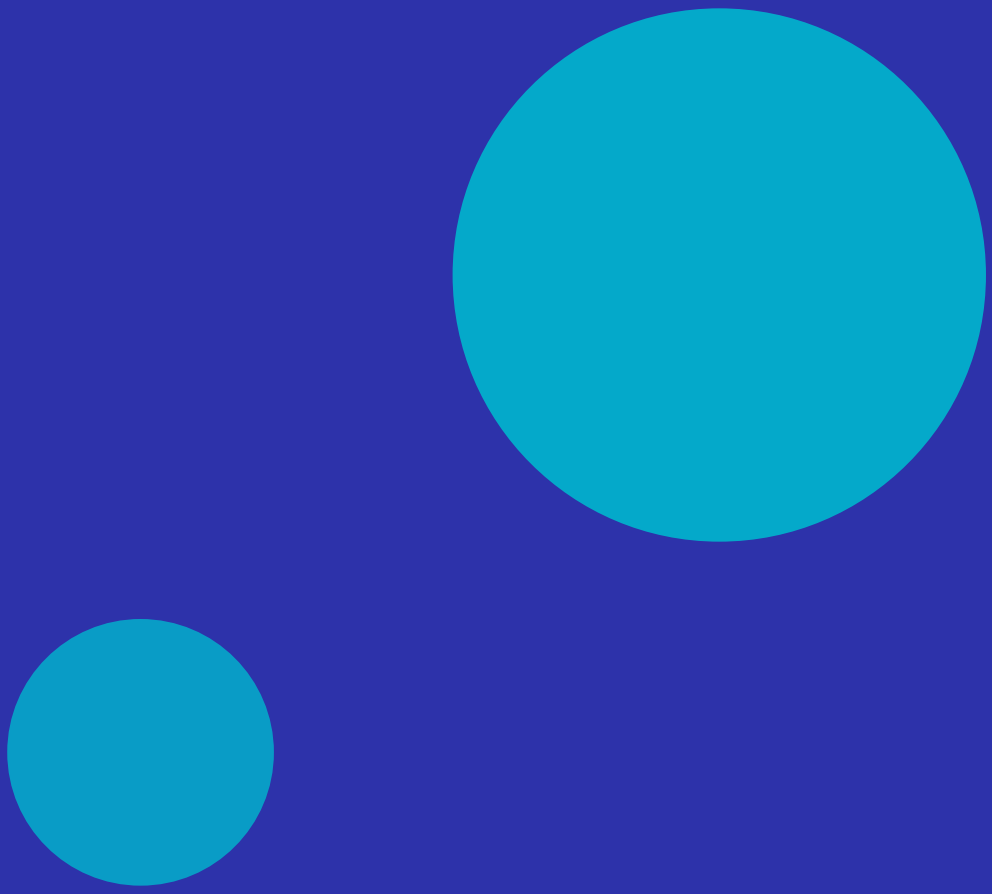
Younger consumers have made AI a regular habit

- Among 18–29-year-olds:
- 42% use AI daily
 - 37% use it weekly
 - 17% use it monthly
 - Only 3% have tried it once or a few times
 - Just 1% never use it or do not know what it is

Overall, 79% of younger consumers use AI at least weekly.

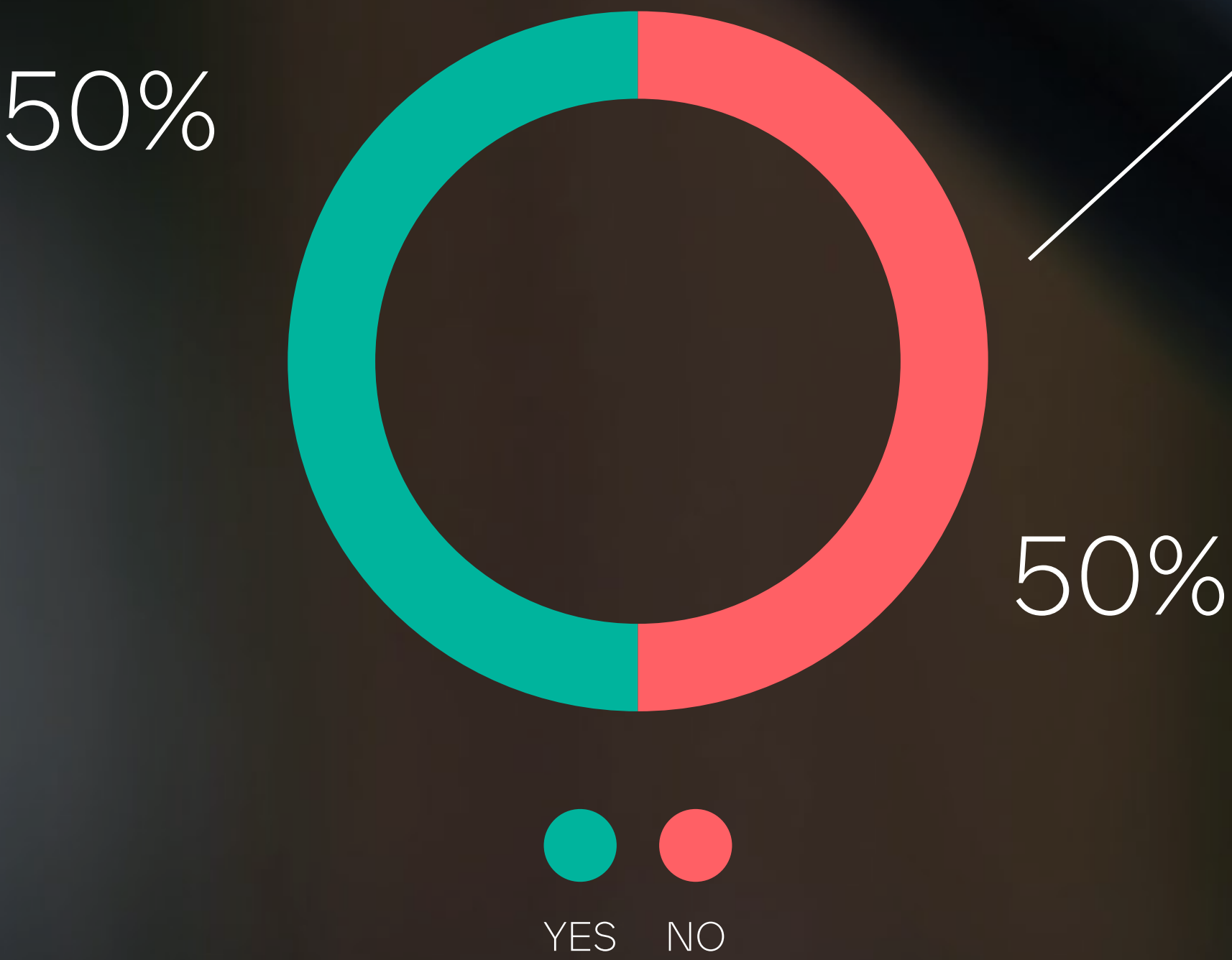
- Among 30–59-year-olds:
- 29% use AI daily
 - 30% use it weekly
 - 13% use it monthly
 - 17% have only tried it occasionally
 - 10% never use it or do not know what it is

Overall, 59% use AI at least weekly.

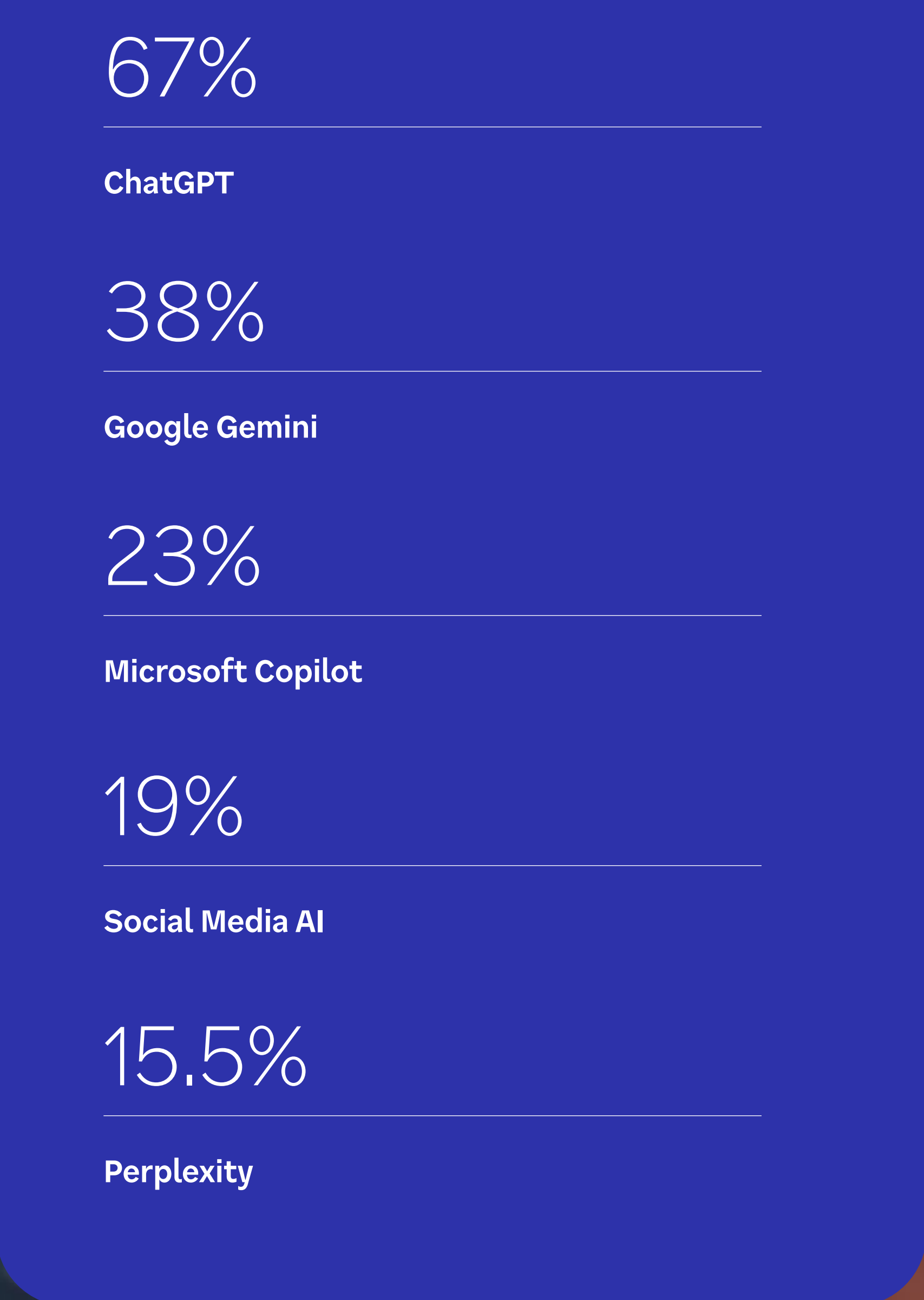


Which tool for AI is used and for what purpose?

?
 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?



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



ChatGPT has a strong cross-generational position in Norway, while younger consumers use a slightly broader mix of dedicated AI tools.

Tool choice also changes with age

ChatGPT is leading AI shopping tool across every age group.

- 62.5% among 18–29-year-olds
- 60% among 30–59-years-olds
- 64% among over-60s

Google Gemini ranks second across all age groups, reaching 36% among younger consumers, 41% among 30–59-year-olds and 40% among over-60s.

Among 18–29-year-olds, the tools mix is relatively diversified, with Microsoft Copilot at 26% and Perplexity at 24%.

Among 30–59-year-olds, Copilot reaches 22% and social media AI 21%. Among over-60s, Copilot reaches 24% and social media AI 16%.

AGES 18-29

62.5%

ChatGPT

36%

Google Gemini

26%

Microsoft Copilot

24%

Perplexity

AGES 30-59

70%

ChatGPT

41%

Google Gemini

22%

Microsoft Copilot

21%

Social Media AI

AGES >60

64%

ChatGPT

40%

Google Gemini

24%

Microsoft Copilot

16%

Social Media AI

Younger and middle-aged consumers mainly value synthesis and conversational guidance, while older users place greater emphasis on asking questions and progressively clarifying their choices

Among 18–29-year-olds, the leading benefit is review and information summarisation at 50%, followed by conversational or personal advice at 43%.

Brand discovery reaches 27%, while follow-up questions account for 16%. Among 30–59-year-olds, review summarisation remains the leading benefit at 48%, followed by conversational advice at 41%.

Follow-up questions reach 30%, slightly ahead of brand discovery at 27%. Among over-60s, the ability to ask follow-up questions becomes the leading motivation at 44%, followed closely by review summarisation at 40%. Conversational advice reaches 20% and brand discovery 16%.

AGES 18-29

50%

It summarize reviews better than I can myself

43%

It feels more like a conversation or personal advice

27%

It finds brands I wouldn't otherwise have discovered

16%

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

AGES 30-59

48%

It summarize reviews better than I can myself

41%

It feels more like a conversation or personal advice

30%

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

27%

It finds brands I wouldn't otherwise have discovered

AGES >60

44%

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

40%

It summarize reviews better than I can myself

20%

It feels more like a conversation or personal advice

16%

It finds brands I wouldn't otherwise have discovered

AI usage: gender differences: Similar priorities, with some differences in how AI supports the decision process



The data does not suggest a strong gender divide in the reasons for choosing AI. Women show a stronger preference for information summarisation, while men attach relatively greater importance to the conversational experience.

Overall, however, the gender differences remain limited.



52%

It summarize reviews better than I can myself

34%

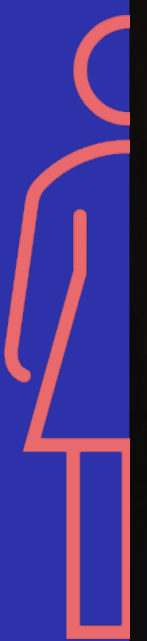
It feels more like a conversation or personal advice

28%

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

25%

It finds brands I wouldn't otherwise have discovered



49%

It summarize reviews better than I can myself

43.5%

It feels more like a conversation or personal advice

27%

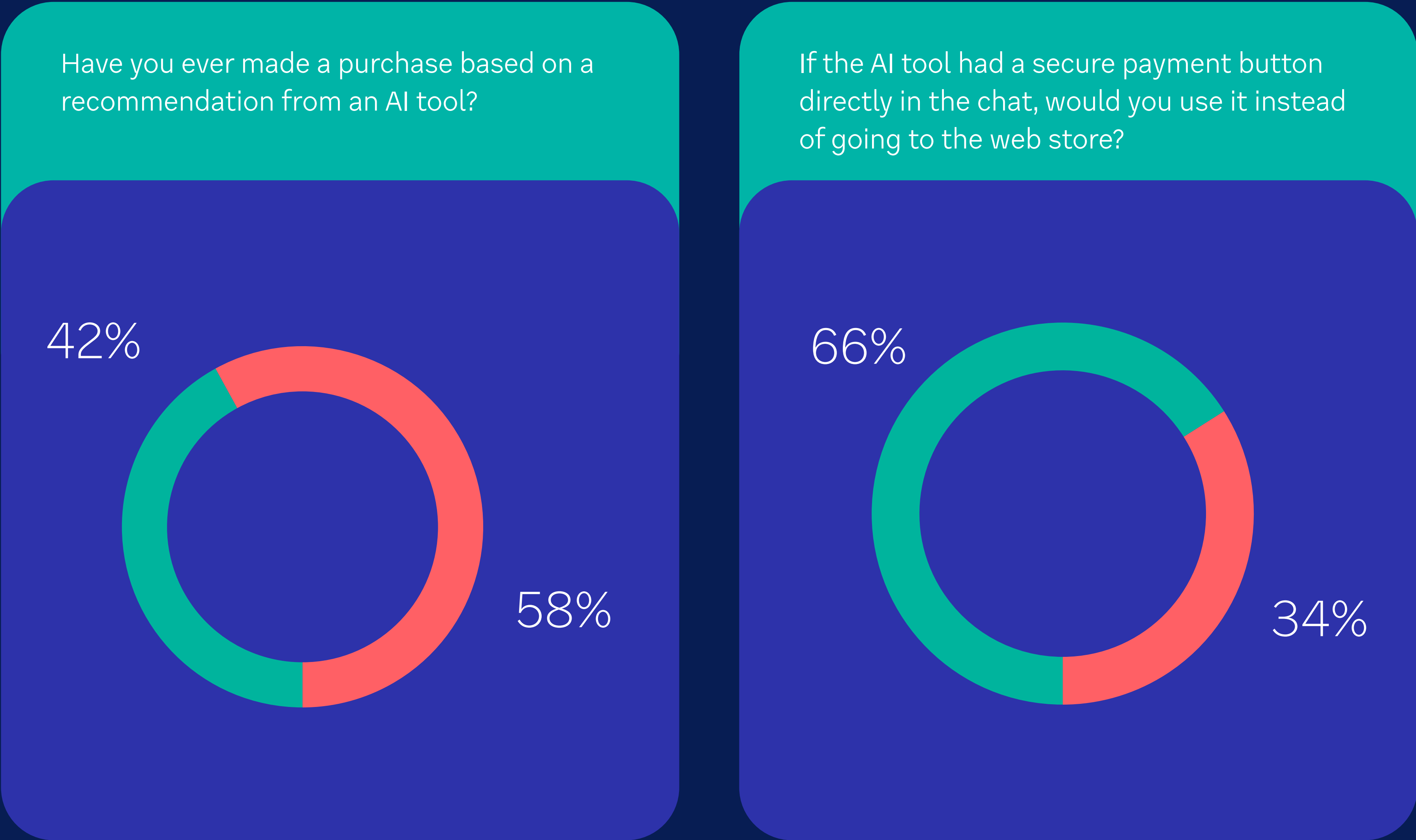
It finds brands I wouldn't otherwise have discovered

24%

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



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



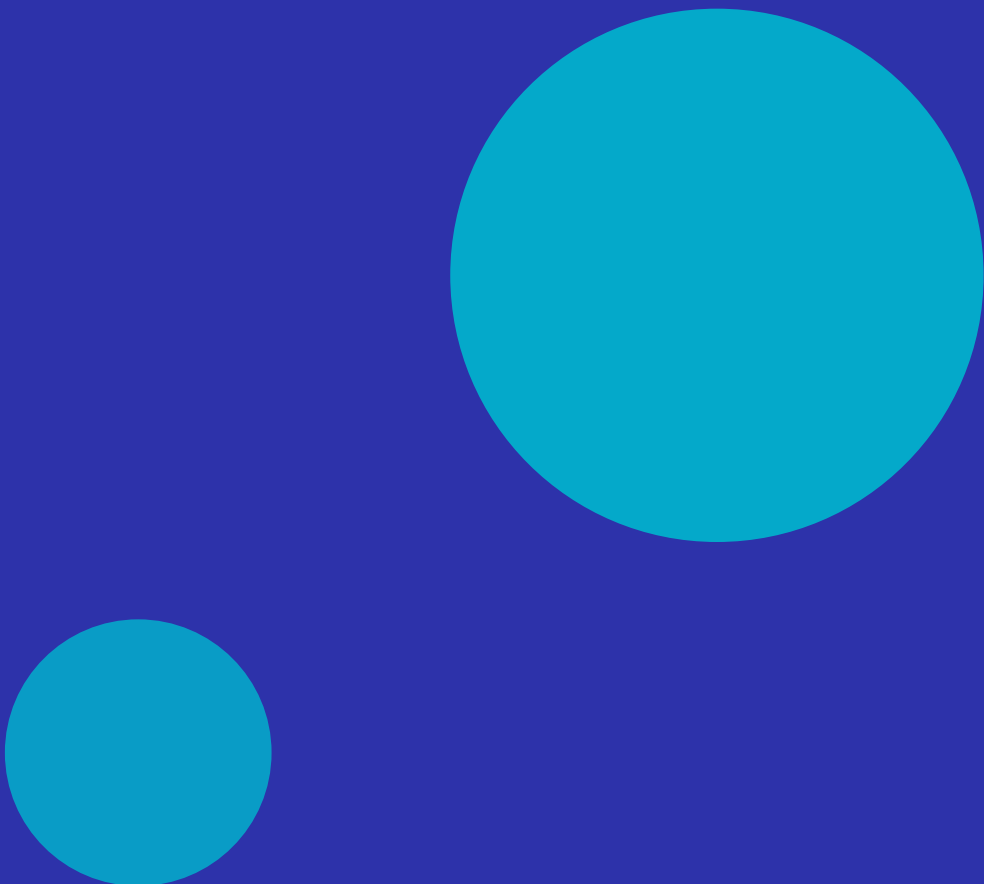
YESNO



AI usage

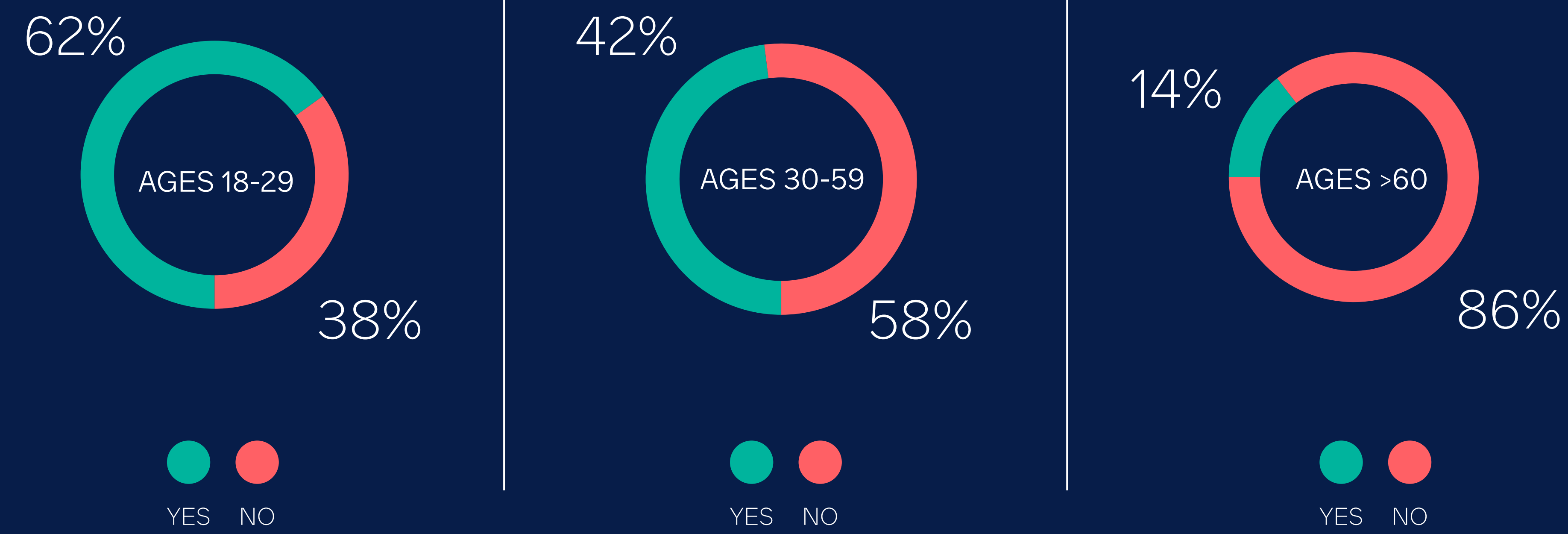
Strong openness to in-chat payment, while recommendation-driven purchasing is still developing
42% of Norwegian consumers have already made a purchase based on a recommendation from an AI tool.

Openness to completing the transaction directly within the AI interface is considerably stronger: 66% would use a secure payment button in the chat, while only 34% would prefer to continue to the web store.



Age-based propensity for AI-driven purchases

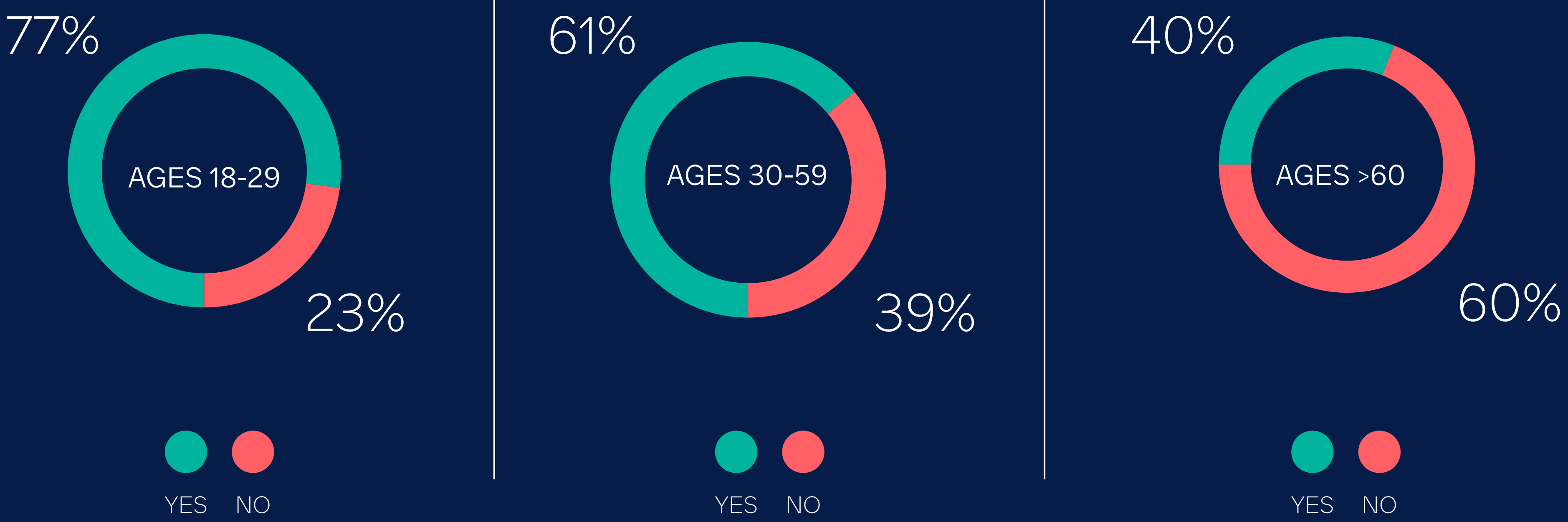
Have you ever made a purchase based on a recommendation from an AI tool?



AI Business Consultant



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



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