

Payment Report Finland H1, 2026

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Digital and physical channels coexist seamlessly

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 Finnish omnichannel behavior.

Physical retail still rules everyday life

Daily spending - from supermarkets to fuel, pharmacies and transport - remains strongly in-store. Mobile payments are used by 45% of shoppers, mainly younger consumers, while most still rely on traditional methods due to habit rather than lack of technology.

AI already influences buying behaviour

Over 45% of Finnish consumers use generative AI at least weekly, and almost 40% have purchased based on an AI recommendation. Embedded AI payments are less mature: 58% would pay directly in chat, while 42% would still go to the web store.

Finland 2026: digital payments are part of everyday life

ONLINE SHOPPING

91%

Users
91% respondents made a purchase online.

69%

Mobile-first
69% of Finnish consumers use their smartphone as their primary device for online shopping, confirming mobile as the dominant channel for digital commerce.

59%

Simplicity first
59% prioritize simplicity when choosing payment methods online

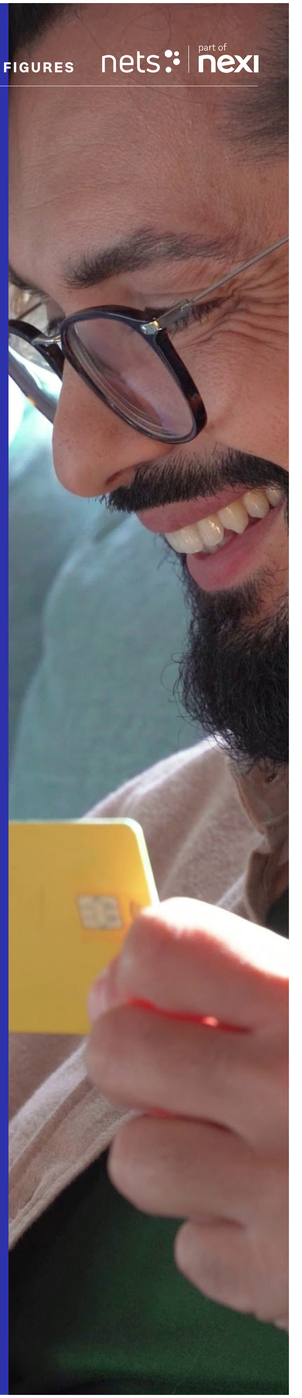
IN-STORE PAYMENTS

45%

Mobile usage
45% of respondents used their smartphone for in-store payment.

73.5%

Self checkout in-store
Finland shows strong adoption of self-checkout, with 73.5% of consumers using it at least sometimes when paying in-store. This confirms that self-checkout is already a familiar behaviour, consistent with the country's high digital maturity.

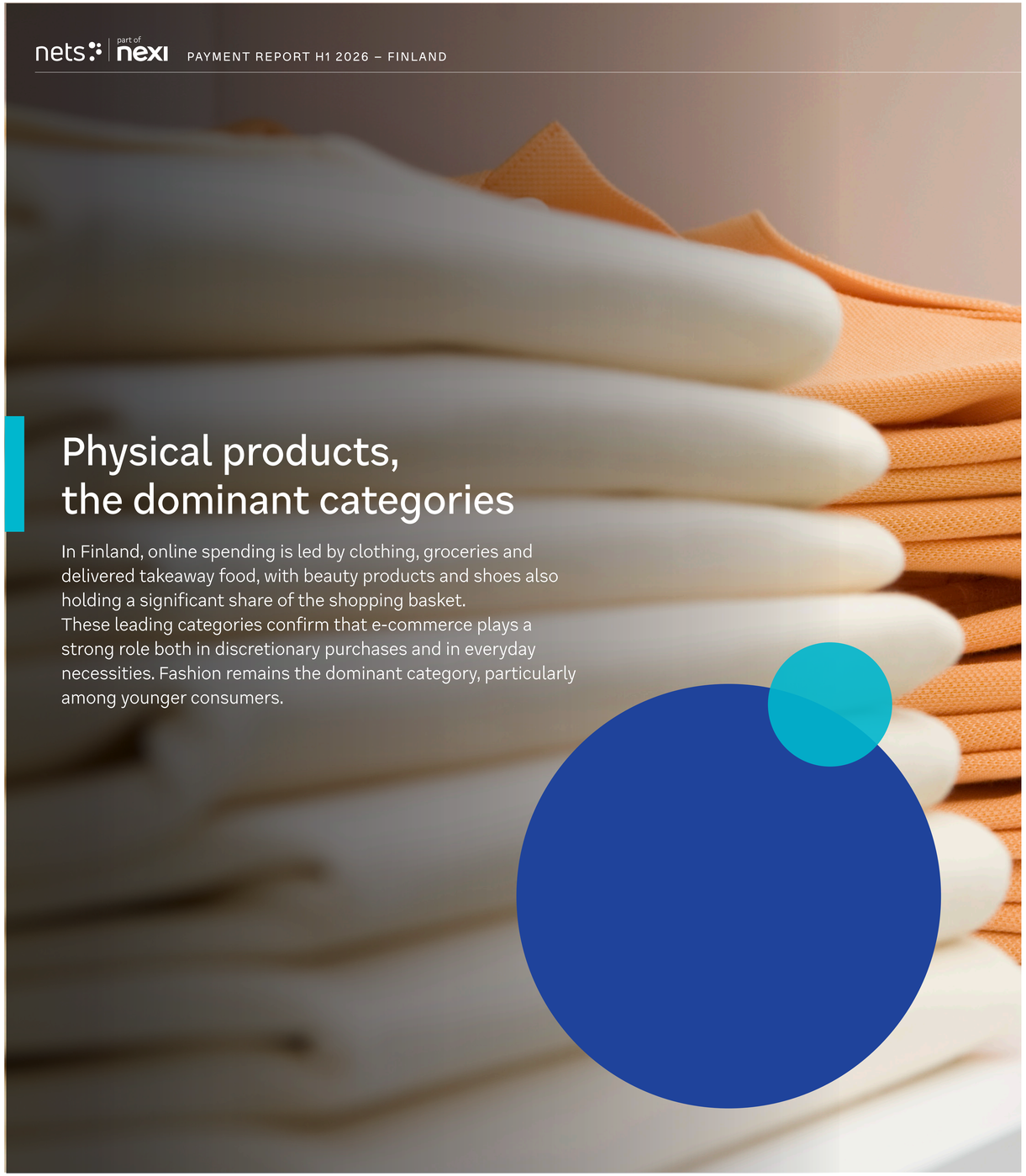




Focus on
In-store payments

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Physical products, the dominant categories

In Finland, online spending is led by clothing, groceries and delivered takeaway food, with beauty products and shoes also holding a significant share of the shopping basket.
These leading categories confirm that e-commerce plays a strong role both in discretionary purchases and in everyday necessities. Fashion remains the dominant category, particularly among younger consumers.



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Which physical goods have you purchased online during the last 28 days?

40% (-2pp)

Clothes

26% (-1pp)

Groceries

24% (stable)

Take away and ready meals

20% (-1.5pp)

Beauty products

16.5% (-2pp)

Shoes

16.5% (stable)

Pharmacy items

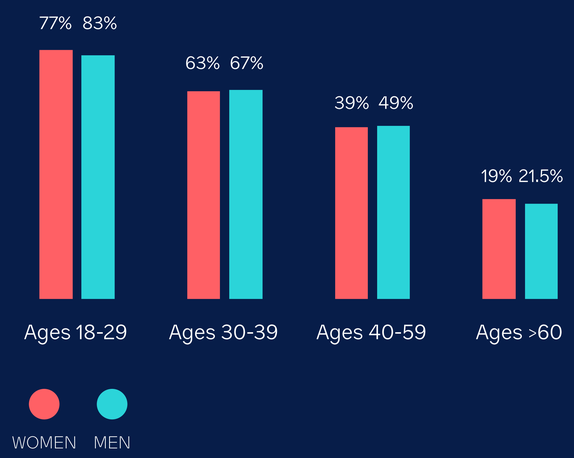
(in brackets): the comparison with the same period of the previous year



Smartphone payments are clearly age-driven in Finland

Smartphone payments are strongly age-driven: adoption peaks among 18–29-year-olds, with eight in ten using their smartphone to pay in-store (80%). Usage remains high among 30–39-year-olds (65%), but drops sharply from age 40 onwards, reaching 44% among 40–59-year-olds and 20% among the over-60s.

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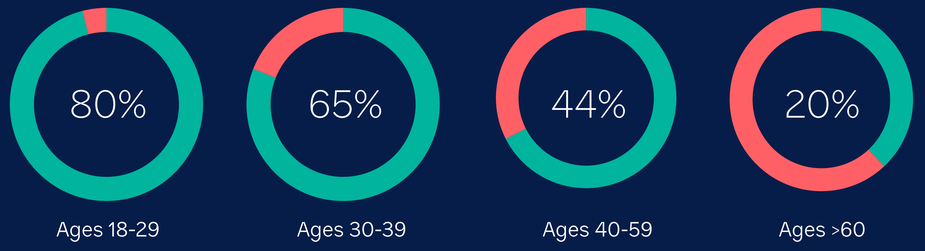


From a gender perspective, smartphone payments decrease steadily with age

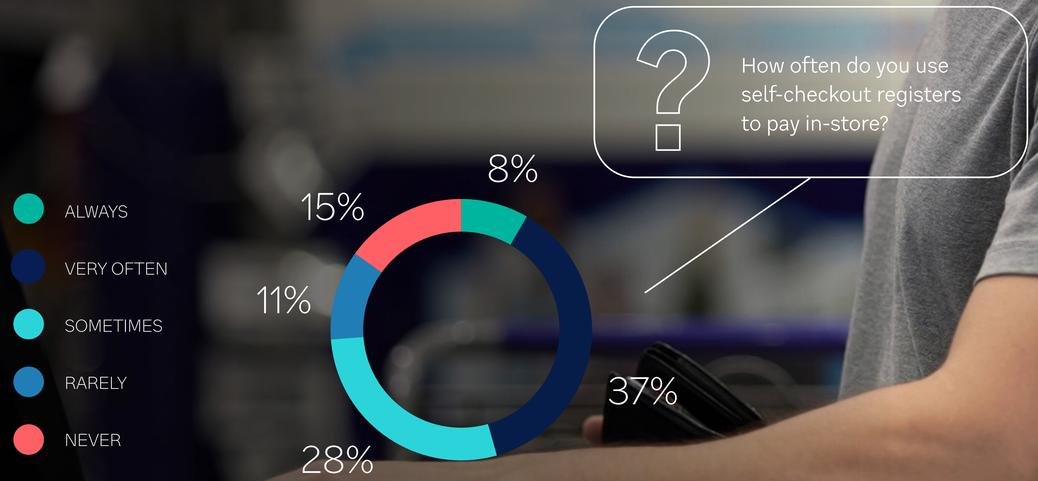
Men are consistently showing higher adoption across all age groups.

Usage peaks among 18–29-year-olds (83% men vs. 77% women) and 30–39-year-olds (67% men vs. 63% women), reaches 49% vs. 39% among 40–59-year-olds, and falls to around 20% for the over-60s (21.5% men vs. 19% women).

Smartphone payments by age group



Self-checkout with usability still playing a role



Finland shows a solid level of self-checkout adoption.

Among users, convenience and speed are by far the main motivators. For non-users, the key barriers are discomfort with technology, lack of cash options and preference for human interaction.

This suggests that further growth depends less on awareness and more on making the experience simple, intuitive and low-friction.

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

91%

Supermarket

11%

Fast food

8%

Home and hardware store

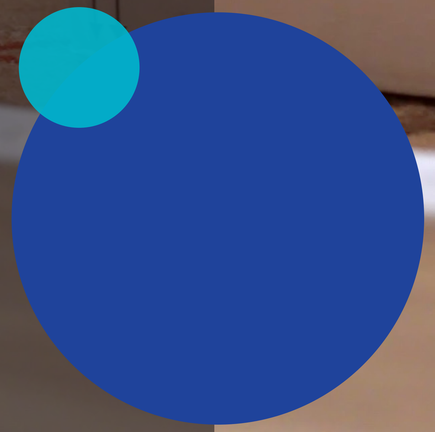
Focus on **E-com**

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Amazon usage is lower, and Temu/Shein adoption is also less pronounced than in Denmark and Norway

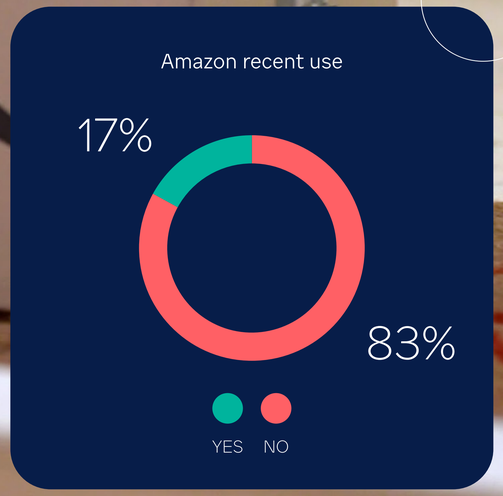
Finland appears more selective in marketplace usage compared with the other Nordic markets. Amazon usage is lower, and Temu/Shein adoption is also less pronounced than in Denmark and Norway.

This may indicate a more cautious consumer attitude, where trust, delivery reliability, product quality and brand familiarity play a stronger role.

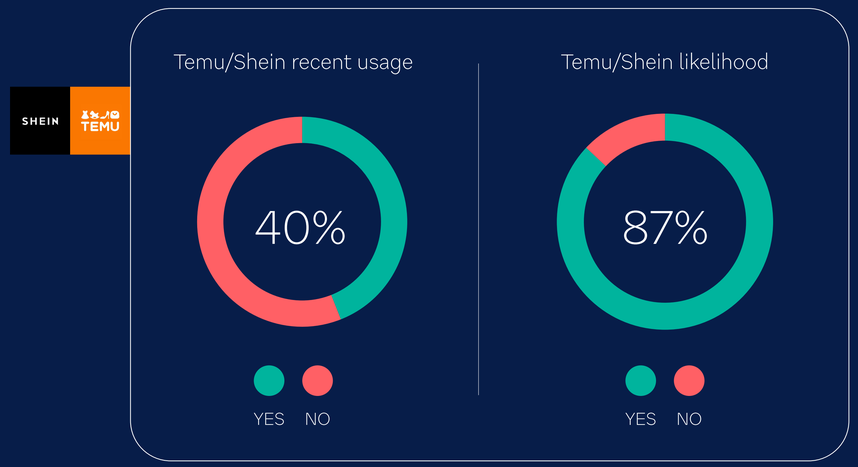


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Temu/Shein, price battles bad product security and environmental challenges



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

REASON FOR SHOPPING

82%
Cheaper

32%
More products available

21%
Shopping kicks

REASON NOT TO SHOP

58%
Bad product security

47%
Bad for environment

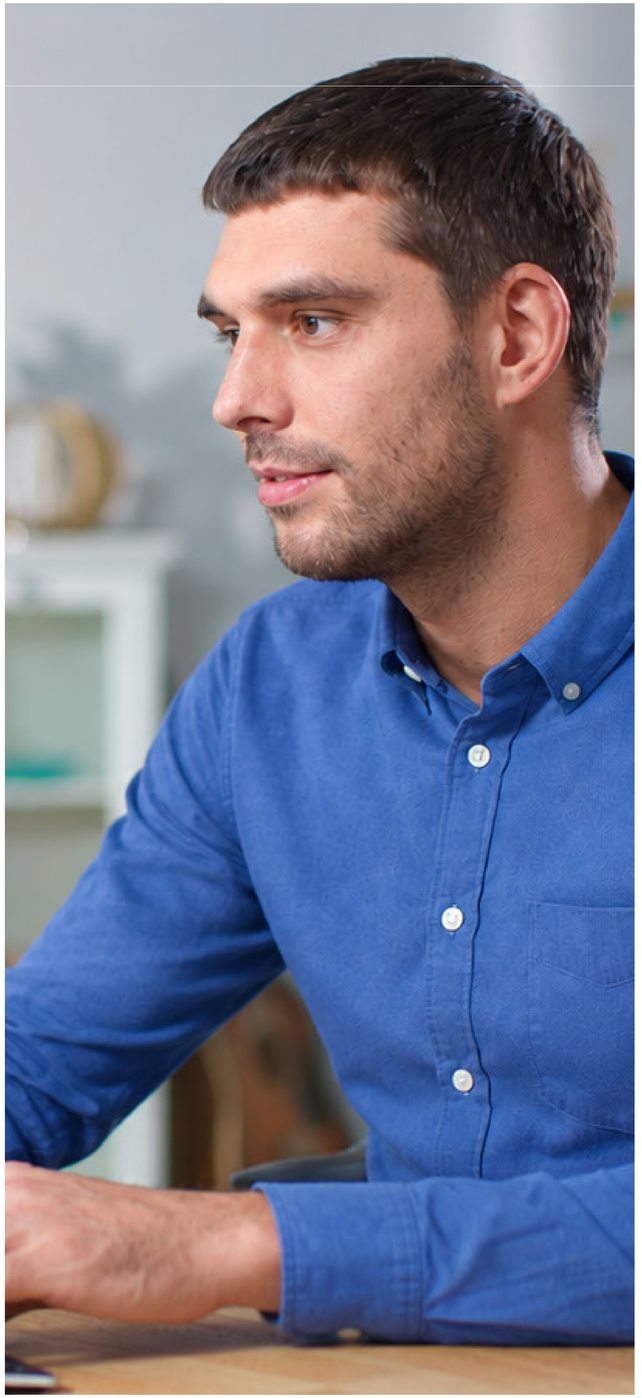
44%
Bad for workers rights

41%
Bad for our local webshops and stores

26%
I have never visited Temu/Shein websites

Finland's online payment preferences are led by digital wallets and direct banking solutions

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



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Online payment preferences

E-wallets lead the market at 26%, while instant bank transfers follow at 21%, confirming strong confidence in domestic account-to-account payments. MobilePay accounts for 16%, reflecting the continued demand for mobile-first convenience.

Credit cards reach 11% and invoices stand at 8.5%, completing the ranking of preferred payment methods in Finland.

26%

E-wallets

21%

Instant Bank transfer

11%

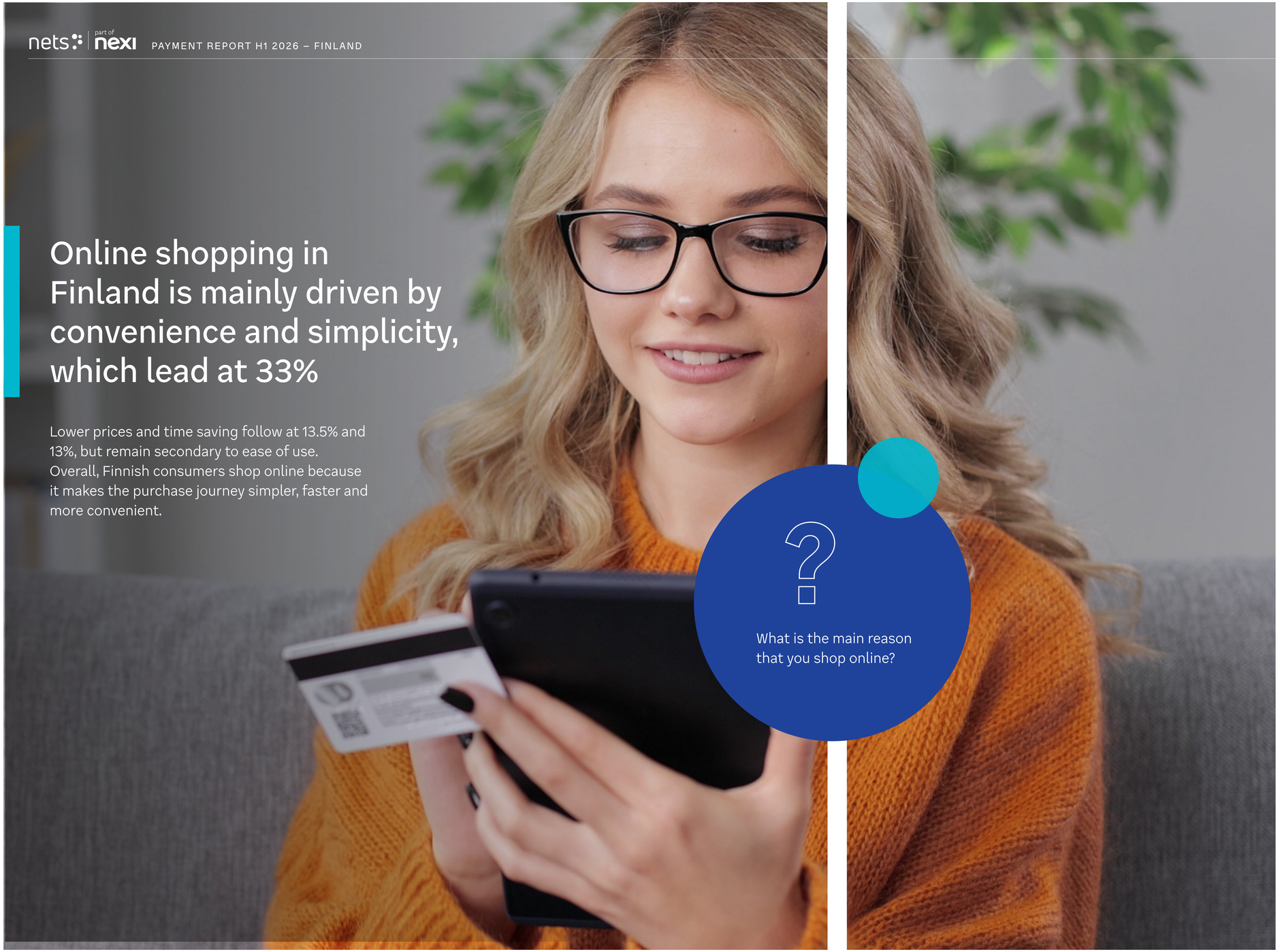
Credit card

8.5%

Invoice

Online shopping in Finland is mainly driven by convenience and simplicity, which lead at 33%

Lower prices and time saving follow at 13.5% and 13%, but remain secondary to ease of use. Overall, Finnish consumers shop online because it makes the purchase journey simpler, faster and more convenient.



What is the main reason that you shop online?

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The drivers of online shopping

33%

Convenience and simplicity

13.5%

Lower prices

13%

Save time

Finnish consumers choose online payment methods mainly for simplicity, security and speed

Why do you prefer this payment method?



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What drives online choice?

Simplicity leads at 60%, confirming the importance of seamless, low-friction checkout experiences. Security follows at 51%, while speed reaches 48%.

Overall, Finnish consumers expect online payments to be easy, safe and fast.

60%

Simplicty

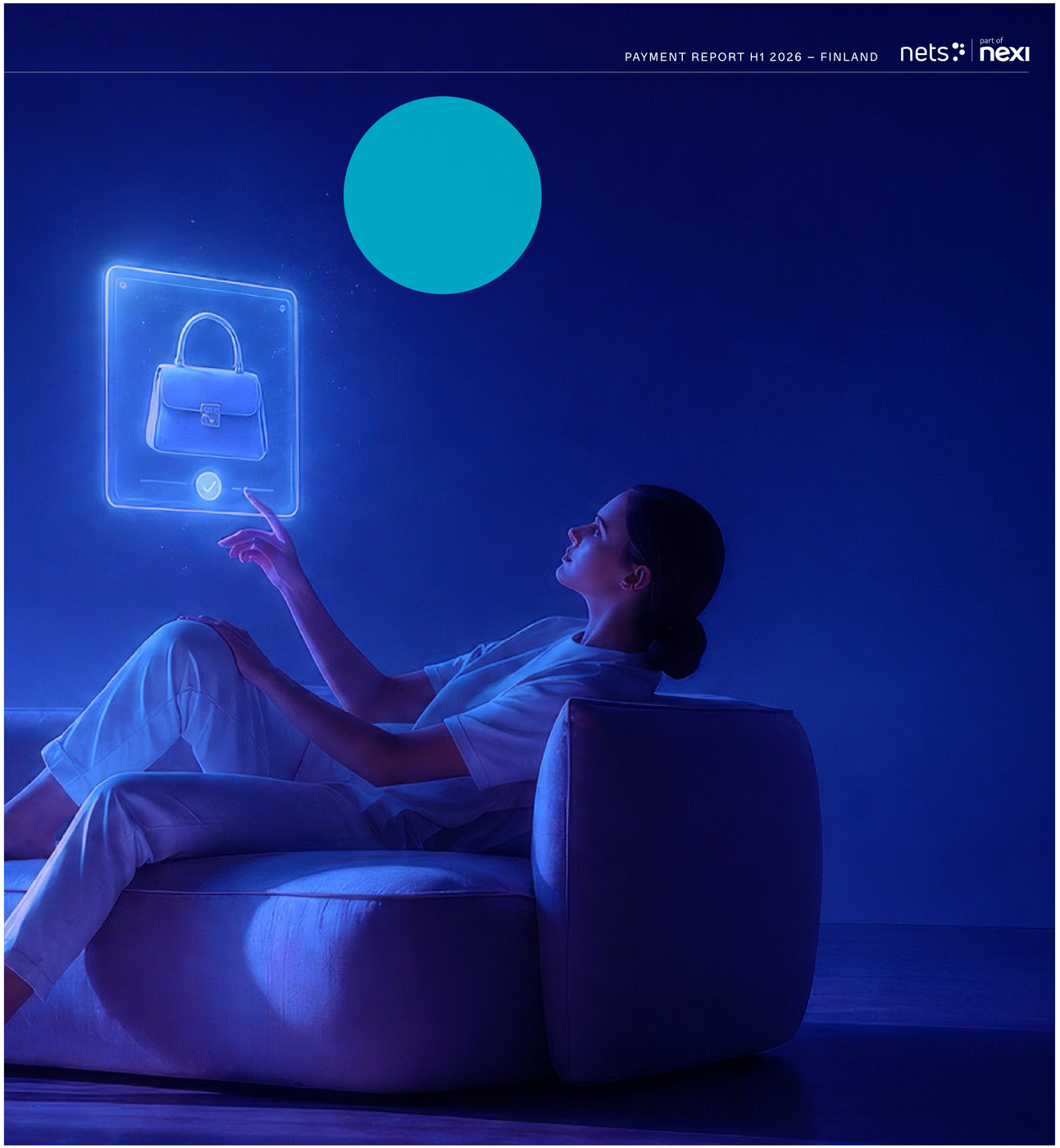
51%

Security

48%

Speed

Focus on usage of AI



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Almost half of Finnish consumers use AI at least weekly

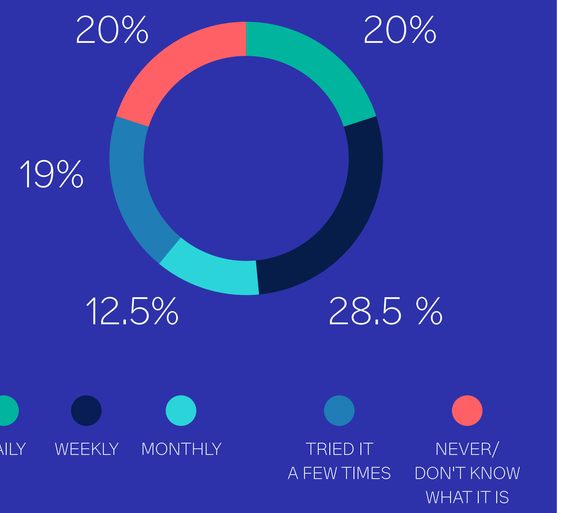
How often do you use generative AI tools (e.g ChatGPT, Google Gemini, Microsoft Copilot, Perplexity, Claude) in your everyday life?



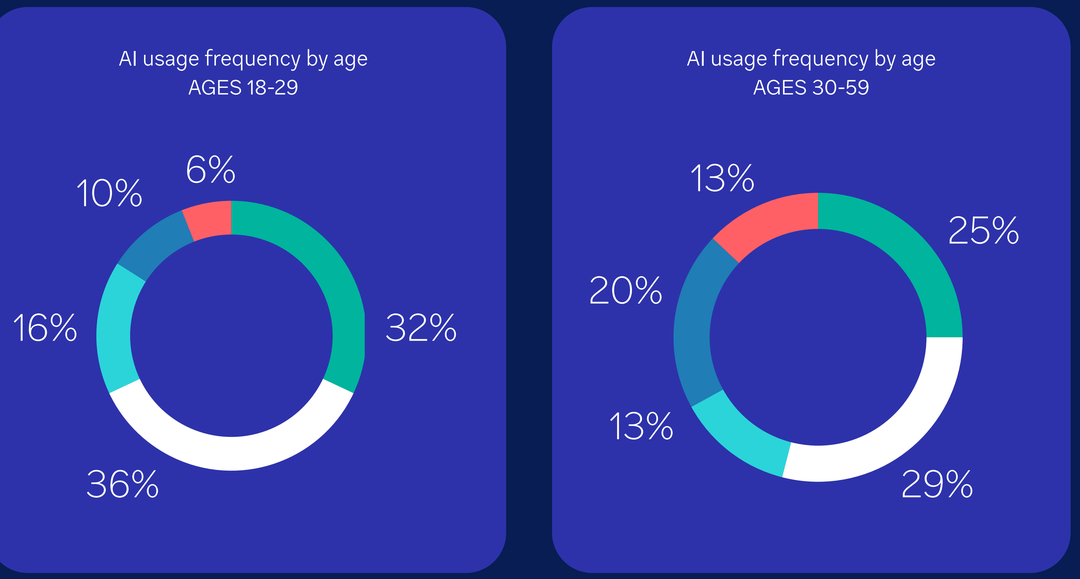
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AI adoption is not yet universal

Adoption is not yet universal: 19% have only tried it once or a few times, while 20% never use it or do not know what it is.



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

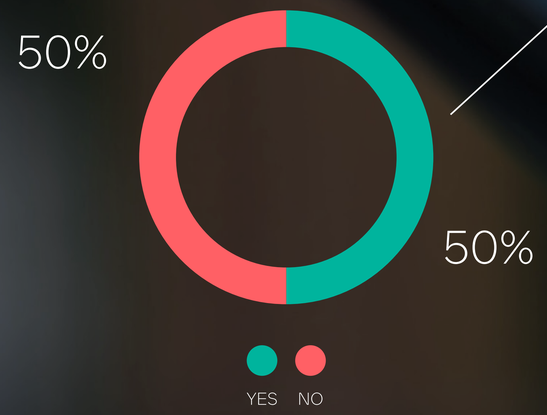
Age is the main differentiating factor: AI is already a habit for younger consumers; for older groups, it is still more occasional.

Among 18–29-year-olds:
- 32% use AI every day
- 36% use it weekly
- 16% use AI at least once a week
- 16% never use it or do not know what it is

Among 30–59-year-olds, 54% use AI at least weekly; 13% use it monthly and 20% have only tried it once or a few times.

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)



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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.

69%
ChatGPT

38%
Google Gemini

15%
Perplexity

14%
Microsoft Copilot

12%
Social Media AI

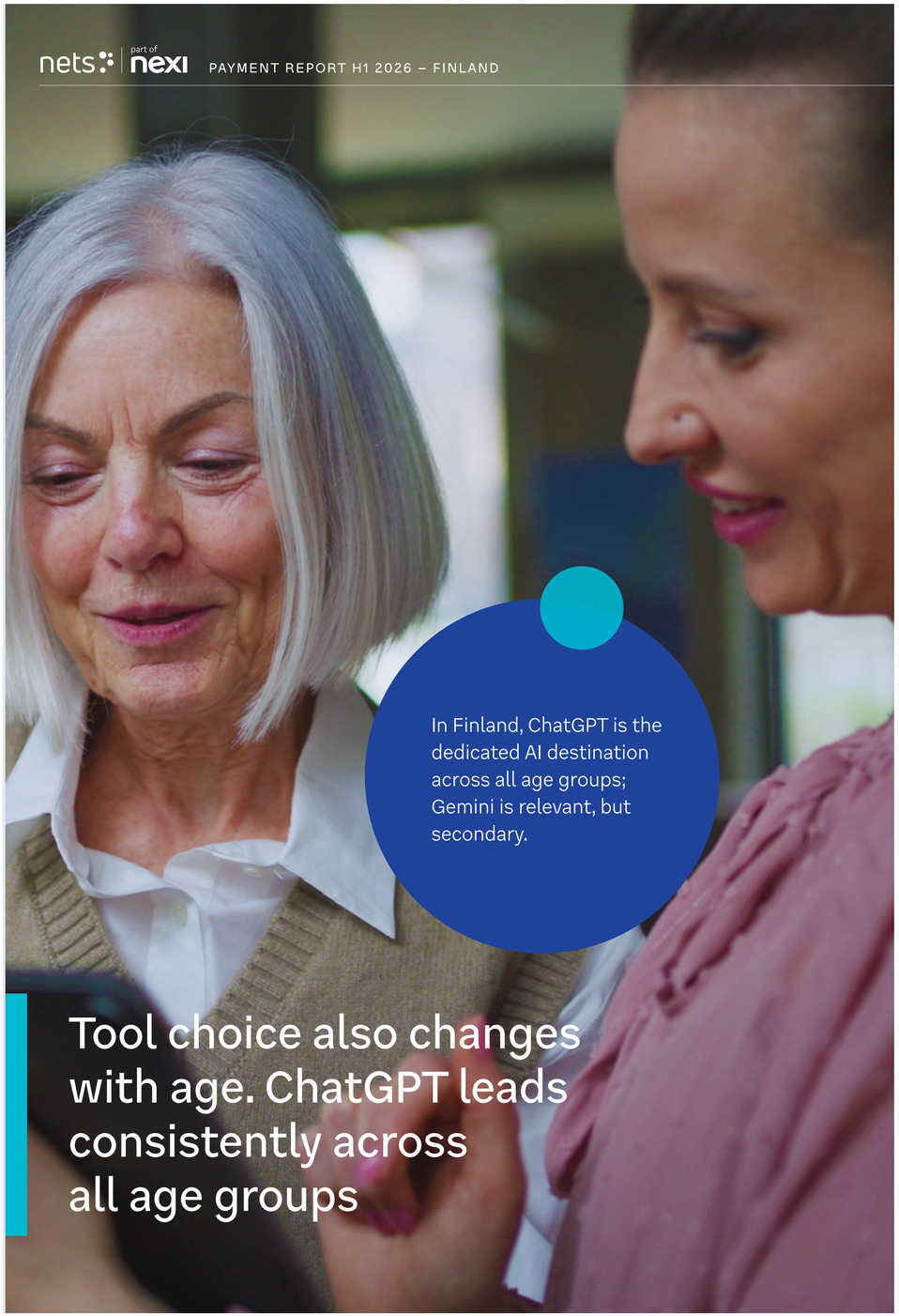
Why do you choose that tool instead of searching on Google/Bing or going directly to the seller's website?

51%
It summarize reviews better than I can myself

36%
It feels more like a conversation or personal advice

30%
It finds brands I wouldn't otherwise have discovered

26%
I can ask follow-up questions to narrow down the selection



In Finland, ChatGPT is the dedicated AI destination across all age groups; Gemini is relevant, but secondary.

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

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Among 18–29-year-olds, ChatGPT leads at 74%, ahead of Google Gemini at 23%.

AGES 18-29

74%
ChatGPT

23%
Google Gemini

19.6%
Perplexity

10%
Microsoft Copilot

Among 30–59-year-olds, ChatGPT reaches 69.5%, versus 44% for Gemini.

AGES 30-59

69.5%
ChatGPT

44%
Google Gemini

17%
Microsoft Copilot

16.5%
Perplexity

Among over-60s, ChatGPT also leads at 59%, followed by Gemini at 44%.

AGES >60

59%
ChatGPT

44%
Google Gemini

10%
Microsoft Copilot

10%
Social Media AI

What consumers value changes with age

Among 18–29-year-olds, AI is valued mainly for conversational or personal advice (49%) and review summarisation (45%).

Among 30–59-year-olds, review summarisation is the clear top benefit (53%), followed by conversational advice (34%). Among over-60s, summarisation remains first (53.5%), followed by follow-up questions (42%) and brand discovery (38%).

AI should be positioned as practical assistance: clearer information, easier comparison and guided decision-making.

AGES 18-29

49%

It feels more like a conversation or personal advice

45%

It summarize reviews better than I can myself

26%

It finds brands I wouldn't otherwise have discovered

12.5%

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

AGES 30-59

53%

It summarize reviews better than I can myself

34%

It feels more like a conversation or personal advice

30%

It finds brands I wouldn't otherwise have discovered

27.5%

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

AGES >60

53.5 %

It summarize reviews better than I can myself

42%

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

38%

It finds brands I wouldn't otherwise have discovered

21%

It feels more like a conversation or personal advice

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AI usage: gender differences: The data does not suggest a strong gender divide in the reasons for choosing AI

For both women and men, the top motivation is review and information summarisation, at around 50% for both groups (52% women vs. 49% men).

Differences lie mainly in usage style: men place greater emphasis on conversational guidance (40.5% vs. 32%) and brand discovery (32% vs. 28%), while women lean slightly more towards summarizing and iterative narrowing (27% vs. 24.5%).

These differences remain limited, pointing to distinct usage preferences rather than a structural divide in AI adoption.

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Among women, the leading reasons for using AI instead of search engines or seller websites are:

- 52% review and information summarisation
- 32% conversational or personal advice
- 28% discovery of new brands
- 27% follow-up questions to narrow the selection

52%

It summarize reviews better than I can myself

32%

It feels more like a conversation or personal advice

28%

It finds brands I wouldn't otherwise have discovered

27%

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

Among men, review summarisation remains primary, but conversational interaction plays an even stronger role:

- 49% review and information summarisation
- 40.5% conversational or personal advice
- 32% discovery of new brands
- 24.5% follow-up questions to narrow the selection

49%

It summarize reviews better than I can myself

40.5%

It feels more like a conversation or personal advice

32%

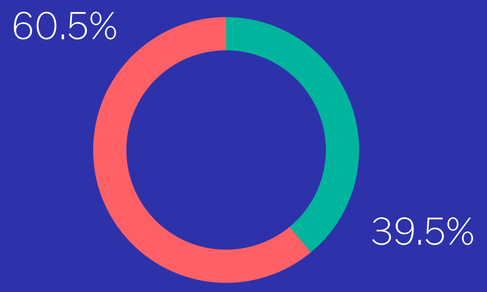
It finds brands I wouldn't otherwise have discovered

24.5%

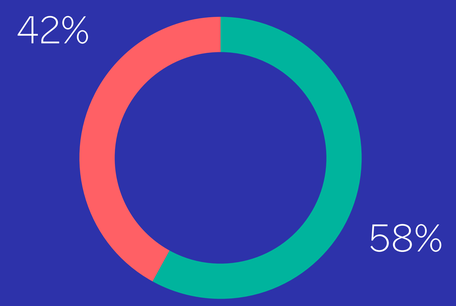
I can ask follow-up questions to narrow down the selection

Finnish consumers are ready for AI-powered shopping

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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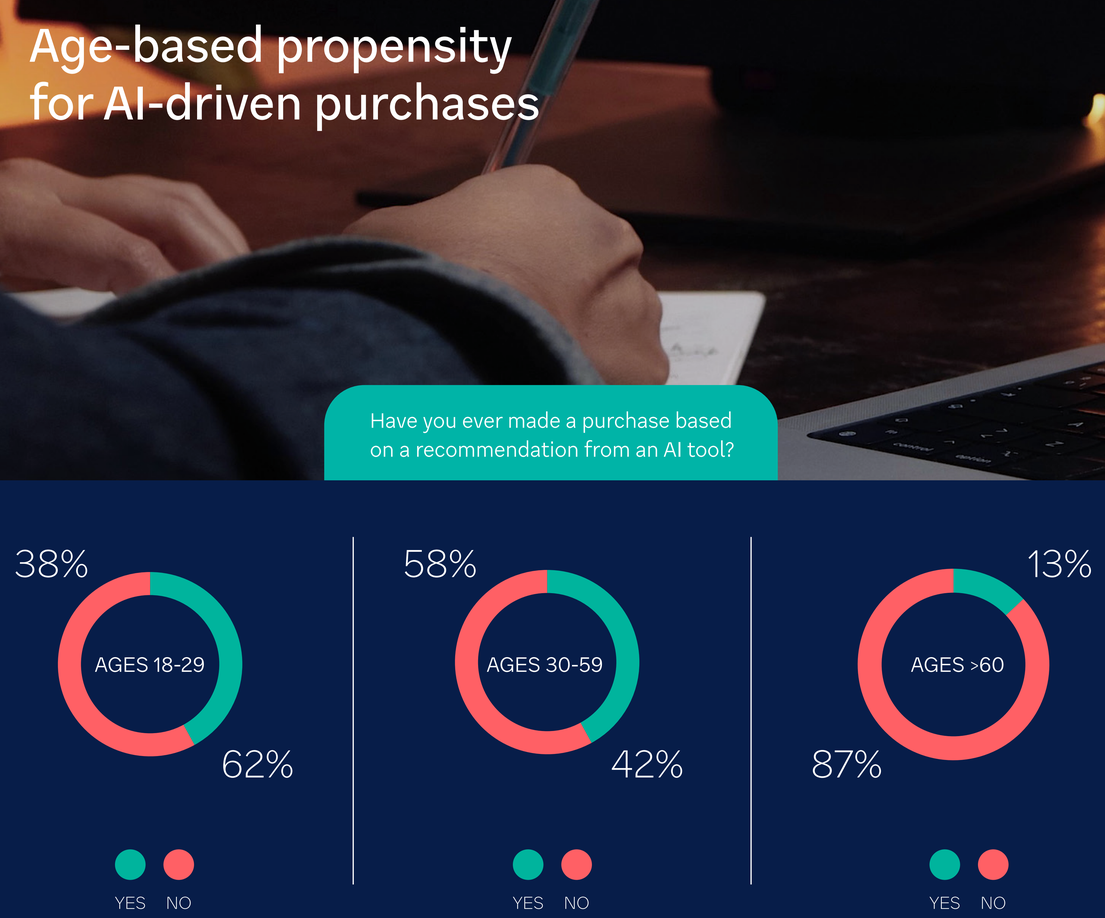
AI usage

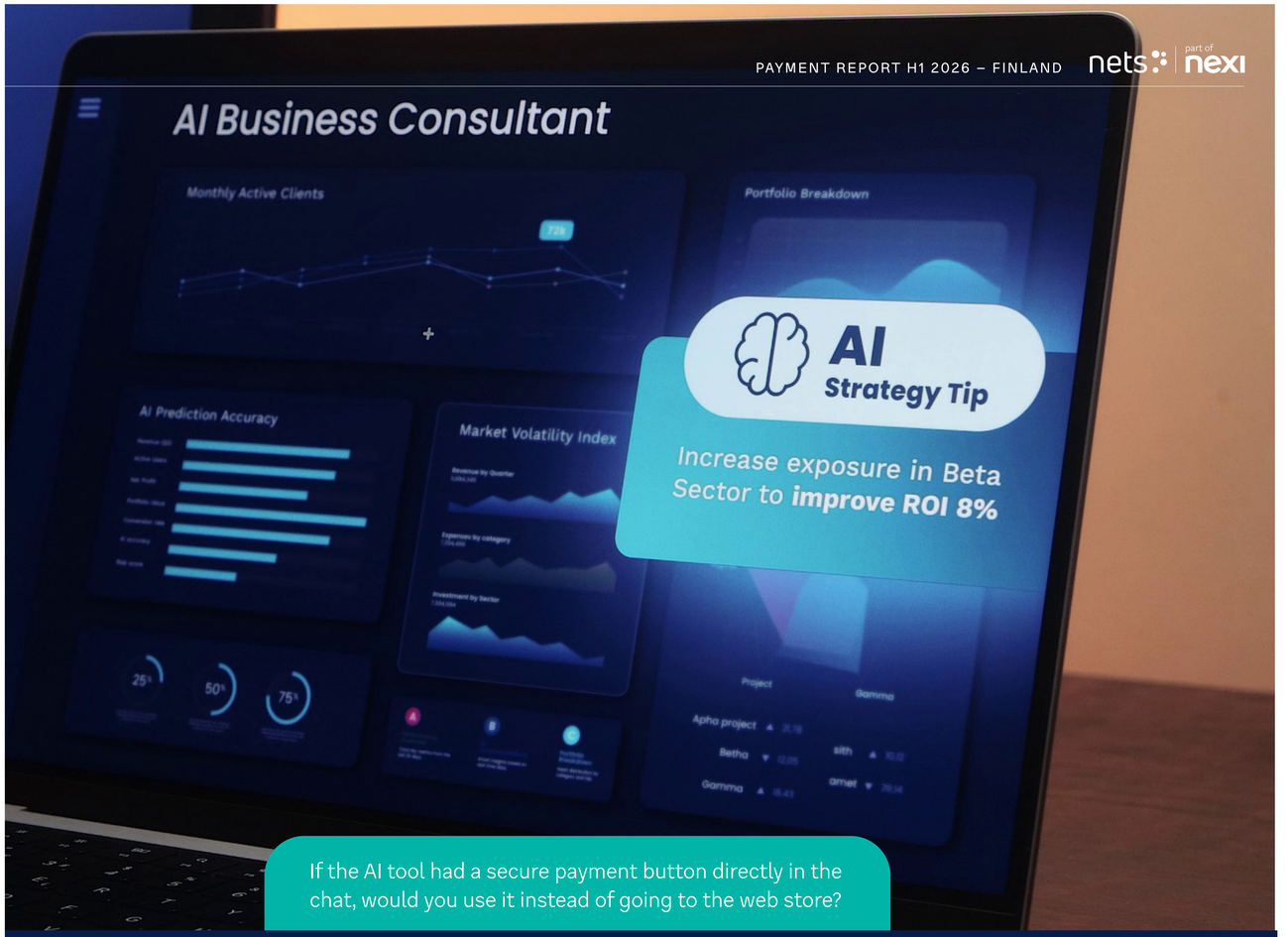
Finnish consumers show strong openness to AI-enabled commerce. 58% would use a secure payment button directly within an AI chat, rather than being redirected to a web store.

AI recommendations are also already translating into purchases: 39.5% have bought a product based on an AI recommendation, a significant level of adoption for such a recently introduced technology.

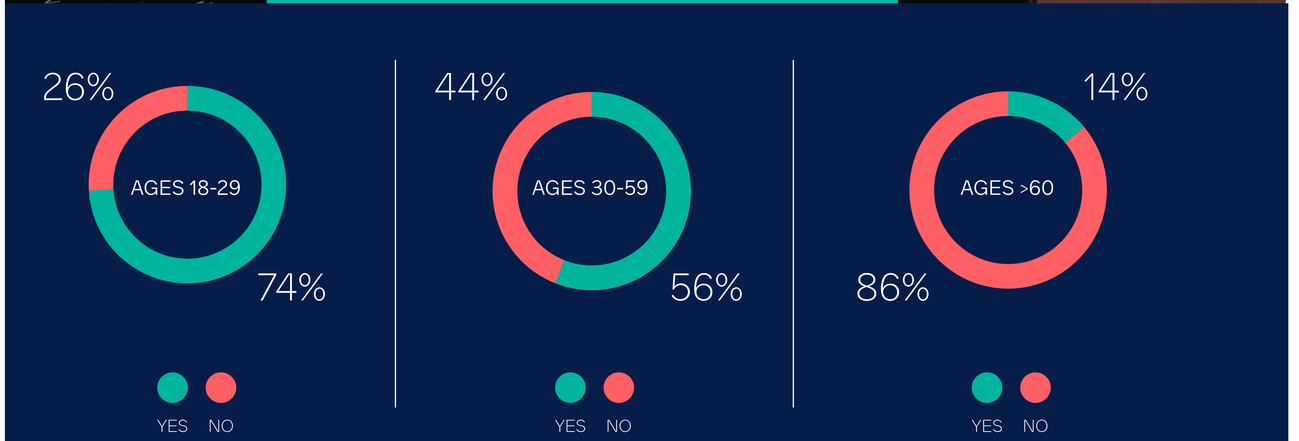
Age-based propensity for AI-driven purchases

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?



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