



GO Market Guide

A Nordic Consumers Path
to Purchase

Let's go to the Nordics





Scorecard for usage

Client Issue	Action
Facing large drop offs across homepage & product page	1 Homepage Experience
Client facing issues/ queries relating to customer support	2 Product page engagement and localisation
Client has queries on fulfillment expectations/ insights	3 Customer Support effectiveness
Client has questions on local payment methods & security	4 Fulfillment providers
Client has questions on checkout preferences	5 Delivery communications
	6 Localised security & payment methods
	7 Seamless payment & checkout experience



10 Operational Areas for Nordic Export



1. Homepage CX Display

- a. Norway - lowest expectation in delivery times
- b. Denmark - 90% expect to have choice on delivery offering
- c. Sweden - advanced online market with highest share of mobile shoppers
- d. Finland - highest volume of cross-border purchases



2. Product Page CX Include

- a. delivery cost
- b. providing preferred payment methods
- c. returns policy
- d. Trust marks



3. Localisation

Only 60 - 41% of Nordic consumers say having native speaking support is a key factor



4. FAQ Include

- a. searchable with a search bar
- b. key FAQ themes
- c. localised



5. Customer Support Ensure

- a. email > phone
- b. contact forms, live chat
- c. simple to find & use



6. Fulfillment Providers

- a. DHL
- b. Post Nord
- c. City Mail
- d. UPS



7. Fulfillment Offering & Communication

- a. expect same day delivery
- b. expected delivery time 3-4 days
- c. low rates of returns across region



8. Security

- a. Norton
- b. McAfee
- c. Paypal Verified badges



9. Payment Methods Need

- a. Cards
 - b. Bank Transfer
- Future Watchlist Payments:
- a. Open-invoice
 - b. eWallets



10. Checkout Include

- a. security badge
- b. secure wording
- c. progress bar

Must-know facts

The Nordics



Payment Methods

Sweden - Important Payment Methods
Cards

Denmark - Important Payment Methods
Cards

Finland - Important Payment Methods
Bank Payments

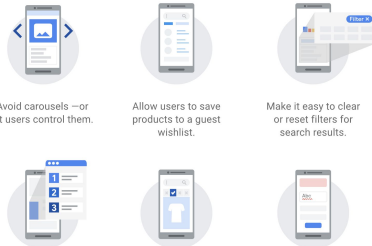


Checkout Experience

Key Purchase Drivers

Security is key- Norton / McAfee / Paypal Verified badges

Simplicity & speed comes in second to security



Avoid carousels —or let users control them.

Allow users to save products to a guest wishlist.

Make it easy to clear or reset filters for search results.

Guide users with helpful next steps when there are no matching search results.

Allow multiple filters to be applied without reloading the page.

Highlight real-time mistakes in booking forms.

Mobile Best Practices in Market



Customer Support

Must have
Email & FAQ support
Top Online channels
email/contact form

Important Notes

More than 4 in 5 customers make use of company FAQs
1 in 3 of these will abandon cart if necessary info unavailable



Logistics & Fulfillment

Important Notes

- 79% of consumers expect free delivery
- 83% of digital buyers consider collection from an alternate delivery location most important

Important Notes

- 60% of the Danish consumers state it is important to be able to choose the logistics provider
- 40% of digital consumers buy from foreign websites due to wider selection of products.



Action 1

Highlight:

- ✓ Norway - lowest expectation in delivery times
- ✓ Denmark - 90% expect to have choice on delivery offering
- ✓ Sweden - advanced online market with highest share of mobile shoppers
- ✓ Finland - highest volume of cross-border purchases



Expectations for fast deliveries are lowest in Norway, which may be related to the large percentage of purchases from abroad



Danish online consumers are the strongest advocates of freedom of choice - over **90% believe it is important to be able to choose where and how the product is delivered** (almost 20% more than NO and 10% more than SE and FI)



Tech-savvy consumers with the largest share of consumers who purchase through cell devices in Nordics

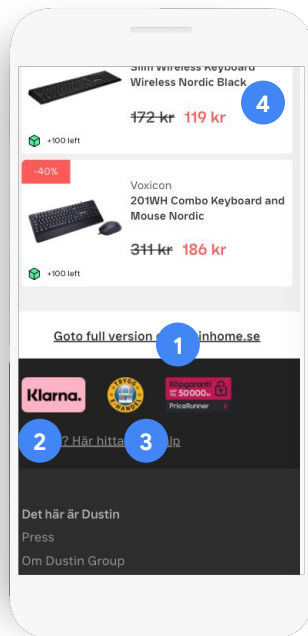


Finland is the least mature e-commerce market in the Nordic region but is also the **country where the largest share of e-commerce consumers purchase from other countries.**

25%

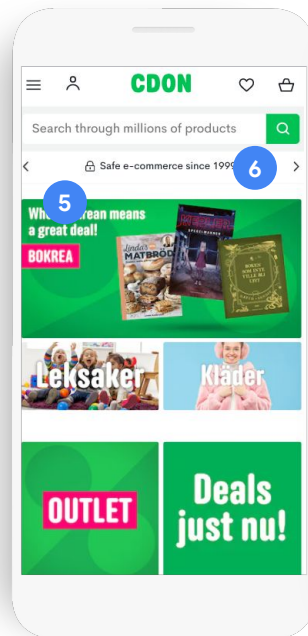
Average uplift in signups to businesses adding key value props to home page*

Dustin Home



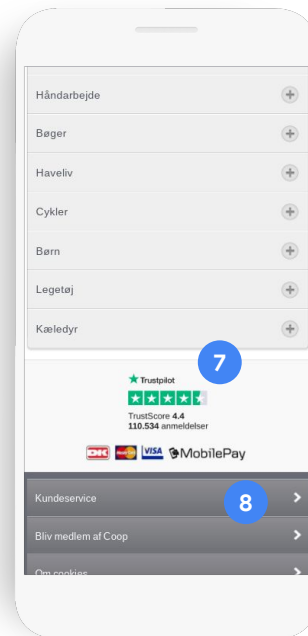
- 1 Security badges
- 2 Accepted payment badges
- 3 Localised for Nordic customers
- 4 Discounts & coupons

Cdon



- 5 Discount shoutout in top banner
- 6 Delivery offering shoutout

Coop Danmark



- 7 Customer review ratings
- 8 Local payment method provided



Action 2

Highlight the following on product page:

- ✓ delivery cost
- ✓ providing preferred payment methods
- ✓ returns policy
- ✓ trust marks

Insight

Communication of delivery costs are most vital factor influencing purchase decisions in all Nordic markets

What was the primary reason users do not complete a purchase?



Total price including delivery was too expensive



Unsure of the General Terms and Conditions (return policy, delivery policy, etc.)



The store did not offer the payment I wanted to use

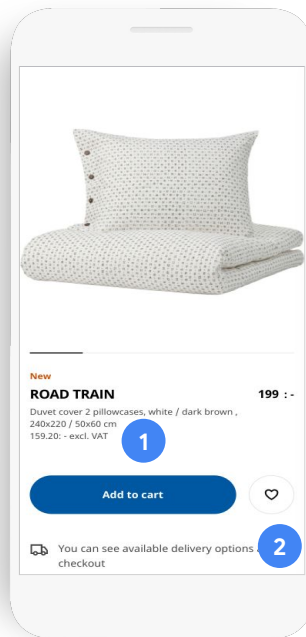


Lack of trust in the shop

+15% conversion uplift adding reviews/testimonials*

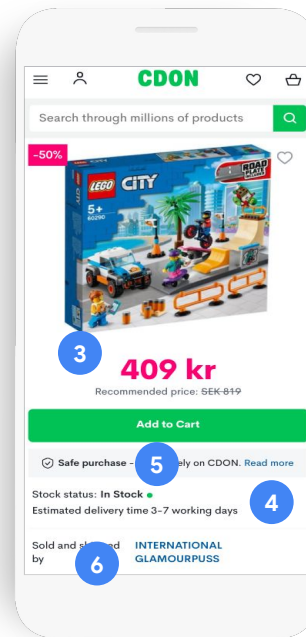
*Source: Google Internal Data

IKEA



- 1 Clear product description
- 2 Delivery & returns breakdown

Cdon



- 3 Price clearly
- 4 Delivery timeline shoutout
- 5 Safe purchase trustmark
- 6 Delivery provider info



Action 3

60 - 41% of Nordic consumers say having native speaking support is a key factor

Key Factors



Staff

100-81%

High Level of Knowledge and Ability

60-41%

Know my personal details, preferences, query history



Language options

40-21%

Service in different languages

60-41%

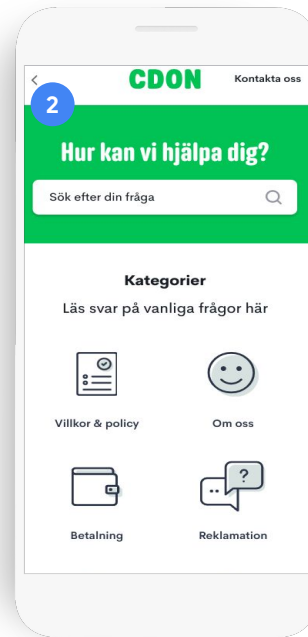
Native speaker to support

IKEA



1 Localised website

Cdon



2 Fully localised FAQ & support options

10% average CR increase when site is localised*

*Source: Google Internal Data



Action 4

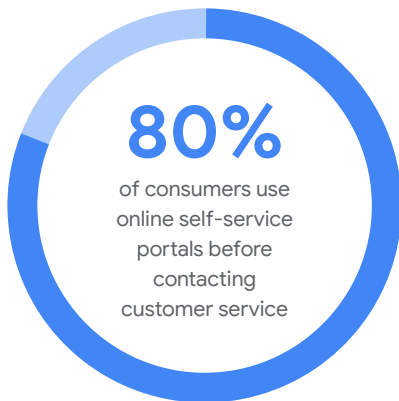
FAQ should include:

- ✓ searchable bar
- ✓ key FAQ themes
- ✓ localised

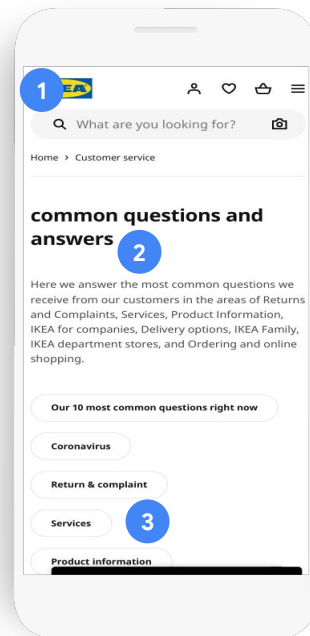
Insight

More than **4 in 5 customers** make use of company FAQs, 1 in 3 of these will abandon cart if necessary info unavailable. 39% go on to contact live support if they are unhappy with FAQ

Usage of online self-service portals

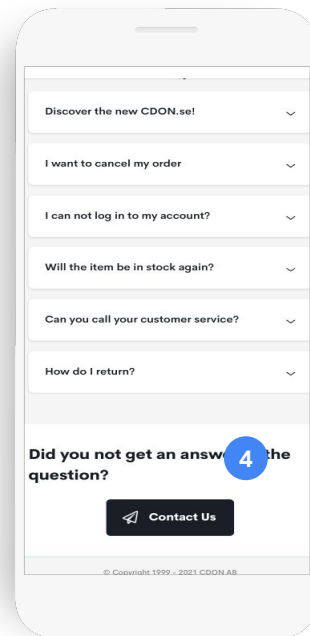


IKEA



- 1 Search bar in FAQ for simple navigation
- 2 Regular updates
- 3 Themes

Cdon



- 4 Multiple contact options

Action 5

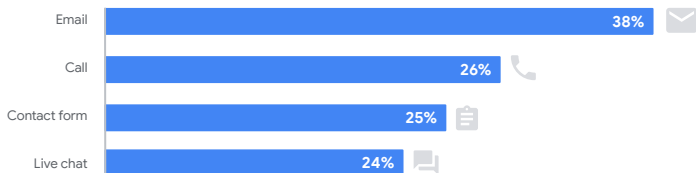
Customer support should include/be:

- ✓ email > phone
- ✓ contact forms, live chat
- ✓ simple to find & use

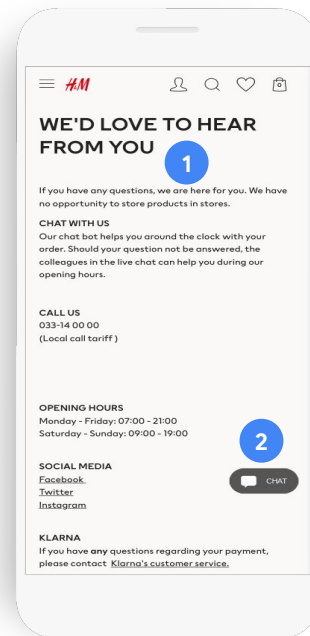
Insight

Email is by far the most common used support channel, followed by calling and contact forms

Usage of customer support channels

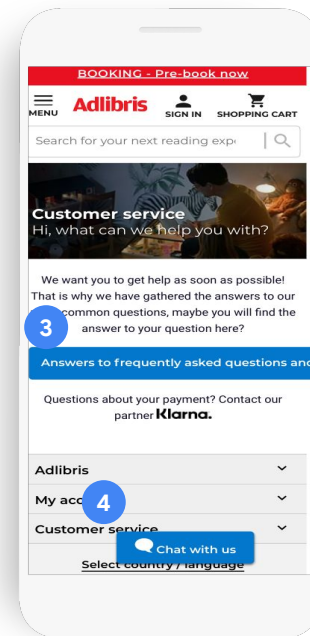


H&M



- 1 Detailed FAQ section
- 2 Chat function icon across journey

Adlibris



- 3 Detailed FAQ section
- 4 Chat support available throughout



Action 6

Fulfillment well recognised providers in the Nordics include:



Leading Delivery Preferences



\$11.2 Bn

Est 2019 retail ecomm revenue

6.9%

Est YoY growth (2020)



\$3.5 Bn

Est 2019 retail ecomm revenue

7.1%

Est YoY growth (2020)



\$6.3 Bn

Est 2019 retail ecomm revenue

7.5%

Est YoY growth (2020)



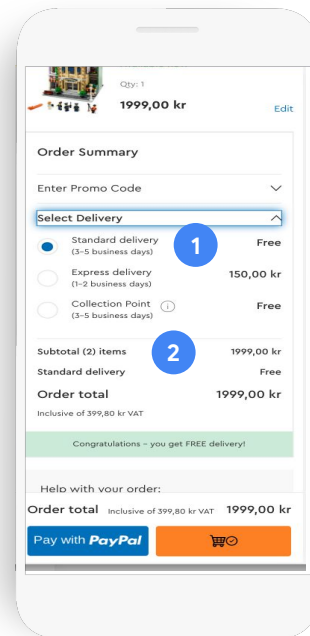
\$7.2 Bn

Est 2019 retail ecomm revenue

7.4%

Est YoY growth (2020)

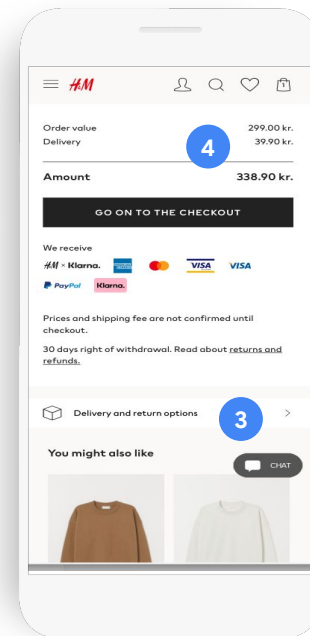
Lego



1 Clear breakdown of delivery options below the fold of each website page

2 Next day option highlighted

H&M



3 Shoutout returns & exchanges policy

4 Shoutout delivery costs

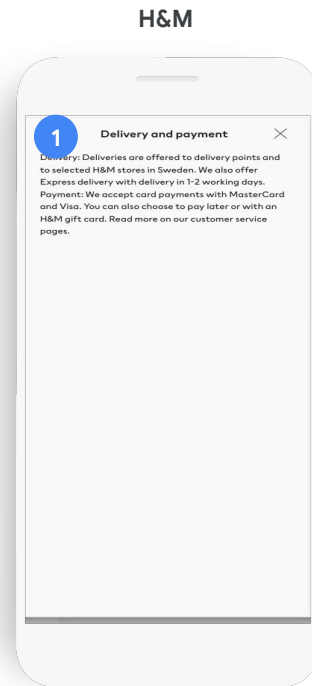
Action 7

With regards to fulfillment should communicate:

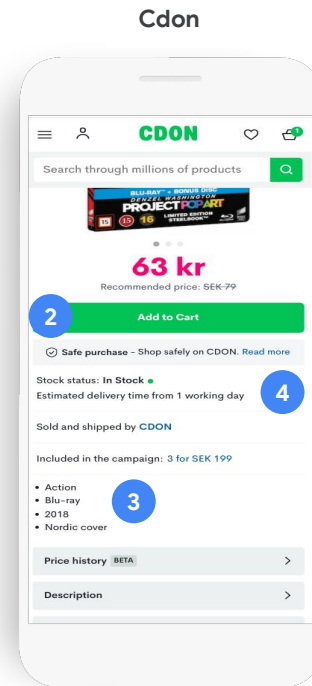
- ✓ expect same day delivery
- ✓ expected delivery time 3-4 days
- ✓ low rates of returns across region



Est 2019 retail ecomm revenue (\$)	\$6.3 Bn	\$11.2 Bn	\$7.2 Bn	\$3.5 Bn
Est YoY growth (2020)	7.5%	6.9%	7.4%	7.1%
Expect free shipping	80%	77%	73%	80%
Expected delivery lead time	3-5 days	2-3 days	2-3 days	3-5 days
Want information on delivery time & place	86%	93%	94%	84%
Have collected from a distribution point	55%	67%	36%	67%
Returns Rates	8%	11%	12%	14%



1 Product page provides clear breakdown of shipping & return methods



- 2 Full breakdown at checkout & product page
- 3 Options, methods, timelines, costs
- 4 Estimated delivery date



Offering Free standard delivery = +1.5% to 4.5% conversion uplift
 Offering Express delivery = +1.5% Conversion uplift*



Action 8

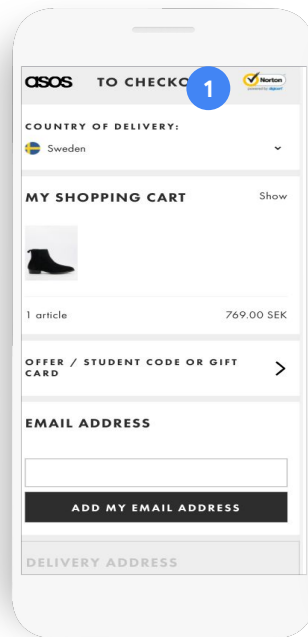
Security: Norton / McAfee / Paypal Verified

Security badges

Displaying localised payment partner badges across journey

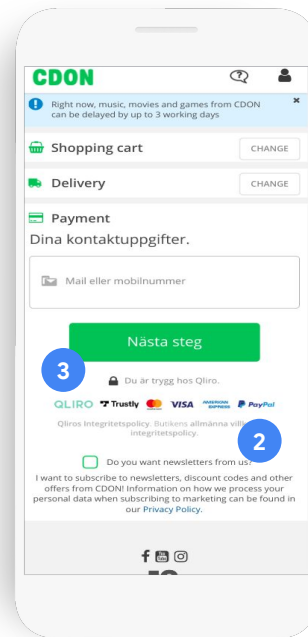


Asos



1 Security Badge - Norton displayed throughout site

Cdon



2 Localised accepted payment logos
3 Security reinforced at CTA

+8% Inclusion of the Eshoppers Badge has seen CR increases of +8%*

*Source: Google Internal Data




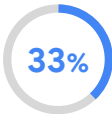







Action 9

Payment Methods Needed:

- ✓ Cards
- ✓ Bank transfer

Future Watchlist Payments:

- ✓ Open-invoice
- ✓ eWallets

	Preferred Payment Method	Secondary Payment Method
	 <p>33%</p> <p>Card Payments</p>	 <p>25%</p> <p>Invoice</p>
	 <p>69%</p> <p>Card Payments</p>	 <p>16%</p> <p>eWallet</p>
	 <p>39%</p> <p>Bank Transfer</p>	 <p>24%</p> <p>Card Payments</p>

Notes

- ✓ Sweden is at the forefront of **open-invoice payments**: this alternative payment method is the second most-used in the market.
- ✓ Danes are among the **highest card users** in the EU. Debit cards, at 1.26 cards per capita,46 enjoy a far higher usage than credit cards, which have ownership of only 0.31 per capita
- ✓ In Finland, All online bank transactions must be authorised with the strong identification method **TUPAS**, a joint initiative of all banks in Finland. Card issuers also require merchants to use TUPAS for all card transactions if a liability shift is desired by the merchant. Strong authentication can be circumvented but then the merchant is liable for losses.

Card schemes:



48%



44%



4%



others

4%



Action 10

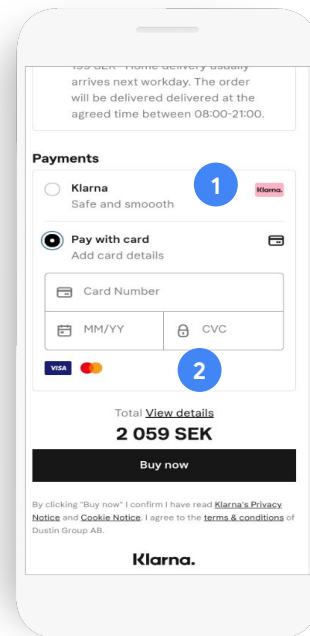
Checkout should include:

- ✓ security badge
- ✓ secure wording
- ✓ progress bar

Basic Check out Checklist

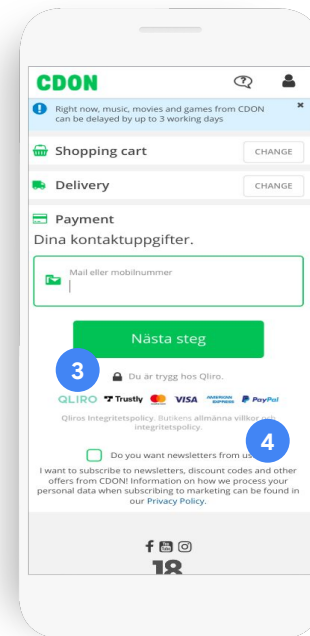
- ✓ Native Experience for card payments (no redirects)
- ✓ Guest Checkout
- ✓ Emphasis on payment security (wording/ badge)
- ✓ Using a call to action, one that assures the user their transaction is safe (ie "Pay Securely Now")
- ✓ Progress bar
- ✓ Preparing users for redirect (e.g. Paypal etc).
- ✓ Security badge highlighted early

Dustin Home



- 1 Featuring payment badges
- 2 Showing secure icon

Cdon



- 3 Checkout- secure wording
- 4 Payment badges

Thank you!

