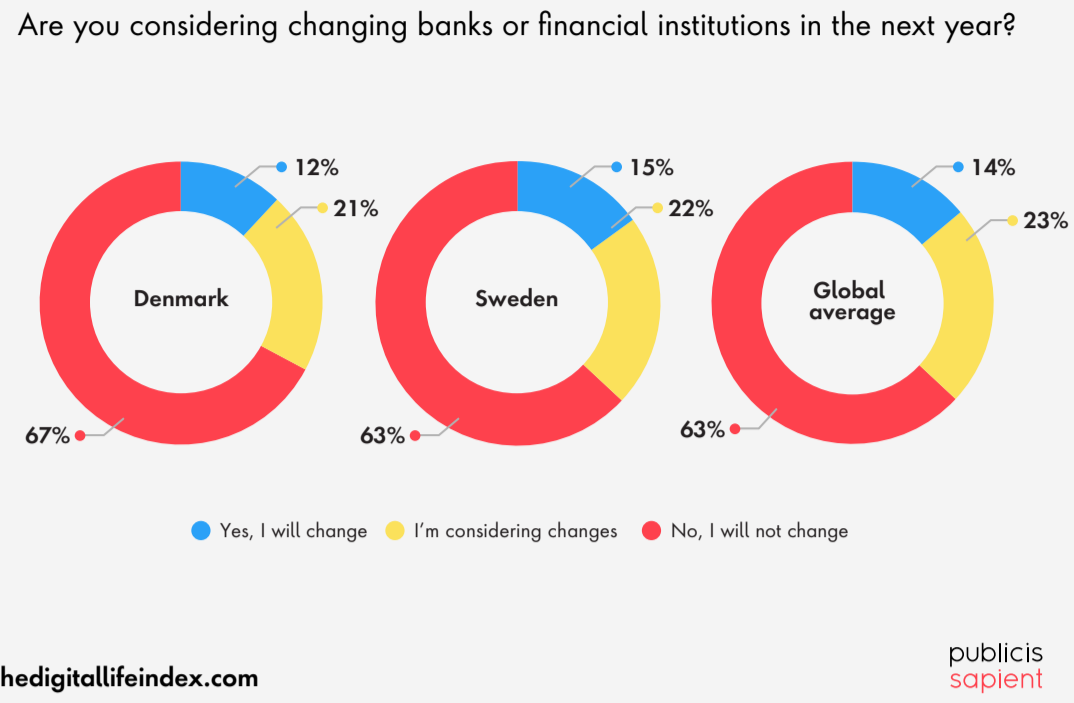


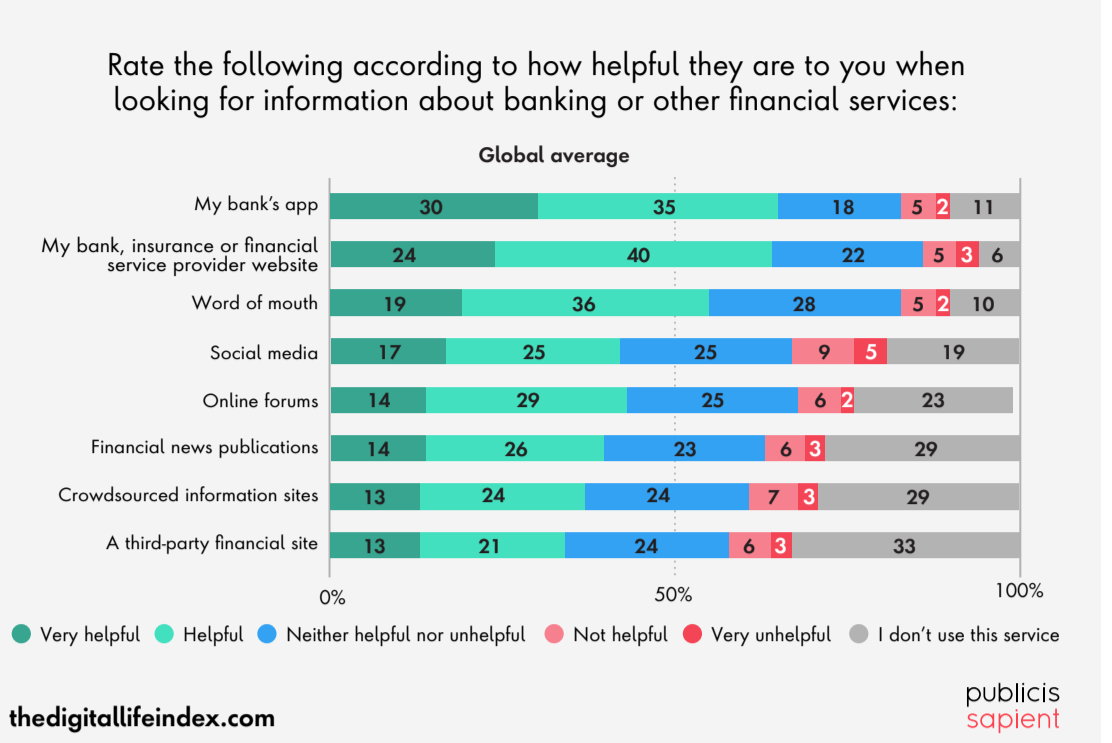
## Nordics: Financial Services

A majority of people in Denmark (67%) and Sweden (63%) do not plan on changing banks within the next year.

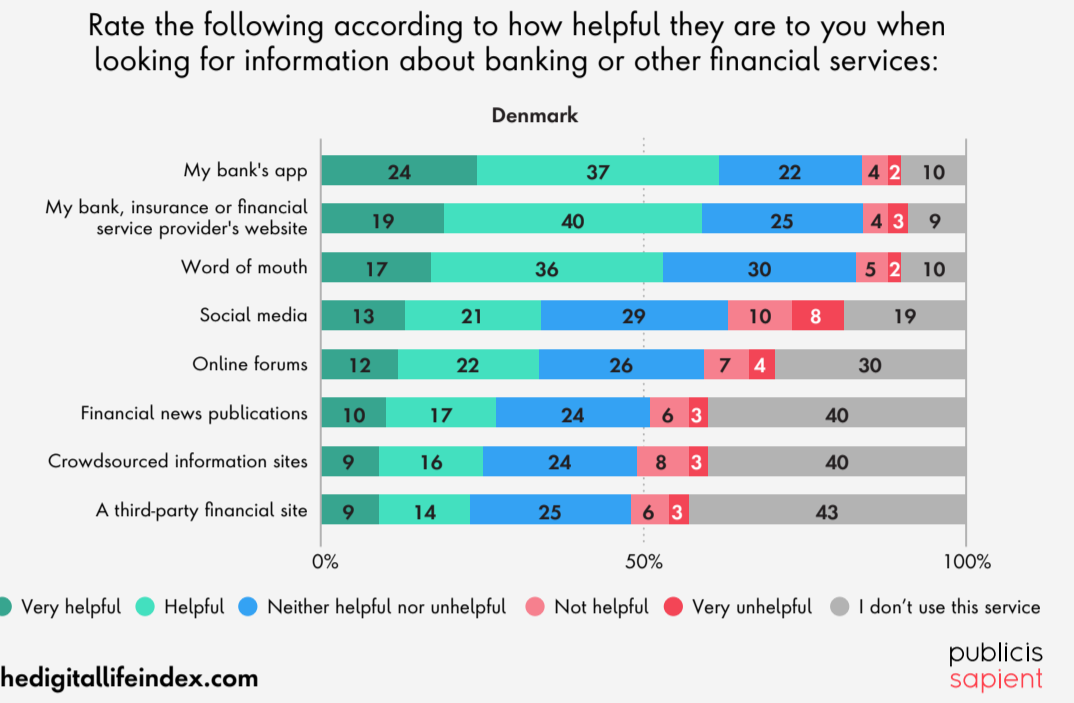


When looking for information on banking or financial services, 94 percent of global respondents have used their bank's website or mobile app (90%).

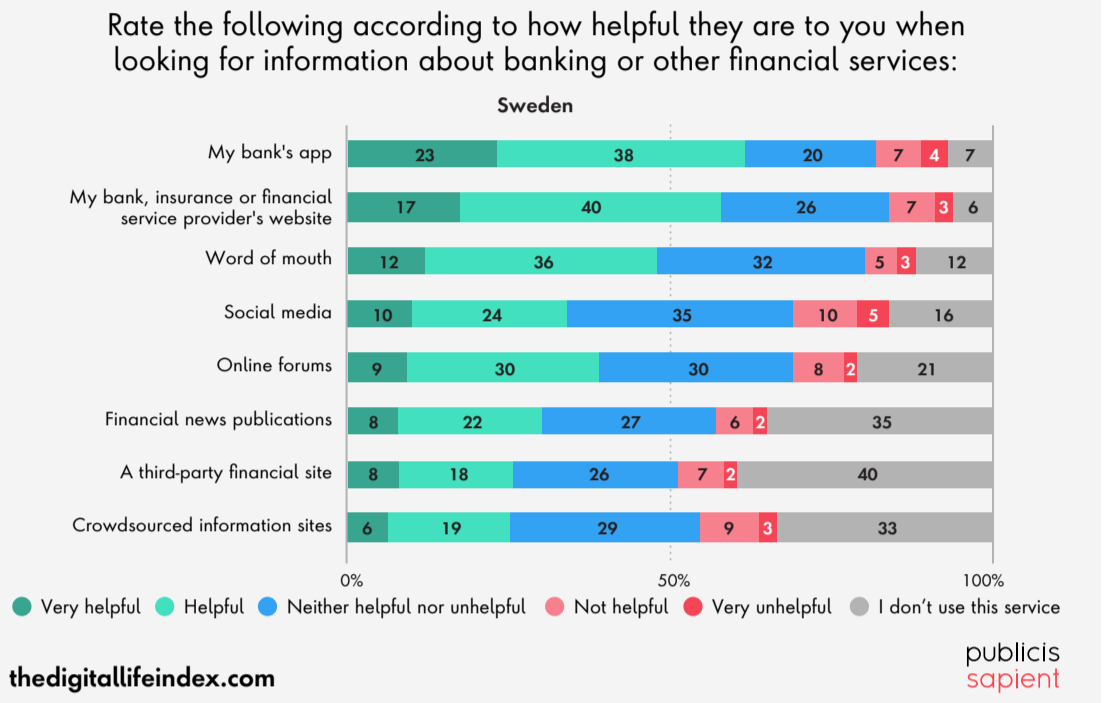
Sixty-four percent of respondents say their bank, insurance or financial provider's website is helpful or very helpful.



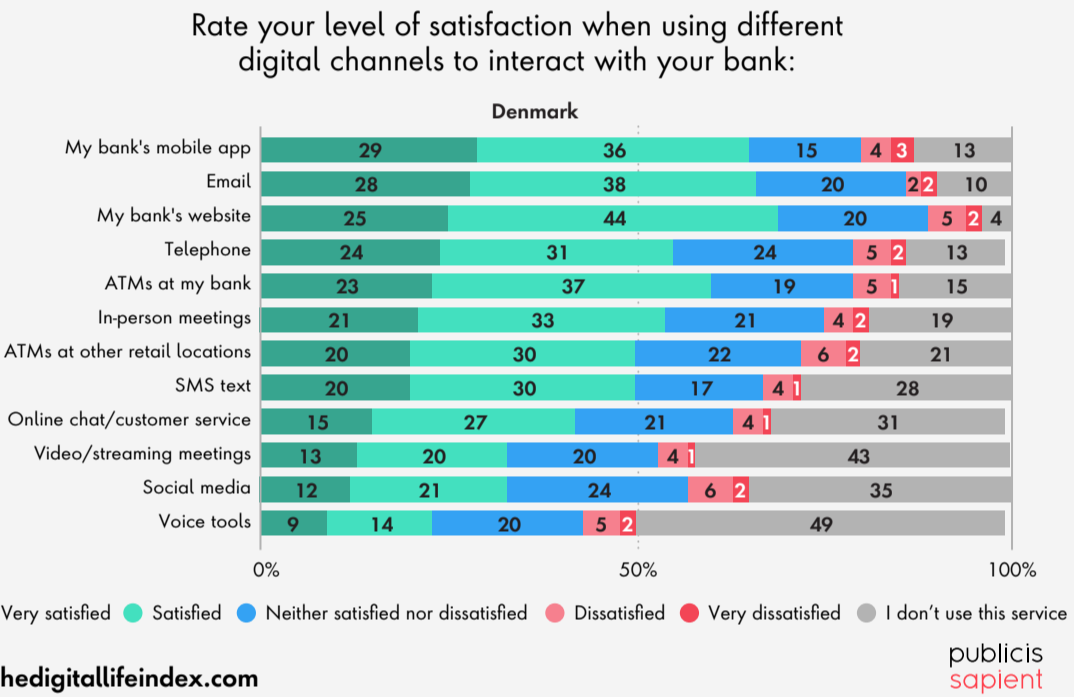
Consumers in Denmark generally say information provided by their institutions or from friends and family is more helpful than information provided by third-party sites.



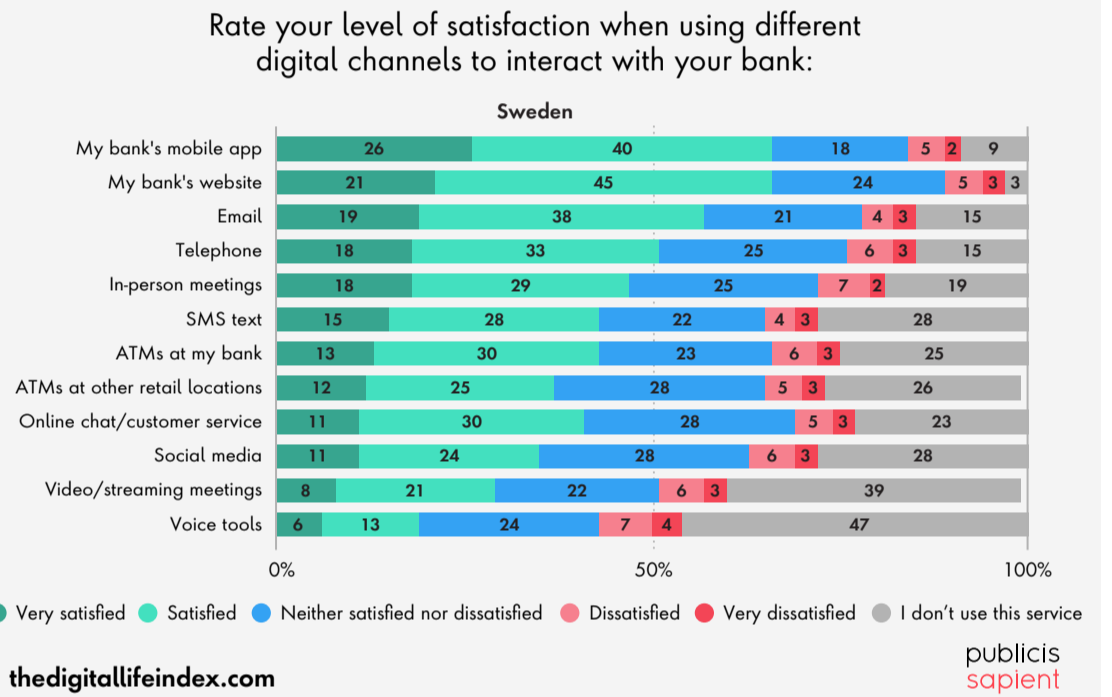
Consumers in Sweden generally say information provided by their institutions or from friends and family is more helpful than information provided by third-party sites.



Consumers in Denmark use a mix of channels to interact with their banks and are generally satisfied with those interactions. Some methods are more widely used than others.



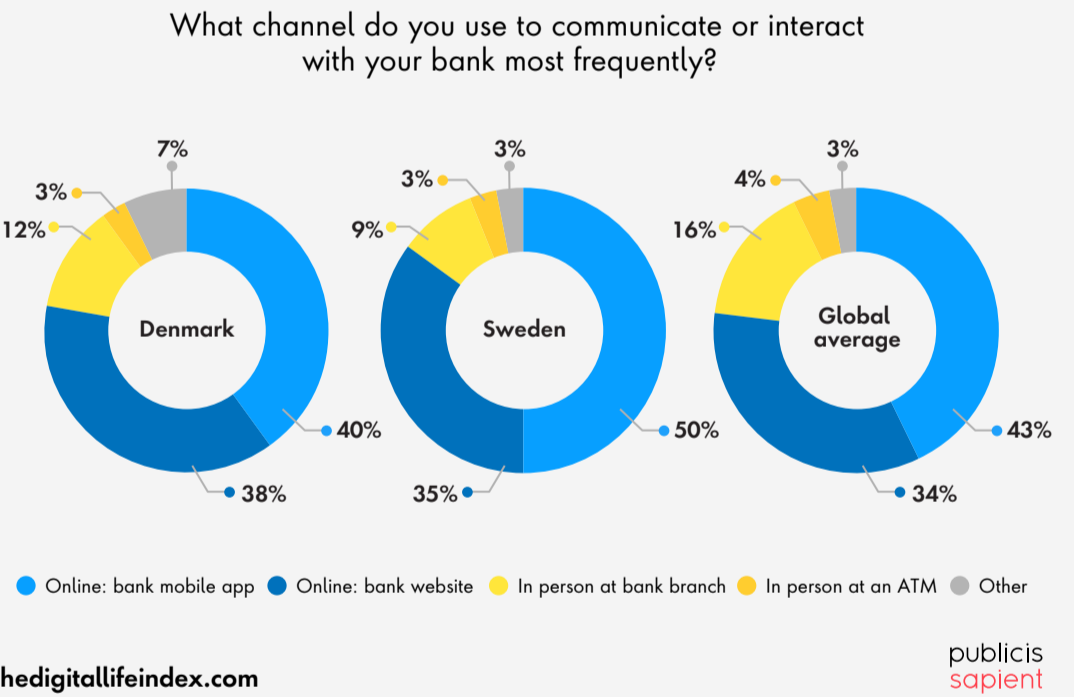
Consumers in Sweden use a mix of channels to interact with their banks and are generally satisfied with those interactions. Some methods are more widely used than others.



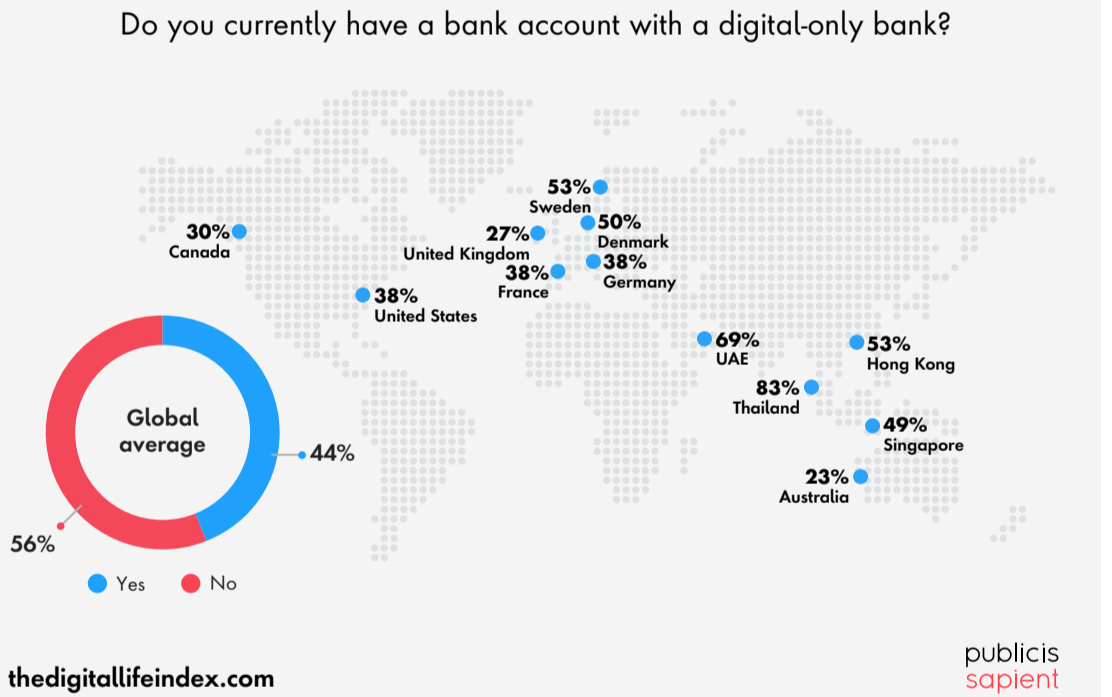
Globally, 77 percent of respondents on average interact with their banks most frequently online, via website or mobile app.

In Denmark, 78 percent of people interact with their bank's website (38%) or app (40%) most frequently.

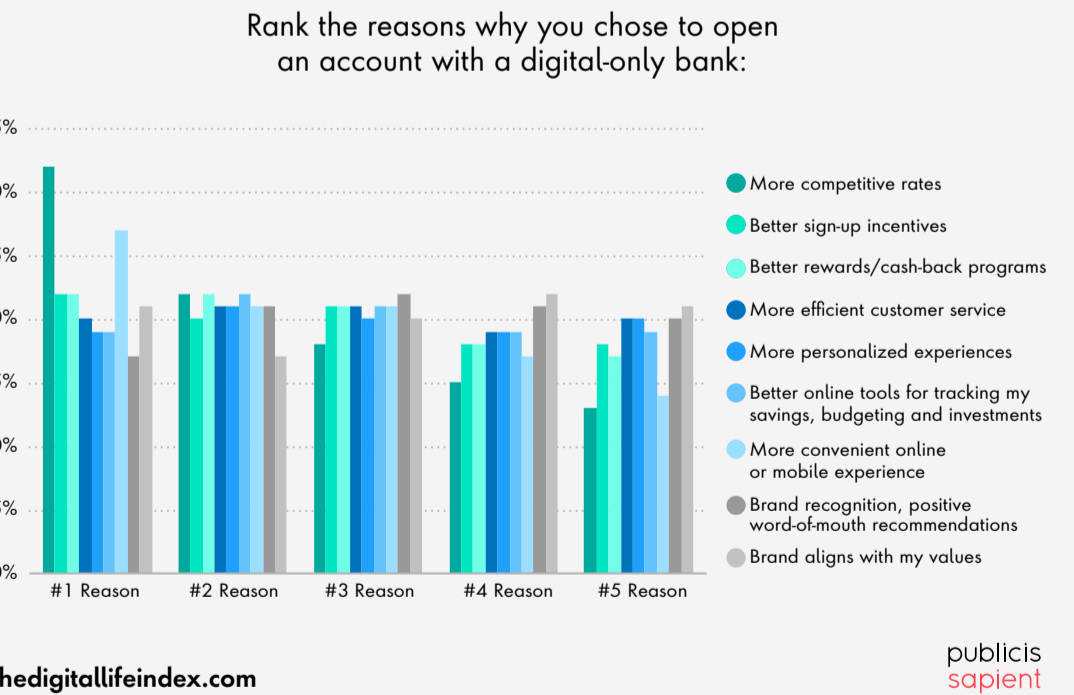
In Sweden, 85 percent of people interact with their bank's website (35%) or app (50%) most frequently.



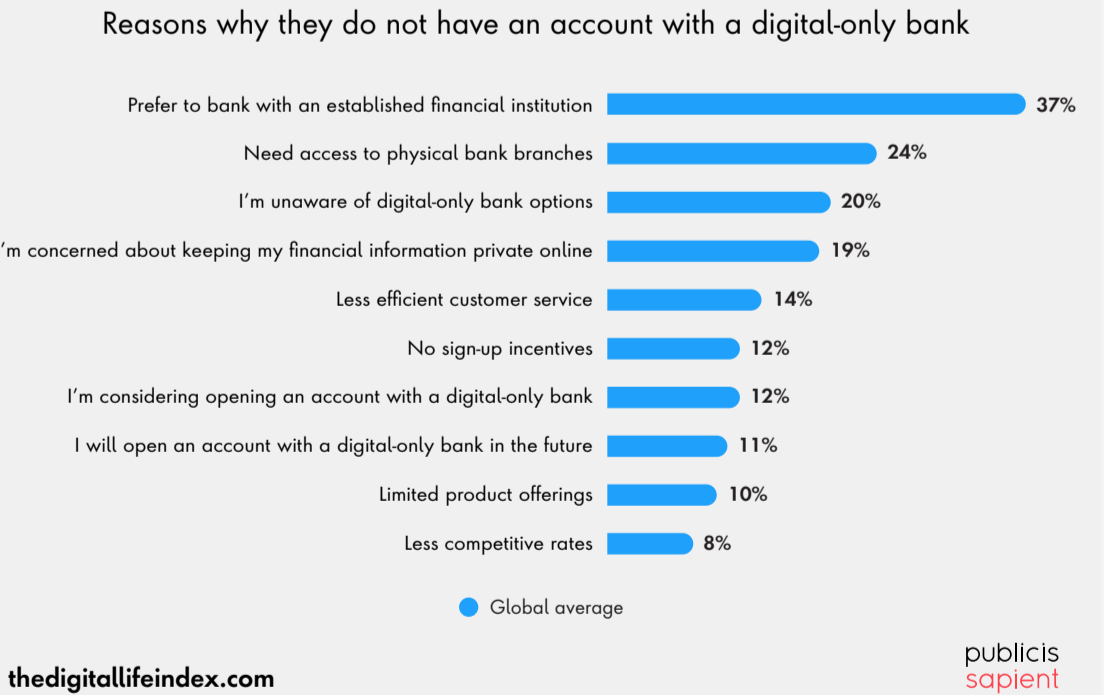
Around half of people in Denmark and Sweden currently have an account with a digital-only bank.



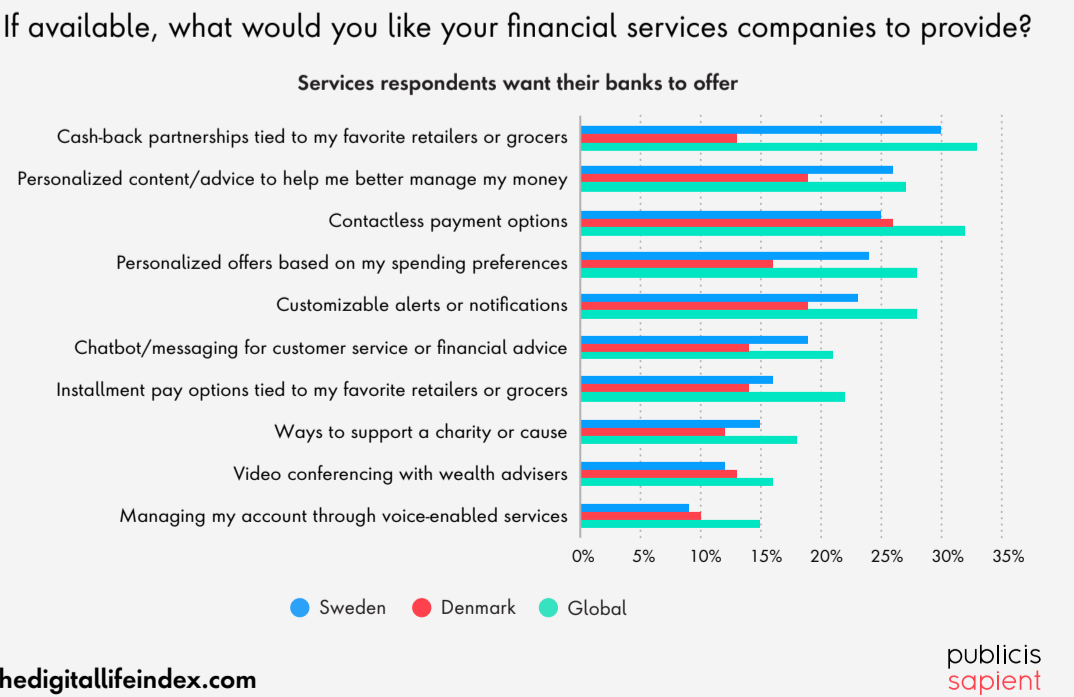
Globally, people are drawn to opening accounts with digital-only banks because of competitive rates, convenience, personalized communications and efficient customer service.



For people who do not have an account with a digital-only bank, 37 percent say they prefer to bank with an established financial institution, showing a preference for organizations that already have an established presence in the market.



To improve the digital banking experience, people want their institutions to provide more contactless payment options, personalized content and advice, and cash-back partnerships tied to their favorite retailers.



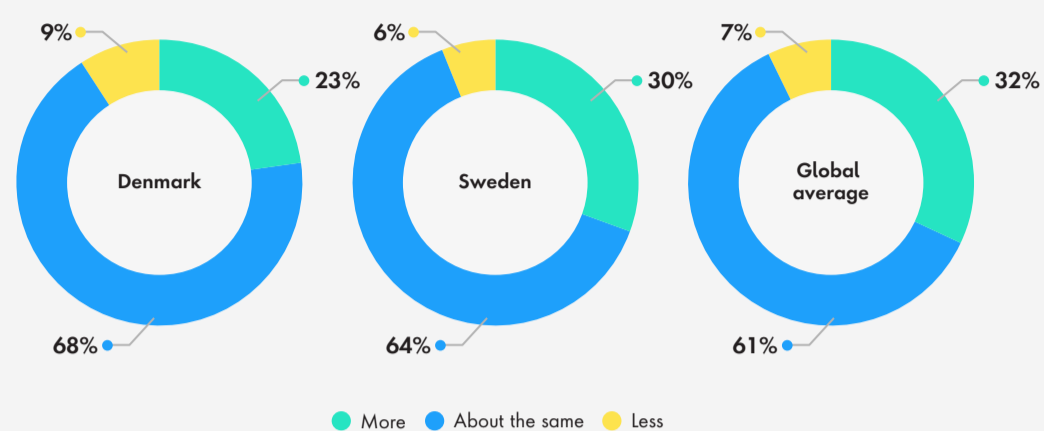
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## Nordics: Retail

Shoppers plan to keep e-commerce a regular part of their lives, with a majority of people in Denmark and Sweden saying they plan to shop online the same amount or more in the future (91%, 94%).

In the future, do you think you will shop online more, less or about the same amount as you do right now?



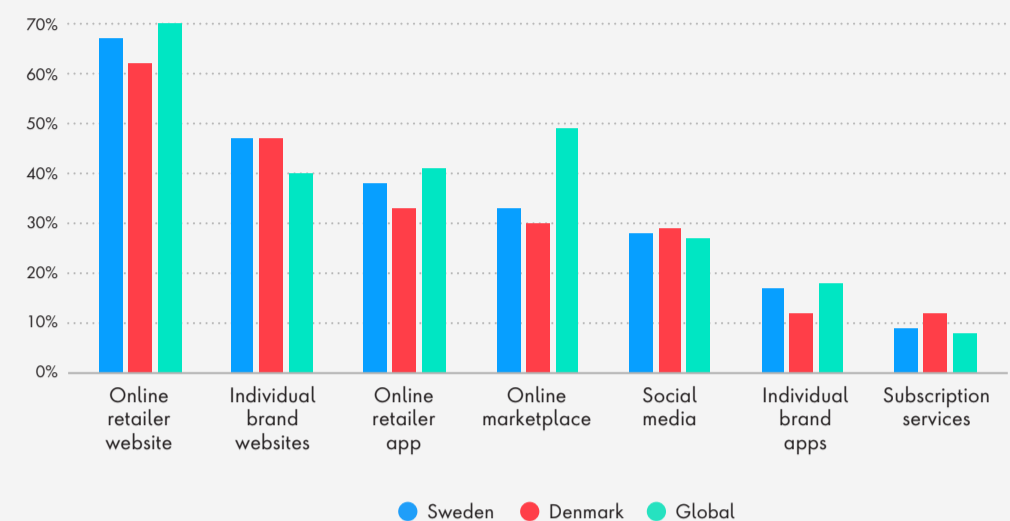
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In the first half of 2021, 67 percent of shoppers in Sweden and 62 percent of shoppers in Denmark bought something from a big-box retailer website.

Forty-seven percent of people in Sweden chose to shop directly on a specific brand website and 28 percent purchased products directly through a social media platform. People in Denmark followed a similar pattern (47%, 29%).

In the past six months, what kinds of channels have you used to shop online?

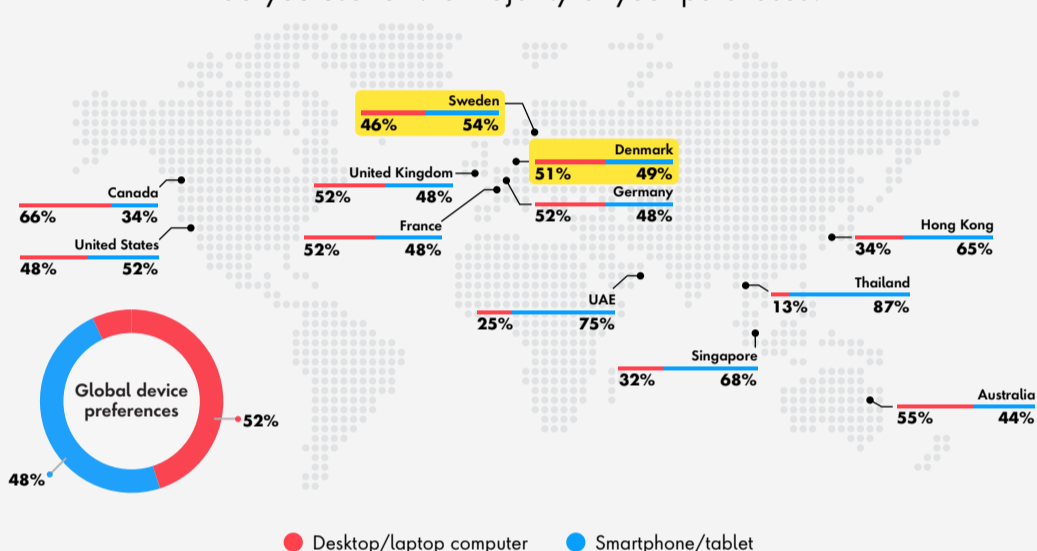


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In the Nordics, consumers use a mix of devices to shop online, engaging with retailers through desktop or laptop computers, smartphones and tablets.

When it comes to online shopping, what kind of device do you use for the majority of your purchases?



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Consumers prefer to shop with brands that make purchasing quick and easy.

Fast shipping (60%), easy-to-navigate websites or apps (48%) and a simple returns process (46%) are primary drivers of brand choice.

When shopping online, I am more likely to buy from a brand that offers the following:



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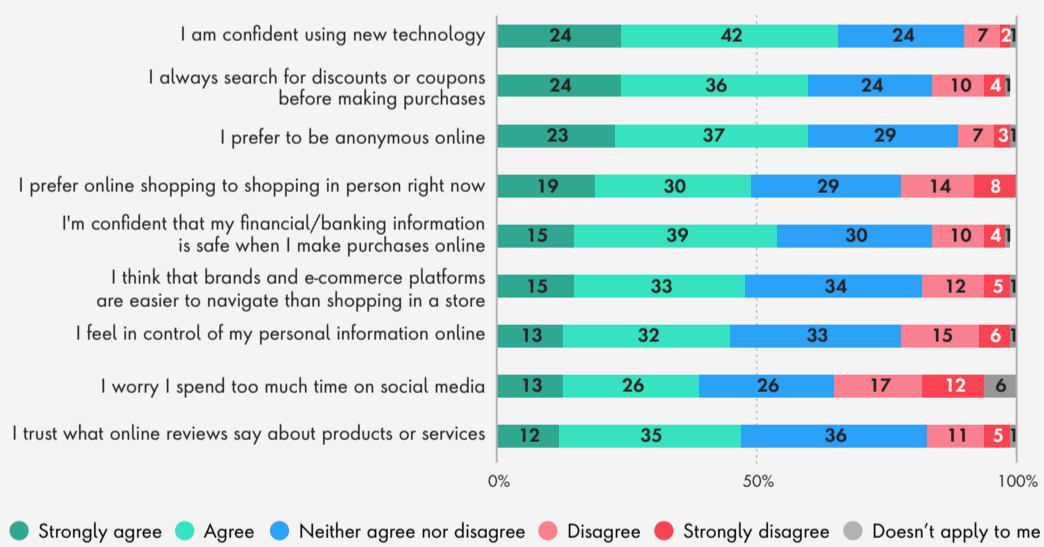
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Consumers are confident in their ability to use new technology (66%) and nearly half of shoppers (48%) say e-commerce platforms are easier to navigate than in-store experiences.

Sixty percent of consumers say they always search for deals before making a purchase. Offering the right deal at the right time could help influence brand choice.

While consumers say they feel confident that their financial information is safe online (54%), less than half feel in control of their personal data (45%) and 60 percent prefer to remain anonymous, indicating a potential need for data transparency when building direct relationships with customers.

Please indicate how much you agree or disagree with the following:



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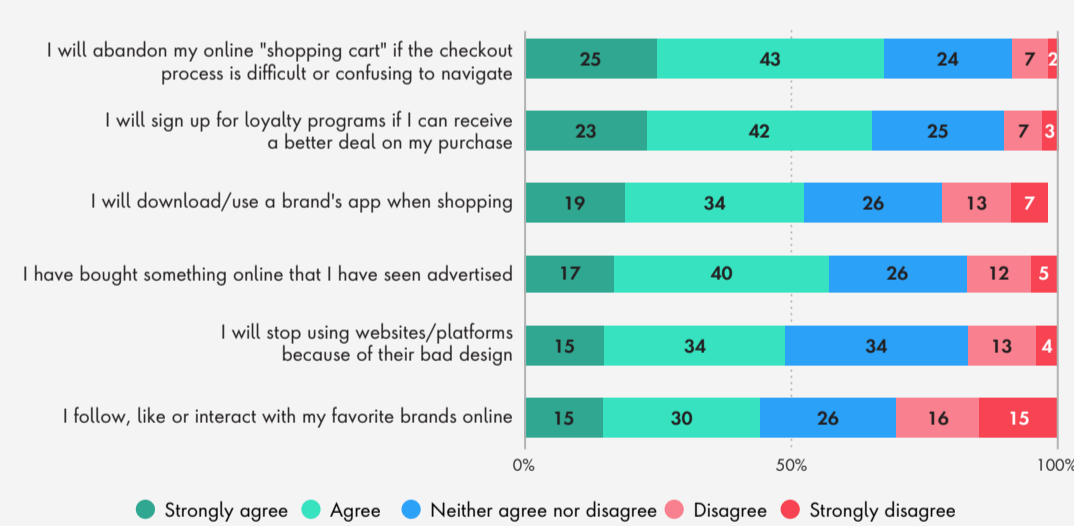
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More than half of consumers (53%) say they are open to downloading or using a brand app when shopping and 65 percent say they will opt in to loyalty programs if it means getting a better deal. These are both areas of potential for brands to expand their reach.

However, bad online experiences push consumers away. Sixty-eight percent say they will abandon their online shopping cart if checkout is too difficult or confusing. Forty-nine percent will stop using a website or platform because of bad design.

Retailers need to design for seamless experiences to keep shoppers engaged.

Please indicate how much you agree or disagree with the following:

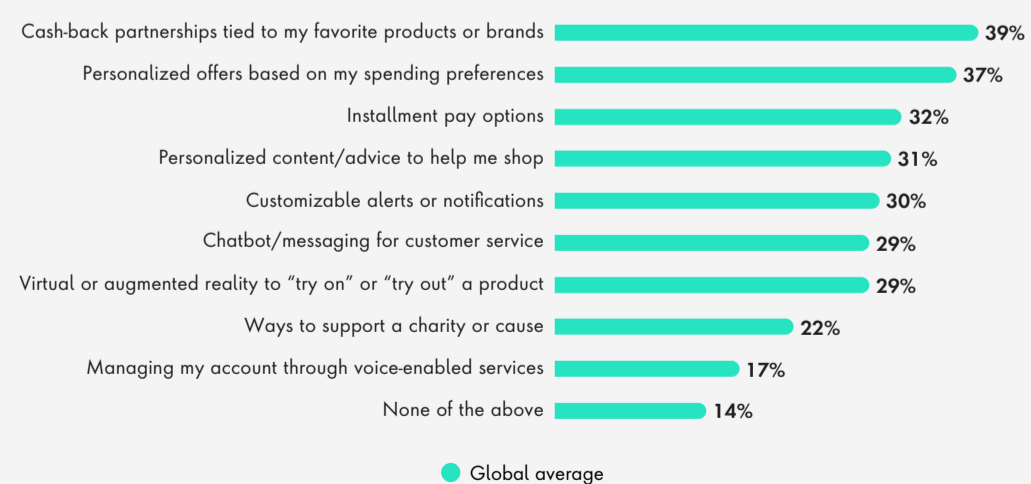


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To improve the shopping experience, consumers want more cash-back partnerships tied to their favorite brands, personalized offers, content and advice, customized alerts and installment pay options.

If available, what kinds of features would you like an online retailer to provide?



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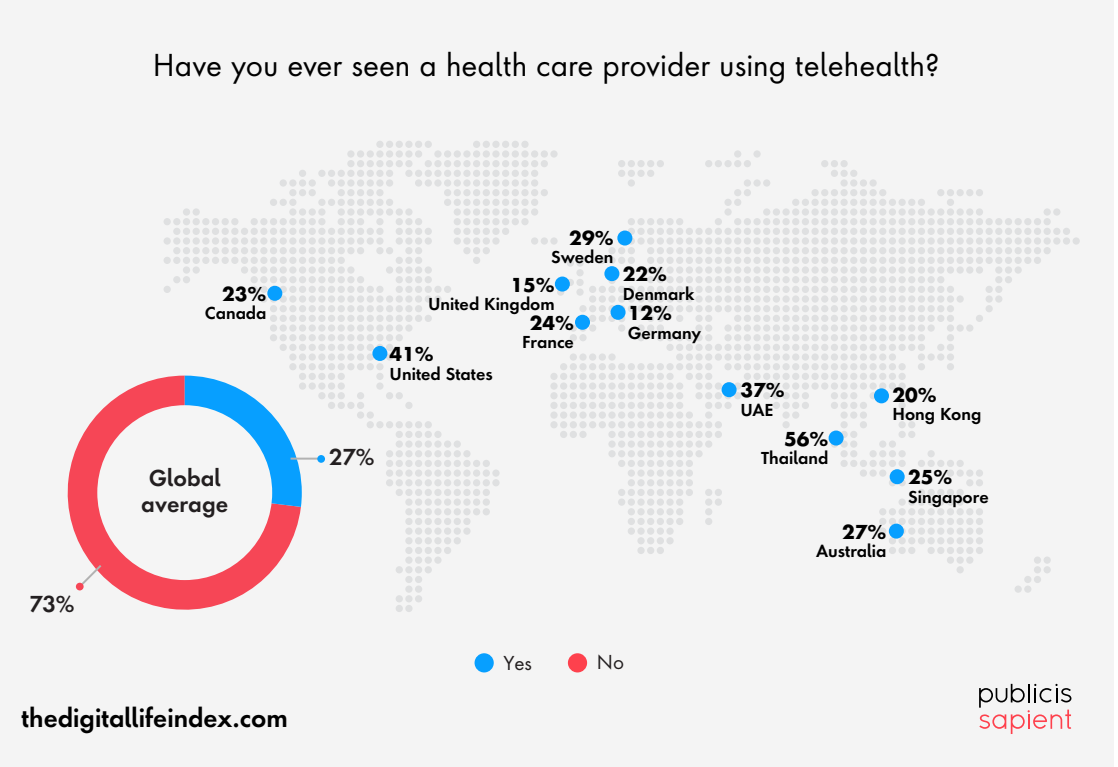
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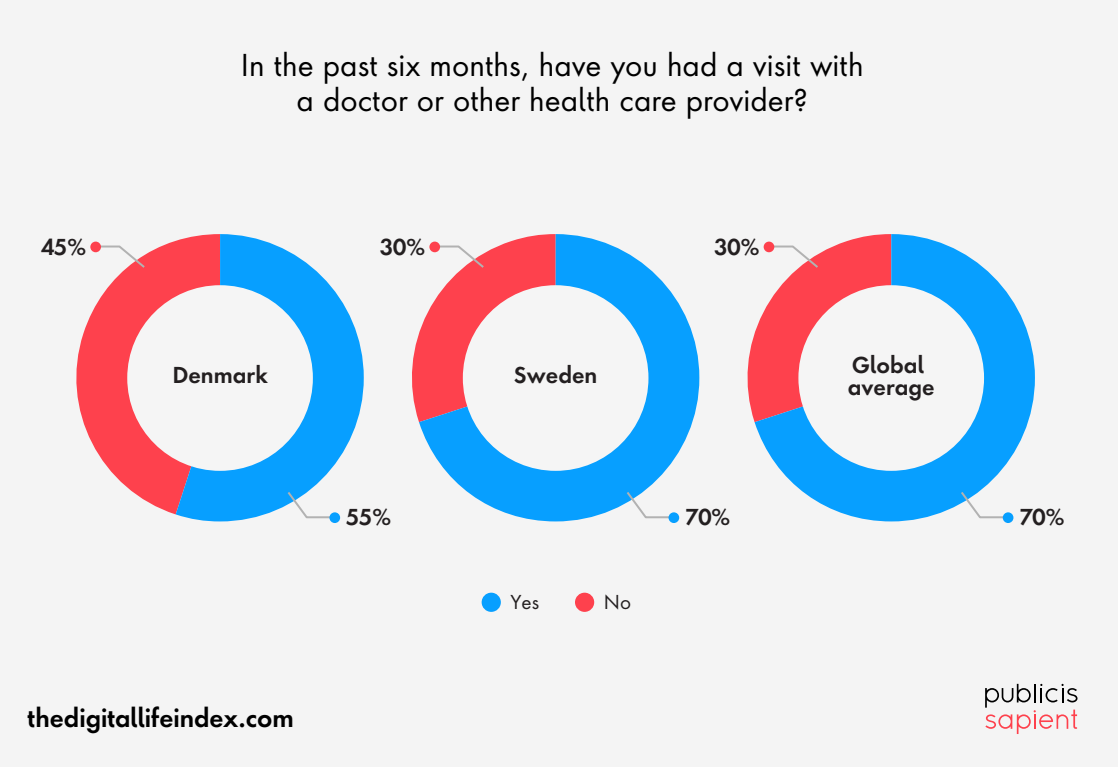


## Nordics: Telehealth

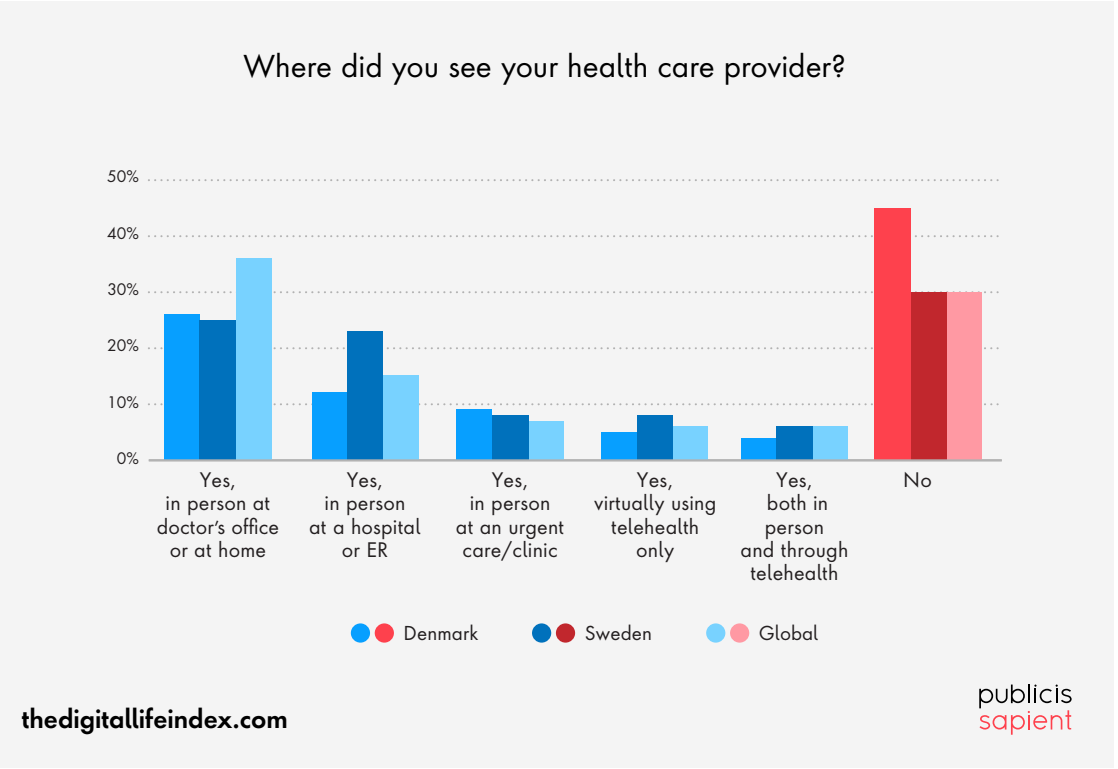
Twenty-nine percent of respondents in Sweden and 22 percent of respondents in Denmark say they have used telehealth services.



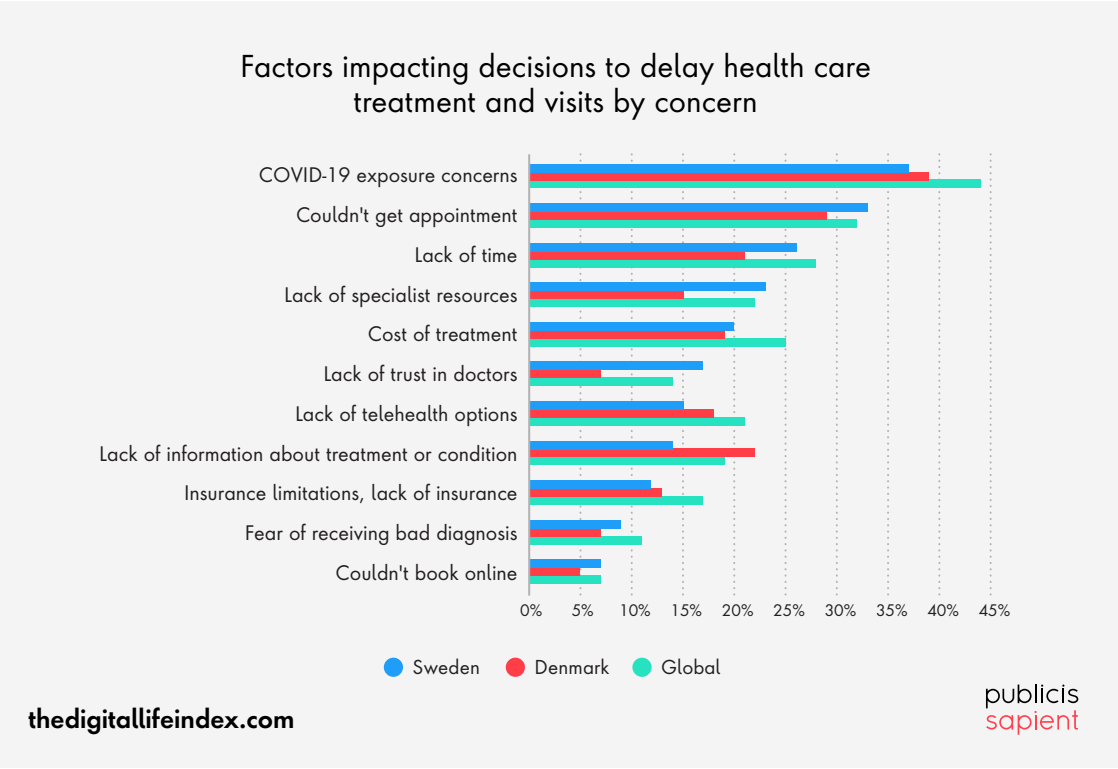
In the first half of 2021, 70 percent of people in Sweden and 55 percent of people in Denmark say they saw their health care provider.



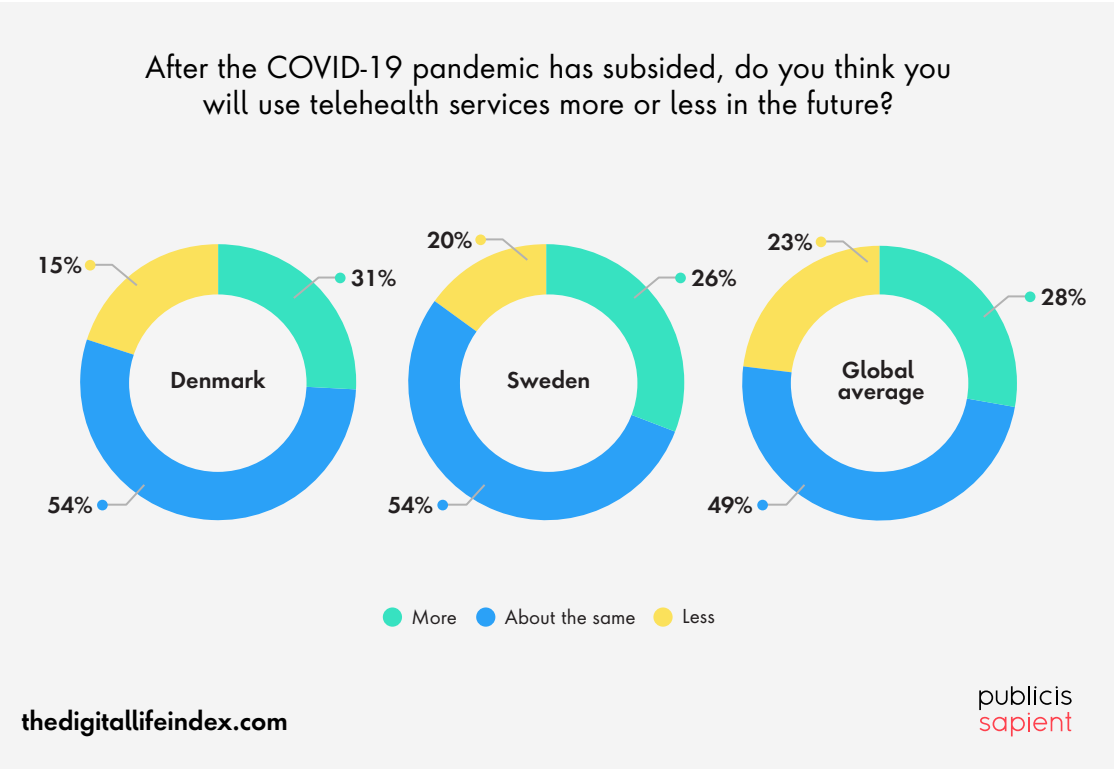
In Sweden, 14 percent of people say they had a telehealth appointment, either exclusively or in combination with in-person care. In Denmark, only 9 percent of people used telehealth services during this time.



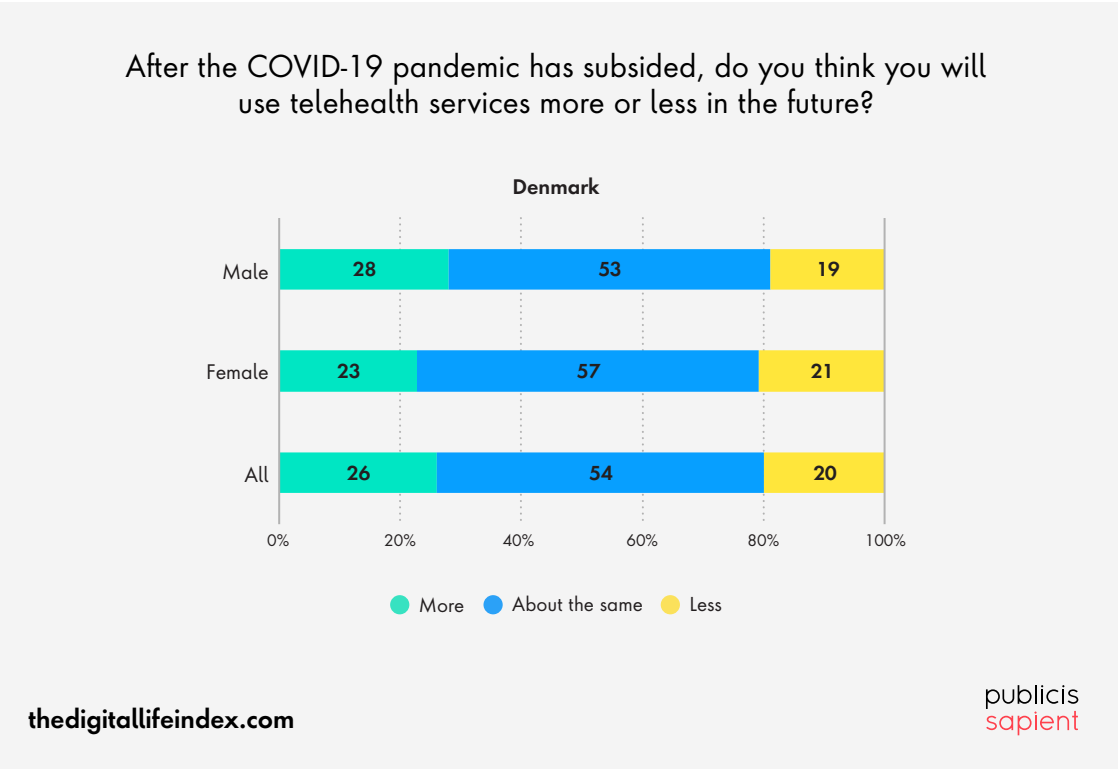
Concern over exposure to COVID-19 is the top reason why patients in Sweden and Denmark decided to delay care in early 2021. Lack of time (21%, 26%) and inability to get an appointment (29%, 33%) also drove people to delay.



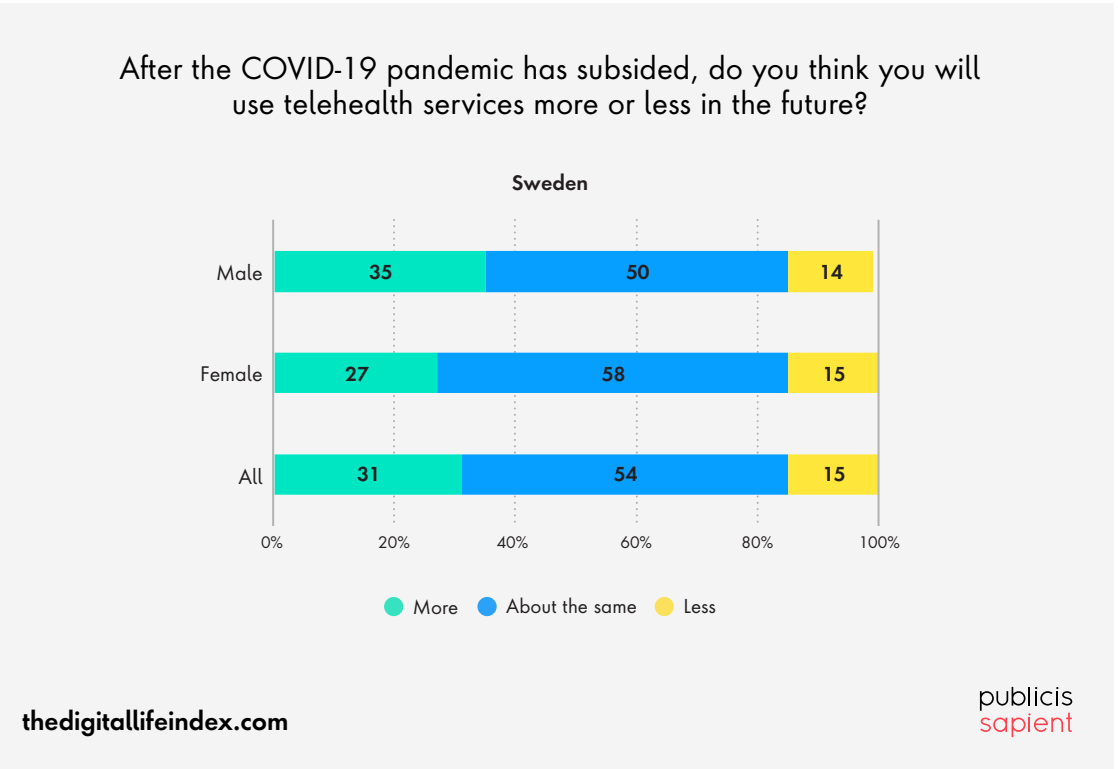
Patients in Denmark and Sweden who do use telehealth anticipate using the service at the same rate or more after the pandemic subsides (85%, 80%).



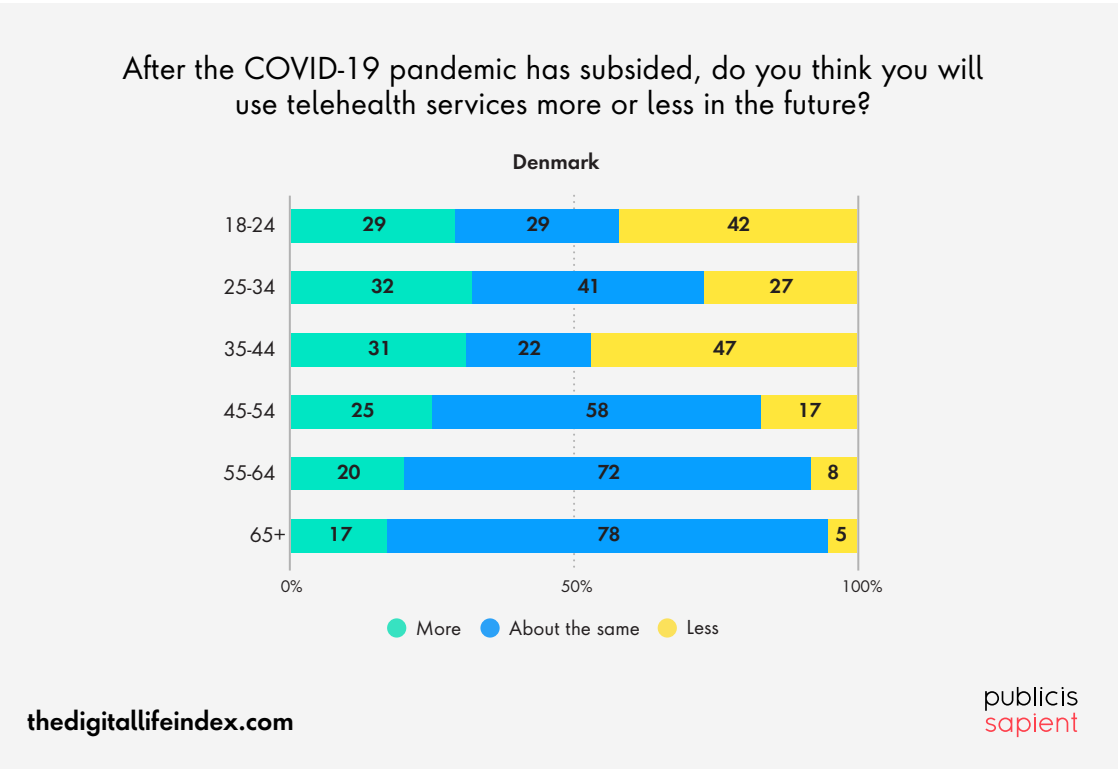
Men in Denmark are slightly more open to using telehealth more in the future.



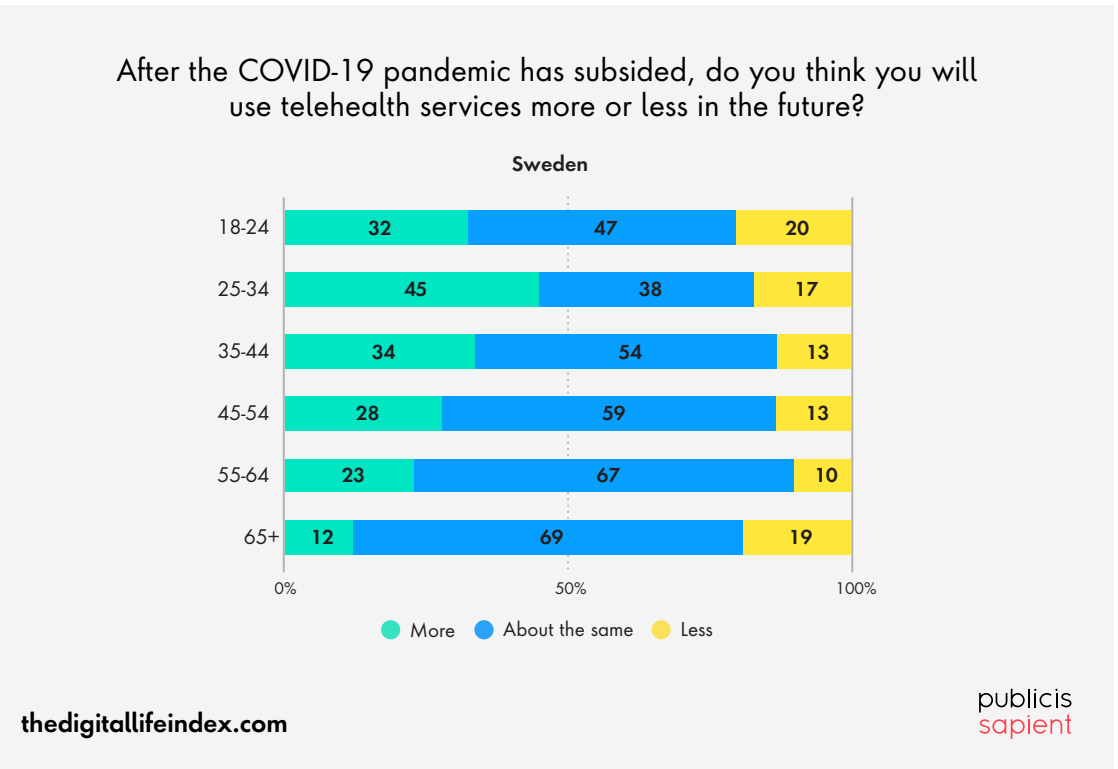
Men in Sweden are slightly more open to using telehealth more in the future.



After the COVID-19 pandemic ends, different age groups in Denmark plan to change how often they integrate telehealth into their patient journey.



In Sweden, younger generations are more likely to say they plan to use telehealth more after the pandemic is over.



To improve the telehealth experience, patients in Denmark and Sweden want online portals where they can manage their health data and patient journey, along with personalized communications and the ability to schedule appointments on their mobile device.

