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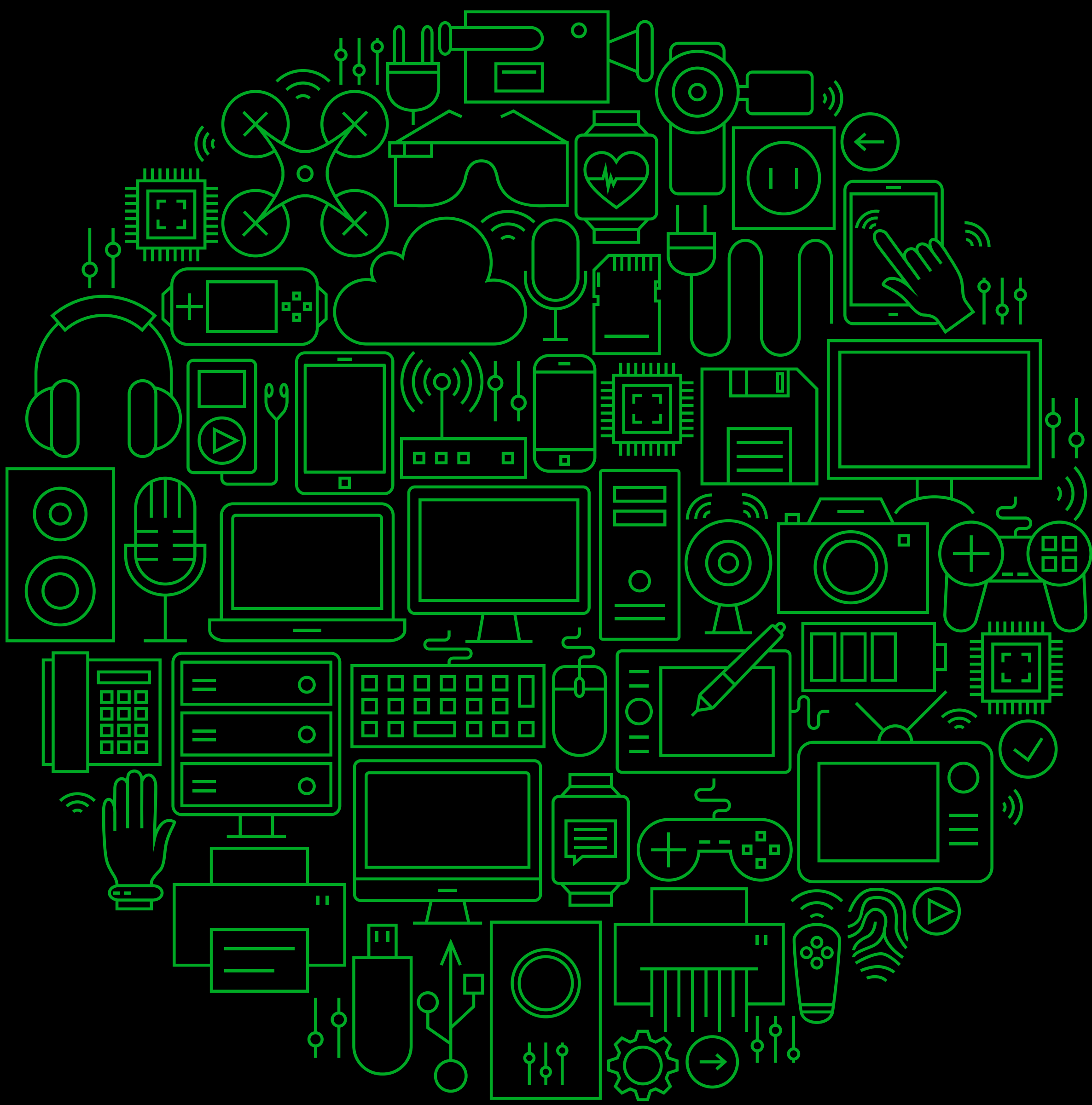

# A Mobile World

A study on Nordic mobile consumer behaviour

Deloitte Global Mobile Consumer Survey 2018: The Nordic cut

**Contents**





# Foreword

Welcome to the Nordic cut of the 2018 edition of Deloitte's Global Mobile Consumer Survey. The Nordic cut includes data from Denmark, Sweden, Norway, and Finland, which makes it possible to compare mobile behavior across the Nordic countries.

As was the case in previous years, smartphones are becoming an ever-more indispensable part of people's lives. With 92 percent of Nordic consumers having access to a smartphone, it is fair to say that smartphone penetration is complete. This report draws a picture of what a typical mobile user looks like, it examins when the mobile phone is used — and for what purposes.

The report also examines how often Nordic consumers use their other digital devices, such as tablets and laptops, both at the office and at home. It looks at the side effects of being "online" every minute of the day, both physically and in regard to the increasing awareness of privacy and security issues.

Deloitte's survey provides a unique insight into the mobile behavior of roughly 5,000 Nordic respondents. We are proud to say that this makes the survey one of the largest publicly available information sources of its kind.

We hope you find the insights interesting. Please do not hesitate to reach out to us for further conversations based on the content.


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Chapter 1

# Say "hello" to the typical mobile users

Who are the typical mobile phone users? It is worth getting to know them, as they have very different ways of using their phones on a day-to-day basis.

The mobile phone has become an indispensable part of Nordic consumers' everyday lives, and most companies interact with mobile phone users in some way. Telecom companies obviously engage in communication activities, but interactions range across several industries. Media companies provide entertainment solutions, and transportation companies provide ticket solutions. Banks offer mobile payments, and retail stores offer online shopping. The list goes on and shows the importance of truly understanding how consumers use mobile phones in everyday life.

**Getting to know the segments**
To shed light on this issue, this report begins by drawing a picture of what a typical mobile phone user looks like. Based on Nordic data, we have constructed fictive persona profiles and "mobile journeys" for three hand-picked user segments. These include 'young adults' (18–24 years), 'mature' users (35–44 years), and 'seniors' (65–75 years).

The three segments all share some traits — they are, in some way, attractive for companies to understand, and there are some interesting observations in the survey data.

'Young adults' are often considered difficult to reach. Although there is a lot of research on this age group, their ways of acting and using their mobile phones may be difficult to grasp. This segment is important to understand, as they will soon be a group with high purchasing power who are willing and able to make purchasing decisions.

The second user segment, the 'mature' users, currently has high purchasing power, given that they are employed. This — combined with an interest in digital devices and new technological trends — makes them an important segment to understand.

Third, the 'seniors' represent a group of consumers who, although being exposed to mobile phones for a long time, are just now increasing their phone use. Hence, now that this group is also online, it is important to understand their mobile behavior.

Common among all three segments is that their activity on mobile phones is increasing, which enhances the importance of understanding how they think, act, and use their mobile phones going forward.





## The Addict
**(18 to 24 years)**

'Young adults' are moving away from calling and are instead using instant messaging apps to communicate. You can find them on Snapchat and Instagram for sure.

**"My smartphone is my digital twin"**

### "Look at me"

**71%**
daily use of Facebook

**67%**
daily use of Snapchat and Instagram

### "Streaming hot"

**73%**
access to a music streaming app

**68%**
access to a video streaming app

### "Call me later"

**36%**
daily use of voice calls
(2% decline compared to 2017)

**63%**
daily use of an instant messaging app

### "Impatient"

**54%**
think they use their phone too much

**65%**
almost always accepts terms and conditions without reading them

**Figure 1**

Name: Ida Larsen
Age: 24
Family: Single
Profession: Analyst
Where: Oslo – Norway

**Waking up**
Ida turns off the alarm on her phone. She does a quick check of her Snapchat and Instagram before checking todays weather.

**On the way to work**
On the subway, Ida sends a snap to her closest friends before checking "the gram" for recent updates from friends and influencers.

**At work**
To keep herself focused in the open office environment, Ida puts on headphones and listens to Spotify. She is often disturbed by messages and snaps throughout the day.

**After work**
Ida wants to relax, so she logs into Netflix on her TV, while at the same time keeping herself occupied with work emails, Snapchat and Instagram.

**In the evening**
Ida goes to bed, then lies awake checking her Instagram and Snapchat before checking her work email one last time before going to sleep.

# The Enthusiast

**(35 to 44 years)**

Tablets, smartphones, laptops, or desktops. The 'mature' segment group owns the most devices, but they are not the most active to actually use them.

**"My digital devices keeps me up to date"**

**Figure 2**

Name: Nicolaj Rasmussen
Age: 42
Family: Married
Profession: Business developer
Where: Aarhus - Denmark

### Morning

Ten minutes after waking up Nicolaj picks up his phone to check his messages, emails and the calendar for the day.

### Work

While making a call to his client, Nicolaj receives a notification on his phone about another meeting. Rushing to his new meeting, he emails the final details from his phone.

### Lunch

During lunch, Nicolaj texts his wife to check when to pick up their daughter from kindergarten.

### Evening

After dinner, Nicolaj picks up his phone to research a new smart watch his colleague talked about during lunch.

### Night

Ten minutes before going to sleep, Nicolaj lies in bed reading today's news and some of tomorrow's papers, which have already been published digitally.

## "Must have"

Members of the 'mature' age group have more devices than those of any other age group.

## "Should have"

**84%**
owns at least one type of IoT device

## "Could have"

Even though the 'mature' segment is the one that owns the most devices, they are not the most active when it comes to their daily use.

**20%**
higher daily use of connected car systems than the average of all other age groups

## "Jack of all trades"

**58%**
read news at least once a day (highest among all age groups)

**54%**
daily use of text messages (highest among all age groups)





# The Selective

**(65 to 75 years)**

Even though 'seniors' use their smartphones less than the younger age groups, they read more news on it, and they are the most frequent users of voice calls

**"My smartphone is an offer I can't refuse"**

**Figure 3**

Name: Svante Svensson
Age: 65
Family: Married
Profession: Retired
Where: Edsbyn - Sweden

### Morning

An hour after waking up, Svante checks his phone for any calls or messages.

### Mid-day

After finishing a long breakfast with his wife, Svante retreats to his favorite chair with a cup of coffee, and picks up his large tablet to read the news.

### At the grocery store

Svante receives a text message from his daughter, but as he is at the store he will not answer until he gets home.

### After noon

After returning home from his trip to the grocery store, Svante finds that he has time to sit down and make a call to his daughter.

### Night

Svante goes to bed without using his phone during the last hour of his day. He will not check it before the next day.

## "Use but don't abuse"

**71%**
access to a tablet

**62%**
check their tablet on a daily basis

## "What's in the news"

**44%**
Of all 'seniors' who have a smartphone read news on it daily (34% for young adults)

## "Call on me"

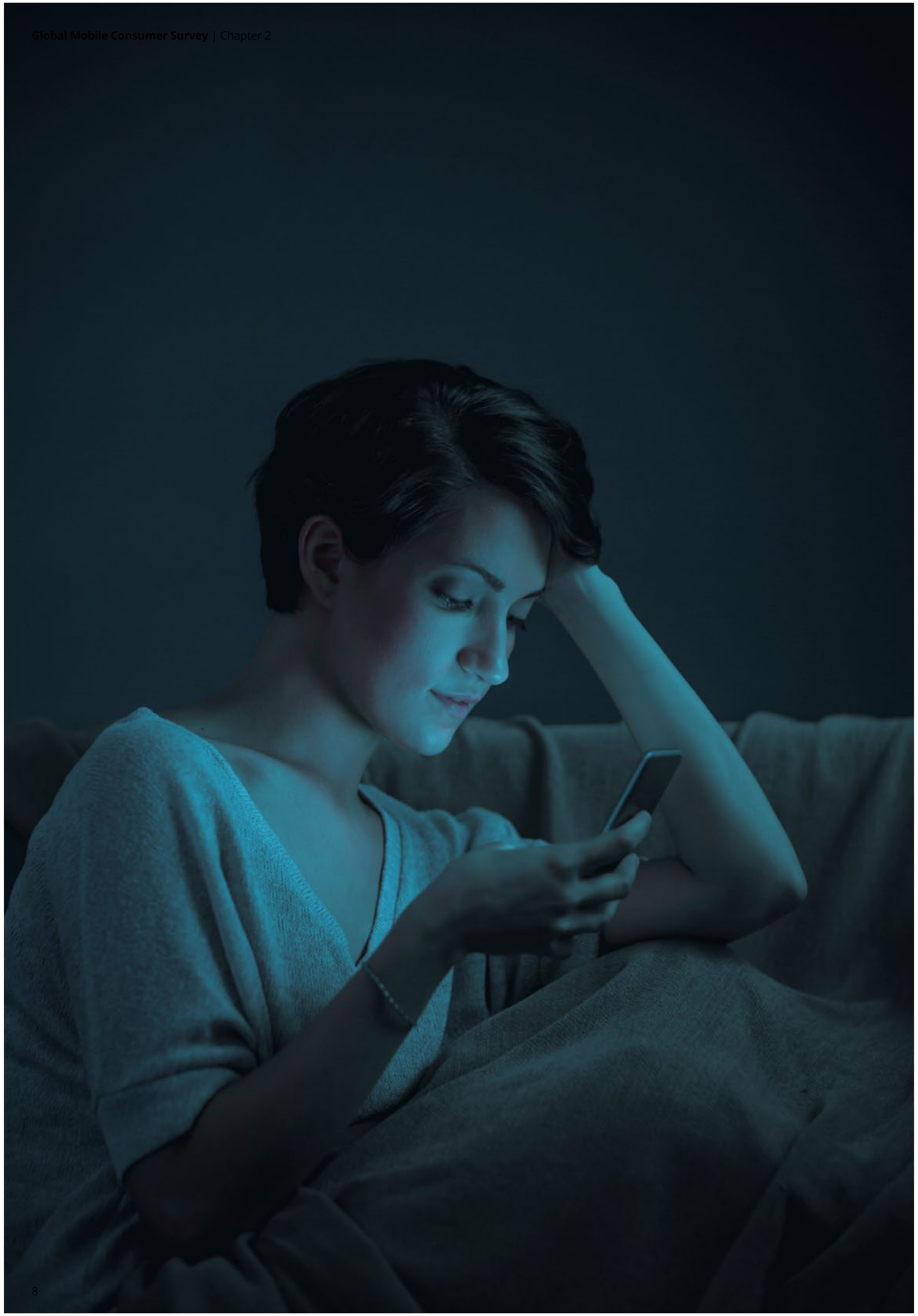
**58%**
daily use of voice calls

**65%**
access to Facebook (the age group with the largest increase compared to 2017)

## "The skeptic"

**77%**
are concerned about companies sharing their personal data with third parties

**37%**
read the terms and conditions before agreeing with them (15% higher than the average)







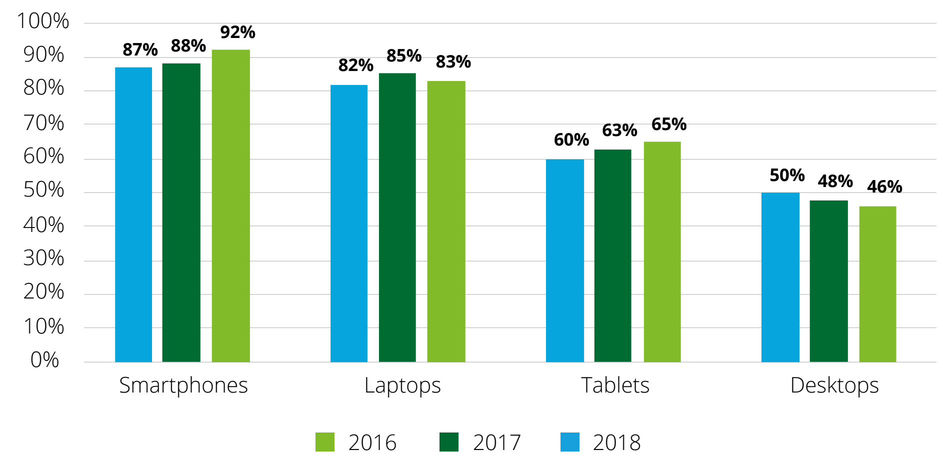
Chapter 2

# Smartphone: Can't live without it

The digital transformation is nearly complete, with 92 percent having access to a smartphone and 65 percent having access to a tablet. Today, Nordic consumers use their smartphones for new tasks in their households; meanwhile, the desktop moves out.

**Figure 4. Device penetration among Nordic adults**

*Question: Which, if any, of the following devices do you own or have ready access to?*




Base for 2018: All adults 18-75 in Sweden (1868), Norway (977), Denmark (1097), Finland (1068). Base for 2017: Sweden (1769), Norway (947), Denmark (1028) and Finland (1038). Base for 2016: Sweden (2007), Norway (1009) and Finland (1000). 2016 data for Denmark is not available.

Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018, Deloitte Global Mobile Consumer Survey, 2017, Deloitte Global Mobile Consumer Survey, 2016.

As mentioned in the previous chapter, consumers use their smartphones all the time. They grab it when they want to check their email or send a quick message. They use it to socialise on various social media. They can now even control the temperature of their homes with it. The smartphone is taking over tasks that other devices used to facilitate.

**Of course, we have a smartphone!**

It is fair to say that there is a smartphone in every Nordic consumer's pocket. Among all the Nordic consumers reported on in the survey, 92 percent either own one or have ready access to one, while 83 percent own a laptop. Tablets (65 percent), and especially desktops (46 percent), are in no way challenging the domination of the smartphone, as *Figure 4* illustrates.

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More than ever before, today's consumers are choosing to use these handy mobile devices. *Figure 5* shows that 99 percent of the smartphone consumers reported having a smartphone in their hand within the last week, and 97 percent use their smartphone on a daily basis, which, for instance, is 37 percentage points greater than the daily reported use of laptops.

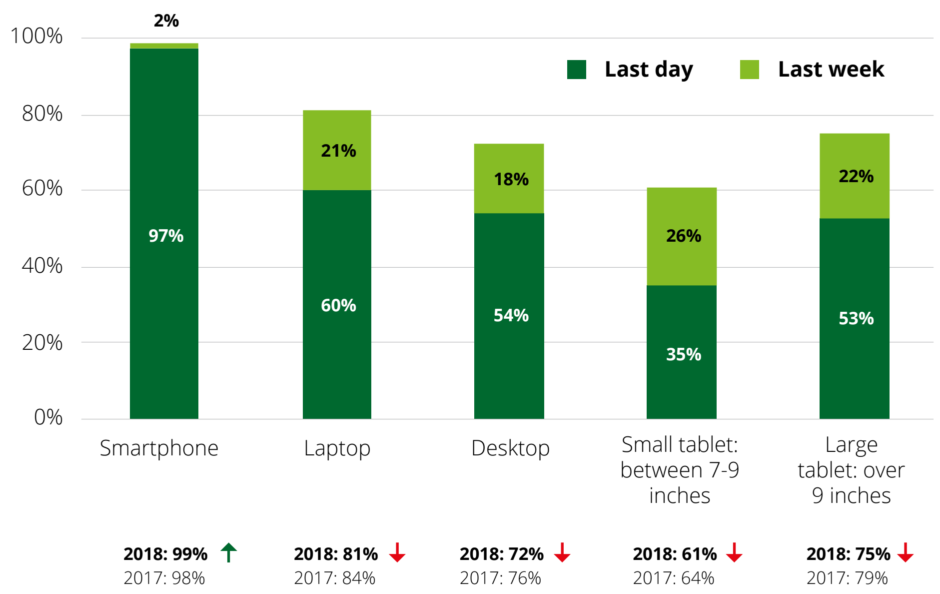
One explanation for smartphones' ubiquity might be that consumers communicate more often and use applications to handle tasks that other devices previously carried out. Banking and shopping are good examples of this. Netbanking is a frequent activity, and many stores have a smartphone-friendly webshop that allows consumers to buy things on the go, for instance, while on a train or bus on the way home from work. This increase in the daily use of the smartphone has been coupled with a decreasing use of other devices.

Other devices, such as laptops, are used for more specialised tasks, including work-related activities and entertainment. In many cases, smartphones do not have a proper keyboard to execute larger, work-related tasks such as the writing of reports, and it is more comfortable to watch TV series and movies on a big screen. This is where the smartphone has its limits, but perhaps not for long.

**Does it have to fit into the pocket?**
The natural limit on how big a smartphone screen can get means that it is not likely to "kill" all other devices. However, this limitation may not be present in the years to come. Smartphone providers have introduced larger, so-called "phablets." The iPhone Xs Max and Samsung Galaxy Note9 are examples of smartphones with screen sizes of about 6.5 inches. It seems that a smartphone does not necessarily need to fit into the pocket anymore.

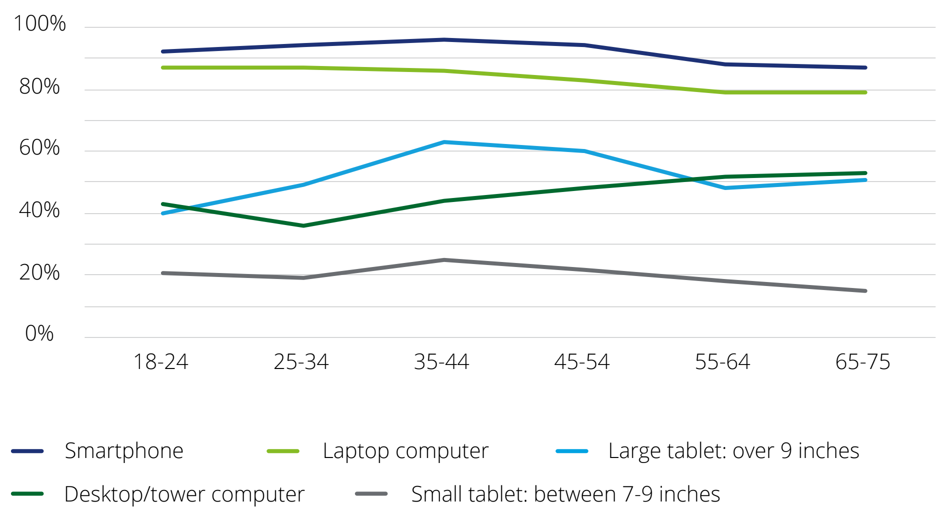
As the name implies, a phablet is something between a phone and a tablet; not surprisingly, these two types of devices — the smartphone and the tablet — are

**Figure 5. Frequency of usage (by device)**
*Question: When was the last time you used each device? Was it within the...?*




Base for 2018: All adults 18-75 who own or have ready access to smartphone (4608), laptop (4181), desktop (2305), small tablet between 7-9 inches (1023), large tablet over 9 inches (2646). Base for 2017: All adults 18-75 who own or have ready access to smartphone (4426), laptop (4238), large tablet over 9 inches (2494), desktop (2396) and small tablet between 7-9 inches (1090).

**Figure 6. Device penetration among Nordic adults based on age groups**
*Question: Which, if any, of the following devices do you own or have ready access to?*




Base: All adults 18-75 who own or have ready access to smartphone (4608), laptop (4181), desktop (2305), small tablet between 7-9 inches (1023), large tablet over 9 inches (2646)
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018.





the only ones that show an increase in access or ownership among the Nordic consumers in the survey.

Despite the increasing access to tablets across the Nordic countries, the general use of both small and large tablets seems to be declining. This means that, even though many consumers have a tablet lying on the coffee table at home, they do not grab it and use it as much as they did a year ago. *Figure 5* shows that the use of small tablets, those between seven and nine inches, decreased by 3 percentage points from 2017 to 2018, and for large tablets, those over nine inches, the use decreased by 4 percentage points. This indicates that we may have reached "peak tablet," as predicted in Deloitte's Global TMT Predictions 2017 report.[1]

The same story applies when it comes to laptops. The use of the laptop decreased by 3 percentage points from 2017 to 2018, but what about the desktop — is it still "on"?

**Game over: The desktop moves out**
Overall, the number of individuals with access to a desktop has decreased by 4 percentage points over the past two years. Norway has seen a 6 percentage points decrease. Among those consumers who still have a desktop on their desk, they tend to use it less than before; the use of the device has decreased from 76 percent in 2017 to 72 percent in 2018.

So, who uses a desktop? *Figure 6* illustrates that 43 percent of young consumers still own a desktop, even though smartphones and laptops are more popular. What makes 18–24-year-olds log on to an "old fashioned" computer in a fast-moving digital age? The answer is: gaming, gaming, gaming. This age group plays more advanced computer games with many visual effects that are often more demanding. These games are probably a

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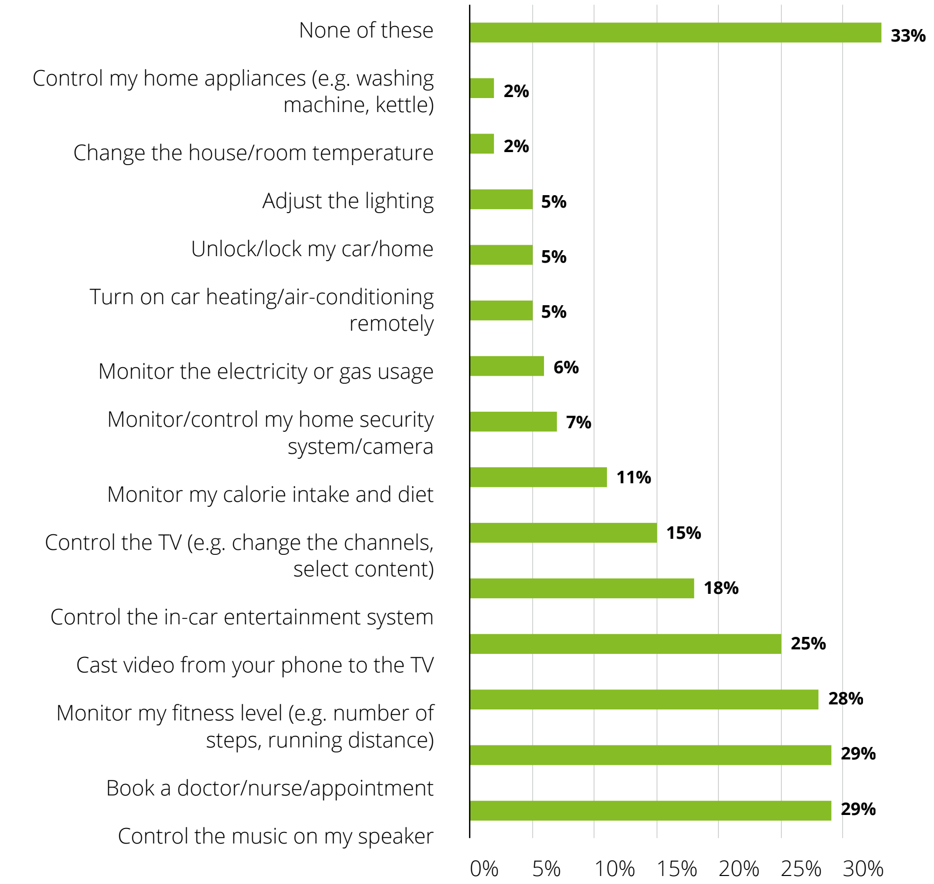
**Figure 7. Services controlled by an app or website on smartphone**
*Question: Do you use a mobile website or an app on your smartphone to do any of the following?*




Base: All adults 18-75 who have a smartphone in Sweden (1736), Norway (916), Denmark (988) and Finland (967).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018.

key factor in keeping desktops alive among the younger audience.

Access to a desktop decreases by 7 percentage points as the age group gets slightly older. Among the 25–34-year-olds, only 36 percent either own or have ready access to one. It seems that the desktop moves out as young consumers grow older and their involvement in gaming fades out. Or, could it be that the desktop moves out as the girlfriend moves in?

Despite the above, desktops remain popular among the elderly. More than half (53 percent) of the consumers between the ages of 65 and 75 have a desktop.

This group often relies on members of the more tech-savvy younger generations to help them solve technical problems. Perhaps they even rely more on desktops than on their tablets. Figure 6 illustrates that this age group prefers a desktop to both small and large tablets. However, both smartphones and laptop computers are the most popular devices among the elderly, and among all other age groups.

At this point, it seems that the smartphone remains the perfect time-killer, as it is accessible in terms of size and functionalities. Let's take a look at what the handy device is used for.

**Turn on the heat!**
Tasks that were previously managed using a variety of devices, such as laptops or desktops, can now all be handled with a simple tap on the smartphone. As *Figure 7* illustrates, Nordic consumers use their smartphones to control music (29 percent), book doctor's appointments (29 percent), or to monitor their fitness levels (28 percent). Data on how many steps they take per day, or how quickly they run a five-kilometre distance, give them quick insight to their physical health.

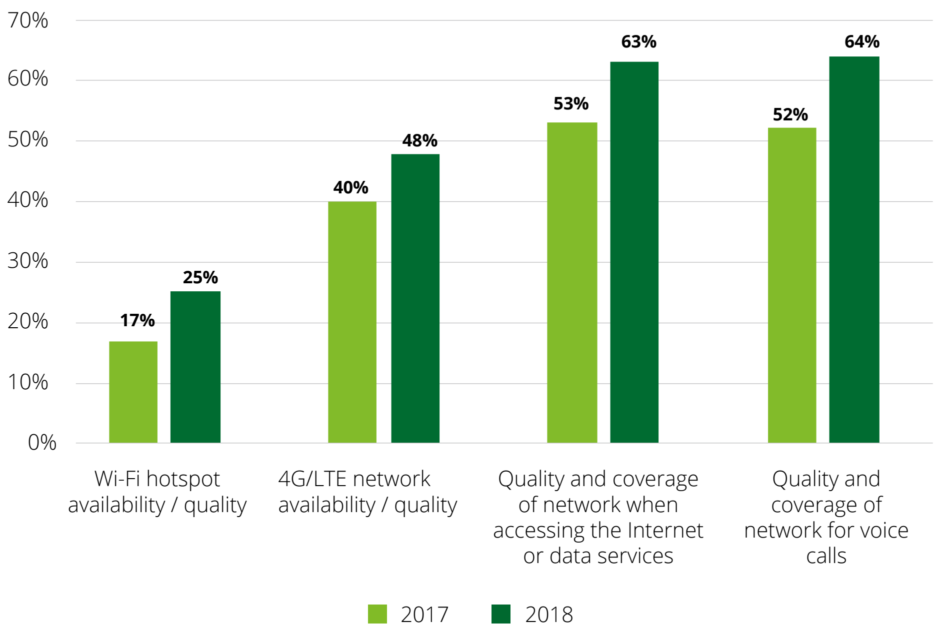
The tasks managed by smartphones do not stop here. The devices' functionalities have turned homes into smart homes with everything controlled on the phone. As *Figure 7* shows, Nordic consumers have begun to use their smartphones to unlock their car or home doors, to adjust lighting, turn on a heating or air-conditioning system remotely, or control the home security system from afar. Some consumers even see an economic advantage of using their smartphone to monitor electricity or gas use — this is, however, still in the early stage, as only 6 percent of Nordic consumers use their smartphone for this task.

There are some national differences in what consumers use their smartphones for. In Norway, 37 percent use their smartphone to control the music on their speakers, while in Finland only 22 percent do so. By





**Figure 8. Services important when owning a phone**
*Question: Which services are very important to you?*




Base for 2018: All adults 18-75 who have a phone or smartphone in Sweden (1798), Norway (947), Denmark (1051) and Finland (1050). Base for 2017: All adults 18-75 who have a phone or smartphone in Sweden (1769), Norway (947), Denmark (1028) and Finland (1038).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018, Deloitte Global Mobile Consumer Survey, 2017.

contrast, in Finland, 35 percent book doctor's appointments through their smartphone, while only 22 percent do so in Sweden.

Norwegian consumers are the frontrunners when it comes to controlling various services through their smartphones. Three-fourths (75 percent) of Norwegians use their smartphone to manage one or more of the tasks mentioned in *Figure 7*, compared to 68 percent in Sweden and 62 percent in both Denmark and Finland.

**A need for speed**
There is no doubt that consumers are using their smartphones in new ways, but what do these new tasks require? When asked which mobile services are most important, Nordic consumers point to quality and network coverage for voice calls and internet use, 4G network availability, and Wi-Fi hotspots. The most important service they cite is no hidden fees. All of these services, which are shown in *Figure 8,* are related to data services. This indicates that data — especially fast data — is more important than ever. The report looks into this aspect in Chapter 4. At this point, we can conclude that a typical consumer has a mobile phone in his or her hand every minute of the day for many kind of tasks — and this comes with a price.

Chapter 3

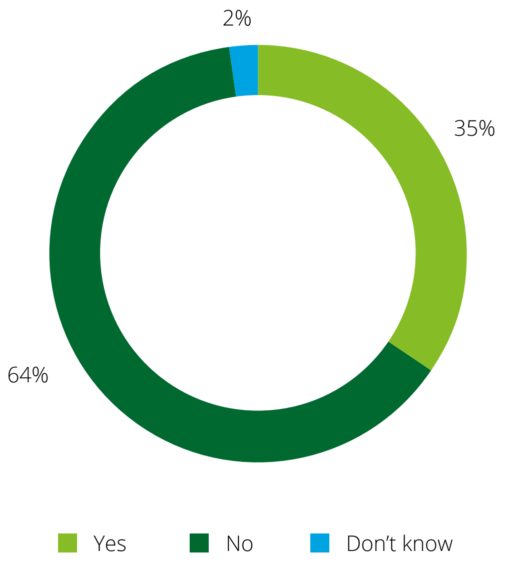
# Too much is never enough

More than one-third of Nordic consumers think they use their mobile phone too much, but only a few try to limit their use — even though there are many negative side effects.

It is possible to spend countless hours engaging with smartphones, scrolling up and down through bottomless feeds of videos, pictures, and texts. Users engage with friends, family and flirts, and use numerous applications for entertainment, shopping, communicating, working, studying, and much, much more. Mobile phones have become an integrated part of our lives, but this comes with a price — for many consumers, this use has become too much.

**Yes, we use our phones too much**
This year's survey shows that the percentage of Nordic consumers who think they use their mobile phone too much is increasing. *Figure 9* reveals that 35 percent think they use their mobile phone excessively. This has been an escalating trend since 2017 and one that will likely continue in the coming years. As shown in *Figure 10*, Norway remains the country in the region where mobile overuse is most common, but since 2017, reported Swedish overuse has increased more than

**Figure 9. Excessive use of smartphones among Nordic adults (Nordic total)**
*Question: Overall, do you think you use your mobile phone too much, or not?*




Base for 2018: All adults 18-75 who have a phone or smartphone in Sweden (1798), Norway (947), Denmark (1051) and Finland (1050).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018.



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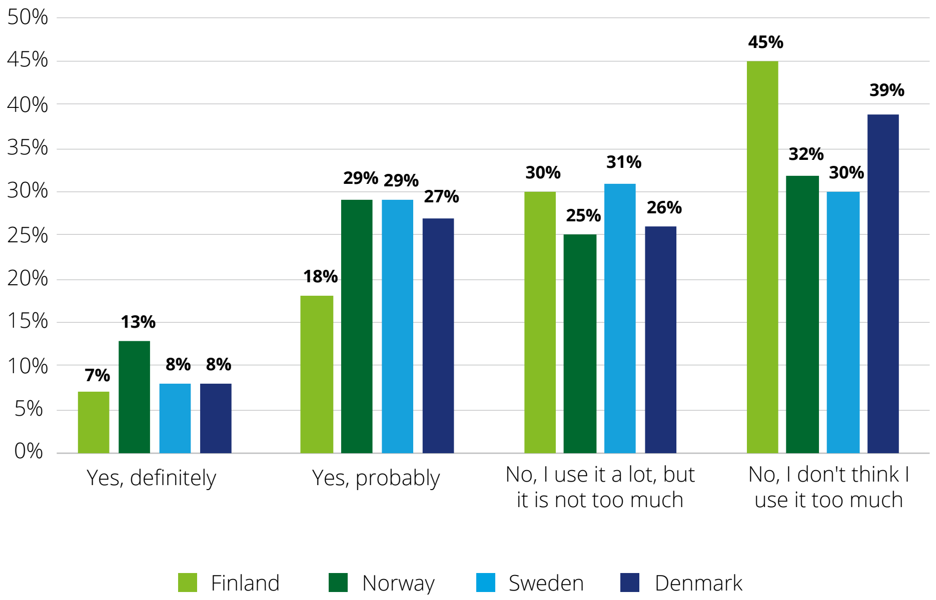
**Figure 10. Excessive use of smartphones among Nordic adults (by country)**
*Question: Overall, do you think you use your mobile phone too much, or not?*




Base for 2018: All adults 18-75 who have a phone or smartphone in Sweden (1798), Norway (947), Denmark (1051) and Finland (1050). Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018.

in the rest of the Nordic countries. Finnish consumers are, by far, the best at keeping their mobile use to a comfortable level.

Though it has the highest reported percentage of mobile overuse amongst its population, Norway is the only Nordic country that has managed to break this strong, upward-trending curve. We cannot say if this is because of the introduction of the Norwegian app Hold[2] , which rewards users with, for example, free coffee and movie tickets for not using their mobile phone, but it does suggest that we may be seeing the beginning of a counter-trend.

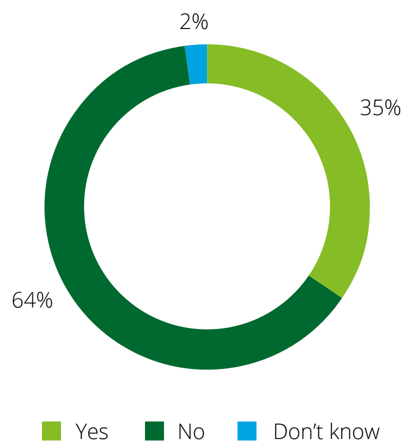
**Can't stop – won't stop?**
According to a 2017 study by the University of Texas, simply having a smartphone within view can reduce productivity, slow down response speed, and reduce a student's grades[3]. Our survey shows that most Nordic consumers, even those who think they overuse their mobile phones, do not try to limit their use. This is illustrated in *Figure 11*.

MIT's Sloan Management Review published research in 2017 that provides a possible explanation for why so few consumers take measures to limit their time interacting with their phone: For young adults accustomed to continually checking their cell phones, even a single day without access to them can trigger anxiety.[4]

In addition, apps are specifically designed to feed the user's interaction neediness,[5] making it even harder for users to downgrade the consumption of certain apps, even when they would like to.

Fortunately, several digital and analog sources can help the remaining 58 percent to limit their time with a phone in hand and their eyes glued to the small screen. Apps such as Mute, Space, and Moment let users track how much time they spend

**Figure 11. Reduction of phone usage**
*Question: Do you try to limit your mobile phone usage because you think you are spending too much time on it? (people who think they use their mobile phone too much)*



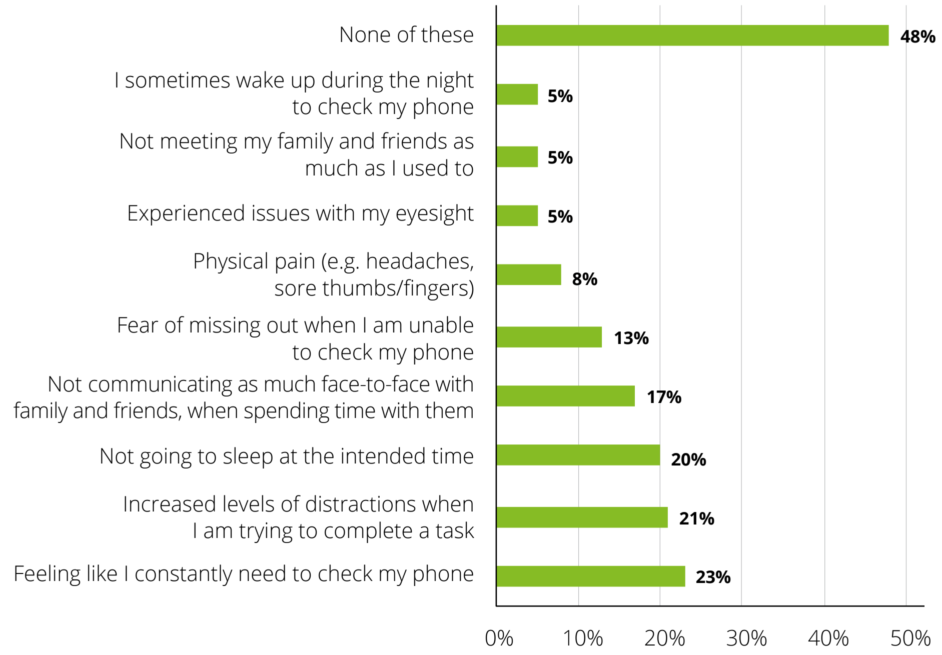

Base: All adults 18-75 who think they use their mobile phone too much in Sweden (671), Norway (396), Denmark (360) and Finland (254).

Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018.





**Figure 12. Negative side effects of smartphone addiction**
*Question: Which of the following, if any, do you experience as a result of using your smartphone?*




Base: All adults 18-75 who have a smartphone in Sweden (1736), Norway (916), Denmark (988) and Finland (967). Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018.

using their phone and how often they unlock it, with the goal of helping them to reduce their mobile time. With these aims in mind, authors such as Imran Rashid and Catherine Price published books in 2017 and 2018, respectively, on how to stop spending so much time on one's phone.

**Four pieces of advice from Imran Rashid are[8]:**

- Take mental breaks where you are 100 percent offline (e.g., in the bathroom, in queues, or during a commute).
- Keep your phone out of reach, so you cannot see or hear it when you need to work, be present, or study.
- Always put the phone face down when it is near you.
- Turn off all notifications and allow only messages from specific people you choose to contact you.

**No pain, no gain?**
When diving deeper into the negative side effects related to smartphone use, our survey shows that more than half of all Nordic users have experienced physical, social, and cognitive implications related to their phone use.

*Figure 12* shows that 52 percent of all Nordic consumers have experienced negative side effects related to the use of their smartphone. That number increases to 88 percent for consumers who think they use their mobile phone too much, and falls to 37 percent for consumers who believe their smartphone use levels are appropriate.

Taking a closer look at these numbers, it is remarkable to observe that not all people who reported experiencing negative side effects believe they use their phone too much. This may indicate that the number of Nordic consumers who use their phone too much is actually greater than first meets

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the eye, as there could be a dark subset of consumers who are unaware of or in denial about their overuse. While some Nordic consumers might not be aware of how much they actually use their phone, one must wonder: How much negativity are we willing to endure from our phones before we take action?

The most common negative side effects of smartphone addiction among Nordic consumers are the feeling of constantly needing to check their phone, increased levels of distraction when trying to complete tasks, and not going to sleep at the intended time. However, physical pains such as headaches and sore thumbs and fingers are also an issue, especially for young Nordic consumers (those between the ages of 18 and 34). Among them, 14 percent have experienced such physical effects.

**The phone links work and leisure**

When at work, the phone is a distraction to Nordic employees. As shown in *Figure 13*, Norwegian businesses and organizations are most challenged by a workforce where 66 percent of workers use their smartphone for personal purposes during working hours. Finland, however, is at the top of the class, with only 36 percent admitting to using their phone for personal matters during work hours. Excluding Finland, 61 percent of the Nordic workforce use their smartphone for personal matters when they should be working. According to the Harvard Business Review, smartphone use can lead to a measurable impairment in employees' productivity and ability to immerse themselves in their work,[6] so Nordic employees' smartphone use during work hours must be an issue for HR departments and leadership boards across the Nordic countries.

While smartphones present a distraction to Nordic employees during working hours, productivity may be positively influenced by the fact that the majority, 71 percent, of Nordic consumers cannot leave work behind during leisure time. *Figure 14* illustrates this point. Swedish consumers lead the group, as 78 percent use their smartphone for business purposes in their spare time. Danes, however, are the best at keeping leisure time free from work, as "only" 64 percent use their smartphone for business purposes outside normal working hours.

The usual work tasks performed in the Nordic consumer's spare time include taking standard calls, reading and writing emails, and managing the calendar — noncomplex tasks that can be performed on the go whenever there are just a couple of minutes available.

Working after business hours presents another problem for businesses and organizations across the Nordic region. Research shows that emailing during leisure time can be psychologically damaging, and that employees who are expected always to be available, such as via their mobile phone when they are not at the office, experience elevated stress responses.[7]

The list of the negative side effects is long, but that does not make the Nordic consumers move away from their screens.

**Figure 13. Using phone for personal purposes during working hours**

*Question: How often, if at all, does your smartphone usage for personal purposes distract you at work?*

| | Finland | Norway | Sweden | Denmark |
|---|---|---|---|---|
| **Very often** | 2% | 3% | 4% | 3% |
| **Often** | 6% | 12% | 11% | 8% |
| **Occasionally** | 28% | 51% | 45% | 45% |
| **Never** | 64% | 34% | 40% | 44% |

Base: All adults 18-75 who have a smartphone and are in work and use their smartphone for personal purposes at work in Sweden (1058), Norway (596), Denmark (539) and Finland (543).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018.

**Figure 14. Using phone for business purposes outside of working hours**

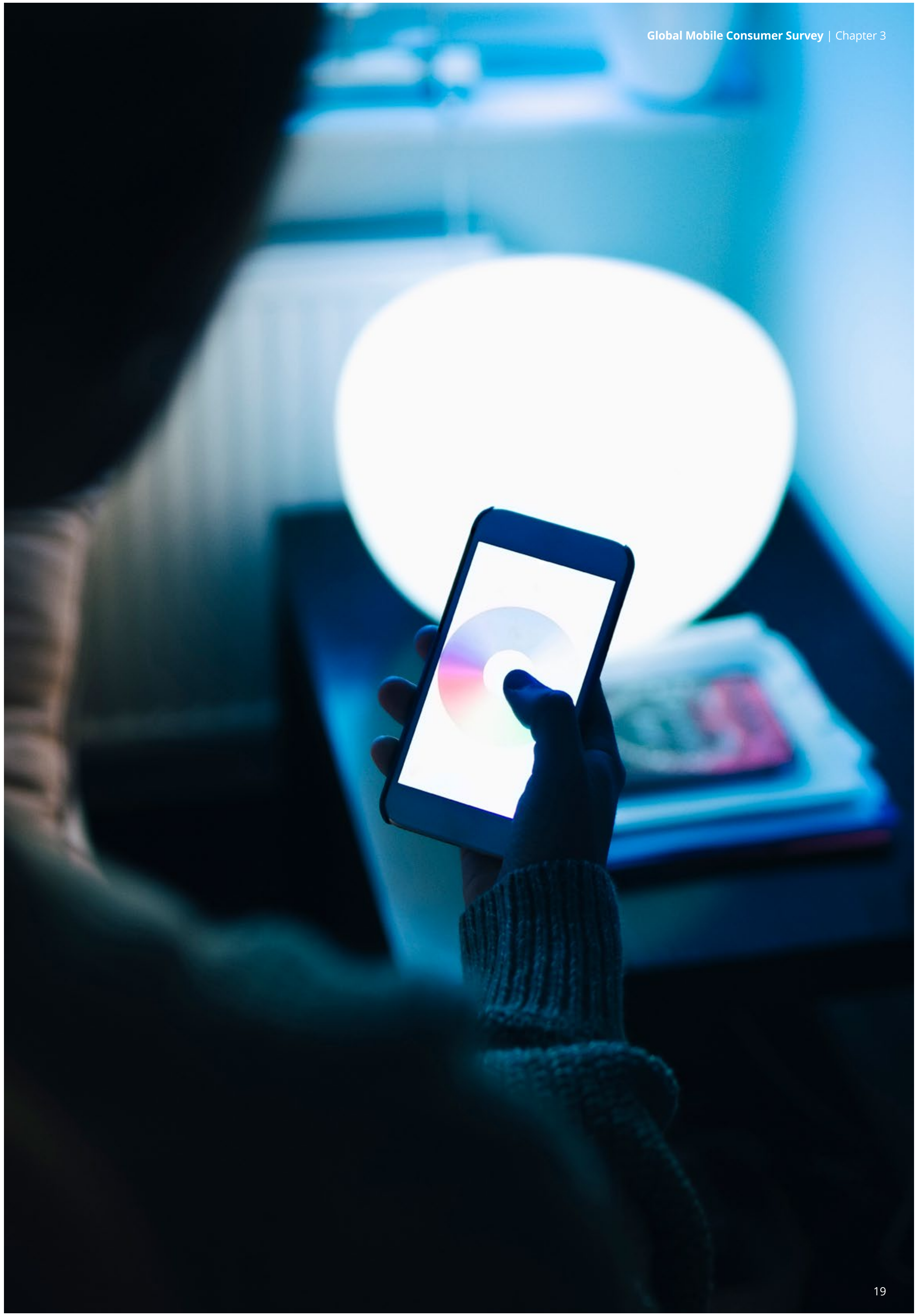
*Question: During a typical working week, how often, if at all, do you use your smartphone for business purposes outside of your normal working hours?*

| | Finland | Norway | Sweden | Denmark |
|---|---|---|---|---|
| **Very often** | 13% | 10% | 17% | 13% |
| **Often** | 18% | 20% | 26% | 19% |
| **Occasionally** | 36% | 42% | 35% | 32% |
| **Never** | 33% | 28% | 22% | 36% |

Base: All adults 18-75 who have a smartphone and are in work in Sweden (1201), Norway (670), Denmark (654) and Finland (635).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018.







Chapter 4

# Instant is everything

The preferred type of communication within the Nordic countries appears to vary with age, as younger generations seem to have a preference for visual communication.

Multiple broadcasting activities are becoming increasingly popular on smartphones, such as the sharing of photos and videos via social networks or instant messaging apps. Therefore, it comes as no great surprise that the use of social media apps like Facebook, Messenger, WhatsApp, Snapchat and Instagram has increased compared to last year, as mentioned earlier. This indicates the continuing and increasing need for Nordic consumers to stay connected and interact with the world around them.

**The preferred type of communication varies with age**

Responses to the survey indicate differences among age groups with regards to preferred types of communication. Young people tend to have a greater preference for visual communication, such as photos and videos, and they are the most frequent users of applications like Snapchat and Instagram. Consider, for instance 'Ida Larsen', the fictive mobile user presented at the beginning of the report. She checks her Snapchat as soon as she wakes up in the morning.

The daily use of these applications decreases with age. It has been argued that new technologies have created an easily distracted generation with

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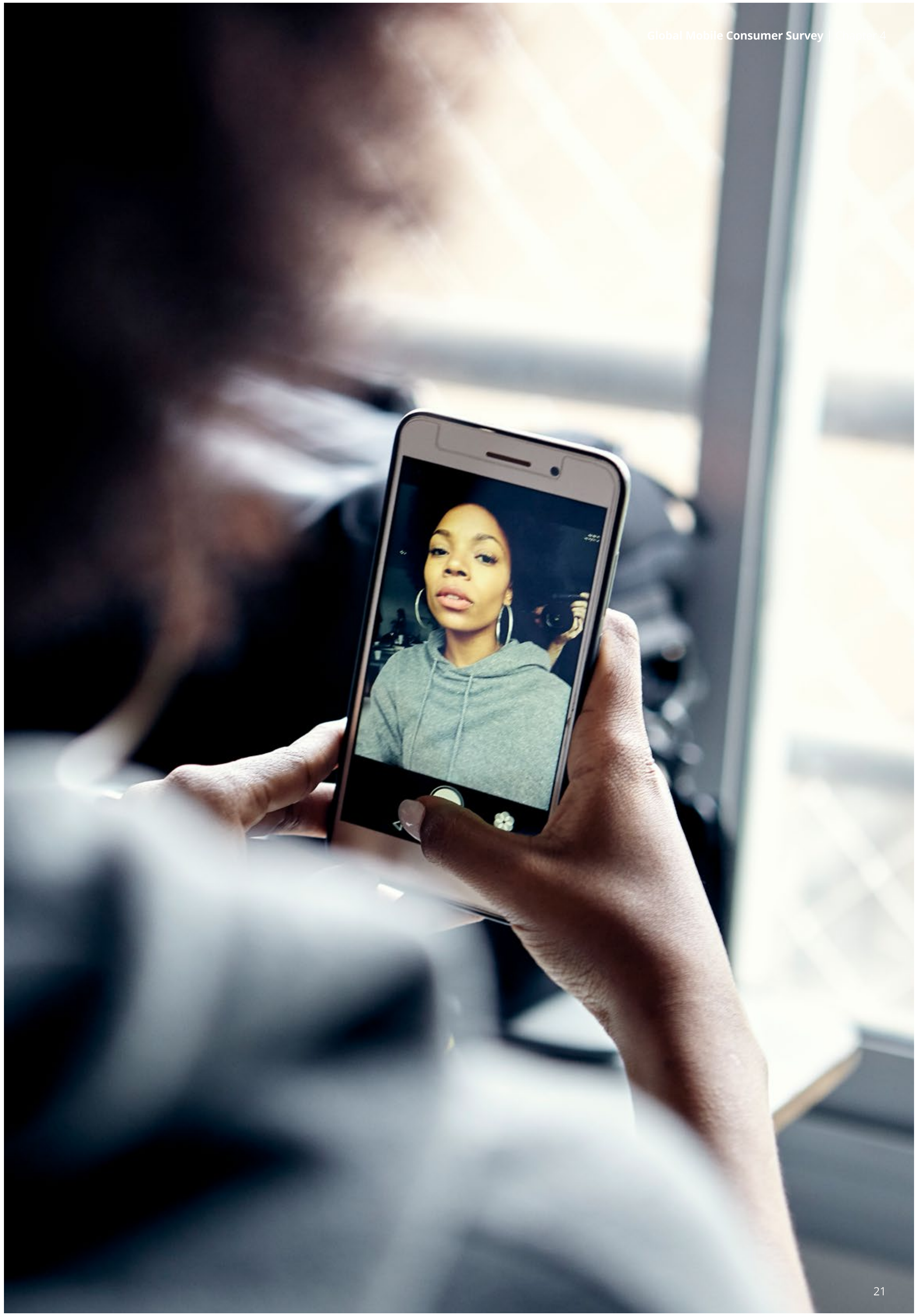


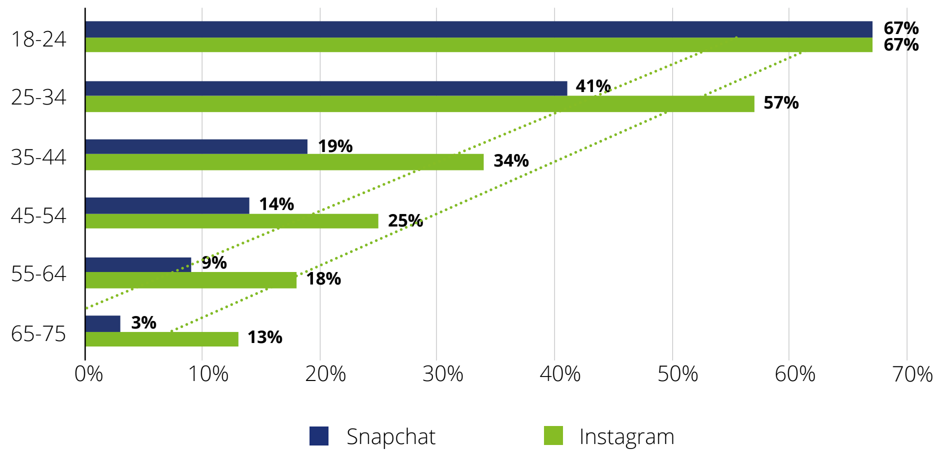
**Global Mobile Consumer Survey** | Chapter 4

short attention spans.[9] As the younger generations have grown up in a digital age with various simultaneous demands for their attention, they are more likely to appreciate stimulating forms of communication. In addition, the barriers to learning new applications are generally significantly lower for younger age groups, as compared to those generations that, for example, grew up without the Internet.[10] However, the younger age groups are driving the adoption of using visual tools to communicate across generations.[11] As seen in *Figure 16*, 25 percent of Nordic consumers today use Snapchat, and 35 percent use Instagram on a daily basis. This is an increase of 8 and 7 percentage points, respectively, since 2016. This overall increase is primarily due to the apps' more widespread use amongst the older generations.
As *Figure 16* indicates, it is apparent that between 42 and 71 percent of people use their phones to check their work and personal email, Facebook, and Messenger on a daily basis, and their use of social media apps has increased.

Twitter is the only app that has not experienced an increase in use in the Nordic countries. While Twitter is a commonplace media outlet across the pond, and the preferred communication tool of US President Donald Trump, Nordic consumers no longer use it. Many consider Twitter an intranet for politicians and journalists with limited appeal to the broader audience.

Those between the ages of 18 and 24 are the least-frequent users of text messages (SMS) and voice calls. On a weekly basis, 78 and 80 percent of people aged 18–24 use text messages and voice calls, respectively. Middle-aged individuals, especially, demonstrate a higher preference for texting and voice calls, as compared to the youngest and oldest age groups. In fact, the group that comprises the most avid users of both text messages and voice calls are those aged 45–54, as can be seen in *Figure 17*. These two communication types appear to be preferred by middle-aged and older generations, as the fictive persona 'Svante Svensson', from Chapter 1, illustrates. He checks his phone for any missed calls when he wakes up each morning. In general, older generations value more personal forms of communication, such as face-to-face interaction.[12]

**Figure 15. Daily usage of Snapchat and Instagram**
*Question: Apps used on mobile phone*




Base: All adults 18-75 who have a smartphone in Sweden (1736), Norway (916), Denmark (988) and Finland (967).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018.

**Figure 16. Daily usage of apps on smartphone**
*Question: below is a list of apps that you may have on your phone. Please state how often you use any of these.*

| App | 2018 | 2017 | 2016 |
|---|---|---|---|
| **Facebook** | 59% | 56% | 53% |
| **Messenger** | 41% | 39% | 29% |
| **WhatsApp** | 23% | 20% | 22% |
| **Snapchat** | 25% | 21% | 19% |
| **Instagram** | 35% | 29% | 26% |
| **Twitter** | 8% | 8% | No data |
| **Work email** | 42% | 38% | No data |
| **Personal email** | 71% | 65% | No data |

Base for 2018: All adults 18-75 who have a smartphone (4608). Base for 2017: All adults 18-75 who have a phone or smartphone (4782). Base for 2016: All adults 18-75 who used IM, social networks or email (3290). 2016 data for Denmark is not available. 2016 data for Twitter, work email and personal email is not available.
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018, Deloitte Global Mobile Consumer Survey, 2017, Deloitte Global Mobile Consumer Survey, 2016.

**Watch a video and share it instantly**
Finland is the only country in the Nordic region where an increasing percentage of smartphone users watch videos shared on instant messaging networks at least once per day; this number has increased by 9 percentage points since 2016, as shown in *Figure 18*. This has not been observed in the other Nordic countries, where the percentage of smartphone users who watch videos shared on instant messaging networks at least once per day is actually decreasing.

One possible explanation for this phenomenon may be that instant messaging apps are more popular in Finland, compared to their neighboring countries. As a result of unlimited data caps in Finland, instant messaging apps have, to a certain degree, replaced text messaging. In 2018, 57 percent of Finnish smartphone or mobile phone users used an instant messaging app at least once per day. Sweden, which has the second-highest percentage of users who engage in such behavior, is about 20 percentage points behind, at 37 percent.

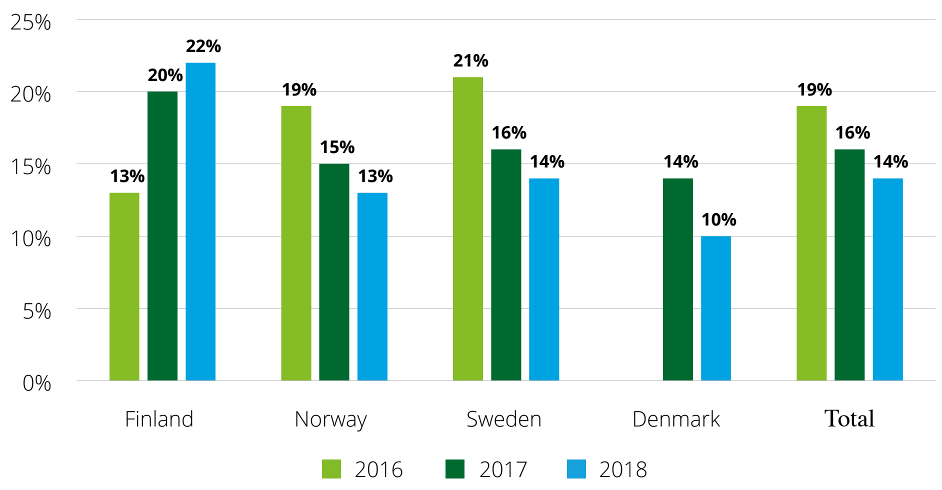
As shown in *Figure 19*, there are some obvious differences among the Nordic countries when comparing three of the most popular instant messaging apps (Facebook Messenger, WhatsApp, and iMessage):

**Figure 17. Weekly use of text messages and voice calls**
*Question: How often, if at all, do you use each of these on your mobile phone?*

| Age | Weekly use of text messages (SMS) | Weekly use of voice calls |
|---|---|---|
| 18-24 | 78% | 80% |
| 25-34 | 83% | 86% |
| 35-44 | 87% | 88% |
| 45-54 | 89% | 92% |
| 55-64 | 88% | 90% |
| 65-75 | 81% | 86% |

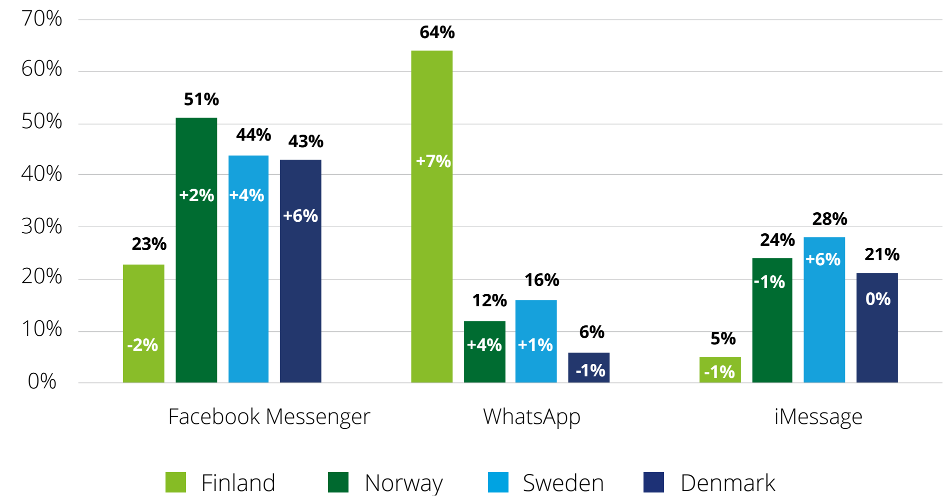
Base: All adults 18-75 who have a phone or smartphone in Sweden (1798), Norway (947), Denmark (1051) and Finland (1050).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018.

**Figure 18. Percentage of mobile phone users that watch videos shared on instant messaging networks at least once a day**
*Question: Activities use mobile phone to do - Watch videos shared on instant messaging networks*




Base for 2018: All adults 18-75 who have a smartphone in Sweden (1736), Norway (916), Denmark (988) and Finland (967). Base for 2017: All adults 18-75 who have a smartphone in Sweden (1671), Norway (902), Denmark (940) and Finland (913). Base for 2016: All adults 18-75 who have a smartphone in Sweden (1758), Norway (915) and Finland (797). No 2016 data for Denmark.
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018, Deloitte Global Mobile Consumer Survey, 2017, Deloitte Global Mobile Consumer Survey, 2016

**Figure 19. Daily usage of instant messaging apps in the Nordic countries**
*Question: Apps used on mobile phone*




Base: All adults 18-75 who have a smartphone in Sweden (1736), Norway (916), Denmark (988) and Finland (967).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018, Deloitte Global Mobile Consumer Survey, 2017.

- WhatsApp dominates in Finland, with 64 percent daily users, likely due to network effects. However, Facebook Messenger and iMessage are both demonstrating a declining trend.
- All three instant messaging apps are growing in popularity amongst the Swedes. Especially interesting here is that Sweden is the only country with an increase in daily iMessage users.

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- In Denmark, Facebook Messenger is becoming more popular; the number of daily WhatsApp users has declined, while the user base for iMessage remains the same.

- Finally, the most frequently used instant messaging app in Norway is Facebook Messenger. Although a very small percentage of the sample uses WhatsApp, it is becoming increasingly popular. iMessage, on the other hand, has lost daily users when compared to 2017.

**We want network quality, coverage, and availability!**

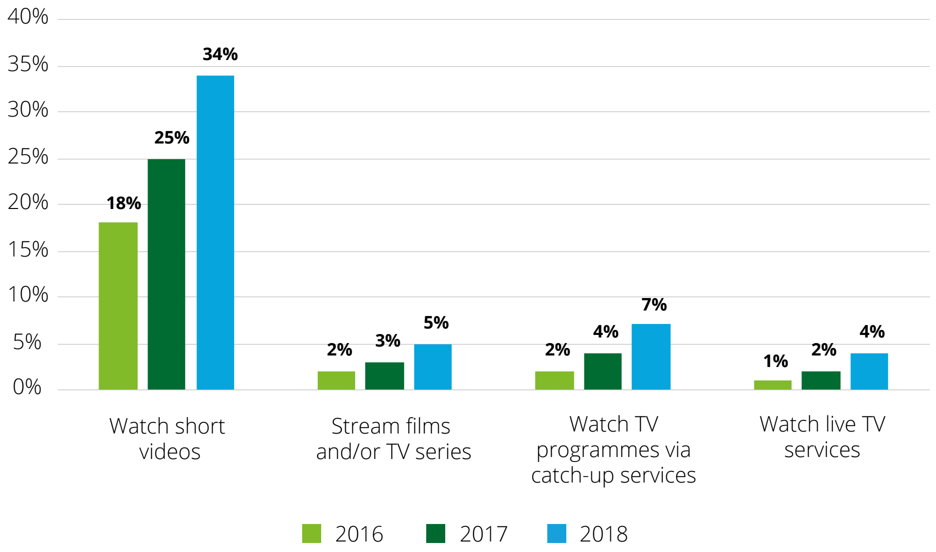
Today, the majority of Nordic consumers have access to mobile data.[13] In a global comparison, the Nordic countries have excellent coverage and speed when it comes to their data networks.[14] This is crucial, as multiple broadcasting activities, as previously mentioned, have become increasingly popular on smartphones (see *Figure 20*). Compared to 2016, a larger share of Nordic consumers now claims that the preferred activity on a smartphone is watching short videos. Smartphones are also used for streaming films and TV series, watching TV programs via catch-up services, and watching live TV. Although a rather small percentage of the sample consider a smartphone to be their preferred device for three out of four mentioned activities, the overall trend is positive and suggests an increased preference for long-form video consumption on smartphones.

The increased popularity of broadcasting activities on smartphones might be an explanation for why network quality and coverage are gaining in importance amongst mobile phone users. More than one-fifth of smartphone owners watch short videos or live posts on a daily basis, and almost half do so weekly. Furthermore, 19 percent stream or play music daily, and 42 percent do so weekly.

Each of the Nordic countries demonstrates similar trends, where network quality and coverage are gaining importance amongst mobile phone users. This specific factor is currently considered the most important amongst the Swedes, of whom 68 percent answered that network quality and coverage are "very" important to them. This is an increase of 11 percentage points from last year's survey.

**Figure 20. Activities for which the mobile phone is the preferred device**

*Question: Which, if any, is your preferred device for each of the following activities?*




Base for 2018: All adults 18-75 who have a phone or smartphone in Sweden (1798), Norway (947), Denmark (1051) and Finland (1050). Base for 2017: All adults 18-75 who have a phone or smartphone in Sweden (1769), Norway (947), Denmark (1028) and Finland (1038).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018, Deloitte Global Mobile Consumer Survey, 2017. Deloitte Global Mobile Consumer Survey, 2016.

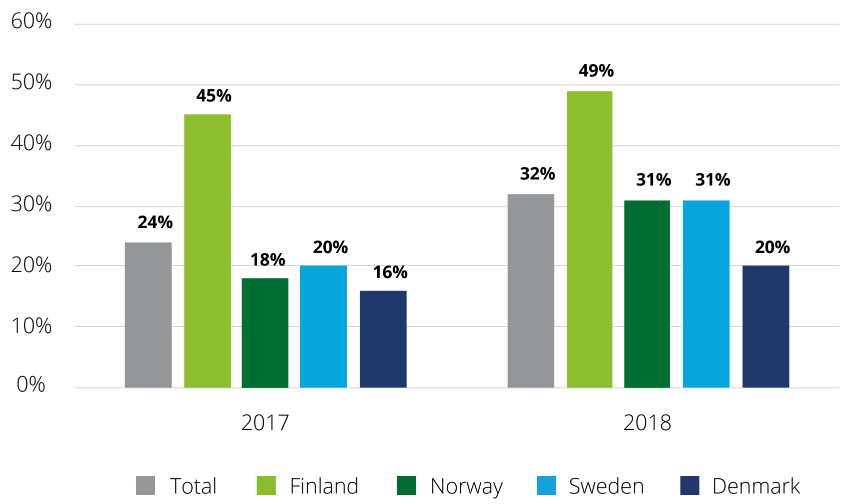
In general, all Nordic consumers want fast data, but Finland stands out when it comes to actually getting it. Nearly two-thirds (61 percent) of the Nordic adults have a monthly data allowance on their smartphone of more than 3GB. In Finland, they operate with unlimited data (with a speed cap), instead of a data cap, which is the norm in the rest of the region. Since Finland operates with unlimited data, many households use their mobile/4G connection as a hotspot; therefore, it is not a question about getting data for the Finnish consumers, but rather a question about speed.

Although not considered as important as network quality and coverage, 4G/LTE network availability and quality are also becoming increasingly important to mobile phone users. This importance has increased in all four Nordic countries compared to the prior year. However, this factor is especially vital in Norway, where slightly more than half of the sample claimed these are "very important."

Today, consumer preferences are shifting more toward prioritizing the quality and accessibility of mobile data networks. This trend is expected to continue in the coming years, as a result of digitalization and continuous technological improvements. The phone is no longer simply a communication device used to reach others; instead, it has become a toolbox that requires Internet access for consumers to fully realize the potential these tools offer. As consumers are expected to continue to adopt these tools, the importance of Internet access will not only persist, but even grow in the future. Consequently, the quality and accessibility of mobile data will be a key purchasing criterion, which was also stressed in last year's report. Connectivity will only become better and faster in the future, as 5G is introduced.

**Figure 21. Percentage of smartphone users that upload or share photographs on social networks or instant messaging apps at least once a week**

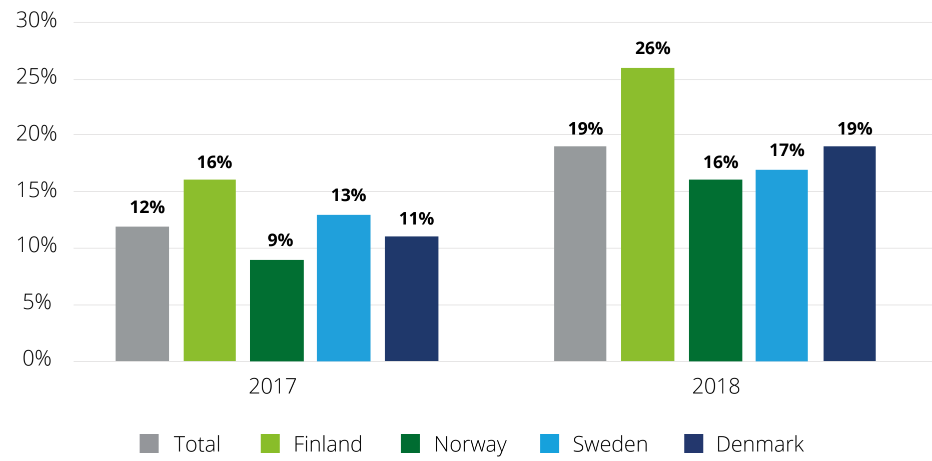
*Question: Below is a list of activities that you may use your smartphone to do. Which, if any, of these do you do at least once a week?*




Base for 2018: All adults 18-75 who have a smartphone in Sweden (1736), Norway (916), Denmark (988) and Finland (967). Base for 2017: All adults 18-75 who have a smartphone in Sweden (1671), Norway (902), Denmark (940) and Finland (913).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018, Deloitte Global Mobile Consumer Survey, 2017.

**Figure 22. Percentage of smartphone users that upload or share videos on social networks or instant messaging apps at least once a week**

*Question: Below is a list of activities that you may use your smartphone to do. Which, if any, of these do you do at least once a week?*




Base for 2018: All adults 18-75 who have a smartphone in Sweden (1736), Norway (916), Denmark (988) and Finland (967). Base for 2017: All adults 18-75 who have a smartphone in Sweden (1671), Norway (902), Denmark (940) and Finland (913).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018, Deloitte Global Mobile Consumer Survey, 2017.

**Record, upload, and share on SoMe**

There has been a significant increase in the uploading or sharing of both photos and videos in the Nordic countries since 2017. This is partially explained by increased social media adoption, especially platforms such as Snapchat and Instagram. As seen in *Figures 21 and 22*, Finland stands out in both categories. Once again, this may be explained by the fact that instant messaging apps are more popular in Finland compared to the other Nordic countries. Norway, however, has experienced the greatest relative increase in the adoption of these two activities, as the sharing and uploading of photos has increased by 13 percentage points, and the sharing and uploading of videos has increased by 7 percentage points since last year's report.

Now, let us move on from self-produced videos to entertainment, which is also popular smartphone viewing.



Chapter 5

# Let me entertain you

The consumption of media-related activities on smartphones has become more popular during the past two years, and will most likely continue to grow in the years to come.

Most smartphone users will likely spend additional time on reading the news, watching short-form videos, and playing music in the future. While media-related activities on smartphones have increased, the popularity of consuming media and entertainment on computers has decreased.

Two years ago, laptops and televisions were almost equally preferred as the top device for watching long-form videos. Today, television is undoubtedly the most preferred device when it comes to watching them.

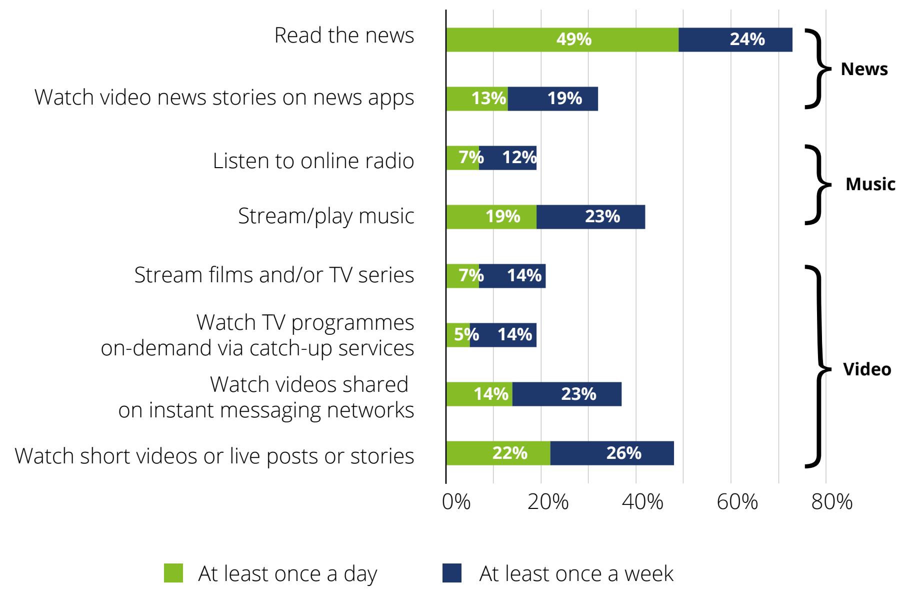
**News and smartphones are perfect complements**

The most popular media-related activity content consumed on a smartphone is reading the news, with reading stories being more popular than watching them. Reading news on a smartphone is a natural transition, even for people who have spent most of their lives with printed news.

As illustrated in *Figure 23*, 73 percent of smartphone owners read the news weekly; >>

**Figure 23. Smartphone usage for media-related activities**

*Question: Activities use mobile phone to do*




Base: All adults 18-75 who have a smartphone in Sweden (1736), Norway (916), Denmark (988) and Finland (967).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018.

this is a 4 percent rise over the prior year, and an 11 percent increase since 2016.

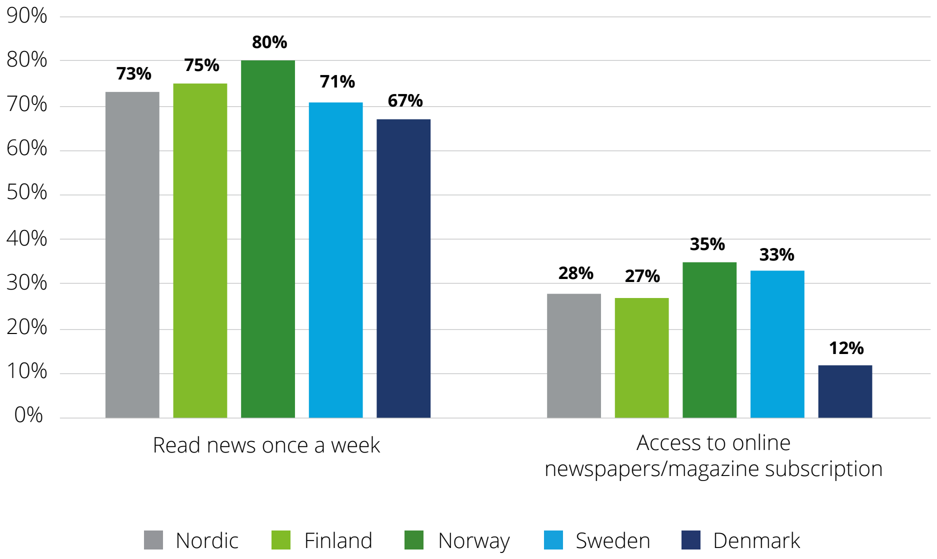
The gaining popularity of reading news on a smartphone differs among the Nordic countries. In Norway, 80 percent read the news on a smartphone at least once per week, compared to 67 percent in Denmark (See *Figure 24*). This might be explained by the fact that more than one-third of Norwegian consumers have access to online subscription services for newspapers/magazines, while only 14 percent of smartphone users in Denmark have such access.

As shown in *Figure 25*, viewing news in video form is less popular than reading news on a smartphone, possibly because this may require more time (minutes rather than seconds). It may also be less suited to breaking news stories; creating a limited amount of text may take less time than the creation of a video. Furthermore, some video clips may require audio, and this is not always convenient — reading a news update while with friends or colleagues may fall into current acceptable behavioral norms, but watching a video with sound may be considered rude.
Adapting news videos for the contexts in which smartphones can be used should increase consumption; for example, news videos can be subtitled to enable viewing with the sound off. Another solution is to create videos specifically for consumption on smartphones, with added subtitles and imagery adapted for a 5-inch screen.

**Short videos are also popular**
The second-most popular form of content on a smartphone is short-form videos (see *Figure 23*). More than one-fifth of all smartphone owners watch short videos or live posts on a daily basis, and almost half do so weekly. Among all respondents, 14 percent watch videos shared on instant messaging (IM) networks daily, and 37 percent do so weekly.

Weekly consumption of short-form video is up 2 percentage points compared to

**Figure 24. Reading news vs. Online subscription to newspapers/magazines**
*Question: Which, if any, of the following do you access on your smartphone?*



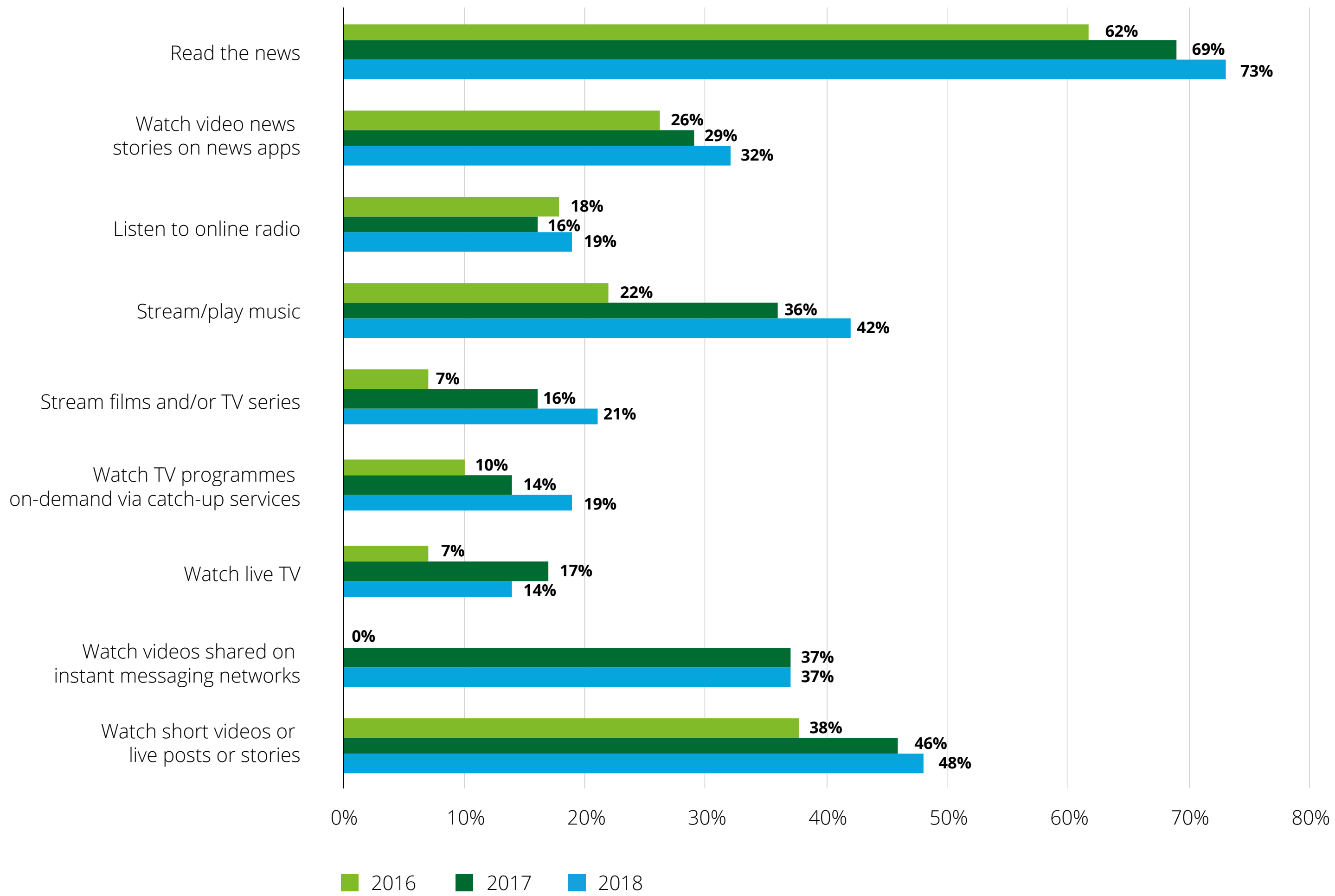

Base for "read news once a week": All adults 18-75 who have a smartphone in Sweden (1736), Norway (916), Denmark (988) and Finland (967). Base for "access to online newspapers/magazine subsription": All adults 18-75 who have a smartphone and have access to a subscription service in Sweden (1347), Norway (745), Denmark (801) and Finland (720).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018.

last year, and 10 percentage points since 2016 (this point is illustrated in *Figure 25*). However, there was no change in the percentage of users who watched videos shared via instant messenger on a weekly basis. About one-third consider the mobile phone their preferred device for watching short videos, followed by a laptop, which is preferred by one-fourth of consumers.

The popularity of watching short videos on mobile phones instead of other devices is growing, as *Figure 26* shows. Compared to last year, 9 percentage points more respondents stated that their mobile phone is their preferred device for watching short videos. Meanwhile, the popularity of tablets, laptops, and desktop computers has decreased by 3, 5, and 1 percentage points, respectively.

Over time, we can expect more short-form videos to be consumed via smartphones.

**Figure 25. Smartphone usage for media-related activities done at least once a week (2016-2018)**
*Question: Activities use mobile phone to do*




Base for 2018: All adults 18-75 who have a smartphone in Sweden (1736), Norway (916), Denmark (988) and Finland (967). Base for 2017: All adults 18-75 who have a smartphone in Sweden (1671), Norway (902), Denmark (940) and Finland (913). Base for 2016: All adults 18-75 who have a smartphone in Sweden (1758), Norway (915) and Finland (797). No 2016 data for Denmark
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018, Deloitte Global Mobile Consumer Survey, 2017, Deloitte Global Mobile Consumer Survey, 2016.

Screen quality is improving, making images more vivid. More content is also being created for mobiles, with certain genres, such as memes, working particularly well. Traditional video creators, such as TV news programs, are becoming more adept at repackaging their content for viewing on smartphones. Furthermore, Snapchat and Instagram are common platforms for sharing short-form videos and are the most popular among teenagers.[15] The use of smartphones for watching short-form videos is predicted to increase in the coming years, as the teenagers of today become the adults of tomorrow.

**The smartphones need bigger screens**
Watching long-form video on a smartphone is understandably less popular than other media-related activities. Yet, the weekly consumption of both streaming films and TV series and watching TV programs on

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demand are both up 5 percentage points over last year (see *Figure 25*). At present, about one-fifth of the respondents use their smartphone on a weekly basis to watch long-form videos.

Netflix launched a download feature in 2016 that made it possible to watch movies and TV series without an Internet connection, for instance when traveling by airplane. Users appreciate this feature,[16] and it might be one of the reasons why the weekly use of streaming films and/or TV series on smartphones has increased the last two years. However, as shown in *Figure 27*, only 5 percent of users preferred mobile phones over other devices when streaming films and/or TV series.

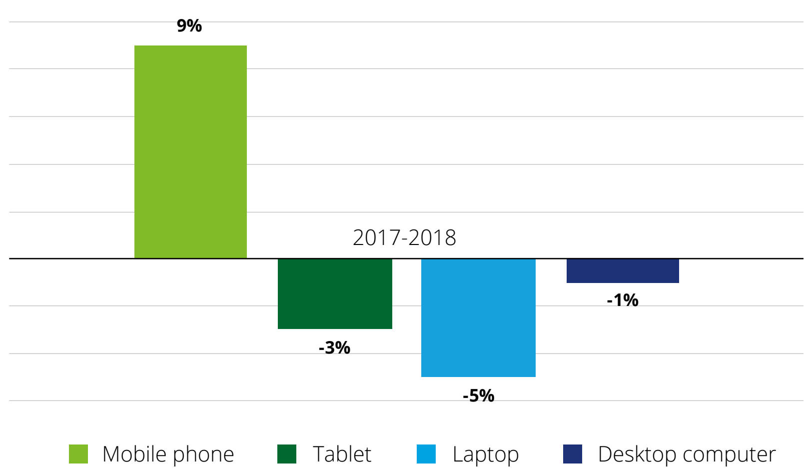
The consumption of long-form video has increased from 2017 levels by a few percentage points, but even 11 years after the launch of full-screen smartphones, 80 percent of owners still do not watch long-form video on these devices on a weekly basis.

Smartphones may very well be used for viewing long-form content in the future, such as when wanting to make use of commuting time to watch the next episode in a series, or to follow a football game while out and about; however, the smartphone will be a substitute option, rather than the first choice. Early in 2016, Netflix reported that half of their users at that point had watched at least some of its content on a mobile device. This, however, merely represented 10 percent of all viewing at that point;[17] 70 percent of all Netflix viewing was on a TV set.[18]

### Television remains popular for streaming

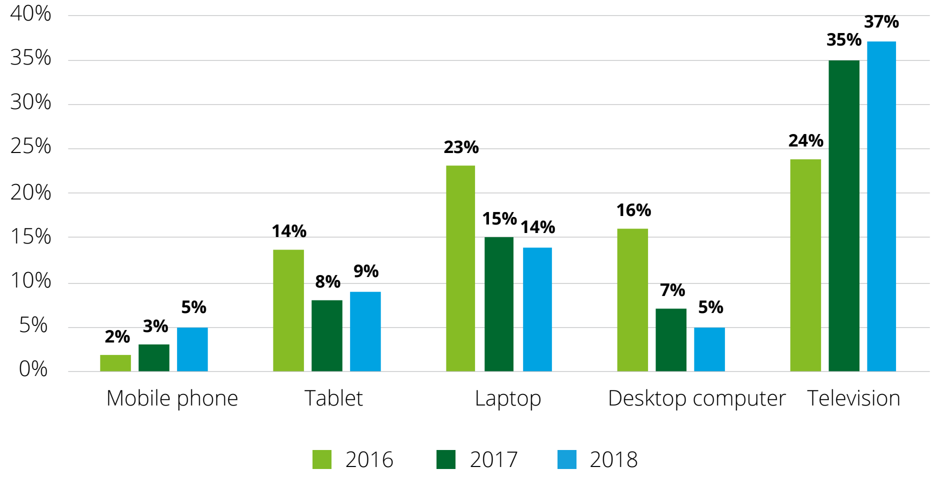
Just like short-form videos, the popularity of using laptops and desktop computers to watch long-form videos is decreasing, while television use is becoming more popular. This is illustrated in *Figure 27*. In 2016, laptops and television were almost equally preferred as the device for watching long-form videos. Now, however, television is the preferred device among 37 percent of

**Figure 26. Change in percentage points since last year (short form video)**
*Question: Which, if any, is your preferred device for each of the following activities?*



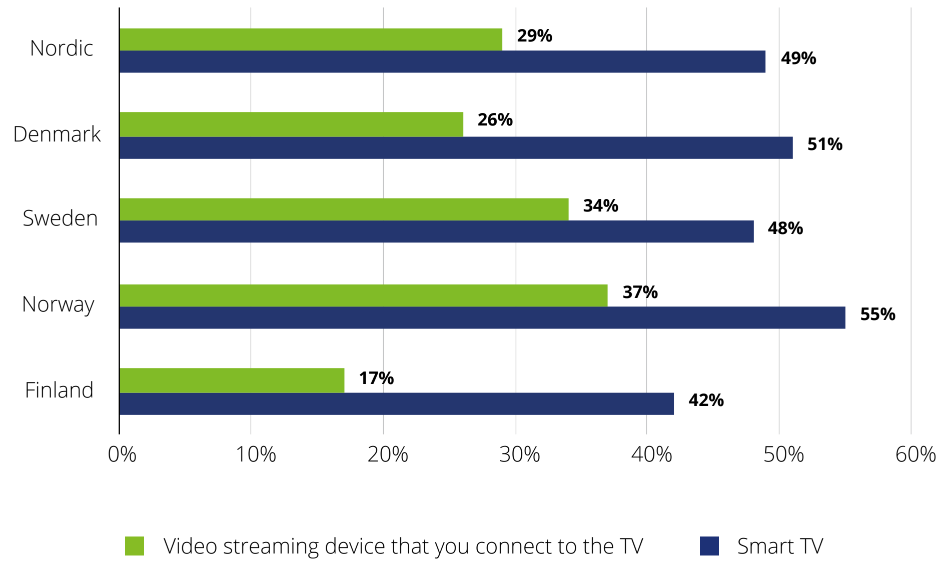

Base for 2018: All adults 18-75 who have a phone or smartphone in Sweden (1798), Norway (947), Denmark (1051) and Finland (1050). Base for 2017: All adults 18-75 who have a phone or smartphone in Sweden (1769), Norway (947), Denmark (1028) and Finland (1038).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018, Deloitte Global Mobile Consumer Survey, 2017.

**Figure 27. Preferred device to stream films and/or TV-series**
*Question: Which, if any, is your preferred device for each of the following activities?*




Base for 2018: All adults 18-75 who have a phone or smartphone in Sweden (1798), Norway (947), Denmark (1051) and Finland (1050). Base for 2017: All adults 18-75 who have a phone or smartphone in Sweden (1769), Norway (947), Denmark (1028) and Finland (1038).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018, Deloitte Global Mobile Consumer Survey, 2017. Deloitte Global Mobile Consumer Survey, 2016.

**Figure 28. Access to Smart TV and video streaming device**
*Question: Which, if any, of the following connected devices do you own or have ready access to?*




Base: All adults 18-75 in Sweden (1868), Norway (977), Denmark (1097) and Finland (1068).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018.

**Figure 29. Share of respondents with access to subscription services**
*Question: Which, if any, of the following subscription services do you have access to?*

| | | Gender | | Age | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | **Total** | **Male** | **Female** | **18-24** | **25-34** | **35-44** | **45-54** | **55-64** | **65-75** |
| **Video on demand (NET)** | 49% | 44% | 54% | 68% | 67% | 54% | 51% | 32% | 25% |
| **Music (NET)** | 50% | 46% | 53% | 73% | 65% | 57% | 50% | 33% | 23% |
| **Newspapers/ magazines (NET)** | 28% | 32% | 24% | 24% | 23% | 24% | 27% | 31% | 40% |

Base: All adults 18-75 in Sweden (1868), Norway (977), Denmark (1097) and Finland (1068).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018.

users, a 13 percentage points rise since 2016. Data show that streaming services, such as the dominant player Netflix, are outpacing traditional cable TV.[19] The popularity of streaming films and/or TV series on one's television may be explained by increased access to Smart TV and video streaming devices connected to the TV. About half of all respondents have access to a Smart TV, a significant rise from the 30 percent recorded in 2016 and 45 in 2017. Of those who have access to a Smart TV, 64 percent use it on a daily basis, and 87 percent do so on a weekly basis.

Access to Smart TV and video-streaming devices connected to TVs differs among the Nordic countries, as shown in *Figure 28*. In Norway, 55 percent of respondents had access to a Smart TV, while 42 percent responded the same in Finland. One explanation might be related to access to online video and on-demand subscription services. In Finland, 44 percent have access to streaming services, which can be compared to the Nordic average of 51 percent.

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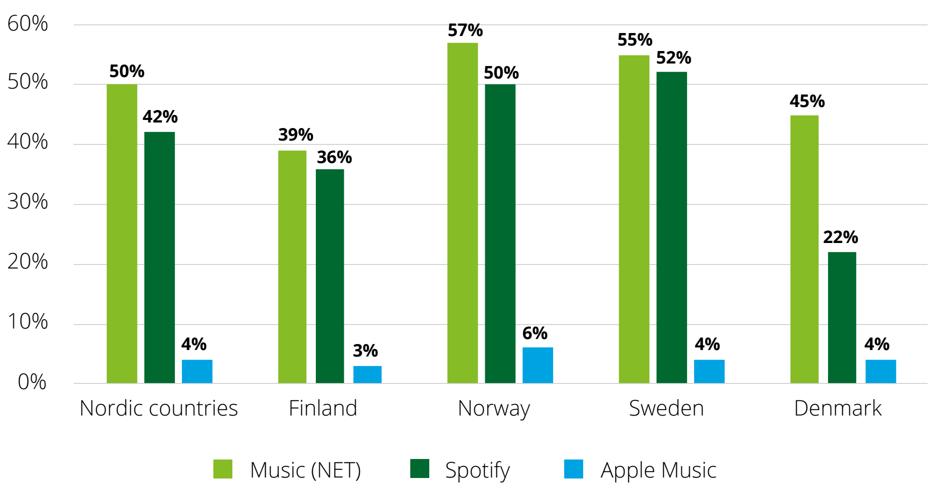
**Subscription services are most common among ages 18–34**
During the last decade, subscription services have exploded in the Nordic market, with market-leading players like Netflix, HBO Nordic, and Spotify. As shown in *Figure 29*, around 50 percent of all Nordic consumers have access to video on demand and music streaming services, and the dominating consumers are people between the ages of 18 and 34. Females aged 18–24 dominate access to online video on demand and music subscription services, while males aged of 65–75 dominate online newspaper/magazine subscription services. Only 28 percent of all Nordic users have access to online newspapers or magazines.

About one-fifth of smartphone owners stream music daily, and 42 percent do so at least once a week (see *Figure 23*). Among all respondents, 50 percent have access to a music subscription. Among these, 42 percent have subscribed to Spotify, while only 4 percent subscribe to Apple Music. In particular, Swedes' use of data confirms that "the Spotify effect" is a fact and that a single subscription provider is able to dominate the market.[20] In Sweden, 55 percent have access to online music streaming subscription services, whereof 52 percent have access to Spotify (see *Figure 30*). Most (95 percent) of those who stream music online have access to Spotify (see *Figure 31*).

In Denmark, only 22 percent have access to the subscription service Spotify, which can be compared to the Nordic average of 44 percent. Instead, the most-used digital music service 2017 in Denmark was YouTube, followed by Spotify.[21]

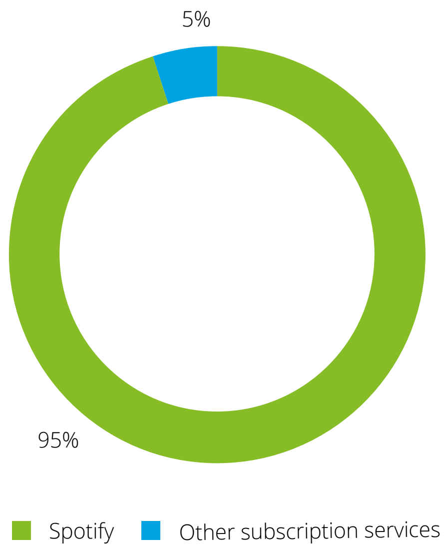
Music, smartphones, and fast cellular mobile or Wi-Fi connections are perfect complements. Unlike long-form video, music can be consumed equally well when out and about or at home in the living room.

**Figure 30. Access to music subscription services**
*Question: Which, if any, of the following subscription services do you have access to?*




Base: All adults 18-75 in Sweden (1868), Norway (977), Denmark (1097) and Finland (1068).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018.

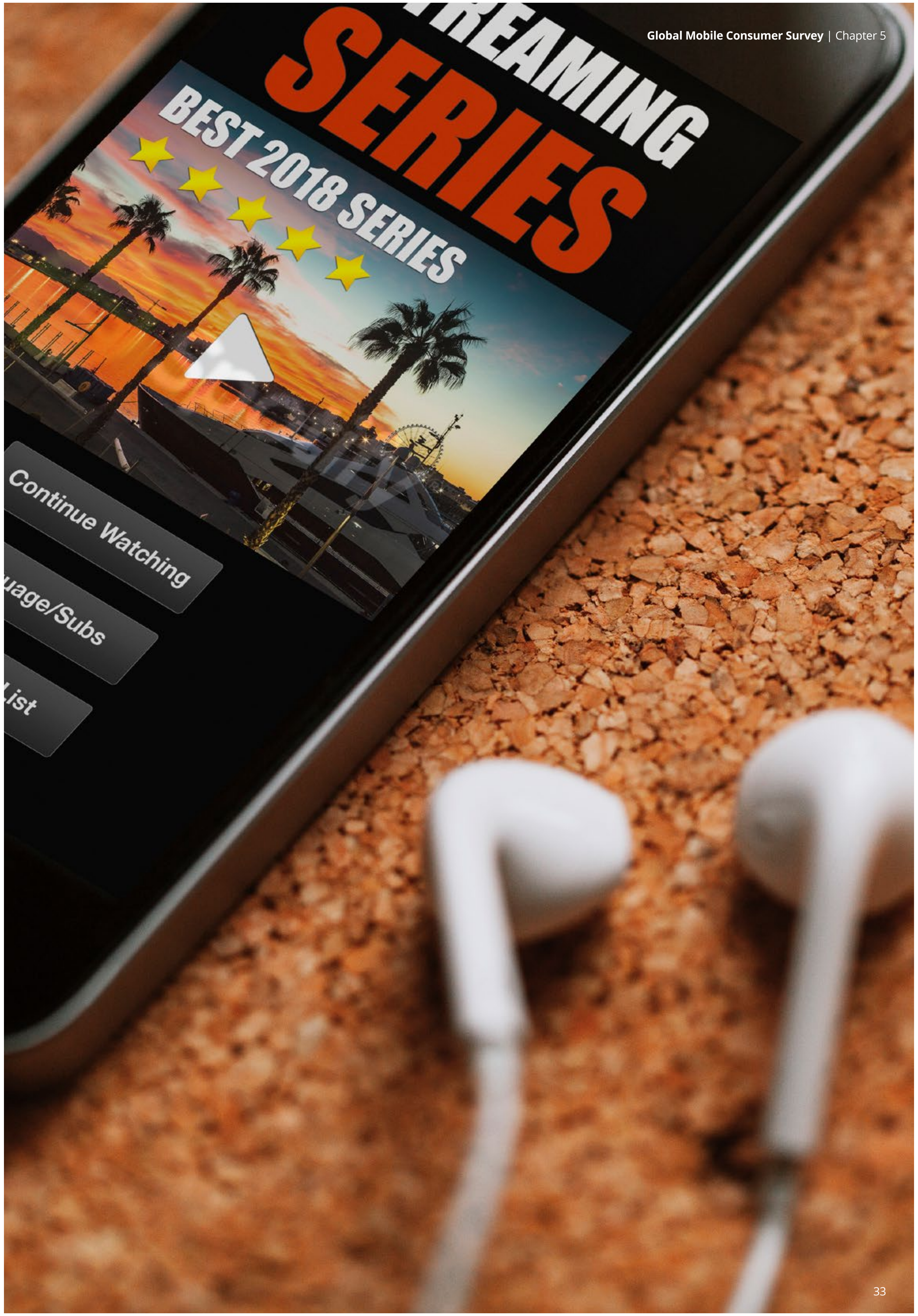
**Figure 31. Spotify dominates in Sweden**
*Question: Which, if any, of the following subscription services do you have access to?*




Base: All adults 18-75 in Sweden (1868), Norway (977), Denmark (1097) and Finland (1068).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018.







Chapter 6

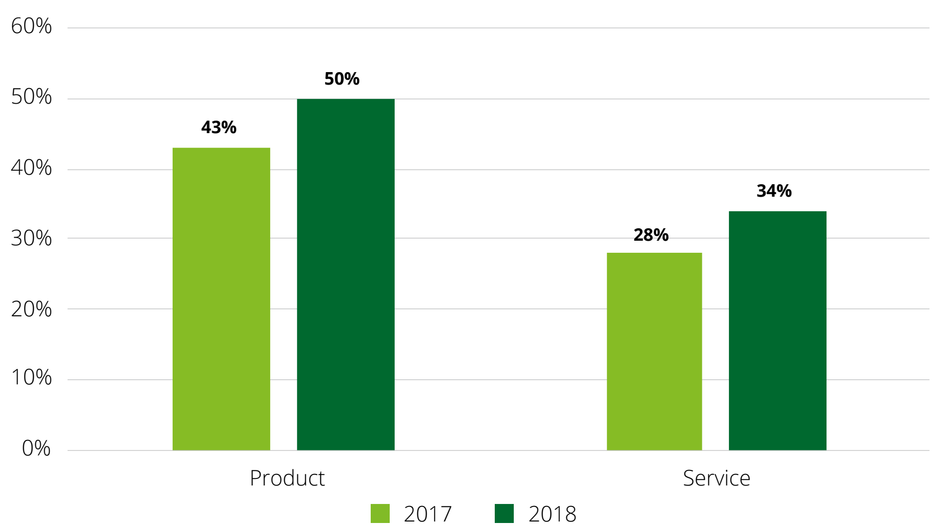
# Online shopping – a mobile takeover?

Online shopping has increased over the past decade and is expected to continue to grow. Over time, digital devices have supported consumers in completing their online purchasing processes. The preferred devices for each activity in such a process, however, is in a state of flux.

Looking at the turnover generated by e-sales, this amounted to 18 percent of total turnover in the EU, a small increase compared with 14 percent in 2010.[22] Growth in online purchasing is also apparent when it comes to ordering services online. This is largely due to technological developments in digital devices and applications, and to the rise of the sharing economy. The trend is apparent in this year's mobile survey as illustrated in *Figure 32*. The online purchasing of products via mobile phones increased from 43 percent to 50 percent between 2017 and 2018. Similarly, the use of mobile phones to complete the purchases of services increased from 28 percent to 34 percent over the last year.

**Mobile shopping on the rise**
Online shopping is still increasing, but has our preferred device for browsing and buying products and services changed? The answer is "yes." Although the laptop

**Figure 32. Purchasing a product vs. a service online**
*Question: Activities use mobile phone for - purchase a product online vs. Purchase a service online*




Base for 2018: All adults 18-75 who have a phone or smartphone (4847). Base for 2017: All adults 18-75 who have a phone or smartphone (4782)
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018, Deloitte Global Mobile Consumer Survey, 2017.



still dominates how consumers prefer to browse products online, mobile phones seem to be taking on the challenge of becoming the preferred device. Tablets and desktop computers show a relatively stable development from last year, while the laptop is about 5 percent less popular than last year. Looking at data for Norway, Sweden, and Finland for the years before 2017, the developments seen in this year's data seem to match the developments of the last few years — mobile phones are on the rise when it comes to browsing products and services online.

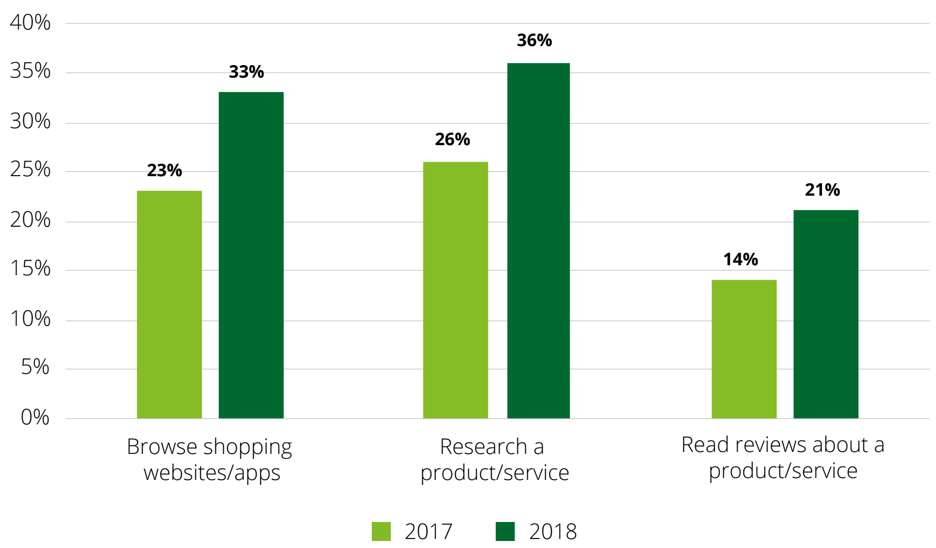
The frequency with which we browse products and services on mobile phones has also increased (see *Figure 33*). In 2017, 23 percent of consumers claimed to use their mobile phones to browse products and services at least once per week. The same number is 33 percent in 2018. Similarly, the frequency for researching products and services online and reading reviews has increased. In 2017, 26 percent researched products at least once weekly, compared to 36 percent in 2018. When it comes to reading reviews, the number has risen from 14 percent to 21 percent in the past year. This increase in pre-purchase activities underlines the fact that our phones are becoming important devices for online shopping.

Although the number of laptops purchased has decreased since last year, there is no doubt that the laptop remains the prevailing online shopping device, both as a pre-purchase device and as a purchasing platform. The trends seen among devices preferred for online browsing are surprisingly similar to trends when it comes to purchasing. Purchasing via mobile phones has increased, purchasing via laptop has decreased, and for both tablets and desktop computers, their use remains stable.

What is interesting to note is the absolute levels for online browsing vs. purchasing for the different devices. First, the laptop is still the preferred device for both online

**Figure 33. Weekly mobile use for browsing, researching and reading reviews**

*Question: Activities use mobile phone for - purchase a product online vs. Purchase a service online*




Base for 2018: All adults 18-75 who have a phone or smartphone in Sweden (1798), Norway (947), Denmark (1051) and Finland (1050). Base for 2017: All adults 18-75 who have a phone or smartphone in Sweden (1769), Norway (947), Denmark (1028) and Finland (1038).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018, Deloitte Global Mobile Consumer Survey, 2017.

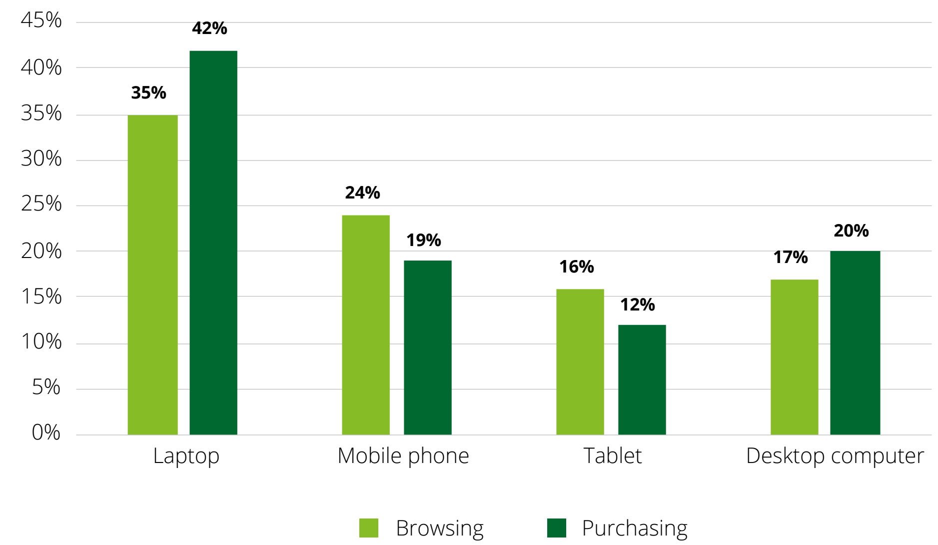
browsing and online purchasing. For browsing, the mobile phone is the second-most preferred device, while the desktop computer is the second-most preferred device for purchasing. Although the laptop still dominates both the browsing and purchasing categories, the mobile phone is growing in reach and may challenge the laptop in the coming years.

**The browsing vs. purchasing gap**

It is interesting to note the contrast in device preferences for browsing and purchasing. For browsing activities, mobile phones are preferred by about one-fourth of the respondents, while only one-fifth have used their phones to make a purchase. This is shown in *Figure 34*. Consequently, the laptop is less preferred for browsing than for purchasing, and consumers may access their laptop simply to make the purchase after already deciding what to buy. Similarly, the tablet is more preferred for browsing, while the desktop computer is more preferred

**Figure 34. The preferred device for browsing vs. purchasing**

*Question: Activities use mobile phone for - purchase a product online vs. Purchase a service online (within the last week)*




Base for 2018: All adults 18-75 who have a phone or smartphone in Sweden (1798), Norway (947), Denmark (1051) and Finland (1050). Base for 2017: All adults 18-75 who have a phone or smartphone in Sweden (1769), Norway (947), Denmark (1028) and Finland (1038).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018, Deloitte Global Mobile Consumer Survey, 2017.

for completing the actual purchase. For the mobile phone, more consumers use their phone to browse than to complete actual purchases. As most consumers who browse on their phones have the intent of making a purchase at some point, this means that they, in some cases, prefer to complete the purchase in a store, or when using a different device. Tablets show a similar pattern as mobile phones — consumers prefer them for browsing more than for purchasing.

These observations pose some interesting questions. Why do we use mobile phones and tablets for browsing without completing purchases on these devices? Does the screen size matter? Are the payment solutions underdeveloped, or do we simply prefer to complete most purchases in a perceived "safe" way, as we have done in the past? The root of the underdevelopment of purchasing via mobile phones can be argued to be a mix of these reasons.

Other compelling reasons may be the functionality of websites when it comes to screen size. Many online stores have developed apps that contribute to user-friendliness, but many others still provide only browser-based solutions. Although website developers have increased their focus on "mobile first" as a principle for websites, some online shopping sites are still more user-friendly and easier to understand when presented on a laptop or desktop screen.

A "false sense of security" may also be one reason why we still prefer to use a laptop to complete purchases. A laptop is the device most consumers started using when online shopping became popular. Psychology shows us that the known and current feel safer than the new and unexplored. The need for such a feeling of security may, however, be deferred, depending on which products are to be bought and how large the purchasing sum is. Consequently, it is interesting to explore online purchasing

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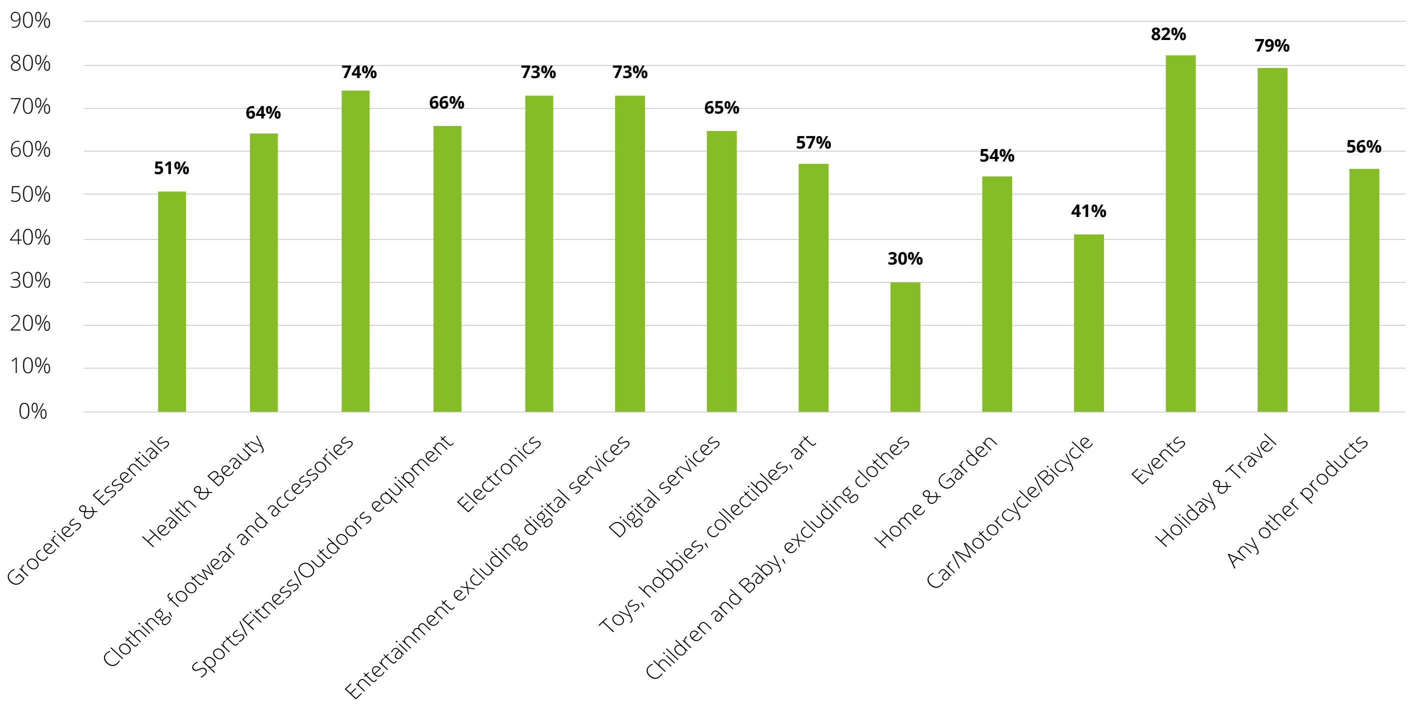
**Figure 35. Products or services bought on the phone**

*Question: Have you ever bought any of the following products or services using your phone?*




Base: All adults 18-75 who have used their smartphone to purchase a product or service in Sweden (1041), Norway (540), Denmark (514) and Finland (469).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018.

from a product perspective — which products do we feel safe buying via a mobile phone?

Another explanation might be that, after searching online, consumers want to see and feel the product before making the final purchase decision. Even though online purchases are increasing, it seems that brick and mortar stores are still needed.

Some products seem more ideal for purchasing via mobile phone than others do. These are often products that are purchased spontaneously, that are supplementary to the phone itself, or which are lower price range products related to a good browser solution (see *Figure 35*). Events and holidays/travel are two categories that fit into the first category — spontaneous purchases that are typically made "on the go." Electronics and digital services are examples of supplementary products that become natural to purchase via mobile phones. Clothing, footwear, sportswear, and so on are also popular mobile phone purchases, as they are examples of relatively low-cost products that may be supported by an app or similar platform.

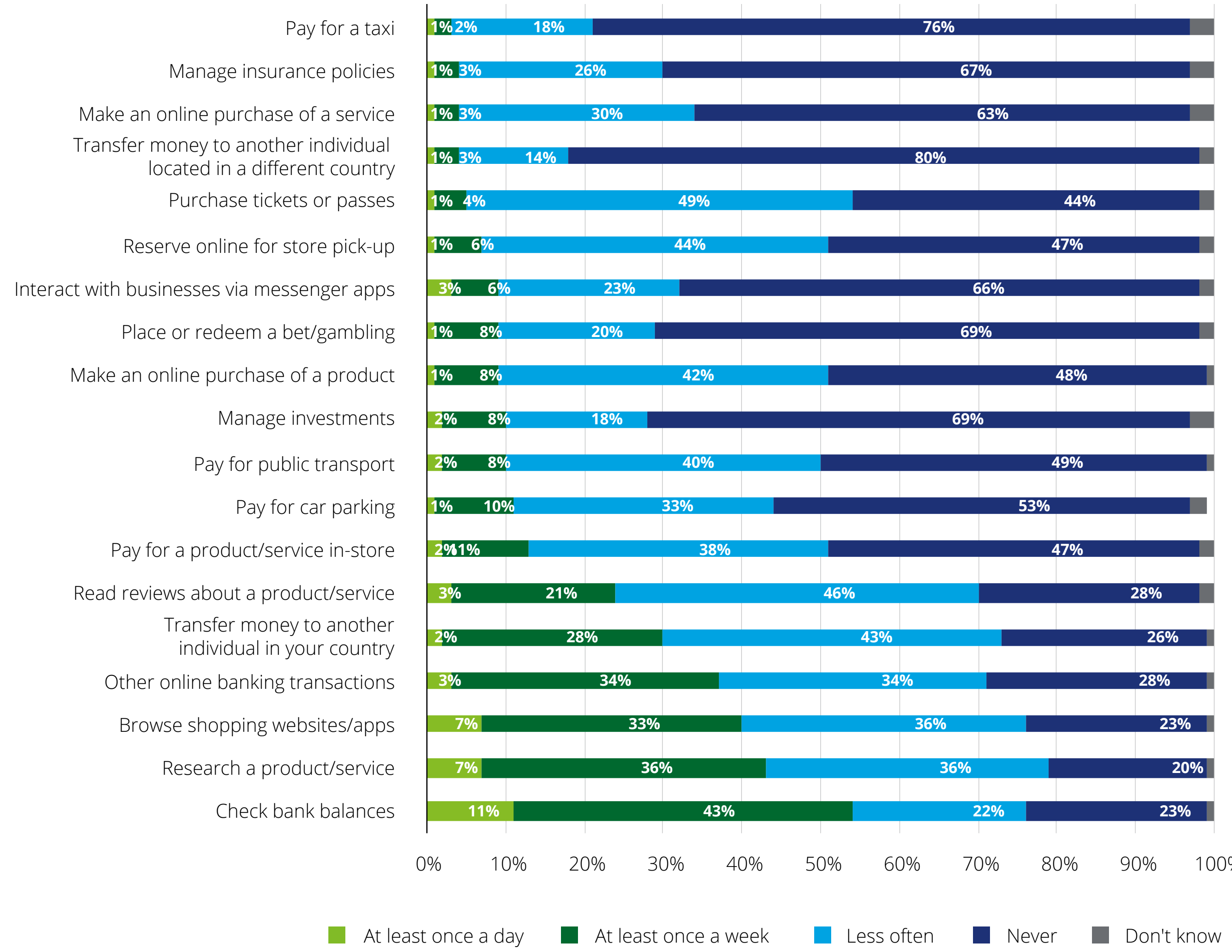
The survey also revealed some interesting examples of the purchasing of services via mobile phones. Only 21 percent of respondents have used mobile phones to complete payments for a taxi service (see *Figure 36*). This is clearly linked to the limited presence of Uber in the Nordic countries and indicates an untapped potential revenue stream for the taxi services currently operating in the Nordic market. Mobile payments for public transportation services are, on the contrary, highly developed; as many as 49 percent reported having used their mobile phones to complete such purchases. Similarly, payments for car parking via mobile phones have been used by 45 percent of the respondents. This is likely explained by relevant apps being developed, in addition to a variety of payment solutions being offered. Let us now look at the different payment options available on mobile devices.





**Figure 36. Activities used on mobile phone**

*Question: Below is a list of activities that you may have used on your mobile phone. Please state how often you do any of these.*




Base: Base: All adults 18-75 who have a phone or smartphone, Sweden (1798), Norway (947), Denmark (1051) and Finland (1050).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018.

Chapter 7

# Cash, credit card, or mobile payment?

"Cash or credit card?" asked the cashier some time ago when we wanted to pay our purchases. Today, cash is not even an option some places, and consumers have an array of other payment methods from which to choose.

Societies are becoming more and more cashless. Money is less something we can touch and keep in our pockets, and instead just bits and bytes floating around in cyberspace. In addition, the retailers' approach to payments has changed. Payment is not just a necessary phase to enable sales, but an important part of the customer experience. Developing convenient and safe payment methods is currently a top priority for many retailers, banks, and other industry players.[23] For consumers, this development means new, safe, and convenient payment methods that make their lives easier.

**Search online, buy offline?**

For consumers who like to shop online, there are plenty of payment options to choose from. The survey shows that consumers use several payments solutions such as SMS, PayPal, contactless payment apps, and tap and pay solutions to complete purchases via mobile phone.

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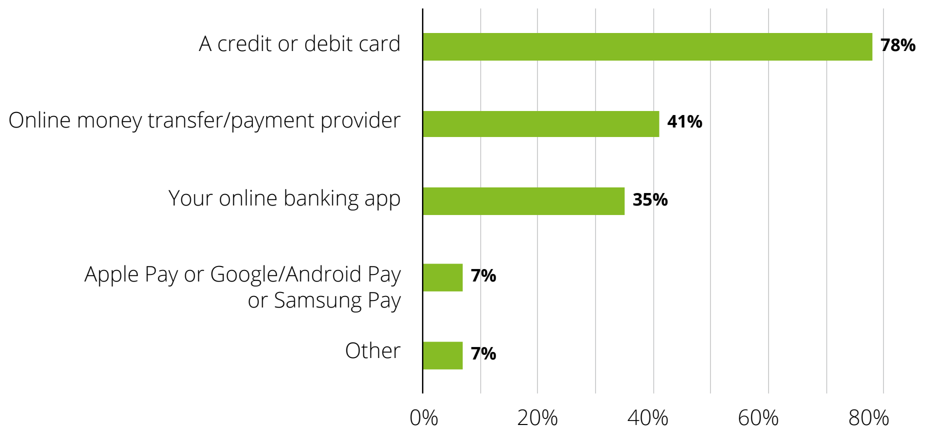
Nearly four-fifths of Nordic consumers who have used their phone to purchase a product or service online normally use a credit or debit card for payment, as seen in *Figure 37*. About two-fifths use an online money transfer or a payment provider, and 35 percent use an online banking app. In Norway, Sweden, and Denmark, credit or debit card payments are clearly the most-often used payment methods for online purchases. In Finland, card payments and paying through online banking apps are almost equally common.

In-store mobile payments have increased from last year, as new payment options have become available. About half of Nordic consumers have used their mobile phone to pay for a product or service in a store. Nearly two-fifths of those have used a contactless payment app, 33 percent a tap-and-pay solution offered by their bank, and 18 percent PayPal. However, the impact of recently launched apps such as Apple Pay and other mobile wallets is yet to be fully rolled out.

Denmark is clearly standing out from the other Nordic consumers when it comes to the use of contactless payment apps. Almost 70 percent of Danes have used a contactless payment app, mostly a tap-and-go solution offered by their bank, for in-store purchases. The difference to other Nordic countries is explained as MobilePay is a product of the Danish Danske Bank. Even though MobilePay is also used in other Nordic countries, the users are not necessarily Danske Bank customers, which probably explains the peak in the "none of these" reply option, as seen in *Figure 38*.

**Your bank branch is everywhere**
Online banking apps guarantee easy access to personal finances, and Nordic consumers are making full use of this access. Bank balances are checked more often than last year, as 11 percent use their phone to check bank balances at least daily; more than half do so at least on a weekly basis.

**Figure 37. Preferred payment methods when purchasing products/services online using a smartphone**
*Question: You mentioned that you purchased a product / service online, using your smartphone. Which of the following methods of payment do you normally use when purchasing products / services online using your smartphone?*




Base: All adults 18-75 who have used their phone to purchase a product or service in Sweden (1050), Norway (546), Denmark (521) and Finland (476).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018.

Simple sign-in, fingerprint authorization, and the fact that it can be used anywhere makes the mobile phone an incomparable device for checking bank balances. Across the Nordic countries, more than half of all consumers favor the phone for this purpose. In Finland, the preference gap between mobile phones and laptops is somewhat narrower than in the other Nordic countries, with 29 percent of Finns still favoring laptops when checking their bank balances. Generally, Swedes and Norwegians complete a greater number of mobile payment and banking activities than Finns and Danes.

In Sweden, Norway and Denmark, more than 80 percent have used their mobile phone to transfer money to another individual in their country. This is double the rate in Finland, where online money transfer apps have not yet gained as much popularity, likely because they have not been around for as long as in the other countries. For example, Swedes have had Swish, an online money transfer app, since 2012, and in 2018, the service had up to 6.3 million private customers.[24] Even though MobilePay was launched in Finland before 2013, and banks have recently developed their online money transfer apps such as Pivo, Nordea Siirto, and S-Mobiili, their use rates are still far behind other Nordic countries.

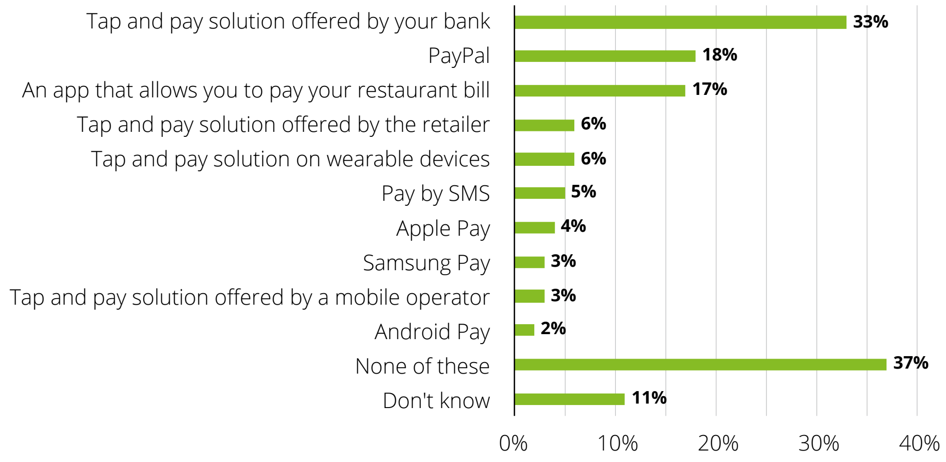
**Mobile wallets still on the way to breakthrough**
Apple Pay was introduced in Finland, Denmark, and Sweden in late 2017, and in Norway soon after, in 2018. Despite the hype, the adoption of Apple Pay and other mobile wallets such as Android Pay and Samsung Pay are still at a low level. For mobile payments online and in-store, 7 percent have used Apple Pay, Android Pay (Google Pay), or Samsung Pay.

One reason for this slow penetration rate is that some mobile wallets can be used only with specific credit or debit cards; for example, Apple Pay can be used only if the payment card is issued by an Apple





**Figure 38. Mobile payment solutions to pay for a product/service in-store**
*Question: Which of the following mobile payment solutions have you used on your smartphone for each of the following? - Pay for a product/service in-store*




Base: All adults 18-75 who have used their phone to make an in-store payment in Sweden (1104), Norway (468), Denmark (661) and Finland (209).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018.

## Denmark is clearly standing out from the other Nordic consumers when it comes to the use of contactless payment apps.

partner, which in the Nordic countries is mainly Nordea Bank. This automatically prevents the service's use by masses of potential customers. Notably, one of the largest banks in Finland, OP Group, has refused to become an Apple partner, as they are developing their own, competing mobile payment solution.

For authorizing payments, one does not necessarily need anything but a phone or other connected device. The adoption of payments with smartwatches and other wearable devices is slowly, but steadily, increasing. For payments in-store, only 6 percent of Nordic consumers who have used their mobile phone to make an in-store payment have also used a wearable device. The small use rate can be explained by the restricted use possibilities, as smartwatches or other wearable devices are not compatible with all mobile wallets. For example, Garmin Pay and Fitbit Pay use Nordea Wallet in the Nordics, and the Apple Watch is naturally connected to Apple Pay. If you are not a user of the specific wallet, the mobile payment option in your wearable has no use.

**Fingerprints are the new PIN codes**
Fingerprint readers have become more or less a standard in new mobile phones; 56 percent of Nordic smartphone owners now have fingerprint recognition on their phone, and more than half of consumers use the fingerprint reader to authorize payments. In the Nordic region, 42 percent of consumers who use fingerprint recognition use it to authorise money transfers to other people or organizations (e.g., in different payment apps). In Finland, only 29 percent use it to authorize payments. The difference is understandable, as the adoption of online money transfer apps is also the lowest in Finland. By contrast, in Norway, Sweden, and Denmark, online money transfers are favored by about 80 percent of all users, while in Finland the equivalent number is half of that.

In the following chapter, the report looks deeper into the safety issues that accompany with fingerprint payments and other issues related to digital data.





Chapter 8

# Can I get your number – and give it to my friend?

## We are asked these questions more and more, though not in quite those words, now that the General Data Protection Regulation is in effect. Does this make us more aware or concerned about sharing our personal data?

The European Union approved the General Data Protection Regulation in April 2016, and the implementation date was just a few months ago, on May 25, 2018. Data privacy has been a hot topic in the media for several years, partially thanks to the new EU regulation, but also in response to several other high-profile events, such as the European Court of Justice's Safe Harbor decision[25] and various leaks and security breaches. With coverage aplenty, consumers should be aware of what, how, and with whom they share their personal data and protect themselves accordingly.

**Contains trust, handle with care!**
Media attention really seems to increase awareness of data safety, albeit slowly. The number of Nordic respondents who believe that the companies they interact with online use their personal data "all the time" is up by 5 percentage points, to a total of 33 percent. This is illustrated in *Figure 39*. Together with those who

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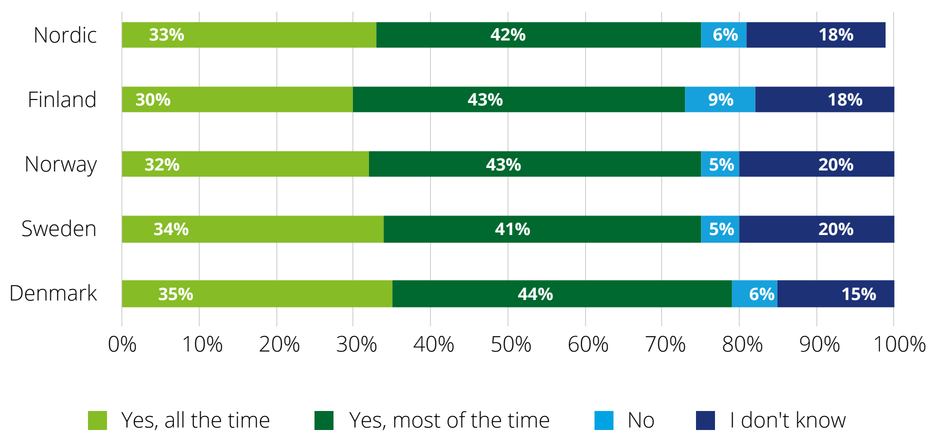
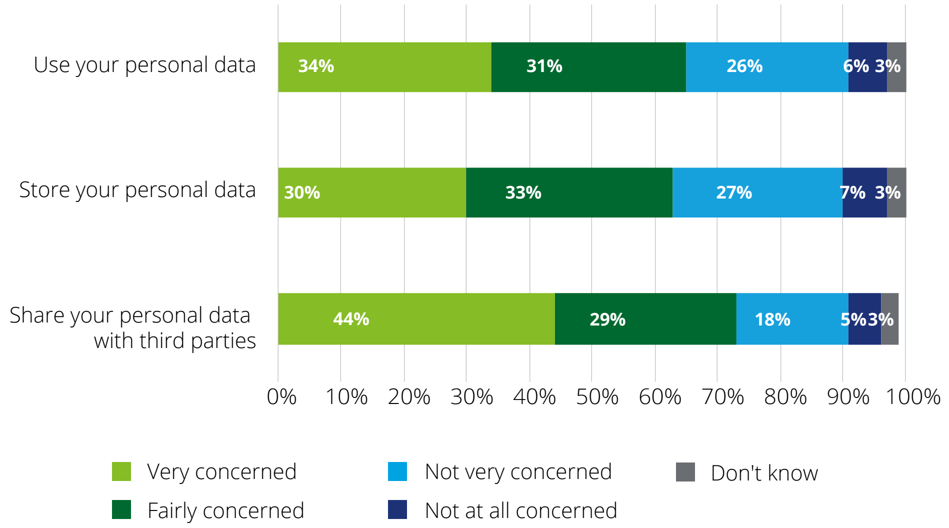
**Figure 39. Use of personal data online**
*Question: Do you believe that the companies you interact with online use your personal data?*



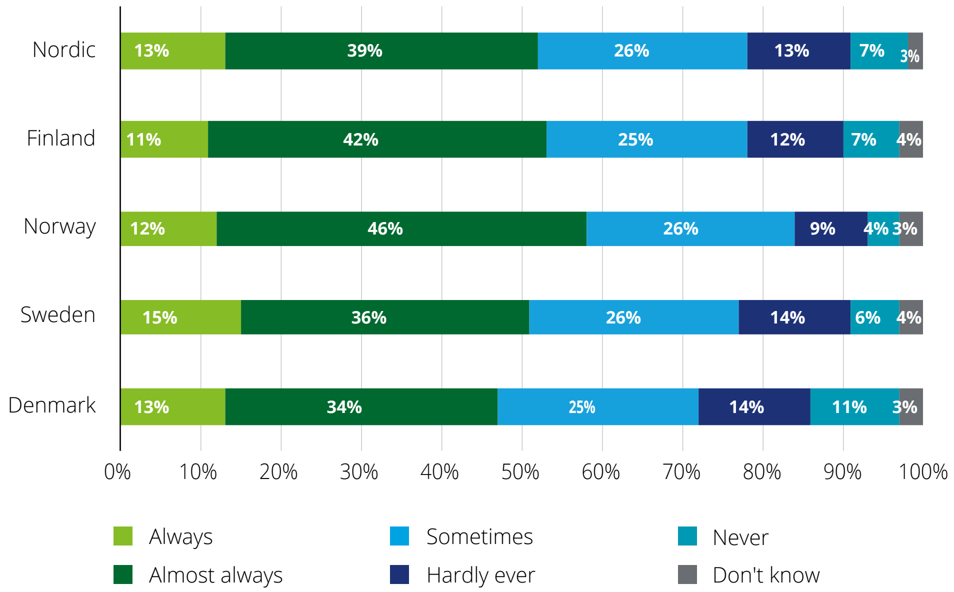

Base: All adults 18-75 who have a phone or smartphone in Sweden (1798), Norway (947), Denmark (1051) and Finland (1050).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018.

**Figure 40. Concern about how companies use, store and share personal data**
*Question: To what extent, if at all, would you say you are concerned about how companies you interact with online...?*




Base: All adults 18-75 who think companies use or share their personal data in Sweden (1424), Norway (740), Denmark (858) and Finland (817).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018.

**Figure 41. Acceptance of terms and conditions without reading them**
*Question: How often, if at all, do you accept terms and conditions without reading them?*




Base: All adults 18-75 who have a phone or smartphone in Sweden (1736), Norway (917), Denmark (988) and Finland (967).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018.

believe their data is being used "most of the time," they make up three-quarters of the Nordic respondents. Two-thirds even believe that companies share their personal data with third parties, up from about 60 percent last year. Differences among the Nordic countries are minor at best, with Finns being perhaps a tad more trusting than the rest. While all Nordic societies are open, liberal, and value the rights of the individual, Finnish privacy protection laws are quite strict, which may have forced Finnish companies to be even more forthright toward consumers in their privacy-related activities.

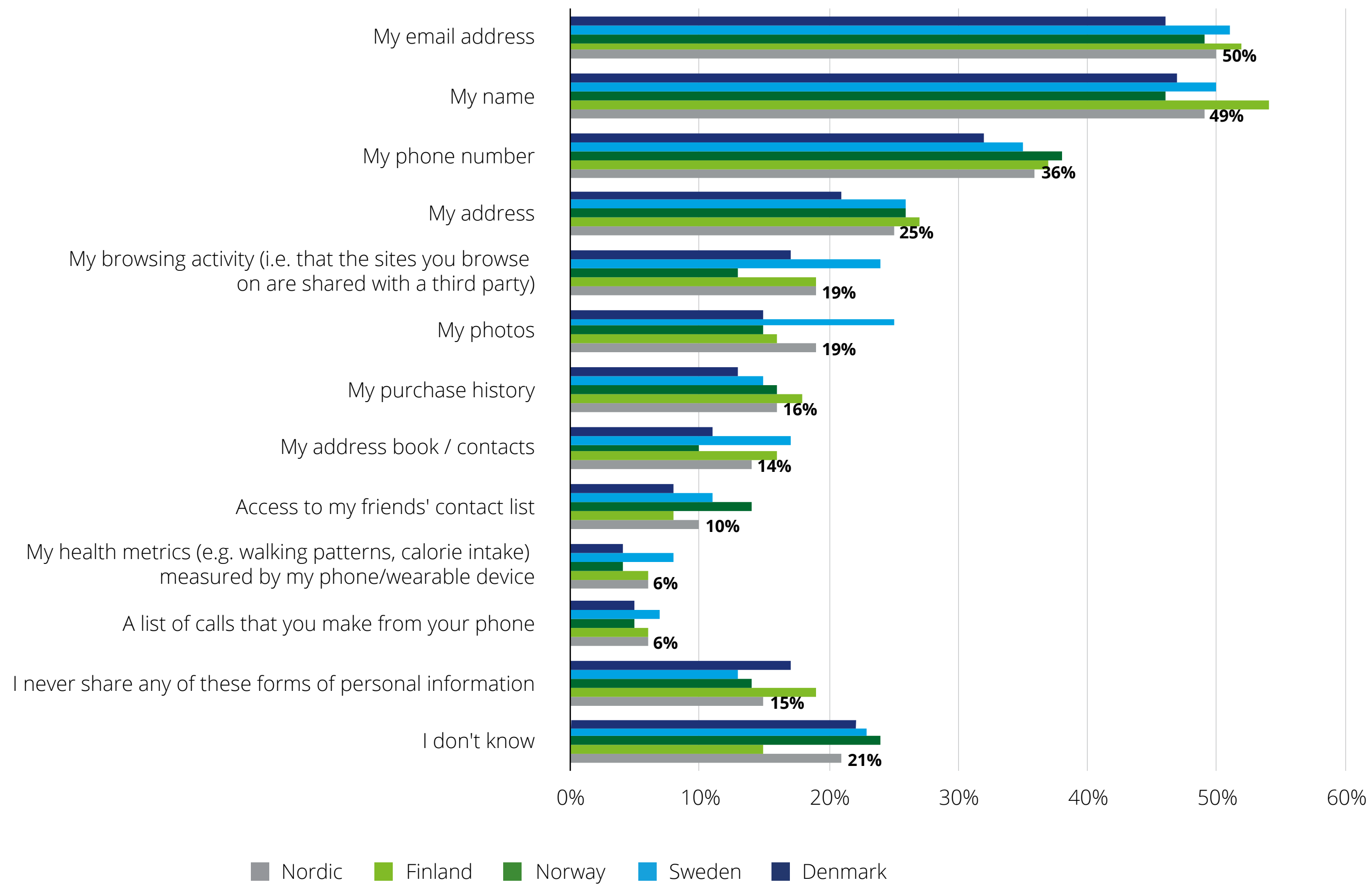
Perhaps the sensational nature of data breaches, the use of personal information to sway elections, and the mass effect of stolen credit card information is having some effect on consumers. Roughly two-thirds report being either "very" or "fairly" concerned about how companies use and store their personal data, and almost three-quarters are concerned about how companies share that data with third parties (*Figure 40*). Clearly, consumers do not properly understand how and when companies share personal data with third parties. The low number of people who actually read terms and conditions before accepting them supports this view. More than half of Nordic consumers accept terms and conditions "always" or "almost always" without reading them, as *Figure 41* shows. Add to those the ones who "sometimes" skip reading the terms and conditions, and the figure is above 75 percent. We have to ask ourselves why this is the case. Often, the terms and conditions have been written by lawyers to cover the service provider against any and all liabilities that they have been able to think of. The result is a document that is long, boring, and difficult to understand, unless you happen to have a law degree.

Differences among the Nordic countries are quite small, but Finns and Swedes are slightly, but noticeably, more concerned about companies' behaviors with personal data than Norwegians and Danes.





**Figure 42. Types of information shared with companies online**
*Question: Thinking about companies which you may interact with online, as far as you are aware, which, if any of the following types of information do you already share with them?*




Base: All adults 18-75 who have a phone or smartphone in Sweden (1798), Norway (947), Denmark (1051) and Finland (1050).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018.

Norwegians are the most lax about reading the terms and conditions, Finns and Swedes are a bit more thorough, and Danes are the most conscientious.

**Do you know what you are sharing online?**
What kinds of personal data are we handing over to companies online? WhatsApp was quite popular among respondents, with 43 percent having used it. Despite the fact that using WhatsApp requires you to give your phone number as a unique identifier, only 36 percent of respondents believe they are sharing their phone number with companies online (see *Figure 42*). Looking at the number of people who share their name (49 percent) or their email address (50 percent) online, and the number of Facebook users (75 percent), a similar disparity is obvious. According to the survey respondents, the most commonly shared piece of personal information was their email address, with exactly half admitting to sharing it online. Even the share of respondents who had purchased a product online was higher by 2 percentage points. Only 19 percent believe they are sharing their browsing activity, all the while using Facebook, Twitter, and other services that are known for tracking users' online behaviors, including, but not limited to, browsing habits.

This all goes to show that consumers are unaware of what kinds of exposure they have online. The General Data Protection Regulation has not yet caused a major bump in consumer awareness, which has been gradually increasing for the past few years. The problem is not just with consumers' lack of understanding;

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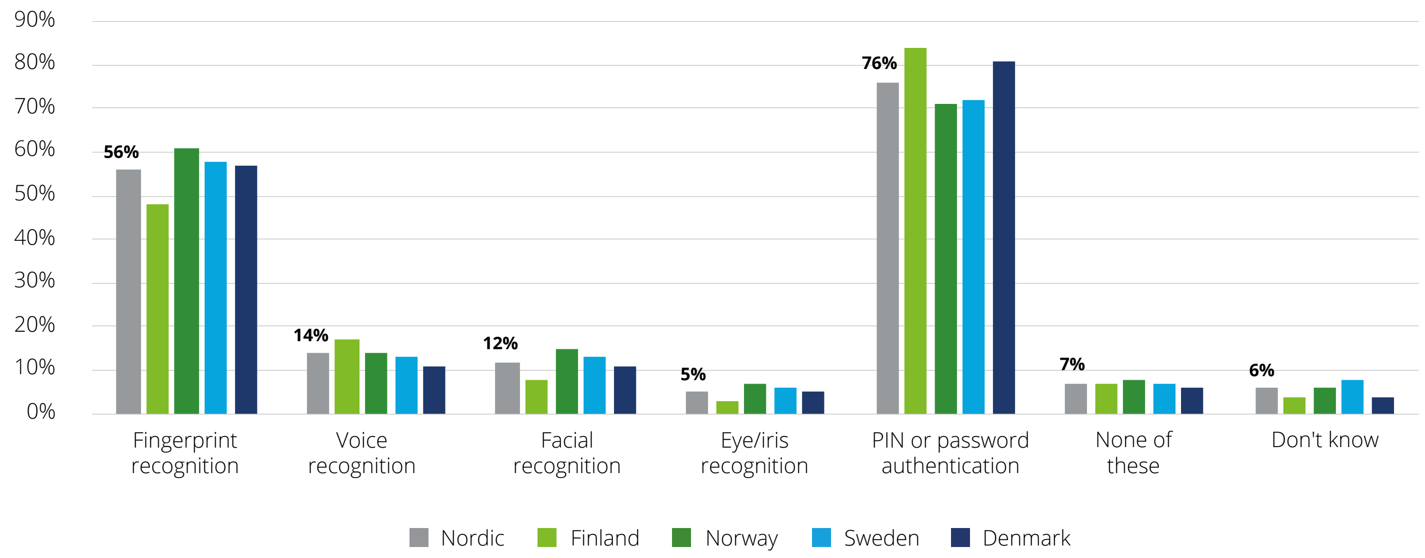
**Figure 43. Authentication methods**

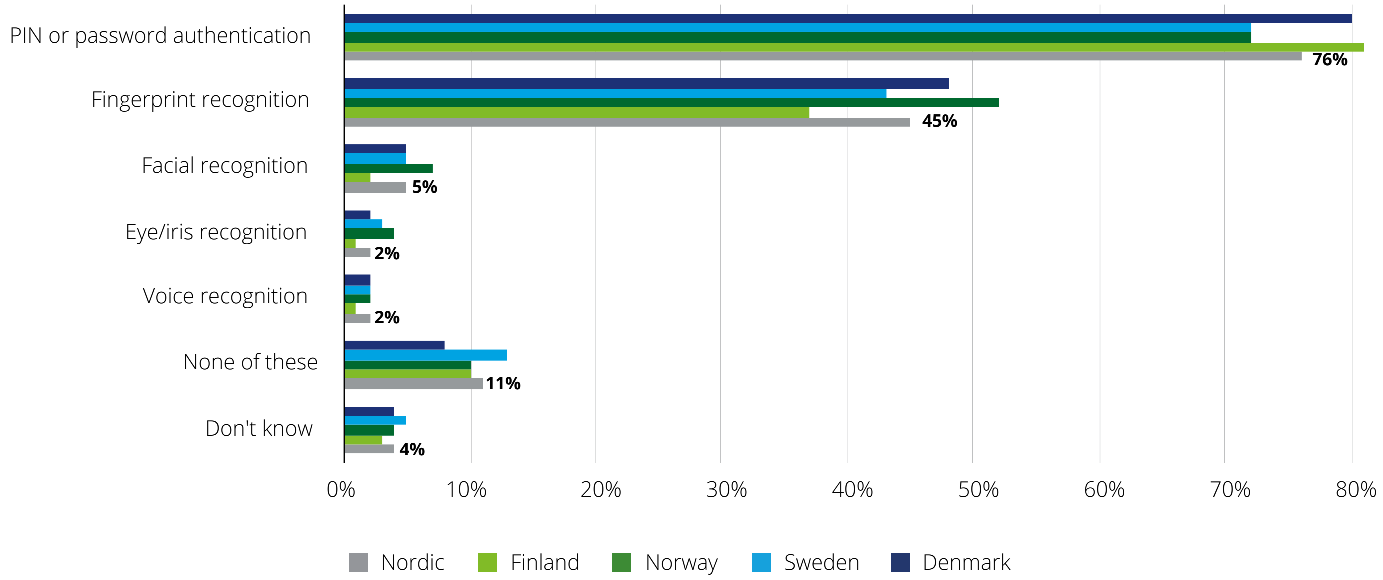
*Question: Which, if any, of the following does your smartphone have?*




Base: All adults 18-75 who have a smartphone in Sweden (1736), Norway (916), Denmark (988) and Finland (967).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018.

**Figure 44. Methods to authorise mobile payments**

*Question: Which, if any, of the methods listed below have you used to identify yourself when unlocking your phone, authorising mobile payments or other transactions?*



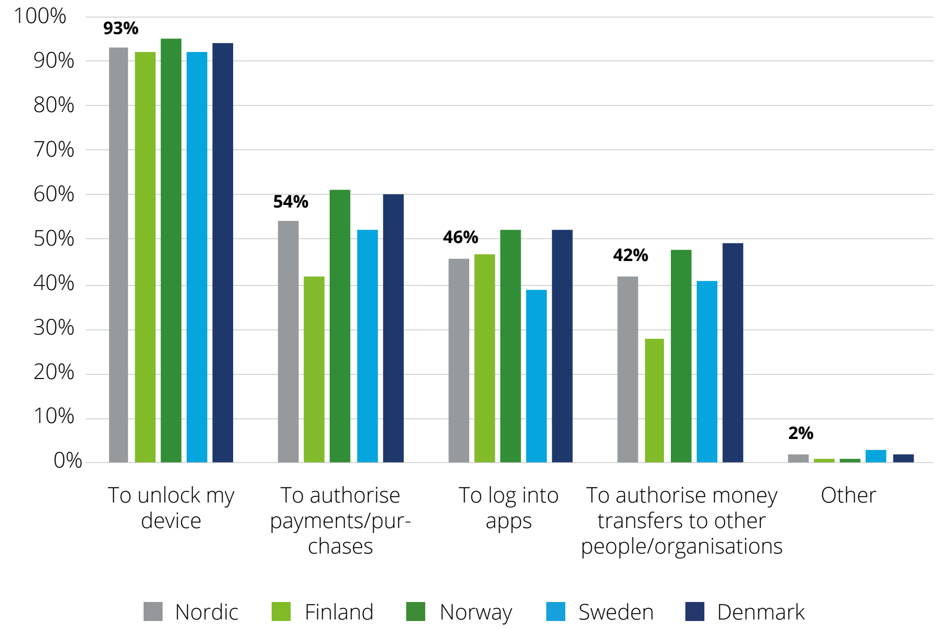

Base: All adults 18-75 who have a smartphone in Sweden (1736), Norway (916), Denmark (988) and Finland (967).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018.



companies are also struggling to understand the complexities, possibilities, and risks inherent to data collection. Most companies are unable to articulate what data they need from consumers and why. Most companies are unable to articulate what data they need from consumers and why. But they are well aware that targeted advertising holds great marketing and sales opportunities if they collect the right data.

**Figure 45. Ways to use the fingerprint reader**

*Question: How do you use your fingerprint reader?*




Base: All adults 18-75 who use biometric recognition on their smartphone in Sweden (817), Norway (529), Denmark (519) and Finland (370).
Source: Nordic edition, Deloitte Global Mobile Consumer Survey, 2018.

### Access granted?

Protecting your data by not sharing it — or sharing it only with parties you trust — is key when it comes to information security and privacy. However, it is also important to protect data against unauthorized access, whether it is using secure and different passwords for online services, keeping your credentials to yourself, limiting physical access to devices and locations, or setting up identification and access methods in the first place. For smartphones, this means a PIN, password, and/or biometric authentication.

Practically every mobile phone is capable of using a PIN code to block unauthorised use of the phone, but with smartphones, various biometric authentication methods have also become widely available. Of these, fingerprint recognition is by far the most common, outpacing the runner-up, voice recognition, by a measure of four times (see *Figure 43*). In the Nordics overall, more than half of all smartphones have fingerprint recognition, although Finland is about 10 percentage points behind the rest of the Nordic countries (see *Figure 44*). It seems that Nordic consumers are putting their fingerprint readers to good use: the use of fingerprint recognition for authentication has increased by more than 10 percentage points, while other biometrics have increased by no more than 3 percentage points, and PINs or passwords are only up by a single point. More than three-quarters of smartphone owners use a PIN or password, and 45 percent use fingerprint recognition, with the remaining biometric methods stuck in the single digits. In addition to this increase, the number of people using no authentication methods has decreased year on year as well. Fingerprints, however, will most likely be replaced by face recognition in the future, as this technology is implemented in the newest smartphones, such as the iPhone X.

So, what are consumers accessing or authorizing with these biometric authentication methods? More than 90 percent are simply enjoying the easy access granted by unlocking their phones using their fingerprint. No more typing in an easily forgotten PIN, which can be seen by nearby observers to boot. Markedly, the share of consumers using biometrics to authorize payments or purchases and authorize money transfers has increased by 20 percentage points each, to 54 percent and 42 percent, respectively. Logging into apps is also a more popular activity, at 46 percent, up from 38 percent last year. As ever, the Norwegians are on the forefront of this development, but the Danes are really giving them a run for their money, while Finns are bringing up the rear, but not too far behind either (see *Figure 45*).

Users, customers, and consumers have ever-more experience and are ever-more familiar with the ways of the digital world and the dangers that lurk in cyberspace. Awareness of privacy and security issues has been steadily growing, and device and software manufacturers are responding with authentication methods that provide security and ease of use even to those users who find password complexity rules to be annoying. In the same way that consumers have learned to lock their doors to secure their physical property, they have and will learn to secure their personal information.

# Endnotes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# About the research & contacts

The Nordic data cut is part of Deloitte's Global Mobile Consumer Survey, a multi-country study of mobile phone users around the world. The 2018 study comprises 54,150 respondents across 35 countries and six continents.

Data cited in this report are based on a nationally representative sample of consumers aged 18-75 in Sweden (1868), Norway (977), Denmark (1097) and Finland (1068). The sample follows a country specific quota on age, gender, region and socio-economic status. Fieldwork took place during July and August 2018 and was carried out online by Ipsos MORI, an independent research firm, based on a question set provided by Deloitte.

This brief report provides a snapshot of some of the insights that the survey has revealed. Additional analyses such as: Use of voice services on phones and voice-assisted speakers, secondhand phone market, mobile operator customer interaction via different channels, machine learning on mobile devices, smartphone purchasing channels, wearables/fitness tracking, virtual reality and IoT are available upon request.

Results for other countries are also available on request.

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