



FUTURE

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INIZIO

Insight story

When analysing yesterday and today to make conclusions about tomorrow, there are of course a million possible angles. If something has been increasing to this point there is every chance that it will in the future too. We call it a trend. The list of trending phenomena is endless. Anything from a food ingredient or a travel destination to a gadget or a way to say hello can be caught trending.

Behind the myriad of small trends are the megatrends. The megatrends are to the social scientist what the trade winds are to a weather forecaster. Three of the most commonly referred long-term megatrends are digitalization, individualization and post materialism. Studies about the trends themselves are rare. The megatrends are taken for granted and arguments around them are mostly theoretical.

To better understand some of the trends blowing through Sweden right now a unique study has been carried out, using the insight infrastructure set up around the Schibsted/Inizio opinion panel. Sweden, with its advanced digitalization and smartphone penetration, has proven a great place to create a high quality opinion panel, sourced in the Schibsted audience. It is also a great place to study the evolvement of the megatrends, since Sweden in many respects is characterized by the tendencies summarized in them. Sweden is however not alone.

As phenomena start trending two things normally happens: the trend accelerates as more and more people jumps on the wagon, and counter-trends begin to sprout. This is as true for the megatrends. The wheels are spinning faster and some actively chose not to be part of the movement. We find evidence of both in the data. We are delighted to share with you the findings from our Insight story survey. In this report we have included the survey results for key questions which have been sorted by theme.

Please let us know what you think and what we should survey next!

Kind regards, Karin Nelsson (karin@inizio.se) and Anders Lithner (anders@inizio.se)

About the survey

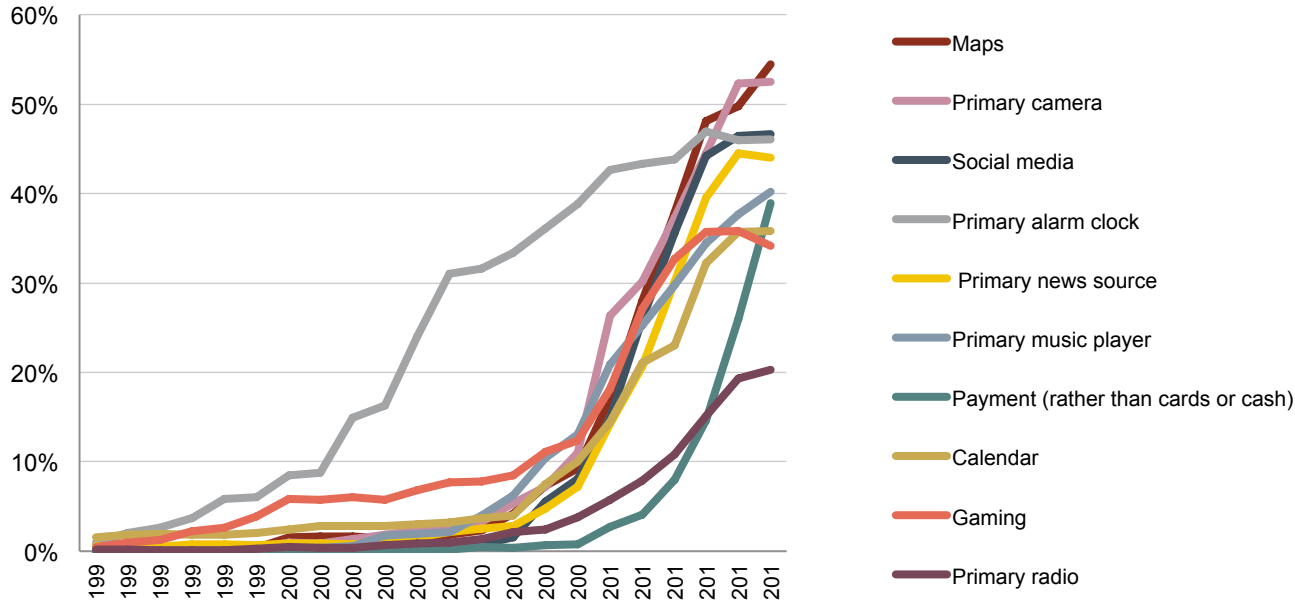
The survey was conducted within Schibsted/Inizio Opinion panel that mirrors the Swedish population 16 years and older. Surveys are carried out every day in this context. During the period July 10-29, in total 4 096 respondents participated in surveys specifically around trends and the future.

MOBILE PAYMENT

Mobile usage is exploding

What year, if at all, did you start using your mobile phone as...

Base: All respondents



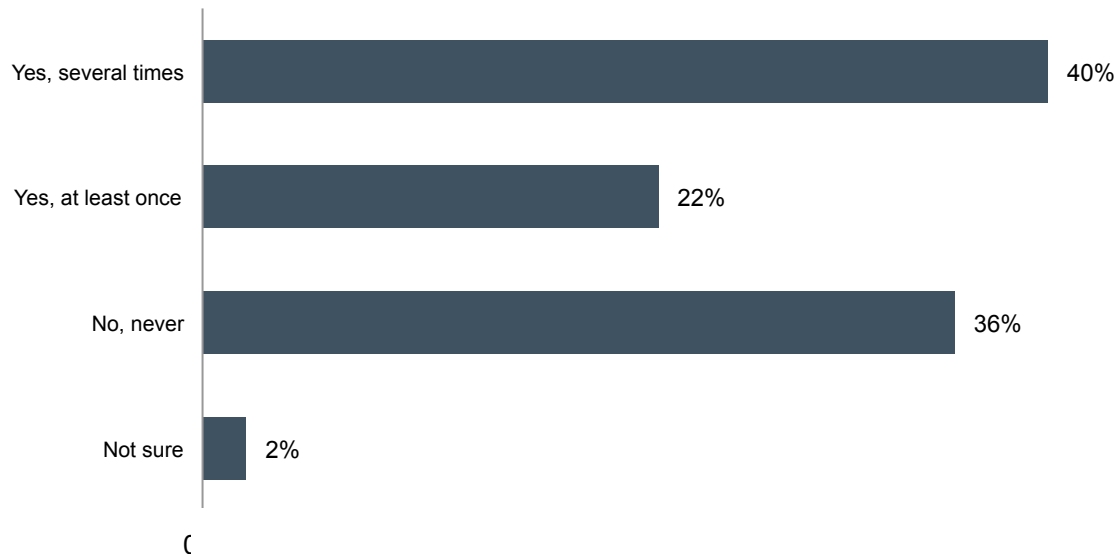
Conclusion

- The first listed feature of the mobile phone taking off around the end of the -90's is using the mobile as the primary alarm clock, followed by gaming, about five years later.
- As the smart phone is introduced many other features such as primary camera, maps, social media, primary news source, primary music player and calendar are growing parallel and fast. Later features as primary radio and payment (rather than cards and cash) is beginning to be used. We can clearly see that the ability to pay via the mobile has a very steep curve.
- In general we can see that younger people are using the features to a greater extent than older and that women tend to use the features more than men.

The majority have payed via the mobile once or several times

Have you ever used you mobile phone to pay for a product or service?

Base: All respondents



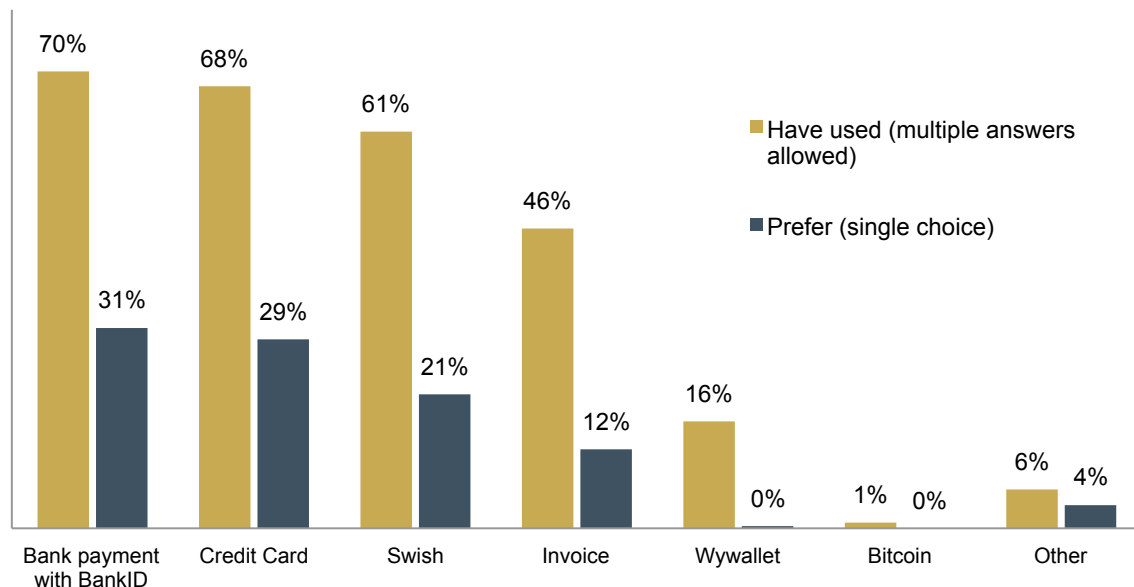
Conclusion

- A majority (62%) of the Swedes has used the mobile phone to pay for a product or service. A third (36%) has never payed with the mobile.
- There is no difference between men and women.
- Looking at different age groups, it is clear that younger Swedes embrace the opportunity to pay via the mobile to a higher extent than older: below 30 years old – 81%, 50 years and older – 45 %.

BankID* and credit card is used most and also preferred

What services do you use and prefer for mobile payments?

Base: Respondents who have payed with their mobile



Conclusion

- Seven out of ten (70%) claims to have used BankID for mobile payments or to have used credit card (68%). Somewhat less (61%) have used Swish.
- Bank payment with BankID (31%) is also the service preferred followed by credit card (29%) and Swish (21%).
- Younger Swedes, men and those with high education have used more services to pay with than others. Women prefer Swish and men prefer bank payment. Younger Swedes prefer Swish and older prefer credit card to a higher extent.

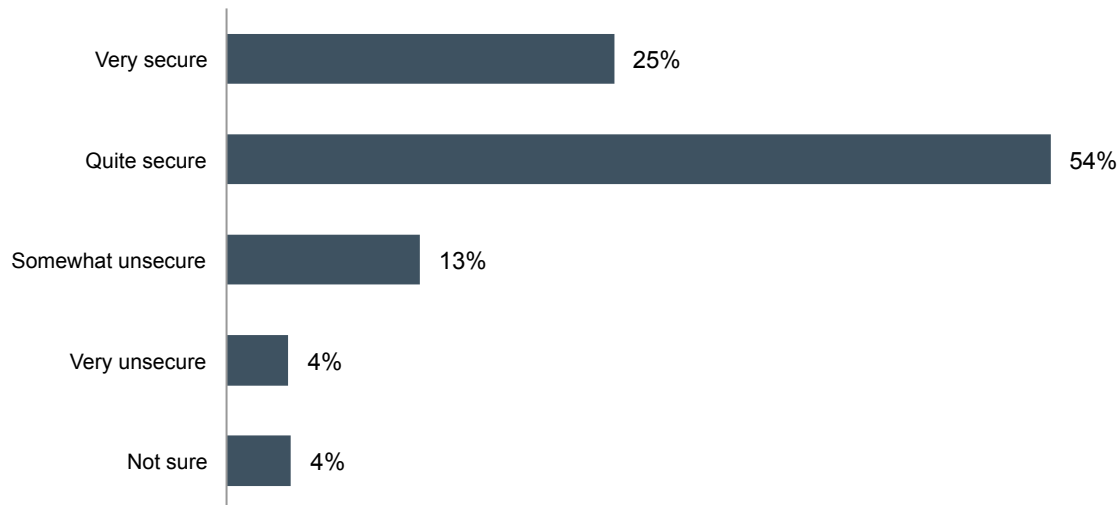
*BankID is the leading electronic identification in Sweden with 6.5 million users.

**Swish is a mobile payment service which makes it possible for legal entities, self-employed persons, associations and organisations to accept Swish payments from private individuals. Payments are immediately credited to the recipient's account, at any time of the day, all year round.

Most people feel secure to pay with their mobile phone

On the whole, do you feel secure or insecure to pay with your mobile phone?

Base: Respondents who have payed with their mobile



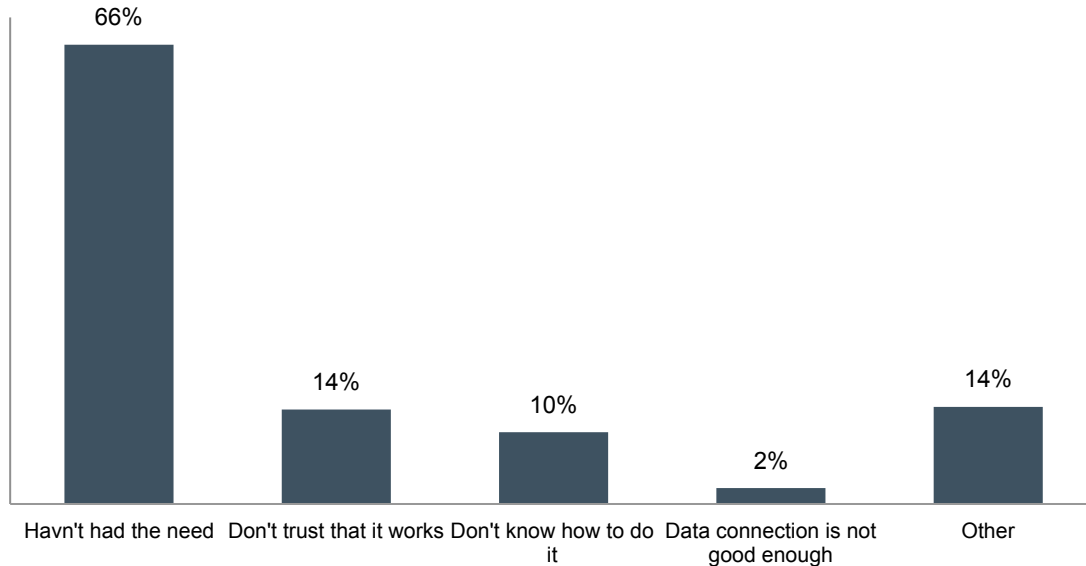
Conclusion

- Almost all Swedes (79%) feel very or quite secure to pay with the mobile phone.
- There is a slight tendency that men and people living in the metropolitan areas feel more secure paying with the mobile phone than other groups.

No need is the main reason for not using mobile phone for payment

What's stopping you from using your mobile phone to pay for things?

Base: Respondents who haven't used mobile phone to pay



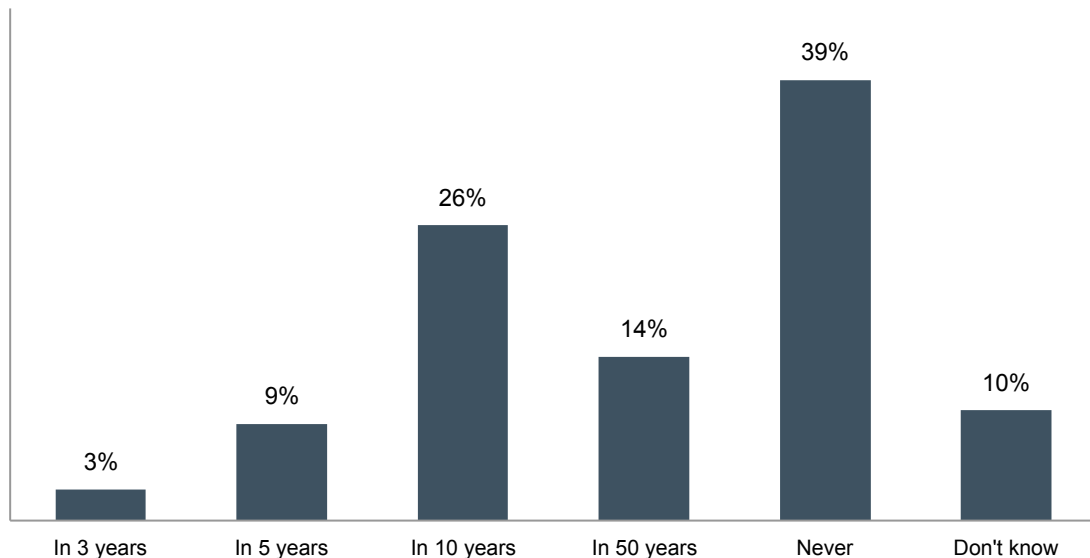
Conclusion

- The main reason for not using the mobile phone to pay for things is not having had the need to do so (66%). Some claim that they don't trust it works (14%) or that they don't know how to do it (10%). Very few say that the data connection is not good enough (2%).
- The reasons for not using the mobile to pay is clearly age correlated. Older people haven't had the need, claim that they don't trust that it works and don't know how to do it, to a higher extent than younger people.

Cash will disappear in 50 years

When do you think cash will disappear in Sweden?

Base: All respondents



Conclusion

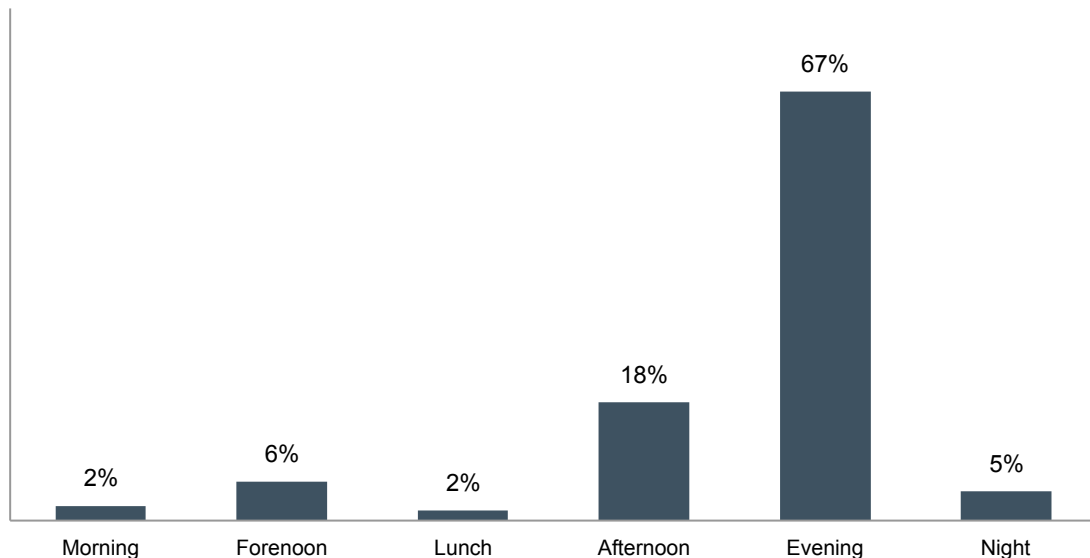
- It will take some time before cash disappears. A majority (52%) think cash will be gone in 50 years. About two thirds of them believe that cash will disappear in ten years or less. Many (39%) also believe that cash will never disappear.
- Men believe to a higher extent than women that cash never will disappear. A majority of young people (below 30 years old) believe that cash will be gone within 10 years.

DIGITAL BEHAVIOUR

Most shop on the Internet in the evening

What time of day do you usually shop on the Internet?

Base: Respondents shopping on the Internet



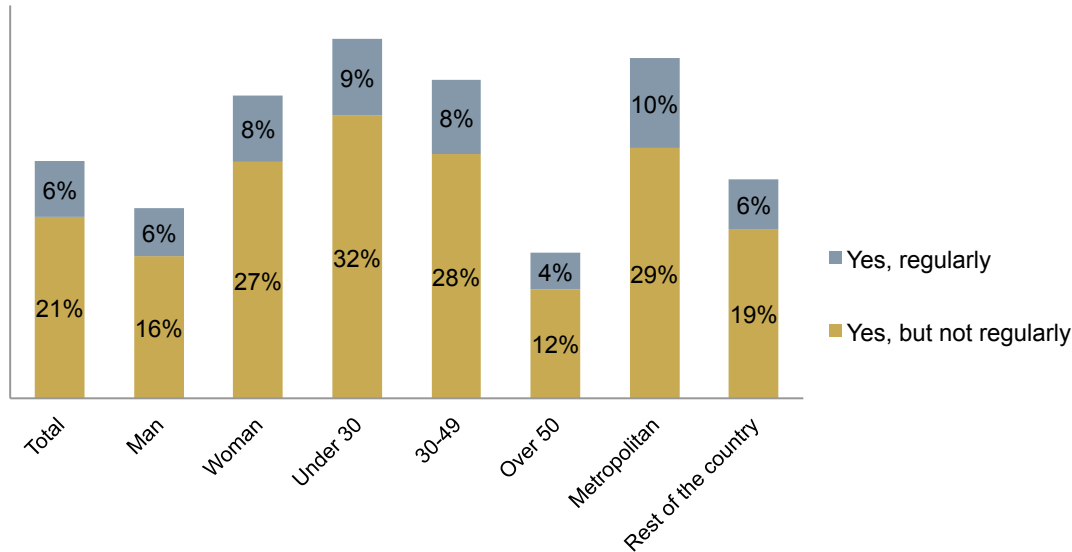
Conclusion

- The majority (67%) of the Swedes that shop on the Internet do so in the evening, fewer (18%) shop in the afternoon.
- A higher degree of women and young people (below 30 years old) tend to shop in the afternoon more than other groups. Among other groups the responses are quite homogeneous.

Few buy groceries online regularly

Do you buy groceries online?

Base: All respondents



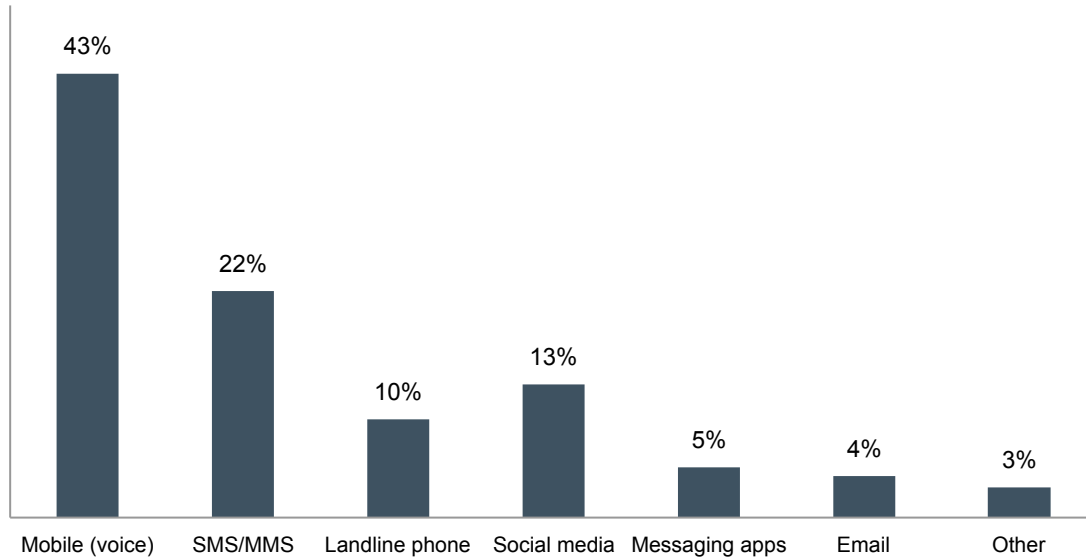
Conclusion

- Most Swedes (72%) have never bought groceries online. One out of five (21%) have done so, but not regularly and 6% say they do so on a regular basis.
- There are big differences between men and women. Women have more experience in this area, but not on a regular basis.
- The younger you are, the more experience you have of buying groceries online. 40 percent of the Swedes 30 years and younger have done so, compared to the Swedes 50 years and older, where only 16 per cent say they have.
- We can also see that Swedes in metropolitan areas have bought groceries online to a higher extent than Swedes in more rural areas. A fact that should be connected to the delivery services available from the online stores.

Mobile voice and sms beats other forms of communication

Besides talking in real life, what is the most important form of communication when you communicate with the persons that are closest to you?

Base: All respondents



Conclusion

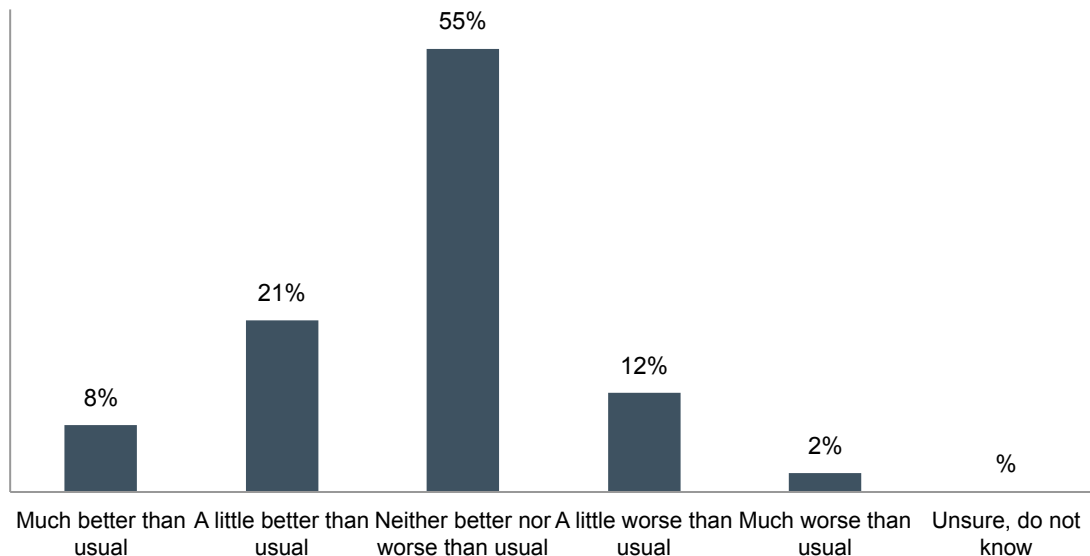
- Mobile (voice) is the most important form of communication (43%), followed by sms/mms (22%). Fixed landline is only preferred by a few (10%). Even social media (13%) beats landline.
- Men clearly prefer mobile voice (49%), whereas women share their communication channel between mobile voice (37%) and sms/mms (30%).
- Younger respondents (below 30 years old) prefer mobile voice (36%), followed by social media (24%) and sms/mms (19%). Messaging apps is preferred by more than 10 per cent amongst the young. No one in this group prefer email, a form of communication included by other age groups.

HEALTH AND WORK OUT

Most Swedes feel as usual, some feel even better

How are you today?

Base: All respondents



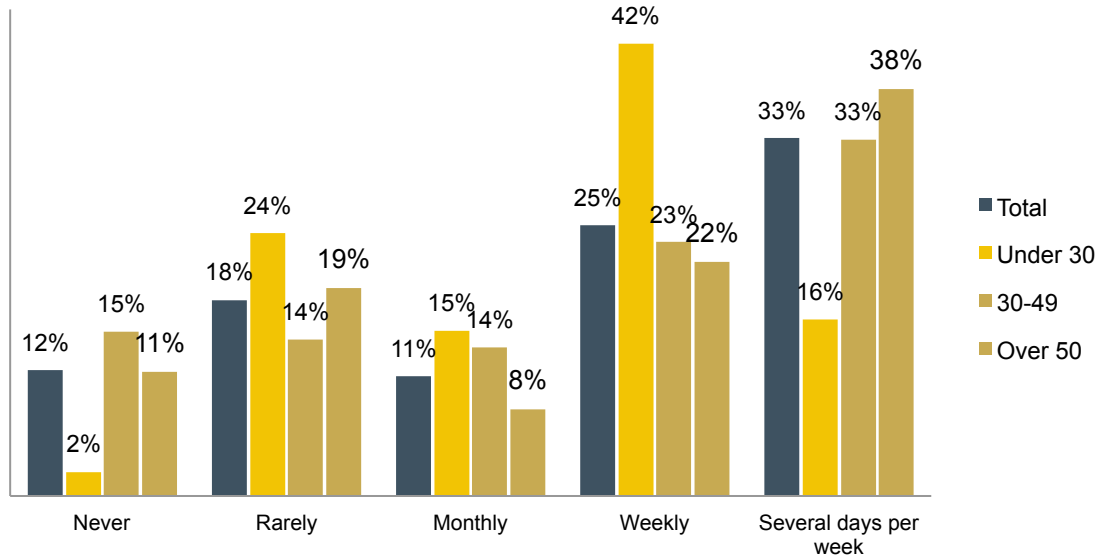
Conclusion

- A majority of the Swedes (55%) feel neither better nor worse than usual. Many Swedes (29%) claim that they feel better than usual. Fewer (14%) say that they feel worse than usual.
- Men feel better than women.
- Looking at age group we notice an interesting pattern – fewer among the youngest age group (below 30 years old) claim that they feel neither better nor worse than usual. Instead some feel better than usual and even more feel worse than usual. Something that can be worrying in itself.
- When we compare age groups, we can see that the older you get, the more you feel as usual.
- A similar pattern as above, but not as strong, is noted between metropolitan areas and the rest of Sweden. In the metropolitan areas it is either better or worse than usual and in the rural areas it is more as usual.

Either Swedes work out a lot or not at all

How often do you work out?

Base: All respondents



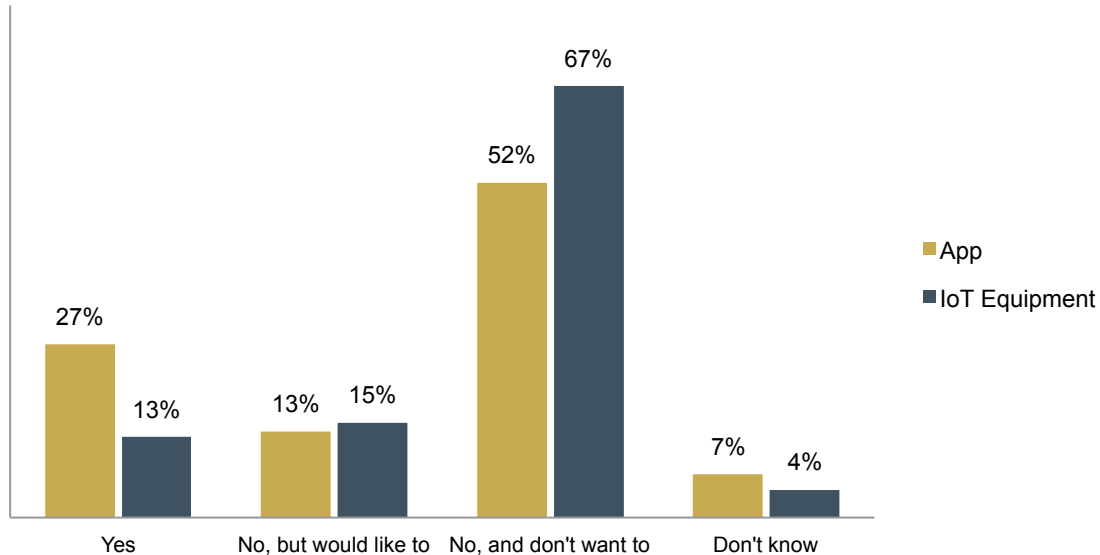
Conclusion

- Most Swedes (58%) work out once a week or more often. Those who work out more rarely than once a month or never sums up to 30 per cent.
- Women, young swedes (below 30 years old) and those living outside the metropolitan areas work out more rarely than other groups .
- Men, older (above 50 years old) and people living in the metropolitan areas work out the most.

Apps are more used than gadgets (IoT)

Usage of work out apps and work out gadgets (Internet of things)

Base: All respondents



Conclusion

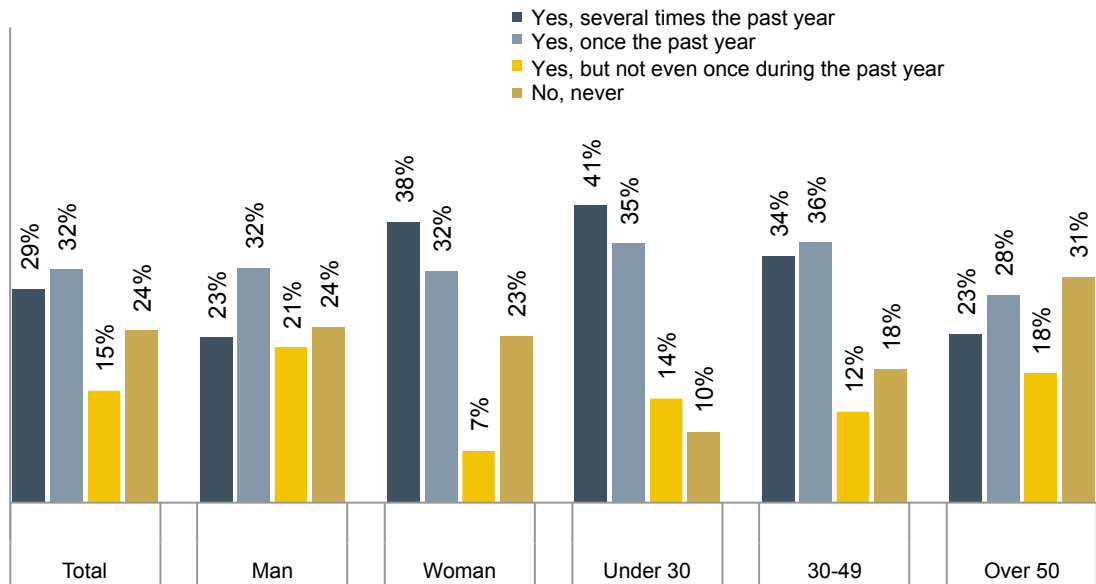
- A majority of the Swedes do not want to use either apps (52%) or work out gadgets (67%). Apps are more popular (27%) than work out gadgets (13%) though.
- Apps are more popular among women, 30-49 years-old and people living in the metropolitan areas.
- Work out gadgets tend to be more popular among men.

LIFESTYLE

Most Swedes have bought second hand

Second hand shopping by gender and age

Base: All respondents



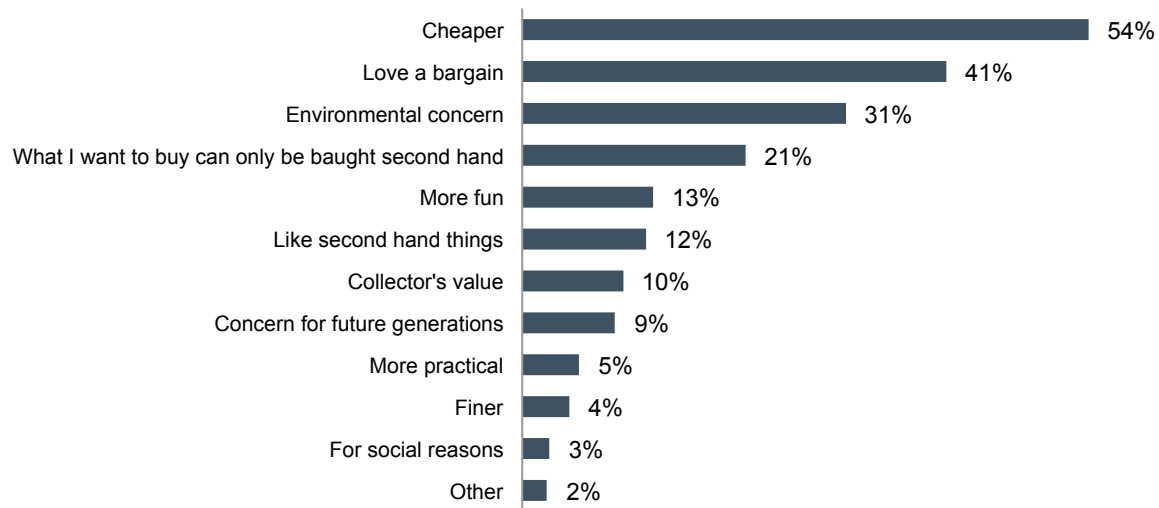
Conclusion

- A majority (59%) of the Swedes have bought things second hand in the past 12 months. One out of four (23%) have never done so.
- Women claim to buy second hand more often than men and younger people (below 30 years old) have bought things second hand to a higher degree than older respondents.
- There is no bigger difference between educational level or where you live in Sweden.

Cheaper prices and loving a bargain are main reasons for second hand shopping

Main reasons for second hand shopping

Base: All respondents, several responses allowed



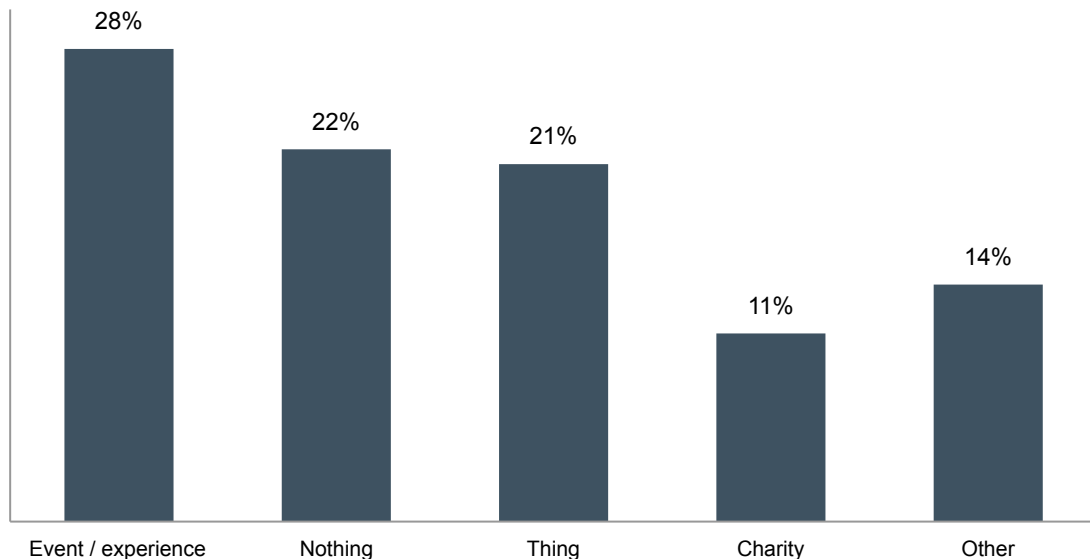
Conclusion

- The main reasons for Swedes to buy second hand is that it's cheaper (54%), followed by love a bargain (41%) and by environmental concern (31%).
- The reasons to buy second hand are the same comparing demographical groups.
- We note that women and young people (below 30 years old) give more reasons to buy second hand than other groups.

Swedes want an experience or nothing for their birthday

What do you want for your birthday?

Base: All respondents



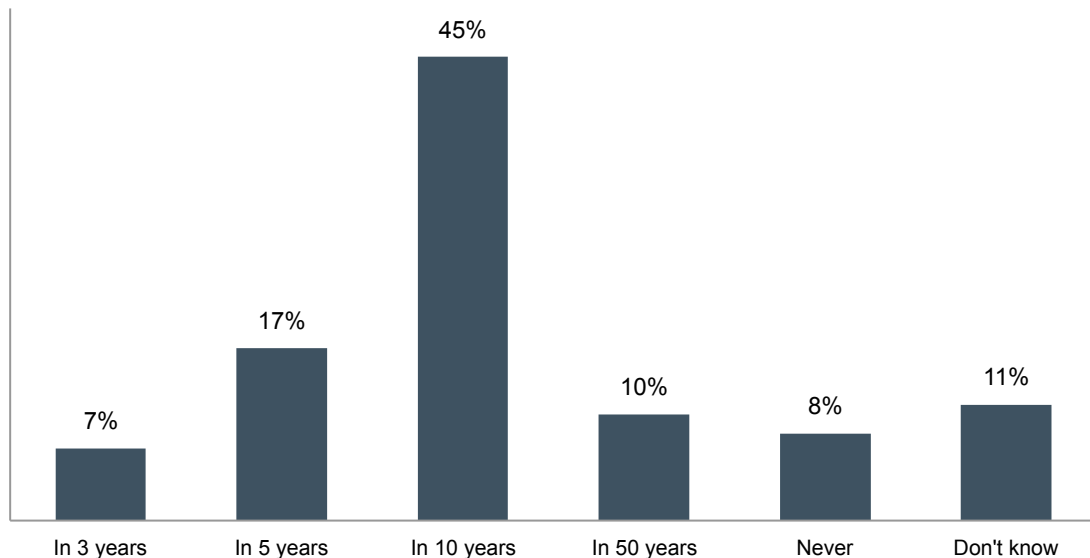
Conclusion

- When asked what they want for their birthday, Swedes answer an experience (28%) or nothing (22%). 21 per cent say that they want an object.
- Those who want nothing claim that they have everything they need or that they buy what they want themselves.
- Young Swedes (below 30 years old) says that they want an object to a higher extent than other groups. Many times the answer is electronic equipments (phone, computer, gadgets) or objects such as a bicycle or a car.
- The most popular experience to give a Swede for birthday is without doubt a travel.

Self-driving cars will be on the road in less than 10 years.

When do you think we will have self-driving cars on Swedish roads?

Base: All respondents



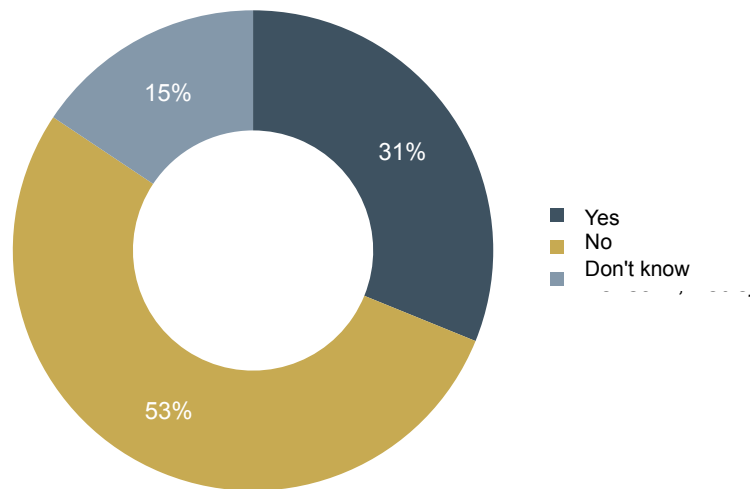
Conclusion

- According to the Swedes self-driving cars will be on the roads in 10 years or less (69%). Some (7%) think it will happen in three years. Just as many (8%) think, on the contrary, it will never happen.
- There is more or less a consensus among the Swedes about self-driving cars. The only trend we see is that men are slightly more optimistic about the opportunities to have new vehicles on the roads.

Many are willing to rent out their home when they are away

Would you be willing to rent out your home when you are away?

Base: All respondents



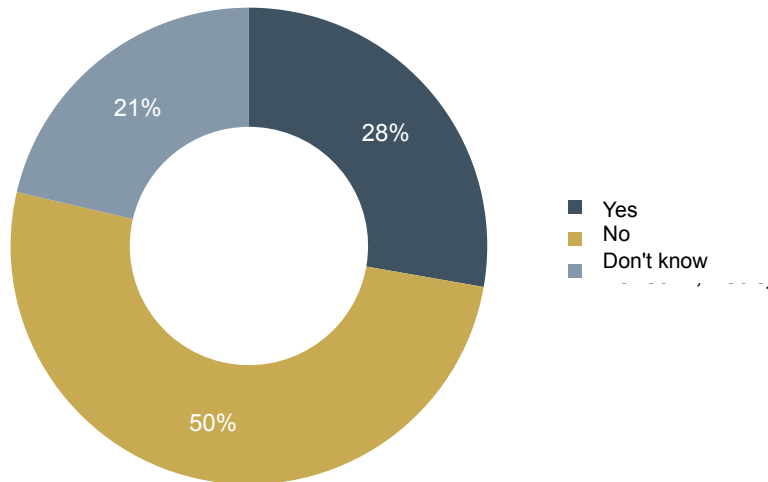
Conclusion

- Many Swedes (31%) are willing to rent out their home when they are away. A majority (53%) are not.
- There are interesting patterns in the results, where men, high educated and people living in the metropolitan areas are more willing than other groups to rent out their home.

Many are willing to live with someone they don't know

Would you be willing to live with someone you do not know the next time you go away?

Base: All respondents



Conclusion

- About one out of four Swedes (28%) claim that they are willing to live with someone they don't know the next time they go away. Half (50%) of the respondents say that they are not willing to do so.
- The most positive groups are men, young people (below 30 years old), high educated and people living in metropolitan areas in Sweden.