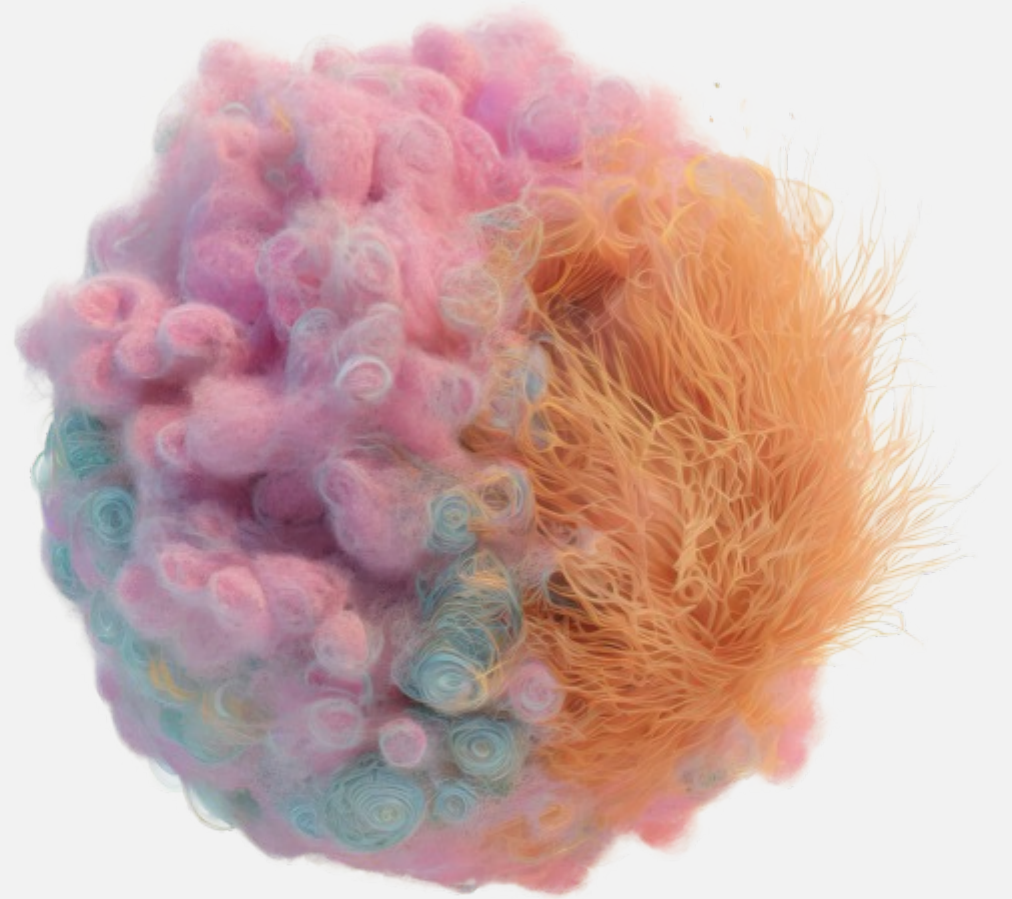


# The state of digital commerce in Swedish fashion retailers

Insights from Deloitte Digital Commerce Maturity Study 2025

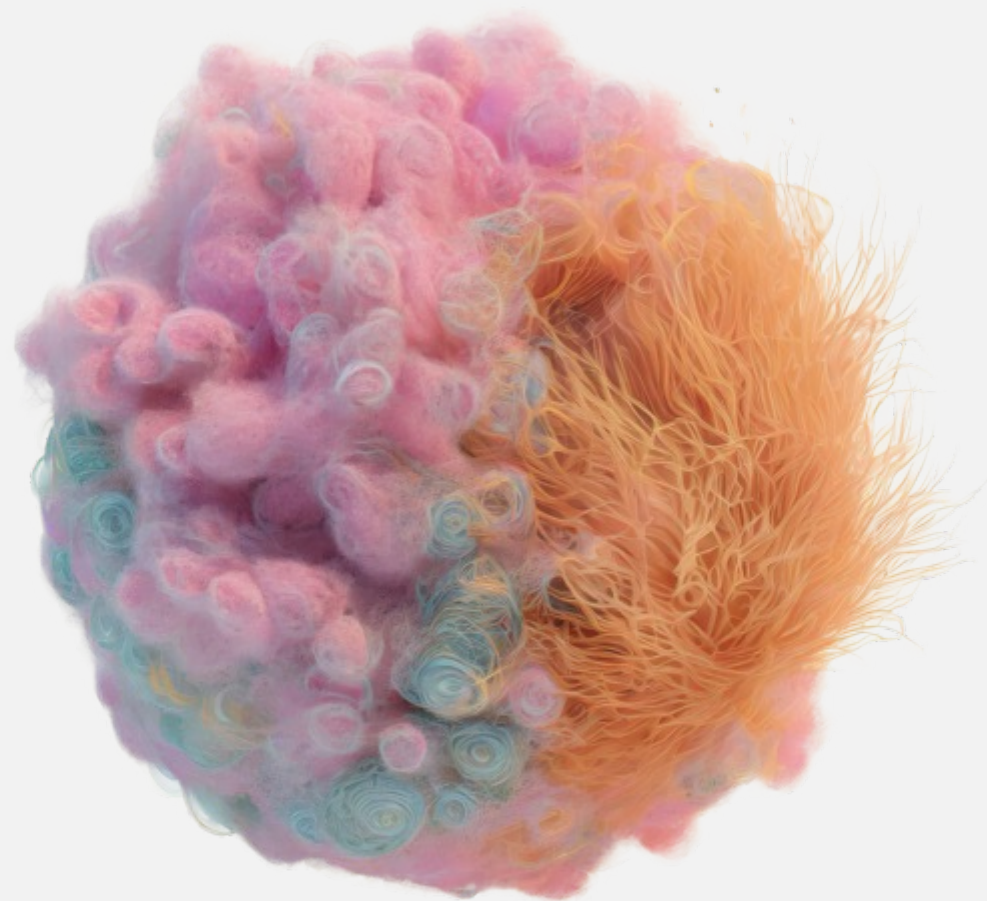


# Content

**01** ***INDUSTRY INSIGHTS***

**02** ***METHODOLOGY***

**03** ***RESULTS***



# Introduction

**This report provides insights from the Deloitte Digital Commerce Maturity Study 2025, focusing on the digital commerce landscape within Swedish fashion retailers.**

The initiative aims to improve the shopping experience, boosting growth and profits for retailers. Deloitte's global consumer industry community has developed a commerce maturity assessment framework, covering the entire shopping journey and over 50 digital capabilities.

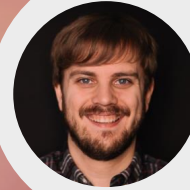
The 2025 Digital Commerce Maturity Study focuses on Swedish fashion retailers, highlighting their current state, challenges, and opportunities for growth, and compares these findings with a global study conducted by Deloitte US.

This is the first time the study is conducted in Sweden, starting with the top 16 fashion retailers. Sweden's fashion industry is globally prominent, and the study seeks to identify areas where Swedish retailers excel or fall behind compared to global leaders.

The ambition is for the study to become recurring, tracking retailer evolution over time, and expanding to other retail categories like sports, furniture, and grocery.

A team of experts in Sweden have put together the report, and feedback is welcomed to improve the study.

## Meet the team



### **MANUEL TABAS**

*Commerce Lead*

Leading Marketing & Commerce portfolio, working with latest commerce technology on the market.



### **MYLÈNE PRIEUR**

*Study Lead*

Leading the activities related to the Deloitte Digital Commerce study in Sweden.

### The team of mystery shoppers



Agnes, Frida, Yelizaveta, Elin, Oksana, Loukas, Kristina, Helena

## Key findings

### 01 **Sweden's fashion brands have a solid foundation – but the world evolves quickly**

First—double down on the moments that drive conversion: mobile, personalization, and helping customers choose with confidence. Invest in capabilities that remove friction and build confidence - especially mobile, AI personalization, and inspiration.

### 02 **Don't try to win everywhere - win where it counts**

Second—resist the urge to do everything. Great brands are intentional; they win by knowing *where* to lead and *why*. Align your digital efforts with your brand identity and customer expectations. Strategic gaps can be a strength.

### 03 **Build for an omnichannel, data-powered future**

And third—future success will be built on connected, data-driven experiences. Omnichannel isn't just a channel strategy—it's how customers live. And now, it's how we need to operate. Seamless journeys, individual-level insight, and connected platforms will separate good from great in the next wave of retail.



**LEADING**

**COMPETING**

**FUNCTIONAL**



01

# Industry insights

## INSIGHT 1

# The future of fashion is digital, but growth is not guaranteed.

The fashion industry is expected to see a 77% growth in e-commerce by 2030. Fashion has all the traits of a high-growth digital category — emotionally driven purchases, global reach, and innovation-led disruption. And will be the industry most expected to be disrupted by AI from the product development to the supply chain, as well as in customer service and the shopping experience itself. Despite the potential, the online market share has stagnated post-pandemic.

Retailers must strategically enhance their digital capabilities to capture this growth, acting intentionally and sharpening their propositions, remembering that 80% of customers value the experience of the brand as much as the products.

**+77 %**

e-commerce growth by  
2030

**AI**

the industry most expected  
to be disrupted by AI

**88 %**

of customer value experience  
as much as products



## INSIGHT 2

# The fashion customer journey is longer, messier and harder to win.

Customers are increasingly discerning, conducting extensive research, seeking validation, and often feeling overwhelmed by the plethora of options available.

The fashion customer journey typically involves over 10 touchpoints per purchase, making it essential to master each moment—search, service, rewards, and more—to earn their trust and secure a sale.

When customers feel overwhelmed, they tend to avoid making a decision and postpone their purchase two out of three times. Additionally, 80% of shoppers use their phones while in-store, highlighting the importance of providing seamless omnichannel experiences.

**10+**

touchpoints per  
purchase

**2 IN 3**

customer avoid decision  
when overwhelmed

**80 %**

of shoppers use their  
phone in store



### INSIGHT 3

## To win the next decade, fashion retailers must get digital right today.

With online fashion projected to reach 30% of total revenue by 2030, capabilities like personalization, frictionless service, and inspiring discovery are no longer nice to have — they are essential.

The top spenders of tomorrow are digital natives, born 18 years ago together with the iPhone, and nurtured by digital experiences throughout their life. They expect a unified brand experience across channels.

To keep up, this study reveals where Swedish brands stand today, and where they must go next to stay competitive globally.



**30 %**

of revenue by 2030

**#1 DIGITAL**

digital natives are becoming  
fashion top spenders

**OMNI BRAND**

Unified brand experience is  
non-negotiable



02

# Methodology

# The process step by step

To evaluate digital retail credibly, we used a methodology that mirrors real customer journeys and still allows fair, like-for-like comparison. It's rigorous but rewarding. We align a common scoring model, calibrate reviewers to reduce bias, run consistent tasks across web and mobile, account for timing effects (promotions or outages), and blend qualitative notes with structured scores.

The outcome is a clear, defensible view in the shape of a brand heatmap, undermined with insights and opportunities.

01

## SELECTION OF RETAILERS

We selected 16 of Sweden's top fashion retailers based on size, revenue, store presence, and overall market influence.

02

## MYSTERY SHOPPING ASSESSMENT

We went through the journey as a customer would - on web and mobile - to rate each retailer's digital experience across 50+ capabilities.

03

## DEFINITION OF GREAT

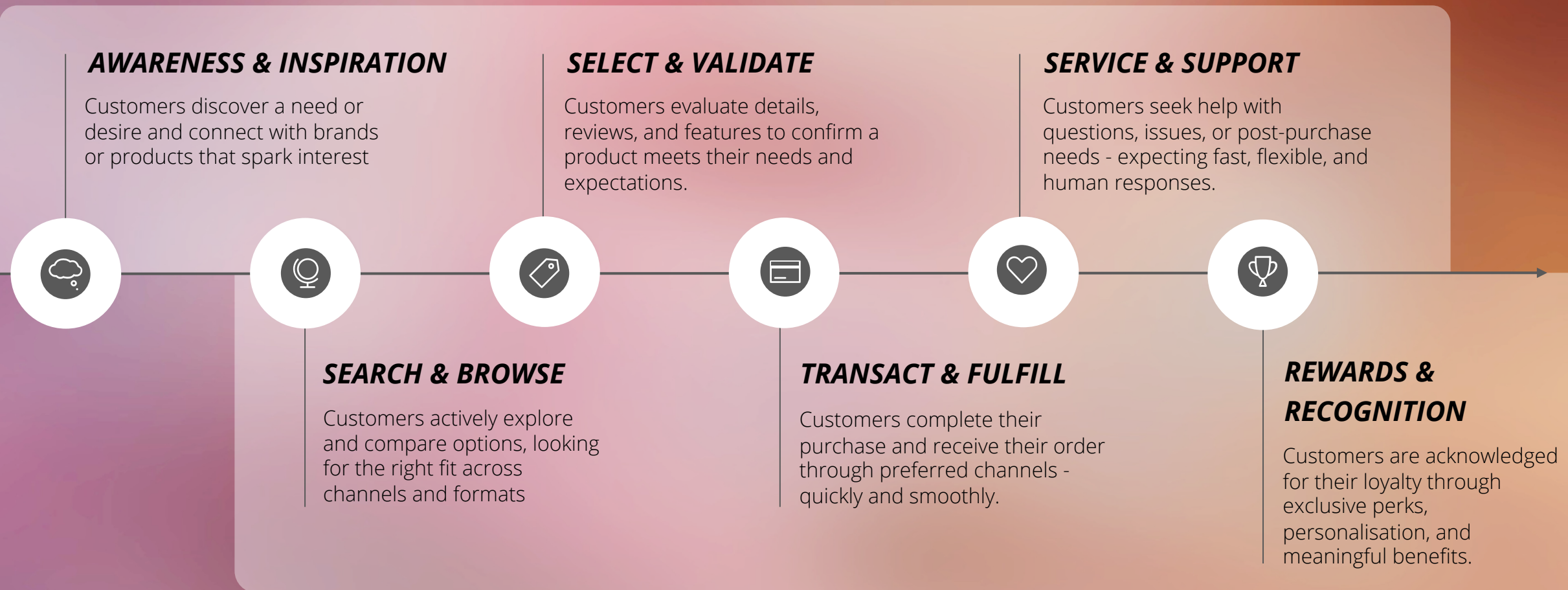
Looking beyond the numbers, we highlighted how Swedish retailers differentiate - and where they can improve - using global benchmarks from 150+ retailers and best-in-class experience examples.








# The six key moments of the fashion customer journey

The study assessed 50+ digital capabilities across six key customer journey stages: Awareness & Inspiration, Search & Browse, Select & Validate, Transact & Fulfill, Service & Support, and Rewards & Recognition.






# Digital capabilities assessed along the customer journey

---

 <b>AWARENESS &amp; INSPIRATION</b>	 <b>SEARCH &amp; BROWSE</b>	 <b>SELECT &amp; VALIDATE</b>
Brand Mission & Values	Educational Content	Featured / Popular Items
Email Marketing	Mobile Experience	Product Details
On-Site Promotion	Navigation Optimization	Sort & Filter
Text messaging	Search Engine Optimization	Expert Advice / Sizing Fit Support
Brand Partnership	Personalized Experience & Offers	Product & Feature Comparisons
Brand Ambassadors	Site Search	Product Availability & Location
Personalized Marketing & Messaging	User Generated Content	Ratings & Reviews
Social Media & Social Integration		Rich Product Media

# Digital capabilities assessed along the customer journey

 <b>TRANSACT &amp; FULFILL</b>	 <b>SERVICE &amp; SUPPORT</b>	 <b>REWARDS &amp; RECOGNITION</b>
Account Management	Flexible Returns	Loyalty Earn & Redemption
Cart Management	Self-Service Support	Loyalty Program Simplicity
Digital Ordering	Surveys & Feedback	Member Enrollment
Fulfillment Options	Scheduling / Appointments	Value Proposition & Perks
Order History	Virtual Chat	Exclusivity
Order Management		Experiences & Services
Wish List & Favorites		Gamification
Checkout & Payments		Loyalty Partnerships
Personalized Cross-sell / Up-sell		
Product Bundling		
Product Substitutions		
Speed to Customer		

# Scoring system for all digital capabilities along the journey

0

## **Non-Existing**

Capability does not exist

1

## **Functional**

Capability satisfies minimum requirements for e-commerce

2

## **Competitive**

Capability satisfies current market requirements and delivers a strong experience

3

## **Leading**

Capability exceeds expectations and provides a best-in-class experience



03

# Results





Swedish fashion retailers are excelling  
at **checkout, order management**  
and **building loyalty...**

***ECOSYSTEM OF PARTNERS***

***CULTURAL EXPECTATION***

***INDUSTRY BASELINE***





...but **inspiration** and **personalization**  
remain largely untapped.

***TOO TRANSACTIONAL***

***MISSED WOW-OPPORTUNITIES***

***STAYING BEHIND LEADERS***

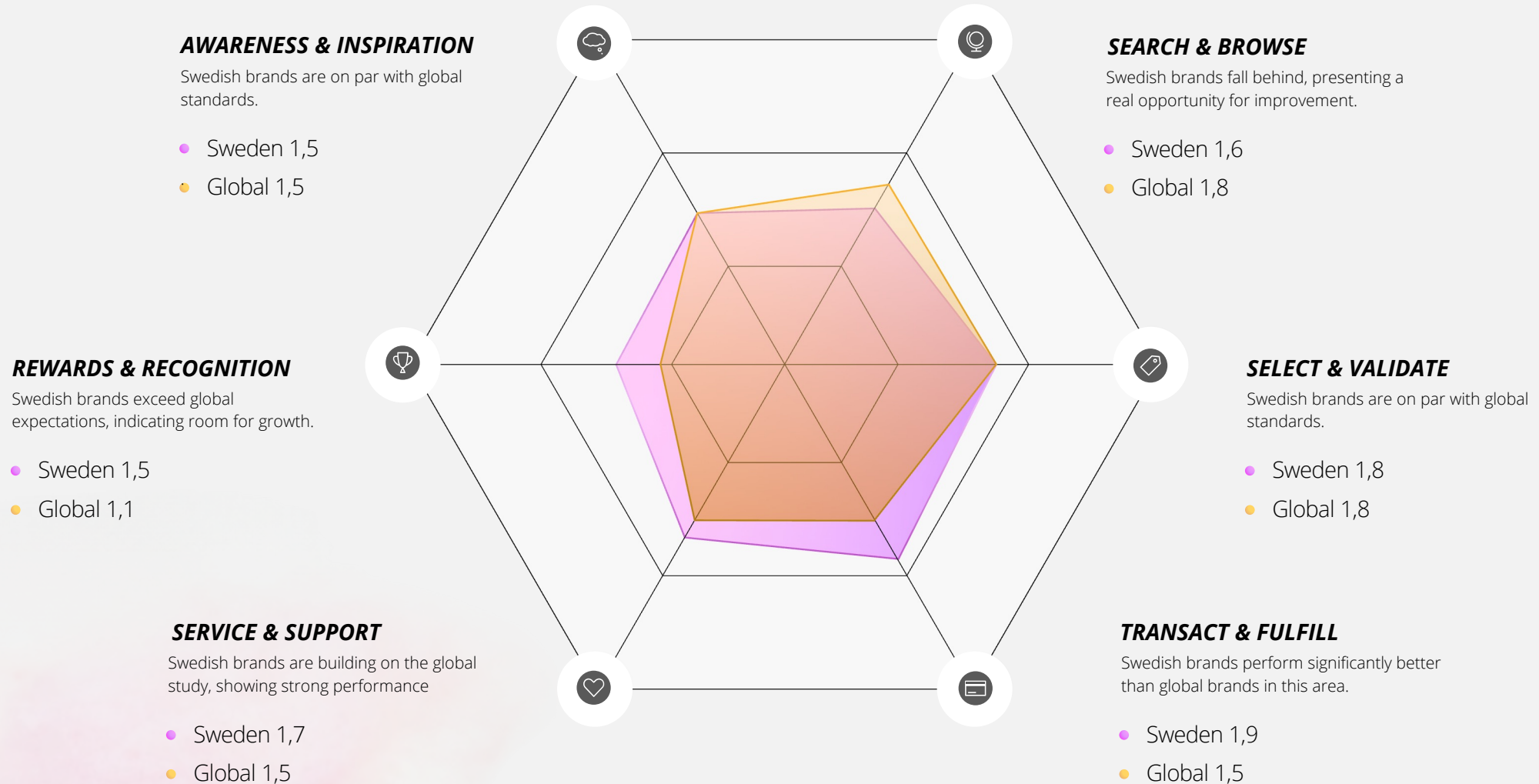
# How Swedish fashion retailers perform

This heatmap gives us a snapshot of how 16 Swedish fashion brands are performing across six key digital capability areas. What we see here is not about ranking or calling out winners and losers—it’s about understanding where brands are choosing to focus, and where there are opportunities to lead.



# How Swedish fashion retailers **compare to global**

We have compared Swedish brands with the 150+ brands that were assessed in the global study and our comparison results is visualised in this spider chart.



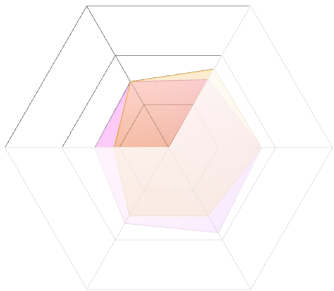
Sweden’s performance in

# AWARENESS & INSPIRATION

Customers discover a need or desire and connect with brands or products that spark interest. When it comes to Awareness & Inspiration, Sweden is holding its ground—scoring right on par with the global average.

We’re seeing standout performance in areas like brand ambassadors and messaging, where local brands are really leaning into personality and influence. There’s room to grow in areas like expressing brand values and delivering more personalized inspiration. But overall, the foundation is solid.

● Above global average	● On par with global	● Below global average
Brand Ambassadors	Brand Partnership	Brand Mission & Values
Messaging	Email Marketing	On-Site Promotion
	Social Media & Social Integration	Personalized Marketing & Messaging



Total score

1,5

On par with global (1,5)

Top performers in the study

H&M   ellos   NELLY.COM

Boozt



How to differentiate in **Awareness & Inspiration**

# Fusing purpose, personalisation, and community to build long-lasting bonds

01

Turn small in-store moments into thoughtful, **personalised follow-ups**



**Aesop** often includes samples with in-store purchases. A few days later, a personalised follow-up email checks in, combining delight and upsell - all in one message.

02

Champion meaningful causes and **align with your customers' values**



**ASKET** builds a wardrobe of purpose. With transparency, permanent collections, and a no-compromise approach to quality, ASKET proves that less can be more when values lead the design.

03

Empower customers as trusted voices and co-creators to **build community**



**Sephora's Beauty Insider Community** connects 5.5 million members to share tips, looks, and reviews - driving trust, loyalty, and engagement through peer-to-peer inspiration.

Sweden's performance in

## SEARCH & BROWSE

Search & Browse is one of the most influential moments in the digital journey—and also one of the most complex. Customers actively explore and compare options, looking for the right fit across channels and formats.

Sweden scores just below the global average here, with a slight advantage in personalization and offer targeting.

What's holding us back? Areas like mobile experience, navigation, and educational content are still evolving. But again—this isn't always a miss. Some brands may choose minimalism or curated discovery as a conscious choice.

● **Above** global average

Personalized Experience  
& Offers

● **On par** with global

Search Engine Optimization

User Generated Content

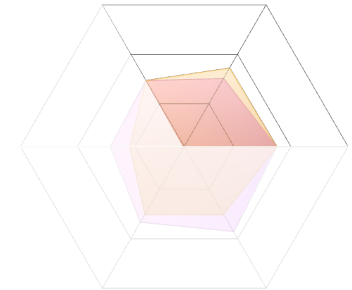
● **Below** global average

Educational Content

Mobile Experience

Navigation Optimization

Site Search



Total score

1,6

**Below global average (1,8)**

Top performers in the study

H&M

LINDEX

Kappahl

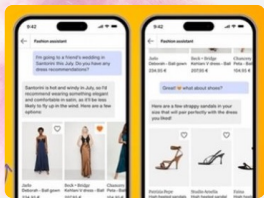


How to differentiate in **Search & Browse**

# Turning discovery into a guided, intuitive experience - from curiosity to confident decision-making

## 01

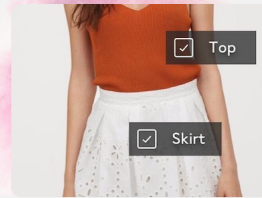
Transform **search into a helpful dialogue**, guiding users efficiently



**Zalando's** AI search guides the conversation, helping users find what they want, even without the right words. Seamless discovery, powered by intelligence.

## 02

Empower customers to go **from seeing to shopping in seconds**



**H&M's Visual Search** lets customers upload inspiration and instantly find similar pieces. A fast, intuitive way to shop fashion on the go or supporting your in-store journey.

## 03

Turn **inspiration into informed decisions** through immersive tools



**IKEA Kreativ** lets customers design their rooms in real time with 3D and AR tools where they can try, place, and plan from the phone or browser, learning how products fit before checkout.



Sweden's performance in

## SELECT & VALIDATE

Select & Validate is all about helping customers feel confident before they commit—and here, Sweden performs right on par with the global average. Customers evaluate details, reviews, and features to confirm a product meets their needs and expectations.

We're seeing strength in sizing support, sort & filter, and showcasing popular items—these are great tools for reducing friction. Where there's room to grow is in core product content: things like detailed descriptions, availability by location, and customer reviews. Of course, for certain brands—especially premium or curated ones—holding back on user reviews or granular product data can be a conscious decision. What matters is consistency across the journey.

● **Above** global average

● **On par** with global

● **Below** global average

Expert Advice /  
Sizing Fit Support

Product &  
Feature Comparison

Product Details

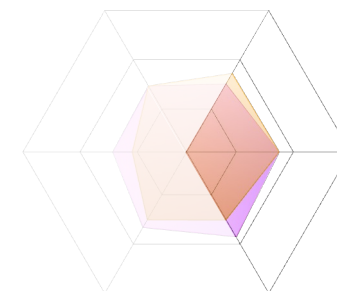
Sort & Filter

Rich Product Media

Product Availability & Location

Featured / Popular Items

Ratings & Reviews



Total score

1,8

**On par with global (1,8)**

Top performers in the study



**BUBBLEROOM**

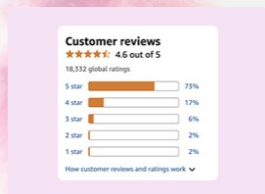
**Kappahl**

How to differentiate in **Select & Validate**

# Supporting decision-making with tools that reduce doubt, build trust, and convert interest into action

## 01

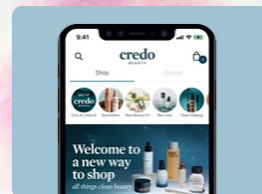
Turn **community feedback** into a **cornerstone** of the shopping journey



Scroll the product, scan the stars - **Amazon's** reviews offer millions of real opinions that guide decisions. Trust and social proof, built into every purchase.

## 02

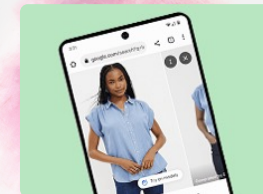
Support **informed, value-aligned choices** with education and honesty



**Credo** pairs transparency with education, helping customers choose clean beauty that align with values, not just routines.

## 03

Boost confidence and reduce hesitation with **preview fit**



**Google's** AI shows how clothes fit you before buying, offering a hyper-personal, visual glimpse into the future of fashion.

Sweden's performance in

# TRANSACT & FULFILL

Transact & Fulfill is where great journeys either win—or unravel. Customers complete their purchase and receive their order through preferred channels - quickly and smoothly.

The good news? Sweden is performing *above* the global average here, with strong execution in core areas like checkout, digital ordering, and speed to customer. This tells us Swedish fashion retailers have invested well in the operational experience—the part customers rarely talk about unless it goes wrong. Cart and wish list tools are stable, and while account management trails slightly, it's a solvable gap.

● **Above** global average

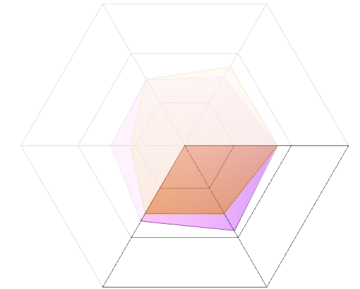
Speed to Customer	Order Management
Checkout & Payments	Personalized Cross-sell / Up-sell
Digital Ordering	Product Bundling
Fulfilment Options	Product Substitutions
Order History	

● **On par** with global

Wish List & Favorites
Cart Management

● **Below** global average

Account Management
--------------------



Total score

1,9

**Above global average (1,5)**

Top performers in the study

**ÅHLÉNS** **Boozt** **Kappahl**

**H&M**

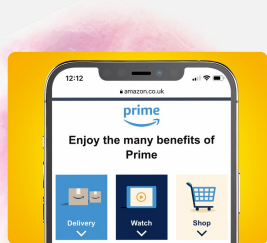
**MQ**  
MARKET

How to differentiate in **Transaction & Fulfill**

# Flexibility, speed, and care turn purchasing into a seamless, loyalty-building experience

01

Turn convenience into loyalty with  
**fast, reliable deliveries**



Pay once, skip the line - **Amazon Prime** turns loyalty into speed, with free and ultra-fast delivery that keeps customers coming back without thinking twice.

02

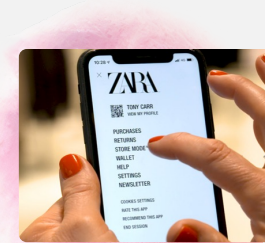
**Let shoppers buy on their terms**  
to build trust and lowers barriers



**Klarna** allows customers to shop their favourite brands with no forms or no friction, just a smooth, familiar experience that makes buying feel easy.

03

Make every shopping moment  
**personal, efficient, and worthwhile**



**Zara** seamlessly connects online and offline - check store stock, reserve fitting rooms, and pick up orders the same day. Control and convenience, all in-app.

Sweden's performance in

## SERVICE & SUPPORT

Service & Support is where trust is either built—or lost. Customers seek help with questions, issues, or post-purchase needs - expecting fast, flexible, and human responses.

The Swedish market performs above the global average here, with strengths in self-service, appointment scheduling, and feedback collection—exactly the kind of tools that empower customers and reduce friction. Virtual chat is holding steady, but flexible returns are still a pain point—something that today's convenience-first shoppers notice. That said, return policies are often tightly tied to brand positioning and operational constraints.

● **Above** global average

● **On par** with global

● **Below** global average

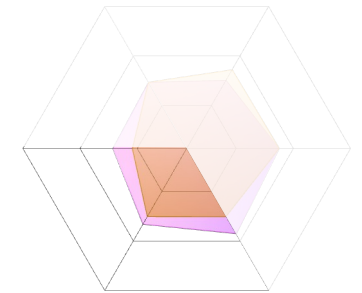
Scheduling / Appointments

Virtual Chat

Flexible Returns

Self-service Support

Surveys & Feedback



Total score

1,7

**Above global average (1,5)**

Top performers in the study

ÅHLÉNS Kappahl

LINDEX

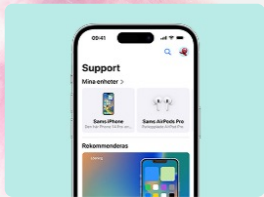


How to differentiate in **Service & Support**

# Cementing support as a source of care, confidence, and long-term connection

## 01

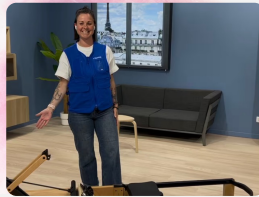
Build trust and loyalty through **effortless, human-centered care**



Help is never far - **Apple's** Support app provides answers, appointments, and real-time chat, all in one place. Peace of mind, designed as smoothly as their products.

## 02

Empower customers by providing **guidance throughout the purchase**



From live video shopping to guided tutorials, **Decathlon** makes support feel like sport; personal, practical, and always within reach. Expert help, in-store or on the move.

## 03

Help customers **live their values** extend their product's life



**Patagonia's** Worn Wear gives gear a second life - buy used, trade in, or repair instead of replace. A loyalty to the planet, stitched into every seam.

Sweden's performance in

REWARDS & RECOGNITION

Rewards & Recognition is where loyalty turns into love—and Sweden is ahead of the curve here, scoring *above* the global average. Customers are acknowledged for their loyalty through exclusive perks, personalisation, and meaningful benefits.

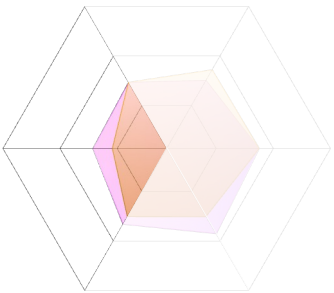
We're seeing strong momentum in exclusivity, services, and perks—proof that brands are thinking beyond points and toward emotional value. Simplicity in program design is also a strength, making it easy for customers to understand and engage. There's still some room to grow in areas like partnerships and enrolment journeys, but the foundation is solid.

● **Above** global average

Exclusivity	Loyalty Program Simplicity
Experiences & Services	Value Proposition & Perks
Gamification	Loyalty Partnerships
Loyalty Earn & Redemption	

● **On par** with global

Member Enrollment
-------------------



Total score

1,5

Above global average (1,1)

Top performers in the study



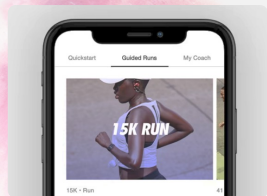
Kappahl TOTEME

How to differentiate in **Rewards & Recognition**

Turn rewards into relationships that build loyalty, drive engagement, and grow lifetime value

01

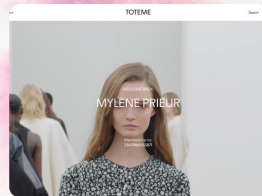
Build a values-led community where **wellness is nurtured**



**Nike** invites customers into a life well-lived - membership unlocks movement, mindfulness, and expert guidance through the *Nike Run* and *Training Club* apps.

02

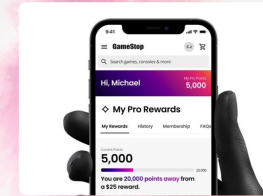
Transform loyalty into privilege by **offering elevated benefits**



**Care of Toteme** is loyalty with quiet elegance, offering early access, tailored styling, and thoughtful perks that deepen the relationship over time. Less about points, more about personal connection.

03

Reward **return visits and build loyalty** that pays off



**GameStop Pro** turns players into insiders - with monthly rewards, exclusive deals, and extra trade credit. A subscription that pays off for the fans who play hard.

# Fast Forward

**It's important to be strategic. The heatmap reveals that brands can excel in certain areas while being less effective in others. While this can be a deliberate choice, thoughtful investment is crucial.**

It's not enough to think that your e-commerce is doing well; you must continue to evolve the customer journeys as societal expectations change over time. Top technologies today can become table stakes within three months, so it's essential to keep evaluating what is the right evolution for you.

This study includes a wealth of additional data. If your brand is represented and you want to explore your results further, our team would gladly share those results with you.

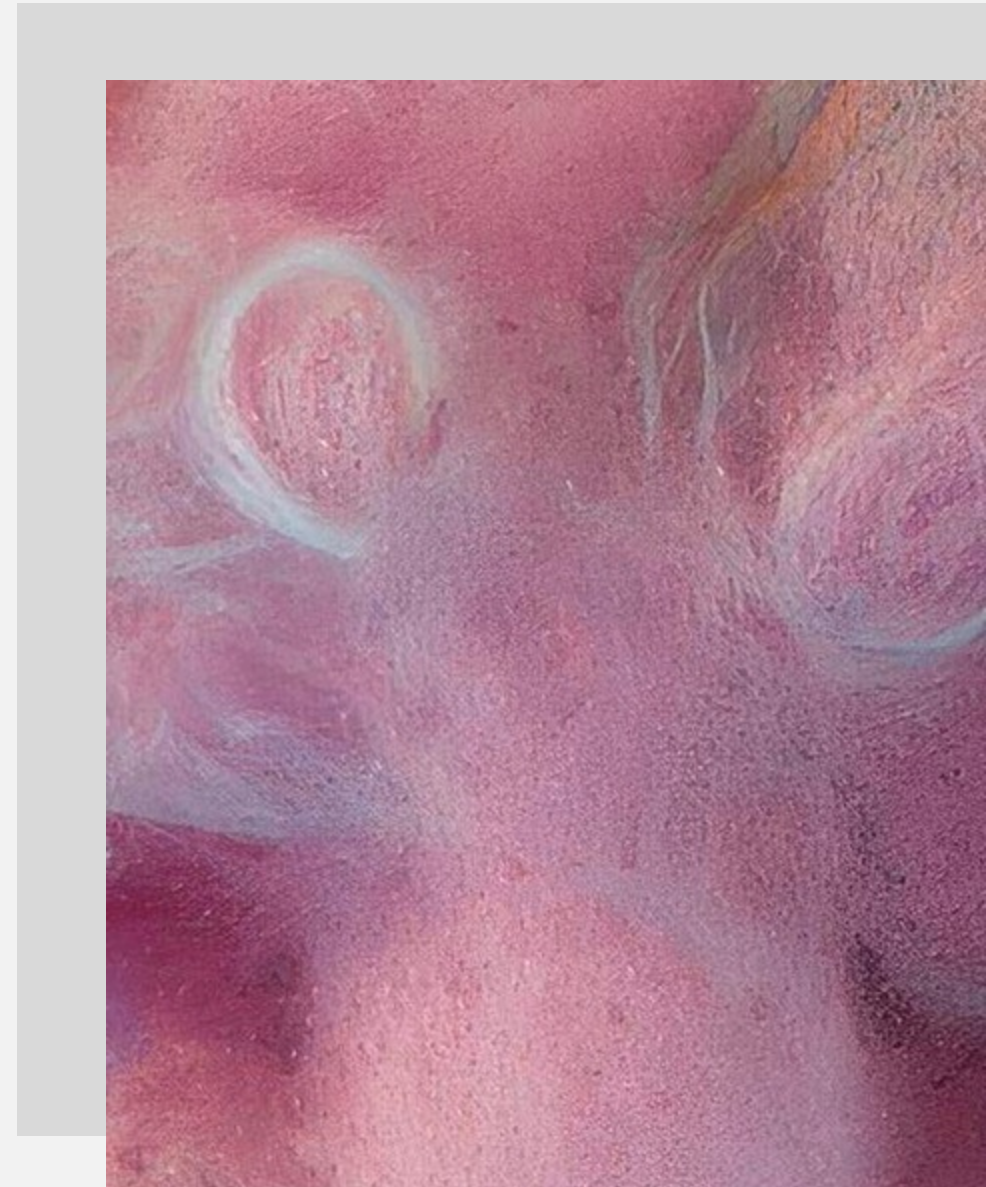
Finally, this is just the beginning of the study, we add new brands every week and will expand to Nordic brands and to other retailers outside of the Fashion industry. Stay tuned to hear about our broader findings and feel free to reach out for your brand to enter the study.



**MANUEL TABAS**

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**Deloitte.**  
Digital