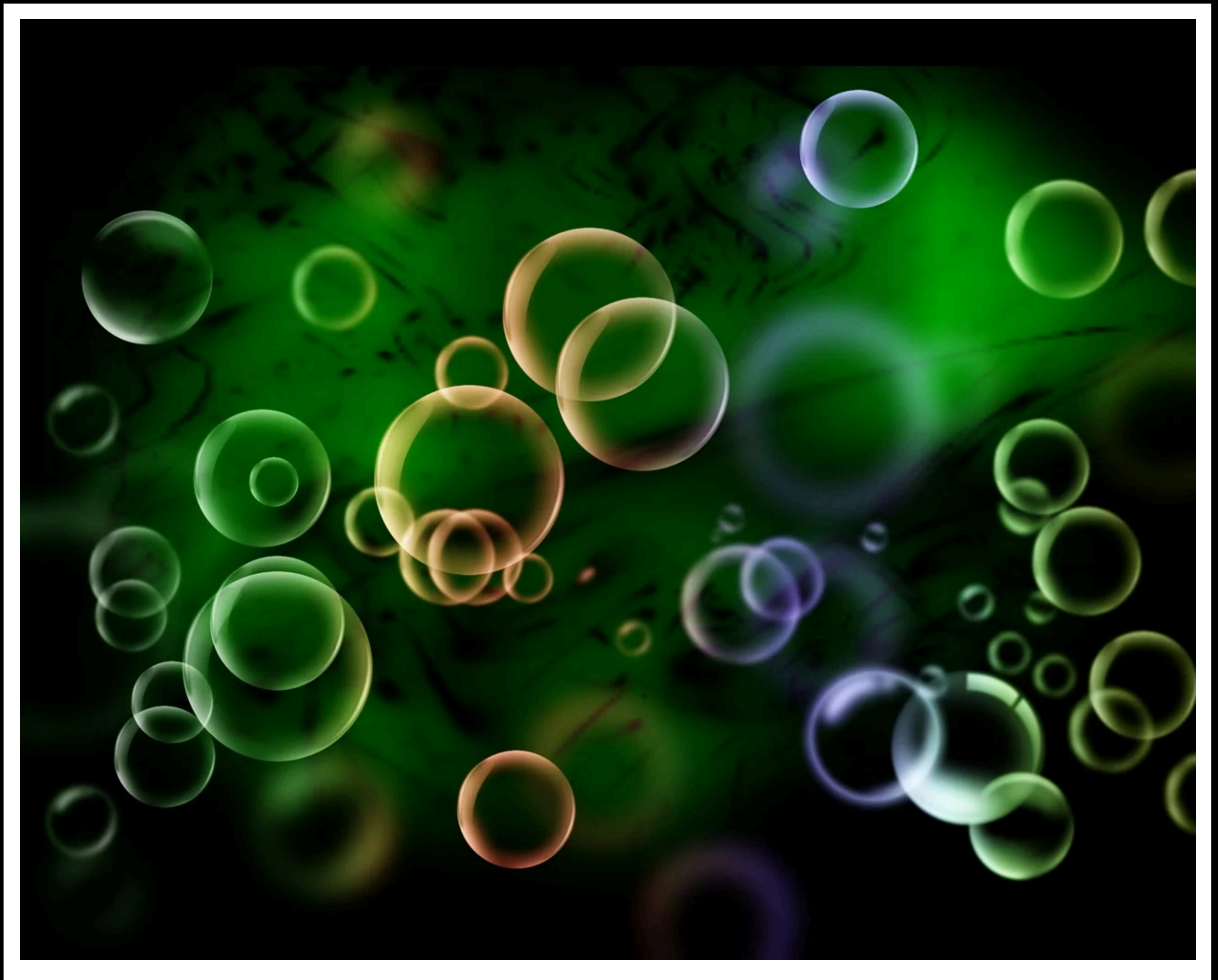


THE FUTURE OF E-COMMERCE

AI and agentic commerce, customer needs and shopping experience, payments in e-commerce, and future skills.



A report based on a survey conducted among Finnish digital commerce professionals in spring 2026.

FUTURE CURVES

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THE FUTURE IS BUILT TOGETHER BY TECHNOLOGY AND HUMANITY

Agentic commerce is expected to transform e-commerce, shopping, and the customer experience over the coming years. An increasing number of operational tasks can also be automated through agents. In future competition, those whose data is structured in the right way for AI-driven search, and whose products reach the right customers in a trustworthy and inspiring way, are more likely to succeed.

At the same time, the need to build trust is becoming more prominent: technology is evolving rapidly, while customer needs and values change more slowly. Core commercial skills cannot be fully technologised either. In an increasingly complex world, the most important skills will be self-leadership and the ability to focus.

How can businesses capture customer interest and bring inspiration alongside automated shopping? What happens to customer data if agents handle the buying process? And how will businesses know who their customers are in the future?

The future of e-commerce is not purely technological, but a balance between technology and humanity.

We will still need commercial skills, brand storytelling, and the ability to build a meaningful customer experience in the future.

ELISA OINONEN

Futures Researcher and
Digital Commerce Professional

Looking Further into the Future Helps Prepare for Change

The future cannot be predicted, but it can be explored. The further ahead we look, the more possibilities emerge. The future is shaped in the present — by preparing for it or by actively building it.

This study is aimed at Finnish digital commerce professionals and those working in e-commerce. The results show that the current focus is on short-term rapid growth rather than long-term development. For this reason, I also want to encourage my colleagues to look further ahead: what might the industry look like in five years' time?

My mission is to promote futures-oriented thinking so that we can build sustainable growth together and remain relevant in an increasingly competitive international landscape for years to come.

I would like to warmly thank everyone who responded to the survey, the interviewees, and the survey sponsor, Svea Bank. I hope you will also find something in this report that you can start applying today.



ABOUT THE SURVEY AND RESPONDENTS

The survey was conducted in February–March 2026 as an open survey. A total of 53 digital commerce professionals responded. The core target group was the Digital Commerce Finland community.

Nearly half of respondents (43%) were consultants or service providers, and over a quarter (27%) were business leads or other senior managers. Others were marketing or growth specialists (11%), operational e-commerce professionals (7.5%), technical developers (6%), or owners/entrepreneurs (4%). Most represented companies with a turnover of €2–10 million. Large companies (€200M+) accounted for 7.5%, and smaller businesses (under €500,000) for 13%.

The survey included 27 questions covering both the current state of e-commerce — such as payments, customer experience, and development areas — and its future, including probable scenarios, emerging phenomena, and development paths. Most questions were multiple choice, with some open-ended responses. The survey was conducted using Webropol.

This report presents the findings, starting with a brief overview of the current state, followed by future development paths across four themes: 1) AI and agentic commerce, 2) customer needs and experience, 3) payments in e-commerce, and 4) future skills. It also includes two extra sections: an e-commerce wishlist for the future and a future story set in 2031.

Five experienced e-commerce professionals were interviewed to complement the findings. Their insights are integrated throughout the report, with full interviews included at the end.

Interviewees:



VILLE SIMOLA
CEO
Digital Commerce Finland



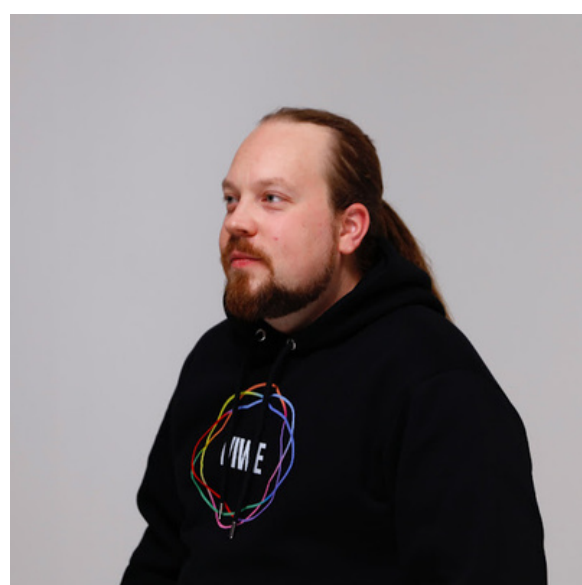
REETTA NOUKKA
Director, Customer Success
Posti Group Oyj
Board Member
Digital Commerce Finland



SAMPO SOINIO
Director, CX &
Business Systems
Varusteleka



PEKKA PARTANEN
Director, Technology
Finnish Design Shop



WELLU HIETALA
Software Consultant
& Accessibility Advocate

Survey and report
sponsored by:



QUICK OVERVIEW OF THE CURRENT STATE

INSIGHT: Growth in e-commerce is expected to come from marketing and conversion – customer experience and data at the core

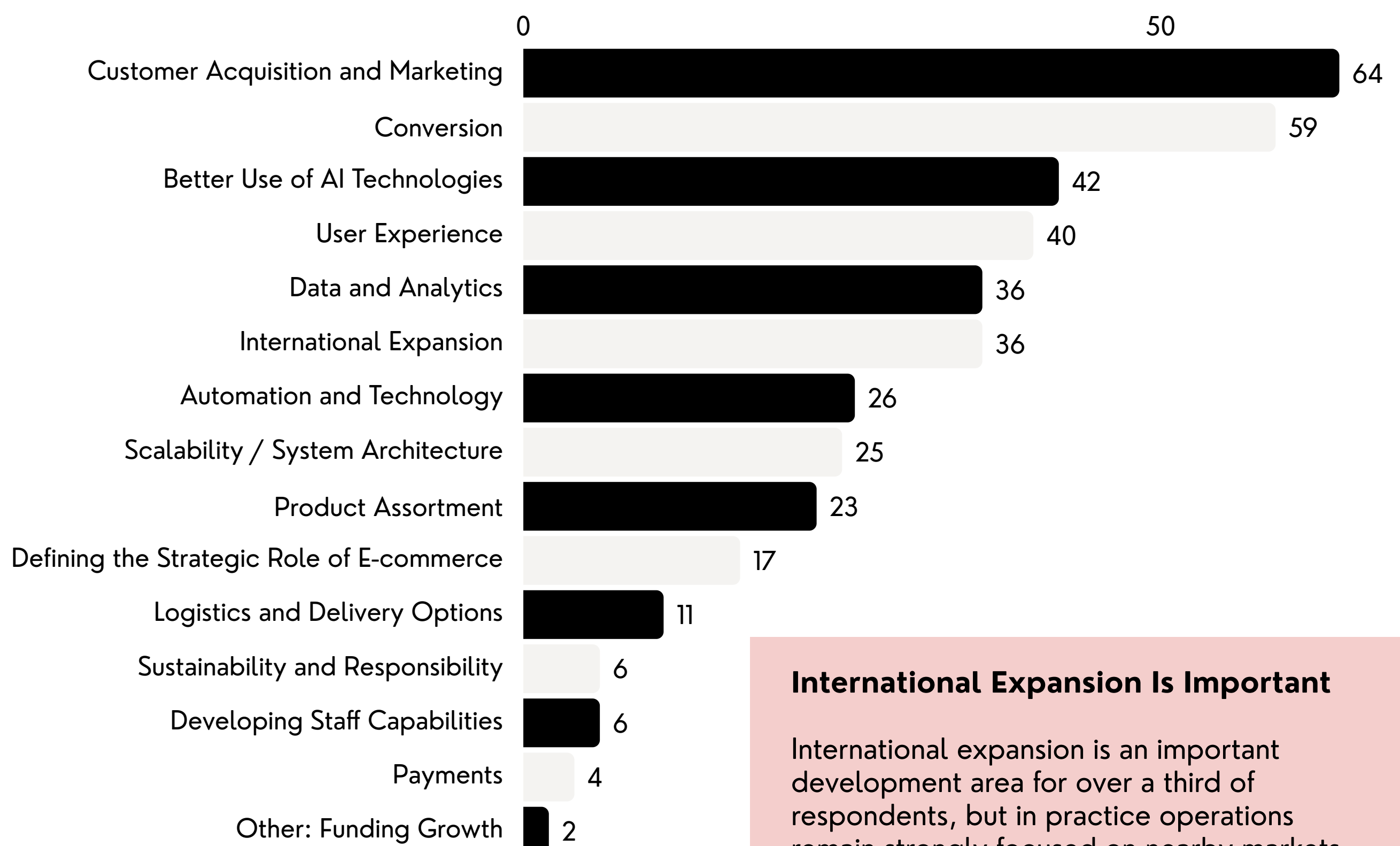
Digital business development is currently strongly focused on growth drivers: customer acquisition and conversion optimisation. Nearly two thirds of respondents identify marketing and customer acquisition as the most important areas for development, and over half are investing in improving conversion. This suggests that competition in e-commerce is still largely centred around traffic and how effectively it is utilised. In addition, key development areas include better use of AI technologies, user experience, data and analytics, as well as automation.

Strategy, Skills and Sustainability Take a Back Seat

E-commerce development is dominated by operational and growth-driven actions, while more strategic and long-term themes receive less attention. For example, defining the strategic role of e-commerce (17.0%), developing staff capabilities (5.7%), and sustainability (5.7%) are mentioned only rarely. This suggests that many organisations remain focused on short-term growth rather than building long-term capabilities.

What are the most important development areas for your e-commerce / your clients' e-commerce at the moment? (Select 1–5)

(% of responses; respondents could select multiple options)



International Expansion Is Important

International expansion is an important development area for over a third of respondents, but in practice operations remain strongly focused on nearby markets. Finland is clearly the most important market, followed by the Nordics, other parts of Europe, the US, and the UK.

1. AI AND AGENTIC COMMERCE

INSIGHT: AI is no longer just a tool, but infrastructure

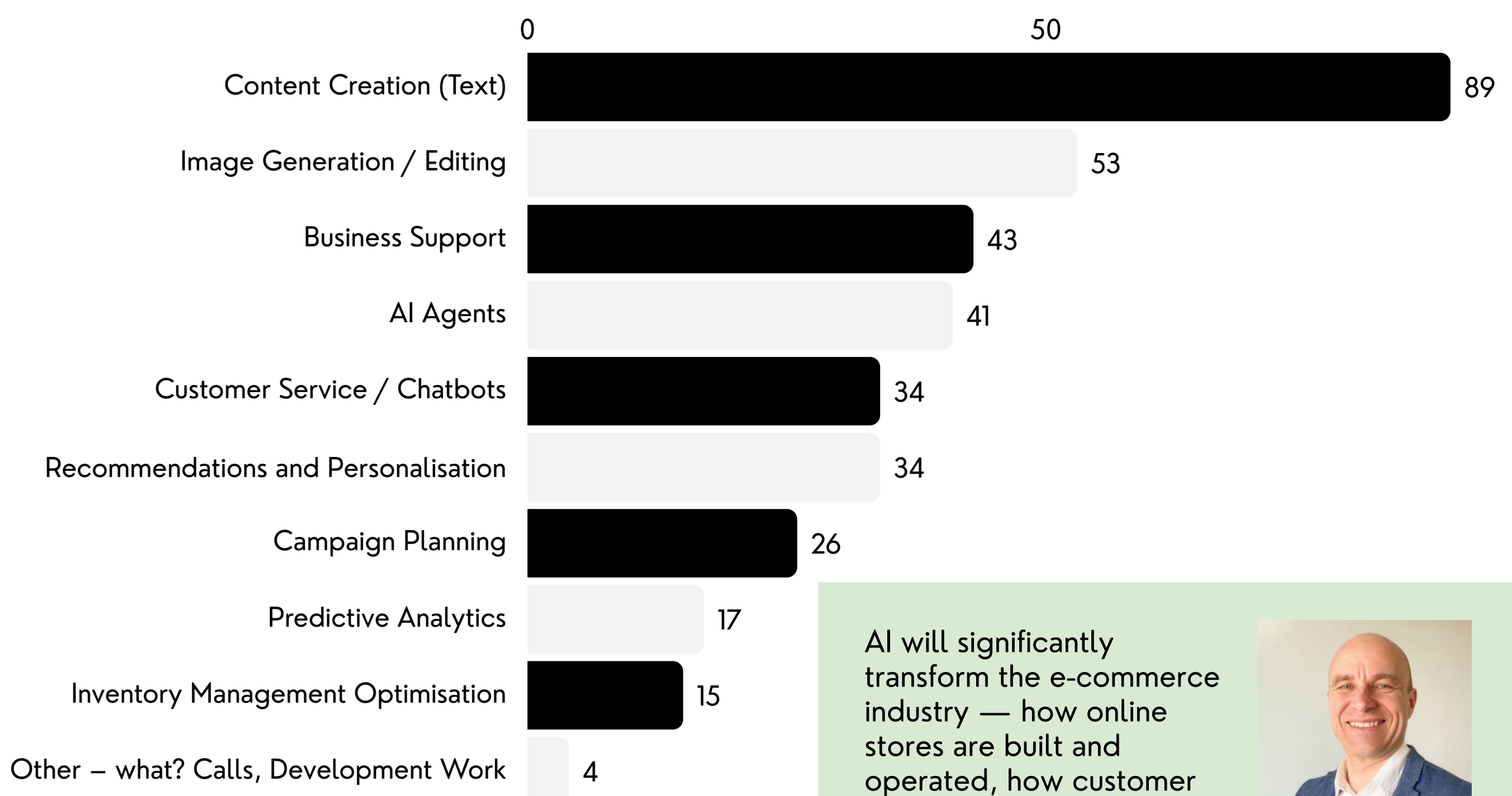
Nearly half of respondents (41.5%) identify the use of AI as one of the key development areas. None of the respondents reported not using AI at all. In e-commerce, AI is already used in a wide range of ways: responses highlighted content creation, business support, customer service, as well as recommendations and personalisation. AI agents are already in use by 41% of respondents — meaning AI is increasingly acting as a “co-worker” in ideation, optimisation, and decision-making.

A clear majority of respondents believe that AI is evolving faster than companies can keep up with. This suggests that the biggest risk in adapting to change is not the technology itself, but a lack of organisational capability and preparedness.

In e-commerce, the focus is no longer on individual new technologies, but on how effectively core infrastructure, processes, and the service and shopping experience can be improved with AI.

How are you currently using AI?

(% of responses; respondents could select multiple options:



AI will significantly transform the e-commerce industry — how online stores are built and operated, how customer service is delivered, and how products are selected for sale.



PEKKA PARTANEN
Director, Technology
Finnish Design Shop

INSIGHT: Agentic commerce is changing how people shop

“Agentic commerce will be the biggest disruption in the industry in years.”

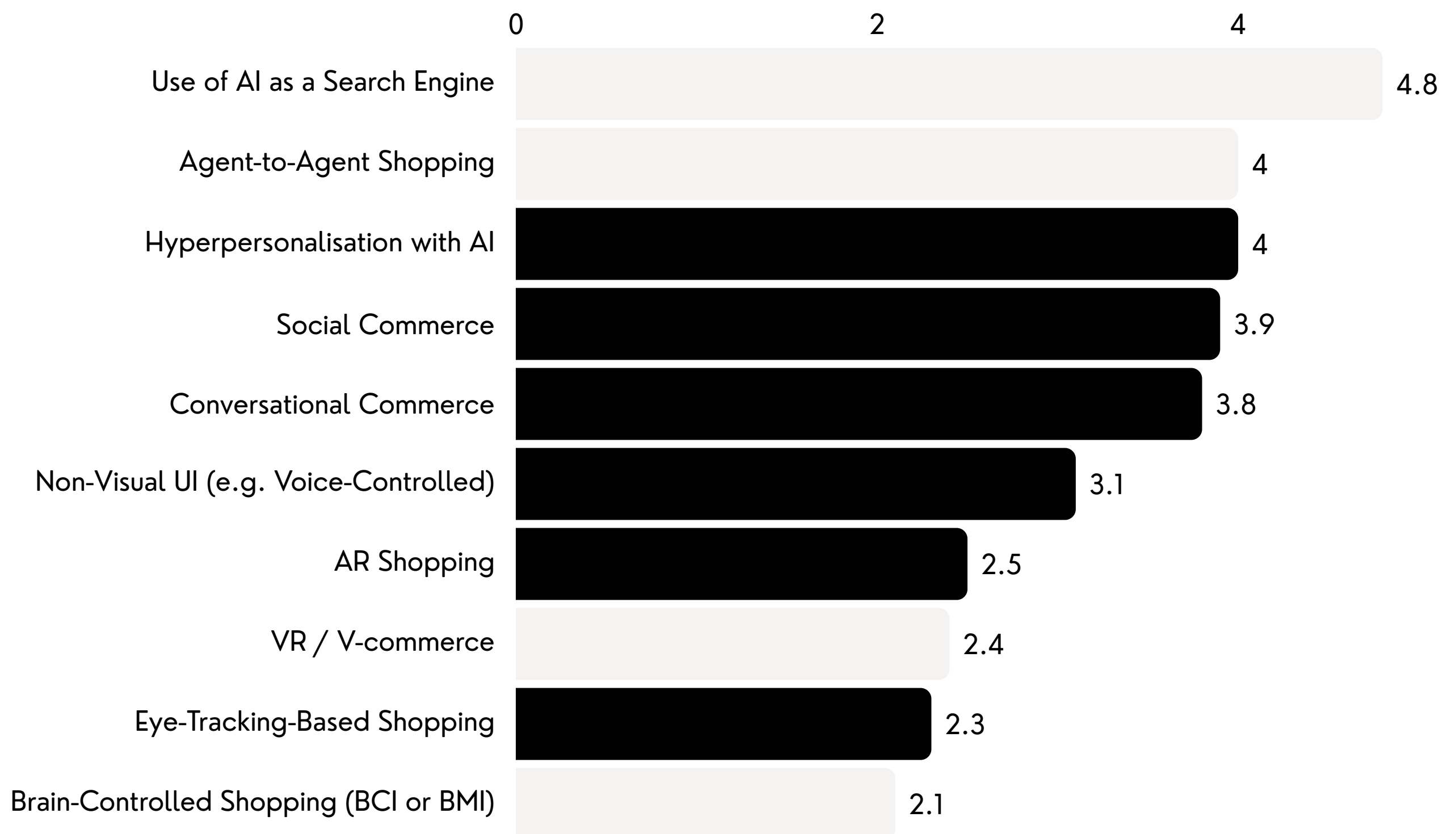
BIGGEST HYPE

Agentic commerce is one of the most significant emerging trends in e-commerce. In this model, AI does not merely support shopping but acts on behalf of the customer — searching for products, comparing options, and making decisions.

The adoption of agent-driven shopping is still at an early stage in the organisations represented by respondents, but the signals for its growth are strong. Respondents believe that AI will guide the customer journey and decision-making in the future. The rise of agent-to-agent purchasing is seen as highly likely, and the use of AI as a search tool is also considered very likely in the future.

How likely are these developments over the next five years?

(scale 1–5)



Agentic commerce will fragment shopping and introduce a new way of purchasing alongside existing ones. I don't believe that agent-driven shopping will replace e-commerce as such, but rather become a hybrid — one channel alongside others.



SAMPO SOINIO
Director, CX & Business Systems
Varusteleka

“ What new developments have you noticed?

“Search behaviour: more and more traffic is coming through AI tools.”

“Agentic commerce has the potential to massively transform the e-commerce customer journey.”

“The e-commerce interface is partly shifting towards ChatGPT-style conversational interfaces (with the focus moving beyond the online store itself).”

“The use of AI in social media will continue to grow.”

“ What are you already using?

“We use AI as a co-worker and support tool (marketing, research, improving communications, sparring, ideation, etc.). It also helps make customer service more efficient. The next step would be building PoC AI agents for real business cases (not AI-first, but problem-first).”

“We train AI-based applications to respond to customer queries.”

It depends on your starting point how you should prepare for the automation of the customer experience. Are you a mass brand or a newcomer trying to find your niche?

If, for example, you have a technically strong product but a still relatively weak brand, you can compete even with major brands and build strong visibility and preference through GEO activities.



REETTA NOUKKA
Director,
Customer Success,
Posti

Do Now	Do Next
<ul style="list-style-type: none"> • Monitor changes in search behaviour: where traffic to your e-commerce site is coming from • Create both SEO- and GEO-optimised content • Improve the quality of your product data (structure, content, availability, technical capabilities) • Invest in AI-powered use cases: search, personalisation, and customer interaction • Leverage AI agents in operational, repetitive use cases • Ensure your e-commerce platform enables AI discoverability and rapid development 	<ul style="list-style-type: none"> • Rethink your role in a changing ecosystem: what is the role of your business? • Prepare for new customer journeys and payments outside your own channels • Build integration capabilities: APIs and open interfaces will become increasingly important • Actively monitor change, but make decisions carefully — not everything is relevant for everyone • Don't adopt AI for the sake of technology; define its purpose and value for your business • Prepare for rapid change

2. CUSTOMER NEEDS AND EXPERIENCE

INSIGHT: Customers want both efficiency and meaningfulness

The e-commerce landscape is evolving rapidly as customer expectations shift and global competition intensifies. As technology advances, customer behaviour and values are also changing.

Respondents strongly agree that customers are no longer satisfied with just competitive pricing or fast delivery, but expect a seamless, personalised, and trustworthy shopping experience at the same time. Expectations have especially increased around speed and convenience: products need to be found instantly, and visual content is becoming more important than text. Same-day or next-day delivery, instant customer service, and frictionless experiences are increasingly the baseline rather than a competitive advantage.

At the same time, price competition has intensified, and global players and low-cost imports in particular are challenging local e-commerce businesses. Many respondents noted that price is increasingly driving customer decisions over quality or service.

Which customer needs will increase over the next five years?

(% of responses; respondents could select multiple options)



Fast delivery and real-time tracking are currently a competitive advantage, but will quickly become a basic expectation.



VILLE SIMOLA
CEO
Digital Commerce
Finland

“ What new developments have you noticed?

“Small players like us are being squeezed out by larger ones, and we can't compete with cheap imports from China. We've already seen a sharp decline in sales of European products that have Chinese copies available. Quality and personal service no longer drive purchasing decisions in Finland — price does.”

“Customer expectations around response times have clearly tightened. If customer service doesn't reply within 24 hours, they'll message us on social media asking, 'Why is no one responding to my message?!'”

“You really have to put your own personality out there. People don't have the patience — if something feels like effort or takes time, they move on. Laziness and the 'me, and I want it now' mindset are becoming more pronounced.”

“Fully automated personalisation has only recently become easy to implement. Five years ago, it meant manually creating user segments and linking individual banners to them.”

The personalised experience is evolving towards a situation where the customer no longer feels they are interacting with an online store, but with their own personal shopping environment.

Personalisation is no longer just about recommendations, but about adapting the entire shopping experience – content, communication, assortment, and pricing can all be tailored to the individual customer. This offers companies a significant opportunity to increase customer value and build long-term loyalty.



VILLE SIMOLA
CEO
Digital Commerce
Finland

In the future, personalisation may rely less on “persona” and more on context. The same person may buy the same product for five different reasons – AI needs to understand from the current interaction what the person's core need, or “job to be done”, is at that moment.

What matters is not what the system “knows about the person”, but whether it understands the immediate need, pain point, and usage context.

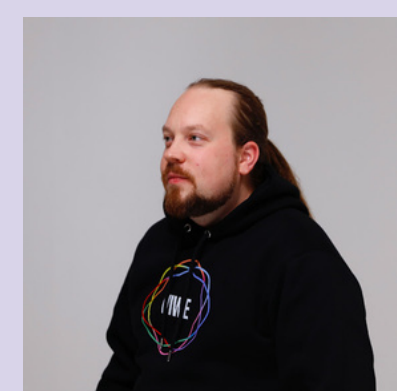


SAMPO SOINIO
Director,
Business Development
Varusteleva

I believe e-commerce will develop into two distinct “layers”: one for machines and one for humans.

In the “internet of machines”, the most important factors are price, efficiency, discoverability, and trust.

Alongside this, there will be a more human-oriented layer — where brand, storytelling, and inspiration matter most.



WELLU HIETALA
Software Consultant
& Accessibility
Advocate

INSIGHT: Trust becomes critical and the market fragments

More than half of respondents believe that the importance of brand and storytelling in the future customer experience will increase (58%), and that human-centricity will become more prominent (41.5%).

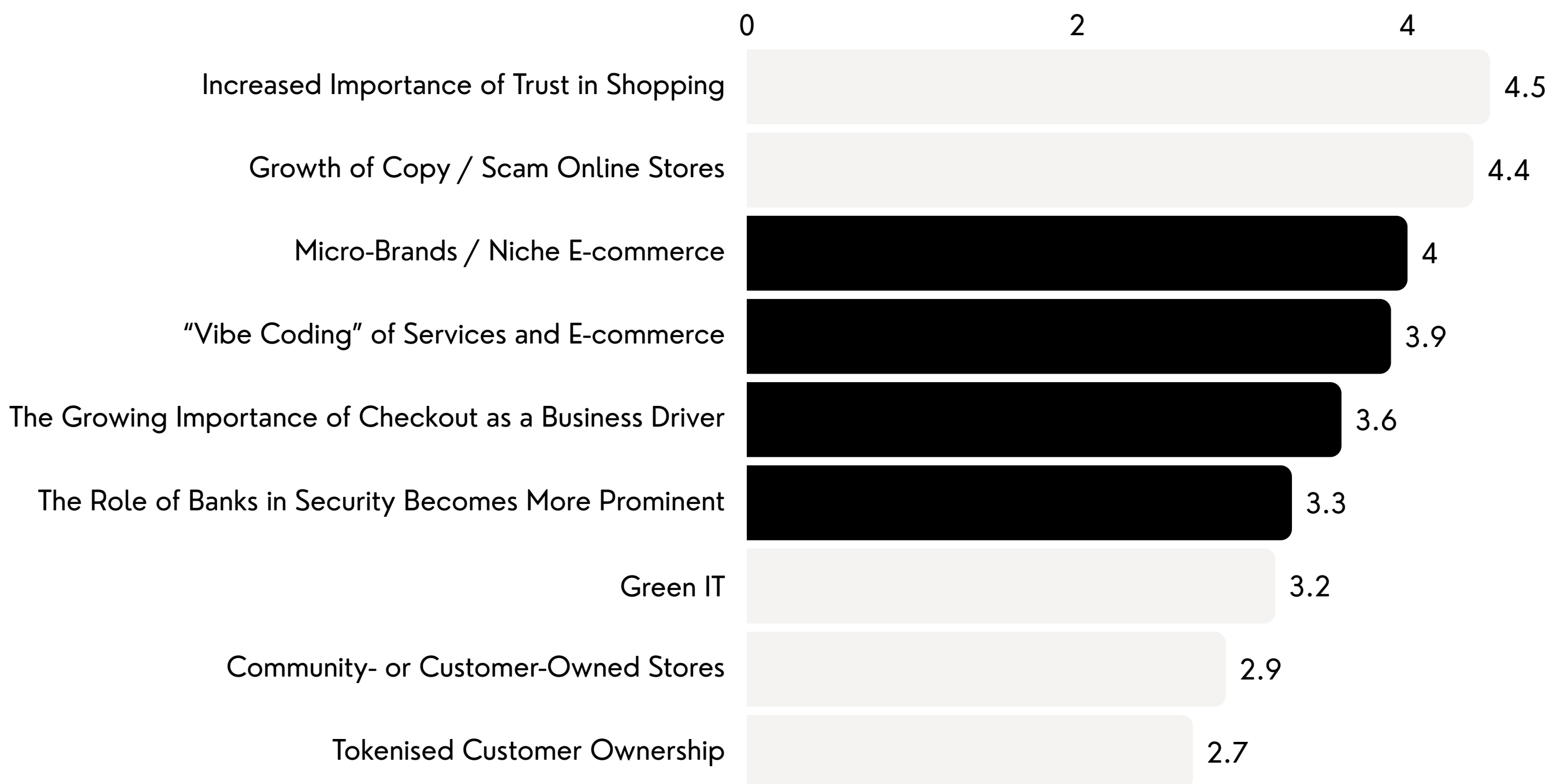
Trust is becoming increasingly important, particularly as international players and fraud become more prevalent. This intensifies competition while lowering barriers to entry. As the market becomes more crowded and uncertainty increases, customers are making decisions more and more based on safety and credibility. This also presents an opportunity for local brands.

The e-commerce market is fragmenting: micro-brands and niche online stores are increasing as it becomes easier to launch new e-commerce businesses. At the same time, community, storytelling, and brand authenticity act as a counterbalance to price competition.

In the future, the winners will be those who can combine efficiency with a distinctive customer experience.

How likely are these developments over the next five years?

(1 = not possible, 5 = very likely)



With AI, the barrier to entering the market is lowering: it is becoming easier to serve increasingly smaller niches and to build brands that appeal to more specific target groups. In other words, it is possible to create more tailored stories and brands for distinct customer segments.

Brands and storytelling can bring trust and familiarity, and help customers navigate the growing abundance of choice in the future.



REETTA NOUKKA
Director,
Customer Success,
Posti

“ What new developments have you noticed?

“The importance of continuously telling a compelling brand story as a way to differentiate and engage customers.”

“The appeal of community.”

“Lack of trust. Website scams. People being misled with cheap imports from China.”

“We have obtained the Avainlippu symbol and hope it will strengthen our credibility as a Finnish retailer.”

The growth of niche e-commerce is a natural result of a maturing market. Consumers are no longer looking for “something for everyone” stores, but for clearly focused, expert, and distinctive players.

At the same time, the downside of success is the rise of copycats and scam websites. A good example is the Finnish footwear brand Vibae, around which new copies and fraudulent sites continue to emerge.

In the future, trust will become an even more important competitive factor, as customers are increasingly required to distinguish between what is genuine and what is not.



VILLE SIMOLA
CEO
Digital Commerce
Finland

Do Now	Do Next
<ul style="list-style-type: none"> • Ensure the basics work: delivery, payments, and usability remain critical • Ensure secure and seamless payments: checkout is a critical moment • Invest in trust: transparency, authenticity, clear communication, reviews, certifications • Leverage personalisation • Prepare for global competition: pricing, assortment, and value proposition • Differentiate clearly: what makes you a credible choice? • Use local origin as a strength • Invest in brand and customer experience: technology alone is not enough 	<ul style="list-style-type: none"> • Build a proactive customer experience: anticipate needs before customers express them • Move from segmentation to individual-level personalisation • Build a distinctive brand: story, community, and a recognisable identity • Leverage new channels • Take a long-term approach: trust is built over time • Leverage community and customer relationships: engagement vs. one-off purchases • Niche and micro-brand e-commerce businesses have more opportunities than ever: could there be new target groups for you?

3. PAYMENTS IN E-COMMERCE

INSIGHT: Payments become invisible in e-commerce

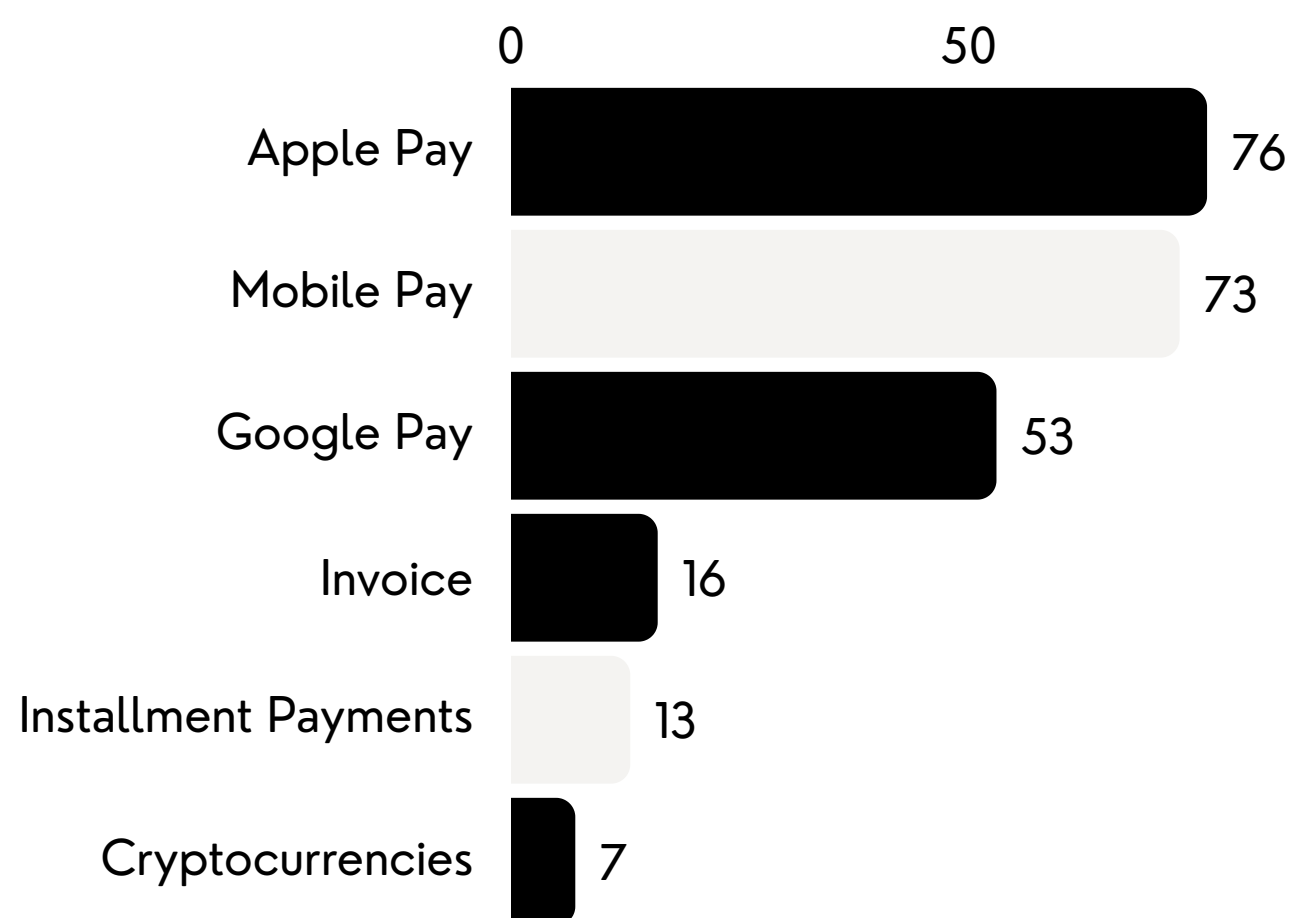
Payments in e-commerce are undergoing significant change. While traditional methods such as online banking and card payments still dominate in Finland, mobile payments are growing rapidly and reshaping the landscape. Speed and seamlessness are becoming key competitive factors, although traditional methods will remain important, especially for higher-value purchases and certain customer segments.

Account-to-account payments and open banking may transform payment structures in the longer term, but development is still ongoing. Digital wallets are also becoming more common, and payments are increasingly shifting to the channel where inspiration or product discovery happens. Customers no longer need to actively “pay” — payment becomes part of a seamless shopping journey. Cryptocurrencies, however, are unlikely to play a significant role in the near future.

In the future, e-commerce businesses will need to ensure that payments are increasingly invisible, while remaining trustworthy.

Which payment methods will grow in popularity over the next three years?

(% of responses; respondents could select multiple options)



Svea Bank: Payment Trends

As e-commerce becomes part of everyday life and shopping shifts increasingly to mobile, consumers expect ever more seamless, secure, and personalised payment experiences:

- 65% of purchases are made on mobile
- 46% use multiple channels during the shopping journey
- 42% are concerned about online fraud
- 28% value AI-based recommendations

In the future, AI will move from recommendations towards the automation of shopping.

(Source: Svea Bank – Payments in the Nordics 2026 -study)

“ What new developments have you noticed?

“I wouldn’t want to speculate on cryptocurrencies. Hopefully, account-to-account payments will challenge the dominance of credit card companies.”

“I believe the market will split: some e-commerce businesses will want a fully customised checkout that matches their brand and design. In practice, customisation always means more design work, coding, and maintenance. Others will prefer a turnkey solution.”

Payments within AI applications have been a technical limitation, and users are still redirected to the online store to complete the payment.

I believe mobile payments will become increasingly integrated into platforms, with payments completed directly within the platform.



PEKKA PARTANEN
Director, Technology
Finnish Design Shop

As a customer, I’d like to use AI so that I handle the browsing myself – asking questions, exploring, and comparing – but once I’ve decided these are the products I want, it would be great to let AI take care of the payment.

That way, I wouldn’t have to go through yet another slightly different checkout flow, digging for information and filling in forms where autofill doesn’t work or other issues come up.



SAMPO SOINIO
Director,
Business Development
Varusteleva

Do Now	Do Next
<ul style="list-style-type: none"> • Ensure seamless mobile payments: payments must work frictionlessly across all devices • Optimise payment methods for conversion: analyse which methods customers actually use • Optimise checkout: speed and ease are key • Ensure technical capabilities for payments on AI platforms • Remember that payments are also cultural: different markets prefer different payment methods 	<ul style="list-style-type: none"> • Actively monitor changes in payments: new digital wallets and payment methods can scale quickly — speed of response is a competitive advantage • Evaluate your payment strategy: ready-made checkout or a customised experience • Follow the development of open banking: a potential future cost and competitive advantage • Prepare for “invisible payments”: payment is no longer a separate step, but an increasingly seamless part of the shopping experience

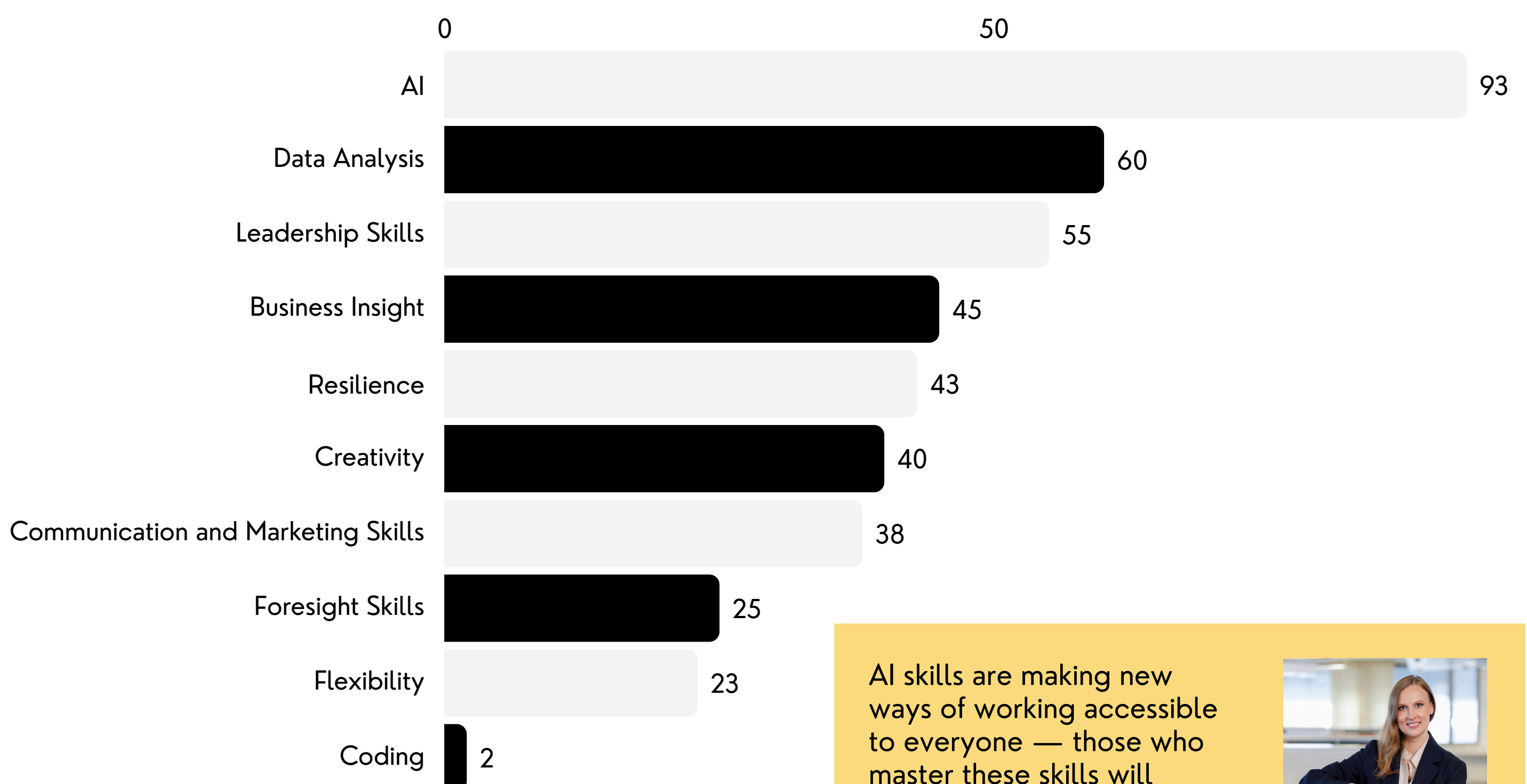
4. FUTURE SKILLS

INSIGHT: Resilience and adaptability are key to progress

The development of e-commerce does not depend only on technology or marketing, but above all on an organisation's ability to adapt and renew itself. In the future, a broad range of skills will be needed, and the focus in e-commerce will shift from operational tasks to development and managing the bigger picture. While the importance of technology and data is increasing rapidly, human skills such as leadership, creativity, and resilience are also becoming more important.

Survey respondents generally perceive their organisations as agile and adaptable, but there is still room to improve in the use of strategic foresight. In the future, competitive advantage will increasingly come from how well organisations can combine foresight, strategy, and execution.

Which skills will become more important in your work over the next 3–5 years?
(% of responses; respondents could select multiple options)



AI skills are making new ways of working accessible to everyone — those who master these skills will achieve multiplied productivity and gain access to an unprecedented range of new opportunities.



REETTA NOUKKA
Director,
Customer Success,
Posti

INSIGHT: The most important future skill is not a particular technology, but the ability to learn and apply new things quickly

A clear majority of respondents (92.5%) see AI skills increasing significantly in importance over the coming years. Data analysis and leadership skills are also highlighted as key future capabilities.

In addition, business insight, resilience, and creativity are becoming increasingly important, reflecting the need to combine analytical thinking with the ability to operate in a changing environment. By contrast, traditional technical skills such as coding are not seen as central — suggesting that the focus is shifting more towards application than development.

Success in the future of e-commerce will not be based on individual technical skills, but on the ability to combine technology, data, and business understanding. AI and data are transforming how work is done, but competitive advantage will come from how effectively organisations can use them in decision-making, customer experience, and strategy. At the same time, human skills — such as creativity, communication, and leadership — will become even more important as technology automates routine tasks.

Deep domain expertise will continue to be essential in the future: e-commerce know-how and the ability to attract customers.

On the more technical side, there is an increasing need to understand larger systems as a whole – systems, marketplaces, platforms – and how to integrate with them effectively.



PEKKA PARTANEN
Director, Technology
Finnish Design Shop

Do Now	Do Next
<ul style="list-style-type: none"> • Prioritise AI and data skills: ensure the team has the basic capabilities to use AI in everyday work • Identify skill gaps: where is the greatest need for development (e.g. adaptability or leadership)? • Encourage experimentation: create low-threshold opportunities to test new tools 	<ul style="list-style-type: none"> • Build hybrid capabilities: combine technology, business, and customer understanding within roles • Invest in leadership: leveraging technology requires new kinds of leadership • Strengthen organisational resilience: continuous learning and adaptability are key competitive factors

AI INCREASES THE IMPORTANCE OF AUTHENTICITY

Reetta Noukka

Director, Customer Success, Posti Group Oyj
Board Member, Digital Commerce Finland

Brands help us navigate the world of shopping. For example, in a department store, the associations created by brands guide us towards selections that suit us, making it easier to ignore those that are not relevant. I believe the same will apply in the future — perhaps even more strongly. As AI lowers the barrier to entry and more products, online stores, and concepts emerge, brands and storytelling can serve as sources of trust and familiarity.

As agent-driven shopping increases and the use of language models in product comparison becomes more common, the authenticity of product reviews will become increasingly important. In this context, brand authenticity becomes a valuable currency.

AI is therefore transforming shopping and e-commerce, but whether it will further increase the importance of brands and storytelling is not entirely straightforward. On the one hand, AI can already analyse complex product features, user reviews, and product data at great speed. This creates opportunities for products and services that have not yet invested heavily in branding. If product data is well-structured and of high quality, AI can surface technically strong products and help them build awareness and preference.

On the other hand, a strong and already preferred brand may allow customers to skip the comparison phase altogether. If a customer already knows what they are looking for and what they trust, they may not need to compare options at all. In this sense, a brand continues to act as a shortcut in decision-making.

Focus and Leadership Skills Will Be Essential in the Future

This transformation requires new capabilities, and I believe leadership skills will move to the forefront. All leadership begins with self-leadership, and this is particularly important right now. This applies not only to large organisations, but also to solo entrepreneurs. Leadership cannot be outsourced to AI.

Many of us are not used to the pace of change we are currently experiencing. Resilience is needed: the ability to tolerate uncertainty, continuously learn, and maintain effectiveness even when a lot is happening at once.

E-commerce professionals have always worn many hats, managing a wide range of responsibilities. Now, the complexity seems to be increasing even further. In the midst of this, focus becomes critical: understanding your core, where you can truly differentiate, and what you should not try to do alone.



DATA, TRUST AND GEO CAPABILITIES FORM THE FOUNDATION OF COMPETITIVENESS

Ville Simola

CEO

Digital Commerce Finland Oy

When looking at the survey results on future customer needs, it is easy to agree with the findings. Personalised shopping experiences, trust and authenticity, and fast delivery clearly stand out — and not by coincidence. These three themes reveal a great deal about how the core logic of e-commerce is evolving.

Companies should primarily focus on data. Data is no longer just a tool for optimisation, but the foundation of competitiveness. Businesses need to be able to combine customer data, behavioural data, and content data into a unified whole that can be used for personalisation, anticipation, and decision-making.

At the same time, the importance of first-party data is increasing. Third-party data is declining and regulation is tightening, so a direct relationship with the customer — and the data it generates — becomes central.

Building trust is another key priority. Customer reviews, user-generated content, and transparent communication are no longer separate elements, but an integral part of the business. They influence both customer decisions and how algorithms assess brand relevance.

The third key area is investing in GEO capabilities, which are emerging alongside traditional search engine marketing. In practice, this means that content must be understandable to AI models, the brand needs to be present across multiple trusted sources, and data structures must support machine readability.

Long-Term Brand Building and International Growth

In Finland, many high-quality products and concepts are created, but they often fail to scale. Looking ahead, I hope to see Finnish e-commerce businesses and brands expand internationally more boldly.

Digital commerce offers a unique opportunity to sell globally without traditional distribution structures. It would be a significant step forward if more Finnish e-commerce businesses generated over half of their revenue from outside Finland.

At the same time, I hope to see a shift from short-term optimisation to long-term brand building, from competing on price to competing on value, and from individual channels to a holistic customer experience. Those who succeed in combining data, brand, and technology will be the winners of the next wave of growth.



AGENTIC COMMERCE MAY HIDE CUSTOMER DATA BEHIND A VEIL

Sampo Soinio

Director of Business Development
Varusteleka

Agentic commerce will fragment shopping and introduce a new way of buying alongside existing ones. This is not just about a single new feature or technology, but a broader paradigm shift.

Previously, a major change was that people no longer needed to leave their homes to shop — shopping moved online. Even then, interaction still happened directly with the retailer. Now we are moving towards a situation where shopping can also be handled by a kind of “assistant” — an AI agent.

If the underlying data of an e-commerce business is well structured, the starting point is already strong. Varusteleka, for example, has a large amount of content and a strong history in SEO. This has required structuring content, metadata, and architecture in a machine-readable way. It is equally important that the content is genuinely written for people.

Another key question is the e-commerce platform. Companies should already be evaluating whether their current platform is compatible with agent-driven search and new types of interfaces — and whether it will remain so in the future.

However, all of this is only the baseline. On top of that comes a strategic question: does the company simply want to keep up, or build something truly distinctive with AI? Agentic commerce may not in itself be a strong competitive advantage, as it could quickly become the new norm. Creating something truly differentiated requires more preparation, capabilities, and a clear strategic view of whether the competitive advantage lies in the product itself or in how it is sold.

Who Will Own the Customer Relationship in the Future?

It is possible that, in the future, e-commerce businesses will no longer have the same visibility into their customers. A useful analogy is a physical store where a delivery driver picks up an order — the retailer may not know who the end customer is. Similarly, agent-driven shopping may mean businesses see the order, but not fully understand the customer behind it.

The data still exists, but it may no longer be accessible in the same way. Instead, it accumulates with platforms and large technology companies.

This shift is already visible in digital advertising: instead of building detailed audiences, marketers now provide content and AI handles the rest. Customer understanding does not disappear, but a layer forms between the business and the data.



MEANINGFULNESS AND STORYTELLING WILL MATTER MORE FOR DIFFERENTIATION

Pekka Partanen

Director, Technology
Finnish Design Shop

I see that in the future, the focus in e-commerce will shift increasingly towards storytelling and less towards running the store itself. Technology and automation can take over many processes, but this does not remove the need to differentiate – on the contrary: the easier it becomes to build and operate an online store, the more competition there will be.

For this reason, companies need ways to present their brand in an engaging way. They must be able to create content and stories that people want to consume, regardless of the channel. It is about having a clear view of how to capture attention and communicate your message effectively. I believe meaningfulness, storytelling, and brand will become increasingly important differentiators.

This is clearly visible, for example, in what we have done at Finnish Design Shop through our Design Stories content. We interview people in the world of interior design, share different perspectives, and create content where, for instance, Valtteri Bottas' cabin in Ylläs becomes an interesting, engaging, and inspiring story. At the same time, we can show that these products are available through us, and customers can choose to recreate a similar atmosphere in their own homes.

This kind of approach works very differently from simply showing a product or shouting about it. When a product is placed within a story, it leaves a much stronger impression.

Biggest Progress Comes from Learning and Experimenting

In the AI transformation, one of the most important things is creating the right mindset within organisations. We organised an intensive AI software development training for the whole team. We spent two days experimenting, testing, coding live, and generating code with the help of AI. I believe that these kinds of bigger leaps are best achieved through training. It has been great to see how many people were inspired to continue on their own and then brought back new insights on what AI can do.

Although technology is evolving rapidly, I still strongly believe that deep domain expertise will always be needed in the future. In e-commerce, this means core commercial skills: understanding customers, business fundamentals, and how to attract people to buy. Alongside this, the ability to understand systems and larger structures is becoming increasingly important.



ACCESSIBILITY AND AGENTIC COMMERCE DEVELOP HAND IN HAND

Wellu Hietala

Software Consultant
& Accessibility Advocate

Multimodal shopping did not emerge strongly in the survey responses, even though it is a clear trend. This does not surprise me, as e-commerce professionals are often sceptical due to the fact that many of these technologies are no longer new. Voice control, such as Siri and Alexa, has existed for over a decade, yet it has never become the breakthrough it was once expected to be. The same applies to AR and VR technologies: their use cases have remained relatively niche, and the return on investment has not been attractive enough compared to the required investment.

As a result, many e-commerce professionals do not currently see an urgent business need for them. At the same time, the world is inevitably moving towards multimodality. In a way, we are already living it: we use touchscreens, keyboards, voice control, image search, and many other input methods in parallel. There is no longer a single way to interact with e-commerce, but multiple.

I consider the most likely scenario to be that e-commerce will develop into two distinct layers. The first is a machine-oriented layer, where efficiency and discoverability are key. In this layer, it does not matter whether the experience has "sense of urgency" or brand storytelling.

The second layer is designed for humans. Here, brand, inspiration, storytelling, and emotion are essential. People will continue to be inspired on platforms such as TikTok or Pinterest and then search for similar products. This layer is what makes a brand memorable and meaningful.

The Most Significant Accessibility Improvement in History

I believe that when AI agents become a new interface to e-commerce for humans, this could represent the most significant accessibility improvement in history. Consider, for example, a visually impaired customer who no longer has to struggle with a poorly designed online interface, but can instead rely on AI to search, structure, and suggest options on their behalf. This would save both time and effort.

If an e-commerce site works well with screen readers, it is highly likely that AI systems will also be able to navigate it effectively. For this reason, accessibility is no longer a separate obligation, but increasingly a business requirement.

For me, accessibility is ultimately about this: making the digital world a better place for as many people as possible. Accessibility is also responsibility.



WISHLIST FOR 2031

When e-commerce professionals were asked to look into the future, responses highlighted technological development, but also a desire for a more balanced, trustworthy, and sustainable e-commerce landscape. These reflections formed the e-commerce wishlist for 2031.

1. Trust and Fair Competition

E-commerce professionals primarily hope for a more trustworthy operating environment, where customers can shop safely and unreliable actors are filtered out.

Key wishes include:

- eliminating scam stores,
- safer payment processes, and
- more transparent operating models.

“The consumer can trust that their payment details are secure and that products will be delivered as agreed.”

2. Growth and International Expansion of Finnish commerce

Many respondents hope that Finnish players will grow more boldly and succeed internationally.

Key wishes include:

- more ambitious international expansion,
- globally competitive brands, and
- an operating environment that enables growth.

“Global trend-setting brands would emerge from Finland, not just those that follow them.”

“Growth! Economic growth. It benefits all of us. More courageous international expansion.”

3. A More Human and Meaningful E-commerce

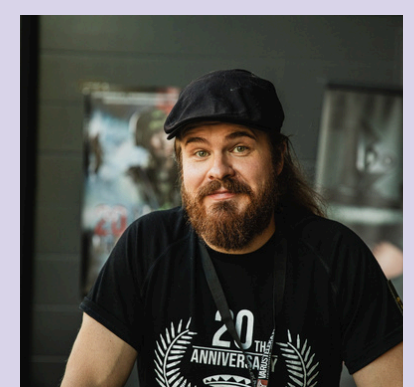
Alongside technology, there is a desire for more humanity, quality, and meaningful customer experiences.

Key wishes include:

- greater appreciation of customer service, and
- an increasing importance of brands and storytelling.

“Online stores are brand experiences, not just catalogues.”

I hope that AI will not become concentrated in the hands of a few large players or lead to monopolies in solutions, but that there will be more open standards, more providers, and greater competition.



SAMPO SOINIO
Director,
Business Development
Varustelevä

4. More Sustainable and Responsible Consumption

Some respondents also highlight the need for change in consumer behaviour.

Key wishes include:

- fewer unnecessary returns,
- more quality and less quantity, and
- restrictions on Chinese online stores.

“I would hope for greater consideration of the environment and more rational purchasing behaviour.”

“It is possible that, due to significant changes in consumer behaviour, e-commerce may no longer exist.”

“I would hope for a return to the COVID-19 era, when domestic online stores were favoured and customers were kind to customer service staff.”

5. Balance in Development – not Just Hype

Not everyone is hoping for faster change, but rather for more consideration and realism.

Key wishes include:

- less hype,
- more practical benefits, and
- more manageable development.

“A bit of a brake, please.”

I would really hope for impactful AI solutions that don't just improve efficiency, but genuinely make the experience better.

When a customer comes to our site, they would see fully unique visuals tailored to their preferences – an experience that takes into account the time of day they visit the site, the country they are coming from, and the products they have previously viewed.



PEKKA PARTANEN
Director, Technology
Finnish Design Shop

I hope that Finnish brands and e-commerce businesses will internationalise more boldly and systematically.

Those who succeed in combining data, brand, and technology will be the winners of the next wave of growth.



VILLE SIMOLA
CEO
Digital Commerce Finland

A STORY FROM THE FUTURE

A Story from the Life of an E-commerce Store Manager in 2031.

When I think back to five years ago, the everyday life of an e-commerce entrepreneur was very different. The change did not happen overnight, but through various hybrid models we gradually moved towards a new way of doing business.

The “store” itself is no longer a place where customers are directed to make choices and purchases. Our online store has become more of a container for content — a source of information holding product data, images, materials, and stories. All of this is distributed across different platforms where the actual customer interaction takes place. Campaigns are, by default, dynamic and based on what the customer needs at any given moment.

The role of the merchant has changed: we now ideate, co-create with AI agents, and develop processes and logics. The shop operator has become a developer, combining different resources — commercial logic, artistic creativity, and technology.

Customers still search for products, but increasingly they are also recommended them. Everything tedious has been handed over to AI, including payments. Shopping takes place wherever the customer already is: in social media feeds, conversations, AI-generated answers, and even everyday applications we did not previously consider commercial. AI effectively always finds the cheapest option.

As a result, price is no longer what wins. Customer attention has shifted entirely elsewhere: to inspiration, storytelling, and experiences. We recognised this early and began building content together with writers, poets, philosophers, psychologists, and visual artists. We no longer “produced content” — we created experiences.

Today, we have hundreds, even thousands of different narrative worlds — each with its own tone, rhythm, and emotional state. The same product may appear minimalist and clear in the calm of the morning, and deep and atmospheric in the evening. Content adapts not only to customer preferences, but also to the time of day, the season, and even the likely emotional state of the customer. Hyperpersonalisation is no longer just a technical feature, but increasingly a tool for creativity.

At the same time, one thing has become more difficult than ever: proving that we are authentic. Regulation has tightened, but criminals have continuously found new ways to bypass it. Fortunately, this has been addressed through strong authentication protocols. Every legitimate actor has a digital “signature” that is visible across platforms and AI systems.

Brands with history and established recognition have a clear advantage in this era. At the same time, another reality exists: small niche brands building deep connections with their audiences and growing rapidly within their own communities. Entering the market is easy if you have a genuine idea and the ability to differentiate.

We no longer focus on technical development or conversion optimisation, but on what used to be left behind: building meaning, evoking emotion, and experimenting with new ideas. Because in the end, success is still decided by humans.

The customer still has the final word.



Svea – Advanced Payment Services for E-commerce and Retail in the Nordics

Svea's payment service offers one of the most comprehensive ranges of payment methods on the market, providing a tailored solution for every business need — whether invoice, instalment payments, online banking payment buttons, card payments, business invoicing, or mobile payments. With a single agreement, you receive a complete solution for both e-commerce and brick-and-mortar retail.

Svea's solutions are designed to support business growth. A wide range of payment options improves the customer experience and meets the needs of modern commerce both online and in physical stores.

With Svea, you get all payment methods for e-commerce and retail:

- Online banking and card payments
- Mobile payment methods
- Invoice, business invoice, and instalment payments

Download Svea's Payments in the Nordics study here:



Svea Bank is a European financial services group that has been offering more opportunities for business and private customers since 1981. In Finland, Svea has operated since 2002 and currently employs around 300 people. Svea's solutions are trusted annually by nearly 10,000 companies and more than 1.5 million private individuals.

"The faster the car, the further the headlights should go"

- Eleonora Barbieri Masini

**FUTURE
CURVES**