

# Klarna and Google Cloud Enter Strategic AI Partnership to Bring More Creative and Engaging Shopping Experiences to Millions of Klarna Users Worldwide

*AI pilots already show impact with dynamic lookbooks and personalized product campaigns driving 50% order growth and 15% increase on time spent on app*

NEW YORK and SUNNYVALE, Calif., Oct. 9, 2025 /PRNewswire/ -- Klarna, the global digital bank and flexible payments provider, and Google Cloud announced today a strategic, AI-first partnership to accelerate innovation, creativity, and customer-centric products to Klarna's more than 114 million consumers worldwide.

Through this collaboration, Klarna will leverage Google Cloud's complete AI stack, from infrastructure, to platform, to models, to accelerate the development of innovative, consumer-centric products and creative campaigns.

"At Klarna, we're not just adopting AI to streamline operations – we're using it to rethink creativity itself," said David Sandström, Chief Marketing Officer at Klarna. "By combining Google Cloud's leading AI models with Klarna's unique consumer insights, we can craft experiences that feel smarter and more personal. Early pilots already show the potential: AI-driven creative concepts, from dynamic digital lookbooks to hyper-personalized product campaigns, boosted time spent in our app by 15% and increased orders by 50%. For us, this is proof that when creativity meets AI, the results can transform the way people shop."

The partnership will initially focus on empowering Klarna's teams to rapidly transform the consumer experience within the Klarna App creating value across two handpicked areas designed to deliver richer, more personalized shopping journeys and more engaging content for consumers:

- **Creative velocity:** Klarna is tapping into Google's latest generative media models, including Veo 2 and Gemini 2.5 Flash Image (Nano Banana), to create dynamic digital "lookbooks" for consumers that are available within the app. It is also using Google AI models to help create hyper-personalized marketing campaigns for its users.
- **Personalisation and beautification:** Klarna will also enhance its extensive library of more than 200 million images by using cutting-edge AI models to regenerate and refine visuals, ensuring every shopper experiences more engaging, high-quality visual content within its app, suited to their preferences.

"To lead in this new AI era, businesses require more than tools—they need strategic capabilities. Our partnership with Klarna is about providing just that," said Marianne Janik, Vice-President, EMEA North at Google Cloud. "Our integrated, AI-optimized platform and cutting-edge models are enabling Klarna to unlock significant creative velocity and drive innovation. We're proud to help Klarna not just adopt AI, but also use it to fundamentally redefine the customer experience."

The partnership will also extend into security, with Klarna using Google Cloud's AI hardware and expertise to train and deploy graph neural networks to combat fraud and money laundering on its platform. These advanced machine learning models are designed to analyze complex relationships and connections between entities—like users, transactions, and devices—to detect anomalies and suspicious patterns with greater accuracy. This ensures that as Klarna raises the bar for creativity, it also continues to safeguard consumers with next-generation protections.

## About Klarna

Klarna is a global digital bank and flexible payments provider. With over 114 million global active Klarna users and 2.9 million transactions per day, Klarna's AI-powered payments and commerce network is empowering people to pay smarter with a mission to be available everywhere for everything. Consumers can pay with Klarna online, in-store and through Apple Pay & Google Pay. More than 790,000 retailers trust Klarna's innovative solutions to drive growth and loyalty, including Uber, H&M, Saks, Sephora, Macy's, Ikea, Expedia Group, Nike and Airbnb. For more information, visit [Klarna.com](https://klarna.com).

## About Google Cloud

Google Cloud is the new way to the cloud, providing AI, infrastructure, developer, data, security, and collaboration tools built for today and tomorrow. Google Cloud offers a powerful, fully integrated and optimized AI stack with its own planet-scale infrastructure, custom-built chips, generative AI models and development platform, as well as AI-powered applications, to help organizations transform. Customers in more than 200 countries and territories turn to Google Cloud as their trusted technology partner.

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