



The Bring-It-To-Me Economy, a PYMNTS and Carat from Fiserv collaboration, provides an in-depth analysis of how the ubiquity of online marketplace- and aggregator-enabled purchasing experiences has reshaped consumers' fundamental understanding of what shopping truly is. We surveyed a census-balanced panel of 5,266 U.S. consumers between April 8 and April 18, 2021 to learn how 12 months of digital-first shopping has changed their demands and expectations - and what businesses must now do to meet them.

THE BRING-IT-TO-ME ECONOMY

How Online Marketplaces
And Aggregators Drive
Omnichannel Commerce

PYMNTS.com

Carat_{from}.fiserv.

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Acknowledgment

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Executive Summary

America's two largest grocers are locked in an arms race.

The race kicked into high gear in April, when Amazon announced that it would be expanding Key by Amazon In-Garage Delivery to 5,000 new cities and towns across the United States. The expansion will allow Amazon Prime members to have their Amazon Fresh and Whole Foods groceries dropped off inside their garages, rather than on their doorsteps. Amazon couriers will be able to open customers' garage doors using a specialized app, eliminating the need for customers to be home during a predetermined delivery window.¹

Not to be outdone, Walmart announced just a few days later that it, too, would be expanding its own delivery service, InHome. InHome goes one step further than Key,

allowing shoppers who use the InHome app to enable couriers to enter their homes using a smart lock and place groceries straight into their refrigerators.² InHome customers are therefore even spared the trouble of having to sort through groceries before they are ready to use.

It is not yet clear which of these two retail giants will win out in the ongoing battle over the \$1.8 trillion U.S. grocery market, but one thing is certain: The bar for what constitutes an "easy" or "convenient" purchasing experience is higher than ever.

Home delivery has become so ubiquitous in the U.S. that consumers no longer see it as a differentiator but as a necessity. PYMNTS' latest research shows that 91 percent of all consumers in the U.S. have made at least one purchase on Amazon in the past year,

and 70 percent have shopped on another nationally recognized digital marketplace. It also found that 52 percent ordered groceries via Instacart during that time. It follows that retailers now feel the need to go above and beyond this home delivery benchmark, whether by tightening delivery windows, depositing orders in consumers' garages to get around the delivery window altogether or, in Walmart's case, by saving consumers the trouble of putting groceries away.

Grocers are not the only merchants feeling this pressure, either. Getting ahead in this new "bring-it-to-me" economy means meeting consumers' higher-than-ever expectations for easy and convenient purchasing experiences whether they are buying groceries, ordering food or making other retail purchases. What must merchants do to gain a competitive edge in an economy in which

consumers not only want but also expect to get everything they want delivered right to their doors as soon as possible?

The Bring-It-To-Me Economy: How Online Marketplaces And Aggregators Drive Omnichannel Commerce, a PYMNTS and Carat from Fiserv collaboration, provides a firsthand look at the myriad ways in which this digital ecosystem is reshaping consumers' demands and expectations. We surveyed a census-balanced panel of 5,266 U.S. consumers between April 8 and April 18 to learn how their shopping habits have changed over the last 12 months, identify which digital purchasing capabilities they are using to transact and lay out the purchasing capabilities that merchants must provide to win these new digital consumers' business.

This is what we learned.



¹ Amazon's Key In-Garage Grocery Delivery Rolls Out Nationwide. PYMNTS.com. 2021. <https://www.pymnts.com/amazon-delivery/2021/amazons-key-in-garage-grocery-delivery-rolls-out-nationwide/>. Accessed June 2021.

² Boyle, M. Walmart Expands Delivery To Your Fridge, Pandemic Be Damned. Bloomberg. 2021. <https://www.bloomberg.com/news/articles/2021-04-28/walmart-online-grocery-delivery-to-fridge-for-19-95-a-month-expands-to-atlanta>. Accessed June 2021.

Ninety-four percent of consumers have made a purchase on an online marketplace, and 52 percent have made a retail purchase using an aggregator in the last year.

The ubiquity of these platforms has created a “bring-it-to-me” economy driven by digital consumers.

Digital marketplaces and aggregators have become ubiquitous, as nearly all consumers have shopped on at least one digital marketplace or have used an online aggregator that delivered right to where they live in the last year. Ninety-one percent of all consumers have shopped on Amazon during the last 12 months, for example, and 70 percent have made a purchase on at least one other nationally recognized digital marketplace. Fifty-two percent of consumers report having made purchases using online retail delivery aggregators such as Instacart during that time. The widespread usage of such platforms has changed consumers’ outlooks and expectations for retail purchases, creating an all-new “bring-it-to-me” mindset that drives their purchasing decisions.

This mindset is so pervasive that it even impacts how consumers want to engage with brick-and-mortar retailers. The most common factor that consumers now say will encourage them to shop with more brick-and-mortar retailers is to not have to go into stores at all; they want in-store pickup and curbside delivery options to help them avoid having to shop in person. Forty-four percent of consumers say in-store pickup options for online orders would encourage them to make purchases from physical retailers, and 42 percent say that curbside pickup options would do the same.

The more consumers have shifted to shopping online, the stronger they have exhibited the desire to avoid physical stores. Fifty-one percent of consumers who report shopping in store less and online more now than they did before the pandemic began — digital shifters — say they believe consumers want to pick online orders up in store, and 55 percent of digital shifters say consumers want to pick orders up curbside.

Seventy-two percent of millennials and bridge millennials are making more online retail purchases than they were making prior to March 2020. These individuals are on the leading edge of the new bring-it-to-me economy, driving broader demand for ease and convenience.³

Millennials and bridge millennials are setting the bar high on the broader demand for ease and convenience. Seventy-three percent of millennials and 75 percent of bridge millennials report ordering their food online, for example, compared to just 61 percent of all consumers. Millennials and bridge millennials also report ordering their groceries and purchasing retail products online in greater shares than consumers in any other generation.

These demographics’ appetites for digital commerce experiences are also growing faster than others. Seventy-two percent of millennial retail shoppers and bridge millennial retail shoppers buy more retail products online now than they did before March 2020, while 64 percent of retail shoppers of any age report the same. Millennials and bridge millennials are also shifting to purchasing more of their groceries and restaurant orders online in greater numbers than any other age group. It is therefore clear that appealing to these cohorts’ digital-first expectations is key to gaining a competitive edge in the bring-it-to-me economy.

³ Bridge millennials are a unique cohort of consumers born between 1978 and 1988 who bridge the gap between older millennials and younger members of Generation X. These consumers have grown up with connected devices like laptops and smartphones in hand and are therefore comfortable using them in all aspects of their lives, including shopping. It follows that they would be purchasing more online than any other generation.

Consumers are now 31 percent likelier to eat their restaurant orders at home than they are to dine at a restaurant. The rise of online ordering has made the home the center of their culinary lives, blurring the line between dining out and eating in.

There was once a hard line separating restaurant and at-home dining experiences, but that line has been blurred by the convenience of being able to order restaurant food and groceries online for pickup or delivery whenever consumers choose. Consumers are now 31 percent more likely to purchase food from restaurants to be eaten at home than they are to dine at restaurants, and 67 percent of consumers now order food from restaurants for delivery or pick up. The home kitchen has become the center of consumers' culinary lives, regardless of who is doing the cooking.

We are also witnessing a major shift in how consumers obtain the groceries they use to prepare their home-cooked meals. The weekly trip to the grocery store that was once a fixture of many consumers' weekly routines is fading into the past as more consumers shift to ordering their groceries online for pickup or delivery — just as they do with their restaurant orders. Seventy-two percent of grocery shoppers now order their groceries online for delivery, and many more are doing so now than before March 2020. Twenty-eight percent of grocery shoppers are ordering groceries for curbside pickup more often now than they had before March 2020, and 27 percent are ordering more groceries online to be delivered by local stores or delivery services now than before.

Eighty-nine percent of consumers who shop via voice assistant are ordering online more now than they had been before the pandemic began. These voice-assistant users' appetites for digital commerce is growing faster than those of all other digital consumers.

Voice-assisted commerce is the ultimate connected shopping experience. Voice assistants allow consumers to transact using the most natural user interface there is — speech — enabling truly frictionless transactions. It follows that, although consumers who purchase using voice assistants account for just six percent of the general population, this group would stand out for having an especially strong appetite for other connected commerce experiences that can help make their lives less stressful.

Consumers who use voice assistants are similar to millennials and bridge millennials in that they represent a small yet key consumer segment in the bring-it-to-me economy, and their preferences are a good indication of its future direction. Their demands for digital commerce experiences are increasing faster than those of other consumers, with 89 percent of voice assistant shoppers saying that they are purchasing at least one type of product online more now than they did before March 2020. Only 52 percent of consumers who do not shop using voice assistants are buying online more now than they did before.

These digital-first consumers' penchant for connected commerce experiences can also be seen in how they like to pay when they shop in stores. Voice-assistant users are the most likely group to want to use touchless payment options in stores, for example. Seventy-four percent of them consider it “very” or “extremely” important that brick-and-mortar retailers provide touchless payment options, while 32 percent of all consumers, on average, say the same. This signals that merchants will need to be able to deliver more touchless purchasing features to meet their customers' increasingly digital-first demands going forward.

Forty-one percent of all consumers have experienced at least one fraud scare in the time since the pandemic began. Overcoming consumers' intensifying data security fears is becoming critical to gaining ground in the bring-it-to-me economy.

Not everything in the bring-it-to-me economy is rosy. Consumers' purchasing experiences may be easier and more convenient than ever, but security remains an ongoing concern. Forty-one percent of all consumers report having experienced at least one security scare during the past year, meaning they have either been notified of suspicious account activity or have noticed suspicious activity with regard to at least one of their digital purchases.

eCommerce shoppers reported never receiving online orders and seeing unidentifiable credit and debit card transactions on their accounts. Twenty-four percent of consumers say they have ordered items online they never received, and 20 percent say they have seen strange charges made to their credit or debit cards during the past 12 months.

The consumers who experienced these scares also say these instances are occurring more often than they did prior to March 2020. Fifty-three percent of consumers who never received their online orders say fraudulent activity is a more frequent occurrence now than before, in fact, and 51 percent of those who have seen strange charges made to their cards say they have seen them happen more often now than just 12 months ago. Addressing consumers' data security concerns will therefore be critical to converting sales as the "bring-it-to-me" economy expands.

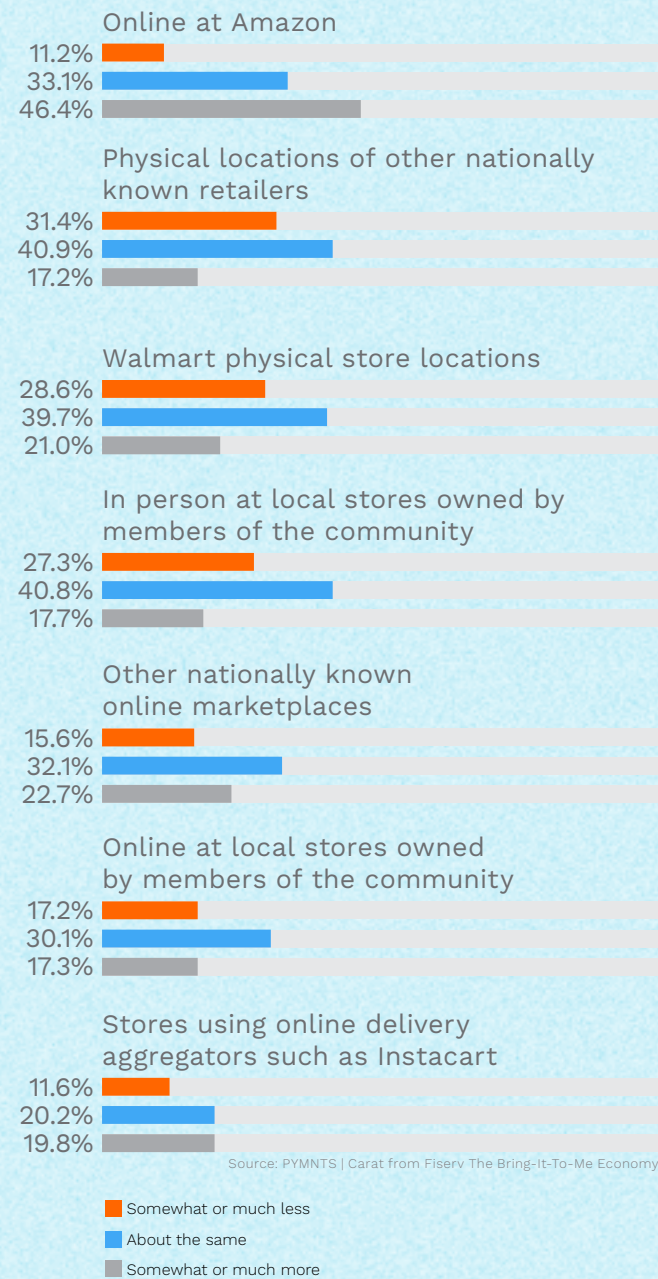


The bring-it-to-me perspective on commerce

Consumers in the bring-it-to-me economy are accustomed to getting their retail purchases, restaurant orders and even groceries wherever and whenever they want, and digital marketplaces have played a key role in driving this expectation. Ninety-four percent of all consumers have made at least one purchase on a digital marketplace that delivers right to their doors in the last year.

Amazon is the most widely used of these marketplaces by far, with Amazon customers now representing 91 percent of the adult population — far more than all other nationally known digital marketplaces combined. Seventy percent of consumers have purchased through marketplaces such as Etsy, eBay and Mercari over the past year, to name a few. This means that there are now more consumers who shop on digital marketplaces than there are consumers who shop at the brick-and-mortar locations of either Walmart, other national retailers or local shops on Main Streets throughout the country.

FIGURE 1:
How consumers shop in the bring-it-to-me economy
 Share who have shopped using select channels over the past year



Digital marketplaces have undoubtedly raised the bar on the ease and convenience that consumers expect from their shopping experiences, but aggregators have gone one step further. Aggregators like Instacart and ShopRunner not only allow consumers to order products online but also often offer same-day delivery. Fifty-two percent of consumers report shopping via online delivery aggregators through which they can order items to be delivered the very same day, eliminating the need to leave the house to replenish even the most crucial household necessities. Soap, dishwashing detergent, toilet paper and most other items can be brought straight to consumers' doors in the same time that it might take for them to make a trip to the store.

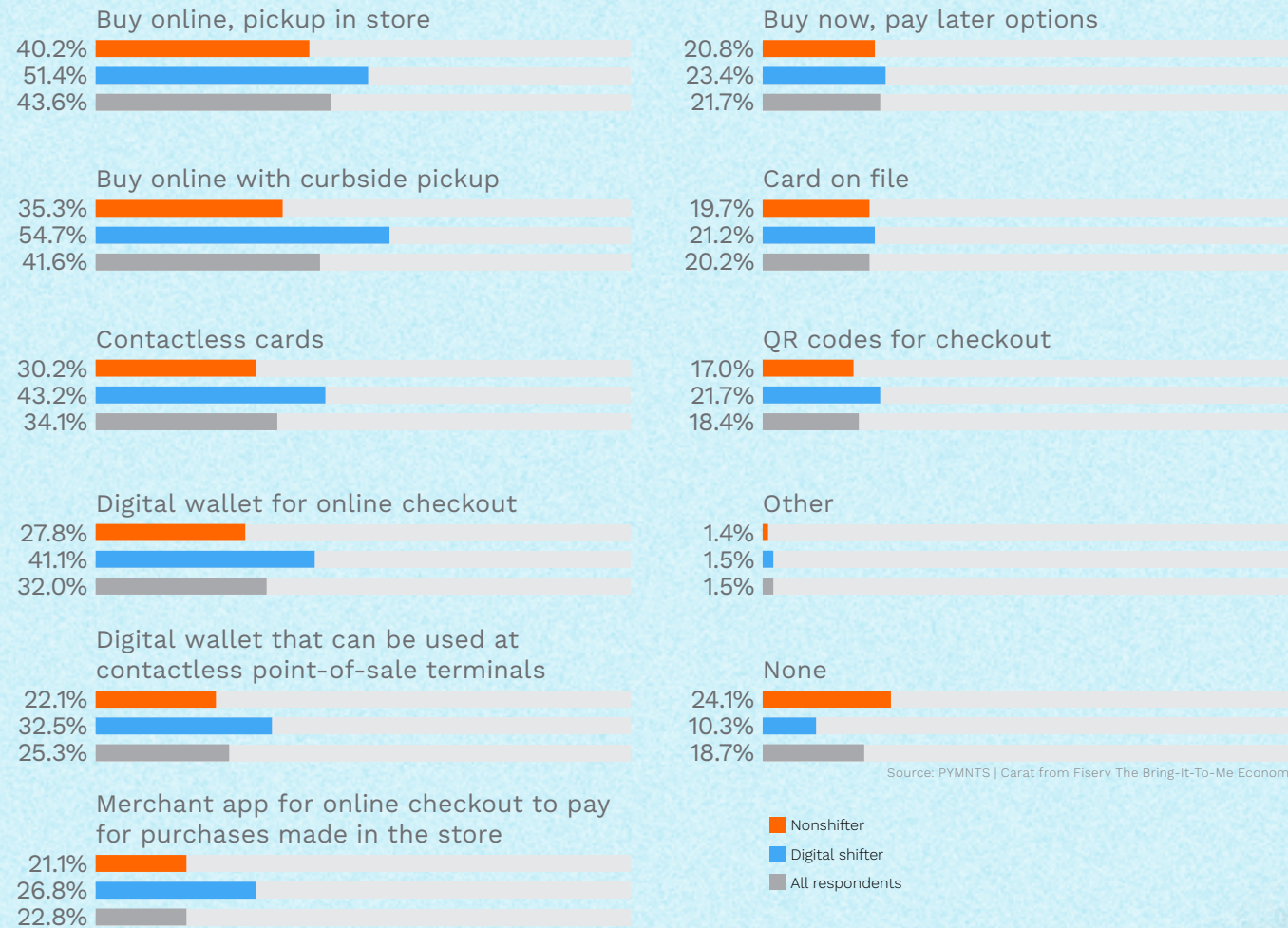
The ubiquity of these order-online, at-home delivery experiences has done more than raise the bar on ease and convenience. It has fundamentally changed consumers' mindsets about what shopping truly is, often removing the physical store from the equation.

This desire to avoid brick-and-mortar shopping may have started with consumers hoping to keep clear of possible infection but has since evolved into a broader desire to save time and hassle in every one of their shopping experiences — including when it comes to shopping in stores. The biggest thing brick-and-mortar retailers can do to drive more foot traffic in this new economy is to provide consumers a way to avoid going inside at all. Forty-two percent of consumers say they would be encouraged to purchase from brick-and-mortar retailers if they could order their purchases online and then drop by to pick them up curbside.

The ubiquity of order-online, at-home delivery experiences has fundamentally changed consumers' mindsets about what shopping truly is.

FIGURE 2:
What digital-first shoppers want from their brick-and-mortar shopping experiences

Share who say select features would encourage them to shop at physical stores, by digital shift



Source: PYMNTS | Carat from Fiserv The Bring-It-To-Me Economy

■ Nonshifter
■ Digital shifter
■ All respondents

Consumers want to keep it brief when they do wind up going into physical stores. Buying items online with the ability to pick them up in store on arrival and in-app check-outs for items found in stores are therefore some of the most common features that consumers now say would encourage them to purchase items in brick-and-mortar stores. Forty-four percent of consumers say they would be more likely to purchase from brick-and-mortar retailers if they could purchase items online and pick them up on-site, and 23 percent would be more likely to do so if they could find items in store and then check out via app.

Interest in using these types of time-saving features goes up among consumers who have shifted to shopping more online now than they did before March 2020. As many as 55 percent of these so-called “digital shifters” say they would be more inclined to purchase from physical stores if they could buy their items online and pick them up curbside, for example. We also found that 51 percent would be more likely to buy from physical stores if they could purchase products online and pick them up in store and that 27 percent would buy from physical locations if they could find items in store and the skip the checkout line.



The digital generations: Driving the bring-it-to-me economy

Demand for easy, convenient shopping experiences is ubiquitous in the bring-it-to-me economy but is highest among millennials and bridge millennials. Our research shows that 93 percent of millennials and 95 percent of bridge millennials have made at least one online retail purchase in the past year. This is far more than baby boomers and seniors. Only 86 percent of baby boomers and seniors have made at least one online purchase during the past year — a sizable portion, but still smaller than the corresponding shares of all other age groups.

Millennials' and bridge millennials' appetites for digital commerce is even more evident when it comes to their food and grocery ordering habits. Seventy-three percent of millennials and 75 percent of bridge millennials have ordered food online during the last six months, compared to 42 percent of baby boomers and

seniors. Sixty-three percent of millennials and 68 percent of bridge millennials ordered their groceries online at least once in this time frame as well. Just 45 percent of baby boomers and seniors have ventured to buy their groceries online.

Digital-first generations' demands are not abating in light of economic reopening, either. Seventy-two percent of millennial retail shoppers and bridge millennial retail shoppers alike report making more of their retail purchases online now than they did prior to March 2020, and that is just the beginning. Sixty-five percent of millennials and 66 percent of bridge millennial restaurant customers say they are ordering more of their food online now than they did just 12 months ago. Only 54 percent of baby boomers and seniors are purchasing retail items online more now, and 43 percent are ordering food online more.



It is their growing affinity for online grocery purchases that truly separates millennials and bridge millennials from other generations, however. Sixty-two percent of both of these age groups say they are buying more of their groceries online now than they did prior to the pandemic, whether they are doing so via app, aggregator or desktop website. This is almost twice as much as seen among baby boomers and seniors and about 1.3 times as much as seen among consumers in general

TABLE 1:
How many shoppers in different generations buy retail products, restaurant orders and groceries online

	Sample	Generation Z	Millennials	Bridge millennials	Generation X	Baby boomers and seniors
Share who buy retail items	90.8%	94.5%	92.8%	95.1%	93.7%	85.9%
Share who order food	60.7%	74.6%	73.0%	75.3%	67.7%	41.9%
Share who order groceries	56.8%	67.1%	63.3%	67.6%	61.7%	44.9%

Source: PYMNTS | Carat from Fiserv The Bring-It-To-Me Economy

TABLE 2:
How many shoppers in different generations purchase retail products, restaurant orders and groceries online more now than they did prior to March 2020

	Sample	Generation Z	Millennials	Bridge millennials	Generation X	Baby boomers and seniors
Share who are buying retail items	64.4%	79.8%	72.1%	72.1%	63.6%	53.8%
Share who are ordering food	58.1%	69.7%	65.1%	66.2%	60.0%	43.4%
Share who are buying more groceries	45.8%	58.2%	61.6%	61.7%	46.6%	31.5%

Source: PYMNTS | Carat from Fiserv The Bring-It-To-Me Economy

The home restaurant

There is arguably no area of everyday life that the bring-it-to-me economy has changed as much as the way consumers acquire and eat their meals. Dining at home and dining in restaurants were once two very different experiences, but the widespread use of digital channels for purchasing food and groceries has changed that. Consumers now regularly order both their groceries and their restaurant orders online for pickup or delivery. This means they not only acquire both their restaurant-ordered food and the ingredients for home-cooked meals in much the same way but also usually eat those meals in the same location: their home kitchens.

Online food orders are now so common that 31 percent of consumers are more likely to eat their restaurant orders at home than at restaurants, with 67 percent of all restaurant customers now ordering their food for delivery or pickup.

Different age groups show strong preferences for certain food ordering options. Bridge millennials, millennials and Gen Z consumers are often the most likely to have ordered food online in the last year, but there are exceptions. Gen X comes in first when it comes to ordering food on restaurants' desktop websites and having it delivered to their homes, for example, as 52 percent have done so at least once since March 2020. Bridge millennials are a close second, at 50 percent.






Gen Z is the most likely group to have ordered food online using aggregators, mobile order-ahead and through phone calls. It is critical to remember that only a fraction of Gen Z has reached adulthood, so many are still financially dependent on their families. This means that, although they are more likely to order food using these channels, they are still vastly outnumbered by the number of millennials and bridge millennials who do so.

The impact of this shift to digital food ordering is that most consumers' restaurant experiences are becoming similar to their at-home dining experiences. The opposite transformation is also underway, thanks to online grocery shopping: cooking in is looking more and more like dining out.

Consumers no longer need to visit the grocery store to pick up ingredients they need to cook. They can simply order them online, much as they do with their restaurant orders. Our research shows that 72 percent of grocery shoppers ordered their groceries online for delivery at least once in the last year. Twenty-eight percent are ordering groceries online for curbside pickup more now than they did before March 2020, and 27 percent are ordering more groceries online to be delivered now than they did before.

TABLE 3:
How consumers' food-ordering habits have changed since March 2020

Share who order food using select channels "somewhat" or "much" more now than before March 2020, by generation

	Sample	 Generation Z	 Millennials	 Bridge millennials	 Generation X	 Baby boomers and seniors
Buying food from a restaurant's website and having it delivered home	48.0%	47.7%	49.3%	50.1%	52.0%	39.1%
Ordering food from restaurants using aggregator services	46.4%	55.4%	49.0%	46.9%	47.7%	31.1%
Buying food from a restaurant's website for pickup	45.7%	53.3%	51.8%	53.0%	47.7%	34.9%
Using the phone to call in an order for pickup	43.4%	50.6%	47.9%	48.8%	43.5%	36.1%
Using mobile order-ahead to order food from restaurants to eat at home	40.9%	51.3%	48.4%	49.9%	44.1%	24.8%
Eating at restaurants in an outdoor seating area	22.1%	23.1%	29.1%	31.0%	21.7%	15.8%
Eating at quick-service or fast food restaurants	20.3%	30.0%	28.6%	29.9%	18.9%	10.1%
Eating at restaurants with table service	15.8%	19.2%	23.9%	23.2%	16.3%	7.1%






Source: PYMNTS | Carat from Fiserv The Bring-It-To-Me Economy



TABLE 4:

How consumers' grocery shopping habits have changed since March 2020

Share who order food using select channels "somewhat" or "much" more than before, by generation

	Sample	 Generation Z	 Millennials	 Bridge millennials	 Generation X	 Baby boomers and seniors
Purchasing grocery items online and picking them up curbside	27.7%	28.8%	42.9%	44.4%	29.1%	16.4%
Purchasing products online that are delivered by the store or local delivery service	27.1%	31.8%	40.0%	39.8%	27.9%	16.8%
Purchasing products from a grocery store that delivers to my home	24.0%	31.4%	37.8%	38.1%	23.8%	13.0%
Purchasing grocery products from Amazon	23.9%	29.8%	37.7%	39.1%	24.4%	12.9%
Going to the grocery store, picking out products and paying for them at the store	15.2%	20.9%	24.3%	22.2%	13.7%	8.5%

Source: PYMNTS | Carat from Fiserv The Bring-It-To-Me Economy

28%
of consumers say they are purchasing grocery items online and picking them up curbside more often than they did before the pandemic began.



Winning over the voice commerce crowd

All consumers in the bring-it-to-me economy crave convenience, but voice assistant users' appetites for it surpass all others. Just six percent of all consumers made a purchase via voice assistant in the past year, but those who have done so are shifting online faster than the rest. Eighty-nine percent of consumers who use their voice assistants to shop and pay say they are buying at least one type of product online more now than they did last year, but only 52 percent who have not purchased via voice assistant say the same. Voice assistant-using shoppers are therefore similar to millennials and bridge millennials, standing out for the active role they play at the cutting edge of the bring-it-to-me economy. Their digital shopping habits and preferences are strong indicators of where the market is headed.

Voice assistant-utilizing shoppers, millennials and bridge millennials share a common belief in the importance of touchless payment options. Seventy-four percent of voice assistant shoppers say it is "very" or "extremely" important that brick-and-mortar retailers provide touchless options for customers shopping in store, as is the case for 49 percent of millennials and bridge millennials.

FIGURE 3:
How often different types of consumers are shopping online

Share making more purchases online now than they did prior to March 2020, by persona

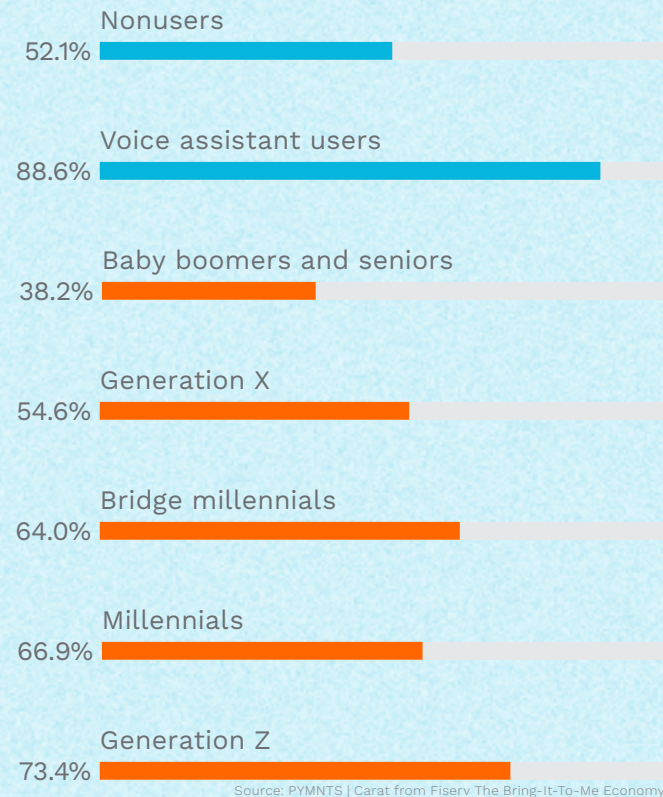
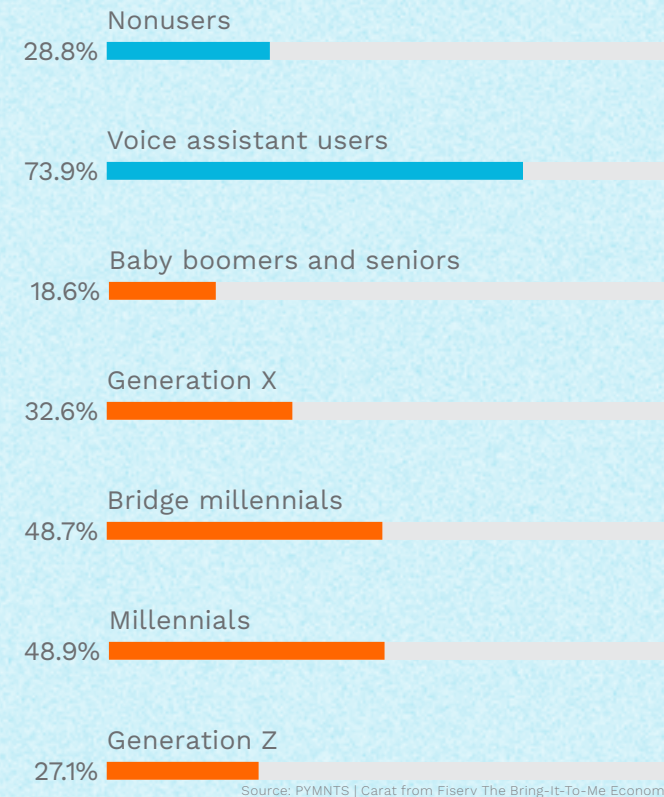


FIGURE 4:
The importance different types of consumers place on touchless in-store payments

Share who believe it is "very" or "extremely" important for stores to offer touchless payment options, by persona



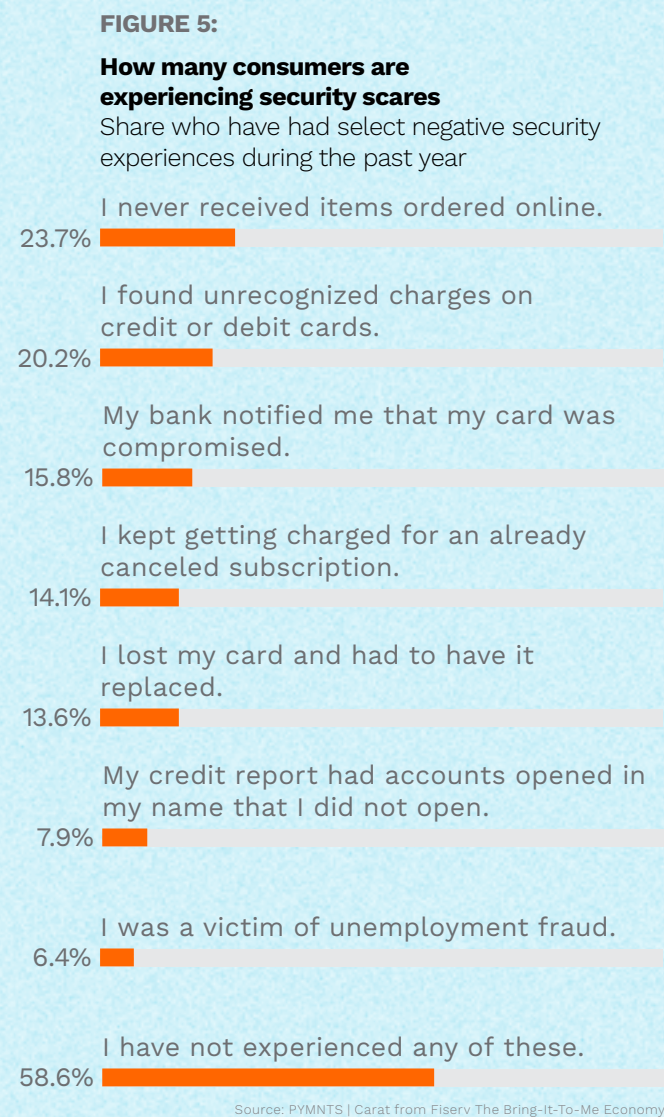
This demand for touchless in-store payment options has not proliferated quite as widely among voice assistant nonusers and consumers in other generations — at least not yet. Only 32 percent of consumers believe touchless in-store payment options are either "very" or "extremely" important, along with 19 percent of baby boomers and seniors, 33 percent of Gen X and 27 percent of Gen Z. The fact that the three most digital-forward consumer segments now search for this technology when shopping in stores nevertheless strongly indicates that this demand will grow more common going forward, further cementing the bring-it-to-me mindset at the heart of the U.S. economy.



Calming data security fears

There is a catch to consumers shopping more online: mounting data security concerns. Consumers are growing more conscious of and worried about how their personal data is being used and shared on the internet as they open more eCommerce accounts and make digital purchases more frequently, and our research indicates that these concerns are often well founded. Forty-one percent of all consumers report having experienced at least one security scare during the past year. This means they have either been notified of suspicious account activity or have noticed suspicious activity with regard to at least one of their digital purchases.

These security scares vary drastically in terms of severity. The most common security scare over the last year was instances in which consumers never received items they purchased online, while the next most common was consumers noticing strange charges made to their credit or debit cards. Twenty-four percent of consumers say at least one of the online purchases they made in the past 12 months was never delivered, and 20 percent have observed that one of their cards was charged with purchases they never made. Sixteen percent of consumers received notifications from their banks alerting them that their accounts had been compromised, and 14 percent were continuously charged for at least one canceled subscription. Simply losing cards was also common: 14 percent of all consumers lost their credit or debit cards.

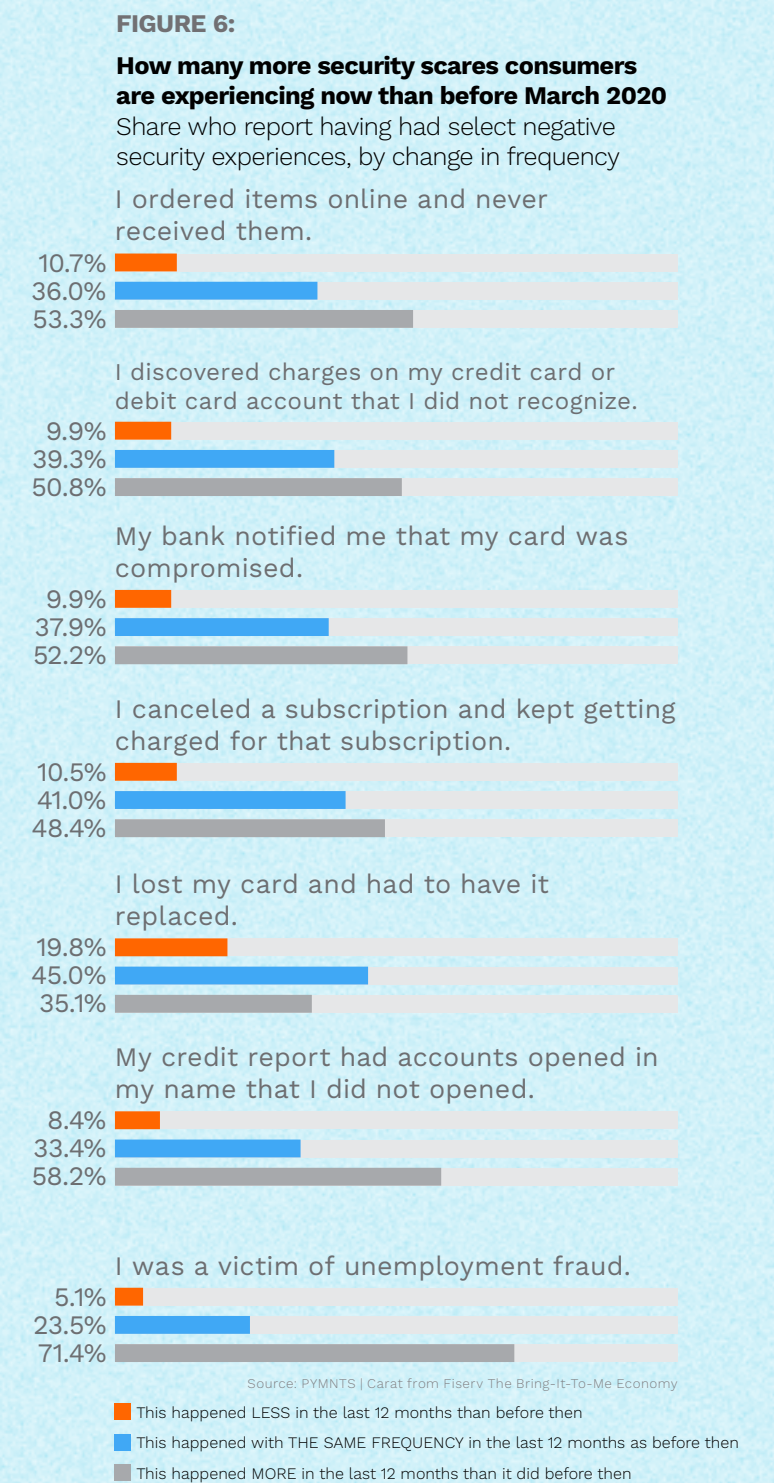


The most severe security scares witnessed during the past year were also the rarest. Our survey revealed that 7.9 percent of consumers had discovered fraudulent accounts opened in their names, for example. It also found that 6.4 percent fell victim to unemployment fraud. These may seem like small numbers, but they nevertheless indicate that 15 million and 13 million U.S. consumers fell victim to either account fraud or unemployment fraud, respectively.

Even more troubling is the trend that these fraud scares are growing more common. Fifty-three percent of the consumers who never received items they purchased online during the last year said that this disappointment happened more often in the past year than before, and 51 percent of consumers who said strange charges were made to their credit or debit cards said that sketchy charges happened more often than prior to March 2020.

Unemployment fraud grew especially rampant during the past 12 months. Seventy-one percent of the consumers who fell victim to this type of security scare say it happened more often in the last year than it did before. This increase is doubtless the result of cybercriminals working to take advantage of the economic stimulus measures taken to help mitigate the pandemic's economic toll. It is not clear whether this spike in unemployment fraud will carry on into the next year, but its effect is the same nonetheless.

Consumers are more aware of cybersecurity threats now than they have ever been. It is therefore critical that retailers do more than provide their customers digital purchasing options if they hope to get ahead in this new economy. They will also have to take active measures to ensure that their customers feel safe and secure while purchasing their products and give them the peace of mind they need to feel as though they are working to counter this growing risk of cybercrime.



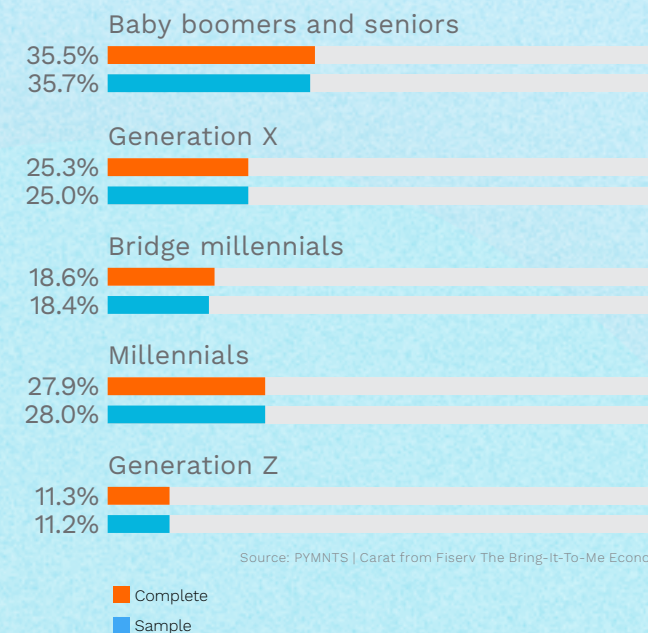
Conclusion

The past year has permanently altered retailers' relationships with their customers, whether they know it or not. Consumers have come to demand and expect all of their shopping experiences to deliver the same ease and convenience they get from ordering products online for at-home delivery, being able to shop whenever they want from wherever they please. All the world is a store in this new, always-connected, bring-it-to-me economy, and retailers cannot continue to run their businesses as if there is still a distinction between brick-and-mortar and online commerce if they hope to survive. Gaining a competitive edge going forward will be about integrating their in-store and at-home offerings so that consumers have the flexibility of purchasing in whichever way suits them without running into checkout frictions.

Methodology

PYMNTS issued a survey to a census-balanced panel of 5,266 US consumers between April 8 and April 18 to learn how their shopping habits have evolved since March 2020 and how those changes are impacting their broader outlooks on digital commerce. Respondents were an average of 47 years old, 33 percent had college degrees and 52 percent were female. Thirty-six percent earned more than \$100,000 in annual income. Respondents' generational backgrounds also matched that of the population at large, as seen in the chart below:

FIGURE 7:
How many US consumers are in each generation
 Share who are from different generations



About

PYMNTS.com

PYMNTS.com is where the best minds and the best content meet on the web to learn about “What’s Next” in payments and commerce. Our interactive platform is reinventing the way in which companies in payments share relevant information about the initiatives that shape the future of this dynamic sector and make news. Our data and analytics team includes economists, data scientists and industry analysts who work with companies to measure and quantify the innovation that is at the cutting edge of this new world.

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