

The **2022** Global Digital Shopping Index

The Digital Transformation Of Retail And
The Consumer Shopping Experience

The 2022 Global Digital Shopping Index, a PYMNTS and Cybersource collaboration, examines the behaviors of 13,114 consumers and 3,100 merchants across Australia, Brazil, the UAE, the U.K., the U.S. and Mexico. This second year of this global study examines the factors that influence how and where consumers shop, how they pay for what they purchase and the features that establish merchant preference.

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The **2022** Global Digital Shopping Index

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The 2022 Global Digital Shopping Index was done in collaboration with Cybersource, and PYMNTS is grateful for the company's support and insight. [PYMNTS.com](https://pymnts.com) retains full editorial control over the following findings, methodology and data analysis.

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Introduction

Mobile phones have played a role in the consumer's shopping journey since 2007 and the launch of Apple's App Store and Google Play in 2008. Over the last 14 years, how consumers use those devices has changed dramatically. They are now a vital tool in improving the efficiency and satisfaction of consumers' shopping experiences regardless of where and how they take possession of the products they want to buy.

Approximately 130 million consumers in Australia, Brazil, Mexico, the United Arab Emirates, the United Kingdom and the United States now use their smartphones to shop — whether to shop in stores, order grocery deliveries via app or enable touchless payments at the brick-and-mortar point of sale (POS).¹ These behaviors

are pushing merchants to provide a fully cross-channel shopping experience and the digital shopping features needed to support it.

An estimated 65 million brick-and-mortar shoppers in those same countries use their smartphones as they browse in stores to check prices, get the best deals by accessing online discounts and coupons and make sure that what they want to buy is available in their preferred size and color in the store.

These findings are part of the 2022 Global Digital Shopping Index, a PYMNTS and Cybersource collaboration, which examines the behaviors of 13,114 consumers and 3,100 merchants across Australia, Brazil, the UAE, the U.K., the U.S. and Mexico. This second edition of this global study examines the factors that influence how and

where consumers shop, how they pay for what they purchase and the features that establish merchant preference. We did this by examining consumers' most recent purchases. The study was fielded between Sept. 23, 2021, and Nov. 7, 2021, to a population-balanced group of customers and merchants in those six countries.

Using that input, we calculated an Index score representing the friction associated with consumers' purchasing experiences against the features that consumers consistently rated as critical to their shopping satisfaction. The higher the Index score, the better, as it means that consumers encounter fewer frictions when shopping with that merchant.

Over the last year, we saw remarkable improvement in how merchants have embraced digital to meet consumers where they are and add the features that consumers have now come to expect in great shopping experiences. There is grow-

ing recognition across merchants that consumers do not think of their shopping experiences as physical or digital, as omnichannel or multichannel or as something they do on weekends or weekdays. It's all just shopping.

The 2021 Index scores reflect this shift in their thinking. Merchants across the four countries we have studied since 2020 show an increase in the average Index score: 103.2 in 2021, up from 101.8 in 2020. As with any Index, wild swings in either direction are uncommon and even unlikely. That makes a roughly 1.5 percent increase in the Index score year over year a notable improvement in the lengths to which merchants have gone to eliminate friction from the multichannel shopping journey.

For the 2022 report, we added two countries to our study — Mexico and the United Arab Emirates — and found that one was home to merchants that offered some of the most friction-laden experiences,

¹ In this instance, 130 million consumers is an approximation calculated using the results of our survey. Given the share of consumers in each nation who reported using their smartphones to shop in stores, it may be inferred that roughly 130 million consumers across all six countries are using their smartphones in this way. Calculations of this type are used throughout the report to provide a sense of scale.

while the other offered some of the most frictionless shopping experiences of all. Mexican merchants earned an average Index score of just 83 in 2021, while UAE merchants earned an average score of 103.7, making them second only to U.S. merchants when it comes to providing a seamless user experience.

UAE merchants' secret to success lies not in offering more features than Mexican merchants but rather in implementing them in a way that makes them readily available and easy to use. UAE merchants are less likely than their Mexican counterparts to offer nearly every shopping feature we studied, including cross-channel digital profiles, in-store pickup options and online product details. UAE shoppers nevertheless report a much smoother shopping experience than their counterparts in Mexico, which reflects in their Index scores. These two key findings show that simply offering more features is not always enough. Merchants must also make those features easy to find and convenient to use to enhance their customers' shopping experiences.

That said, Mexico is not the only nation where merchants are falling short on offering their customers the experiences they expect. There is more work to be done by merchants in all surveyed nations.

We observed in 2021 that merchants spent less time making sure that the post-sales experience was just as strong as the purchasing experience, and when it is not, consumer loyalty and trust suffers. Twice as many merchants provided their customers discounts and coupons in 2021 than the year prior. At the same time, 37% fewer provided guaranteed refunds, and 6.8% fewer provided apps that buyers could use to track their orders. Improving the post-purchase customer experience could be a major area for merchant improvement going forward.

We also have observed how merchant decisions influence consumer satisfaction in how consumers are able to take delivery of what they buy. This is especially true in Australia, where the average Index score is 81 — lower than seen among any of the countries in our study. It is no coincidence that Australian merchants were the second least likely to offer free shipping for

eCommerce purchases and the least likely to allow eCommerce shoppers to pick up orders from employees in-store or from in-store kiosks, despite how crucial such options have become to driving customer satisfaction.

The Index score for merchants in the U.S. is at the other end of the spectrum. In 2021, the average Index score for U.S. merchants was 109.8, attributable to the fact that U.S. merchants are the most likely of all to provide incentives to improve conversion, including promotions, deals, product recommendations and reviews, free shipping and in-store pickup options.

As different as the geographies we studied may appear, it is clear that digital is now the great equalizer in improving shopper satisfaction, shaping shopping behaviors and influencing the roadmaps of the merchants who wish to have them as customers. Digital is the cornerstone of consumers' shopping experiences in nearly every corner of the world, across every generation and across every channel in which they shop.

These are the key facts we learned.

The 2022 Global Digital Shopping Index score represents the friction associated with consumers' purchasing experiences against the features that consumers consistently rated as critical to their shopping satisfaction.

Key findings

01

Consumers want physical to be a part of their digital shopping experiences. Nearly two years into their own digital transformations, consumers worldwide have changed how they use the physical store and how they use their smartphones to improve the in-store shopping experience.

More than one-third of brick-and-mortar shoppers in the countries we studied (representing approximately 65 million individuals) used their smartphones when shopping in stores in 2021, chiefly to make sure that they were paying the lowest possible prices. Fifteen percent of consumers who used their smartphones used them to compare prices offered by other merchants in real time, and 14% use them to find coupons, special offers and other discounts. In the UAE, 59% of brick-and-mortar shoppers are using their smartphones to assist their in-store shopping journeys — not only to compare prices and access coupons and discounts, but also to look up product reviews online, access loyalty programs, check inventory statuses and more.

An estimated 25 million shoppers across these six countries (21% of consumers) are also using brick-and-mortar stores as pickup points for their online purchases, with 14% of eCommerce shoppers picking up their orders in stores and 7% picking them up curbside. Australian eCommerce shoppers have been especially inclined to pick up their purchases in stores, with 24% of them doing so in 2021.

02

Mobile devices are shopping's remote control.

A new, more “mobile” consumer is now using mobile devices more to shop and pay in five of the six countries we studied, and they are more satisfied with their shopping experiences than the rest.

Smartphone-assisted in-store shopping is just one of many ways consumers are using their mobile devices to improve their retail journeys. Forty-two percent of the consumers in the nations we studied (approximately 130 million consumers) used smartphones at least once at some point during their most recent shopping journeys in 2021, whether to purchase products on their phones, compare prices online or use mobile wallets to pay at the brick-and-mortar POS or otherwise. This means that 18% more consumers used their phones to assist their shopping experiences than did so in 2020.



03

Merchants are moving digital-first, making digital features a priority regardless of where consumers shop.

Sixteen percent more merchants allow users to set up digital profiles accessible across multiple devices, and 17% more support mobile features that consumers can use to enhance their in-store shopping experiences than did so in 2020.

Fifty-nine percent of the merchants in the countries we studied made it possible for their shoppers to create digital profiles that could be accessed across mobile websites, mobile apps, desktop websites and other digital channels in 2021. Just 51% did so in 2020. We also found that 59% of merchants supported mobile features customers could use while shopping in their stores in 2021, compared to the 50% that did so the previous year.

Many merchants are also actively working to add voice-enabled purchasing options, demonstrating their commitment to getting ahead on adopting new shopping methods. Sixty-five percent of merchants in the six nations we studied now allow customers to shop and pay for their purchases using voice-recognition technology.

Brazilian merchants lead the pack in working to enhance their customers' cross-channel shopping experiences and add new shopping channels. Fifty-two percent more Brazilian merchants offered digital profiles in 2021, up from the 48% that did so in 2020. Brazilian merchants also appear to be ahead of the curve on providing voice-enabled shopping experiences. Seventy-six percent of them allow their shoppers to pay via voice, even though only 33% of local shoppers report using such options.

04

Payments choice is the most important feature that shoppers value, regardless of where they are in the world. All consumers say that having the ability to pay how they want is the most important feature retailers offer.

Three-fourths of consumers across all six countries in our study (approximately 226 million consumers) say the last merchant with which they shopped accepted their preferred payment method, even though only 45% of merchants offer those methods. This means that consumers are 63% likelier to shop with merchants that offer their preferred methods than merchants are to accept those methods. This so-called “usage gap” indicates that consumers are shopping far more with merchants that accept their preferred methods than with those that do not.

The usage gap is largest in Brazil and smallest in Mexico. Brazilian consumers are nearly twice as likely to shop with merchants that offer their preferred payment methods than local merchants are to accept them, while Mexican consumers are 29% likelier to shop with merchants that offer their preferred payment methods than local merchants are to offer said methods.

05

Merchants have tightened their post-sale policies, introducing friction for some consumers.**The merchant focus on customer acquisition has come at the expense, in some cases, their shoppers' post-sale experience.**

This survey uncovered another interesting insight. We observed that 37% percent fewer merchants across all of the countries we studied offer guaranteed refunds, a “protect me” feature that gives consumers confidence that their money will be returned in the event of fraud, billing errors or fulfillment errors. This decrease was most apparent in Australia, where 53% fewer merchants made it easy for their shoppers to handle disputes in 2021 than the year prior.

This finding doesn't mean that merchants have changed their policies for refunding customers when things go wrong. But it does mean that merchants have implemented stricter protocols for when they will refund purchases, enforcing final sale policies and asking consumers to prove nonreceipt of goods, to name two. According to our data, many consumers interpret that as a friction while merchants regard it as good business, even though it comes with the risk of creating the false positive problem that drives good customers away.

There are also several other key features designed to enhance customers' post-purchase experiences that merchants offered less in 2021 than in 2020, including apps designed to help them track their orders' statuses, for example. Our research shows that 6.8% fewer offered their customers apps with which to track their order statuses in 2021 than in 2020.

06

Consumers are more satisfied shopping with merchants that integrate mobile and digital features into the physical store experience.

Consumers who use their smartphones when shopping in-store experience far smoother shopping journeys than in-store customers who do not use their smartphones. According to the consumers we surveyed, merchants that offer “smartphone-assisted” shopping features provide an in-store experience that is 49% less friction-laden for consumers than nonmobile-assisted shopping. Merchants that accommodate these mobile-first shoppers earn an average Index score of 109, compared to an average Index score of just 73 for those that do not offer smartphone-enhanced in-store shopping.

The most seamless shopping experience, however, is the one consumers get when they shop exclusively via smartphone. Consumers who completed their entire shopping journeys on their smartphones were the most satisfied of all, with their merchants earning an average Index score of 153 — higher than scores given to merchants with customers who used any other shopping channel. This emphasizes why smartphones have become so central to many consumers' retail shopping journeys regardless of where they shop, how they shop and which channels they use.

Tracking Global Retail's Mobile Transformation

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Blurring the lines between physical and digital shopping experiences

Consumers around the globe are digital-first, even when in the physical store.

34%

Share of brick-and-mortar shoppers across Australia, Brazil, Mexico, the United Arab Emirates, the United Kingdom and the United States who **use smartphones** while shopping in-store



Smartphones are critical to consumers' retail shopping journeys.



130M

Number of in-store shoppers across six countries who use smartphones at some point during their shopping journeys



20%

Share of eCommerce shoppers using smartphones at checkout

HOW BRICK-AND-MORTAR SHOPPERS USE SMARTPHONES

15%

Comparing prices in real time

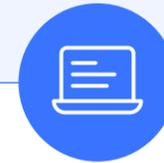
14%

Accessing special offers and discounts

14%

Searching for product information

Merchants are addressing gaps and making digital features a priority.



103.2

The 2021 Global Digital Shopping Index Score increased 1.4 points to 103.2, reflecting reduced friction during consumers' shopping journeys since 2020



2x

Almost twice as many merchants provided **discounts, coupons or promotions** in 2021 as in 2020



16%

Increase in merchants that offered **cross-channel-capable digital profiles** in 2021 compared to 2020

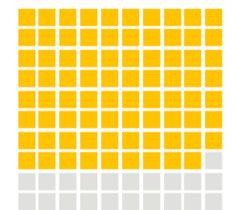
Merchants that think and execute digital-first will win consumer wallet share.

Satisfaction of consumers who shop in select ways:

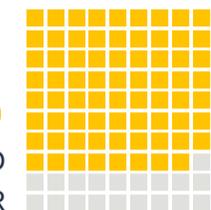
82%
ENTIRELY ONLINE



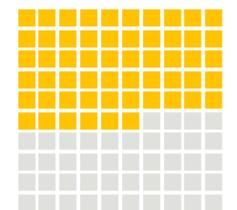
79%
ENTIRELY VIA MOBILE



78%
USING MOBILE AND
BRICK-AND-MORTAR



56%
BRICK-AND-MORTAR
ONLY



The **2022**
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The new mobile frontier

Smartphone-assisted
brick-and-mortar retail

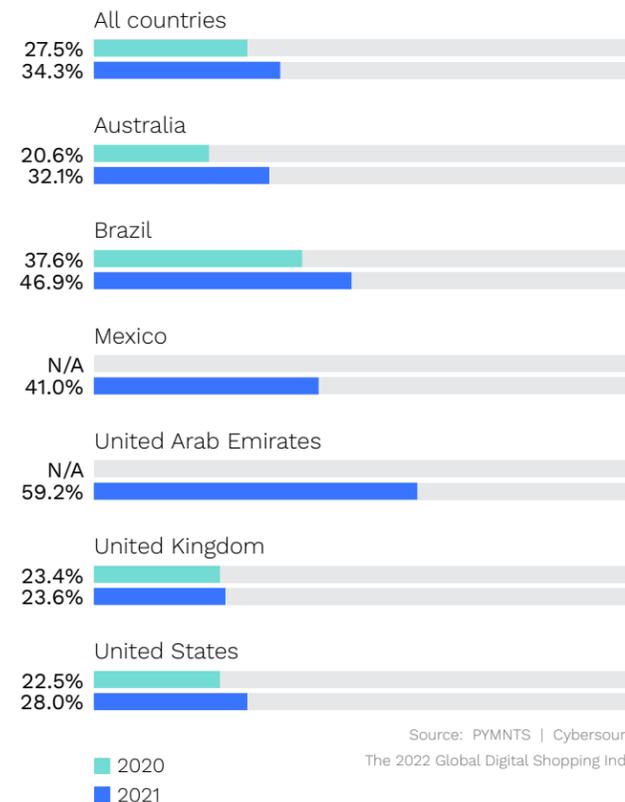
Shoppers' days of asking in-store sales associates for help could soon be a thing of the past. When brick-and-mortar customers have a question about the products they want to purchase, many now simply reach for their smartphones. Thirty-four percent of consumers in the six nations we studied in 2021 used their smartphones to assist their in-store shopping journeys, whether to check prices, access coupons or even locate items in-store.

This type of "smartphone-assisted" brick-and-mortar shopping is growing more common. Even when we compare how usage of smartphones in stores has changed only in the four nations we studied both in 2021 and 2020, our research shows that 19% more consumers used their smartphones while shopping in-store in 2021 than during the previous year. Usage was up in all four nations: Australia, Brazil, the U.K. and the U.S.

FIGURE 1:

Consumers' smartphone usage while shopping in stores

Average share of in-store shoppers using smartphones to assist their in-store shopping experiences



Consumers in the UAE are far and away the most “mobile” of all when it comes to in-store shopping, however. Fifty-nine percent of them — approximately 882,000 consumers — reported using their smartphones to assist their in-store shopping journeys in 2021, a greater share than in any other nation.

UAE consumers also use their smartphones for a broader array of functions than do consumers in other nations. They are the most likely of all to use their smartphones to price-shop, research product information, search product reviews, locate merchandise in stores, check inventory statuses, earn loyalty and rewards points and look up product ratings — all while perusing brick-and-mortar store aisles.

Searching for coupons and discounts online was the only smartphone-enabled in-store function for which UAE consumers did not come out on top. That distinction goes to Brazilian consumers. Twenty-three percent of in-store shoppers in Brazil use their smartphones to find coupons and discounts online, whereas 20% of those in the UAE do the same.

Consumers in Brazil and Mexico also stand out for being mobile-oriented. They are the second- and third-most likely of all to use smartphones to compare prices, search product information and review product ratings in stores.

U.K. consumers, on the other hand, are the least mobile-oriented of all. Fewer U.K. brick-and-mortar shoppers use their smartphones in stores than do consumers in any other nation, and they also use them for a smaller array of functions.

15% of brick-and-mortar shoppers **use their smartphones to price shop** in real time.

TABLE 1:
Consumers’ smartphone usage while shopping in stores
Share of in-store shoppers in select countries using their smartphones at brick-and-mortar stores, by function

	ALL COUNTRIES	 Australia	 Brazil	 Mexico	 U.A.E.	 U.K.	 U.S.
• Compare prices	14.7%	9.3%	24.1%	24.2%	24.7%	5.9%	9.0%
• Search for offers and discounts	14.1%	6.6%	22.7%	11.9%	19.9%	8.0%	12.2%
• Find product information	14.0%	10.3%	20.3%	21.1%	24.8%	5.7%	10.2%
• Read product reviews	10.0%	5.2%	9.7%	14.0%	17.3%	4.9%	9.8%
• Locate product in store	8.2%	4.8%	9.0%	9.0%	12.0%	2.5%	8.7%
• Confirm product in stock	8.1%	9.1%	6.7%	11.5%	17.4%	4.6%	8.1%
• Build loyalty credit	7.9%	10.9%	12.4%	2.3%	20.7%	9.2%	7.1%
• Look up product ratings	7.4%	5.8%	8.3%	8.7%	16.5%	4.0%	7.0%
• Other	2.1%	3.9%	2.2%	1.4%	5.3%	2.3%	2.1%

Source: PYMNTS | Cybersource
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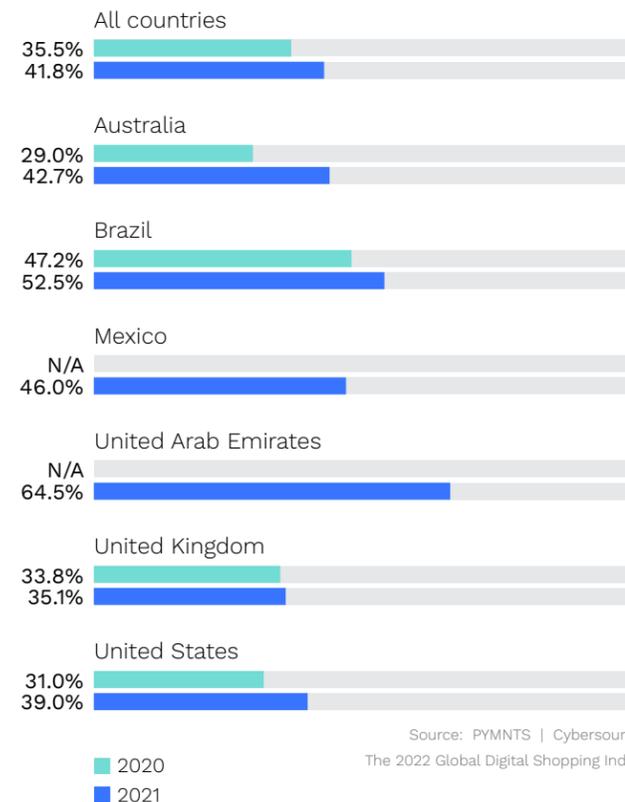
The “mobile” shopper rising

Tapping mobile from
beginning to end

In-store smartphone usage is just one of many ways that consumers around the globe are using mobile devices to unlock smoother, faster shopping experiences. There are countless touch points from the beginning to the end of their retail journeys that give them opportunities to tap mobile channels — and they are seizing each and every one of them.

FIGURE 2:
Consumers’ usage of smartphones to assist some aspects of their retail journeys

Share of consumers in different nations who used smartphones at least once during their shopping journeys, by year



Our research shows that 18% more consumers in the four nations we studied in both 2020 and 2021 used smartphones at least once throughout the course of their retail shopping journeys year over year. They used their devices to tackle activities such as checking inventory, transacting and managing purchases via mobile app, transacting via mobile web browsers or making mobile wallet payments at the brick-and-mortar POS.

Australian consumers showed the greatest year-over-year jump in smartphone-assisted shopping. Forty-three percent of them used their smartphones to help them shop in 2021, up 47% from 2020. Only 4% more U.K. consumers used their smartphones in 2021 than in 2020, by contrast.

Once again, the UAE stands out as the most mobile-first of all nations, with 64% of local shoppers saying that they use their smartphones during their shopping journeys in some capacity.

The taxonomy of digital features

We examined consumers' use of and interest in nearly three dozen digital shopping features, which can be categorized into five groups.



Know me

Features that allow merchants to determine customers' preferences regardless of whether they are shopping in-store, online or over the phone, including such offerings as cross-channel-capable digital profiles and access to users' shipping histories



Value me

Features that enable merchants to offer information, rewards or coupons to loyal customers, including such offerings as promotional codes, coupons, rewards and suggestions based on users' browsing histories



Do you have what I want?

Features that allow merchants to provide the products consumers want at the prices they want, including such offerings as real-time inventory status updates and price matching guarantees



Make it easy for me

Features that enable merchants to provide information and easy purchasing across orders made in-store, online and over the phone, including offerings such as free shipping and curbside and in-store pickup options



Protect me

Features that relate to how well merchants address purchase issues and how well they secure consumers' personal and payments-related data, including offerings such as guaranteed refunds for fraudulent charges and secure payment storage



Know me

- **Profile:** I can set up a digital profile with this retailer.
- **Information sharing (shipping):** The retailer has access to my shipping information.
- **Information sharing (history):** The retailer has access to my order history.



Value me

- **Marketing opt-in:** I can opt into personalized marketing communications with special offers.
- **Rewards, coupons and promo:** The retailer has reward programs or coupon that I can use in the store, online and on my mobile devices or receiving promo codes targeted to my specific interests.
- **Recommendations:** I receive suggestions about things that I might like based on past purchases or my browsing history.



Do you have what I want?

- **Inventory:** The available inventory is updated digitally in real time.
- **Price matching:** The merchant will match the prices of other merchants selling the same products.



Make it easy for me

- **Product details:** Product details are available digitally.
- **Product reviews:** Reviews are available digitally.
- **Product recommendations:** Recommendations are available digitally.
- **Free shipping:** Free shipping is available for digital orders.
- **Buy online, pickup in store:** I can buy online, pickup in store from an employee at a customer service desk or have an employee deliver the product to my car.
- **Buy online, pickup from a kiosk:** I can use an automated method to receive the product.
- **Mobile order-ahead:** The retailer offers a mobile app I can use to make purchases for delivery or pickup.
- **Mobile product finding:** I can use a mobile device to locate a product when in a physical store.



Protect me

- **Disputes:** It is easy to resolve issues with the merchant.
- **Fraud purchase refunds:** The retailer will refund fraudulent charges.
- **Digital purchase refunds:** The retailer will refund my digital purchases either online or at the store.
- **Protect data:** I am able to securely store my card details.
- **Purchase returns:** I can return purchases either by mail or to a store location.
- **Online returns:** I can make free returns using printable shipping labels.
- **Live help:** I can get live help via a phone call, online chat or other method when I am not in the store.

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Enabling cross-channel commerce

Merchants know how important it is to enhance the overall shopping experience they offer, regardless of channel. This is evident in the fact that more of them offered cross-channel-capable features in 2021 than in 2020. These include smartphone-enabled in-store shopping capabilities and digital profiles that store consumers' personal information and can be accessed and used via mobile, via laptop and even in-store.

Fifty-nine percent of merchants in the four nations PYMNTS has studied since 2020 allowed shoppers to set up digital profiles in 2021, a year-over-year increase of 16%. Meanwhile, 59% of merchants gave their brick-and-mortar shoppers smartphone-enabled capabilities they could use while shopping in stores, an increase of 17% since 2020.

59%
of merchants
in the six nations
of our study
now offer digital
profiles that are
**accessible across
digital channels.**

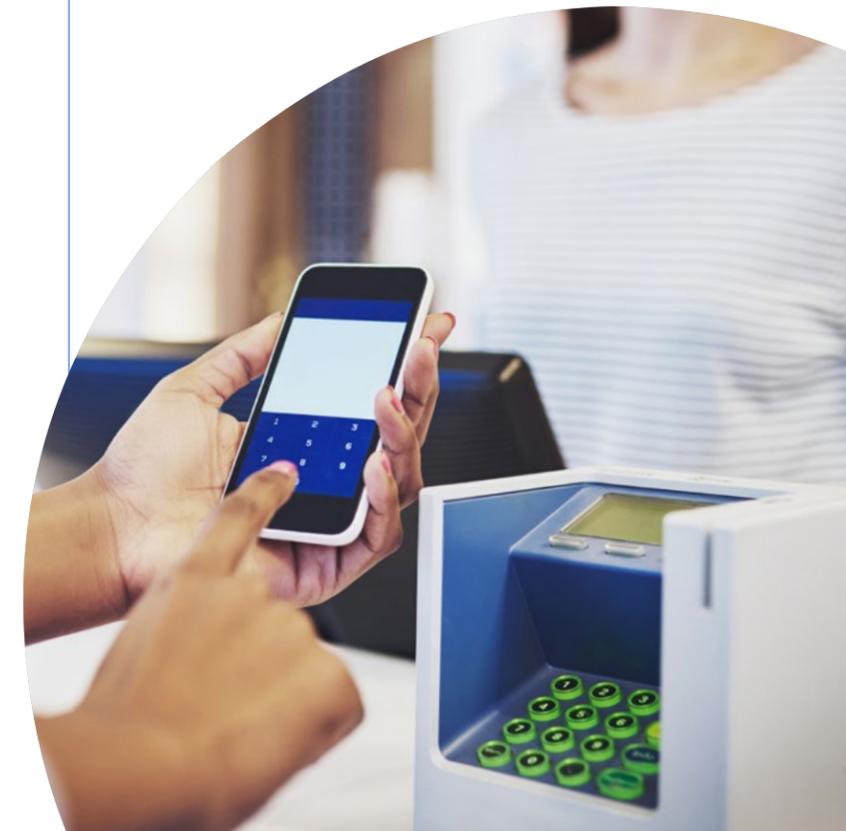


TABLE 2:

How merchants have changed their feature offerings over time

Share of merchants offering select shopping features to their customers, by year

■ Increase
■ Decrease

	YEAR	
	2020	2021
• Profile	51.5%	59.5%
• Information sharing (shipping)	66.4%	56.7%
• Information sharing (history)	69.1%	49.6%
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• Marketing opt-in	67.0%	55.1%
• Rewards, coupons and promo	44.8%	86.2%
• Recommendations	67.1%	52.2%
<hr/>		
• Inventory	65.7%	53.1%
• Price matching	55.1%	62.6%
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• Product details	79.5%	47.0%
• Product reviews	72.2%	55.9%
• Product recommendations	69.0%	50.8%
• Free shipping	63.8%	54.2%
• Buy online, pickup in store	68.0%	52.6%
• Buy online, pickup from a kiosk	49.8%	56.6%
• Mobile order-ahead	60.0%	55.9%
• Mobile product finding	50.3%	58.7%
<hr/>		
• Disputes	82.1%	48.3%
• Fraud purchase refunds	81.1%	51.0%
• Digital purchase refunds	77.5%	45.4%
• Protect data	64.8%	49.5%
• Purchase returns	76.9%	50.0%
• Online returns	58.3%	51.9%
• Live help	75.2%	49.3%

Source: PYMNTS.com

Fourteen percent more merchants allowed shoppers to buy products online and pick them up on-site via in-store kiosks in 2021 than in 2020. Fifty-seven percent of merchants now offer this type of brick-and-mortar fulfillment option for online shoppers. It is not clear whether these merchants are trying to accommodate consumer demand or ease labor shortages, as providing in-store kiosks for online pickup orders can provide eCommerce shoppers a way to acquire their purchases without putting more stress on in-store employees.

It is clear, however, that U.S. and Brazilian merchants were the quickest to add in-store kiosk pickup options in 2021. Our research shows that 34% more U.S. merchants provided in-store kiosks at which online shoppers could pick up their eCommerce purchases in 2021 than in 2020, with a total of 51% now doing so. In Brazil, 19% more merchants provided such kiosks in 2021 than the previous year, with 65% of Brazilian merchants now offering these kiosks in-store.



57%
of merchants allow their shoppers to pick their eCommerce purchases up at **in-store kiosks.**

TABLE 3:

Changes in Brazilian and U.S. merchants' feature offerings since 2020

Share of Brazilian and U.S. merchants offering select features, by year

				
	2020	2021	2020	2021
• Profile	47.8%	72.6%	51.9%	65.4%
• Information sharing (shipping)	61.6%	65.1%	63.7%	43.5%
• Information sharing (history)	66.9%	55.3%	69.1%	49.3%
<hr/>				
• Marketing opt-in	60.6%	63.3%	64.9%	57.2%
• Rewards, coupons and promo	40.6%	81.4%	42.1%	91.2%
• Recommendations	70.3%	56.8%	63.1%	49.8%
<hr/>				
• Inventory	54.4%	67.1%	68.7%	57.5%
• Price matching	63.1%	69.6%	47.7%	56.3%
<hr/>				
• Product details	76.7%	46.5%	78.6%	57.2%
• Product reviews	64.9%	58.1%	71.9%	49.3%
• Product recommendations	70.9%	53.8%	65.3%	45.5%
• Free shipping	66.5%	58.0%	60.3%	58.2%
• Buy online, pickup in store	70.7%	58.0%	64.1%	51.1%
• Buy online, pickup from a kiosk	54.6%	65.1%	38.3%	51.4%
• Mobile order-ahead	59.6%	60.8%	59.5%	55.0%
• Mobile product finding	56.8%	63.1%	45.3%	57.5%
<hr/>				
• Disputes	79.1%	45.3%	85.2%	64.3%
• Fraud purchase refunds	79.7%	42.0%	80.4%	47.5%
• Digital purchase refunds	71.9%	45.8%	78.0%	44.4%
• Protect data	71.3%	44.7%	63.9%	53.4%
• Purchase returns	74.7%	44.9%	74.9%	53.6%
• Online returns	58.2%	57.1%	56.3%	46.6%
• Live help	77.5%	47.5%	75.8%	48.9%

■ Increase
■ Decrease

Cross-channel coordinated shopping

Merchants are taking initiative to improve their shopping experience, regardless of channel.

- The share of merchants offering **cross-channel capable profiles increased 16%** between 2020 and 2021.
- The share of merchants providing **in-store kiosk pickup options increased 15%** between 2020 and 2021.
- The share of merchants supporting **mobile features they can use to locate items in store increased 14%** between 2020 and 2021.



These and other cross-channel shopping features will be key to gaining a competitive edge going forward.

Source: PYMNTS | Cybersource
The 2022 Global Digital Shopping Index

Brazilian merchants are the most likely of those we surveyed to give their shoppers the option of setting up a cross-channel digital profile. Seventy-three percent of them offer this feature, up from just 48% that did so in 2020. This is also the biggest year-over-year increase in digital profile offerings seen among merchants in any nation. Australia, on the other hand, is the only nation where in-store kiosk pickups and optional cross-channel profiles are less common in 2021 than they were in 2020.

Enhancing cross-channel functionality is not the only way that merchants are working to improve their customers' overall shopping experiences, regardless of channel. Many are also making a conscious effort to add new shopping channels, especially voice-assisted shopping options.

Merchants appear to be so far ahead of the curve on providing voice-enabled features that they are 67% more likely to offer them than their customers are to use them. Sixty-five percent of the merchants we surveyed provided some type of voice-enabled shopping option, while only 39% of local shoppers used them, revealing what could be considered a "usage gap."

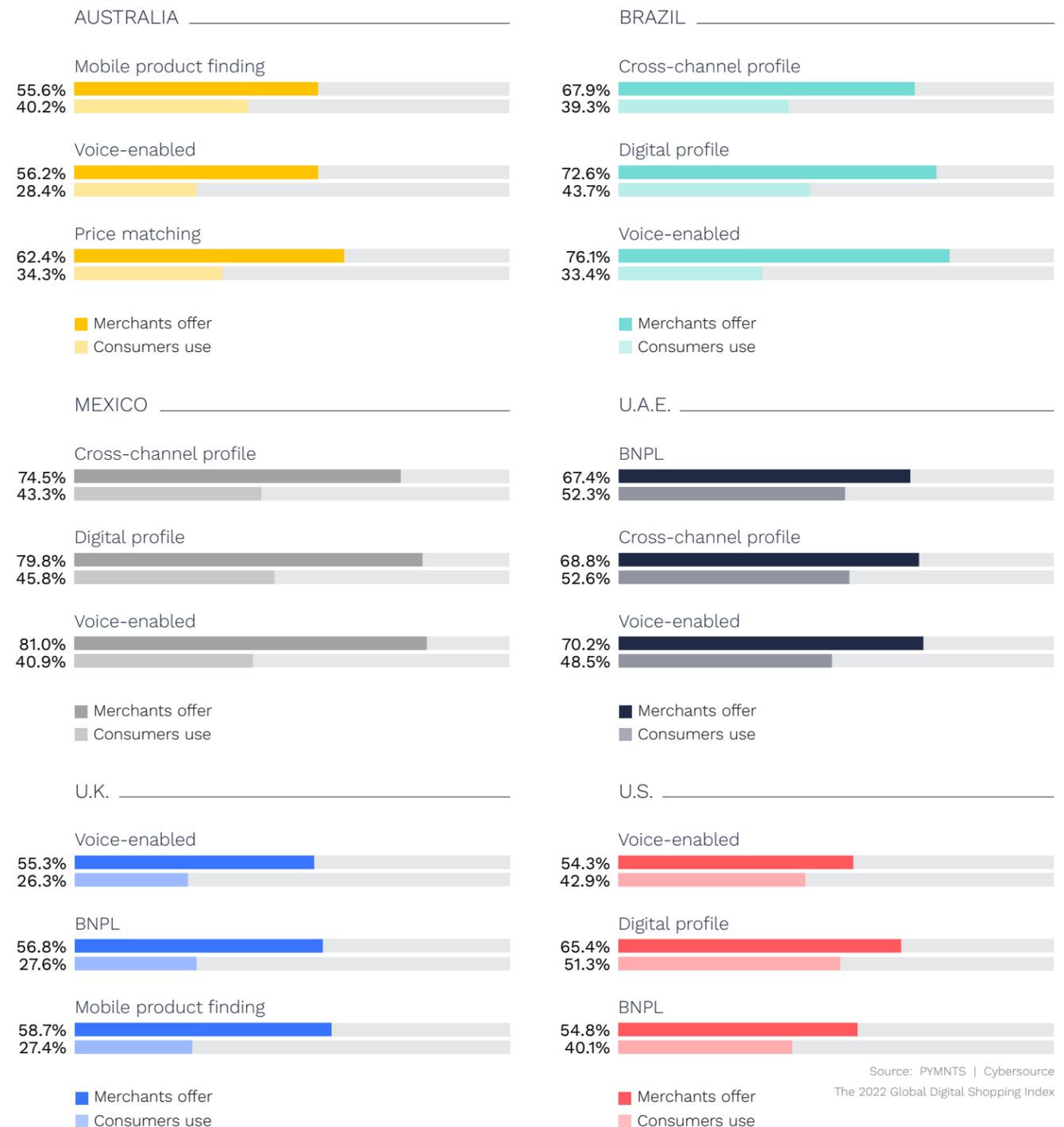
Brazil saw the greatest voice-enabled shopping usage gap of all, with 76% of its merchants offering voice-enabled shopping options but only 33% of its consumers using them. This contrasts sharply with the U.S., where 54% of merchants offer voice-enabled purchasing options and 43% of their shoppers use them.

Merchants in **all six nations** are far more likely to offer **voice-enabled purchases** than their customers are to use them.

FIGURE 3:

The usage gap: Features offered more than used

Share of merchants that offer select features versus consumers who use said features, by nation



Source: PYMNTS | Cybersource
The 2022 Global Digital Shopping Index

LACK OF INTEREST OR LACK OF AWARENESS? WHEN SHOPPING FEATURES GO UNDER THE RADAR

Consumers do not always use the shopping features merchants provide, and it is not always easy to tell whether they are uninterested in those features or simply unaware of them.

Our research shows that 44% of the consumers in the six nations we studied are aware that the merchants from which they made their most recent purchases accepted BNPL payments, for example, while 57% of the merchants provide at least one such option. This consumer “awareness gap” can sometimes play a key role in creating the usage gap we see for features such as voice-enabled purchasing options and cross-channel digital profiles. It also underscores how important it is for merchants to integrate those features in a way that makes them highly visible for customers who might want to use them.

This awareness gap also tends to vary drastically between countries, as is evident when examining Brazil and the United States. Almost 60% of Brazilian

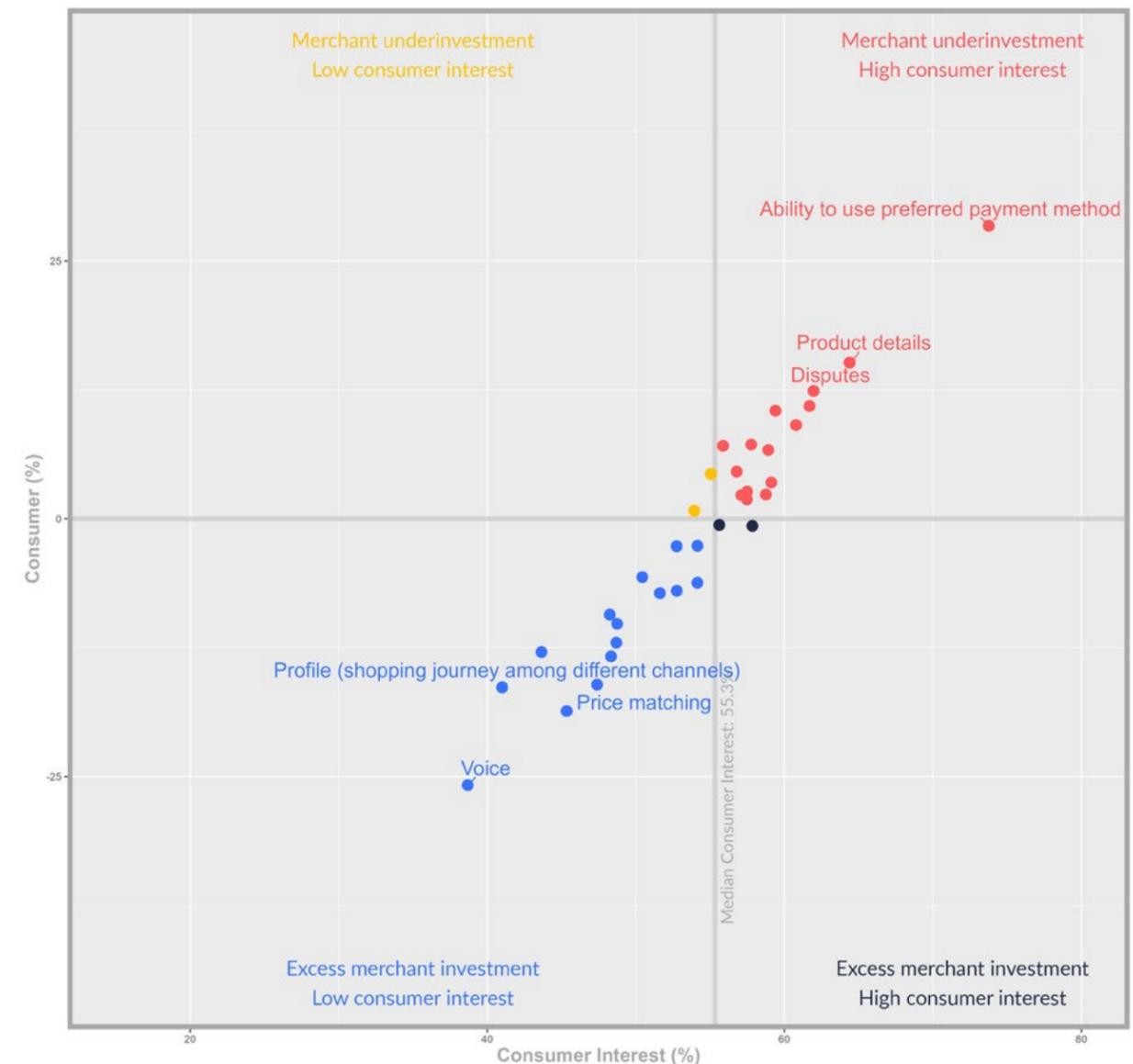
consumers realized that the merchants from which they made their most recent purchases allowed them to pay using BNPL, whereas only 41% of local merchants offered such options. This strongly suggests that far more Brazilian consumers are shopping with merchants that provide BNPL options, rather than with those that do not. It also suggests that Brazilian merchants are underinvesting in the BNPL features of which consumers are highly aware and in which they have a high degree of interest.

The situation is reversed in the United States. Our research shows that 40% of U.S. consumers know that BNPL options are available, while 55% of local merchants provide them. This means that Brazilian consumers are roughly 50% more likely than U.S. consumers to realize that BNPL options are available. U.S. merchants therefore appear to be either overinvesting in BNPL options, or — more likely — they are not implementing BNPL options in a way that makes it apparent to their customers that such options are available.

FIGURE 4:

The consumer usage gap²

Share of consumers who are aware that select features are available (x-axis) versus the scale of the awareness gap (y-axis)



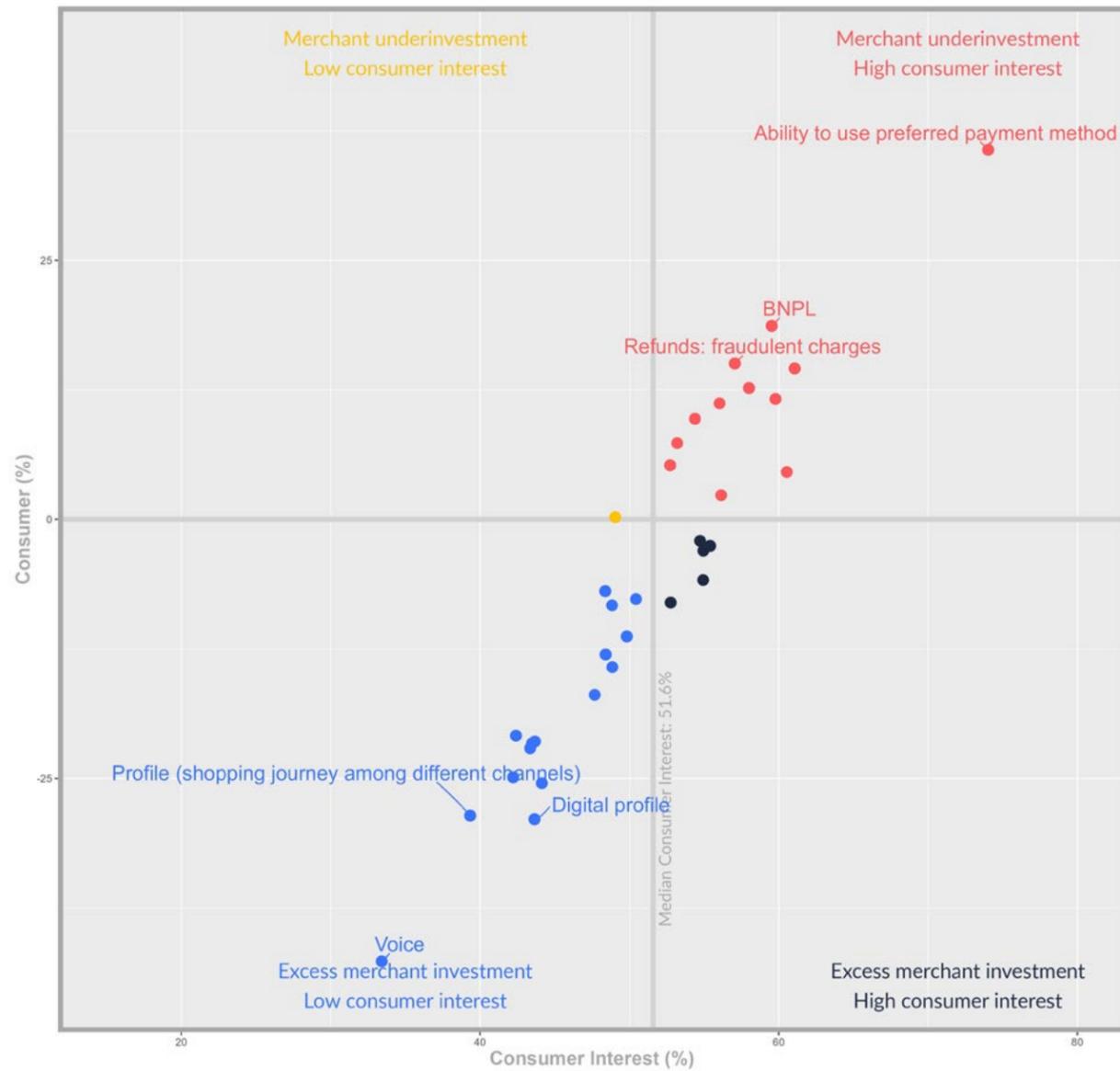
Source: PYMNTS | Cybersource
The 2022 Global Digital Shopping Index

² Figures 4, 5 and 6 provide a sense of scale of what we call the “consumer usage gap.” This gap illustrates the percentage difference between the share of consumers who reported using a given shopping feature compared to the share of merchants that offered said feature (presented on the y-axis) versus the share of consumers who used said feature (presented on the x-axis).

FIGURE 5:

The consumer usage gap: Brazil

Share of Brazilian consumers who are aware that select features are available (x-axis) versus the scale of the awareness gap (y-axis)

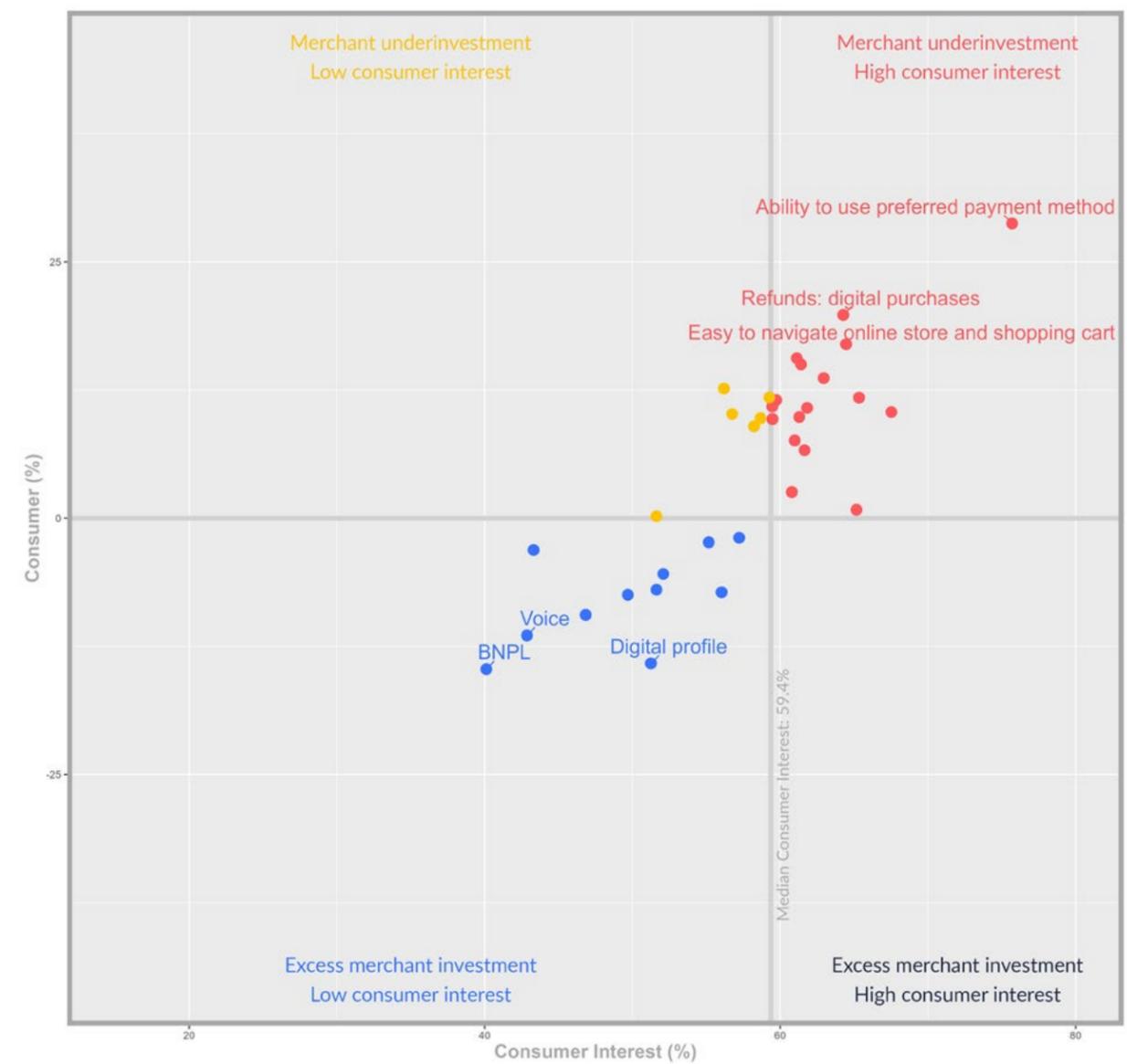


Source: PYMNTS | Cybersource
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FIGURE 6:

The consumer usage gap: U.S.

Share of U.S. consumers who are aware that select features are available (x-axis) versus the scale of the awareness gap (y-axis)



Source: PYMNTS | Cybersource
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DEMAND FOR PAYMENTS TRANSCENDS BORDERS

Merchants may be ahead of the curve on providing voice-enabled shopping features, but they seem to be coming up short in offering enough choice in payment options. Far more consumers report shopping with merchants that offer their preferred payment methods than the share of merchants that actually offer those methods, establishing yet another usage gap.

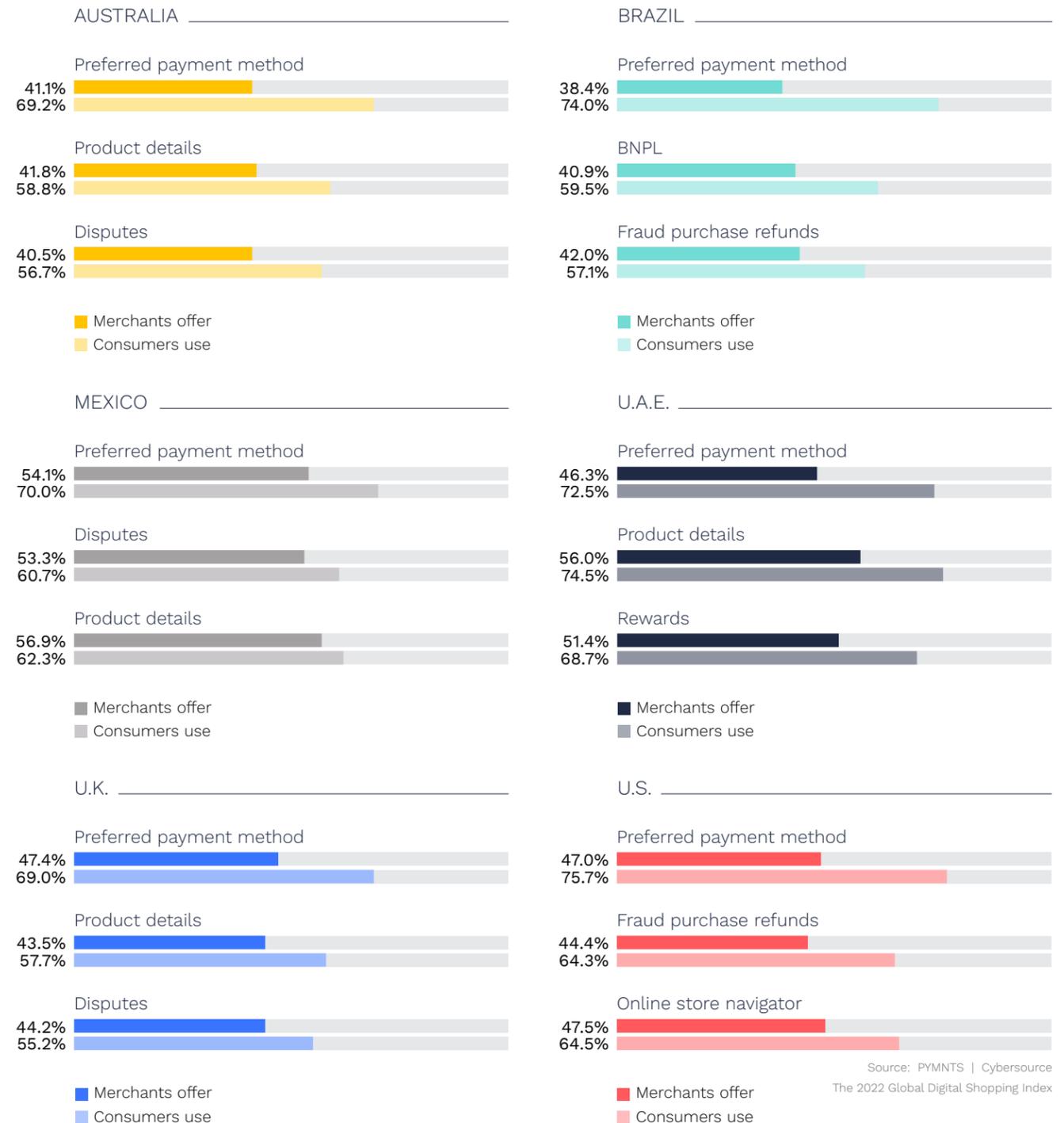
Seventy-four percent of consumers say the last merchant with which they shopped accepted their preferred payment methods, even though only 45% of merchants offered those methods. This means that consumers are 63% likelier to shop with merchants that offer their preferred methods than merchants are to accept them. It also strongly suggests that consumers are consciously choosing to shop with retailers that are meeting their payment needs and avoiding those that do not. It is worth noting that the usage gap for preferred payment methods is the single largest usage gap observed in each of the six nations we studied.

This usage gap is largest in Brazil, where consumers are nearly twice as likely to shop with merchants that offer their preferred payment methods than local merchants are to provide them. It is smallest in Mexico, where consumers are 29% more likely to shop with merchants that offer their preferred payment methods than local merchants are to offer said methods.

FIGURE 7:

The usage gap: Features used more than offered

Share of merchants that offer select features versus consumers who use said features, by nation



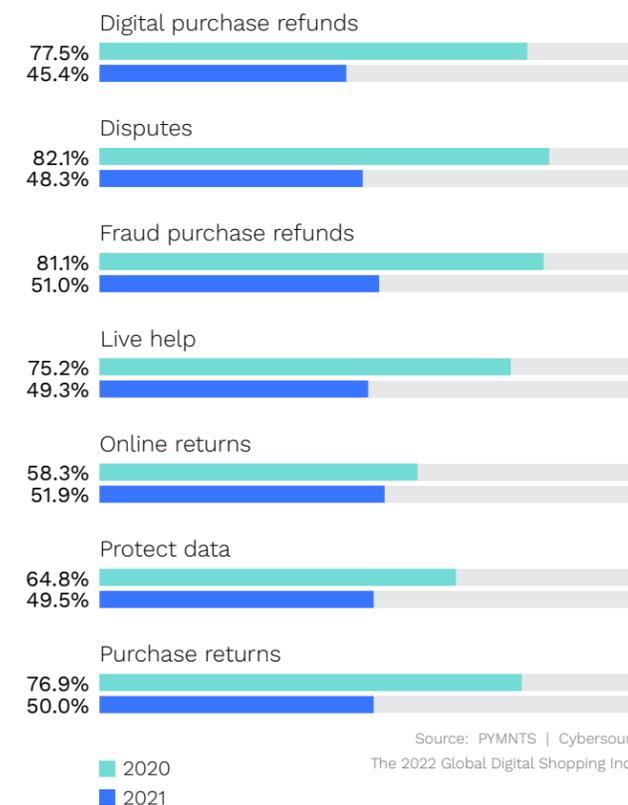
Source: PYMNTS | Cybersource
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Consumer friction or good business?

The case of the guaranteed refund

Merchants worldwide are focused on streamlining the cross-channel journey, but in doing so they are tightening some of their policies and procedures related to refunds, disputes and chargeback processes. Our study dubs these “protect me” features, and they are disappearing. Thirty-two percent fewer merchants offered them in 2021 than in 2020, for instance.

FIGURE 8:
How merchants’ “protect me” feature offerings have changed over time
Share of merchants offering select “protect me” features, by year



Two “protect me” features have seen particularly dramatic falls: those that make it easy for merchants to resolve disputes and guaranteed refunds for fraudulent charges. Forty-one percent fewer merchants said they made it easy to resolve disputes in 2021 than did so in 2020, and 37% fewer merchants promised to refund shoppers for fraudulent charges.

Brazilian and Australian merchants were noticeably more likely to tighten their policies regarding guaranteed refunds, with 53% fewer Australian merchants making it easy to resolve disputes in 2021 than did so in 2020 and 47% fewer Brazilian merchants promising guaranteed refunds to shoppers for fraudulent charges. It is important to note that Brazil also saw a rapid increase in eCommerce activity in the wake of the pandemic. Thirty-six percent of local consumers report shopping via mobile more since the pandemic

began, and the share who prefer shopping online has similarly increased by 33%.³ Brazilian consumers' rapidly increasing demands for digital shopping channels also present a ripe opportunity for fraudsters and an understandable reason why local merchants might be wary of guaranteeing refunds.

It is critical to contextualize this change in approach to what we regard as “protect me” features, however. PYMNTS' ongoing proprietary research into the eCommerce space consistently shows that merchants that sell items online are expanding their anti-fraud and chargeback mitigation capabilities. Since March 2020, 77% of eCommerce merchants have increased their investments in technologies that can mitigate chargebacks potentially resulting from disputes. Many have also confirmed that they will provide refunds not only for fraudulent transactions but also for purchases with which their shoppers are unsatisfied.⁴ This shows that although many merchants appear to be decreasing their refund and features at first glance,

the truth is more complex. It is likelier that merchants are placing more of the burden of proof for fraudulent charges and other mishaps on their customers.

Indeed, PYMNTS research also shows that merchants are facing more fraudulent disputes than they have in the past. Eighty-nine percent of eCommerce retailers say that they have seen increases in the number of customers abusing their promotions and return policies and submitting fraudulent item-not-found claims in the past year, resulting in \$89 million in lost revenue.⁵ Given this abundance of contextual data, it is reasonable to conclude that the merchants in our study still have refund and dispute resolution policies in place, but that they are making customers provide more proof of their claims than they may have in the past.

This is not the only area in which merchants have dialed back their post-sale support efforts. There were 6.8% fewer that allowed their customers to track the status of their orders via app.

FIGURE 9:
How merchants' “make it easy for me” feature offerings have changed over time

Share of merchants offering select “make it easy for me” features, by year



41%
fewer merchants made **product details** readily available for shoppers to review in 2021 than in 2020.

It is also worth noting that merchants are also using digital technology to address their current labor shortage issues and outsourcing fulfillment to consumers. Merchants are decreasing the availability of nonemployee-staffed in-store pickup and free shipping options in favor of unmanned kiosks and curbside pickups.

Merchants in Australia and the U.K. are notable for removing far more “make it easy for me” features in 2021 than merchants in other nations. Thirty-three percent fewer Australian merchants offered details, reviews and recommendations in 2021 than they did in 2020, for example, while 21% fewer U.K. merchants offered free shipping than did so in 2020.

³ The Global Digital Shopping Index: Brazil edition, PYMNTS.com, 2021. <https://www.pymnts.com/study/global-digital-shopping-index-brazil-cybersource/>. Accessed February 2022.

⁴ The Cross-Border Merchant Optimization Index, PYMNTS.com 2021. <https://www.pymnts.com/study/cross-border-merchant-optimization-index-ecommerce-checkout-personalization/#wpcf7-f1165569-o1>. Accessed February 2022.

⁵ Beyond eCommerce Fraud: How Retailers Can Prevent Customer Policy Abuse, PYMNTS.com, 2021. <https://www.pymnts.com/wp-content/uploads/2021/11/PYMNTS-Beyond-eCommerce-Fraud-November-2021.pdf>. Accessed February 2022.

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The smart(phone) move

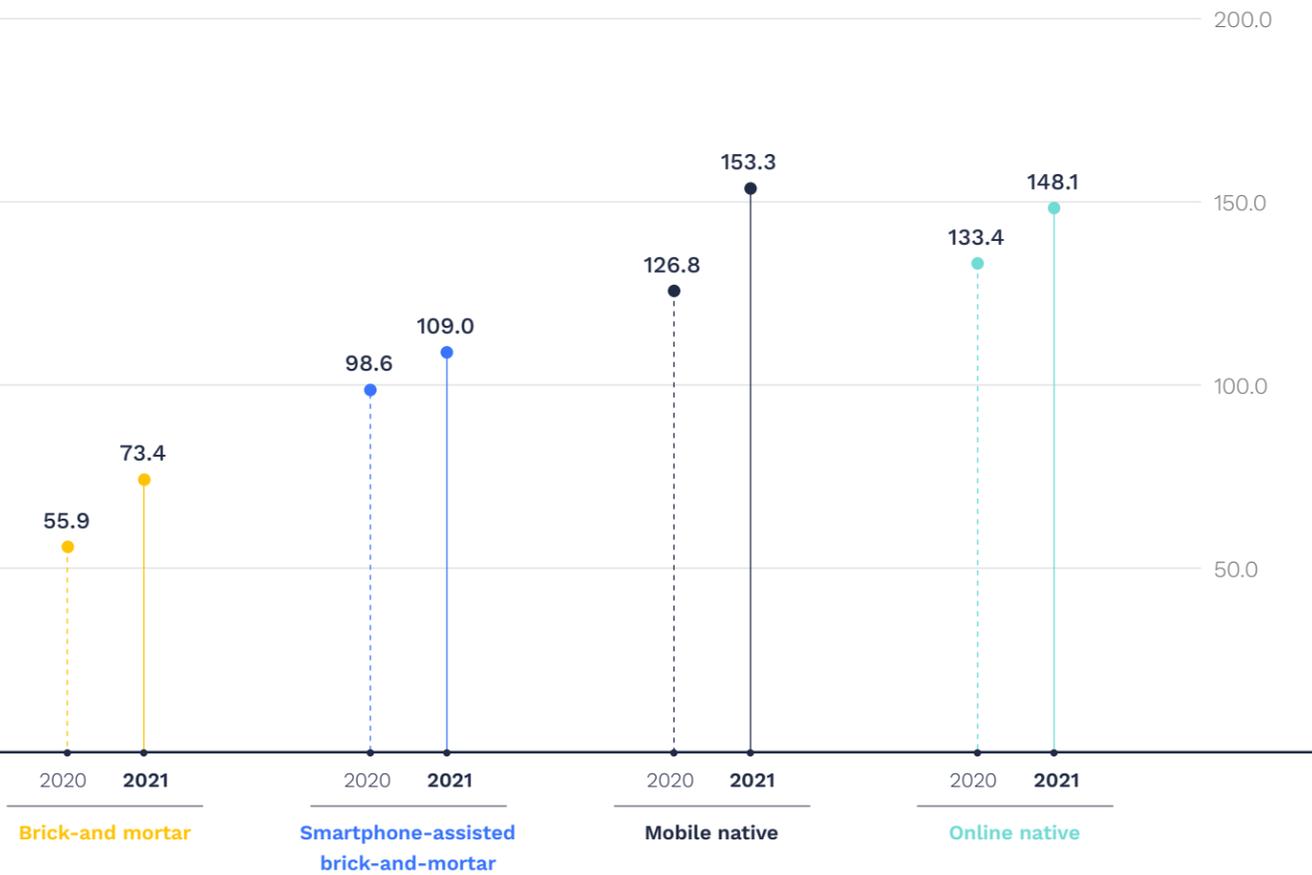
Mobile features make in-store shopping better

Ensuring that consumers can browse, shop and pay as seamlessly as possible is key to driving sales, but our research shows that merchants are falling short of delivering a smooth shopping experience in stores. Consumers consider brick-and-mortar to be the most friction-laden shopping channel of all, with those shopping in stores with no digital technology to assist them earning an average Index score of 73.

FIGURE 10:

How Index scores compare across channels

Average Index score among the consumers who shopped using different channels, by year



Source: PYMNTS | Cybersource
The 2022 Global Digital Shopping Index

Consumers who use their smartphones while shopping in stores enjoy smoother, more frictionless brick-and-mortar retail journeys than those who do not use their mobile devices in stores. Merchants with customers who used their smartphones to supplement their in-store shopping experiences earned an average Index score of 109 in 2021 — 49% higher than the average Index score of 73 earned by merchants with consumers who did not shop in stores with their smartphones. It is also 11% higher than the 99 Index points earned by merchants with shoppers who used smartphones in stores in 2020. This could signal that smartphone-based features are getting better at easing the brick-and-mortar shopping experience over time.

Even smartphone-assisted brick-and-mortar retail falls short of offering the level of seamlessness that consumers believe they can get by shopping entirely via mobile. Merchants with customers who completed their most recent shopping experiences entirely via smartphone in 2021 earned an Index score of 153, the highest among all merchants in our 2021 survey.

U.S. consumers who used their smartphones during their most recent in-store shopping journeys experienced the most frictionless, mobile-assisted in-store shopping experience of any nation, with their merchants earning an average Index score of 115. Brazilian merchants with customers who shopped in-store were a close second, notching an average Index score of 108.

U.K. and Australian merchants are at opposite ends of the spectrum. Merchants in these two countries with customers who used smartphones while shopping in stores recorded lower consumer Index scores than those elsewhere, with their scores even decreasing year over year in 2021. This indicates that for all the cross-channel features that U.K. and Australian merchants may be adding, they are not yet harnessing the transformative potential that smartphones have to improve their in-store shopping experiences.

TABLE 4:

How consumers' Index scores compare across channels

Average consumer Index score among the consumers who shopped using different channels, by year

COUNTRY	CONSUMER TYPE	YEAR	
		2020	2021
ALL COUNTRIES	• Online native	133.4	148.1
	• Mobile native	126.8	153.3
	• Smartphone-assisted brick-and-mortar	98.6	109.0
	• Brick-and-mortar	55.9	73.4
 AUSTRALIA	• Online native	120.8	120.8
	• Mobile native	103.8	127.5
	• Smartphone-assisted brick-and-mortar	88.4	82.5
	• Brick-and-mortar	42.1	56.1
 BRAZIL	• Online native	137.7	157.2
	• Mobile native	141.5	159.5
	• Smartphone-assisted brick-and-mortar	102.8	108.5
	• Brick-and-mortar	58.4	75.5
 MEXICO	• Online native	—	123.9
	• Mobile native	—	141.1
	• Smartphone-assisted brick-and-mortar	—	101.9
	• Brick-and-mortar	—	70.3
 U.A.E.	• Online native	—	138.6
	• Mobile native	—	135.1
	• Smartphone-assisted brick-and-mortar	—	97.9
	• Brick-and-mortar	—	88.8
 U.K.	• Online native	116.4	122.7
	• Mobile native	109.6	127.1
	• Smartphone-assisted brick-and-mortar	86.9	84.5
	• Brick-and-mortar	54.0	60.0
 U.S.	• Online native	153.6	154.5
	• Mobile native	141.7	157.7
	• Smartphone-assisted brick-and-mortar	109.7	114.5
	• Brick-and-mortar	68.8	75.5

Source: PYMNTS | Cybersource
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Conclusion

We have entered the age of the mobile-first shopper, paving the way for an all-new global retail ecosystem. Smartphones are empowering consumers across geographies to reassess how they want to shop in stores, and the seamless, cross-channel shopping experiences mobile devices create are redefining what consumers want — and expect — brick-and-mortar merchants to deliver. Succeeding in this new world means supporting not only a full range of mobile-enabled shopping features but also the brick-and-mortar pickup options that allow consumers to obtain their online purchases faster and with less hassle. Getting ahead will require merchants to go one step further, such as by incorporating new tools and features across all shopping channels and investing in innovative, up-and-coming technologies, such as voice-enabled ordering. Rather than regarding consumers as "one-size-fits-all," merchants navigating this new paradigm must look to the unique preferences of shoppers within their markets to provide the payment and shopping methods that can maximize conversion and drive sales.

The 2022 Global Digital Shopping Index

Methodology

The 2022 Global Digital Shopping Index is based on census-balanced surveys of 13,114 consumers, with more than 2,000 consumers surveyed in each of the studied markets — Australia, Brazil, Mexico, the United Arab Emirates, the United Kingdom and the United States. It is also based on surveys of merchants from each of the markets — 3,100 merchants in total.

We collected data on merchants' with annual revenues less than \$1M USD, between \$1M to \$50M, between \$50M to \$1B, and \$1B or more,

and asked them about the digital methods and capabilities they use and offer. To evaluate consumers, we collected the names of the stores where consumers most recently made their purchases and manually reviewed every response to determine those that had large national footprints. The rest were defined as SMBs.

The consumer surveys consisted of 38 questions, and the merchant surveys had 28 questions. They were conducted between October 2021 and November 2021.

About

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