

# The **2022** Global Digital Shopping Index

SMB Edition 

**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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MAY 2022

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The 2022 Global Digital Shopping Index was produced 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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# Executive summary

**S**mall to mid-sized businesses (SMBs) have a reputation for being the underdogs in the global battle for eCommerce sales. Headlines often pit them against international players, including digital marketplaces, social networks and other digital platforms, leaving some readers with the impression that third-party platforms are enemies fighting to capture global shoppers' share of wallets.

The truth about SMBs' relationships with eCommerce marketplaces, social media networks and other digital platforms is far more nuanced than headlines and soundbites might suggest. PYMNTS' recent

survey of 3,100 merchants, including 798 SMBs from across Australia, Brazil, Mexico, the United Arab Emirates, the United Kingdom and the United States, suggests that digital platforms are helping SMBs gain the upper hand over their larger competitors.<sup>1</sup>

The sheer speed and scale of the changes seen among global SMBs in the past year, as well as the fact that they are so uniform across four of the six vastly different markets we studied, tell us that individual SMBs around the globe are partnering with digital platforms to add new shopping features, and they are likely using the same platforms to do so.

## The platform effect: The power of infrastructure and scale

The advantage that SMBs can gain from selling through digital platforms is simple. Platforms give SMBs access to a wide assortment of digital shopping features in which they would otherwise have to invest significant resources to build from scratch. SMBs using platforms to sell goods and services can benefit from the infrastructural flexibility they gain to add and remove new features to match customers' shifting demands — and do so quickly and efficiently. Platforms thus represent a quick and cost-effective way for SMBs to boost conversion and enhance their customers' shopping experiences, such as by enabling support for buy now, pay later (BNPL) options or voice-enabled purchases.

What is more is that the global reach of social and eCommerce platforms like Amazon, Facebook, Mercado Libre and others allows them to provide these features to an unprecedented broad mix of SMBs at a scale that has never before been possible. SMBs simply need to connect to these platforms to gain quick-and-easy access to the shopping features necessary to convert customers both at home and abroad.

Our research strongly suggests that SMBs around the globe are doing just that.

<sup>1</sup> PYMNTS collected data on annual revenues and defined SMBs based on their annual revenues: less than \$10 million AUD in Australia, less than \$5 million BRL in Brazil, less than \$20 million MXN in Mexico, less than \$1 million USD in the United Arab Emirates, less than £10 million in the United Kingdom and less than \$10 million USD in the United States.

The average SMB in Australia, Brazil, the U.K. and the U.S. — the four countries we studied in 2020 and 2021 — adopted no less than **13 new shopping features** between 2020 and 2021, and the features these SMBs added were aligned. In nearly every country, the seven most common features SMBs added included voice-enabled purchasing, buy online, pickup in-store (BOPIS) options, price matching, digital profile support, mobile apps allowing consumers to locate items in physical stores, payment information sharing and coupons consumers could access across purchasing channels.

SMBs across all four countries also **removed the same three features in that time frame.** Easy-to-resolve dispute processes, refunds and product details were the three most common features that SMBs eliminated in 2021, whether the SMBs were in Australia, Brazil, the U.K. or the U.S.

These worldwide similarities are more than mere coincidence. There is only one type of player in the eCommerce space with the capacity to drive this level of SMB innovation at this scale: the global digital platform.

The 2022 Global Digital Shopping Index: SMB Edition, a collaboration with CyberSource, details how SMBs around the globe use the transformative potential of third-party platforms to access more of the digital shopping and payment features needed to attract and retain customers in the increasingly connected global economy.

This Index is a follow-up to PYMNTS' ongoing research into how consumers' mounting demands for more integrated, cross-channel shopping experiences are transforming global eCommerce. In addition to merchants, we also surveyed 13,114 consumers from Australia, Brazil, Mexico, the UAE, the U.K. and the U.S. to discover which shopping features are moving the needle on consumers' satisfaction with their online and in-store shopping experiences.

We used the results of both our merchant and consumer surveys to create a unique Global Digital Shopping Index score for each country in our study. The higher the merchant's score, the more frictionless the shopping experience is for customers.

**This is what we learned.**

01

**Digital platforms have become the great equalizer in the eCommerce space. The average SMB now offers six more shopping features and provides a 24% more frictionless shopping experience than its larger competitors.**

The infrastructural flexibility digital platforms provide has helped SMBs around the globe access digital shopping features that may otherwise be prohibitively expensive and time-consuming to build themselves. The SMBs across the six countries in our study adopted, on average, 13 new shopping features between 2020 and 2021, while their larger competitors — which are less reliant on sales generated through digital platforms — added an average of eight.

These new features have helped SMBs drastically reduce the friction shoppers experienced between 2020 and 2021, with the most significant improvement occurring among Australian SMBs. The average SMB reduced its overall shopping friction by 54% year over year in 2021, while the average Australian SMB reduced shopping friction by 61%. Larger businesses have seen their shopping friction increase by an average of 5%, in contrast.

02

**Digital platforms have helped SMBs in the six countries we studied adopt an average of 13 new shopping features between 2020 and 2021.**

**The most commonly added features included voice-enabled purchasing, BOPIS options, in-store navigation apps and digital profiles.**

The key features SMBs are adding are among the top seven most common features that SMBs in our study adopted between 2020 and 2021, but this year's major difference is a matter of degree. U.S.-based SMBs were most likely to have added voice-enabled purchasing that year, for example, with 42% having done so. We see similar but not identical shares of U.S. and Australian SMBs that added voice capabilities in the past year, with 41% and 32% having done so, respectively.

At the same time, SMBs across all six countries are also cutting the same three shopping features and policies en masse: easy dispute resolutions, refunds and product details. Thirty-three percent fewer SMBs offered easy dispute resolution policies year over year in 2021, 27% fewer offered refunds and 23% fewer offered product details. This change illustrates how quickly SMBs using digital marketplaces can adjust their feature offerings to meet their specific operational needs.

03

**SMBs utilizing third-party digital marketplaces no longer spend resources building digital feature innovations from scratch.**

**Larger businesses are now investing to catch up to SMBs.**

SMBs that sell on digital marketplaces are not motivated to invest in digital features moving forward because the marketplaces they use already grant them access to the digital features needed to keep up with consumer demand. It thus comes as little surprise that far fewer SMBs than larger businesses are investing in digital features.

Larger businesses were more likely than SMBs to be planning to innovate all 15 of the key digital shopping innovations we studied in the next three years. Larger businesses were, for example, more than twice as likely as SMBs to plan to invest in both voice-activated features and other touchless payments solutions, for example, making for the most significant “innovation gap” seen between SMBs and larger businesses. On the other hand, larger businesses were just 10% likelier than SMBs to be planning to invest in features that allow shoppers to buy items online for delivery, marking the smallest innovation gap of all.



04

**Mobile is growing more central to most merchants' businesses — especially among SMBs. Ten percent more SMB customers shopped via mobile in 2021 than in 2020.**

The biggest increase in mobile-first shopping was seen in the U.S., where 70% more SMB customers shopped and paid entirely via smartphone in 2021 than in 2020. Even with this increase, the U.S. is still far behind Australia regarding local shoppers' propensity to shop via smartphone. Twenty-six percent of SMB customers in Australia completed their retail journeys on their smartphones in 2021 — more than measured in any other country.

In total, 18% of the SMB customers in our study shopped and paid for their most recent purchases entirely via smartphone. This means as many as 62 million SMB customers in the six countries we studied used their smartphones the last time they shopped with local SMBs.

05

**Digital platforms are helping SMBs support the mobile features connected consumers want. Ninety-one percent of all SMBs now offer at least one type of mobile-based feature, including an app allowing shoppers to locate items in-store, an app shoppers can use to place delivery orders or mobile app-specific or mobile-optimized sites.**

SMBs are responding to this increase in consumer demand for mobile-first shopping by offering mobile features. Our research shows that 75% of SMBs currently provide apps that allow consumers to locate items in-store, for example, and 70% offer mobile-specific or mobile-optimized sites. Features like these allow SMBs to support the integrated, cross-channel shopping experiences that consumers have come to expect.

06

**For all the new features SMBs added in 2021, they underestimate the power of payment choice. SMB customers say it is more important for their SMBs to accept their preferred payment method than all but one other shopping or payment feature, but local merchants tend not to offer these methods.**

Our research shows that 12% of SMB customers prioritize the ability to pay using their preferred payment method over nearly all other factors when choosing between merchants. Rewards and free shipping for online orders are their first and third priorities, with 13% and 7% of all respondents saying it is most important that their SMBs offer rewards options and digital profiles, respectively.

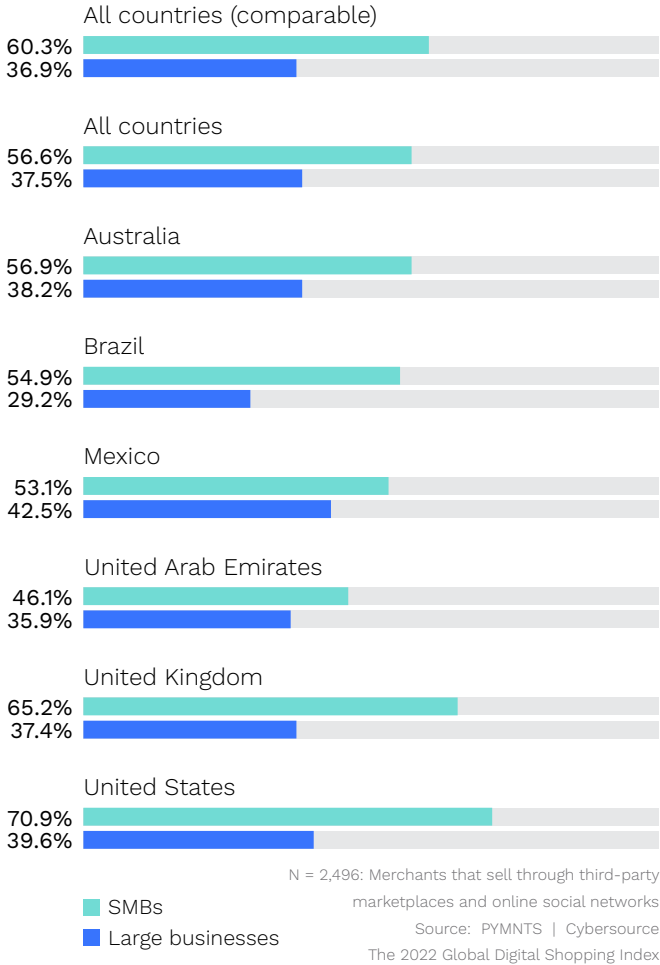
Despite the importance that SMB customers place on payments choice, many SMBs are not providing their shoppers with the payment options they want most. Consumers across the six countries we studied were roughly 67% likelier to shop with SMBs that offered their preferred payment methods, signaling that local shoppers are flocking to SMBs that allow them to pay how they want and avoiding those that do not.

# Driving sales on digital marketplaces

**FIGURE 1:**

**Merchants' reliance on digital platforms to generate sales**

Share of total sales generated through digital platforms, by business size and country



**D**igital platforms play a central role in the increasingly connected global economy. Businesses of every size and sector use these platforms to reach more potential customers at home and abroad, but they are especially important for SMBs, most of which generate far greater shares of their sales on digital platforms than larger competitors. The SMBs we studied generated an average of 57% of their total sales on digital marketplaces in 2021, yet larger businesses in these countries generated just 37% of their sales on digital platforms.

SMBs' heavy reliance on digital platforms means that changing platforms, partnering with new platforms or having a platform partner change their feature offerings can have a far-reaching impact on their bottom lines. Choosing the right partner platform is, therefore, a critical decision for SMBs, regardless of their geographic location.



We do find, however, that the degree to which SMBs rely on digital platforms to generate sales does vary somewhat depending on where the SMBs are in the world. SMBs in the U.S. and the U.K. generate far more sales on digital platforms than those in any other country, for example. Seventy-one percent of the average U.S. SMB's sales are generated on such platforms, as are 65% of the average U.K. SMB's sales.

SMBs in the UAE rely on digital platforms the least of all, but such platforms are still essential to their businesses, as the average UAE SMB generates 46% of its sales on digital platforms.

# 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 cross-channel-capable digital profiles and access to shipping histories



## Value me

Features that enable merchants to offer information, rewards or coupons to loyal customers, including 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 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 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 guaranteed refunds for fraudulent charges and secure payment storage

## Glossary: Shopping features that improve the user experience



### 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-in to personalized marketing communications with special offers.
- **Rewards, coupons and promo:** The retailer has reward programs or coupons that I can use in the store, online and on my mobile devices or I can receive promo codes targeted to my specific interests.
- **Recommendations:** I receive suggestions about products 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 and pick up my purchase 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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# The platform-driven global wave of SMB innovation

Last year was a watershed for SMB innovation. SMBs around the globe added a host of new digital-first and cross-channel shopping features — nearly twice as many features as their larger competitors. The SMBs in the four countries we studied in both 2020 and 2021 added an average of 13 new shopping features in that span, while larger businesses added an average of eight such features in that time.

SMBs were not adding features at random. Most of the SMBs across all four countries we studied in 2020 and 2021 adopted an identical or similar mix of features simultaneously. Many of those features would normally be prohibitively expensive and time-consuming for SMBs to build independently.

For example, voice-enabled purchasing was the most common feature SMBs adopted last year. Our research shows that 165% more SMBs allowed shoppers to pay using voice-recognition technology in 2021 than in 2020, although most SMBs are not equipped to build it in-house from scratch because it requires teams of software engineers and other specialized professionals to design, build and then integrate

such technology into a business's existing systems. To have this many SMBs in so many countries building voice-recognition technology from scratch — and all at the same time — would be an unheard-of task.

It is faster and more cost-effective for SMBs to access voice-recognition technology through a digital platform that includes the feature as part of its broader ecosystem. SMBs that sell on Amazon can sell to customers using the Alexa voice-recognition interface, for example, and SMBs selling on Walmart's e-commerce platform have access to the retail giant's voice-recognition technology, which Google Assistant powers.<sup>2</sup>

<sup>2</sup> Schulze, E. Walmart teams up with Google to offer voice-activated grocery shopping. CNBC. 2019. <https://www.cnbc.com/2019/04/02/walmart-and-google-to-offer-voice-activated-grocery-shopping.html>. Accessed April 2022.

**TABLE 1:**  
**SMBs' feature offerings over time**

Share of SMBs in comparable countries offering select shopping features to their customers, by year

■ Increase  
■ Decrease

	YEAR	
	2020	2021
• Profile	38.7%	80.1%
• Information sharing (shipping)	56.5%	65.0%
• Information sharing (history)	58.2%	65.0%
• Information sharing (payments)	46.2%	72.1%
• Promo codes	48.5%	69.4%
• Coupons	44.9%	73.4%
• Marketing opt-in	53.2%	73.4%
• Rewards	47.2%	70.8%
• Recommendations	54.5%	65.2%
• Inventory	53.9%	65.8%
• Price matching	47.7%	75.7%
• Product details	71.7%	46.4%
• Product reviews	62.4%	63.2%
• Product recommendations	58.9%	62.5%
• Free shipping	57.1%	64.5%
• Buy online, pickup in-store	55.5%	67.9%
• Buy online, pickup from a kiosk	36.3%	75.2%
• Mobile order-ahead	44.1%	71.4%
• Mobile product-finding	37.2%	75.0%
• Voice	30.6%	81.0%
• Disputes	77.3%	44.6%
• Fraud purchase refunds	75.0%	48.4%
• Digital purchase refunds	68.8%	51.8%
• Protect data	54.2%	55.4%
• Purchase returns	69.6%	49.1%
• Online returns	47.3%	64.1%
• Live help	67.3%	55.4%

N = 448: SMBs for all comparable countries  
Source: PYMNTS | Cybersource  
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Similar patterns are evident in many of the other features that SMBs adopted en masse in 2021. Some of the most common other features SMBs adopted were in-store kiosks that allow consumers to pick up orders they placed online, cross-channel digital profile support and mobile apps that help consumers locate items in physical stores. Developing an in-store navigation app from scratch would also require an internal team of professionals to build and implement it, as would creating a system to store and share customer payment information securely. Even in-store kiosks and cross-channel capable digital profiles must be equipped with the correct software to enable the seamless BOPIS and omnichannel shopping experiences consumers expect.

The reality that so many SMBs in so many different countries chose to adopt all these features simultaneously also strongly suggests that SMBs in our study were outsourcing these capabilities from digital platforms and other third-party providers, and many may be using the same ones.

**13**  
Average number of new digital-first shopping features that SMBs adopted in 2021

Larger businesses are also adding new shopping features, but they are making additions at a far slower pace than SMBs. Voice-enabled purchasing was the only feature offered by more larger businesses in 2021 than 2020. The share of larger businesses offering voice-enabled purchasing options increased by 17% that year.

In total, larger merchants added an average of eight features between 2020 and 2021.

It is not clear why larger businesses might have felt the need to slow their adoption of new shopping features at this critical juncture, but one possible explanation is that these larger businesses are growing more cautious in their investments. These businesses offered far more digital shopping features than SMBs in 2020 and may have entered 2021 feeling confident that they knew which shopping features they needed to optimize sales. These businesses likely thought that the ideal strategy was a matter of adding or supporting the correct features rather than trying to provide as many as possible.

SMBs, by contrast, offered fewer shopping features than larger competitors in 2020 and may have felt added pressure to invest in a wide range of features to bring their offerings up to par. This interpretation suggests that SMBs spent 2021 investing in as many features as they could in hopes of pinpointing features that moved the needle on conversion, knowing that removing those features in the future would be as easy as switching platform partners if need be. These likely thought processes illustrate yet another way the infrastructural flexibility that digital platforms provide is reshaping the eCommerce space.

Adding this wide array of shopping features so quickly has gone a long way in helping SMBs drastically improve their customers' shopping experiences, and this is reflected in their Index scores. SMBs in Australia, Brazil, the U.K. and the U.S. earned an average digital shopping Index score of 114 in 2021, up from 78 in 2020. This rise signals that SMB customers experienced roughly 47% less friction when shopping with these merchants in 2021 than they did one year prior.

TABLE 2:

**How larger merchants have changed their feature offerings over time**

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

■ Increase  
■ Decrease

	YEAR	
	2020	2021
• Profile	63.2%	54.7%
• Information sharing (shipping)	75.6%	54.8%
• Information sharing (history)	79.0%	46.0%
• Information sharing (payments)	68.6%	53.5%
• Promo codes	75.0%	50.2%
• Coupons	75.1%	54.4%
• Marketing opt-in	79.6%	50.9%
• Rewards	76.2%	49.2%
• Recommendations	78.6%	49.2%
• Inventory	76.4%	50.2%
• Price matching	62.0%	59.6%
• Product details	86.7%	47.2%
• Product reviews	81.2%	54.2%
• Product recommendations	78.1%	48.1%
• Free shipping	69.8%	51.8%
• Buy online, pickup in-store	79.4%	49.0%
• Buy online, pickup from a kiosk	62.2%	52.2%
• Mobile order-ahead	74.6%	52.3%
• Mobile product-finding	62.3%	55.0%
• Voice	47.7%	55.8%
• Disputes	86.4%	49.1%
• Fraud purchase refunds	86.7%	51.6%
• Digital purchase refunds	85.5%	44.0%
• Protect data	74.5%	48.1%
• Purchase returns	83.5%	50.2%
• Online returns	68.4%	49.0%
• Live help	82.5%	47.9%

N = 1,935: Larger businesses for all comparable countries

Source: PYMNTS | Cybersource

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Australian SMBs experienced the most significant improvement of all countries between 2020 and 2021, as they reduced their shopping friction by 61% year over year. U.K. and Brazilian SMBs also saw sizeable improvements in that time, having reduced their shopping frictions by 57% and 39%, respectively.

Larger businesses saw their shopping friction increase by an average of 6% between 2020 and 2021, by contrast. The average larger business across the four countries we studied both years earned an Index score of 95.9 in 2021, down from 101.5 in 2020.

**TABLE 3:**  
**Index score variance across countries and businesses**  
 The average Index scores of SMBs and larger businesses in 2020 and 2021

	SMBs		Large businesses	
	2020	2021	2020	2021
<b>ALL COUNTRIES (comparable)</b>	<b>77.6</b>	<b>114.0</b>	<b>101.5</b>	<b>95.9</b>
<b>ALL COUNTRIES</b>	—	119.9	—	96.5%
• Australia	75.2	120.8	100.2	87.4%
• Brazil	83.5	115.7	108.7	99.9
• Mexico	—	138.2	—	105.3
• United Arab Emirates	—	105.8	—	94.7%
• United Kingdom	76.9	120.5	97.6	98.3%
• United States	74.7	98.8	99.4	97.9%

N = 3,100: Complete responses  
 Source: PYMNTS | Cybersource  
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## Where SMBs stand on shopping features

**T**hanks to digital platforms, SMBs have pulled ahead of their larger competitors in the race to offer the smoothest, most seamless cross-channel shopping experience. SMBs in the six countries in our study offered an average of six more shopping features than the larger businesses located in those countries last year, at 23 versus 17, respectively.

Even more striking is that SMBs were more likely than larger businesses to offer **every single one** of the roughly 34 features we studied in 2021, sharply dividing the typical shopping experience for SMB customers and those who patronize larger businesses. SMBs were 95% more likely than larger businesses to guarantee refunds for online purchases, for example, and 57% more likely to offer rewards programs. The result is a smoother, faster and more user-friendly shopping experience that SMBs can use to drive conversion and boost their bottom lines.

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## Rethinking investment

Being able to easily add and remove shopping features as needed is redefining the way merchants think about investment. Now that SMBs offer far more of the features necessary to support a seamless cross-channel shopping experience than their larger competitors, they no longer feel the same need to invest in technology development. Just 20% of SMBs planned on investing in voice-recognition technology in the next three years, for example, because the technology is already ubiquitous among the remaining 80%.

**TABLE 4:**

### Features in which businesses plan to invest

Share of merchants planning to invest in select features in the next three years, SMBs versus larger businesses

	Type of business	
	SMBs	Large businesses
• Buy online with delivery	45.5%	50.3%
• Buy online, pickup in-store	27.4%	46.8%
• Digital wallet	30.3%	45.0%
• Mobile order-ahead	33.5%	43.5%
• Contactless card	31.1%	41.0%
• Marketplace or delivery app	34.7%	43.6%
• Touchless payments without checkout	28.1%	45.5%
• Verify online prior to buying in-store	28.1%	44.5%
• Touchless payments at checkout	27.6%	42.8%
• Buy now, pay later	29.9%	47.8%
• Voice-activated device	20.3%	44.0%
• Touchless payments by other means	20.9%	46.4%
• Mobile product-finding	25.6%	40.6%
• Buy online, pickup from a kiosk	24.7%	45.9%
• Mobile app	35.8%	44.9%
• No plans to invest	10.2%	1.7%

N = 3,100: Complete responses  
Source: PYMNTS | Cybersource  
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Similarly, just 30% of SMBs plan on investing in BNPL in the next three years because most of the remaining 70% already offer it. Larger businesses are considerably less likely than SMBs to offer BNPL options already, and as a result, they are 60% likelier to be planning on investing in it in the next three years.

This does not mean that SMB innovation has come to a standstill, however. SMBs are still planning to invest in a wide array of features that they believe can help boost their chances for conversion.







Precisely which features will help varies drastically by geographic location. Delivery options for eCommerce orders are at the top of SMBs' wish lists, for example, with 46% of all SMBs aiming to invest in either same-day or later-day delivery options in the next three years, but these options are not the top priority for SMBs in all countries. Australia leads the pack in its plans to invest in delivery options, with 60% of local SMBs planning to invest funds in that area within the next three years. Just 33% of Brazilian SMBs plan to do the same.

Australian SMBs are also first — and U.S. SMBs dead last — in planning investments in curbside and in-store pickup options and contactless card payments.

U.K. SMBs are unique in their focus on investments in delivery apps, BNPL options and mobile apps, as they are the most likely SMBs to be planning on investing in these initiatives in the next three years.

Meanwhile, SMBs in the UAE are first regarding plans to invest in mobile order-ahead features, touchless payments at the brick-and-mortar point of sale and in-store kiosk pickup options for eCommerce purchases.

**TABLE 5:**  
**SMBs' planned feature investments**  
Share of SMBs planning to invest in select features in the next three years, by country

	ALL COUNTRIES	 Australia	 Brazil	 Mexico	 U.A.E.	 U.K.	 U.S.
• Buy online with delivery	45.5%	60.2%	32.6%	44.5%	47.6%	45.0%	39.6%
• Buy online, pickup in-store	27.4%	45.8%	12.6%	24.4%	32.5%	24.3%	22.9%
• Digital wallet	30.3%	39.8%	15.8%	38.7%	27.3%	32.9%	25.0%
• Mobile order-ahead	33.5%	36.1%	12.6%	31.9%	41.1%	36.5%	22.9%
• Contactless card	31.1%	34.9%	30.5%	31.1%	32.5%	29.3%	27.1%
• Marketplace or delivery app	34.7%	31.3%	20.0%	31.1%	34.2%	46.8%	25.0%
• Touchless payments without checkout	28.1%	30.1%	15.8%	28.6%	35.1%	26.1%	22.9%
• Verify online prior to buying in-store	28.1%	28.9%	14.7%	29.4%	29.4%	31.5%	27.1%
• Touchless payments at checkout	27.6%	26.5%	21.1%	32.8%	29.9%	27.0%	20.8%
• Buy now, pay later	29.9%	26.5%	22.1%	25.2%	29.9%	38.7%	22.9%
• Voice-activated device	20.3%	25.3%	11.6%	23.5%	14.7%	25.7%	22.9%
• Touchless payments by other means	20.9%	24.1%	11.6%	27.7%	21.2%	20.7%	16.7%
• Mobile product-finding	25.6%	22.9%	15.8%	34.5%	27.7%	23.4%	27.1%
• Buy online, pickup from a kiosk	24.7%	22.9%	7.4%	22.7%	34.2%	26.1%	14.6%
• Mobile app	35.8%	16.9%	17.9%	40.3%	37.7%	48.6%	25.0%
• No plans to invest	10.2%	14.5%	29.5%	5.9%	7.8%	3.2%	18.8%

N = 798: SMBs  
Source: PYMNTS | Cybersource  
The 2022 Global Digital Shopping Index

## The 2022 Global Digital Shopping Index

# Consumers go mobile

Consumers in the global connected economy have countless ways to browse, shop and pay for retail purchases, but the mobile channel is growing especially important. Ten percent more SMB customers in the four countries we have studied since 2020 completed their entire shopping experience via mobile in 2021. Our data finds that 17% of SMB customers across the six countries we studied in 2021 completed their most recent shopping experiences entirely via mobile that year.

This overall increase in mobile shopping has gone hand in hand with a decrease in shopping via laptop and desktop computers and an increase in shopping in-store. Our data finds that 26% fewer SMB customers completed their most recent shopping journeys entirely on their desktop or laptop computers in 2021 than in 2020, and 11% more completed their most recent shopping journeys entirely in brick-and-mortar stores. This change signals that many SMB customers are switching from making eCommerce purchases from home to shopping in-store again as fears of COVID-19 continue to subside.

SMB customers in Australia stand out for being most keen to complete their entire shopping journeys on their smartphones. Twenty-six percent of SMB customers in Australia browsed, shopped and paid for their most recent purchases entirely on their smartphones. This is the opposite of our findings concerning Mexico, where just 6.6% of SMB customers completed their most recent shopping journeys entirely on their smartphones.

We measured the most significant increase in mobile-only shopping in the U.S, where 70% more SMB customers used smartphones to complete their entire shopping journeys year over year in 2021. Australia was a distant second, with 35% more Australian SMB customers shopping entirely via smartphone year over year in 2021.

Smartphones are a particularly useful tool for consumers who prefer the cross-channel shopping journeys that are becoming increasingly popular, such as when consumers use their smartphones to enhance their in-store shopping journeys. Consumers around the globe appear to have realized this and are increasingly using their smartphones to assist them when shopping in-store.

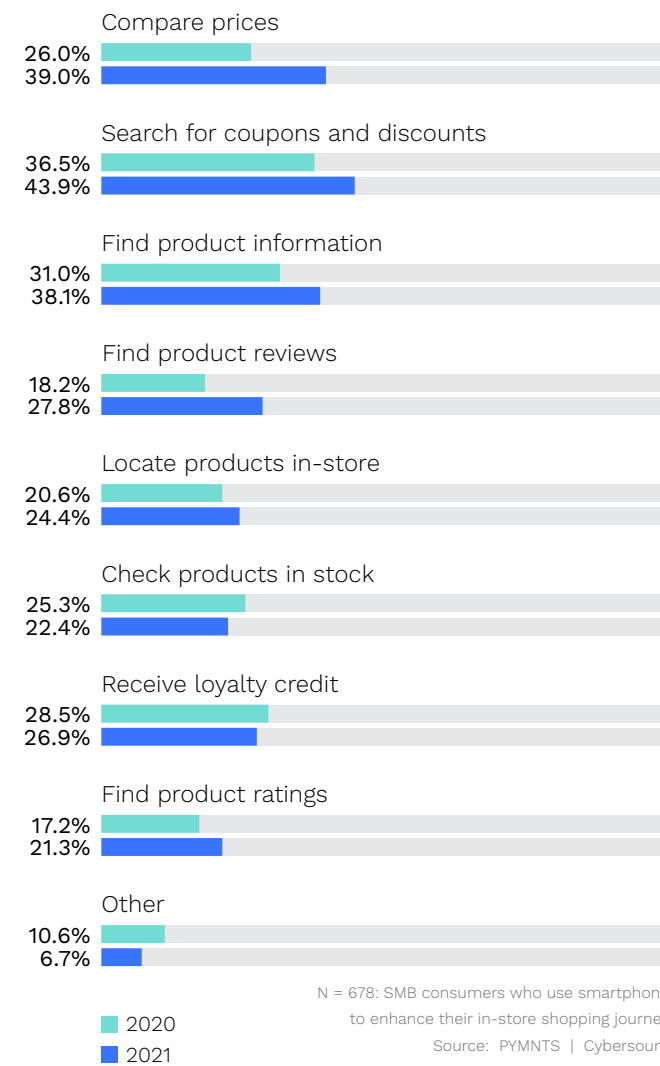
Our research shows that 28% more consumers in the four countries we studied since 2020 used smartphones to enhance their brick-and-mortar shopping experiences in 2021 than the year prior, meaning that roughly 11 million more consumers in these countries used their smartphones as shopping tools that year.

**TABLE 6:**  
**How global consumers' SMB shopping habits changed between 2020 and 2021**  
Share of consumers in comparable countries who shopped and paid at SMBs using select channels

	ALL COMPARABLE COUNTRIES	Australia	Brazil	U.K.	U.S.
<b>2020</b>					
• In-store	57.8%	42.1%	78.1%	44.3%	75.2%
• Mobile	16.7%	19.5%	13.1%	18.2%	7.6%
• Computer	19.1%	29.3%	6.5%	29.6%	13.3%
• Voice	1.4%	0.3%	0.4%	0.7%	1.1%
• Other	5.1%	8.9%	1.9%	7.1%	2.8%
<b>2021</b>					
• In-store	64.1%	48.4%	78.5%	57.4%	72.1%
• Mobile	18.4%	26.3%	14.8%	19.6%	12.9%
• Computer	14.1%	21.7%	6.0%	17.3%	11.6%
• Voice	1.3%	2.4%	0.2%	1.2%	1.5%
• Other	2.0%	1.2%	0.5%	4.5%	1.8%

N = 2,233: Consumers who shopped and paid at SMBs  
Source: PYMNTS | Cybersource  
The 2022 Global Digital Shopping Index

**FIGURE 2:**  
**How SMB customers use smartphones to enhance their in-store shopping journeys**  
Share of SMB customers in comparable countries who used mobile devices during their most recent in-store shopping journeys for different reasons, by year



In total, 35% of the consumers in all six countries we studied in 2021 — a projected 52 million individuals — used smartphones to enhance their in-store shopping journeys.

Brick-and-mortar SMB customers who used their smartphones in-store primarily used them to search for and access coupons and price discounts, with 44% — a projected 23 million individuals — using them for this purpose in 2021. The second- and third-most common ways customers used their smartphones were to compare prices in real time and search for product information online while browsing store aisles.

Moreover, far more brick-and-mortar SMB customers used their smartphones for all three of these reasons in 2021 than in 2020. This confirms that SMB customers are increasingly using their smartphones as a tool for integrating digital channels into their brick-and-mortar shopping journeys and that cross-channel mobile features are likely to play a vital role in SMBs' customer engagement strategies as we advance.



# SMBs' mobile edge: enabling cross-channel shopping

**S**MBs realize how important the mobile channel has become to their customers and are far ahead of their larger competitors in delivering the mobile features needed to support digital-first, cross-channel shopping experiences. Seventy-six percent of the SMBs we studied in 2021 supported apps that brick-and-mortar shoppers could use to help them more easily navigate stores, for instance, while just 55% of larger merchants offered this type of in-store navigation app.

**83%**  
Share of SMBs that offer **digital profiles their customers can access across different purchasing channels**, including brick-and-mortar, mobile and voice

Similarly, 72% of SMBs in the six countries we studied supported mobile-specific or mobile-optimized sites in 2021. Just 50% of larger merchants did the same.

SMBs were also considerably more likely than their larger competitors to offer mobile apps that their customers could use to buy eCommerce orders for either delivery or pickup, with 74% doing so. Among larger businesses, just 53% offered mobile apps of this type.

TABLE 7:

## Features merchants offered in 2021

Share of merchants offering their customers select shopping features, SMBs versus larger businesses

	SMBs	Large businesses
• Profile	<b>83.0%</b>	<b>56.7%</b>
• Information sharing (shipping)	67.9%	55.7%
• Information sharing (history)	68.4%	47.9%
• Information sharing (payments)	75.4%	54.3%
• Profiles among different channels	77.4%	50.4%
• Promo codes	71.6%	51.7%
• Coupons	<b>74.6%</b>	<b>55.4%</b>
• Marketing opt-in	73.2%	52.1%
• Rewards	71.7%	50.9%
• Recommendations	67.0%	50.6%
• Inventory	69.9%	51.3%
• Price matching	<b>77.1%</b>	<b>59.5%</b>
• Easy to navigate	62.7%	46.7%
• Mobile app	71.8%	50.0%
• Buy now, pay later	67.9%	52.6%
• Preferred payment method	50.8%	43.5%
• Product details	53.6%	47.7%
• Product reviews	64.3%	53.7%
• Product recommendations	64.0%	48.2%
• Free shipping	65.7%	52.1%
• Buy online, pickup in-store	66.0%	51.0%
• Buy online, pickup from a kiosk	75.2%	53.3%
• Mobile order-ahead	73.7%	53.3%
• Mobile product-finding	76.3%	55.3%
• Voice	<b>82.8%</b>	<b>58.2%</b>
• Disputes	50.5%	49.3%
• Fraud purchase refunds	54.1%	51.6%
• Digital purchase refunds	58.3%	45.7%
• Protect data	58.9%	47.7%
• Purchase returns	55.1%	50.5%
• Online returns	67.9%	51.1%
• Live help	56.3%	48.8%
• Two-factor authentication	<b>75.2%</b>	<b>57.0%</b>
• Online purchase returns	61.3%	44.5%

N = 3,100: Complete responses  
Source: PYMNTS | Cybersource  
The 2022 Global Digital Shopping Index

# Prioritizing payments choice

**S**MBs may be hitting all the right marks on digital and cross-channel feature offerings, but they are behind the curve on meeting shoppers' expectations in one key area: payments choice. SMB customers see the ability to pay using their preferred method as the second-most important feature their SMBs can provide, with only rewards programs listed as more important. Twelve percent of the SMB customers in our study say they prioritize payments choice over all other factors when choosing to shop with SMBs. This represents approximately 29 million individuals who put payments at the top of their priorities when shopping with SMBs.

Other key factors that SMB customers consider important include free shipping options, cross-channel digital profile availability, easy-to-navigate sites and shopping carts, coupons and data protection.



**12%**  
Share of SMB  
customers  
who consider  
**payments choice**  
**to be the most**  
**important feature**  
their merchants  
can offer

**TABLE 8:**  
**Features most important to SMB customers**

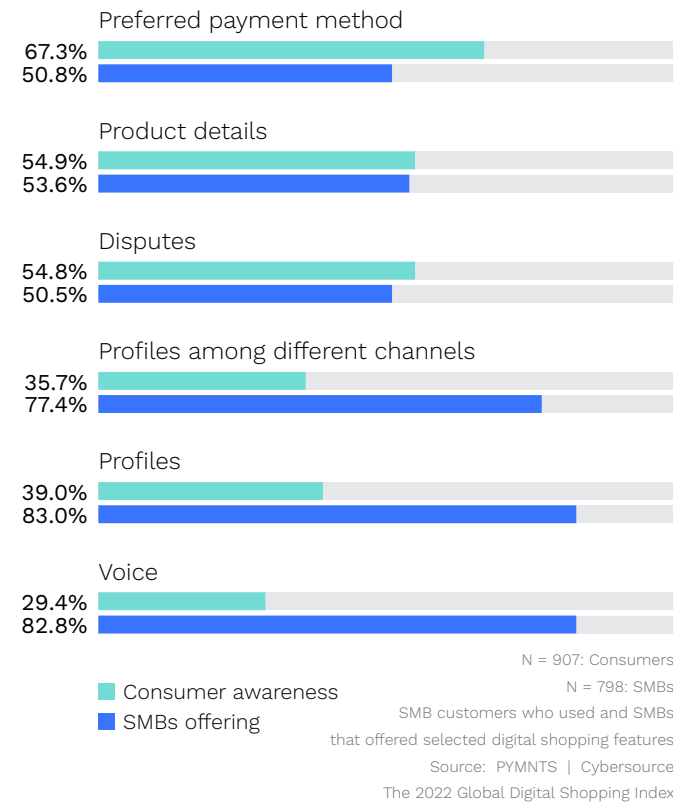
Share of SMB customers who cite select shopping features as the most important for businesses to offer

	SMBs	Other businesses
• Profile	5.0%	4.4%
• Information sharing (shipping)	4.2%	3.1%
• Information sharing (history)	0.8%	2.1%
• Information sharing (payments)	1.1%	1.8%
• Profiles among different channels	1.3%	1.8%
<hr/>		
• Promo codes	0.8%	1.8%
• Coupons	4.5%	4.6%
• Marketing opt-in	0.2%	0.9%
• Rewards	13.0%	9.5%
• Recommendations	4.1%	1.6%
<hr/>		
• Inventory	2.4%	4.6%
• Price matching	3.4%	4.1%
• Easy to navigate	5.0%	5.4%
• Mobile app	2.2%	2.8%
• Buy now, pay later	0.9%	1.0%
• Preferred payment method	12.0%	10.6%
<hr/>		
• Product details	1.4%	2.5%
• Product reviews	1.6%	2.2%
• Product recommendations	0.1%	1.0%
• Free shipping	7.1%	8.5%
• Buy online, pickup in-store	1.5%	1.3%
• Buy online, pickup from a kiosk	0.5%	0.6%
• Mobile order-ahead	1.7%	1.5%
• Mobile product-finding	3.0%	2.7%
• Voice	0.8%	0.6%
<hr/>		
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• Fraud purchase refunds	4.6%	2.3%
• Digital purchase refunds	3.0%	1.9%
• Protect data	5.7%	5.9%
• Purchase returns	0.6%	1.6%
• Online returns	1.3%	1.4%
• Live help	0.7%	1.4%
• Two-factor authentication	1.2%	1.3%
• Online purchase returns	2.0%	1.5%

N = 907: SMB customers who used select digital shopping features  
Source: PYMNTS | Cybersource  
The 2022 Global Digital Shopping Index

**FIGURE 3:**  
**The usage gap: Features used more than offered**

Share of SMBs that offer select features versus the share of consumers who use those features



The problem is that not all SMBs provide the payment options that their customers want to use most. Our research shows that although 51% of SMBs in the six countries we studied in 2021 accepted their customers' preferred payment methods, 67% of SMB customers said the SMBs they shopped at most recently took their preferred payment methods. This difference means that SMB customers were roughly 17% more likely to shop with SMBs that accepted their preferred payment types than local SMBs were to accept those methods.

This usage gap strongly suggests that global SMB customers are shopping far more with the local SMBs that accept their preferred payment methods than with local SMBs that do not. It also underscores how important it is for SMBs to support the payment options that local shoppers want to use and highlights how important it is that they ensure their customers realize that those options are available. SMBs that do not offer a full range of payment options to match consumer demand are already losing customers to competitors that do.

# Cross-channel payments: The digital wallet imperative

**D**igital wallets, including PayPal, Apple Pay and Google Pay, can be an important feature for global SMBs to provide.

Three groups of SMB customers are especially prone to paying via digital wallet: brick-and-mortar Australian shoppers, UAE eCommerce shoppers and U.S. eCommerce shoppers. All three of these SMB customers are far more likely than larger businesses' customers to pay using digital wallets. Brick-and-mortar SMB customers in Australia are more than twice as likely as Australian customers of larger businesses to use digital wallets, for example.

SMBs in Australia, the UAE and the U.S. are the keenest of all to invest in digital wallet capabilities in the future. Thirteen percent of Australian SMBs plan on investing in digital wallet capabilities, as do 8% and 7% of SMBs in the UAE and the U.S., respectively.

In comparison, just 1.5% of SMBs in the U.K. and 2.3% of SMBs in Mexico — both countries where consumer use of digital wallets is less common — plan to invest in digital wallets in the next three years.

**FIGURE 4:**

### Digital wallet popularity

Share of consumers using digital wallets to pay in-store/online and merchants considering digital wallets to be the most important area of innovation in the next three years



Source: PYMNTS | Cybersource  
The 2022 Global Digital Shopping Index

# Conclusion

**D**igital platforms have fundamentally changed the e-commerce space. Fast, seamless shopping experiences have always been essential, but adopting the features necessary to deliver those experiences has historically required hefty investments, long-term planning and structural technology alterations. This cost has often disadvantaged SMBs against their larger competitors, as the latter typically had more resources to spend.

Digital platforms have changed that dynamic. Adding new digital features can now be as simple as partnering with new platforms, meaning that SMBs no longer need to worry about building their own digital capabilities from scratch or changing their IT structures to accommodate new functionality. This flexibility has supercharged SMBs' innovation readiness, with SMBs worldwide seeking new partnerships to improve their shopping experiences and boost conversion. These developments mean SMBs are no longer at the disadvantage they once were. The tables have turned, and they are now leading a new wave of digital innovation.

# The 2022 Global Digital Shopping Index

## Methodology

**T**he 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 \$1 million USD, between \$1 million USD to \$50 million USD, between \$50 million USD to \$1 billion USD,

and \$1 billion USD 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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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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