

The **2022** Global Digital Shopping Playbook

Brazil Edition 

The 2022 Global Digital Shopping Playbook, a PYMNTS and Cybersource collaboration, examines the behaviors of 13,114 consumers and 3,100 merchants across Australia, Brazil, Mexico, the UAE, the U.K. and the U.S. 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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JUNE 2022

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

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Introduction

Smartphones have long been a key part of Latin American eCommerce. The number of Latin American consumers who use smartphones exceeds the number of those who have bank accounts, and many Latin Americans first gained internet access through their smartphones as opposed to laptops and computers.^{1,2} The result is a vibrant and highly mobile-centric eCommerce market — one where merchants must orient their digital innovation efforts around their customers' demands for mobile commerce or risk losing business.

A PYMNTS survey of approximately 13,000 consumers across Australia, Brazil, the

United Kingdom, the United States and the United Arab Emirates, conducted between Sept. 23, 2021, and Nov. 7, 2021, shows that Brazilian shoppers use their smartphones more than any other country except the UAE. Forty-seven percent of brick-and-mortar shoppers in Brazil use their smartphones to inform their in-store shopping experiences. They do so chiefly to compare prices offered by competing merchants, search for online discounts and coupons and check product information while in-store. Our data finds that 52% of Brazilian shoppers used their smartphones at least once during their most recent retail journeys, whether those journeys were in-store or online. Some local consumers use their smartphones to shop

via app, some use them to pay via mobile wallet in-store and some use them to track orders and check inventory statuses in real time.

These are just a few of the key findings from The 2022 Global Digital Shopping Playbook: Brazil Edition, a collaboration with Cybersource. We surveyed 2,201 Brazilian consumers about how they shopped for their most recent purchases and the shopping features they used during those retail journeys to gain a firsthand account of the experiences local consumers want from their shopping journeys. We also asked 602 Brazilian businesses about the digital shopping features they provide to learn how well they are meeting local consumers' mounting demands for digitally integrated, cross-channel shopping experiences and how these trends are reshaping the country's economy.

We used data from both surveys to build the Global Digital Shopping Index — a quantitative measurement of the shopping friction that consumers experience when making and obtaining purchases. Each country we studied earned a unique Index score: Higher scores signify more frictionless shopping experiences for consumers. These scores provided us actionable insights regarding which merchants are meeting their customers' demands and how merchants can adjust their digital feature offerings to improve their user experiences and drive conversion.

This is what we learned.

¹ Pompeo, C. Brazil's PIX instant payments bring financial and digital inclusion to another level, shows EBANX's Beyond Borders study. Latin American Business Stories. 2022. <https://labsnews.com/en/articles/economy/brazils-pix-instant-payments-bring-financial-and-digital-inclusion-to-another-level-shows-ebanxs-beyond-borders-study/>. Accessed June 2022.

² Borges, M. E-commerce in Brazil Driven by Mobile Solutions and Diversification of Services. Euromonitor International. 2021. <https://www.euromonitor.com/article/e-commerce-in-brazil-driven-by-mobile-solutions-and-diversification-of-services>. Accessed June 2022.

01

More than half of Brazilian consumers use their smartphones to enhance shopping experiences.

Forty-seven percent of local brick-and-mortar shoppers utilized smartphones within their latest instance of in-store shopping; 52% of all local shoppers used their smartphones at least once during their most recent retail journeys.

In total, an estimated 20 million consumers in Brazil used their smartphones the last time they shopped in a brick-and-mortar store. Twenty-four percent of those shoppers used their devices to compare prices in real time and 23% used them to look for valid coupons and discounts, leading all reasons to use smartphones while shopping.

Smartphone-enabled shopping is not limited to brick-and-mortar stores, either. An estimated 33 million Brazilian shoppers are using their smartphones to inform or enable their shopping experiences at any given time, whether to shop via app, use mobile wallet payments in-store or otherwise. This makes Brazilian shoppers 23% more likely than the average consumer across all six countries to use their smartphones at least once during their retail journeys.

02

Consumer demand for in-store and curbside pickup options is still nascent in Brazil.

Local eCommerce shoppers prefer to have their orders delivered to their homes.

Just 17% of Brazilian eCommerce shoppers picked up their most recent purchases in-store. This makes them the third-least likely of all the six countries we studied to pick their orders up in-store, with only consumers from the United Kingdom and United States being less inclined to pick up purchases in-store. Brazilian eCommerce shoppers also rank last among countries we studied in picking up orders curbside: Just 0.6% did so with their most recent purchases. Brazilian consumers rank second in having their eCommerce orders delivered directly to their homes, by contrast, with 75% of them having done so. Only the U.K. exceeds this share at 78%.



03

Brazilian merchants are ahead of the curve in offering nearly all types of digital shopping features, even if their customers are not using them.

These include cross-channel-capable digital profiles, in-store navigation apps and real-time inventory updates.

Our research shows Brazilian merchants were 4% more likely than average to offer apps that shoppers could use to navigate brick-and-mortar stores and 20% more likely than average to provide real-time inventory updates for items they might like to purchase, for example. They were also 14% more likely to offer digital profiles that could be accessed across several shopping channels, such as their websites or apps.

Brazilian merchants are so intent on digital innovation, in fact, that many are even offering the in-store and curbside pickup features local shoppers have been slow to adopt. Brazilian merchants were the second-most likely of those in any country we studied to allow eCommerce shoppers to pick their orders up either in-store or from a kiosk even though Brazilian consumers show little sign of actually using them. In fact, 58% and 65% of Brazilian merchants allowed eCommerce shoppers to pick their orders up from an employee or from an in-store kiosk, respectively. This makes Brazilian merchants the second-most likely of any country we studied to do so, trailing only Mexico.

04

Digital features have helped Brazilian merchants build some of the most frictionless, mobile-assisted and voice-enabled shopping experiences in the world.³

Brazilian consumers who shop entirely on their phones or use their smartphones in-store experience 58% and 8% less shopping friction than the average consumer, respectively, across all six countries we studied. Brazilian consumers who shop via voice assistant also report encountering 37% less shopping friction than average. The few Brazilian consumers who buy items on their mobile devices and pick them up in-store or curbside experience 25% less friction than average, underscoring the transformative impact that digital shopping features can have on the customer experience.

In fact, only one group of Brazilian shoppers experience more friction than average: brick-and-mortar shoppers who do not use their smartphones in stores. These shoppers encounter an average of 25% more shopping friction than the average consumer across the six countries we studied.

05

Brazilian eCommerce shoppers — especially those who shop on their computers for in-store pickup — do not realize how many shopping features local merchants offer. This feature awareness gap can cause them to overlook useful features and add unnecessary friction to their shopping journeys.

This gap appears to be causing a particularly high amount of shopping friction for consumers who shop on laptops for in-store and curbside pickup. Brazilian eCommerce shoppers who order items on their computers to be picked up in-store or curbside are roughly 30% less likely than other online-native shoppers to realize that local merchants provide both free shipping on digital orders and apps that can be used to place orders for pickup. They are also 6% less likely than mobile cross-channel shoppers to realize that local merchants offer free shipping. This strongly suggests that many Brazilian merchants are integrating shopping features in a way that makes it difficult for their customers to locate, or that merchants are not doing enough to ensure their customers are aware that such features are available.

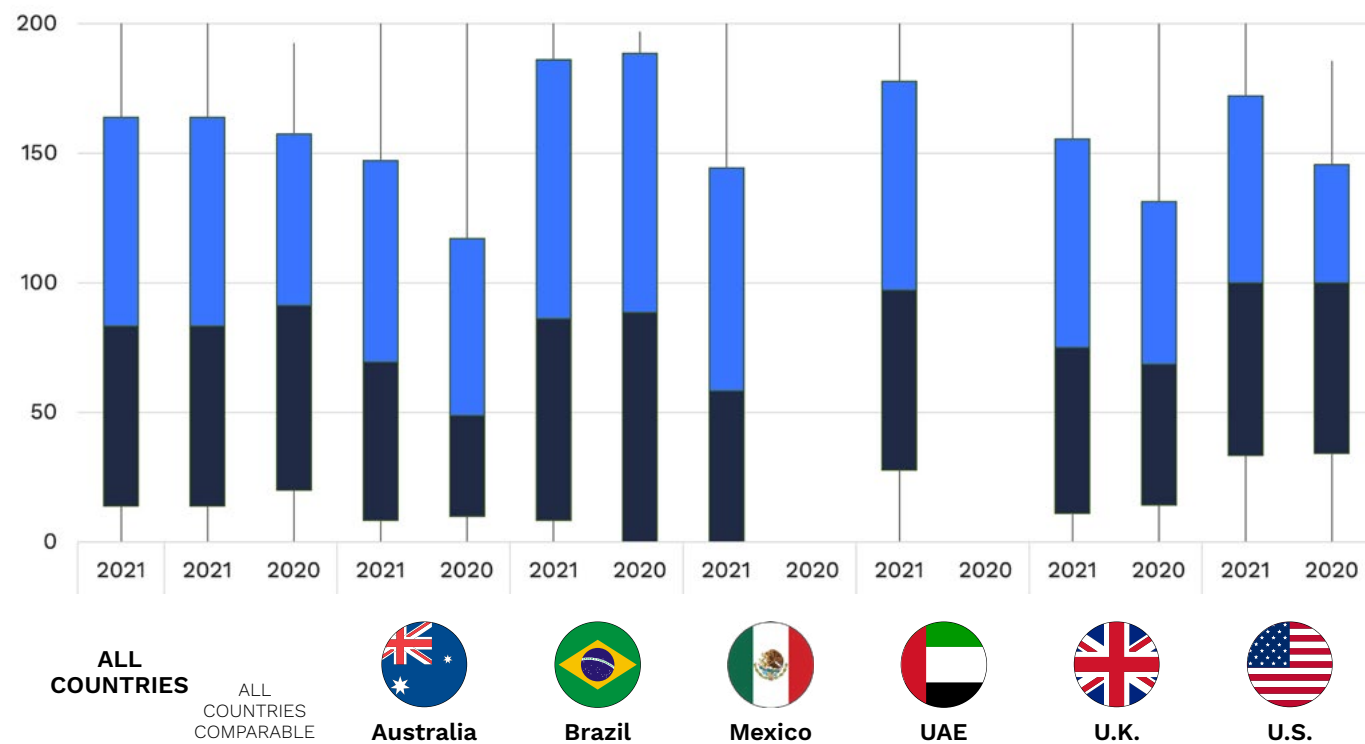
³ "Voice-enabled" may refer to methods of transacting that utilize voice-recognition technology, such as voice assistants like Amazon's Alexa, Google Assistant or Apple's Siri.

One of the world's most innovative eCommerce spaces

Brazilian merchants offer some of the most frictionless shopping experiences in the world, and the quality of those experiences is improving with time. Brazil earned an average Index score of 100.1 in 2021, representing a year-over-year increase of 3%, overall. This not only signals that Brazilian merchants are adopting more digital and cross-channel shopping features en masse, but also that their feature offerings exceed those seen in nearly every other country we studied, with the UAE and U.S. being the only exceptions.

FIGURE 1:
How Index scores compare across countries

Median Index score and distribution of merchants' overall shopping experiences, by country



N = 13,114: Complete responses
Source: PYMNTS | Cybersource
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Soothing shopping frictions

with plentiful digital features

Brazilian merchants offer nearly every digital feature we tracked at above-average rates, leading to impressive reductions in friction.

- Consumers who shop on Brazilian merchants' apps report experiencing **58% less shopping friction** than the average consumer across all six countries in our study.
- Brazilian consumers shopping via **desktop and mobile sites** report facing **56% less friction** than average.
- Brazilian merchants' apps and desktop and mobile sites are a cut above, having earned **the highest Index scores** attained by any merchants across any channel in 2021.

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**A global leader
in mobile-assisted
commerce**

Forty-seven percent of the Brazilian consumers we surveyed used their smartphones to inform their last in-store purchases, meaning that a projected 20 million local shoppers used their smartphones during their most recent brick-and-mortar shopping journeys. This represents a 25% year-over-year increase.

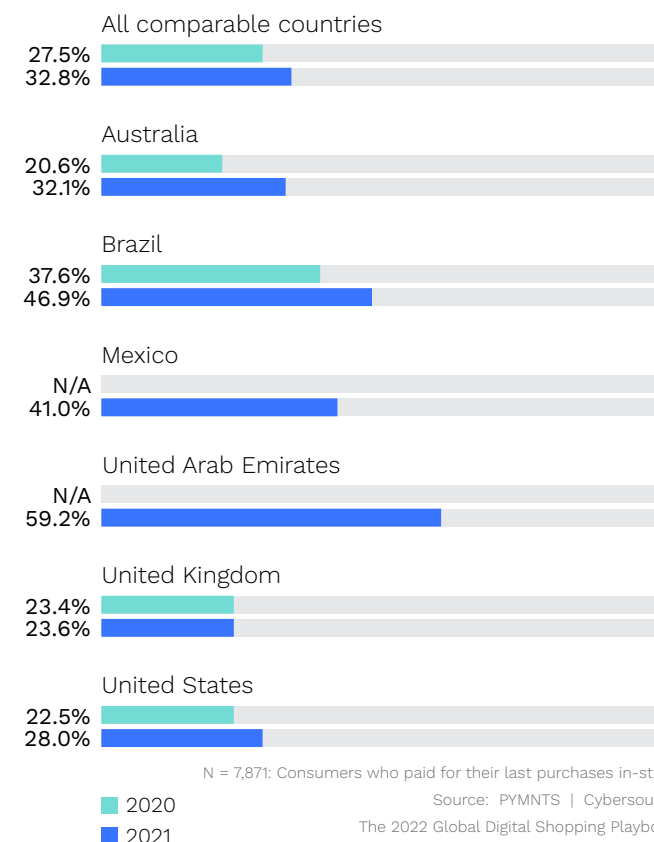
It is worth noting that nearly all other countries we studied were behind Brazil when it came to this sort of smartphone-enabled brick-and-mortar shopping. Brick-and-mortar shoppers in Brazil were nearly twice as likely as those in the U.K. to use their smartphones to inform and enable their in-store shopping experiences, in fact. They were also 67% more likely to use their smartphones in stores than brick-and-mortar shoppers in the U.S. and 46% more likely to do so than consumers in Australia.

The UAE is the only country in our study where brick-and-mortar shoppers are more likely to use their smartphones while shopping in-store: 59% did so.

FIGURE 2:

Consumers' smartphone usage while shopping in stores

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











The way Brazilian shoppers use their smartphones in-store strongly resembles those of their counterparts in other mobile-centric economies, including both Mexico and the UAE. Roughly 24% of consumers across all three countries use their

smartphones to compare prices at competing merchants in real time. Consumers in these three countries are also far more likely than those in Australia, the U.S. or the U.K. to search for product information on their smartphones while shopping in stores.

Brazilian brick-and-mortar shoppers' propensity to use their smartphones to search for coupons and price discounts even exceeds that of those in the UAE. Twenty-three percent of brick-and-mortar shoppers in Brazil used smartphones to locate these types of deals during their most recent shopping journeys, exceeding the 20% who did so in the UAE.

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

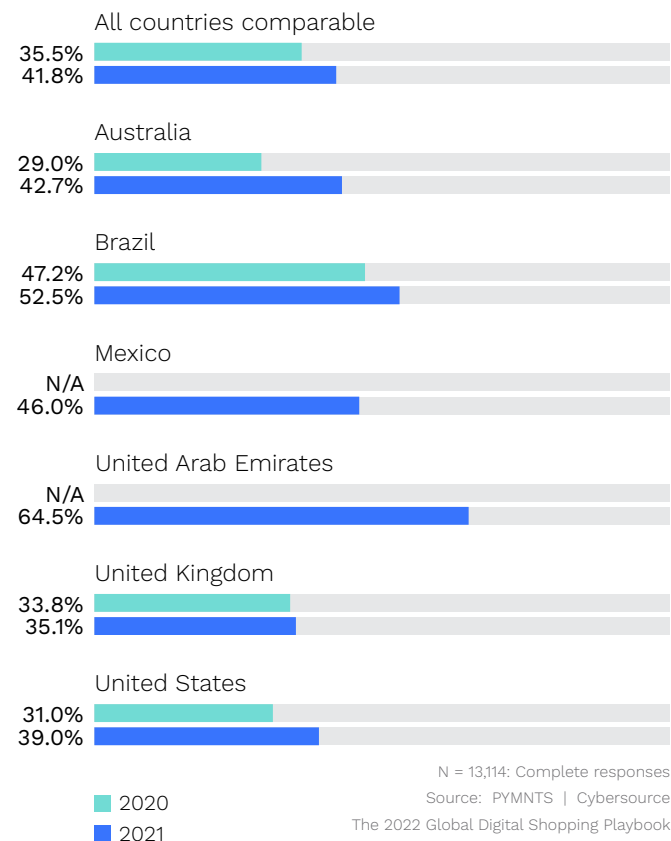
	ALL COUNTRIES	 Australia	 Brazil	 Mexico	 UAE	 U.K.	 U.S.
• Compare prices	14.7%	9.3%	24.1%	24.2%	24.7%	5.9%	9.0%
• Search for offers and discounts	14.1%	6.6%	22.7%	11.9%	19.9%	8.0%	12.2%
• Find product information	14.0%	10.3%	20.3%	21.1%	24.8%	5.7%	10.2%
• Read product reviews	10.0%	5.2%	9.7%	14.0%	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 is 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%

N = 3,115: Consumers who used mobile devices to aid their in-store shopping experiences
Source: PYMNTS | Cybersource
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47%
of Brazilian consumers used smartphones to inform their most recent in-store purchases — a projected **20 million.**

FIGURE 3:
Consumers' usage of smartphones to assist some aspects of their retail journeys

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



It follows that Brazil's mobile-first shoppers would also be accustomed to using their smartphones at other touchpoints throughout their retail journeys. Our research shows that 52% of all Brazilian consumers — an estimated 33 million people — used their smartphones at least once the last time they made retail purchases, whether that meant browsing products online, buying an item on a digital marketplace, tracking an eCommerce order via an app, paying via mobile wallet at the point of sale or otherwise.

Here, too, Brazil is ahead of all other countries we studied, save for the UAE, where 64% of consumers used their smartphones at one point during their most recent retail journeys.

This trend of using smartphones throughout the shopping process is gaining more traction over time. Our research shows that Brazilian consumers' usage of smartphones while shopping increased 11% overall between 2020 and 2021. Their strong preference for smartphone-enabled, mobile-assisted commerce can be seen as a harbinger for what is to come as the line separating brick-and-mortar and digital shopping channels continues to blur.

Cross-channel, crossed signals

Though Brazilian merchants are providing top features at leading rates, cross-channel shoppers regularly exhibit less awareness of these features than their online-native counterparts.

- Brazil's **mobile cross-channel shoppers** have less awareness than **mobile-native counterparts** for **30 of 34 digital features**.
- For **online cross-channel shoppers** who use computers, awareness is not much better — **online-native shoppers** are more aware of **25 digital features** we tracked.
- Generally, **cross-channel shoppers** are more likely to have **higher awareness** relative to online or mobile-native shoppers of features about having the right products and security; they are more likely to have lower awareness of features involving profiles, value and ease of use.

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**Not consumers'
first pick:
In-store and curbside pickup**

As far ahead of the rest of the world as Brazil is in terms of using smartphones in stores, the country's consumers have been far slower in adopting the in-store and curbside pickup options that have already gained traction in the UAE and Australia. Our survey revealed that only 17% of Brazilian eCommerce shoppers picked up their most recent purchases in-store. This makes them the third-least likely of consumers in any country to do so, after only the U.S. and the U.K., where 12% and 10% of eCommerce shoppers picked up their most recent purchases in-store, respectively.

TABLE 2:

How consumers acquire their online purchases

Share of consumers who received their most recent orders in select ways, by country

	Deliver to home	Pick up in-store	Ship to a location to pick up	Pick up curbside
ALL COUNTRIES	71.2%	13.7%	7.6%	7.4%
• Australia	60.6%	24.2%	8.1%	7.1%
• Brazil	74.8%	17.4%	7.2%	0.6%
• Mexico	73.8%	17.8%	5.5%	2.9%
• United Arab Emirates	55.6%	24.8%	12.0%	7.7%
• United Kingdom	78.4%	10.4%	7.6%	3.6%
• United States	69.0%	12.3%	7.9%	10.8%

N = 5,243: Respondents who purchased online or via mobile
Source: PYMNTS | Cybersource
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Only **0.6%** of eCommerce shoppers in Brazil picked up their most recent purchases **curbside.**

Brazilian shoppers' appetite for curbside pickup options is even lower. Just 0.6% of eCommerce shoppers in Brazil picked up their most recent purchases curbside — a far smaller share than seen in any other country we studied.

Having eCommerce orders shipped is a different story. Brazilian eCommerce shoppers are the second-most likely among the consumers in the countries we studied to have had their most recent purchases shipped directly to their homes, and 75% of them have done so. Only U.K. eCommerce shoppers were more likely to have had their purchases shipped to their homes, and only slightly, at 78%.

Brazilian consumers' propensity to buy additional items on their trips to stores is far lower than the average among the countries we studied, even among consumers who pick their eCommerce orders up in-store. Just 27% of eCommerce shoppers in Brazil who pick their orders up in-store say they wind up buying additional items during their trips either always or most of the time, in fact, making them the third-least likely to do so. Only in the U.K. and the UAE are consumers less likely to pick up additional items on their trips to pick up their eCommerce purchases.

It is unclear whether more eCommerce shoppers in Brazil will ultimately use curbside and in-store pickup options in greater numbers moving forward, but such options are a small part of Brazil's retail ecosystem for now.



75% of Brazilian eCommerce shoppers had their most recent purchases **shipped to their homes.**

TABLE 3:
Extra purchasing frequency for eCommerce shoppers
Share of consumers who buy additional products when picking up their online purchases in-store, by country

	Always or often	Sometimes	Occasionally or never	First time
ALL COUNTRIES	37.9%	21.1%	35.4%	5.6%
• Australia	38.3%	22.1%	36.6%	3.0%
• Brazil	26.6%	30.4%	39.5%	3.5%
• Mexico	29.9%	21.7%	48.5%	0.0%
• United Arab Emirates	20.9%	19.5%	41.4%	18.3%
• United Kingdom	25.2%	23.4%	45.6%	5.8%
• United States	46.8%	16.8%	29.3%	7.1%

N = 891: Respondents who paid online and picked up the product in-store
Source: PYMNTS | Cybersource
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Innovating ahead of the curve

Brazilian merchants understand the complex, multichannel ways in which they use connected devices to inform and enable their retail experiences — and they are going out of their way to provide the digital shopping features that support their customers' cross-channel shopping journeys. In fact, Brazilian merchants are above average across the six countries we studied in offering nearly every one of the 34 features we tracked.

Cross-channel-capable digital profiles are a key feature that can help streamline consumers' shopping experiences, and Brazilian merchants are offering them in droves. They are 14% more likely than average to offer these profiles, which store consumers' personal and payment information in a single, central location to be accessed across mobile apps, desktop sites, brick-and-mortar stores, voice assistants or any other shopping channel. It is easy to see how having this information readily available could help speed and smooth consumers' shopping experiences, regardless of whether they shopped in-store or online.

Brazilian merchants

are above average across the countries we studied in offering nearly every one of the 34 features we tracked.



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 users' 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 promos:** The retailer has reward programs or coupons that I can use in the store, online and on my mobile devices or sends me 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 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 another method when I am not in the store.

TABLE 4:

Merchants' feature offerings

Share of merchants offering select features, Brazil versus the average of all studied countries

	ALL COUNTRIES	BRAZIL
		
		Higher Lower
• Profile	63.5%	72.6%
• Information sharing (shipping)	58.8%	65.1%
• Information sharing (history)	53.2%	55.3%
• Marketing opt-in	57.5%	63.3%
• Rewards, coupons and promos	86.1%	81.4%
• Recommendations	54.8%	56.8%
• Inventory	56.1%	67.1%
• Price matching	64.0%	69.6%
• Product details	49.3%	46.5%
• Product reviews	56.4%	58.1%
• Product recommendations	52.3%	53.8%
• Free shipping	55.6%	58.0%
• Buy online, pickup in-store	54.9%	58.0%
• Buy online, pickup from a kiosk	58.9%	65.1%
• Mobile order-ahead	58.5%	60.8%
• Mobile product finding	60.7%	63.1%
• Disputes	49.6%	45.3%
• Fraud purchase refunds	52.2%	42.0%
• Digital purchase refunds	48.9%	45.8%
• Protect data	50.6%	44.7%
• Purchase returns	51.7%	44.9%
• Online returns	55.4%	57.1%
• Live help	50.7%	47.5%

N = 3,100: Complete merchant responses
Source: PYMNTS | Cybersource
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Brazilian merchants are also 4% more likely than average to provide mobile apps that can help brick-and-mortar shoppers locate items in-store and 20% more likely to provide shoppers with real-time insight into products' availability. Brick-and-mortar navigation apps are particularly important in mobile-first markets like Brazil, where consumers routinely use their smartphones to inform their in-store shopping journeys.

Brazilian merchants are so intent on digital innovation, in fact, that many are even offering the in-store and curbside pickup features local shoppers have been slow to adopt. Brazilian merchants were the second-most likely of those in any country we studied to allow eCommerce shoppers to pick their orders up either in-store or from a kiosk, despite the reality that Brazilian consumers show little sign of actually using them. In fact, 58% and 65% of Brazilian merchants allowed eCommerce shoppers to pick their orders up from an employee or from an in-store kiosk, respectively, trailing only merchants in Mexico.

Brazilian merchants' dedication to giving shoppers a wide array of digital-first and cross-channel shopping features is yield-

ing real results. Consumers who shop on these merchants' apps report experiencing 58% less shopping friction than the average consumer across all six countries in our study, and those shopping via desktop and mobile sites report facing 56% less, as reflected in their Index scores. Brazilian merchants' apps and desktop and mobile sites earned average scores of 169 and 157 in 2021, respectively — the highest Index scores earned by any merchants across any channel that year.

Brazilian merchants' voice-enabled shopping experiences are also far smoother than those offered by merchants in most other countries we studied. Local shoppers who made their most recent purchases via voice-assistant reported experiencing 37% less shopping friction than average.

The fact that Brazilian merchants are performing so well across these three major online-only purchasing channels — computer, mobile and voice assistant — highlights the transformative potential that digitally integrated shopping features can have on the user experience.

The impact of Brazilian merchants' wide selection of digitally integrated features can be felt well beyond these three strictly







digital purchasing channels, however. Brazilian merchants also score above average for the experiences they provide to customers who shop in-store, with or without smartphones. These brick-and-mortar shoppers encounter 4% less shopping friction than average, while mobile-assisted brick-and-mortar shoppers encounter almost the same experiences as in other countries, in no small part because Brazilian merchants are providing digitally integrated shopping features, including in-store navigation apps and cross-channel digital profiles.

Brazilian shoppers who buy items on their mobile devices and pick them up in store — mobile cross-channel shoppers — also report experiencing 25% less friction than the average shopper in our study. Even when Brazilian consumers shop on their desktop computers and pick their items up in-store or curbside — the latter being the lowest-scoring digitally-enabled channel of all — they experience 13% less shopping friction than average. Clearly, Brazilian merchants' feature offerings have left them well-equipped to drive sales in the country's increasingly integrated, cross-channel market.

As with other countries, brick-and-mortar shopping is Brazilian merchants' weak point. Brazilian merchants score high on their brick-and-mortar shopping compared to other countries, though the local consumers who shop in their stores still encounter 25% more shopping friction than the average Brazilian consumer.

Though Brazilian merchants score high on brick-and-mortar shopping compared to other countries, **local in-store shoppers still encounter 25% more shopping friction** than the average Brazilian consumer.

TABLE 5:
How merchants' Index scores vary across channels
Average Index scores merchants earned, by channel

	ALL COUNTRIES	 Australia	 Brazil	 Mexico	 UAE	 U.K.	 U.S.
• Online native	146.8	120.8	157.2	123.9	138.6	122.7	154.5
• Mobile native	152.1	127.5	159.5	141.1	135.1	127.1	157.7
• Brick-and-mortar mobile-assisted	107.5	82.5	108.5	101.9	97.9	84.5	114.5
• Brick-and-mortar	73.0	56.1	75.5	70.3	88.8	60.0	75.5
• Online cross-channel	120.9	98.8	113.4	135.9	106.7	98.5	126.9
• Mobile cross-channel	129.0	115.8	125.9	109.4	83.4	89.1	139.1
• Voice	135.8	144.1	138.1	119.6	124.2	81.3	142.6

N = 13,114: Complete responses
Source: PYMNTS | Cybersource
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Out of sight, out of mind:

How lackluster feature awareness
inhibits sales

It is impossible to pinpoint any one reason why Brazilian consumers might encounter more shopping friction in one shopping channel as opposed to another, but our research provides us with some clues. In particular, our data strongly suggests that consumers who shop on their desktop computers and pick their items up in-store are less aware than others of the sheer volume of shopping features their merchants provide, and this “feature awareness gap” is likely causing them an unnecessary amount of hassle.

Brazilian eCommerce shoppers who order items on their computers to be picked up in-store or curbside — cross-channel shoppers — are 26% less likely than those who shop on their laptops and have their purchases delivered to their homes to realize that local merchants offer free shipping, for example. The desire to avoid paying a shipping fee could potentially even be the reason that these shoppers ultimately opt to pick their orders up in-store.

Our data strongly suggests that consumers who shop on their desktop computers and pick their items up in-store are **less aware** than others of the sheer volume of shopping features their merchants provide.

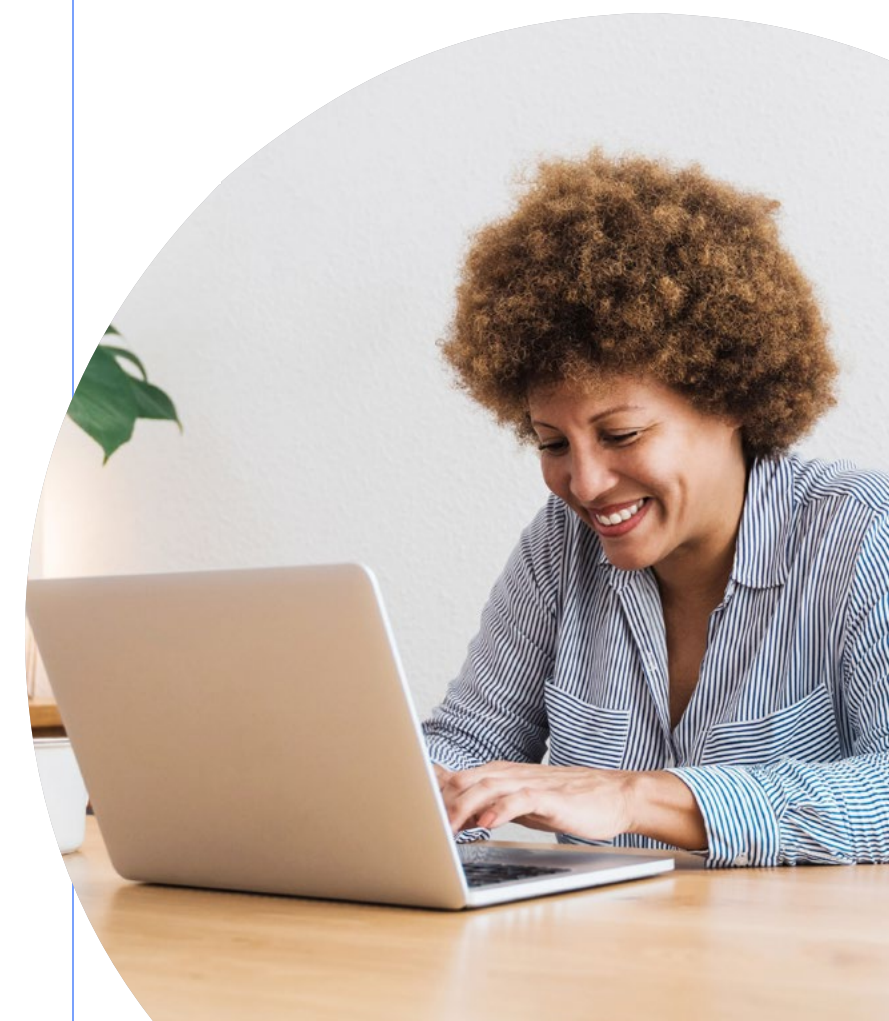


TABLE 6:
The awareness gap in Brazil

Share of consumers who are aware that merchants offer select features, by persona group

	Online cross-channel	Online native	Mobile cross-channel	Mobile native
• Profile	32.0%	69.0%	52.6%	55.9%
• Information sharing (shipping)	33.0%	66.4%	55.7%	58.2%
• Information sharing (history)	70.9%	73.8%	58.4%	64.9%
• Information sharing (payments)	60.3%	71.1%	63.0%	70.7%
• Profiles among different channels	71.3%	57.1%	47.2%	49.7%
• Promo codes	45.0%	74.4%	61.4%	69.8%
• Coupons	40.3%	69.5%	58.7%	64.1%
• Marketing opt-in	28.4%	60.5%	57.4%	60.1%
• Rewards	53.7%	62.1%	56.1%	65.1%
• Recommendations	45.9%	69.7%	68.0%	80.1%
• Inventory	64.9%	67.5%	47.3%	59.4%
• Price matching	76.8%	63.4%	48.7%	58.0%
• Easy to navigate	89.5%	84.3%	68.4%	81.2%
• Mobile app	82.2%	81.7%	64.3%	80.3%
• Buy now, pay later	95.6%	78.5%	73.8%	75.5%
• Preferred payment method	96.1%	90.8%	80.4%	86.8%
• Product details	96.8%	86.8%	78.8%	82.2%
• Product reviews	59.9%	74.0%	55.7%	73.3%
• Product recommendations	53.3%	83.5%	58.4%	78.3%
• Free shipping	61.9%	83.4%	66.1%	78.9%
• Buy online, pickup in-store	59.4%	74.8%	70.7%	62.9%
• Buy online, pickup from a kiosk	58.4%	62.6%	58.5%	56.0%
• Mobile order-ahead	53.0%	78.0%	64.0%	70.5%
• Mobile product-finding	46.2%	67.4%	52.1%	61.8%
• Voice	28.7%	52.5%	40.1%	46.3%
• Disputes	46.3%	79.5%	78.5%	74.7%
• Fraud purchase refunds	87.6%	78.7%	59.9%	77.1%
• Digital purchase refunds	59.5%	77.0%	71.1%	76.6%
• Protect data	56.1%	79.4%	68.9%	77.5%
• Purchase returns	50.4%	83.4%	66.2%	77.4%
• Online returns	76.6%	72.9%	58.5%	71.6%
• Live help	45.4%	76.9%	62.8%	70.8%
• Two-factor authentication	51.6%	65.2%	52.3%	61.1%
• Online purchase returns	52.2%	67.0%	63.8%	63.3%

■ Highest percentage among the same feature group

N = 13,114: Complete Brazilian consumer responses
Source: PYMNTS | Cybersource
The 2022 Global Digital Shopping Index

This potential finding is corroborated by the fact that Brazilian consumers who order on their mobile devices and pick their products up in-store not only experience less shopping friction than those who order on their laptop or desktop computers but also exhibit a higher level of awareness of merchants' feature selections. Consumers who shop on their desktops and pick items up in-store are 6% less likely to realize that free shipping is available than those who order on their phones for in-store pickup.

Free shipping is hardly the only feature going under the radar. Brazilian online cross-channel shoppers are 32% less likely than online-native shoppers to realize that their merchants provide apps they can use to place, track and manage their pickup orders. They are also 23% less likely to realize that local merchants offer refunds for digital purchases. We suspect that either cross-channel shoppers lack familiarity with these features or that many local merchants' websites and apps are being designed for smartphone users, potentially making it harder for consumers to identify the features available on their computers. Given the ubiquity of mobile shopping in Latin America, where smartphones are more common than even bank accounts, it is likely the case that both factors play a role.

Brazilian online cross-channel shoppers are 32% less likely than online-native shoppers to realize that their merchants provide apps that can be used to place, track and manage orders for pickup.

Conclusion

Brazilian consumers are some of the world's most mobile-centric shoppers. Providing mobile-based, mobile-enhanced, cross-channel, integrated shopping experiences is more than a competitive differentiator in the country; it is fundamental to doing business. Brazilian merchants are thus going out of their way to add as many digital and cross-channel features as possible — and for the most part, their efforts are yielding results. The main barrier to driving sales is a general lack of consumer awareness about the myriad features they actually offer. It is therefore not enough for businesses and innovators looking to gain a foothold in the Brazilian market to adopt digital and integrated shopping features. Leading merchants must also ensure that those features are integrated into their broader shopping experiences in a way that makes the features easy to locate, access and use.

The 2022 Global Digital Shopping Playbook

Methodology

The Global Digital Shopping Playbook 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 generating annual revenues that are less than \$1 million, between \$1 million and \$50 million, between \$50 million

and \$1 billion and \$1 billion 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 at which consumers most recently made purchases and manually reviewed every response to determine those that had large national footprints. The rest were defined as small to mid-sized businesses.

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

About

PYMNTS.com

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At [Cybersource](#), we know payments. We helped kick start the eCommerce revolution in 1994 and haven’t looked back since. Through global reach, modern capabilities, and commerce insights, we create flexible, creative commerce solutions for everyday life — experiences that delight your customers and spur growth globally, all through the ease and simplicity of one digital platform to manage all your payment types, fraud strategies and more. Knowing we are part of Visa and their security-obsessed standards, you can trust that your business is well taken care of — wherever it may go.

We are interested in your feedback on this report. If you have questions, comments or would like to subscribe, please email us at feedback@pymnts.com.

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