2025

Global Digital Shopping Index

U.K. edition

VISA Acceptance Solutions

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2025

Global Digital Shopping Index

U.K. edition

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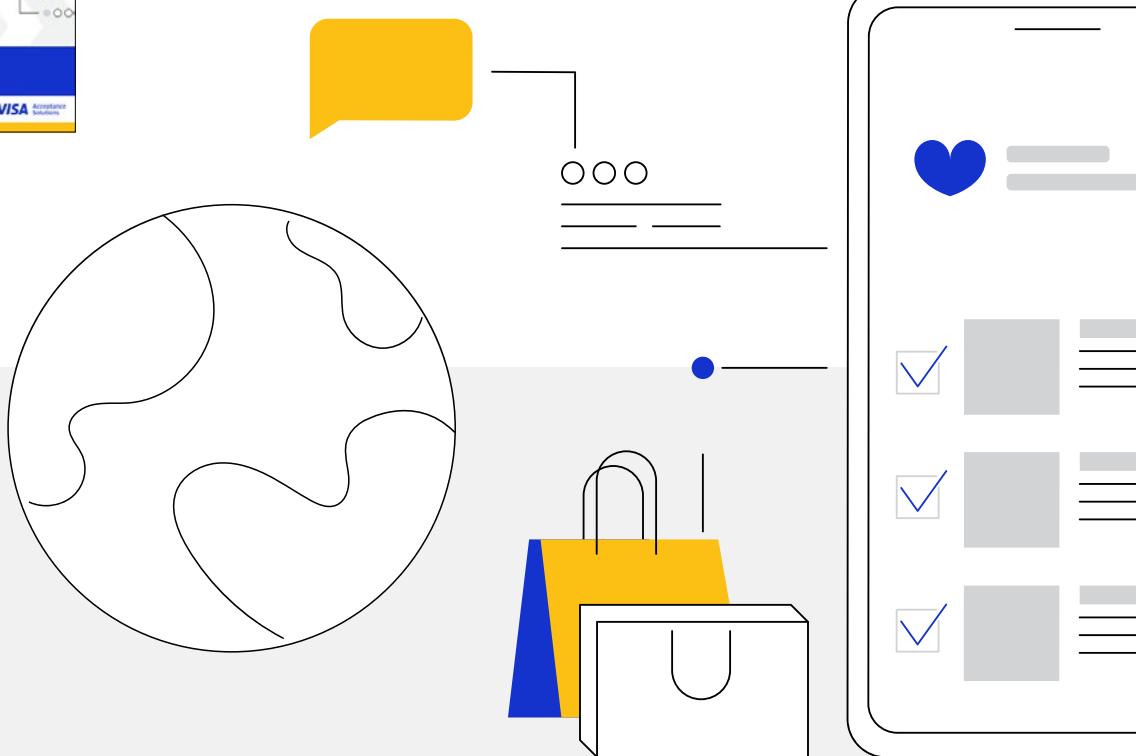
What's at stake

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In the mobile-first era, shopping and smartphones go hand in hand. Consumers regularly reach for their phones, and not just to make online purchases. Mobile screens are becoming the main way they "window shop," too. Phones increasingly drive physical store experiences as well, with shoppers expecting access to digital features such as rewards programs and inventory information.

In the U.K., the retail landscape is quickly shifting in response to these trends. For merchants, **focusing on the mobile-first shopping experience has become essential to growth.** This is true even though U.K. consumers are behind the global curve in digital engagement.

U.K. merchants can increase their appeal in the mobile-first era by focusing on two key areas. The first is to prioritize seamless unified shopping across devices and channels. While most U.K. merchants have rolled out some cross-channel capabilities, they are not fully prioritizing this area, resulting in a less compelling offering that few consumers take advantage of. The second is to offer seamless stored credential solutions that streamline checkout and keep customers coming back for friction-free shopping.

38%

of U.K. in-store shoppers used a phone as part of their latest physical purchase.

These are just some of the findings and insights in the 2025 Global Digital Shopping Index: U.K. edition. This report was commissioned by Visa Acceptance Solutions, and PYMNTS Intelligence conducted the research and produced the report. This edition examines the growing role mobile devices play in consumer behavior in the U.K. It draws on insights from a survey of 2,826 consumers and 519 merchants in the country conducted from October 17, 2024, to December 9, 2024.

This is what we learned.

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Key findings

Mobile-first shoppers

U.K. consumers increasingly use phones not just for online purchases but also for in-store shopping, but their relatively low digital shopping engagement indicates room for merchant innovation.

U.K. shoppers made 49% of their latest retail purchases using mobile devices.

Cross-channel focus

Most U.K. merchants offer cross-channel shopping but relatively few consumers use it, indicating that merchants need to prioritize higher-quality unified shopping experiences.

About 2 in 5 U.K. merchants that offer cross-channel features have no plans for further innovation in this area.

Stored credentials

Convenience and speed drive U.K. consumers' preference for using stored payment information.

58% of U.K. shoppers used stored credentials for their most recent online purchase.

Digital features

Despite strong demand from U.K. shoppers, many merchants do not offer digital features that would boost their appeal to customers.

30% of U.K. merchants do not offer rewards programs despite strong consumer demand for them.

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Shoppers in the U.K. made about half of their latest retail purchases using a phone but have the lowest mobile and overall digital shopping engagement of the eight countries studied, highlighting an opportunity for merchants to innovate.

Consumers around the world are going mobile first. In the U.K., 49% of consumers made their latest retail purchase — whether online or in-store — using a mobile device, slightly above the global average. For online purchases, 66% of consumers used their mobile device to make their latest online purchases — about twice the rate who shopped from a traditional computer. Meanwhile, 38% of the country's in-store shoppers used a mobile device to support their most recent in-store shopping experience.

Figure 1:

Mobile devices and retail purchases
Percentage of shoppers who used their mobile device the last time they made select purchases

● All countries
● United Kingdom

100%
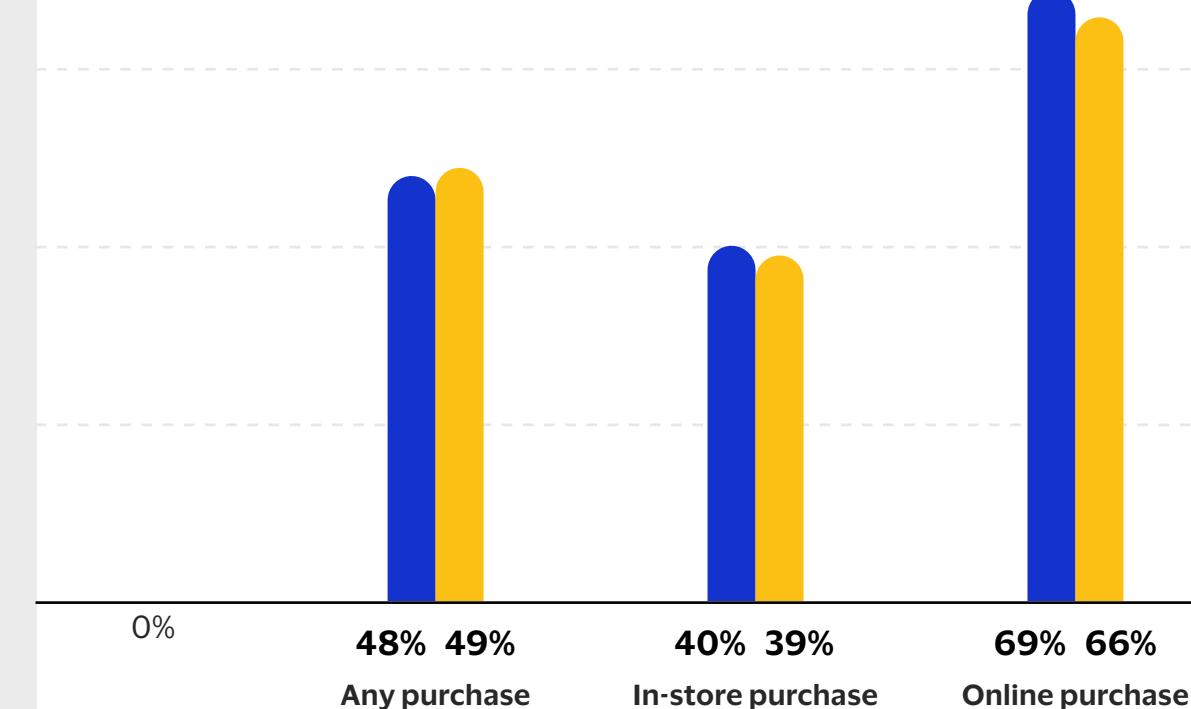
0%

| 48% 49% | 40% 39% | 69% 66% |
| Any purchase | In-store purchase | Online purchase |

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index: U.K. edition, March 2025
N = 18,468: Complete consumer responses, fielded Oct. 17, 2024 – Dec. 9, 2024

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The U.K. ranks below the global average in each digital shopping activity measured.

However, the U.K. places last in our global survey on overall mobile shopping engagement as measured based on our digital shopping days metric.[1] Besides purchases, this also reflects window shopping and the variety of channels and shopping methods used. U.K. shoppers used mobile devices to engage in 28 digital shopping days per month, below the eight-country average of 34. Notably, the U.K. is behind the global curve across age groups and income levels.

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1 Digital shopping days measure how frequently a shopper engaged in seven digital shopping activities related to browsing and purchasing online and in-store in the last month. For each activity, a shopper can engage in a maximum of 30 days, meaning with seven activities tracked, the ultimate maximum is 210 digital shopping days. The Methodology section at the end of this report includes a detailed explanation.
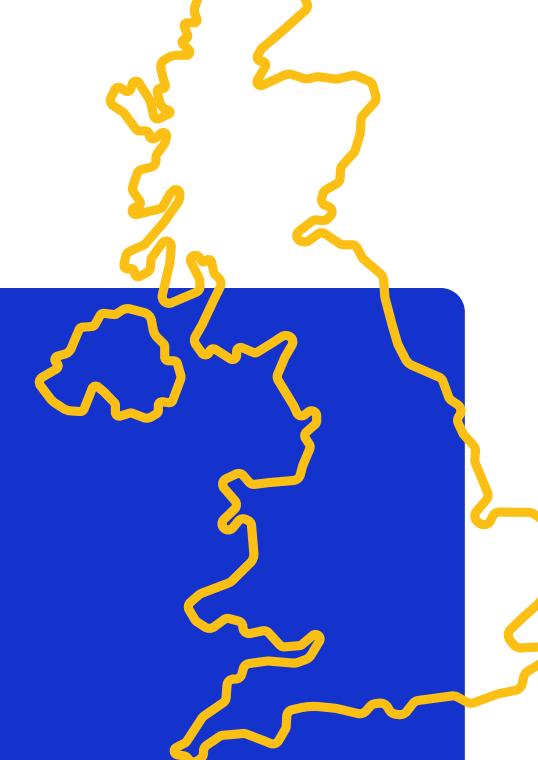
Figure 2:
Digital shopping days around the world
Average number of consumers' digital shopping days per month, by country

	Total days	Mobile	Computer
All countries	**50.9**	**33.6**	**17.3**
Australia	**44.3**	**27.9**	**16.4**
Brazil	**62.3**	**41.3**	**21.0**
Mexico	**57.4**	**39.0**	**18.4**
Saudi Arabia	**68.7**	**45.1**	**23.6**
Singapore	**50.2**	**34.5**	**15.7**
United Arab Emirates	**65.6**	**43.5**	**22.1**
United Kingdom	**42.0**	**28.0**	**14.0**
United States	**46.0**	**30.0**	**16.0**

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index: U.K. edition, March 2025
N varies by country and represents complete consumer responses, fielded Oct. 17, 2024 – Dec. 9, 2024

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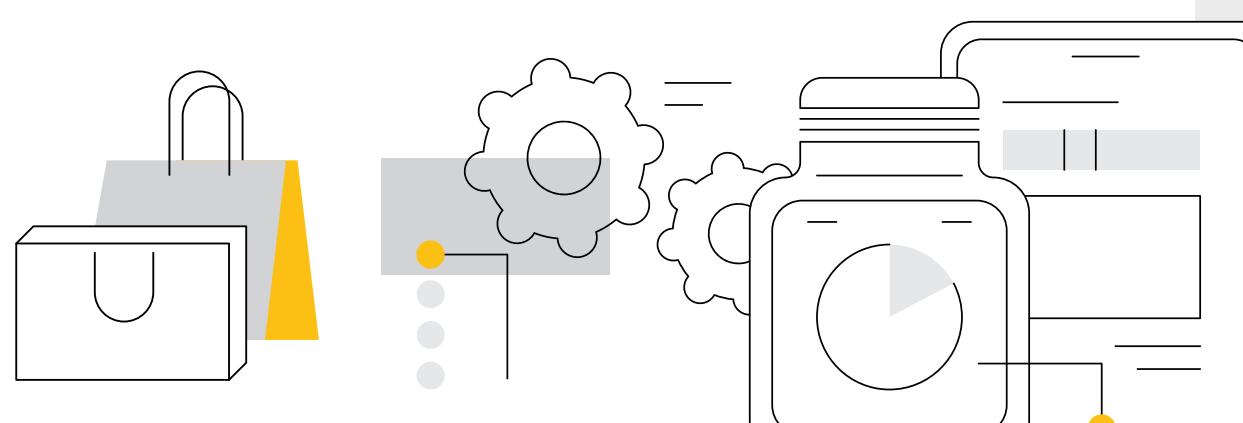
Still, the U.K. is very much on the same path as digital shopping leaders, just earlier in the journey. The country's relative lack of mobile shopping engagement needs to be understood in this context.

Two important factors for this are worth highlighting. First, U.K. shoppers broadly remain cautious about spending and feel pressured by persistent high inflation, reducing overall purchasing frequency. Second, our data shows a clear divide between the economies that developed earlier — the U.S., U.K., and Australia — and those that developed more recently, such as Singapore and the UAE. For the first group, the average consumer already had a traditional PC and fixed-line internet long before smartphones arrived, making them "PC-first" by default. Meanwhile, for the second group, the smartphone had a huge "leapfrog" effect — many consumers jumped from no PC or home internet to a smartphone and mobile-first mindset.

Figure 3
Shopper activity
Average number of digital shopping days engaged in, per activity

		All countries	U.K.	Difference
Window shopping	• Mobile phone or tablet	13.7	12.9	−6.3%
	• Desktop or laptop computer	8.7	7.5	−13.6%
To make a purchase for delivery in the last 30 days	• Mobile phone or tablet	8.1	6.7	−16.8%
	• Desktop or laptop computer	5.1	4.0	−20.1%
To make or reserve a purchase that was picked up in-store in the last 30 days	• Mobile phone or tablet	5.3	3.7	−29.9%
	• Desktop or laptop computer	3.6	2.4	−31.5%
To support in-store shopping experiences in the last 30 days	• Mobile phone or tablet	6.5	4.7	−27.7%

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index: U.K. edition, March 2025
N = 18,468: Complete consumer responses, fielded Oct. 17, 2024 – Dec. 9, 2024

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U.K. shoppers show the least interest globally in cross-channel shopping, indicating an opportunity for merchants ready to innovate better unified shopping experiences.

Sixty-one percent of merchants in the U.K. offer cross-channel shopping, ranking third among the eight countries surveyed. However, U.K. consumers generally do not take advantage of this feature. In fact, just 13% of the country's shoppers say they have used cross-channel shopping capabilities with the merchant they last purchased from — by far the lowest rate seen across the survey.

Cross-channel versus unified shopping

Cross-channel shopping refers to the ability to start shopping in one channel and finish in another in a connected manner. For example, a customer could use a merchant's mobile app to check product information and availability, then reserve the item for in-store pickup. The reverse is possible, too — a customer could scan an item in-store, save it to a digital wish list, then order it later from home.

Unified shopping goes further. It provides consumers with seamless access to the same digital features — such as rewards, order history, and stored payment methods — across platforms and channels, whether online or in-store.

These trends suggest that while U.K. merchants have widely launched cross-channel shopping, they have not prioritized the seamless unified experience consumers want. This points to an opportunity for merchants to create a better unified shopping experience that brings together key digital shopping features in a centralized app or mobile-optimized website that shoppers can use both online and in-store.

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Figure 4:

Cross-channel shopping demand
Percentage of consumers citing select statements about the use of cross-channel shopping
at the retailer at which they made their most recent purchase, by country

15.4%	18.0%	19.3%	33.2%	24.0%	28.9%	12.6%	17.9%
24.7%	32.5%	29.9%	25.0%	28.0%	24.3%	25.0%	23.6%
40.1%	**50.5%**	**49.2%**	**58.2%**	**52.1%**	**53.2%**	**37.6%**	**41.5%**
Australia	Brazil	Mexico	Saudi Arabia	Singapore	United Arab Emirates	United Kingdom	United States
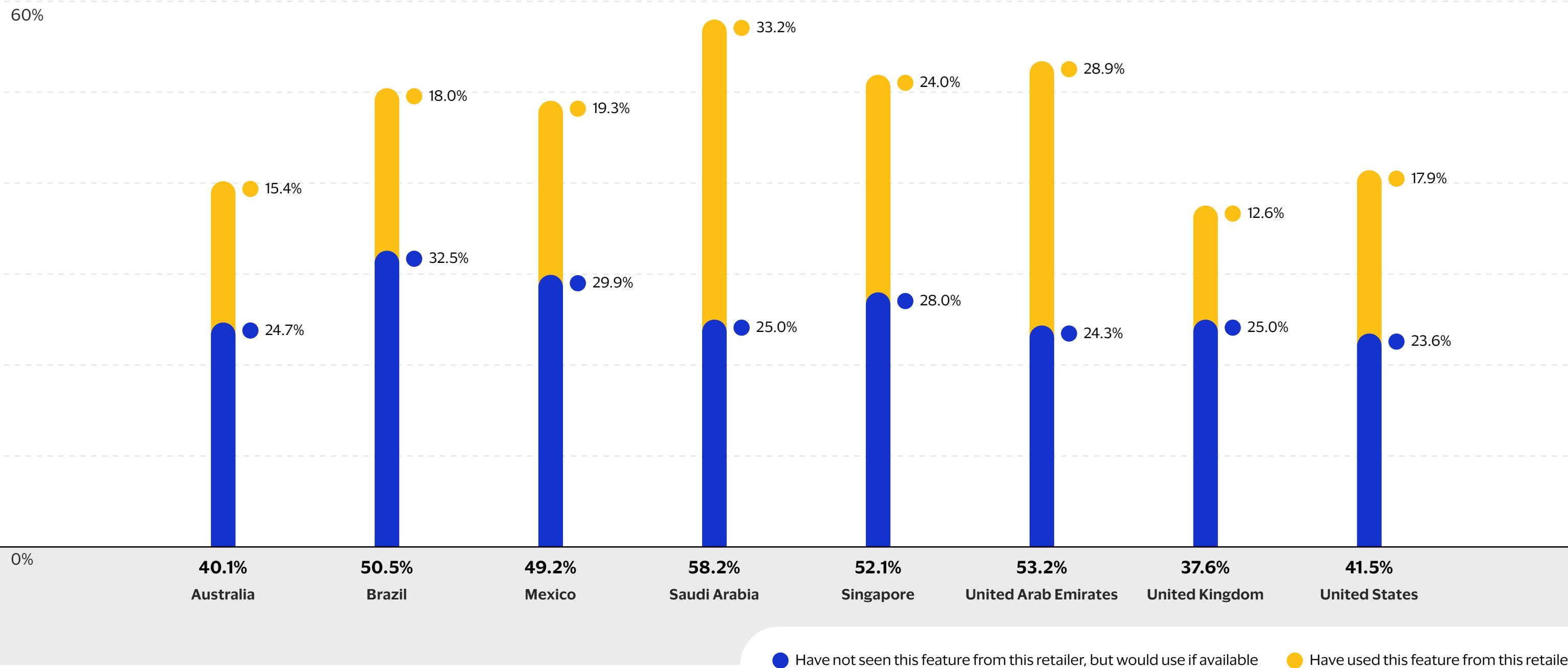
● Have not seen this feature from this retailer, but would use if available   ● Have used this feature from this retailer

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Figure 5:

Merchants that support cross-channel shopping
Percentage of merchants that offer cross-channel shopping, by status of plans to enhance these capabilities

100%

Singapore: 27.5%, 54.6%
Saudi Arabia: 20.0%, 53.3%
United Kingdom: 24.3%, 37.0%
United Arab Emirates: 21.0%, 35.0%
United States: 14.4%, 39.9%
Australia: 12.3%, 35.5%
Brazil: 8.3%, 36.7%
Mexico: 7.0%, 38.7%

0%

| 47.8% | 45.0% | 45.8% | 73.3% | 82.1% | 55.9% | 61.3% | 54.4% |
| Australia | Brazil | Mexico | Saudi Arabia | Singapore | United Arab Emirates | United Kingdom | United States |

● Offer but want to enhance capabilities   ● Offer cross-channel shopping to customers and have no plans to enhance

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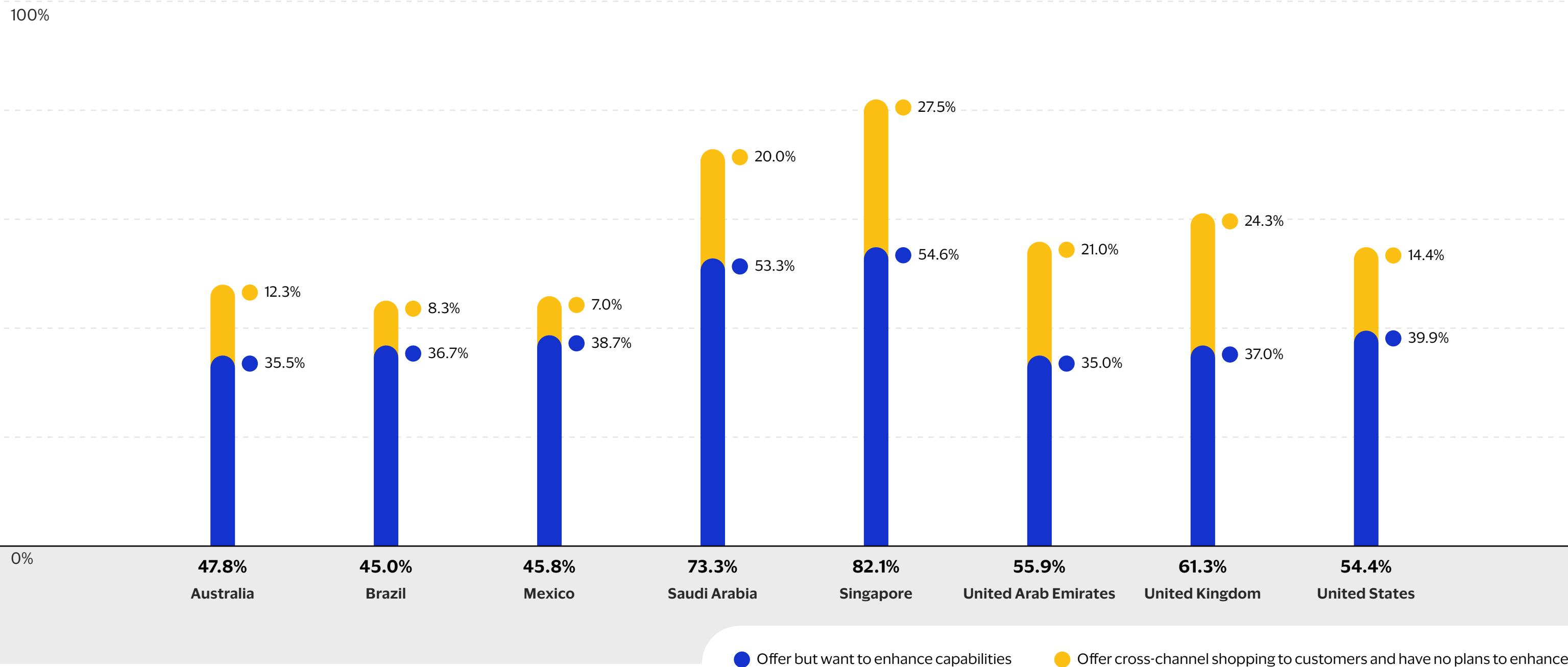
However, many U.K. merchants appear to be mistaking lack of current consumer engagement as a signal not to focus on the unified experience. About 4 in 10 of those currently offering cross-channel shopping — 24% of U.K. merchant respondents — have no plans to improve these capabilities. This indicates they are not prioritizing the seamless unified experience that would drive more interest in cross-channel shopping. It also means that, sooner or later, they will be left behind by more innovative competitors. Notably, U.K. merchants are the second-most likely globally to fall into this category, pointing to deeper challenges in pursuing innovation.

One key reason for this muted enthusiasm is that merchants face many obstacles delivering a seamless cross-channel experience. In fact, 98% of merchants in the U.K. that offer a cross-channel shopping experience report facing at least one challenge. This is the highest rate observed globally, though rates were nearly as high in seven of the eight countries, with Singapore as the only outlier. For U.K. merchants, the most frequently cited challenges include data management, customer service, and customer engagement.

Merchants we interviewed widely expressed concerns about keeping up with payment technologies as mobile-first shopping evolves. Here are a few examples from those in the U.K.

"Payment technology is constantly evolving, with new methods constantly emerging, and to keep pace, businesses need to be able to adapt and adopt new technologies."

— U.K. eCommerce merchant generating more than $1 billion in revenue

"Users' demands for convenience and diversified payment methods are constantly changing, and existing payment technologies may not be able to meet these new demands."

— U.K. eCommerce merchant generating between $500 million and $1 billion in revenue

"The update speed of payment technology is very fast, and we are afraid that the existing system may not be able to keep up with the development of the industry."

— U.K. eCommerce merchant generating between $100 million and $250 million in revenue

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Figure 6:

Challenges to offering a cross-channel shopping experience
Percentage of U.K. merchants reporting select issues affecting cross-channel shopping offerings

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index: U.K. edition, March 2025
N = 519: Complete U.K. merchant responses, fielded Oct. 17, 2024 – Dec. 9, 2024

	Offer	Do not offer		Offer	Do not offer
Data management difficulties	27%	19%	Supply chain challenges	23%	19%
Customer service challenges	25%	28%	Limited expertise in management multiple sales channels	23%	24%
Challenges in customer engagement	24%	15%	Difficulty integrating diffirent software or systems	22%	26%
Data security risks	24%	23%	Regulatory and tax complexities	20%	12%
High investment in infrastructure	24%	20%	Complexity managing multiple sales channels	19%	27%
Increased employee-related expenses	24%	13%	Low demand from consumers	19%	23%
Technological barriers	23%	25%	None	2%	8%

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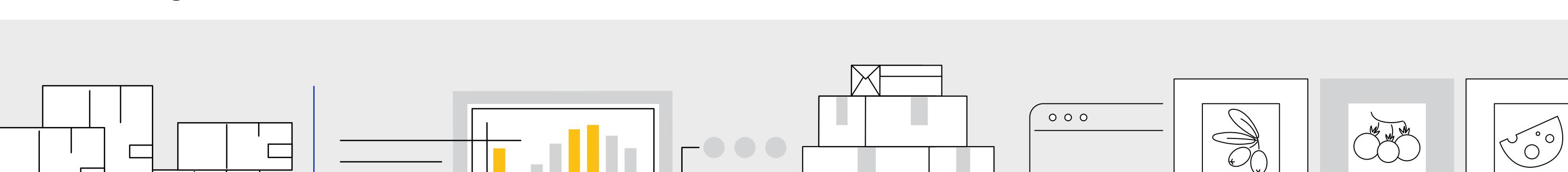
Despite a preference for checking out with stored payment credentials, only 34% of U.K. shoppers regularly store credentials with merchants.

U.K. shoppers typically make their digital purchases with stored payment credentials. Among those whose latest transaction used a mobile device or computer, 58% checked out this way — above the global average. Most of these U.K. respondents used credentials stored with the merchant, at 50% — also above the global average. Third-party checkouts and digital wallets were also widely used, at 16%.

The popularity of stored credentialsshould be welcome news for merchants, since consumers who store credentials with them will be encouraged to come back for repeat purchases and less likely to experience friction when they do so. A closer look at the data, however, reveals that merchants in the U.K. are widely missing the opportunity to capitalize on these dynamics. Only 34% of shoppers in the country store payment credentials with online merchants most or all the time — the second-lowest rate among the eight countries.

**Top ways online shoppers in the U.K. completed their last digital purchase**
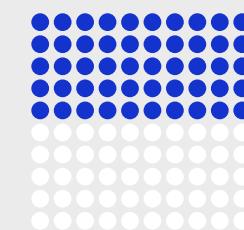
50%
Autofilled credentials stored with the merchant
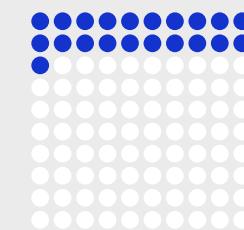
21%
Manually entered payment information
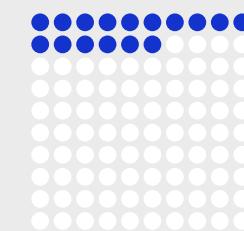
16%
Used a third-party checkout option or digital wallet
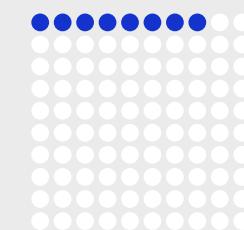
8%
Autofilled credentials stored via web browser
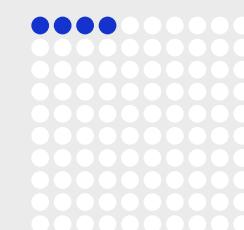
4%
Used a third-party buy now, pay later provider

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Figure 7:

Use of merchant-stored credentials
Frequency with which U.K. consumers store credentials with merchants
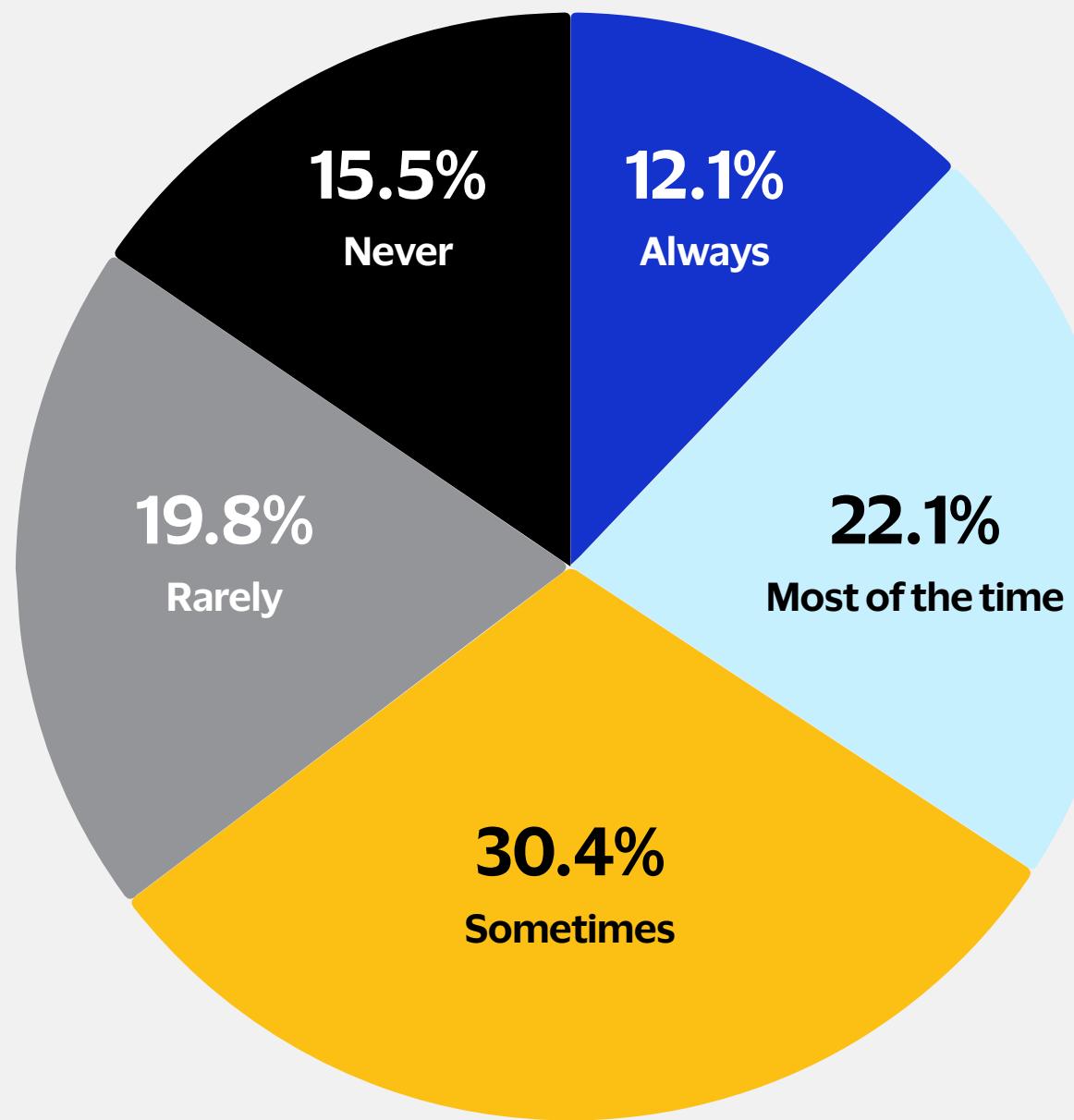
Pie chart segments:
- 12.1% Always
- 22.1% Most of the time
- 30.4% Sometimes
- 19.8% Rarely
- 15.5% Never

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index: U.K. edition, March 2025
N = 2,826: Complete U.K. consumer responses, fielded Oct. 17, 2024 – Dec. 9, 2024

To close this gap and encourage more of their customers to store payment credentials, merchants should focus on three key areas: speed, convenience, and trust. For U.K. shoppers, speed tops the list, named by 62% as a factor among those whose willingness to store payment information with merchants increased over the last 12 months. Ease and convenience follows closely, at 57%, with trust coming in at 36%.

At the same time, U.K. merchants need to address the worries consumers have about entrusting them with their sensitive payment information. Shoppers in the U.K. tend to be highly aware of data privacy and security issues. They most frequently cite data security as concern, at 55%, and trust in the merchant, at 32%. These issues appear to be strong factors in why 21% of U.K. shoppers opt to manually enter payment information.

Ultimately, not all consumers will prefer to store credentials directly with merchants. This means that online and cross-channel retailers should ensure they offer user-friendly guest checkout and digital wallet options, too. For example, Click to Pay accesses payment card credentials stored directly with a major card network, offering a quick, seamless checkout that removes friction in a way comparable to merchant-stored credentials.

Figure 8:

Key reasons for storing payment credentials
Percentage of consumers who report select factors have made them more willing to store payment information with merchants in the last 12 months

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index: U.K. edition, March 2025
N varies by country and represents consumers whose willingness to store payment information increased in the last 12 months, fielded Oct. 17, 2024 – Dec. 9, 2024

80%

0%

| 56% 62% | 53% 57% | 43% 36% | 22% 26% | 18% 17% | 18% 16% | 20% 17% |
| Speed | Ease/convenience | Trust with merchants | No need to remember login information | Rewards offered for saving payment information | Tailored shopping experience and recommendations | Able to use stored payment information across all shopping channels |

● All countries   ● United Kingdom

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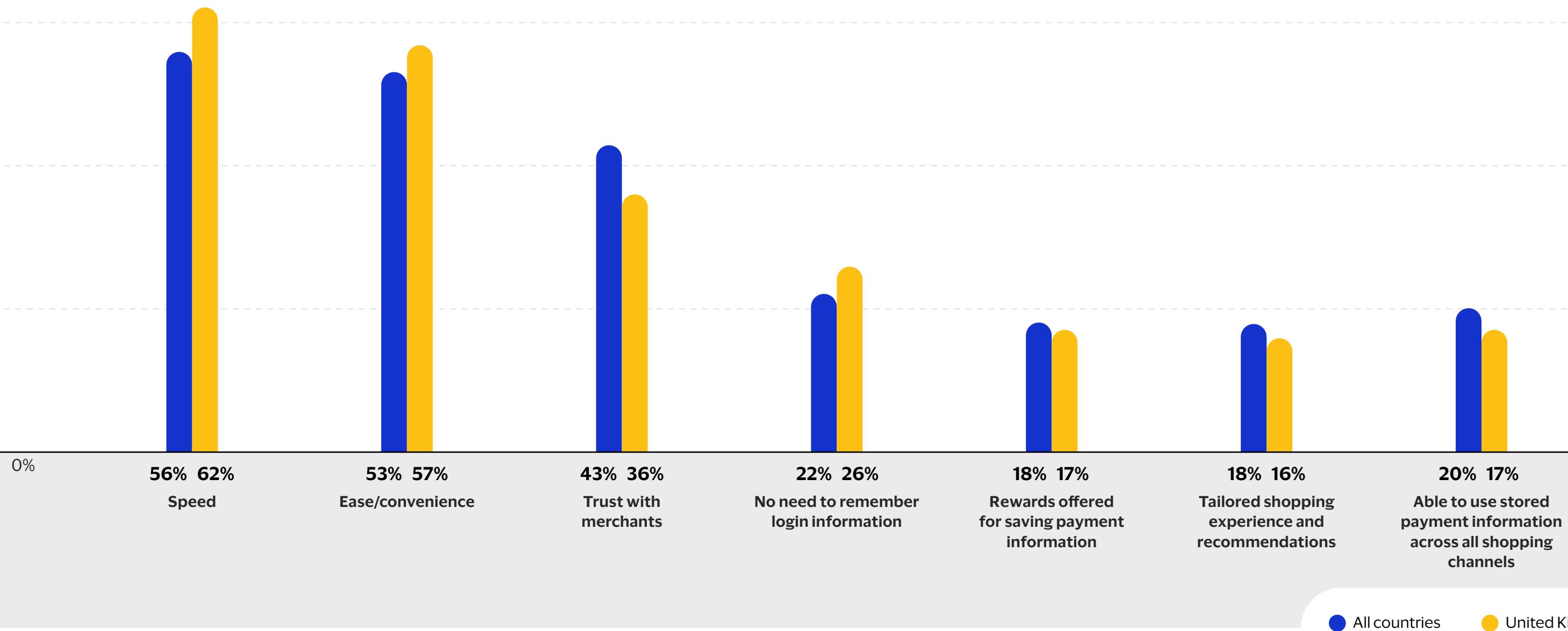
Data focus

Shoppers in the U.K. want to use their favorite digital features — *but many merchants in the country do not yet offer them.*

Shoppers in the U.K. prioritize five digital shopping features: preferred payment methods, rewards, digital coupons, easy online store navigation, and digitally available product details. Yet many U.K. merchants have not yet taken the opportunity to stand out from the competition by giving shoppers what they want. For example, 30% of U.K. merchants do not offer rewards programs even though 70% of U.K. consumers use or would use them.

Figure 9:
Merchants offering the most wanted shopping features
Percentage of U.K. merchants that offer select features

	U.K. consumers who used or wanted to use the feature	U.K.: Merchants that offer the feature	All countries: Merchants that offer the feature
The ability to use preferred payment method	**73.7%**	**75.1%**	**75.9%**
Rewards or loyalty programs	**70.4%**	**69.9%**	**65.9%**
Promo codes	**66.0%**	**71.1%**	**64.5%**
Coupon usage	**65.8%**	**73.6%**	**64.3%**
An easy-to-navigate online store and/or shopping cart	**65.3%**	**77.6%**	**72.1%**

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index: U.K. edition, March 2025
N = 2,826: Complete U.K. consumer responses; N = 519: Complete U.K. merchant responses;
N = 3,464: Complete merchant responses from all countries; fielded Oct. 17, 2024 – Dec. 9, 2024

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Actionable
insights
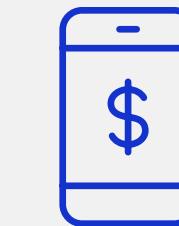
01

The world has shifted to mobile-first shopping.
Even though U.K. shoppers have been slower than those in other countries to ramp up their digital engagement, the trend is clear. To stay competitive, U.K. merchants must prioritize seamless mobile experiences.

02

Most U.K. merchants have implemented cross-channel shopping, but the results fall short of the unified shopping experience consumers want. As a result, relatively few U.K. shoppers have shown interest in using cross-channel features. U.K. merchants that invest in seamless unified shopping will stand out in this landscape, positioning themselves for mobile-first success.

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03

Consumers in the U.K. prefer to check out with stored credentials when making digital purchases. However, they tend not to store credentials with merchants on a regular basis. This indicates that merchants have an opportunity to drive repeat purchases and customer loyalty by improving their stored credential features. Speed, convenience, and trust are the central factors in this equation.
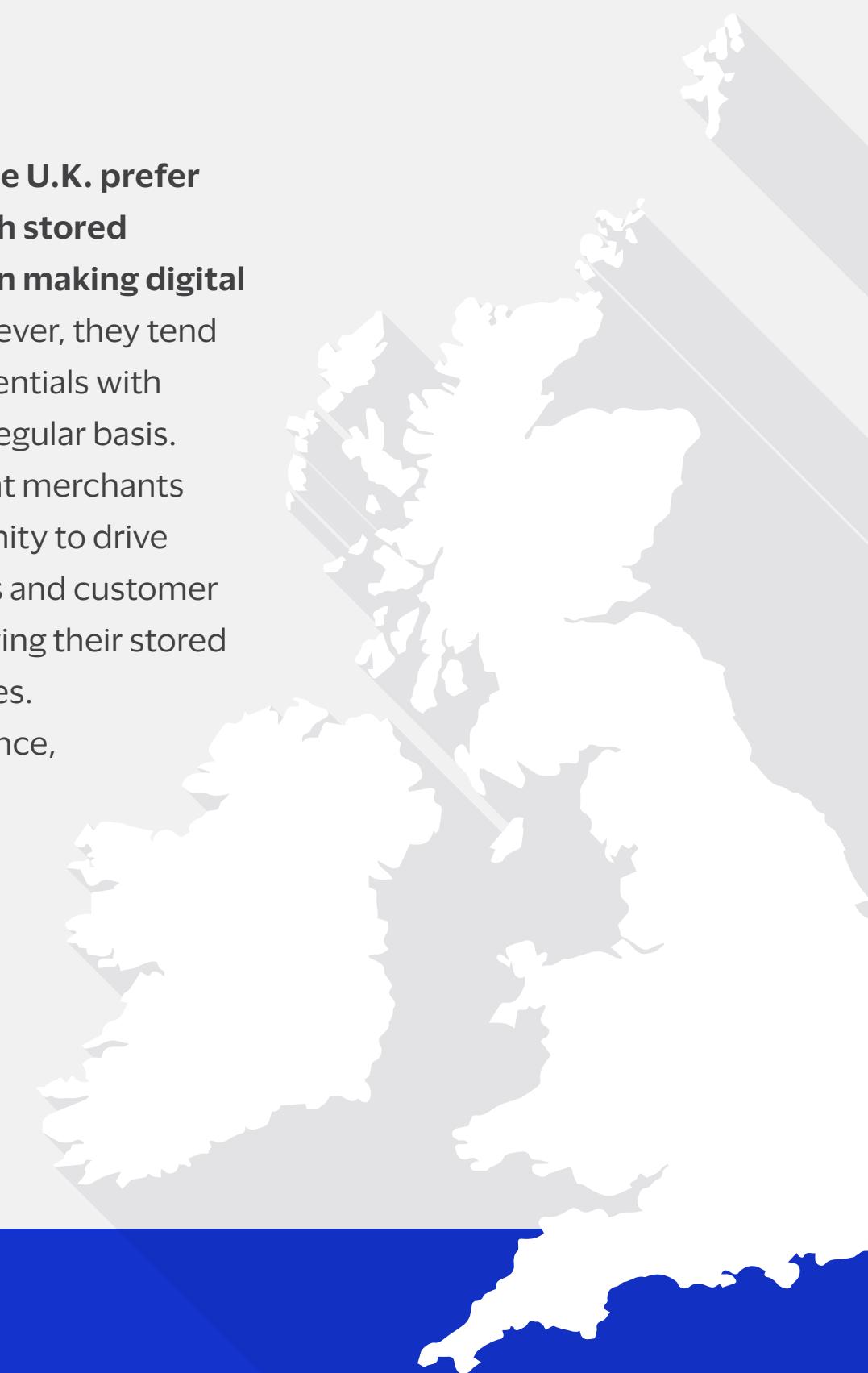
04

Shoppers in the U.K. prioritize five key digital features, including preferred payment methods and rewards programs. However, U.K. merchants get a mixed report card on providing these benefits and should ensure they deliver on these most wanted consumer expectations. Merchants that do so will stand out from the competition.

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Methodology

The 2025 Global Digital Shopping Index: U.K. edition was commissioned by Visa Acceptance Solutions, and PYMNTS Intelligence conducted the research and produced the report, which examines the growing importance of mobile devices in consumer shopping behavior across physical and digital channels. It draws on insights from a survey of 18,468 consumers and 3,464 merchants across eight countries that was conducted from October 17, 2024, to December 9, 2024. The weighted balance of our sample varied by country, with the youngest average age of respondents in Saudi Arabia (35.9) and the oldest average age of respondents in the U.S. (50.5).

Digital shopping days methodology

To understand the adoption of digital shopping activities, we started with four activities: digital browsing without completing a purchase, completing an online purchase, completing a purchase that started online and ended in an in-store pick up, and using a mobile phone to support an in-store shopping experience. Aside from using a mobile phone in-store, the other three activities were divided into two sub-activities done either on a phone or a computer. In total, we measured seven digital shopping activities across two different types of devices. We asked respondents to tell us whether they engaged in the activity (a) daily or almost daily, (b) a few times a week, (c) once a week, (d) once or twice a month, or (d) not at all. The basic response on how frequently a person engages in a digital shopping activity provides detailed information on the extent to which people in the country engage in that activity.

These activity-level responses do not, however, provide a universal metric to summarize the data across digital shopping activities or across countries. Consider an individual who engages in just three activities during the month: activity one daily; activity two weekly, but not daily; and activity three, monthly but not weekly. It is not possible to calculate how often, overall, the consumer engaged in digital activities because the categorical responses are not additive. The same issue arises in trying to compare digital use across pillars or countries.

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To solve this problem, we estimated the average number of days consumers engaged in a digital shopping activity over a month. To do so, we use the actual number days for daily (roughly 30) and not at all (0). We estimate the number of days for the other two categories by interpolating for weekly but not daily and monthly but not weekly; these estimates are reasonably accurate when averaged across large groups of people.[2]

We define a "digital shopping day" as one in which a person engaged in a given digital shopping activity in a given month; they may have engaged in other activities that day as well. To summarize overall digital shopping activity, we add up the estimated number of digital shopping days. Consider an individual who browsed (10 days), online shopped (five days), and shopped in-store with digital assistance (seven days). They had a total of 22 digital shopping days — that is 22 days in which they engaged in one of those activities. We then use the same approach to summarize the total activity for a country.

We can also use the total monthly activity day measure to calculate the average number of digital shopping activities per day. That is simply total activity days divided by 30. In the example, the individual engaged in an average of 0.7 (22 divided by 30) activities a day considering all activities. Average total digital shopping days per month and average activities are equivalent ways of summarizing the data, as the total number of activity days is always 30 times the total activities per day. We find it more convenient to compare total activity days, which involve comparison of whole numbers rather than the average per day, where the differences are often after the decimal point.

2   Assume there are 30 days in a month (the actual is 30.4). Consider a consumer who says they did not engage in an activity daily but did so weekly. The consumer must engage in the activity at least once every week or four times. The consumer must miss at least one day a month (otherwise it would be daily), so the maximum number of days they engage in the activity is 29. Therefore, the consumer engages in the activity at least four times and up to an additional 25 days (29 minus four) a month. Taking the midpoint of 25 gives us 12.5, so the estimated total number of days is 16.5. Now consider monthly but not weekly. The minimum is one day. The maximum is based on their missing at least one week, which gives 23 days (30 minus seven). Therefore, the consumer engages in the activity at least one time and up to an additional 22 days (23 minus one). Taking the midpoint of 22 gives us 11.5, so the estimated total number of days is 12. Using the midpoint is biased to the extent that the distribution is skewed and not symmetric. We suspect the distribution is skewed with a relatively larger portion at the low end. As an approximate adjustment for this, we use 40% of the midpoint, giving us 14 days for weekly but not daily and 9.8 days for monthly but not weekly. This method is reasonably reliable as long as there are no substantial differences in how skewed the weekly and monthly responses for activities are.

About

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