2025

Global Digital Shopping Index

Australia edition

VISA Acceptance Solutions

Table of contents

What's at stake 4

Key findings 6

- Data focus 32

Actionable insights 38

Methodology 42

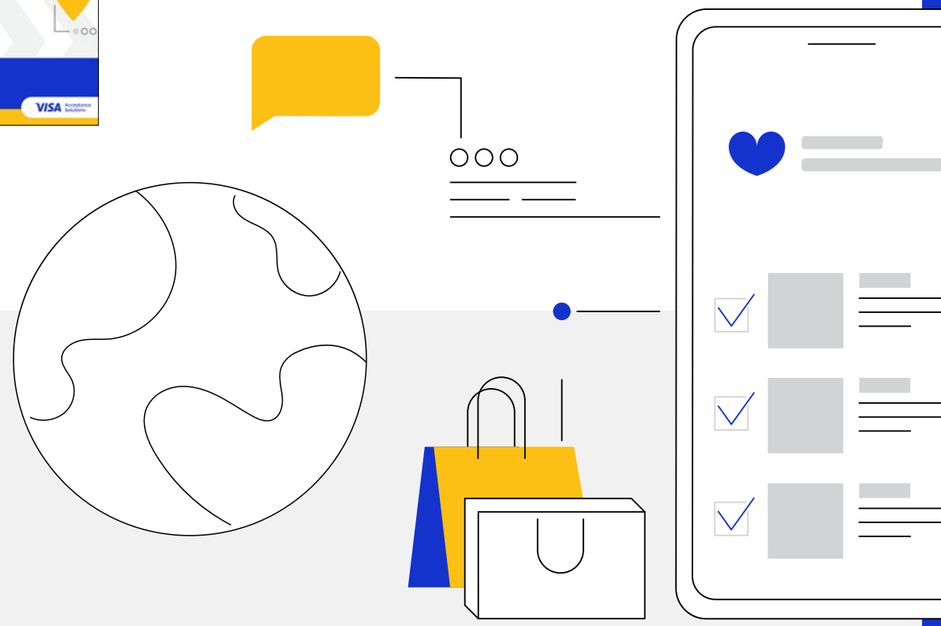
2025

Global Digital Shopping Index

Australia edition

Read the full **2025 Global Digital Shopping Index: The rise of the mobile window shopper and what it means for payments**

Click here to download



The 2025 Global Digital Shopping Index: Australia Edition was commissioned by Visa Acceptance Solutions, and PYMNTS Intelligence is grateful for the company's support and insight. • This report draws on insights from a survey of 2,174 consumers and 400 merchants in Australia that was conducted from October 17, 2024, to December 9, 2024. The report is part of a series focused on a survey of 18,468 consumers and 3,464 merchants across eight countries, including Brazil, Mexico, Saudi Arabia, Singapore, the United Arab Emirates (UAE), the U.K. and U.S., over the same period. To learn more about our data, refer to the Methodology section at the end of this report. • PYMNTS Intelligence retains full editorial control over the following content, findings, methodology, and data analysis. • Click-and-Mortar™ is a registered trademark of What's Next Media and Analytics.

VISA Acceptance Solutions

What's at stake

In the mobile-first era, shopping and smartphones go hand in hand. The world's 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 also increasingly drive physical store experiences, with shoppers expecting access to digital features such as rewards programs and information about inventory availability. But amid the global trend, local variations are pronounced.

In Australia, mobile shopping is rapidly becoming the norm. More than four in 10 shoppers in the country used a mobile device for their latest retail purchase, whether online or in-store. What's more, younger shoppers and parents in Australia mobile shop at much higher rates, and these demographic groups are setting the pace for the mobile-first shift globally. That said, Australia falls slightly behind global averages for mobile shopping activities in our eight-country survey, which includes Brazil, Mexico, Saudi Arabia, Singapore, the United Arab Emirates (UAE), the U.K., and U.S.

Merchants serving the Australian market need to understand its consumer preferences and where they break from global trends. For example, shoppers in Australia favor third-party, one-click checkout technologies for online shopping more heavily than their counterparts in most other countries. They also use biometric authentication at more than double the global average rate.

These are just some of the findings and insights in the 2025 Global Digital Shopping Index: Australia 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 that mobile devices play in consumer behavior in Australia. It draws on insights from a survey of 2,174 consumers and 400 merchants in the country conducted from October 17, 2024, to December 9, 2024.

This is what we learned.

Key findings

Mobile-first shoppers

Australian consumers increasingly shop with their phones, whether online or in-store.

43% of Australian shoppers used their phone for their latest retail purchase, regardless of channel—five percentage points below the average for all eight countries.

Cross-channel shopping

Merchants in Australia are behind on cross-channel shopping, despite strong demand from consumers.

A quarter of Australian shoppers would have used cross-channel features at the merchant they most recently shopped with but found the capabilities unavailable.

One-click preferred

Australian consumers prefer easy and secure checkout methods when shopping online.

35% of Australian shoppers used a third-party, one-click checkout option for their latest online purchase, more than twice the global average.

Technology challenges

Nearly half of Australian merchants worry about keeping up with rapidly evolving payment technologies.

16% are highly concerned their current systems will not meet future needs.

Australian consumers now shop with their phones for nearly half their retail purchases, with younger consumers and parents being the most avid users.

Shoppers in Australia made 43% of their latest retail purchases, whether online or in-store, using a mobile device. This puts the country slightly ahead of the U.S. in mobile shopping adoption, though behind the global survey average of 48% measured across the eight countries.

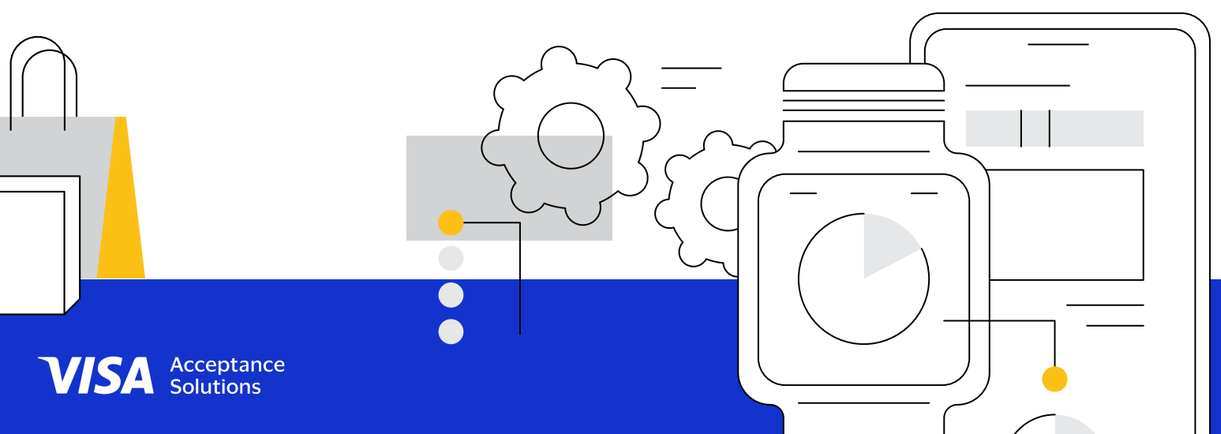


Figure 1:

Use of mobile devices in retail purchases

Percentage of consumers who used their mobile device the last time they paid for a good or service

	Completed an online purchase with a mobile phone	Shopped in-store with digital assistance from a mobile phone	Total
All countries	23.7%	24.3%	48.0%
Australia	18.2%	24.6%	42.8%
Brazil	24.4%	36.4%	60.8%
Mexico	20.2%	26.4%	46.7%
Saudi Arabia	32.4%	33.8%	66.2%
Singapore	34.8%	30.0%	64.9%
UAE	37.3%	29.4%	66.7%
U.K.	27.6%	21.1%	48.7%
U.S.	23.2%	19.0%	42.2%

Source: PYMNTS Intelligence
The 2025 Global Digital Shopping Index: Australia edition, July 2025
N varies by country and represents complete consumer responses, fielded October 17, 2024, to December 9, 2024

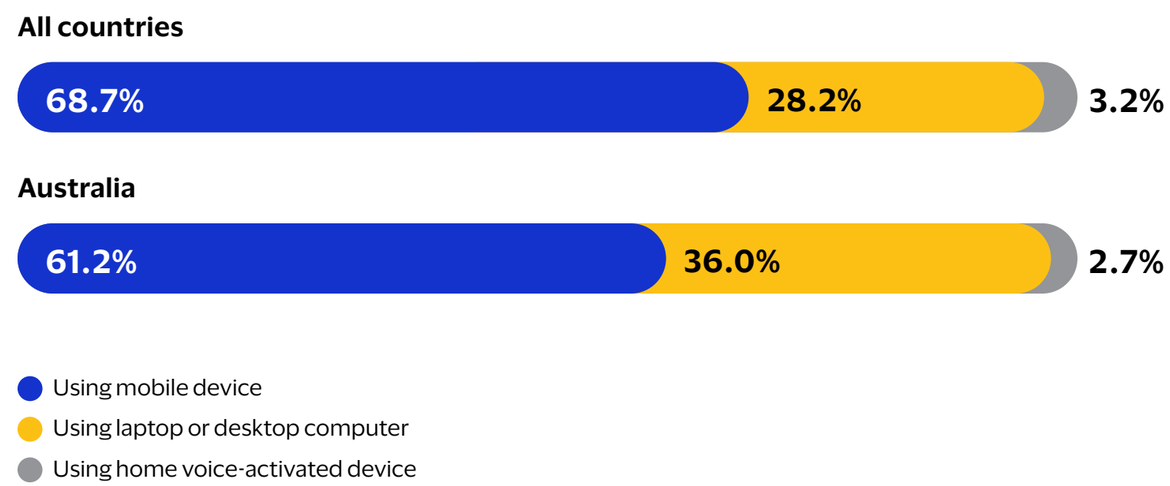
Mobile devices dominate online shopping in Australia, with 61% of consumers making their latest transactions this way. That said, Australians shop using computers at the highest rate globally, at 36%, well above the eight-country average of 28%. The relative "stickiness" of computers for online shopping is something also seen in the U.S. and U.K., and is connected to the earlier economic development in these countries. By the time smartphones arrived, home computers and internet connections were commonplace in these mature markets. Conversely, later-developing economies such as Singapore and Brazil show a "leapfrog" effect because many shoppers jumped from having no personal computer or home internet connection to a smartphone and mobile-first mindset.

When it comes to in-store purchases, Australians match the global average, using their mobile devices for 40% of transactions. They most often cite price and savings as a reason for using their phones to support physical shopping, at 61%, followed by accessing product information, at 51%. Many in-store shoppers also used their phones for help with ascertaining product availability and store navigation (39%) and to use or check payment options (26%).

Figure 2:

How Australians shop online

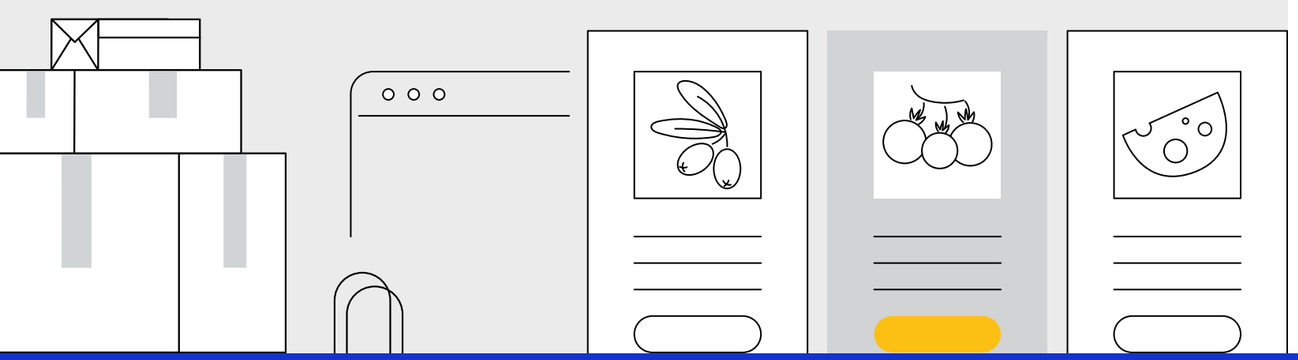
Percentage of consumers using selected device to make their latest online purchase



Source: PYMNTS Intelligence
The 2025 Global Digital Shopping Index: Australia edition, July 2025
N = 641: Australian consumers who made their last purchase online, fielded October 17, 2024, to December 9, 2024

While younger consumers are driving the mobile shopping revolution everywhere, the data reveals an especially wide gap between generations in Australia. Millennials in the country lead, with 60% making their latest retail purchase using a mobile device, followed by Generation Z, at 57%.[1] Notably, each of these rates matches the eight-country average, meaning younger Australian consumers are just as enthusiastic about mobile shopping as their peers globally. On the other hand, mobile shopping frequency in Australia drops sharply to 40% for Generation X and just 18% for baby boomers and seniors—far below the global averages of 49% and 31%, respectively.

1 PYMNTS Intelligence uses the following birth dates and approximate age ranges in 2025 for generational cohorts: baby boomers: born in 1964 or earlier and now aged 61 or older; Generation X: born between 1965 and 1980 and now aged 45–60; millennials: born between 1981 and 1996 and now aged 28–44; bridge millennials: born between 1978 and 1988 and now aged 37–47; zillennials: born between 1991 and 1999 and now aged 25–34; and Generation Z: born in 1997 or later and now aged 28 or younger.



Zooming out, these trends provide critical insights for merchants in Australia for targeting customers of different ages. Strategies that have proven effective with Gen X and baby boomers in other countries may not have the same impact in Australia, where adoption among these generations is so low. Conversely, for Australia's Gen Z and millennial segments, which more closely resemble counterparts elsewhere, efforts that work in the other markets will be more likely to carry over.

Income levels also play a much bigger role in mobile shopping rates in Australia than elsewhere. Just 33% of low-income consumers in Australia made their latest purchase using a mobile device, far below the 44% global average. The country's middle-income shoppers fall only 4 percentage points behind, while high-income Australians match the global average for their bracket.

In line with an important trend seen in several other countries, parental status plays a central role in mobile shopping. Australians with children under their care made 52% of their latest purchases using a mobile device, compared to 37% for other respondents. This reflects the busy lives of on-the-go parents and their frequent need to buy childcare items, groceries, and other essentials.

Figure 3:

Breakdown of mobile-first shoppers

Percentage of Australian consumers who used a mobile device for their last retail purchase, by demographic

			Completed an online purchase with a mobile phone	Shopped in-store using digital assistance from a mobile phone
	Sample	**42.8%**	**18.2%**	**24.6%**
Generation	Generation Z	56.7%	19.2%	37.5%
	Millennials	60.0%	27.9%	32.2%
	Bridge millennials	51.9%	21.7%	30.2%
	Generation X	40.2%	16.9%	23.3%
	Baby boomers	17.9%	7.6%	10.3%
Income	Low	32.5%	14.5%	18.1%
	Middle	44.2%	18.5%	25.7%
	High	49.5%	20.8%	28.8%
Gender	Female	44.1%	17.8%	26.3%
	Male	41.7%	18.5%	23.2%
Parents with childen under their care	No	37.2%	15.8%	21.4%
	Yes	51.8%	22.0%	29.8%

Source: PYMNTS Intelligence
The 2025 Global Digital Shopping Index: Australia edition, July 2025
N = 2,174: Complete Australian consumer responses, fielded October 17, 2024, to December 9, 2024
Note: Low income = Less than AUD 46,000 per year, middle = AUD 41,600 to 77,999 per year, high = AUD 78,000 or more

12.5

Average days per month Australians use mobile devices to window shop

Consumers in Australia engage in key digital shopping activities a bit below the global averages, according to our digital shopping days metric.[2] For example, they use their mobile devices to "window shop," meaning browse merchants or conduct product research without making a purchase, 12.5 days per month, slightly behind the global average of 13.7. Australians also shop online using mobile devices—both for home delivery and in-store pickup—several times per month. In each case, mobile devices outperform computers by wide margins, emphasizing that while Australia may be earlier in its mobile shopping journey than most of the other countries, its mobile-first trajectory is clear.

2 Our digital shopping days metric measures how frequently a shopper engaged in seven digital shopping activities related to browsing, then purchasing online or in-store within the last month. The Methodology section at the end of this report contains a detailed explanation.

Figure 4:

Frequency of digital shopping activities

Average number of digital shopping days in the last month, per activity

		All countries	Australia	Rank
Window shopping days	**Mobile device**	13.7	12.5	**7th**
	Computer	8.7	9.0	**4th**
Remote shopping days (online order with home delivery)	**Mobile device**	8.1	5.6	**8th**
	Computer	5.1	4.3	**6th**
Pickup shopping days (online order with in-store pickup)	**Mobile device**	5.3	4.1	**7th**
	Computer	3.6	3.1	**7th**
Digitally assisted in-store shopping days	**Mobile device**	6.5	5.6	**7th**
Total digital shopping days per month	**Mobile device**	33.6	27.9	**8th**
	Computer	17.3	16.4	**5th**

Source: PYMNTS Intelligence
The 2025 Global Digital Shopping Index: Australia edition, July 2025
N varies by country and represents complete consumer responses, fielded October 17, 2024, to December 9, 2024

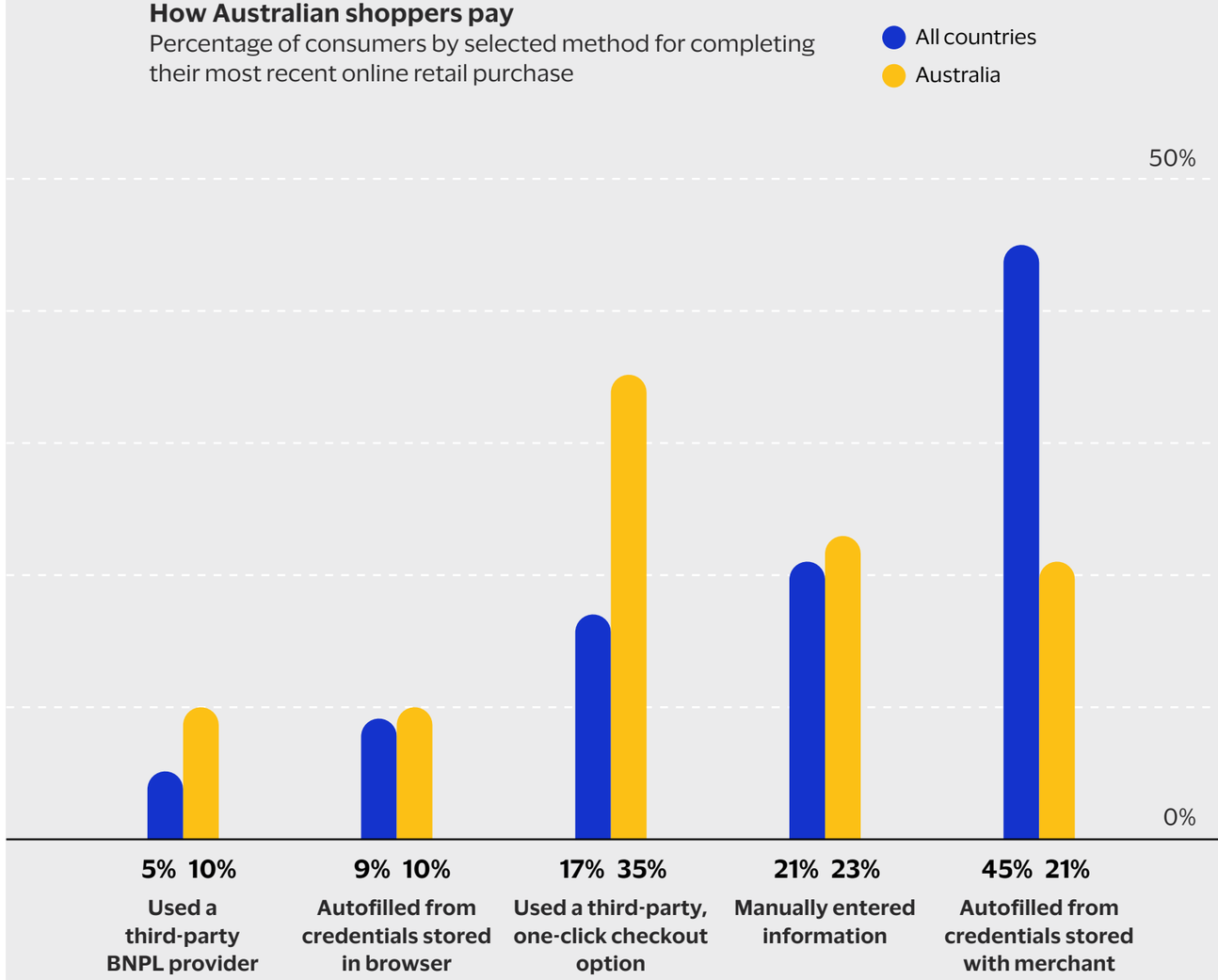
Australian consumers opt for checkout convenience alongside secure authentication methods.

For online purchases, Australians break from global trends in two important ways. First, 35% of the country's shoppers opted for third-party, one-click checkout options, such as those offered by card networks, for their latest transactions. That is more than twice the global average of 17% and second only to Saudi Arabia. This suggests a strong preference for convenience and solutions offered by trusted card networks. Second, only 21% of consumers used credentials stored directly with merchants the last time they shopped online, less than half the global average of 45%. Collectively, these findings suggest that merchants in Australia need to provide the one-click options that so many consumers want, while also working to improve their own stored credential solutions. Meanwhile, 23% of shoppers still entered payment information manually, indicating that a large portion of consumers remain skeptical about other methods.

Figure 5:

How Australian shoppers pay

Percentage of consumers by selected method for completing their most recent online retail purchase



Source: PYMNTS Intelligence
The 2025 Global Digital Shopping Index: Australia edition, July 2025
N = 2,174: Complete Australian consumer responses, fielded October 17, 2024, to December 9, 2024

53%

of Australians who used merchant-stored credentials say checkout speed was the top reason for doing so.

Among Australians who have recently stored payment credentials with merchants, 53% say that checkout speed was a factor, 52% cite convenience, and 43% name trust in the merchant as a key driver. On the flip side, three primary issues discourage Australians shoppers from storing payment information with merchants. Fears about their data being stolen or sold top the list, cited by 62%. A quarter worry about unexpected recurring charges, and 21% said they only store payment information with trusted merchants. These findings provide a playbook for online retailers who want to improve their stored credential offerings: Make customers feel their sensitive data is in trusted hands and ensure that the checkout experience is quick and convenient.

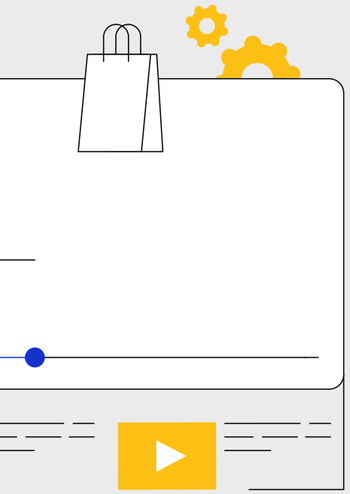
Figure 6:

Concerns about storing credentials with merchants

Percentage of consumers citing selected concerns about storing payment credentials with a merchant, by reasons cited

	All countries	Australia
Data concerns	59.8%	62.3%
Only store payment information with trusted merchants	30.1%	21.1%
Worried about unexpected recurring charges	26.4%	24.7%
Autofill issues	16.3%	17.6%
Unable to remember login information	11.2%	12.7%
Do not want to update credentials each time cards expire	9.8%	13.4%
Takes too long to setup	7.0%	8.2%
Stored payments do not work across all shopping methods	4.8%	5.5%
Do not have any concerns	12.3%	16.2%

Source: PYMNTS Intelligence
The 2025 Global Digital Shopping Index: Australia edition, July 2025
N = 2,174: Complete Australian consumer responses, fielded October 17, 2024, to December 9, 2024



24%

of shoppers in Australia used biometrics in their latest online purchase.

Turning to authentication methods, 24% of Australian shoppers used fingerprint or facial recognition technology to authenticate their latest online transaction, well above the global average of 19%. Several types of verification codes—email, text message, and QR—are also much more popular than average. Still, the username and password method remains by far the most common way to authenticate, with 47% of Australian consumers using it for their latest online purchase, not far below the survey average of 51%. These results highlight that while other types of authentication are on the rise, they are often used in tandem with passwords, rather than as complete replacements.

Figure 7:

The top authentication methods used by Australian shoppers

Percentage of consumers by selected authentication method used for their most recent online retail purchase

	All countries	Australia
Log in via username and password	50.7%	47.2%
Card verification number (CVN)	21.7%	16.0%
Biometrics	18.5%	24.1%
Push notification to an app	9.0%	10.7%
Text or email code from the merchant	13.0%	22.0%
QR code	8.9%	15.0%
Text or email code from card provider	10.5%	16.2%
Personal identification number (PIN)	9.2%	12.2%
Guest checkout	4.9%	6.6%

Source: PYMNTS Intelligence
The 2025 Global Digital Shopping Index: Australia edition, July 2025
N 495: Complete responses of Australian consumers who did not manually enter payment and billing information, fielded October 17, 2024, to December 9, 2024

One-quarter of consumers in Australia would have used cross-channel shopping if it had been available at the merchant where they last shopped.

In Australia, 40% of shoppers indicate that they would use cross-channel shopping features at the merchant where they last shopped. However, only 15% used them, while 25% wanted to do so but found that cross-channel shopping was unavailable. Meanwhile, 44% said they have not seen the feature but would not use it anyway, compared to 16% who did find it available but chose not to use it. These trends suggest that limited familiarity with cross-channel capabilities—rather than active rejection—may be the primary barrier to wider adoption.

Cross-channel versus unified shopping

Cross-channel shopping refers to the ability to start shopping in one channel and finish in another, all in a connected manner. For example, a customer could use a merchant's mobile app to check product information and availability, then reserve an 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.

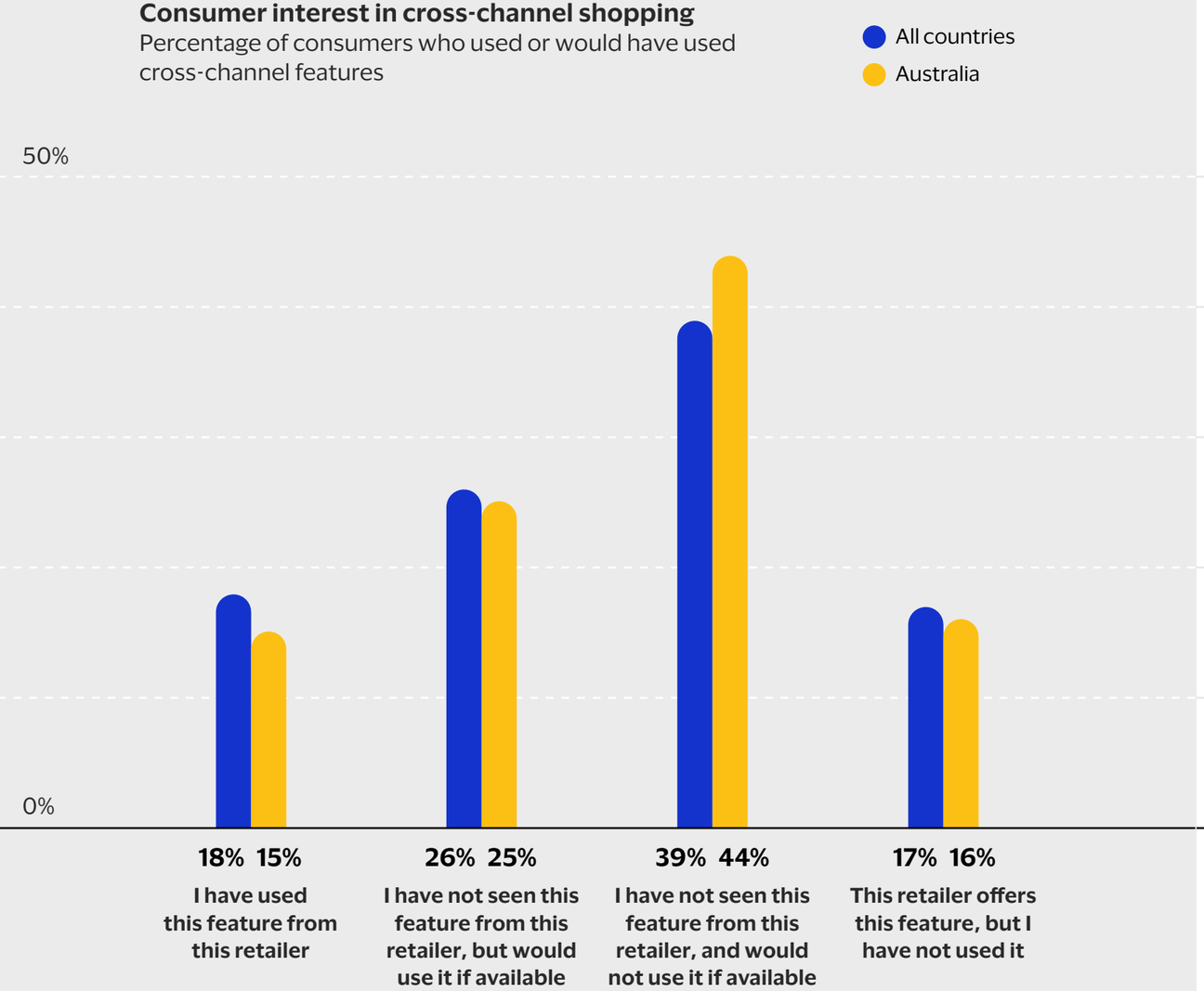
Unified shopping goes further. It provides consumers with seamless access to the same digital features—such as rewards, order history, and stored payment methods—across platforms and channels, whether online or in-store.

For example, merchants could use location-based alerts to notify consumers who shop at physical stores that they can use the same stored payment methods and digital rewards programs from their online accounts by scanning their mobile apps during in-person checkout.

Figure 8:

Consumer interest in cross-channel shopping

Percentage of consumers who used or would have used cross-channel features

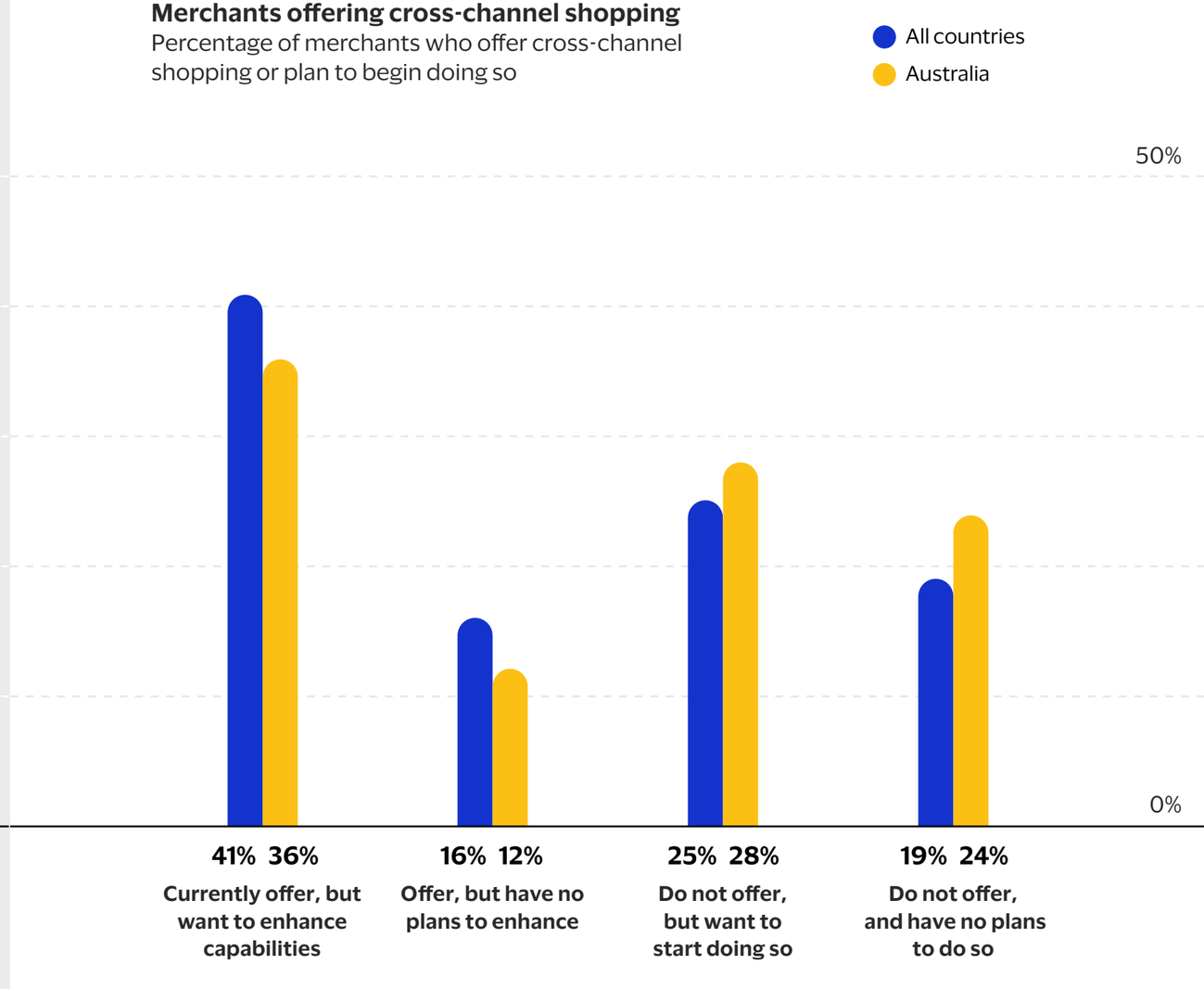


Source: PYMNTS Intelligence
The 2025 Global Digital Shopping Index: Australia edition, July 2025
N = 2,174: Complete Australian consumer responses, fielded October 17, 2024, to December 9, 2024

Figure 9:

Merchants offering cross-channel shopping

Percentage of merchants who offer cross-channel shopping or plan to begin doing so



Source: PYMNTS Intelligence
The 2025 Global Digital Shopping Index: Australia edition, July 2025
N = 400: Complete Australian merchant merchant responses, fielded October 17, 2024, to December 9, 2024

At the same time, merchants in Australia have been slow to roll out cross-channel shopping. Only 48% of retailers said they currently offer this capability, compared to 57% for the study-wide average. This points to an opportunity for merchants who are ready to innovate in this area, as the global trend makes it clear that cross-channel shopping is growing in popularity.

To encourage customers to use cross-channel shopping, merchants should provide access to their most-wanted digital features regardless of where and how they shop. For example, 69% of Australian shoppers say they want to use a rewards or loyalty program, and 60% want digital access to product details. Even more critical, 69% of Australian shoppers say that the ability to use their preferred payment method is an important factor. In practice, this means retailers need to accept a wide range of payment methods, both online and in-store.

48%

of Australian merchants offer cross-channel shopping, below the 57% global average.

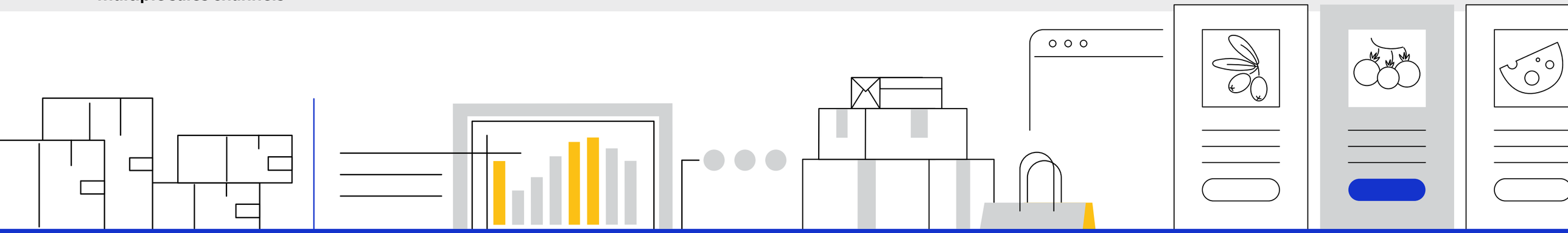
Merchants in Australia identify several core challenges in providing quality cross-channel shopping experiences. Data security ranks as the top concern, cited by 35% of these retailers. About as many named the complexity of managing multiple sales channels, at 34%. Around three in 10 merchants pointed to data management (32%), software or system integration (31%), and other technical barriers (28%). Notably, Australian retailers were substantially more likely to cite all five of these issues than the survey average.

Figure 10:

Challenges merchants face in offering cross-channel shopping
Percentage of merchants not currently offering cross-channel shopping features, by selected responses

Source: PYMNTS Intelligence
The 2025 Global Digital Shopping Index: Australia edition, July 2025
N = 400: Complete Australian merchant responses, fielded October 17, 2024, to December 9, 2024

	All countries	Australia
Data security risks	26.7%	34.8%
Complexity managing multiple sales channels	27.0%	34.3%
Data management difficulties	23.7%	32.3%
Difficulty integrating different software or systems	25.6%	31.0%
Technological barriers	23.1%	28.8%
Limited expertise in management multiple sales channels	21.0%	26.8%
Customer service challenges	26.7%	25.0%
Supply chain challenges	20.8%	23.3%
Challenges in customer engagement	22.9%	22.5%
High investment in infrastructure	19.7%	21.5%
Concerns about negative impacts on current operations	21.6%	21.5%



Data focus

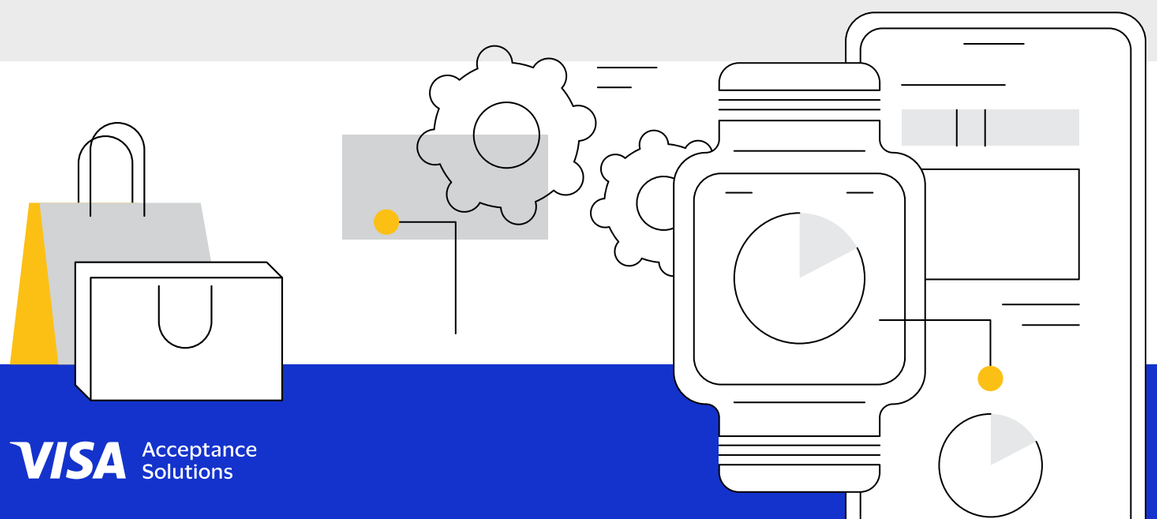
Nearly five in 10 retailers in the country are at least somewhat apprehensive that their systems will not meet future demands, and 16% are highly concerned.

The Australian merchants we interviewed widely expressed concerns about keeping up with payment technologies as mobile-first shopping evolves. Here are a few examples of what they said.

> I am concerned that as globalization and cross-border transactions increase, payment systems may need to support more currencies and languages, as well as more complex international payment processes.
>
> **— Australian eCommerce merchant generating over USD 1 billion in annual revenue**

> Because with cyberattacks and data breaches occurring so frequently, it's a constant challenge to the security of payment systems.
>
> **— Australian eCommerce merchant generating between USD 10 million and 50 million in annual revenue**

> If current payment technology does not effectively reduce the use of paper receipts and plastic cards, then it may not meet my requirements for sustainability and environmental protection in the next three years.
>
> **— Australian eCommerce merchant generating between USD 250 million and 500 million in annual revenue**



45%

of Australian merchants worry that their payment systems will not meet future demand.

Across the global study, merchants widely indicate a lack of confidence about keeping up with rapid changes in payment technologies. In Australia, 45% said they are at least somewhat worried that their current payment systems will not meet future demands. While this is the second-lowest rate seen globally, it still means that nearly half of Australia's retailers foresee challenges in this area. Moreover, 16% are highly concerned.

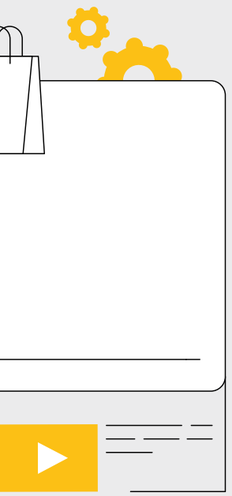
Figure 11:

Merchants worry about their payment systems

Percentage of merchants indicating selected levels of concern that their existing payment infrastructure will not meet their and consumers' future needs

	Highly concerned	Somewhat concerned	Unconcerned
All countries	**26.6%**	**31.9%**	**41.5%**
Australia	15.5%	30.0%	54.5%
Brazil	33.8%	35.6%	30.6%
Mexico	34.4%	37.5%	28.2%
Saudi Arabia	33.8%	32.5%	33.8%
Singapore	19.5%	17.2%	63.3%
UAE	27.4%	34.7%	38.0%
U.K.	28.1%	36.0%	35.8%
U.S.	20.5%	31.9%	47.5%

Source: PYMNTS Intelligence
The 2025 Global Digital Shopping Index: Australia edition, July 2025
N varies by country and represents complete merchant responses, fielded October 17, 2024, to December 9, 2024



16%

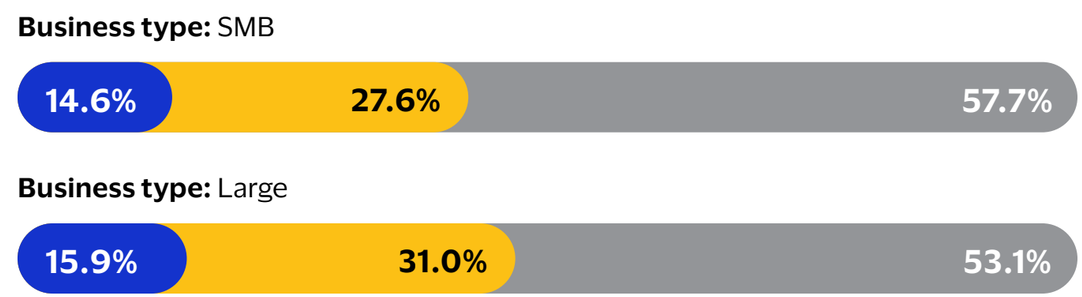
of Australian merchants are highly concerned about keeping up with payment technologies.

Interestingly, large Australian merchants are the most likely to worry about payment technology challenges. Among the retailers with over $10 million in annual revenue, 47% were at least somewhat concerned, compared to 42% among small and mid-sized businesses (SMBs). These findings suggest that larger-scale companies face more complex payments challenges, pointing to demand for third-party solutions from banks and other providers.

Figure 12:

Larger merchants are the most concerned

Percentage of merchants indicating selected levels of concern that their existing payment infrastructure will not meet their and consumers' future needs



Source: PYMNTS Intelligence
The 2025 Global Digital Shopping Index: Australia edition, July 2025
N = 400: Complete Australian merchant responses, fielded October 17, 2024, to December 9, 2024

The 2025 Global Digital Shopping Index

Actionable insights

01

Phones increasingly drive how consumers in Australia shop. While they have been slower in their shift to mobile-first shopping than global leaders, the trend is clear, and younger shoppers and parents in Australia already make more than half their retail purchases using a mobile device. To stay competitive, Australian merchants must prioritize the seamless mobile experiences shoppers expect.

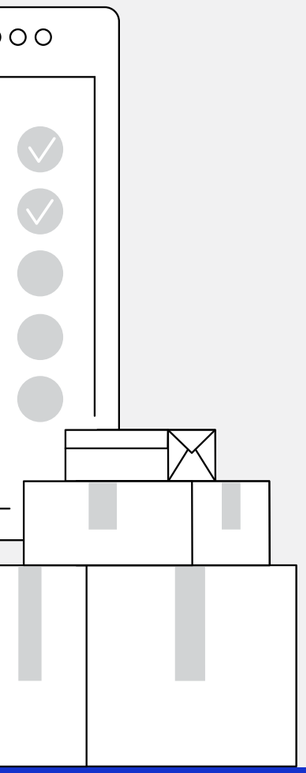
02

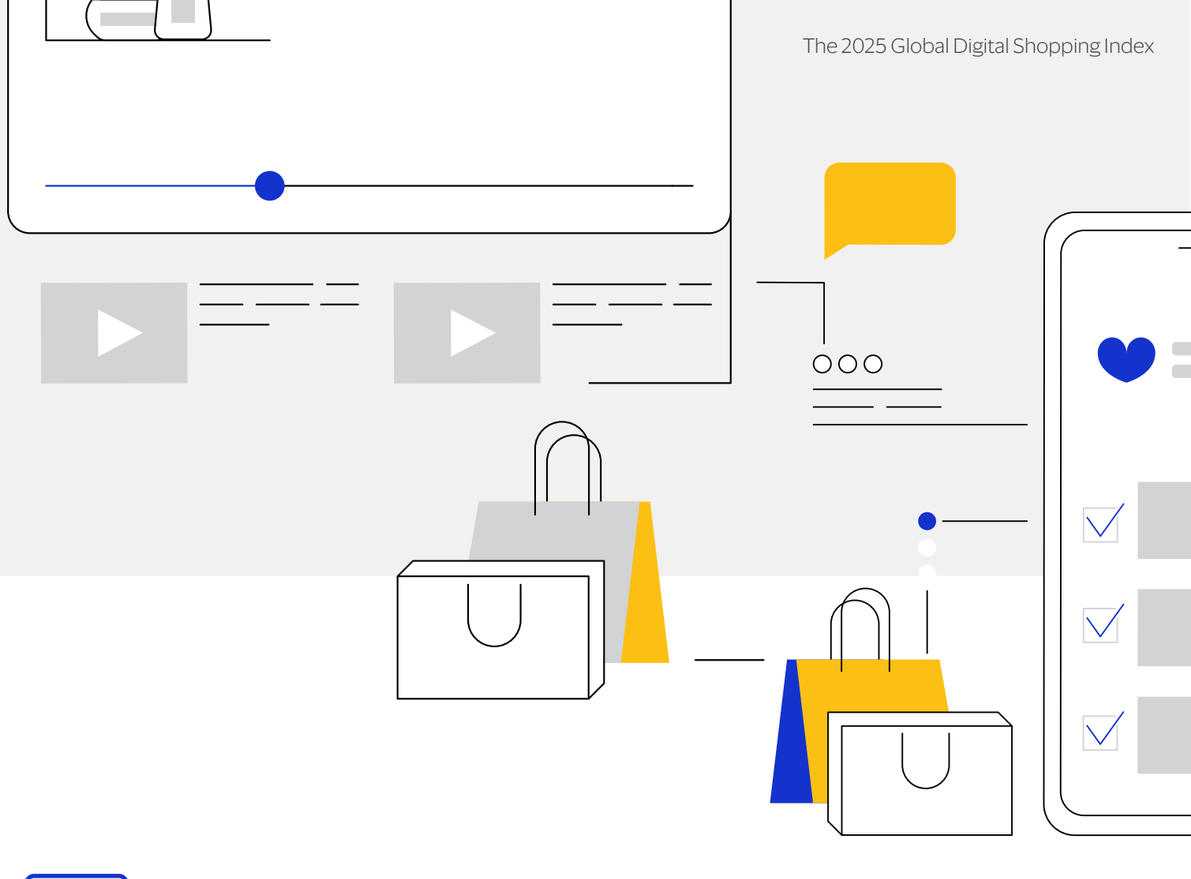
Australian consumers prioritize convenient checkout experiences. They widely choose to complete transactions using third-party, one-click solutions and credentials stored with merchants. Data security and trust heavily influence these preferences. For authentication, biometrics now rank as one of the leading methods, reinforcing the centrality of mobile devices in shopping.

The 2025 Global Digital Shopping Index

03

Many shoppers in Australia want to use cross-channel shopping, but most merchants do not yet offer this experience. Moreover, consumers who say they are not interested in cross-channel shopping mostly appear to be unfamiliar with this technology, suggesting their opinions could change after positive experiences. Merchants perceive a range of challenges in offering quality cross-channel experiences, especially the complexity of managing multiple sales channels and technical issues.





04

Nearly half of Australian merchants view rapidly advancing payment technologies as a key challenge. Notably, large retailers are somewhat more likely to worry about their payment technologies than SMBs, pointing to cross-border sales and cybersecurity as key areas of concern. Banks and other solutions providers should not assume that only small players need help in this area.

Methodology

The 2025 Global Digital Shopping Index: Australia edition, a PYMNTS Intelligence and Visa Acceptance Solutions collaboration, examines the growing importance of mobile devices in consumer shopping behavior across physical and digital channels. This report draws on insights from a survey of 2,174 consumers and 400 merchants in Australia that was conducted from October 17, 2024, to December 9, 2024. It is part of a survey of 18,468 consumers and 3,464 merchants across eight countries, including Brazil, Mexico, Saudi Arabia, Singapore, the UAE, U.K., and and the U.S., conducted over the same period. The average age of Australian consumers surveyed was 46.9 years. The weighted balance of our sample varied by country, with Saudi Arabia's respondents having the youngest average age (35.9 years) and the U.K. the oldest average age (50.5 years).

Digital shopping days methodology

To understand the adoption of digital shopping activities, we started with four activities: (a) digital browsing without completing a purchase, (b) completing an online purchase, (c) completing a purchase that started online and ended with an in-store pick up, and (d) 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 completed either by mobile phone or 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 (e) not at all. The basic response to 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 when trying to compare digital use across pillars or countries.

To solve this problem, we estimated the average number of days that 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 for weekly, but not daily, and for monthly, but not weekly; these estimates are reasonably accurate when averaged across large groups of people.[3]

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.. 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 involves comparison of whole numbers rather than the average per day, where the differences are often after the decimal point.

3 Assume there are 30 days in a month (the average is 30.4). Consider a consumer who says they did not engage in an activity daily but did so during one to six days a week. Therefore, the maximum number of days during a month 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 4) 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 a consumer missing at least one week, which gives 23 days (30 minus 7). Therefore, the consumer engages in the activity at least one time and up to an additional 22 days (23 minus 1). 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

Visa Inc. (NYSE: V) is the world's leader in digital payments. Our mission is to connect the world through the most innovative, reliable and secure payment network — enabling individuals, businesses and economies to thrive. Our advanced global processing network, VisaNet, provides secure and reliable payments around the world and is capable of handling more than 65,000 transaction messages a second. The company's relentless focus on innovation is a catalyst for the rapid growth of digital commerce on any device, for everyone, everywhere. As the world moves from analog to digital, Visa is applying our brand, products, people, network and scale to reshape the future of commerce. For more information, visit www.visa.com, https://usa.visa.com/solutions/visa-business-solutions.html and Visa Commercial Solutions: Overview | LinkedIn.

PYMNTS INTELLIGENCE

PYMNTS Intelligence is a leading global data and analytics platform that uses proprietary data and methods to provide actionable insights on what's now and what's next in payments, commerce and the digital economy. Its team of data scientists include leading economists, econometricians, survey experts, financial analysts, and marketing scientists with deep experience in the application of data to the issues that define the future of the digital transformation of the global economy. This multi-lingual team has conducted original data collection and analysis in more than three dozen global markets for some of the world's leading publicly traded and privately held firms.

The PYMNTS Intelligence team that produced this report

Karen Webster
CEO

Yvonni Markaki, PhD
SVP, Data Products

Lynnley Browning
Managing Editor

Daniel Gallucci
Senior Writer

Disclaimer

The 2025 Global Digital Shopping Index: Australia edition may be updated periodically. While reasonable efforts are made to keep the content accurate and up to date, PYMNTS MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, REGARDING THE CORRECTNESS, ACCURACY, COMPLETENESS, ADEQUACY, OR RELIABILITY OF OR THE USE OF OR RESULTS THAT MAY BE GENERATED FROM THE USE OF THE INFORMATION OR THAT THE CONTENT WILL SATISFY YOUR REQUIREMENTS OR EXPECTATIONS. THE CONTENT IS PROVIDED "AS IS" AND ON AN "AS AVAILABLE" BASIS. YOU EXPRESSLY AGREE THAT YOUR USE OF THE CONTENT IS AT YOUR SOLE RISK. PYMNTS SHALL HAVE NO LIABILITY FOR ANY INTERRUPTIONS IN THE CONTENT THAT IS PROVIDED AND DISCLAIMS ALL WARRANTIES WITH REGARD TO THE CONTENT, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT AND TITLE. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES, AND, IN SUCH CASES, THE STATED EXCLUSIONS DO NOT APPLY. PYMNTS RESERVES THE RIGHT AND SHOULD NOT BE LIABLE SHOULD IT EXERCISE ITS RIGHT TO MODIFY, INTERRUPT, OR DISCONTINUE THE AVAILABILITY OF THE CONTENT OR ANY COMPONENT OF IT WITH OR WITHOUT NOTICE.

PYMNTS SHALL NOT BE LIABLE FOR ANY DAMAGES WHATSOEVER, AND, IN PARTICULAR, SHALL NOT BE LIABLE FOR ANY SPECIAL, INDIRECT, CONSEQUENTIAL, OR INCIDENTAL DAMAGES, OR DAMAGES FOR LOST PROFITS, LOSS OF REVENUE, OR LOSS OF USE, ARISING OUT OF OR RELATED TO THE CONTENT, WHETHER SUCH DAMAGES ARISE IN CONTRACT, NEGLIGENCE, TORT, UNDER STATUTE, IN EQUITY, AT LAW, OR OTHERWISE, EVEN IF PYMNTS HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

SOME JURISDICTIONS DO NOT ALLOW FOR THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, AND IN SUCH CASES SOME OF THE ABOVE LIMITATIONS DO NOT APPLY. THE ABOVE DISCLAIMERS AND LIMITATIONS ARE PROVIDED BY PYMNTS AND ITS PARENTS, AFFILIATED AND RELATED COMPANIES, CONTRACTORS, AND SPONSORS, AND EACH OF ITS RESPECTIVE DIRECTORS, OFFICERS, MEMBERS, EMPLOYEES, AGENTS, CONTENT COMPONENT PROVIDERS, LICENSORS, AND ADVISERS.

Components of the content original to and the compilation produced by PYMNTS is the property of PYMNTS and cannot be reproduced without its prior written permission.