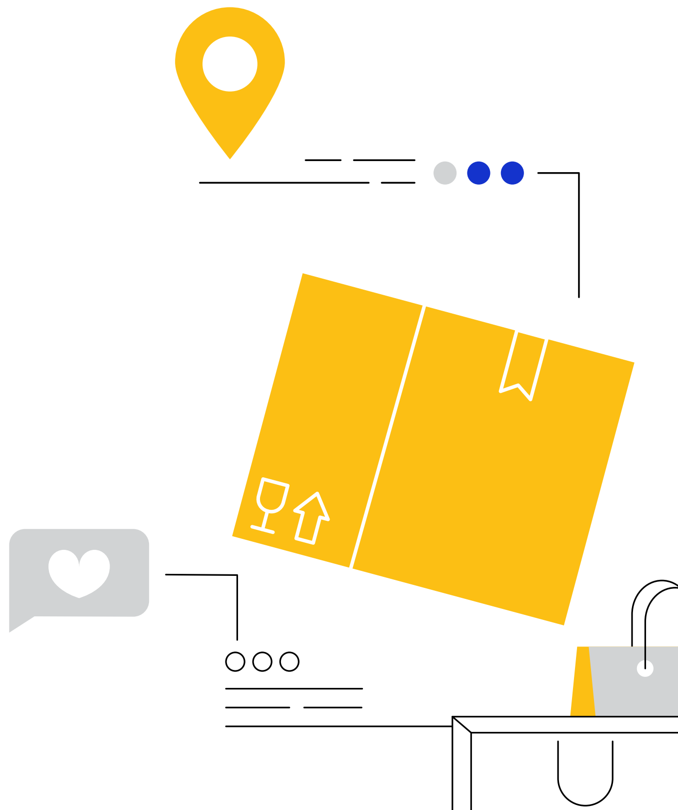
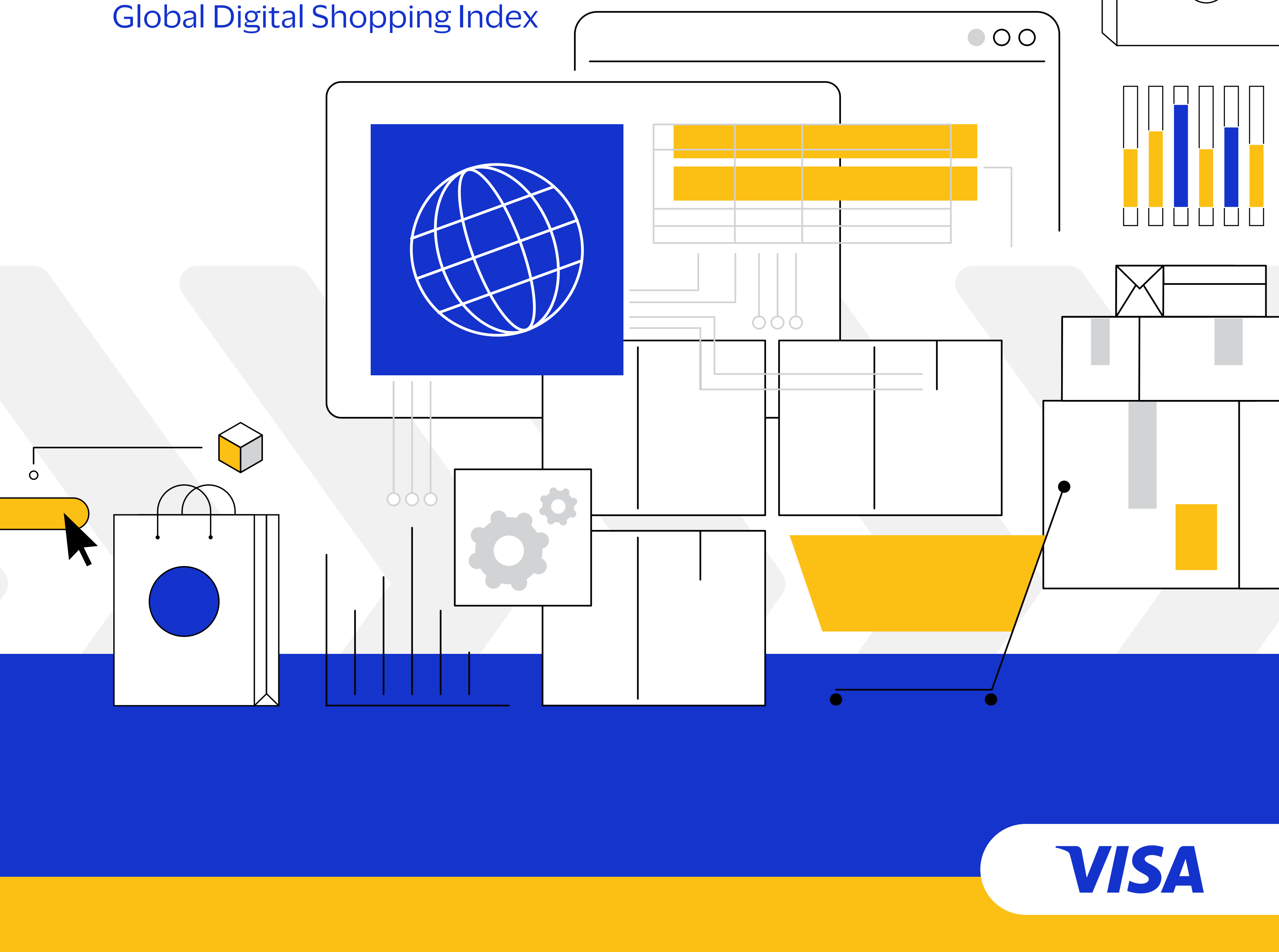
2026

The AI-Powered Shopper Has Arrived

Global Digital Shopping Index





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The AI-Powered Shopper Has Arrived

Global Digital Shopping Index

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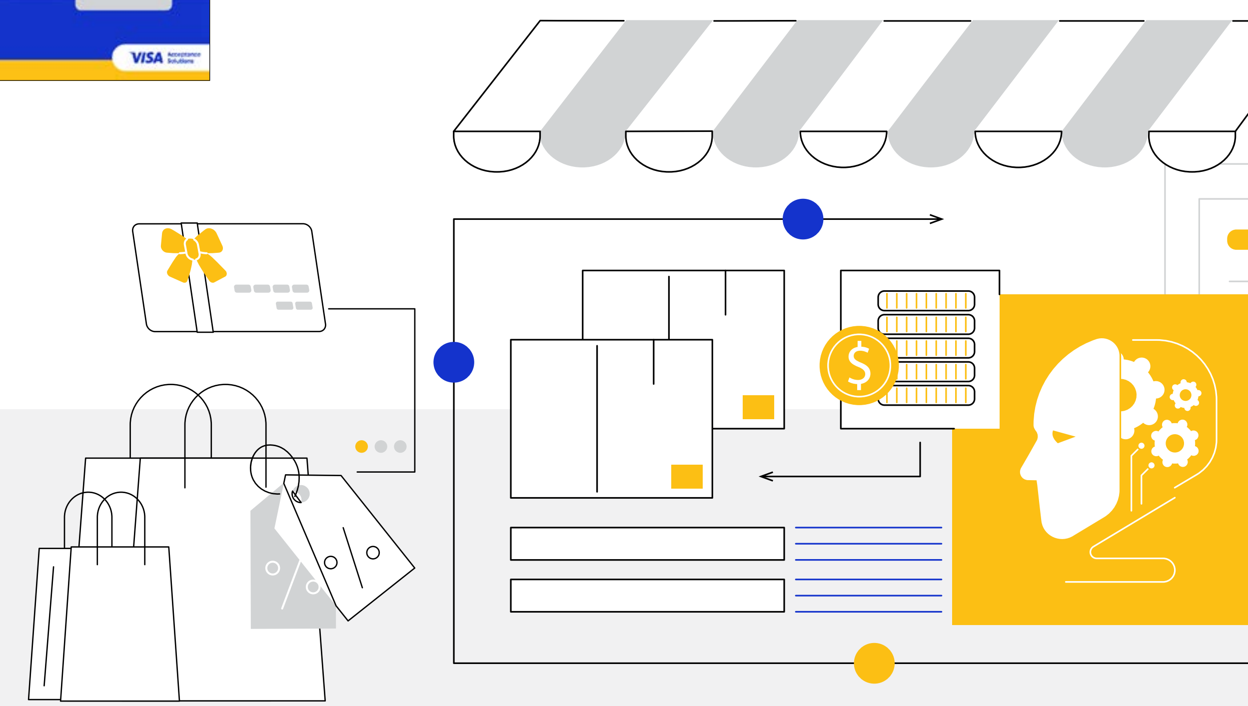


VISA Acceptance Solutions

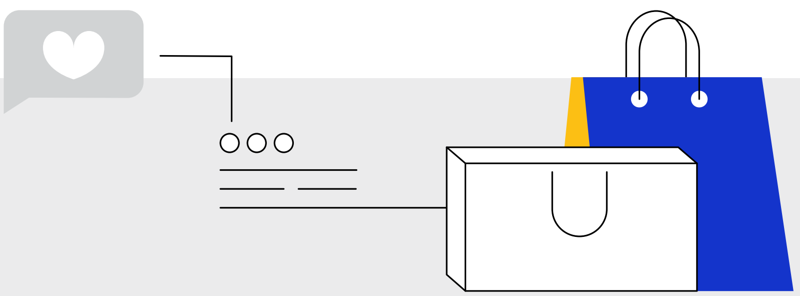
The AI-Powered Shopper Has Arrived was commissioned by Visa Acceptance Solutions, and PYMNTS Intelligence is grateful for the company's support and insight. • This report draws on insights from a survey of 5,841 consumers and 1,185 merchants across three countries (the United States, Brazil, and the United Arab Emirates) fielded in March 2026. To learn more about our data, refer to the methodology at the end of this report. • PYMNTS Intelligence retains full editorial control over the following content, findings, methodology, and data analysis.

What's at Stake

The AI-powered shopper has arrived. Two years ago, shopping was digital and mobile-first. This year, it got smarter.

Consider a shopper picking out a new pair of running shoes. She starts the search on her phone over coffee, not on Google or Amazon but by asking ChatGPT which brands suit her foot type. She narrows the list to three, checks reviews on one retailer's app over lunch, walks into the store after work to try them on, scans a barcode to see if her size is cheaper online, and taps her phone at the physical store register to pay. She never touched a laptop or typed a URL. She crossed four channels without even thinking about it.

Two years ago, almost none of that journey would have looked like that—and the data in this report captures exactly how much has changed. ChatGPT barely registered as a shopping tool. Half of in-store shoppers didn't pull their phone out while browsing. Contactless at checkout wasn't yet the default in the U.S. What changed is that the phone stopped being a gateway and started being a concierge, and nearly half (47%) of consumers enlisted AI somewhere in their most recent purchase.



Survey data suggest retailers may be underestimating the pace of this shift. **ChatGPT went from near-zero to a top-three product discovery platform in 24 months**, pushing Amazon from #2 to #3. About two-thirds (64%) of consumers expect to use AI shopping agents within two years, a forecast shoppers rarely make this confidently about their own future.

Yet merchants are still moving in the other direction. The number of digital features they plan to offer just hit a four-year low, and the shoppers they can least afford to lose (millennials, parents, and high earners) are getting the worst experience.[1]

This report zooms in on where those gaps sit, which investments are paying back, and how agentic commerce changes the math.

1. PYMNTS Intelligence uses the following birth dates and age ranges in 2026 for generational cohorts: baby boomers: born in 1964 or earlier and now aged 62 or older; Generation X: born between 1965 and 1980 and now aged 46–61; millennials: born between 1981 and 1996 and now aged 30–45; bridge millennials: born between 1978 and 1988 and now aged 38–48; zillennials: born between 1991 and 1999 and now aged 26–35; and Generation Z: born in 1997 or later and now aged 29 or younger.

Key Findings at a Glance

The always-on shopper is here, and they buy 3x more.

Consumers now average 55 digital shopping days per month, up 9% from 2024, and 39% now research on mobile (+8 percentage points vs. 2022). The shoppers who browse most buy 3x more across every channel.[1]

Most purchases are now mobile-first.

Consumers used mobile devices for more than half (53%) of their purchases across physical and digital channels.

AI is the new search bar.

ChatGPT jumped from 2% to 30% for product search in two years. Nearly half (47%) of online shoppers used AI somewhere in their most recent purchase journey.

Most consumers now want AI shopping agents.

Shoppers will let AI compare products (56%) far more readily than access saved payment methods (35%).

Merchants are pruning features to free up room for AI bets.

The number of digital features merchants have "no plans" to offer hit a four-year high. At the same time, AI shopping assistants now top the merchant innovation wish list for the next three years (37%).

Contactless payments continue to build momentum.

Tap-to-pay use reached 59% globally (+12 percentage points in four years). For high-income shoppers, it jumped 15 percentage points to 71%.

1. See p. 49 for the definition of digital shopping days.

Key Findings

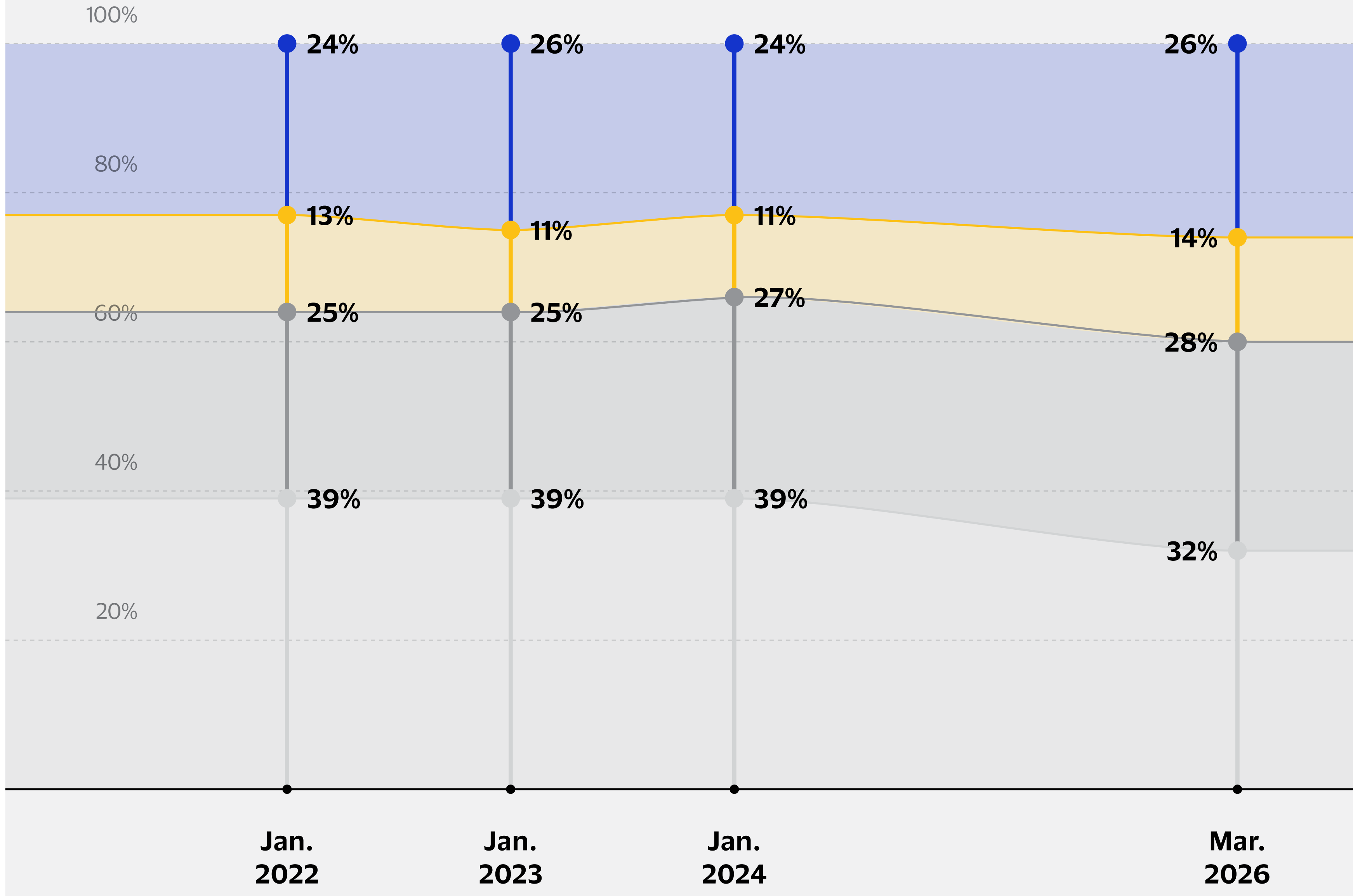
01

The always-on shopper

Consumers now average 9% more digital shopping days than in 2024, and the shoppers who browse the most buy 3x more.

Digital shopping is building momentum. For the first time since this research series launched in 2022, the data shows a marked drop in in-store shopping without any digital assistance. Only 32% of consumers made their latest purchase this way in 2026, compared to 39% in each of the previous surveys.

Figure 1:
How consumers made their latest purchase



- Digitally assisted in-store
- Pickup
- Remote (online)
- In-store (no digital)

Source: PYMNTS Intelligence
The AI-Powered Shopper Has Arrived, May 2026
N = 5,841: Complete consumer responses

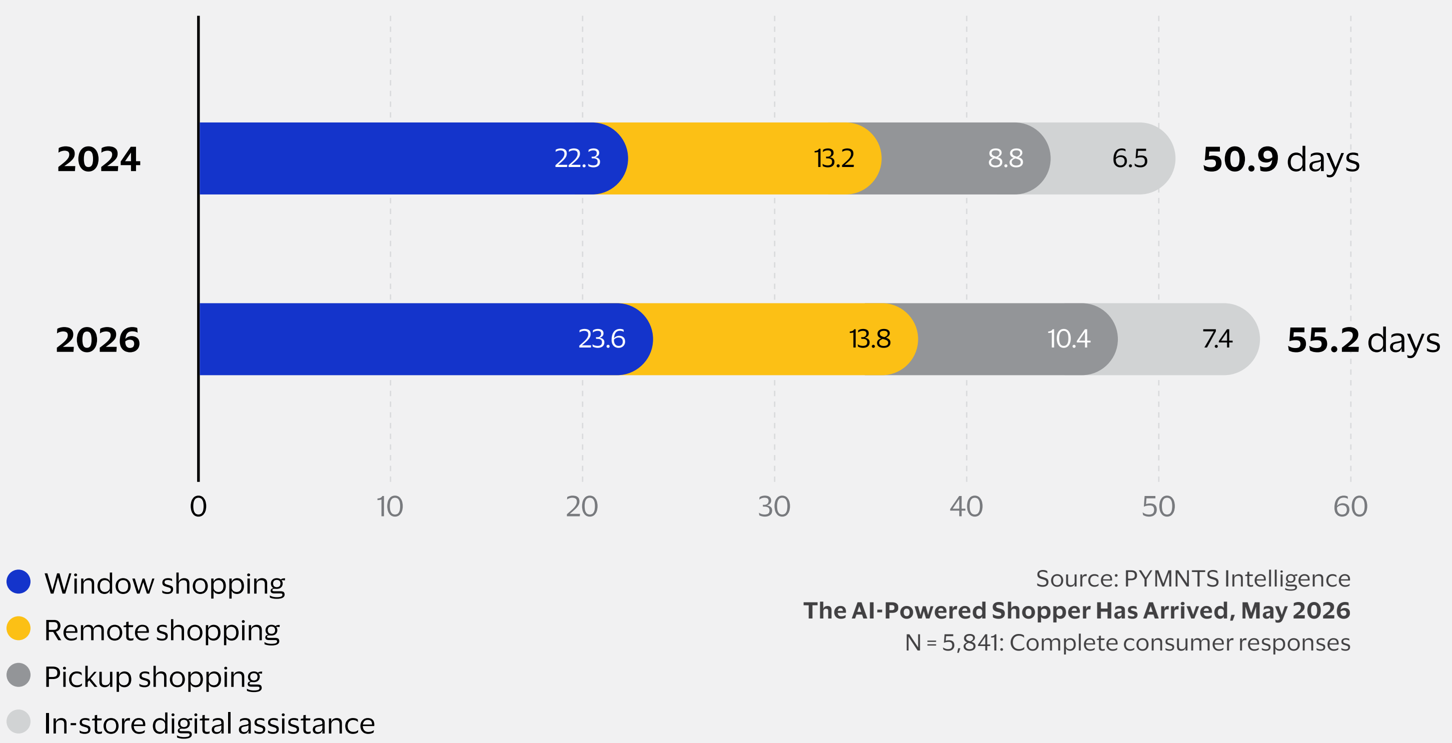
Digital shopping days measure how frequently a shopper engaged in digital shopping activities in the last month. For each activity recorded (browsing, online shopping, picking up an order in-store, and digitally assisted in-store shopping), shoppers could have up to 30 digital shopping days per activity, with each day indicating they performed that activity at least once on a given day. Thus, with seven activities tracked, the total number of possible digital shopping days in a given month is 210.

In the last two years, consumers ramped up their digital shopping activity by 9%, underscoring the continued shift to digital-first browsing and buying. The 2026 study measured 55 digital shopping days (see definition above) per month for the average consumer, reflecting nearly two different digital shopping activities per day. That is up from 51 in 2024.

The biggest increase came from online purchases with in-store pickup, which jumped 18% since 2024. Digital shopping picked up across other channels too. Remote purchases with delivery rose 4.5% and shopping in-store with digital assistance (such as using a phone to compare prices or access rewards) climbed 14%. Alongside purchasing, digital window shopping expanded by 5.8%, something that has important knock-on effects for buying frequency.

This year's study focused on three markets: Brazil, the United Arab Emirates, and the United States. The UAE continues to stand out as a digital shopping leader, with consumers averaging 69.1 digital shopping days. Brazil follows closely at 67.4 days, while the U.S. lags considerably at 50.9 days. **This gap echoes findings in previous years that have repeatedly shown that consumers in longer-established markets like the U.S. and U.K. have been slower to adopt mobile shopping, resulting in lower overall digital shopping intensity.**

Figure 2:
Average digital shopping activity days per month, by activity type

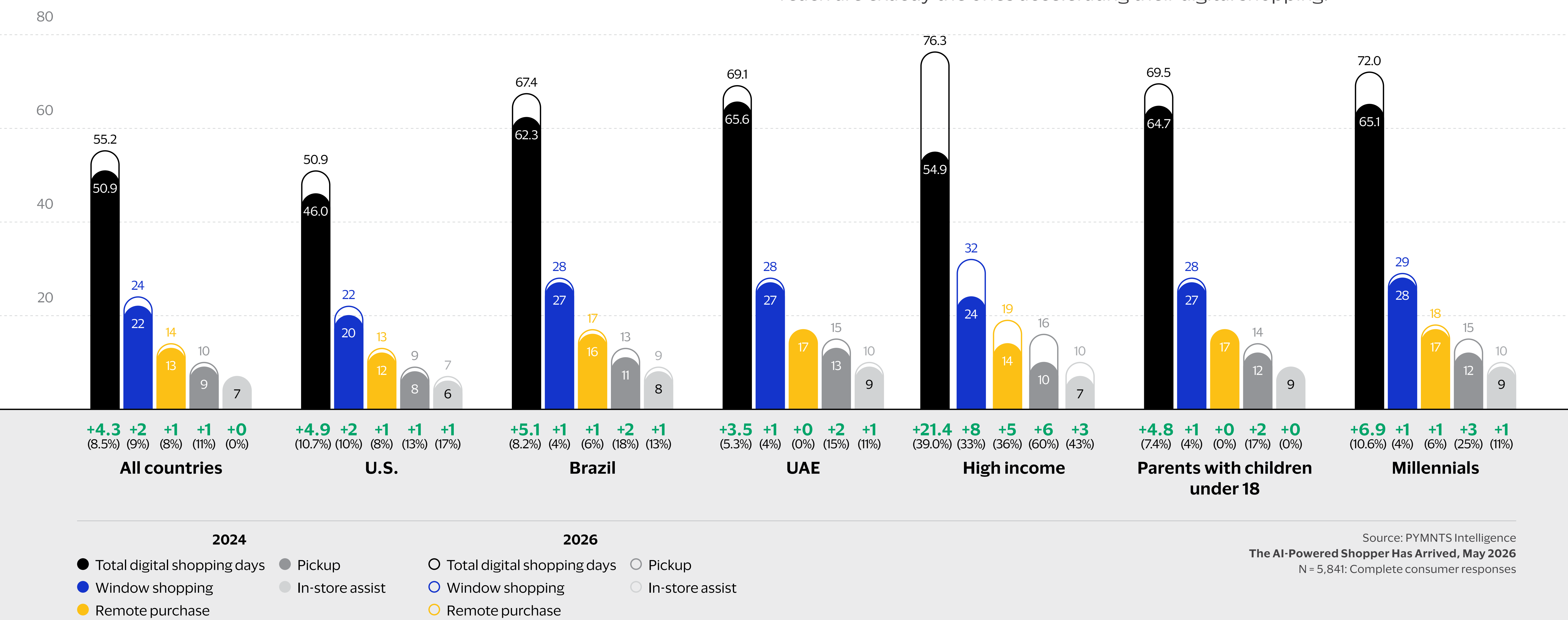


Source: PYMNTS Intelligence
The AI-Powered Shopper Has Arrived, May 2026
N = 5,841: Complete consumer responses

A deeper look at the data uncovers three key demographic segments as mobile shopping trendsetters: high-income consumers, millennials, and parents with children under 18 in their care. **High-income consumers ramped up their digital shopping by 40% since 2024. Millennials (up 11%) and parents (up 7%) are close behind.** These consumers have also proven across previous surveys to be some of most lucrative segments, meaning that the shoppers merchants most want to reach are exactly the ones accelerating their digital shopping.

Figure 3:

Increase in digital shopping days per month, 2024 vs. 2026



Source: PYMNTS Intelligence
The AI-Powered Shopper Has Arrived, May 2026
N = 5,841: Complete consumer responses

Visa Acceptance Solutions

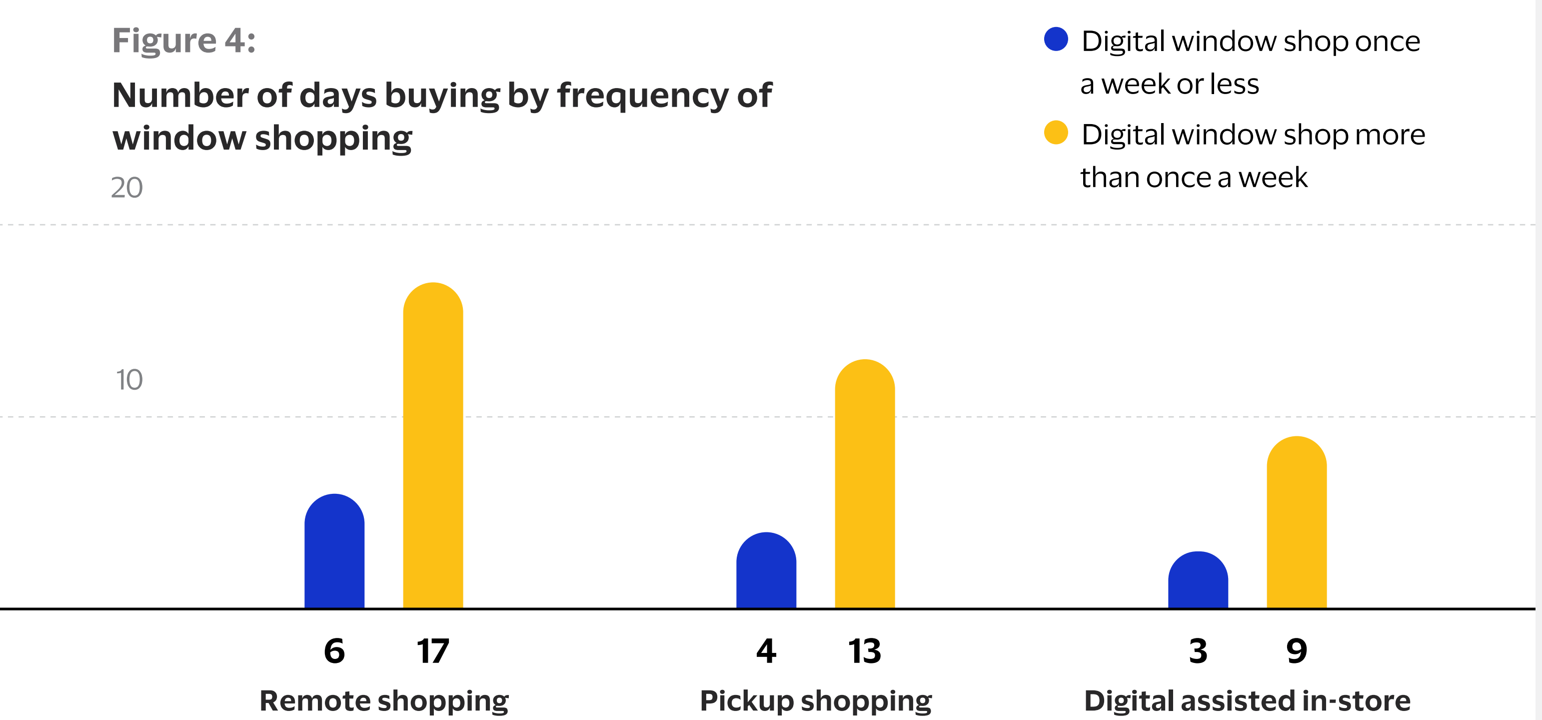
More browsing = More buying

This study treats digital window shopping as a core digital shopping activity because it drives purchases, something this year's results emphasize more clearly than ever. Consumers who digital window shop more than once a week buy about three times more often across every channel.

Browsing has long been seen as a low-intent activity, a funnel merchants should optimize but not heavily invest in or treat as a primary sales driver. The data says the opposite. **Frequent browsing is the single best predictor of frequent buying**, more than high-income status or age group. This means investment in areas such as discovery, product information, and comparison tools can boost a merchant's bottom line.

Figure 4:

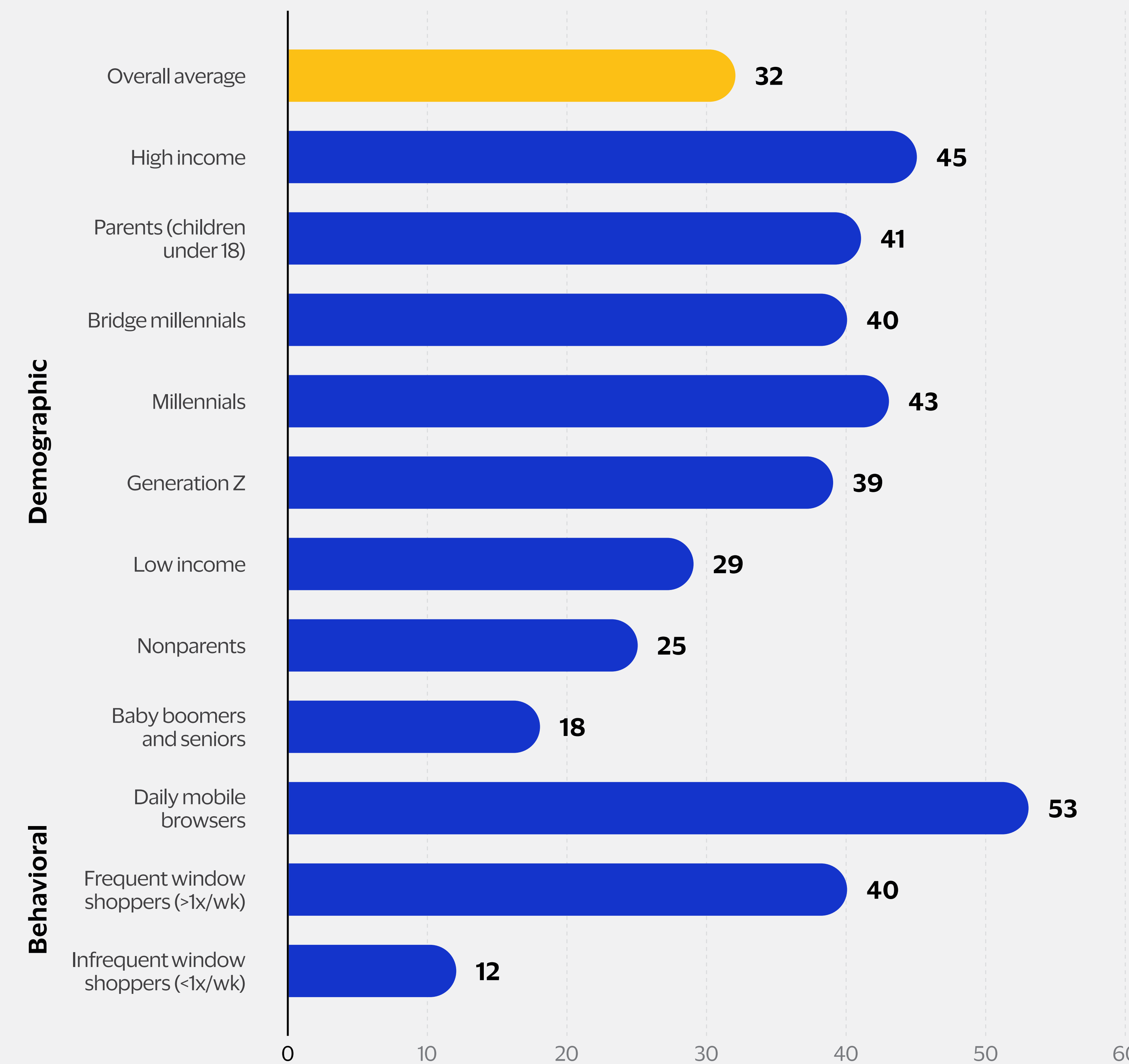
Number of days buying by frequency of window shopping



Source: PYMNTS Intelligence
The AI-Powered Shopper Has Arrived, May 2026
N = 5,841: complete consumer responses

Figure 5:

Digital buying days by consumer segment



Source: PYMNTS Intelligence
The AI-Powered Shopper Has Arrived, May 2026
N = 5,841: Complete consumer responses

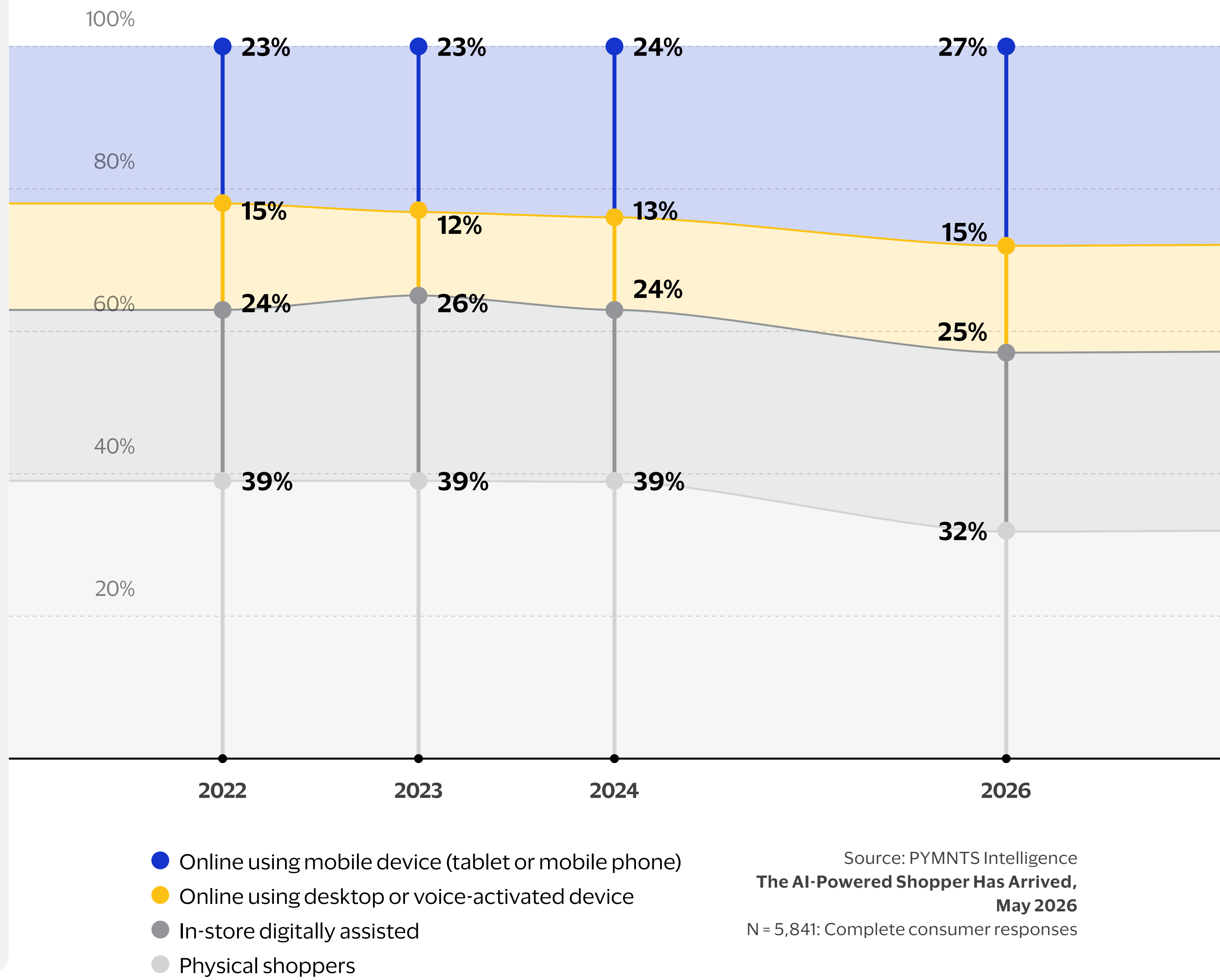
02

Mobile-first across the shopping journey

Consumers now use mobile devices for most of their purchases across channels.

For years, the big story in retail has been the rise of the mobile shopper: More consumers doing more of their shopping from their phones. This year, for the first time, consumers globally are making the majority of their purchases with mobile devices, at 53%, up from 48% in 2024. This stands out as a milestone in the rise of the mobile shopper and signals a tipping point that goes beyond how purchases get completed. Something bigger is happening.

Figure 6:
Channel used in most recent purchase

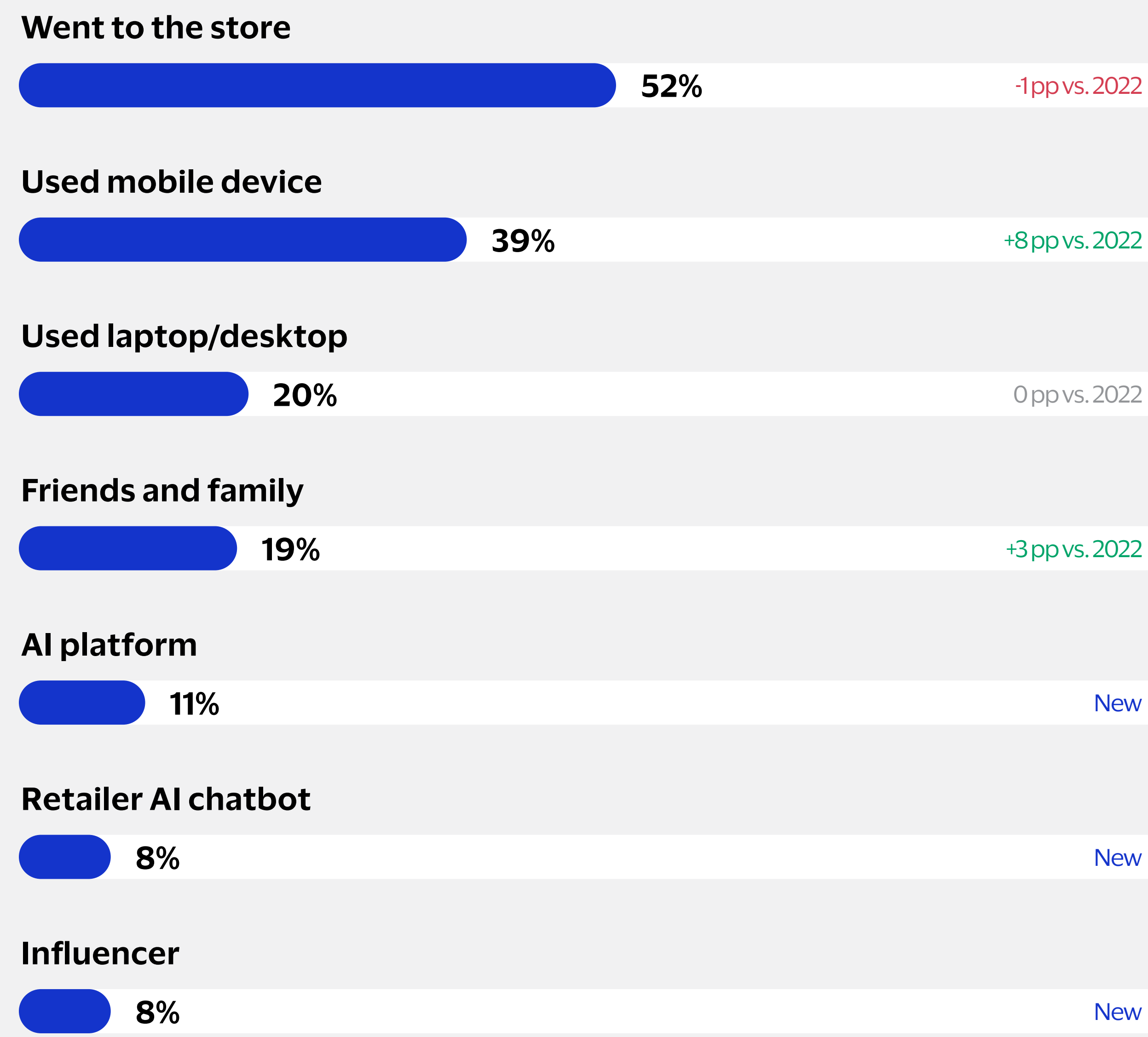


Source: PYMNTS Intelligence
The AI-Powered Shopper Has Arrived, May 2026
N = 5,841: Complete consumer responses

Phones have become increasingly central to the entire shopping journey, from research to checkout, even when the purchase happens in-store. The data shows that about four in 10 consumers in 2026 used a mobile device to research their most recent purchase, up eight percentage points from 2022. That makes it the second-most common method for learning about products, behind visiting a store, at 52%.

Notably, consumers were twice as likely to conduct research on a phone than to do so on a computer or to ask friends or family, emphasizing how central mobile is becoming to this part of the shopping journey.

Figure 7:
How consumers decided which product to buy in their most recent purchase



Source: PYMNTS Intelligence
The AI-Powered Shopper Has Arrived, May 2026
N = 5,841: Complete consumer responses

Consumers are making their phone a part of the physical shopping experience more than ever. For their latest in-store purchase, 46% of shoppers used a mobile device for at least one related activity, up from 40% in 2024. They most frequently searched for coupons and discounts (36%) and compare prices at other merchants (34%). About one-quarter used their phones to find a product's location, look up reviews, or confirm in-stock availability. Notably, all three of these activities became much more common in the last two years, underscoring how the phone is becoming more central to in-store purchases.

Price-focused activities (coupons, price comparison) are declining, while product discovery and fulfillment activities (finding products in-store, checking stock, reading reviews) are rising. **Shoppers are shifting from "save money" to "find the right product" when reaching for their phones in-store.**

Figure 8:
Top in-store mobile activities

	2022	2023	2024	2026	2024–2026
Look for coupons and discounts	42%	42%	40%	**36%**	-4%
Compare prices at other merchants	46%	37%	33%	**34%**	+1%
Look up product information	31%	26%	28%	**28%**	0%
Find product location in-store	24%	25%	23%	**27%**	+4%
Look up product reviews	25%	23%	21%	**26%**	+5%
Confirm product is in stock	26%	20%	21%	**25%**	+4%
Check payment method accepted	–	19%	18%	**19%**	+1%
Gain loyalty credit	24%	22%	19%	**17%**	-2%

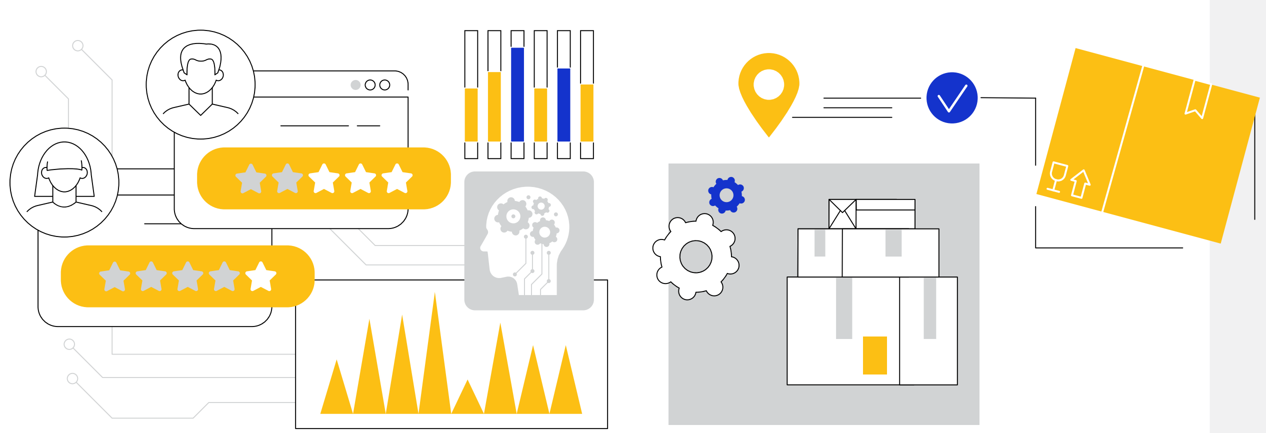
Source: PYMNTS Intelligence
The AI-Powered Shopper Has Arrived, May 2026
N = 1,797: Consumers who shopped in-store with mobile assistance

03

AI is the new search

ChatGPT jumped from 2% to 30% for product search.

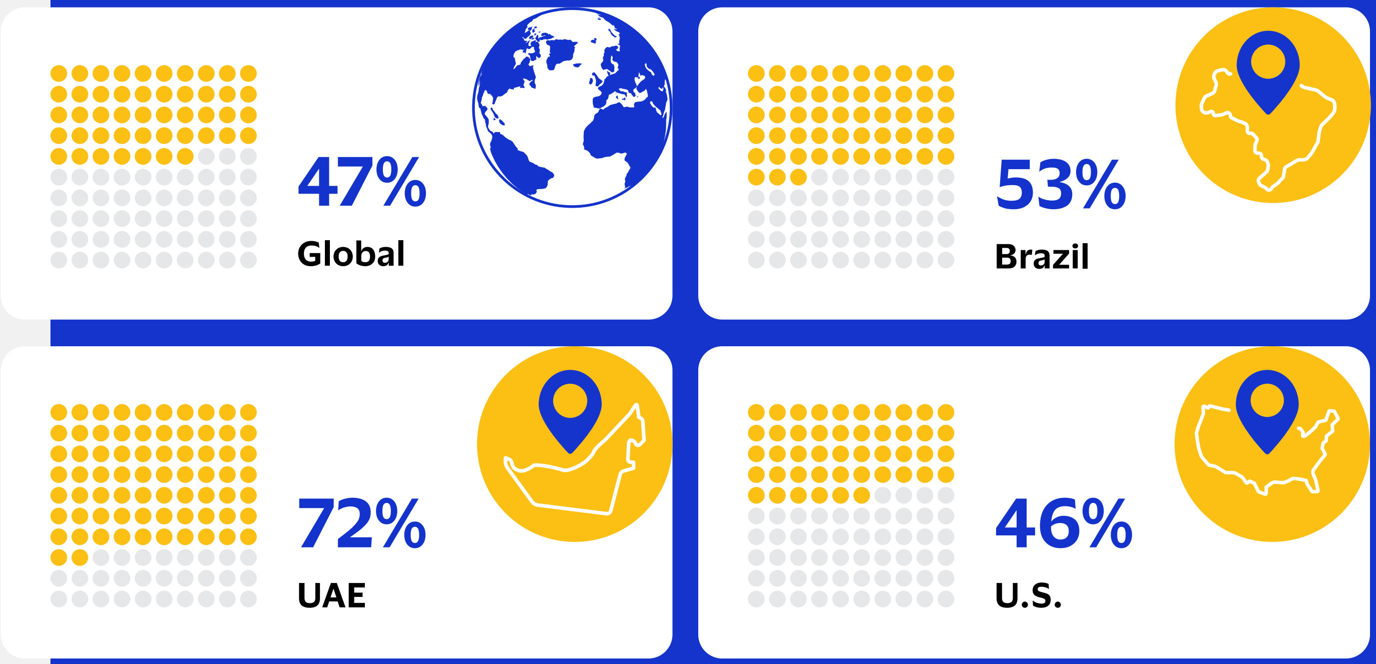
A lot can change in two years. In 2026, nearly half of consumers used AI as part of their latest online purchase. Shoppers in the UAE have been the quickest to adopt AI at 72%, followed by their counterparts in Brazil at 53% and the U.S. at 46%.



Nearly 50% of **online shoppers used AI** as part of their latest purchase.

Figure 9:

Consumers who used an AI platform or merchant AI tool as part of their latest online purchase



Source: PYMNTS Intelligence
The AI-Powered Shopper Has Arrived, May 2026
N = 2,475: Responses from consumers who made last purchase online

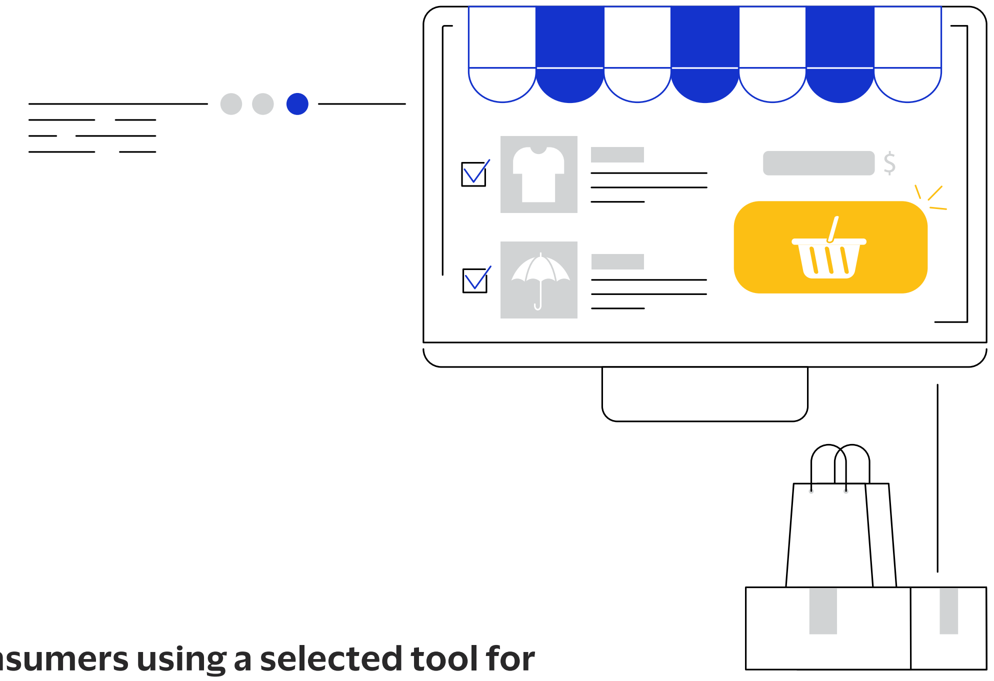
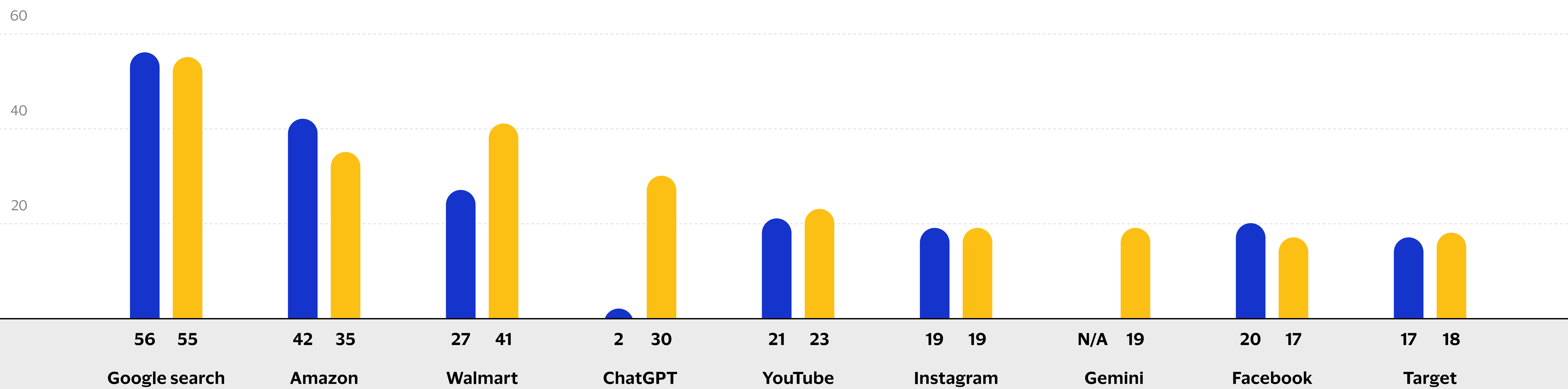


Figure 10:

Percentage of consumers using a selected tool for researching their latest purchase



2024
2026

Source: PYMNTS Intelligence
The AI-Powered Shopper Has Arrived, May 2026
N= 3,013: Responses from consumers who used their computer, mobile device, or an AI platform to search for product information before most recent purchase

ChatGPT is leading the way in rewriting how consumers use AI to search for product information. In 2026, three in 10 shoppers used the platform as part of researching their latest purchase, up from just 2%. This puts ChatGPT in fourth place behind Google search, Walmart, and Amazon.

Another 19% of shoppers used Google's Gemini AI platform as part of their most recent transaction. Amazon's decline to 35% from 42% over two years suggests that AI platforms are nudging some consumers away from the retail giant when it comes to how they seek product information. Across all countries surveyed, Perplexity was used by 5% of consumers and Claude by 4%.

What the rise of AI-driven shopping means for payment infrastructure

Agentic commerce is driving fundamental changes in how payments work in the retail context. Traditional checkouts assume a shopper actively chooses an item, enters new credentials or authenticates stored ones, and authorizes payment inside a merchant-controlled flow. AI agents expand that model by searching, comparing, selecting, and purchasing on a shopper's behalf.

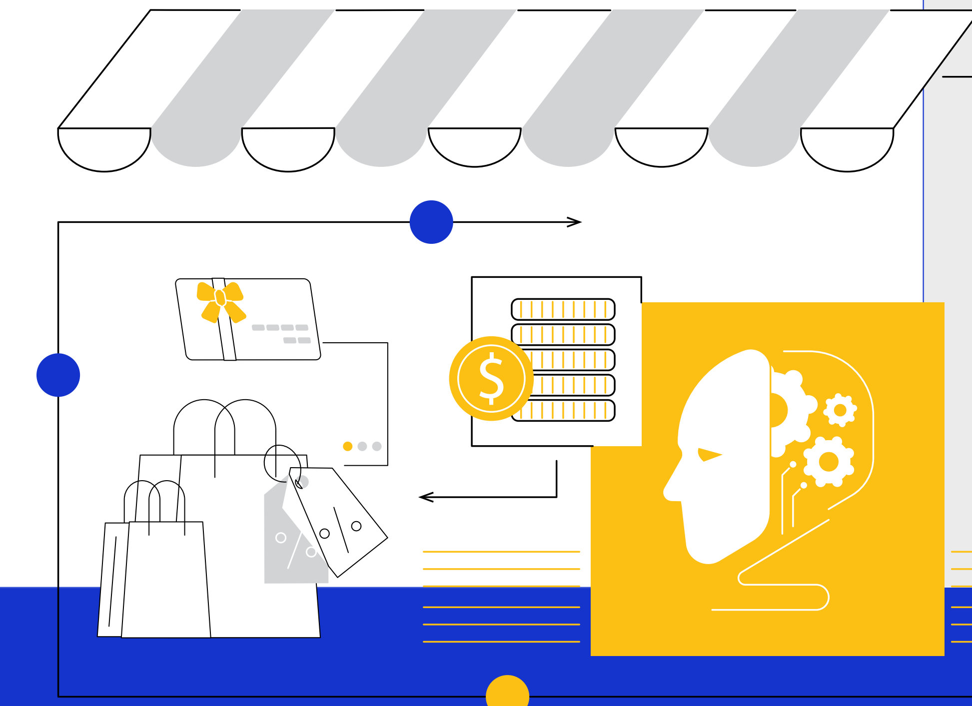
Merchants therefore need infrastructure that can recognize legitimate agents, confirm customer approval, and accept payment without exposing sensitive credentials or weakening fraud controls.

19%

of shoppers **used Gemini to research** their latest purchase.

As a result, the industry is moving quickly toward more tokenized, permission-based payment infrastructure.

Instead of a card number entered at checkout, an AI agent may use a secure payment token governed by rules such as merchant, transaction type, spending limit, or user approval status. **For merchants, this means checkout must become more machine-readable, secure, and rules-based.** Retailers that support clean product data, tokenized payments, trusted-agent recognition, and clear loyalty or discount logic will be better positioned as AI becomes a more common layer between consumers and checkout.



04

Shoppers want AI assistants

Nearly two-thirds of consumers (64%) expect to use AI shopping agents within two years.

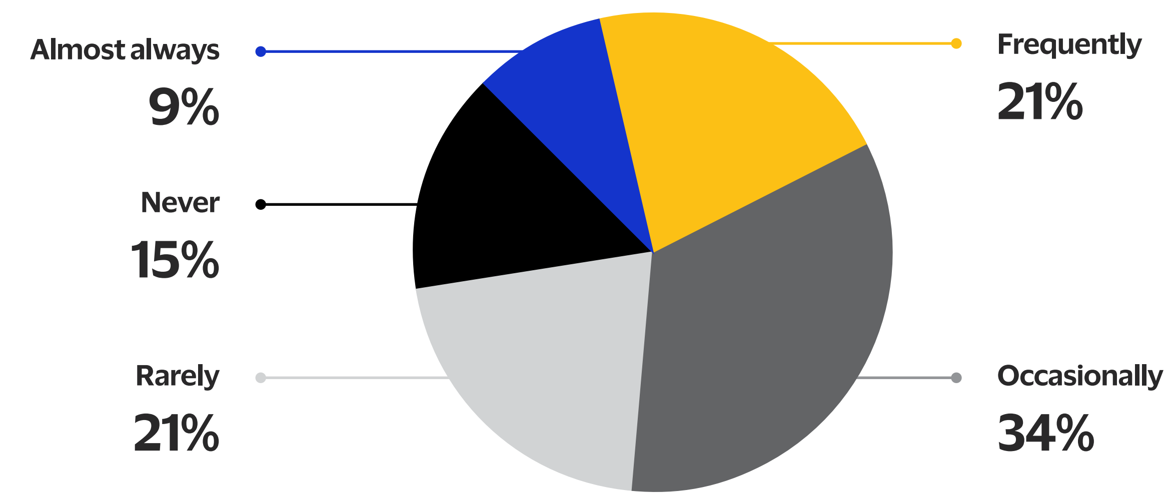
The always-on shopper wants always-on agents ready to shop and assist 24/7. Nearly two-thirds of consumers (64%) expect to shop with AI agents at least occasionally within the next two years, and 30% expect to do so frequently or almost always. That is a very high level of confidence for a new technology. Merchants should take this as a clear sign that agentic commerce is moving from experimentation toward mass adoption. **Consumers may not be ready to hand over the entire purchase journey, but they are increasingly ready to let agents help them evaluate products and complete transactions.**

30%

of consumers who **expect to shop with AI agents** frequently or always in two years

Figure 11:

How often consumers expect to shop with AI agents in two years



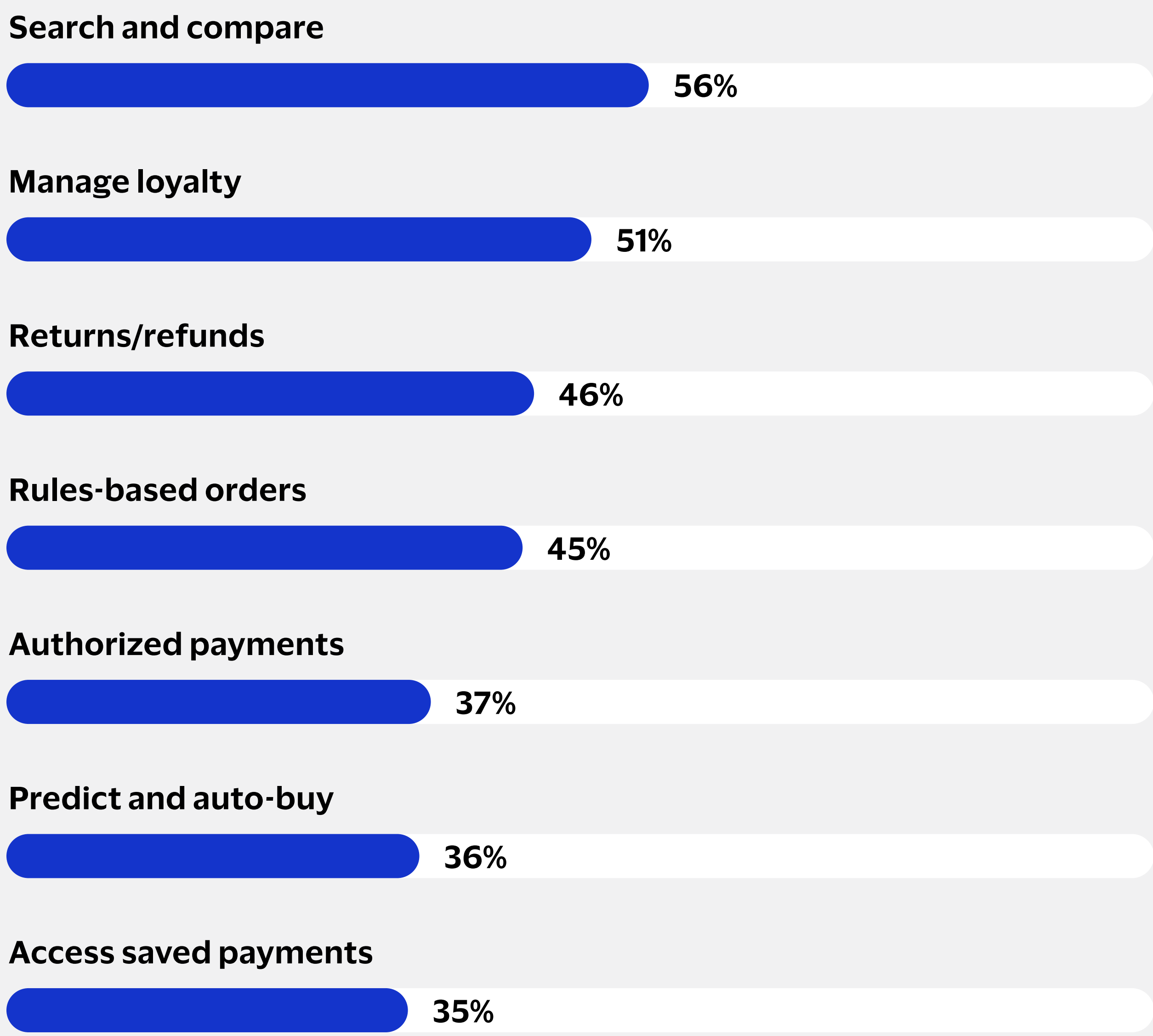
Source: PYMNTS Intelligence
The AI-Powered Shopper Has Arrived, May 2026
N = 5,056: Responses from consumers who have at least some willingness to use higher-delegation AI features

The Comfort Gap

Consumers are currently most comfortable delegating tasks that feel advisory or administrative. More than half would let AI agents search and compare products (56%), and 51% would let them manage loyalty programs. Willingness is also high for returns and refunds (46%) and rules-based ordering (45%), suggesting that many consumers already see practical value in letting agents handle structured transactions.

Trust moves lower when agents move closer to payment authority. About one-third of consumers would let AI authorize payments (37%), conduct predictive auto-buying (36%), or have access to saved payment methods (35%). **The comfort gap between using AI agents to search and compare products and giving them authority over payments and purchases represents the next challenge in mainstream adoption of agentic commerce.** That said, the fact that so many shoppers are already willing to let AI directly handle transactions shows that the retail industry is moving rapidly in this direction. Trust builds incrementally, not instantly.

Figure 12:
Share of consumers willing to delegate tasks to AI agents



Source: PYMNTS Intelligence
The AI-Powered Shopper Has Arrived, May 2026
N = 5,841: Complete consumer responses

Retailers see the growing consumer interest in AI assistants, but they seem to be underestimating the importance of this shift. While AI shopping assistants top the innovation agenda for merchants, only 37% plan to add or improve their capabilities in this area in the next three years. **That means almost two-thirds of retailers are not yet expecting to invest in this capability, a stance that will quickly leave them behind.**

Stored credentials and biometrics also stand out as a critical area most merchants are overlooking. Only 16% of retailers plan to innovate with either technology, even though many consumers prefer to log in and authenticate with these methods. This may reflect a perception from merchants that these solutions are difficult or expensive to implement or that they add friction to the checkout process.

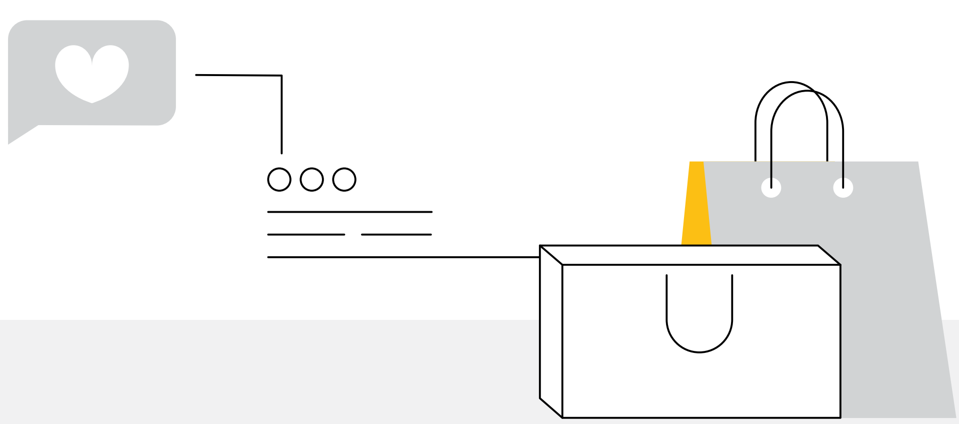
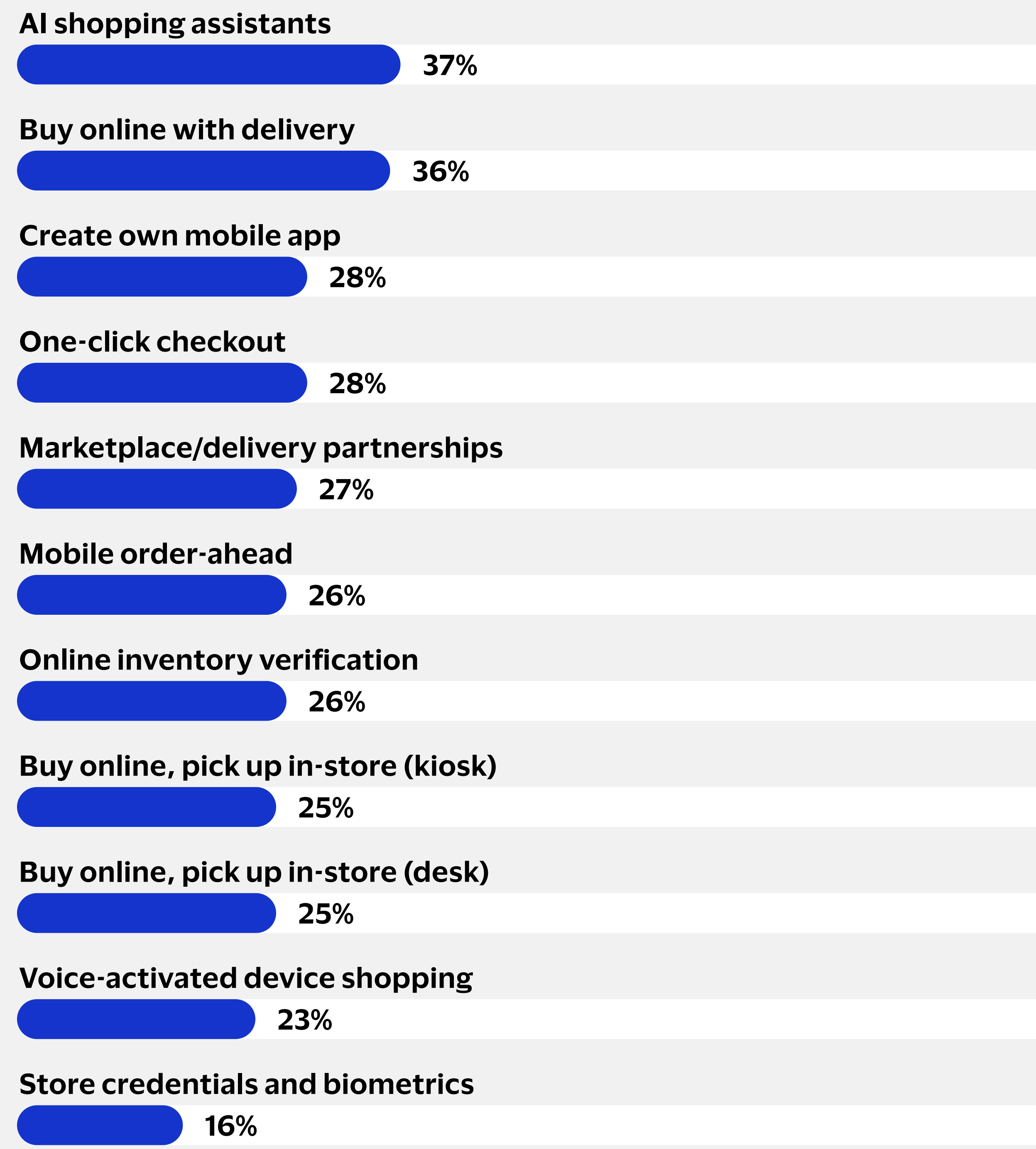


Figure 13:

Capabilities merchants plan to add or improve in the next three years



Source: PYMNTS Intelligence
The AI-Powered Shopper Has Arrived, May 2026
N = 1,185: Complete merchant responses

05

Merchants are building for yesterday's shopper

Retailer innovation is slowing down, with gaps that leave the highest value shoppers especially underserved.

Despite all the advancements in digital shopping in recent years, merchants widely continue to fall short of delivering key features consumers value. The biggest "supply-demand" gap is on **price-matching features, with 61% of shoppers wanting or using the feature in their latest transaction compared to 47% of merchants who report offering it.** That said, while important today, price matching will likely become table stakes as agentic discovery surfaces the best prices automatically.

60%

of consumers **want a mobile product locator** for in-store shopping.

Digital coupons and mobile product locators follow, each with a nine-point gap. Other large gaps include voice ordering, promo codes, two-factor authentication, and loyalty or rewards programs.

In 2026, there is little reason for merchants not to offer these basic features, yet retailers appear to be overlooking their importance despite clear demand. The number of features merchants have no plans to offer has reached a four-year high, rising to seven from five. Cross-channel capability dropped nine points on the merchant side while consumer demand held steady, and mobile app support slipped as well. Not only are merchants failing to close existing gaps, they are letting others step in.

Note:
Consumer demand = currently use + would use if available

Figure 14:
Consumer demand vs. merchant availability

Demand Exceeds Supply

	Consumer demand	Merchant availability	Difference in percentage points	
Price matching	61%	47%	-14	Have what I want
Mobile product locator	60%	51%	-9	Make it easy
Digital coupons	67%	58%	-9	Value me
Voice ordering	42%	36%	-7	Make it easy
Targeted promo codes	64%	58%	-6	Value me
Two-factor authentication	58%	52%	-6	Protect me
Loyalty/rewards	67%	62%	-5	Value me
Free shipping	65%	60%	-5	Make it easy

Supply Exceeds Demand

	Consumer demand	Merchant availability	Difference in percentage points	
Easy dispute resolution	59%	81%	+22	Protect me
Live help	56%	70%	+14	Protect me
Refund fraud charges	57%	71%	+13	Protect me
Refund digital purchases	59%	72%	+13	Protect me
Return by mail or store	59%	71%	+12	Protect me
Return in-store	58%	67%	+9	Protect me
Marketing opt-in	51%	61%	+9	Value me
Secure card storage	60%	69%	+8	Protect me

Source: PYMNTS Intelligence
The AI-Powered Shopper Has Arrived, May 2026
N= Complete consumer (5,841) and merchant (1,185) responses

The supply-demand gap is not distributed evenly across shoppers. The most underserved groups are the same crucial segments that have stood out earlier in this report: high-income consumers, millennials, and parents. Millennials show the largest average shortfall, with demand exceeding merchant availability by 4.7 percentage points across all features. Parents follow at 3.3 points, with high-income consumers at 2.7 points.

The gap patterns have become more pronounced in the last two years. Every underserved segment fell further behind, including millennials by 2.2 points, parents by 1.6 points, bridge millennials by 1.2 points, and high-income consumers by 4.6 points. Interestingly, merchants improved among segments they already overserve, including non-parents and boomers and seniors, suggesting wider strategic misalignment with the ways retailers approach user experience and customer segmentation.

These findings offer a playbook to merchants who want to boost performance with the consumer segments that lead in digital shopping. Price matching is the single most important gap to close, with strikingly consistent shortfalls across groups: 19 points for millennials and parents and 20 points for high-income consumers as well as up-and-coming Gen Z. Voice ordering, mobile product locators, and digital coupons are other top areas for improvement.

Figure 15:

Feature gaps by consumer segment

Source: PYMNTS Intelligence
The AI-Powered Shopper Has Arrived, May 2026
N = 5,841: Complete consumer responses

Figure 16:

Top underserved features by key segment

Demand Offer

Source: PYMNTS Intelligence
The AI-Powered Shopper Has Arrived, May 2026
N = 5,841: Complete consumer responses

Millennials

The frequency driver
-4.7pp average gap

Feature	Demand	Offer	Gap
Price matching	66%	47%	-19pp
Voice ordering	54%	36%	-18pp
Mobile product locator	69%	51%	-18pp
Digital coupons	72%	58%	-14pp
Mobile app	72%	58%	-14pp
Cross-channel	56%	42%	-14pp
Targeted promo codes	70%	58%	-13pp

Parents (<18)

The always-on houshold
-3.3pp average gap

Feature	Demand	Offer	Gap
Price matching	65%	47%	-19pp
Voice ordering	53%	36%	-18pp
Mobile product locator	67%	51%	-16pp
Digital coupons	70%	58%	-13pp
Cross-channel	54%	42%	-12pp
Mobile app	68%	58%	-11pp
Targeted promo codes	68%	58%	-10pp

High income

The premium opportunity
-2.7pp average gap

Feature	Demand	Offer	Gap
Voice ordering	57%	36%	-21pp
Price matching	67%	47%	-20pp
Digital coupons	75%	58%	-17pp
Mobile product locator	66%	51%	-15pp
Free shipping	74%	60%	-14pp
Targeted promo codes	71%	58%	-13pp
Loyalty/rewards	72%	62%	-10pp

Generation Z

The digital native
-0.9pp average gap

Feature	Demand	Offer	Gap
Price matching	67%	47%	-20pp
Mobile product locator	62%	51%	-11pp
Digital coupons	68%	58%	-10pp
Stored coupons	66%	56%	-10pp
Voice ordering	45%	36%	-10pp
Cross-channel	51%	42%	-9pp
Free shipping	69%	60%	-8pp

06

Payment options drive merchant choice

Two-thirds of consumers say preferred payment options influence their choice of merchant.

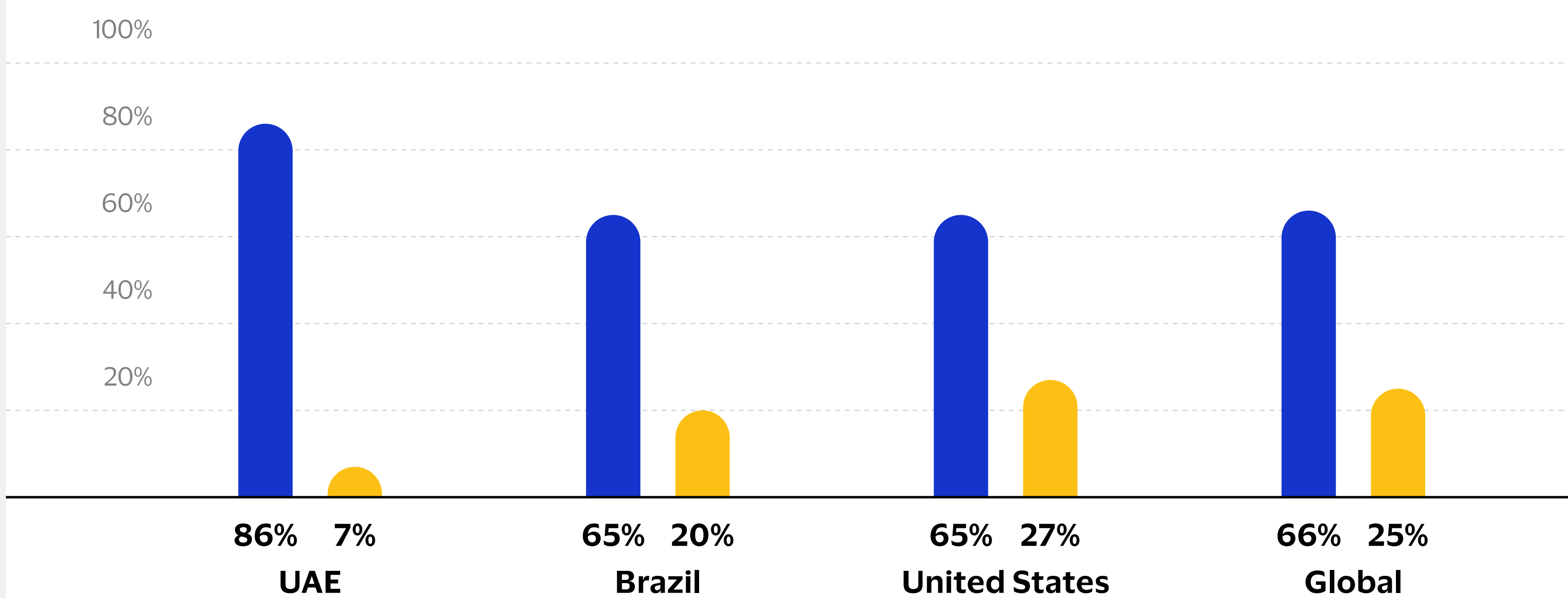
Since the first edition of this study, the data has shown that payment options have a large impact on where consumers choose to shop. When shoppers can use their favorite payment types, they feel more secure about their transactions and often receive valuable rewards, such as points and cash back, that they would not get otherwise.

Shoppers in the UAE are most likely to be **swayed by payment method availability.**

Figure 17:

Payment options impact choice of merchant

Consumers who agree that knowing their preferred payment option was available influenced where they made their most recent purchase



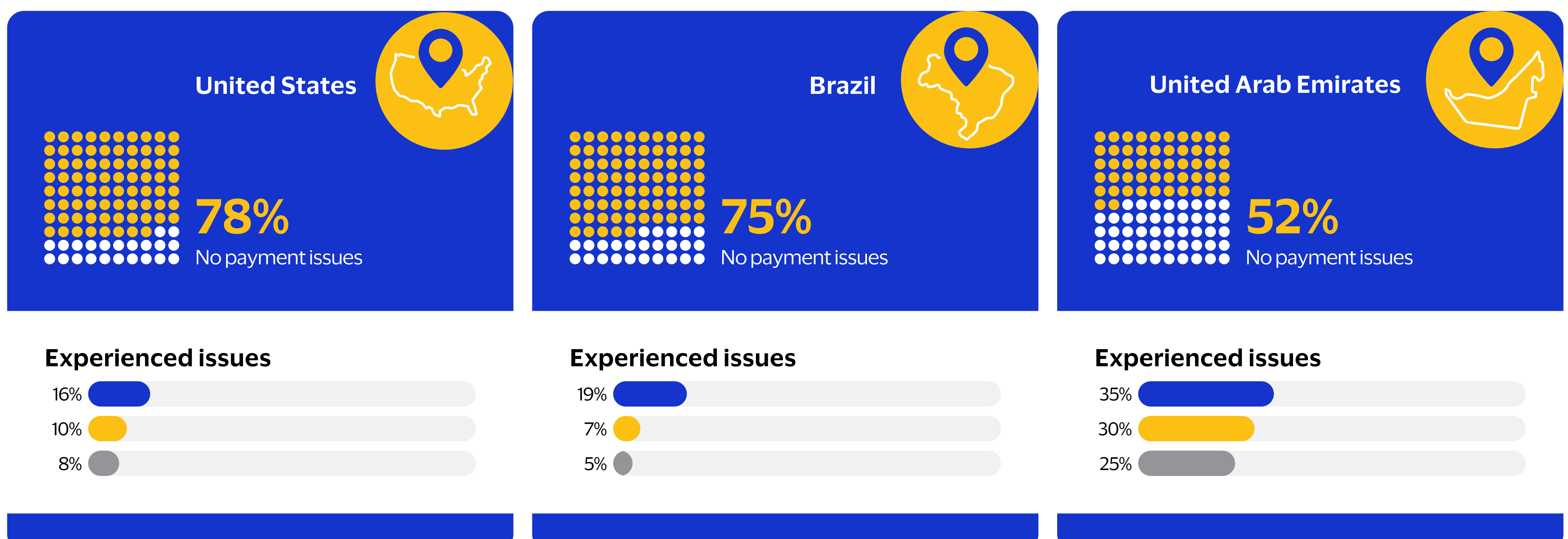
- Share saying that knowing their preferred payment was accepted influenced choice of retailer
- Share saying that knowing preferred payment was accepted did not at all influence choice of retailer

Source: PYMNTS Intelligence
The AI-Powered Shopper Has Arrived, May 2026
N = 5,171: Consumers who were aware their preferred payment method was available

In 2026, this dynamic is stronger than ever. Two-thirds (66%) of consumers say that knowing their preferred payment method was accepted influenced their choice of retailer for their latest purchase. That is up markedly from 60% in 2024, with large increases in all three countries surveyed this year, signaling a consistent global trend. Payment method availability matters the most in the UAE, where 86% of consumers say it affected where they shopped, but Brazil and the U.S. are close behind at 65% each. The fact that tap-to-pay has so quickly become the normal way to check out in-store demonstrates how infrastructure investments scale over time, especially when built into point-of-sale systems. This is a pattern agentic AI could follow.

Consumers frequently encounter friction in the payment process, helping to explain why they prioritize access to trusted payment methods. This is most true in the UAE, where nearly half (48%) of shoppers experienced at least one issue with their most recent purchase. More than one-third (35%) found unexpected charges in their receipts, 30% encountered processing errors, and 25% needed to file disputes or confronted some other type of mistake. **In the U.S. and Brazil, about three-quarters of consumers report no problems with payment in their latest transaction, though this still leaves significant room for improvement.** Unexpected charges are the most common issue in each country, cited by 19% of Brazil's shoppers and 16% of those in the U.S.

Figure 18:
Friction in the payment process



- Unexpected charges
- Processing errors
- Disputes/mistakes

Source: PYMNTS Intelligence
The AI-Powered Shopper Has Arrived, May 2026
N = 5,841: Complete consumer responses

For in-store shopping, one increasingly important factor in the payment experience is the availability of "tap-to-pay" contactless checkouts. In the UAE, 92% of shoppers paid this way for their latest in-store purchase, as did 69% in Brazil. Even in the U.S., where tap-to-pay has been slower to catch on, 56% of consumers used it to pay for their last in-store purchase, reflecting a sharp increase in adoption from 35% in 2022.

Importantly, tap-to-pay matters most to three crucial demographic segments. Across the countries surveyed, around seven in 10 high-income shoppers (71%), parents with children under their care (69%), and millennials (66%) paid with tap-to-pay the last time they made an in-store purchase, rates well above the 59% overall average. These are the same three groups shown earlier in the report to be the most avid digital shoppers.

Figure 19:
Consumers who used tap-to-pay for their latest in-store purchase

2022
2026

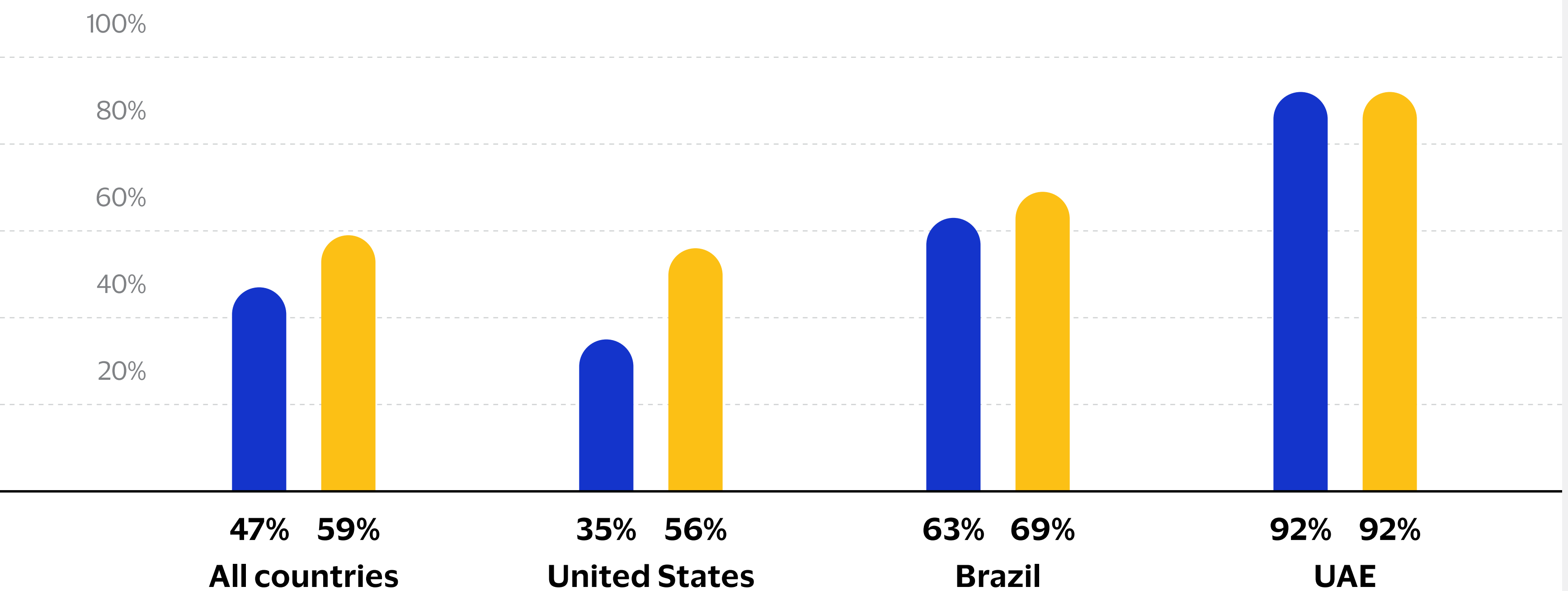
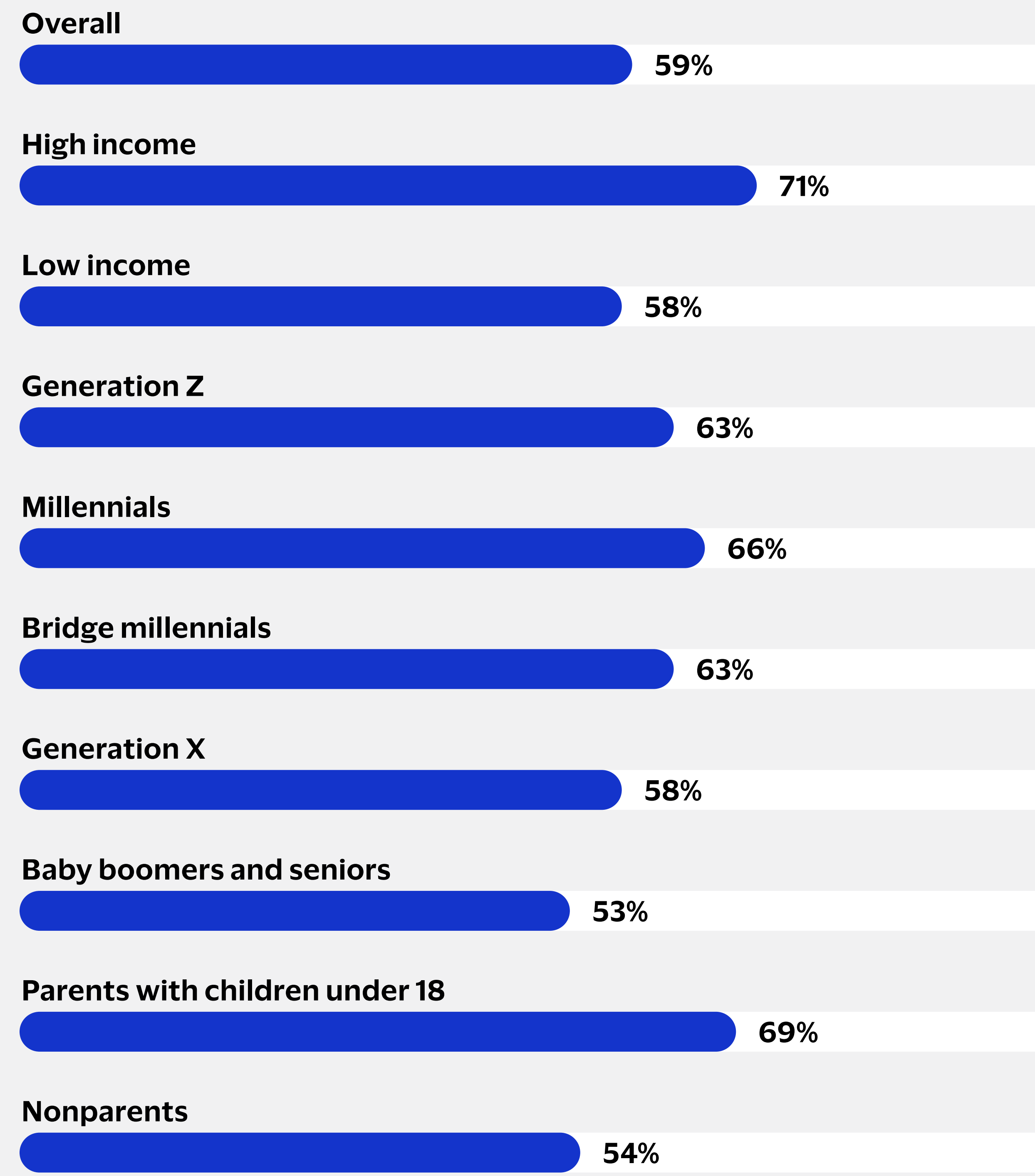


Figure 19 (continued):
Consumers who used tap-to-pay for their latest in-store purchase



Source: PYMNTS Intelligence
The AI-Powered Shopper Has Arrived, May 2026
N = 2,001: Consumers who paid in-store with credit or debit card

Methodology

The 2026 Global Digital Shopping Index, a PYMNTS Intelligence and Visa Acceptance Solutions collaboration, examines how consumer shopping behaviors, mobile usage, and AI adoption are reshaping retail across physical and digital channels. It draws on a survey of 5,841 consumers and 1,185 merchants across three countries (the United States, Brazil, and the United Arab Emirates) fielded in March 2026. Country samples are weighted to reflect the national adult population.

A four-year view

This edition compares results against three prior survey rounds in January of 2022, 2023, and 2024 to track how shopper and merchant behaviors have evolved over four years.

Digital shopping days methodology

To measure overall digital shopping activity, we track seven activities across two devices (mobile and desktop): window shopping, remote purchasing (online with delivery), pickup purchasing (online with in-store pickup), and in-store mobile assistance. Respondents report the frequency of each, from daily to not at all.

We convert these responses into estimated days per month. A digital shopping day is any day a consumer engaged in at least one of these activities. Summing across activities gives total digital shopping days, which can exceed 30 because multiple activities can happen on the same day.

This method makes it possible to compare digital engagement across activities, demographics, countries, and time periods on a single, consistent metric.

About

VISA

Visa (NYSE: V) is a world leader in digital payments, facilitating transactions between consumers, sellers, financial institutions and government entities across more than 200 countries and territories. Our mission is to connect the world through the most innovative, convenient, reliable and secure payments network, enabling individuals, businesses and economies to thrive. We believe that economies that include everyone everywhere, uplift everyone everywhere and see access as foundational to the future of money movement. Learn more at https://corporate.visa.com/en/solutions/acceptance.html

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.

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