

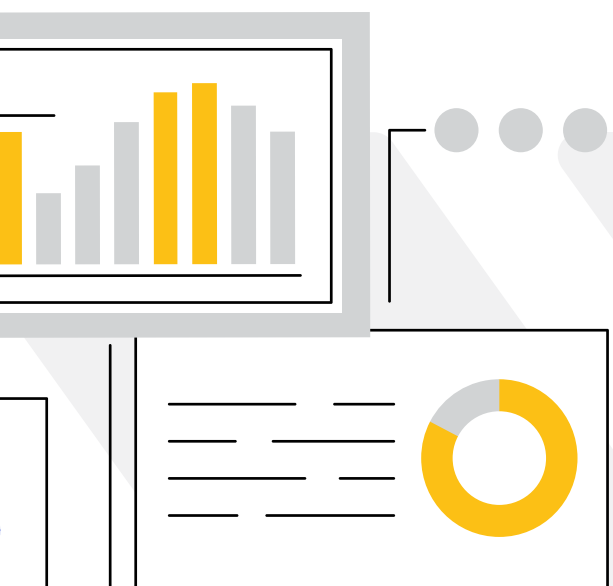
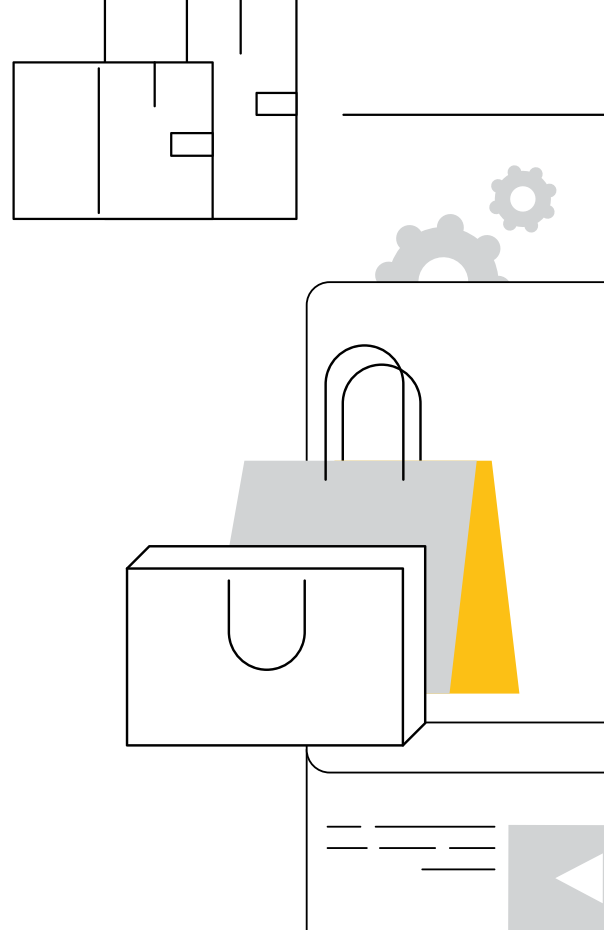
2026

Global Digital Shopping Index



Brazil Playbook

The New Brazilian Shopper



VISA



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Global Digital Shopping Index: Merchant Edition was commissioned by [Visa Acceptance Solutions](#), a Visa company, and PYMNTS Intelligence is grateful for the company’s support and insight. • This report draws on a survey of 1,185 retail 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. • Neither PYMNTS nor Visa makes 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.

2026

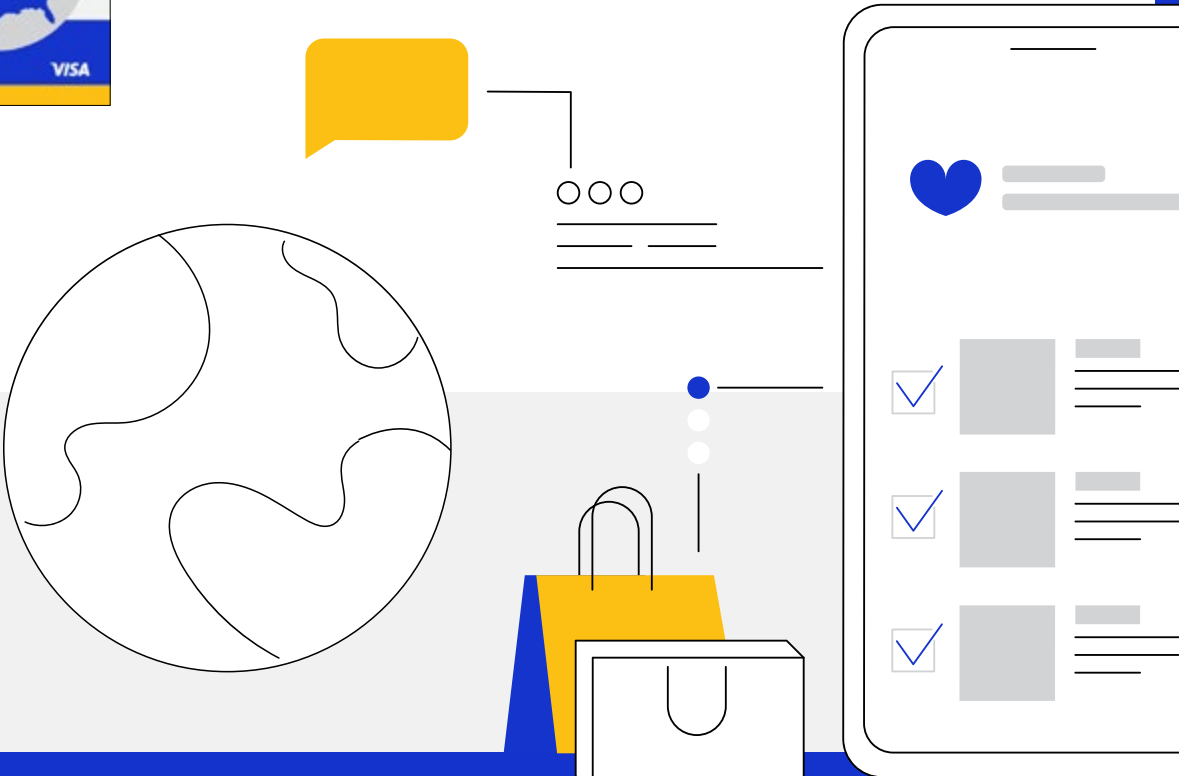
Global Digital Shopping Index

Brazil Playbook 

The New Brazilian Shopper



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Global Digital Shopping Index: U.S. Playbook
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Key Findings

Five Things You Need to Know Now:

01 Brazilians engage in digital shopping more than twice a day.

Brazilian consumers now log 67 digital shopping days a month, up from 62 in 2024, with an average of 2.2 digital shopping activities per day. Gains come from buying, not just browsing. Purchase frequency runs highest among daily mobile browsers and shoppers who use AI, making these behaviors the clearest markers of a high-value buyer.

02 In the aisle, most Brazilians now use phones to check the price.

In Brazil, 51% of in-store shoppers use their mobile phones as a price-comparison tool, while fewer are searching for coupons. One-quarter of Brazilians check payment acceptance mid-aisle, a much higher rate than seen in the U.S. (16%).

03 Acceptance, including PIX, has long decided where Brazilians spend.

Nearly two-thirds (65%) of Brazilians say that knowing their preferred payment method is accepted influences where they shop. This trend has held steady since 2023, making Brazil one of the most acceptance-driven markets. For merchants, acceptance of PIX, now used for one-quarter of purchases, and cards is essential.

04 AI is the new front door, but few Brazilian merchants are optimizing for it.

ChatGPT went from 2% to 32% of product-discovery searches, pushing past local and global rivals, and 53% of Brazilian shoppers used AI in their most recent purchase. Yet only 15% of merchants have data that an AI agent can read, and just 21% can tell when a sale came from an AI platform. Google is still widely used for product search, but the share of shoppers using it fell from 79% to 63%.

05 Brazilians will hand agents the chores but not their wallets.

Willingness by shoppers to delegate tasks to AI agents is the highest for the friction-filled, no-fun parts of shopping. More than half of Brazilians would give agents control over loyalty and promotions (56%) and returns (51%), while only 34% would let agents authorize payments. Still, 70% of Brazilians expect to use an AI shopping agent within two years.

What's at Stake



Brazil's next phase of digital commerce growth will be decided by its most active shoppers. The average Brazilian now logs 8% more digital shopping activity than in 2024, and those gains are coming from buying, not just browsing. This study reveals which shoppers are creating this momentum: daily mobile browsers, AI users, millennials, parents, and higher-income consumers. These individuals engage the most frequently—and they also have the least patience for merchants that miss the basics.

Preferred payment acceptance has long shaped merchant choice in Brazil, with 65% of consumers saying it influences where they shop. In the aisle, the phone has a distinctly practical role: Brazilian shoppers use it above all to compare prices, while many also look up product information, check reviews and confirm whether their preferred payment method is accepted. They also continue to experience gaps in everyday tools such as digital coupons and mobile product locators, even as merchants overbuild some protection features that shoppers already assume will be available.

Digital shopping days measure how frequently a shopper engaged in digital shopping activities in any of the seven shopping activities we tracked in the past month. Because there are 30 days in the average month, this means that shoppers could have up to 30 digital shopping days for each of those seven activities. This is why it is possible to have more digital shopping days than days in a month. For example, if a shopper did one of the seven activities every day, for all 30 days of the month, the maximum total number of digital shopping days would total 210.

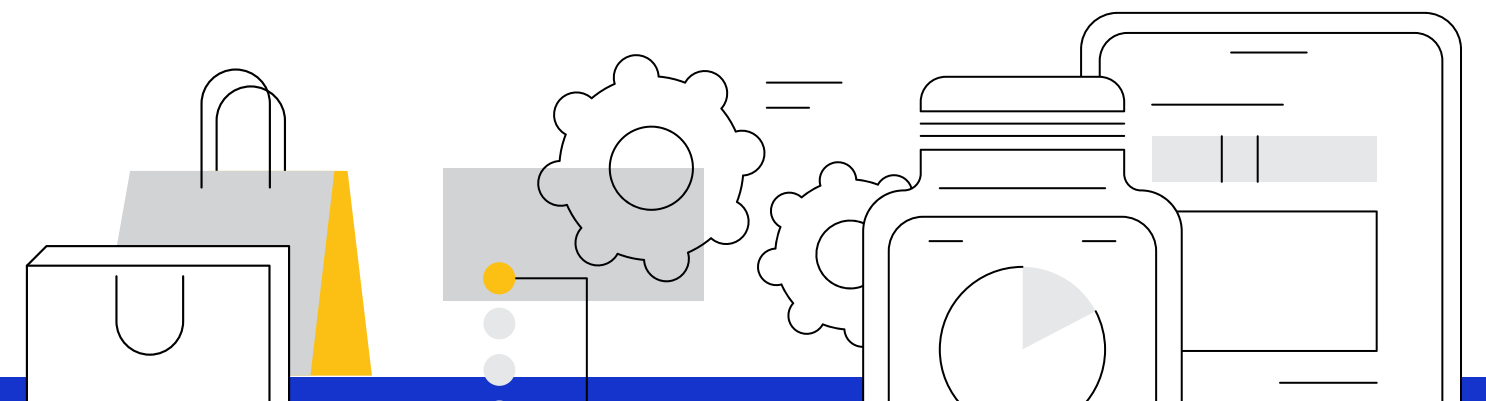
The same shoppers who are the most commercially valuable are also the most enthusiastic about shopping with AI. **Just over half of Brazilian shoppers used AI in their most recent online purchase, and shoppers who use AI log more buying days, show more willingness to share payment data, and are more open to delegating shopping tasks.** Product discovery is quickly shifting to surfaces no merchant owns, including ChatGPT, Google's Gemini, social platforms, and marketplaces. Merchants whose product, price, and availability data cannot be effectively read by AI will effectively disappear from the perspective of AI agents and the humans they shop for.

Yet the move from AI-assisted shopping to agentic commerce will depend on consumer trust. **Brazilians are willing to let agents handle routine, time-consuming tasks such as loyalty management, promotions, product search, and returns. They are more cautious when the task moves closer to payment.** Shoppers want reversibility, transparency, data control, and the ability to approve or limit what an agent can do. The agent can monitor, search, and execute within rules, but the consumer still wants to control the wallet.



Brazilian consumers
average
**67 digital
shopping
days**
per month.

The question is which merchants and acceptance partners will capture this shift. Brazil's shoppers are already behaving in ways that point to the next era of commerce: more frequent digital engagement, heavier use of AI, higher sensitivity to payment acceptance, and a growing willingness to delegate parts of the journey. The businesses best positioned to win will be those that close today's feature gaps, make product data agent-readable, and build a trusted payment layer that enables AI-driven shopping to reach the checkout.



The Full Story



01

Brazil's always-on shopper

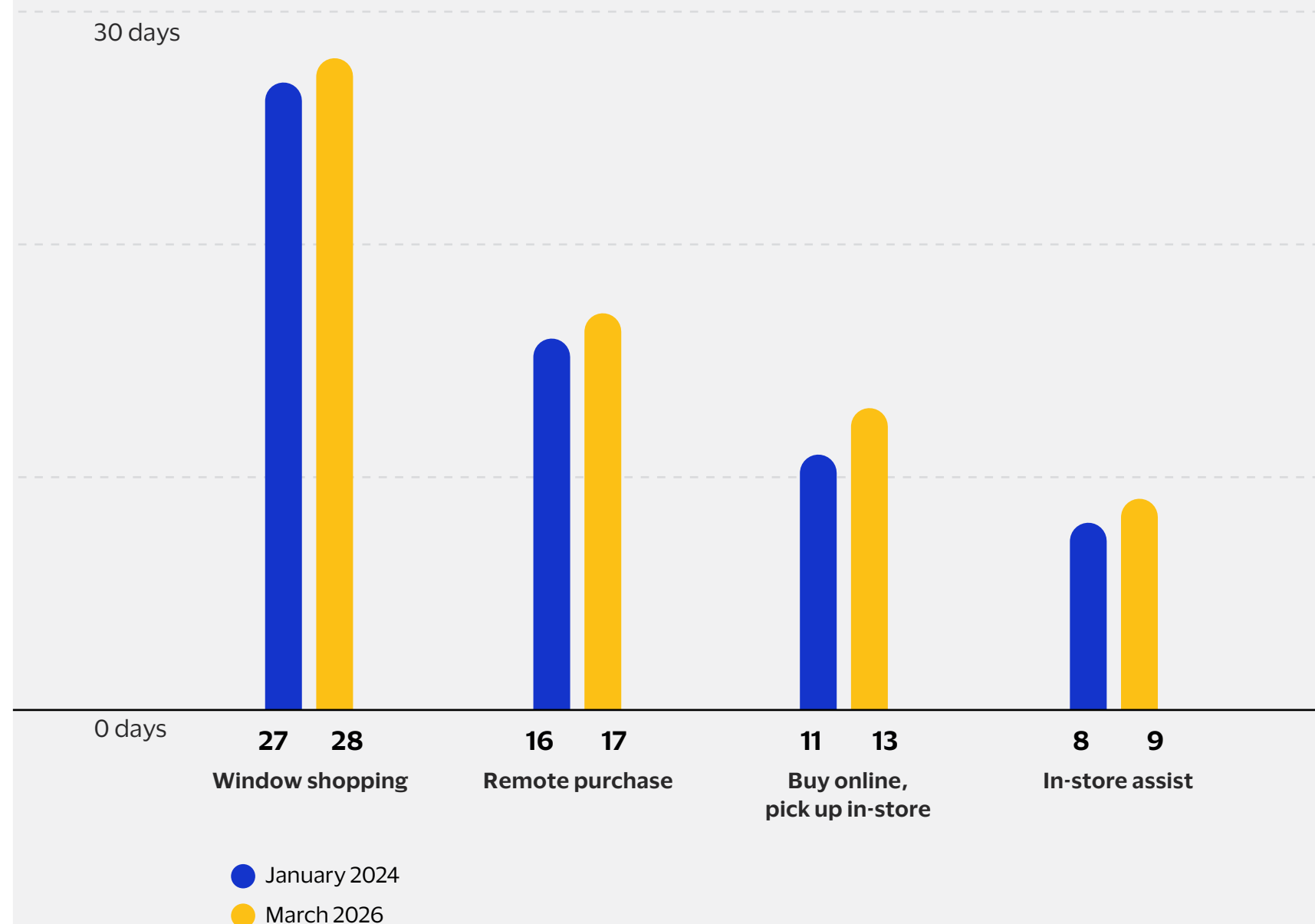
Mobile-first, AI-fluent shoppers are a rapidly growing segment that will decide which Brazilian merchants thrive and which ones fall behind.

The typical Brazilian consumer now averages 67 digital shopping days per month, meaning that on any given day they engage in 2.2 distinct digital shopping activities, up about 8% from 2024. A closer look at the data reveals that this growth includes sizable increases in real purchases. In fact, buy online, pick up in-store climbed faster than other activities, jumping 18% from 11 days to 13 days per month. Window shopping also climbed, from 27 days to 28 days. That matters because more browsing translates directly into more buying.

Figure 1:

Brazil's digital shopping reaches 67 days per month

Average digital shopping days per month by activity, January 2024 vs. March 2026

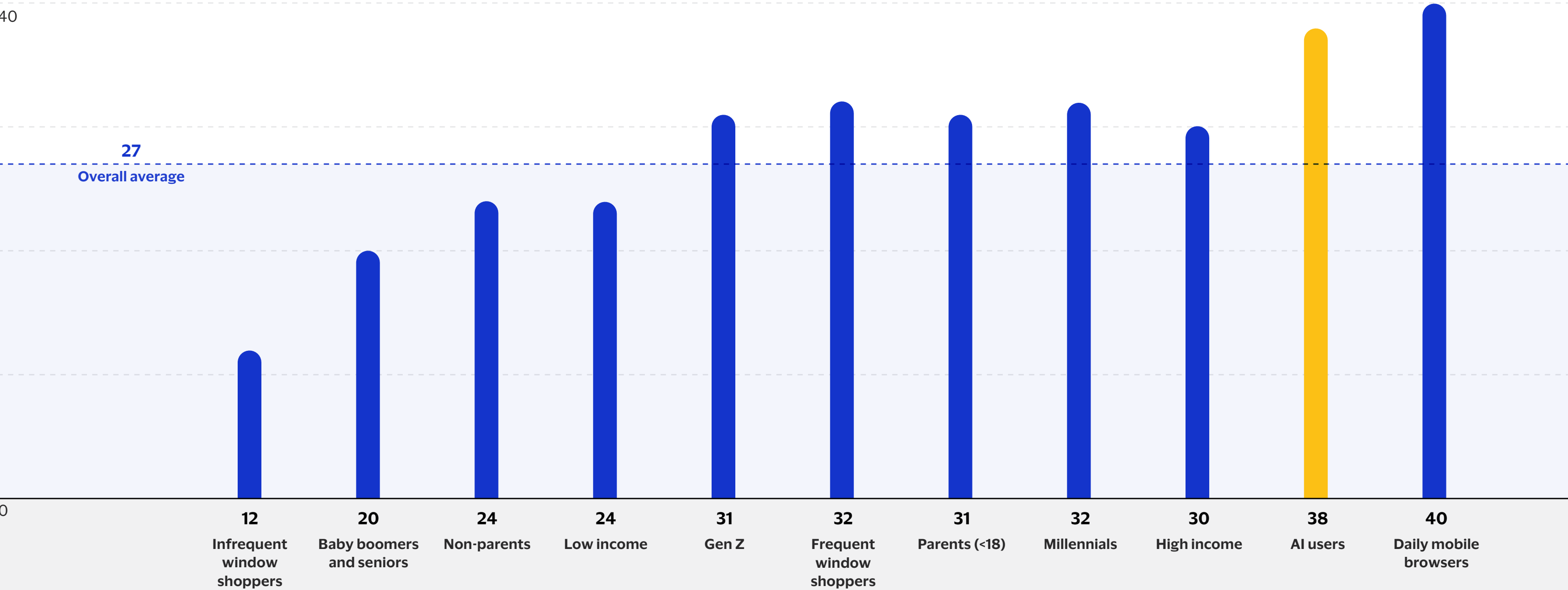


Source: PYMNTS Intelligence

Global Digital Shopping Index: Brazil Playbook, August 2026

2026 N = 2,273: Complete Brazilian consumer responses, fielded March 2026

Figure 2:
Daily mobile browsers and AI users are the heaviest buyers in Brazil
Number of buying-related digital shopping days per month for Brazilian consumers



Source: PYMNTS Intelligence
Global Digital Shopping Index: Brazil Playbook, August 2026
2026 N = 2,273: Complete Brazilian consumer responses, fielded March 2026

Two behaviors stand out as the strongest predictors of digital shopping intensity in Brazil: mobile window shopping and the use of AI. Daily mobile browsers record 40 digital buying days per month—over three times more often than infrequent window shoppers, who log just 12 days. This is by far the widest such gap in the study. Consumers who used AI as a part of their most recent purchase follow closely at 38 days, compared to 30 for those who shopped without using AI.

Several key demographic segments are also driving the growth of digital shopping in the country. Millennials top the list at 32 digital shopping days per month, followed closely by parents (31 days) and high earners (30 days)—all well above the 27-day overall average. At the other end of the spectrum, baby boomers and seniors average only 20 days per month, while non-parents and low-income shoppers average 24 days each.¹

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; and Generation Z: born in 1997 or later and now aged 29 or younger.

AI fuels shopping. More than half of Brazilian online shoppers (53%) used AI in their most recent purchase—a considerably higher rate than the 46% seen in the United States. This emphasizes just how critical it has already become for merchants in Brazil to view AI as the new normal for digital shopping, not something happening around the edges.

AI users in Brazil are not just more active shoppers; they're also more willing to delegate, more likely to share data, and more sensitive to payment options. For example, 69% say preferred payment acceptance strongly influences where they shop, compared with 50% of shoppers who did not use AI on their last purchase.

88%
of Brazilian consumers using
AI in their shopping journey
would share payment data
with an agent, compared to
74% of those not using AI.

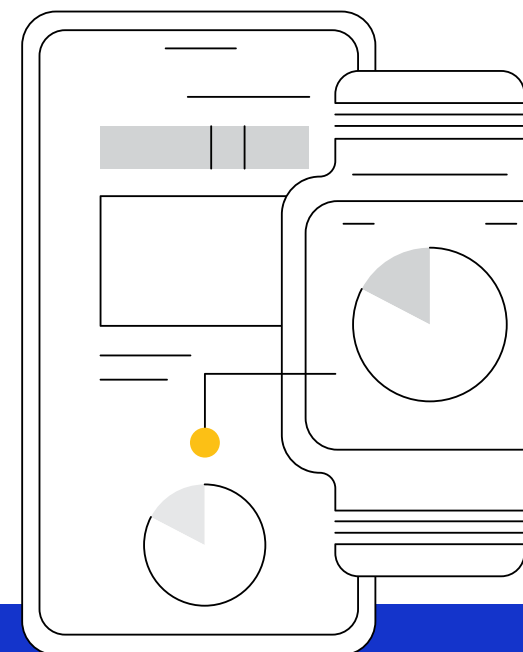
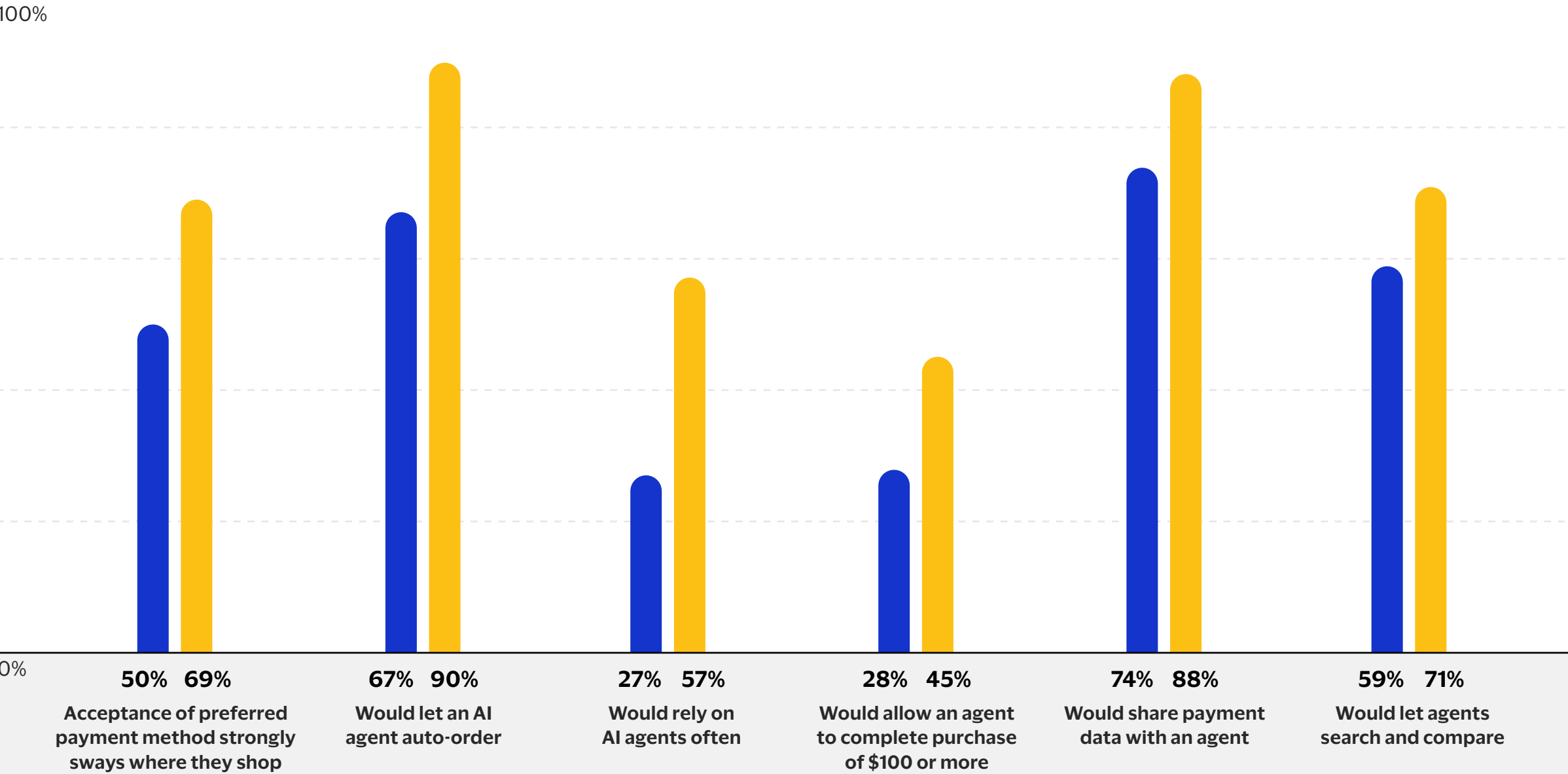


Figure 3:

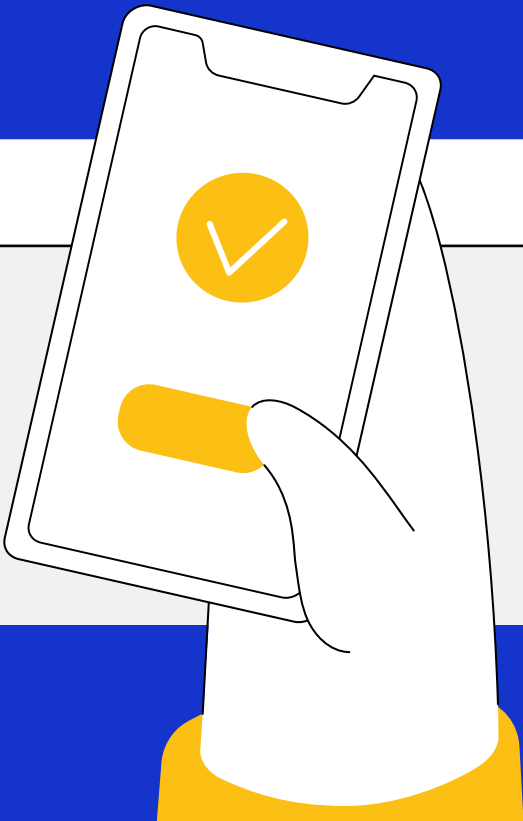
AI shoppers buy more and are far more willing to delegate

How Brazil shoppers who used AI in their most recent journey compare with those who did not

- Non-AI shoppers
- AI shoppers



90%
of Brazilian consumers using AI to shop would allow an agent to auto-order.



Source: PYMNTS Intelligence
Global Digital Shopping Index: Brazil Playbook, August 2026
N = 2,273: Complete Brazilian consumer responses, fielded March 2026

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02

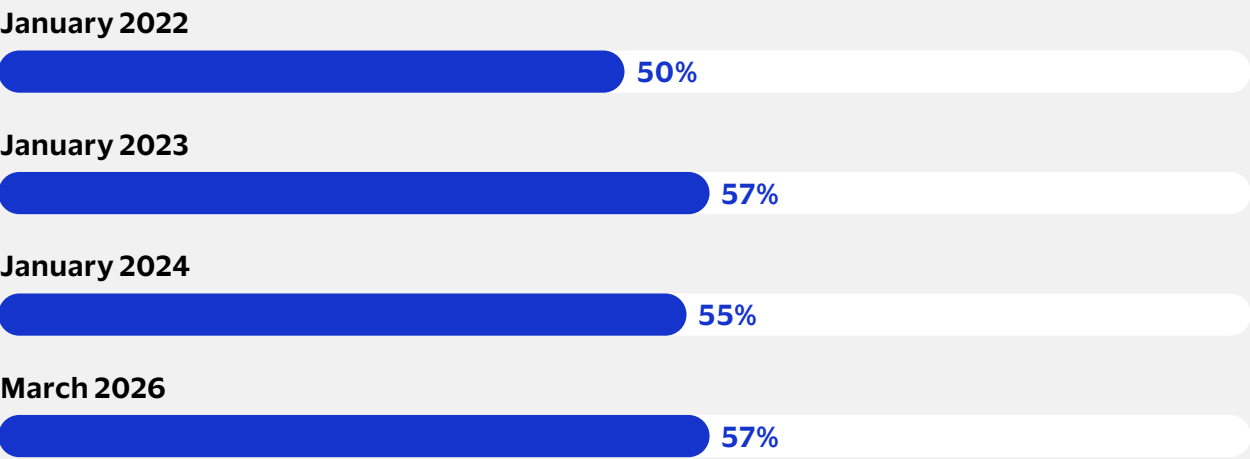
In-store with phone in hand

More than half of Brazilian shoppers used their mobile phones to compare prices the last time they shopped in-store, and one in four did so to check payment acceptance methods.

Phones are increasingly central to the shopping experience, even inside physical stores. During their latest in-store purchase, 57% of shoppers in Brazil used a mobile device for at least one shopping-related task, ranging from checking item stock to collecting loyalty benefits.

Using a phone as a price-checking tool is now a near-essential part of physical shopping. Just over half (51%) of Brazilian shoppers used a mobile device to check prices at other merchants during their latest in-store purchase, ranking as the top in-aisle activity and up 6% since 2024. Using phones to check product information and reviews also showed a modest increase, indicating that the ubiquitous device is still helping consumers make faster, more informed decisions at the shelf.

Figure 4:
Use of phones for in-store shopping
Brazilian shoppers who used their mobile devices as part of their latest in-store purchase



Source: PYMNTS Intelligence
Global Digital Shopping Index: Brazil Playbook, August 2026
2026 N = 1,310; Brazilian in-store shoppers, fielded March 2026

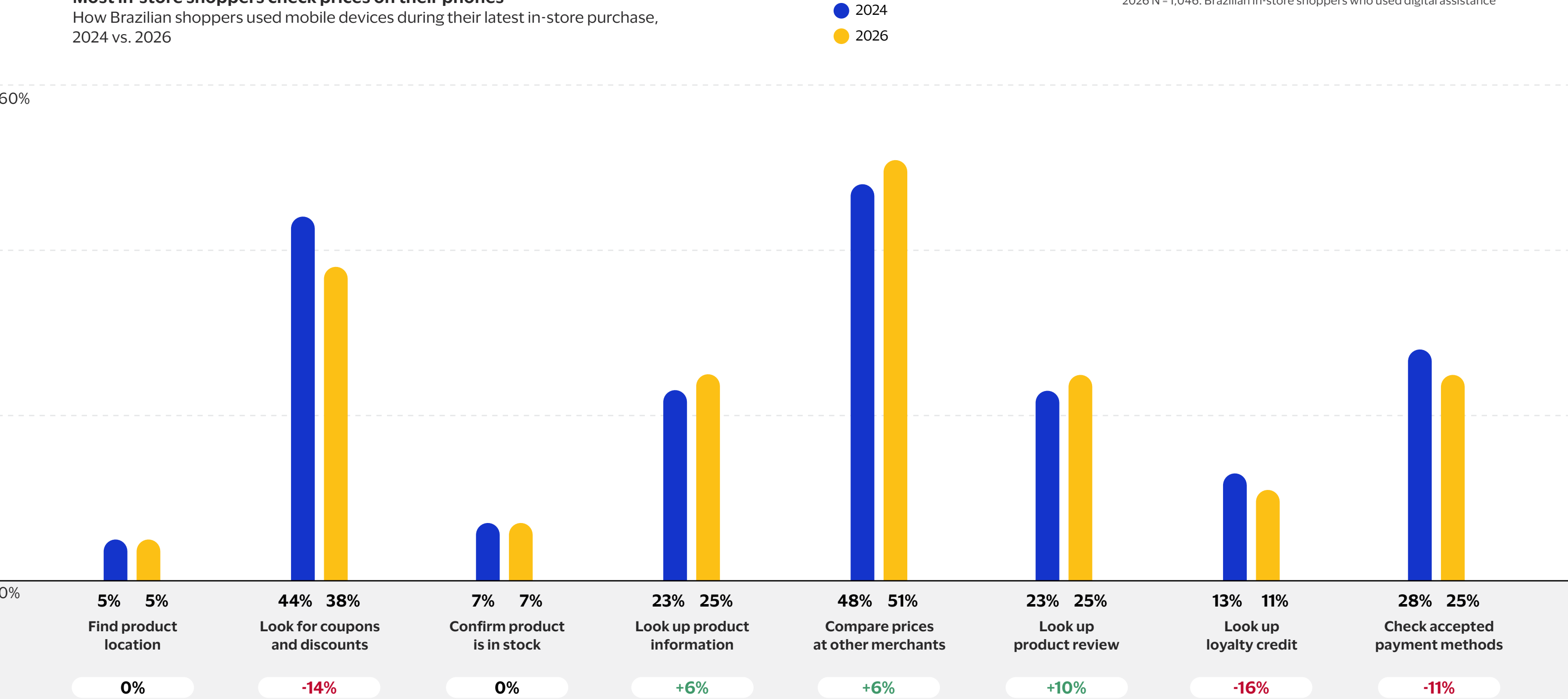
Meanwhile, savings-oriented behavior is shifting, rather than disappearing. Coupon and discount searches fell from 44% to 38%, while looking up loyalty credit also declined. Slightly fewer Brazilians used their phones to check available payment methods in 2026 than in 2024, but the level remains high compared to the U.S., where just 16% of in-store shoppers did so in the latest survey.

Figure 5:

Most in-store shoppers check prices on their phones

How Brazilian shoppers used mobile devices during their latest in-store purchase, 2024 vs. 2026

Source: PYMNTS Intelligence
Global Digital Shopping Index: Brazil Playbook, August 2026
2026 N = 1,046: Brazilian in-store shoppers who used digital assistance





Payment acceptance is table stakes.

When Brazilian consumers can’t use their preferred payment method, they will quickly consider other merchants.

Payment acceptance has been a leading determinant of merchant choice in Brazil for years. **Knowing that their preferred payment is accepted is at least somewhat influential for 65% of Brazilian shoppers—a figure that has held steady from 2023 to 2026, making Brazil one of the most acceptance-driven markets in the study series.** In practice, this means accepting PIX, Brazil’s instant payment system, which is now used in roughly one in four purchases, alongside cards and contactless methods. It is table stakes.

Shoppers experience their payments as processing mostly smoothly, but certain cracks are widening. **About three-quarters of Brazilian shoppers had no payment issue with their most recent purchase, which means that one in four hit a snag**—more friction than in the U.S. and United Arab Emirates, two peer markets covered in other studies in this series. Unexpected charges or disputes affected nearly one in five shoppers (19%), and payment processing errors added further friction. In Brazil, those numbers carry extra weight in a market moving toward agentic commerce, where any surprise charge or failed payment is an agent’s failure as much as a merchant’s.

Figure 6:
Payment acceptance determines where Brazilians shop
Brazilian shoppers who agree that the ability to use their preferred payment method influences their choice of merchant at least somewhat



Source: PYMNTS Intelligence
Global Digital Shopping Index: Brazil Playbook, August 2026
2026 N = 2,024: Brazilian consumers who knew a merchant accepted their preferred payment methods before deciding to shop there, fielded March 2026

The Feature Gap

Merchants aren’t building for the shopper they most want.

Read as a scorecard, a feature supply-and-demand chart only shows what merchants offer against what shoppers want. The story lies in which gaps matter most. **Mobile product locators show the clearest shortfall in Brazil: 65% of shoppers want one, but just 48% of merchants offer it**, a 26-percentage-point gap. Digital coupons (70% want, 53% offer) and targeted promo codes (67% want, 53% offer) follow. None of these features is exotic; they are basic expectations that a meaningful portion of merchants have not yet met.

On the other side of the ledger, **protection features are oversupplied**. Merchants offer easy dispute resolution at roughly 75% against 58% demand, and refunds, live help, and card-on-file all exceed what shoppers request. Protection is not the problem; the issue is merchant efforts aimed at features that shoppers already assume exist, while the features that move purchase choice go unmet. The cheaper win is to make existing protections visible, not to build more. The merchants who close the coupon, locator, and shipping gaps over the next 12 to 24 months will take share from those who do not.

Figure 7:
Digital coupons and mobile product locators are Brazil’s biggest unmet wants
Consumer demand (use or would use) vs. merchant offering rate

Features	Consumers who used/would use	Merchants offering	Gap
• Mobile product locator	65%	48%	-26%
• Digital coupons	70%	53%	-24%
• Targeted promo codes	67%	53%	-21%
• Loyalty and rewards	68%	57%	-16%
• Free shipping	70%	60%	-14%
• Product reviews	65%	56%	-14%
• Easy dispute resolution	58%	75%	+29%
• Live help	57%	69%	+21%
• Refund fraudulent charges	57%	66%	+16%
• Card on file	63%	65%	+3%

Source: PYMNTS Intelligence
Global Digital Shopping Index: Brazil Playbook, August 2026
N = 2,273: Brazilian consumer responses; N = 501: Brazilian merchant responses, fielded March 2026



04

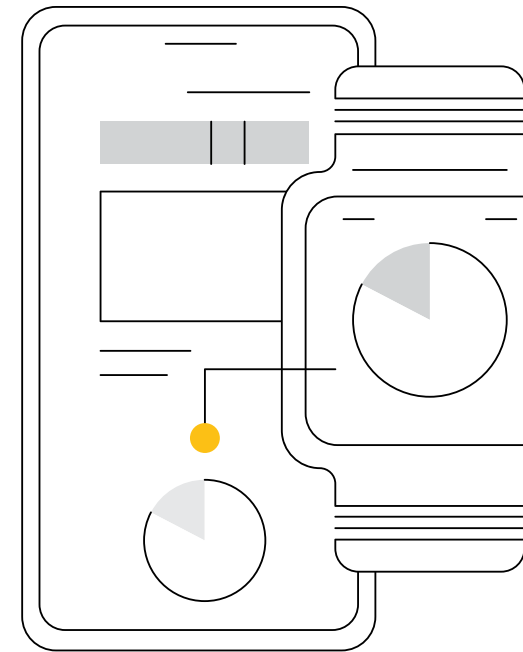
Consumers lead the AI-shopping shift.

Seven in 10 Brazilian shoppers expect to use AI agents within two years—but wanting an agent and surrendering control to one are different things.

Discovery in Brazil has moved to surfaces no merchant owns. **The standout is ChatGPT, which went from 2% of product-discovery searches in 2024 to 32% now—a roughly 16-fold increase in two years—while Google fell from 79% to 63%.** Gemini appeared from nowhere at 22%, and Mercado Libre entered the discovery rankings at 23%. Instagram remains unusually strong in Brazil at 28%, reflecting how deeply social commerce is embedded in how Brazilian shoppers find products—even as that figure has plunged from 40% two years ago.

32%

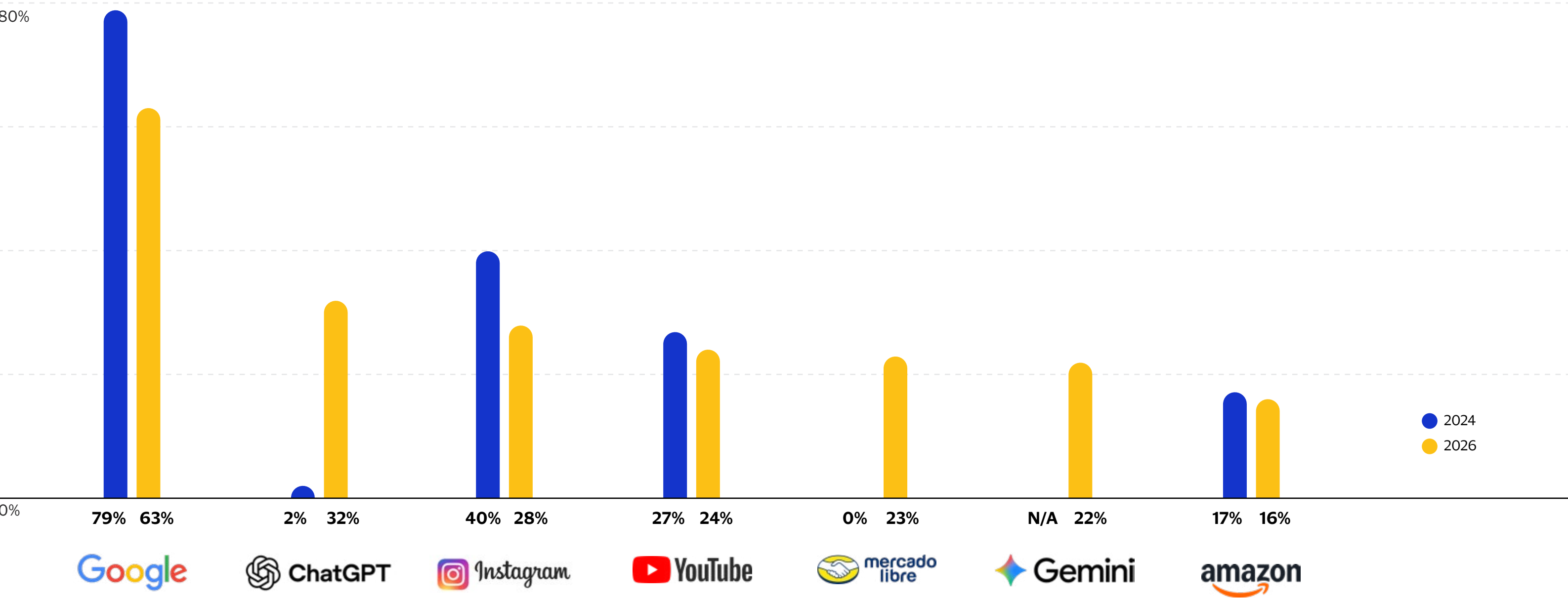
of Brazilian shoppers used ChatGPT in 2026 to research products before purchasing them, an increase from the 2% who did so in 2024.



Seven in 10 Brazilian shoppers already expect to use AI shopping agents within two years. But wanting an agent and surrendering control to one are different things. Willingness declines as the task moves from advisory to authoritative. Most Brazilian shoppers (61%) will let an agent search and compare, 54% will allow rule-based ordering, and at a \$300 threshold, 43% prefer to choose their own payment method without AI involvement. **The gap between “search for me” and “pay for me” is the most important number in this section.**

Figure 8:
ChatGPT and social platforms have upended how Brazilians find products
Platforms used to research products before last purchase

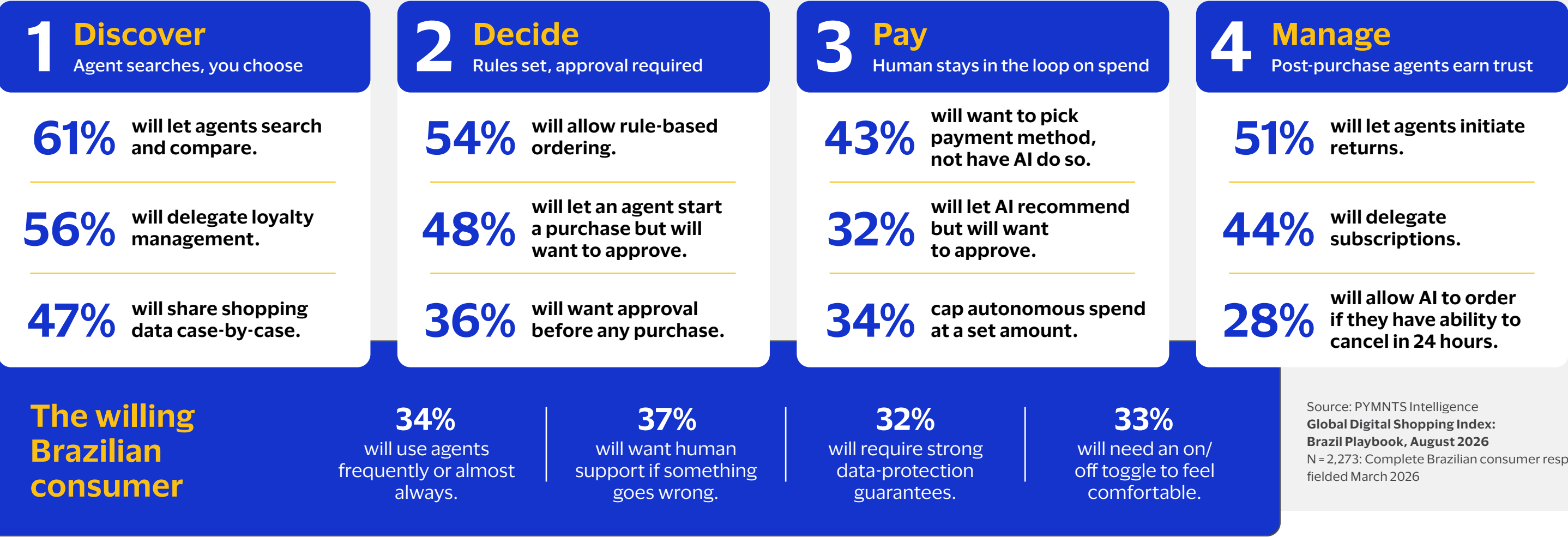
Source: PYMNTS Intelligence
Global Digital Shopping Index: Brazil Playbook, August 2026
2026 N = 1,046: Brazilian in-store shoppers who used digital assistance, fielded March 2026



Brazilians are particularly willing to hand over the unglamorous chores no one enjoys. More than half (56%) will delegate loyalty and promotions to an agent, and 51% will let one handle returns. Those are the friction-heavy, time-consuming tasks where delegation has the highest reward-to-risk ratio for the consumer.

Openness to agentic commerce in Brazil is higher than in the U.S.: Only 32% of Brazilians say they would never let an agent buy unsupervised, compared to 44% of Americans. The opening for merchants is to take the friction-heavy tasks off the shopper’s hands at the edges of the journey, and to earn wallet access from there.

Figure 9:
What Brazil’s agentic shopping journey looks like in two years
A data-driven portrait of the willing consumers in Brazil

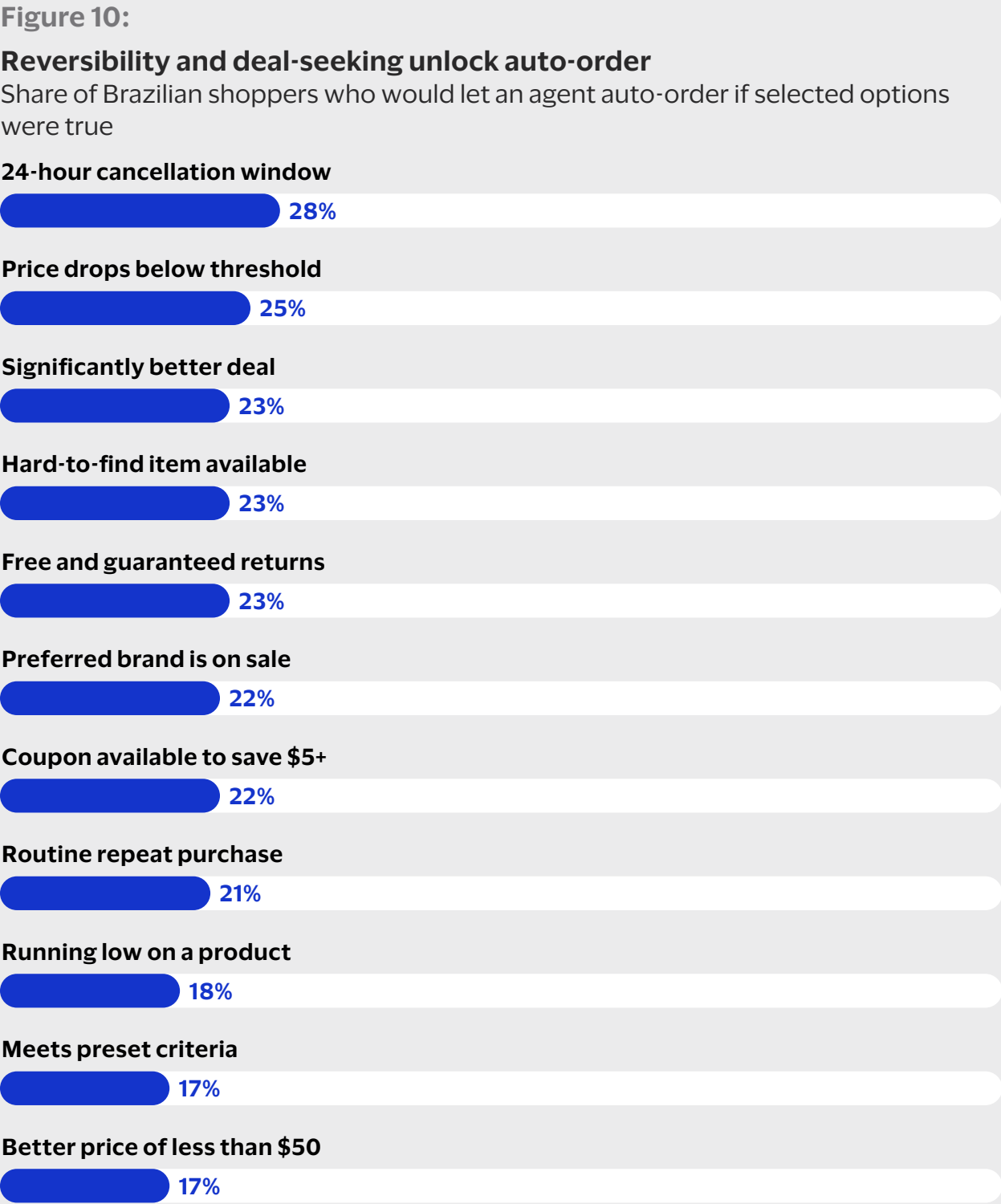


Two types of features make Brazilian shoppers willing to enable auto-ordering. The first is reversibility. Roughly one-quarter of consumers would be fine allowing their agents to make purchases if they know that merchants allow a 24-hour cancellation window (28%) or free and guaranteed returns (23%).

The second key reason for a Brazilian shopper to permit auto-ordering is the fear of missing out on a purchase they know they want. Many shoppers in Brazil are ready to enable autonomous purchasing when a specific item drops below a price threshold (25%), a significantly better deal appears (23%), or a hard-to-find item becomes available (23%). All this strongly suggests that hesitancy about automated shopping can be overcome with the right incentives and benefits.

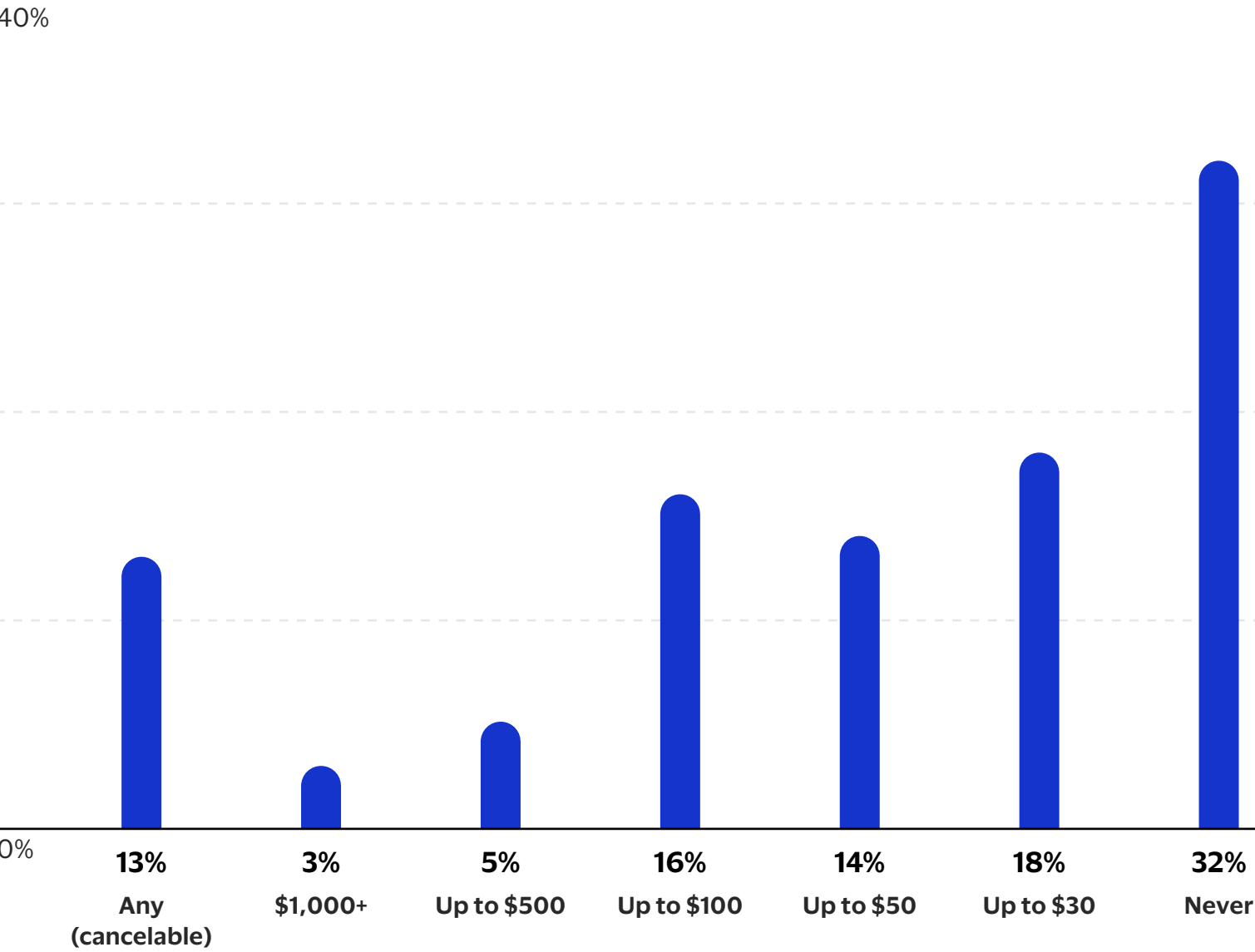
Brazilian shoppers say they
would be more willing to let an agent
auto-order for them

if offered the right
incentives of benefits.



Source: PYMNTS Intelligence
Global Digital Shopping Index: Brazil Playbook, August 2026
N = 1,046: Brazilian In-store shoppers who used digital assistance, fielded March 2026

Figure 11:
Comfort with autonomous agent spending
Share of Brazilian shoppers citing the maximum purchase amount at which they would allow an agent to complete a purchase unsupervised

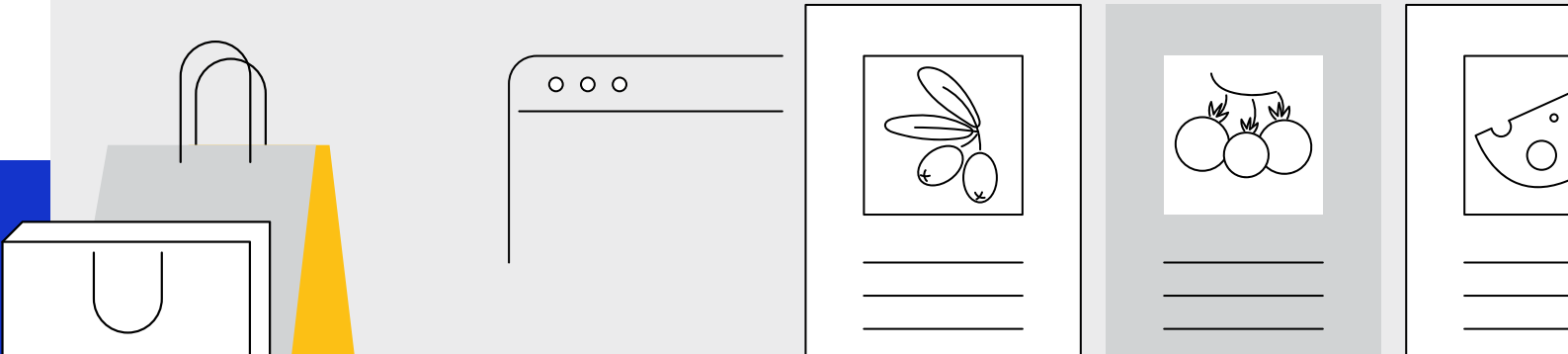


Source: PYMNTS Intelligence
Global Digital Shopping Index: Brazil Playbook, August 2026
N = 2,273: Complete Brazilian consumer responses, fielded March 2026

21%

of Brazilian shoppers would let an agent complete an unsupervised purchase of more than \$100.

Even today, **only 32% of shoppers in Brazil say they would never allow an unsupervised purchase.** The rest mostly want to set spending caps. Comfort clusters in the \$30-to-\$100 range: 18% cap it at \$30, 14% at \$50, and 16% at \$100. That means a practical ceiling for most open shoppers sits at purchases of around \$100, which tells merchants where agentic commerce will find its early commercial footing: routine, lower-value replenishment and deal-catching, not high-consideration purchases. That said, 21% of consumers will let agents have control of purchases of more than \$100, including 13% that say any amount would be fine if they had a cancellation window.



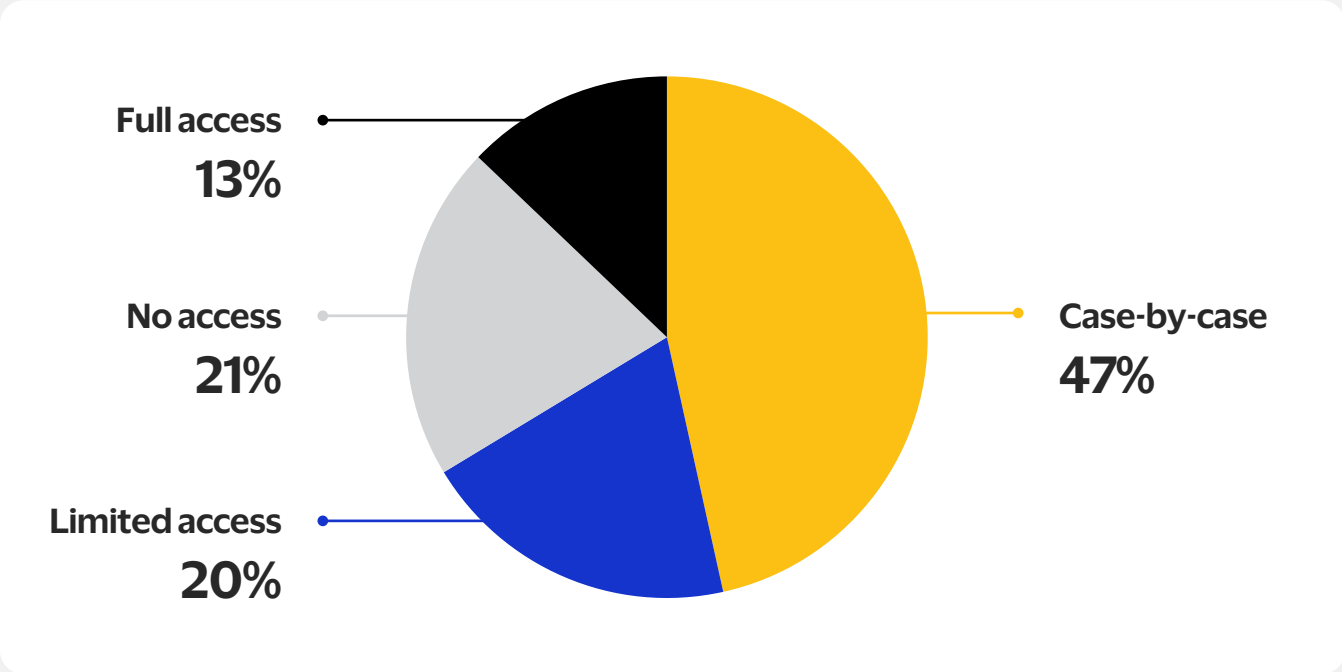
Another important angle is Brazilian shoppers’ willingness to give AI agents access to sensitive data. Case-by-case consent is the dominant preference for both shopping (47%) and payment data (47%). **Very few shoppers will grant unrestricted access, especially on the payment side (11%).**

The practical implication for any agentic commerce experience is that trust is earned incrementally, one task and transaction at a time, not granted upfront. Agent experiences that request case-by-case permission and provide full transparency on data use will outperform those trying to force wider access.

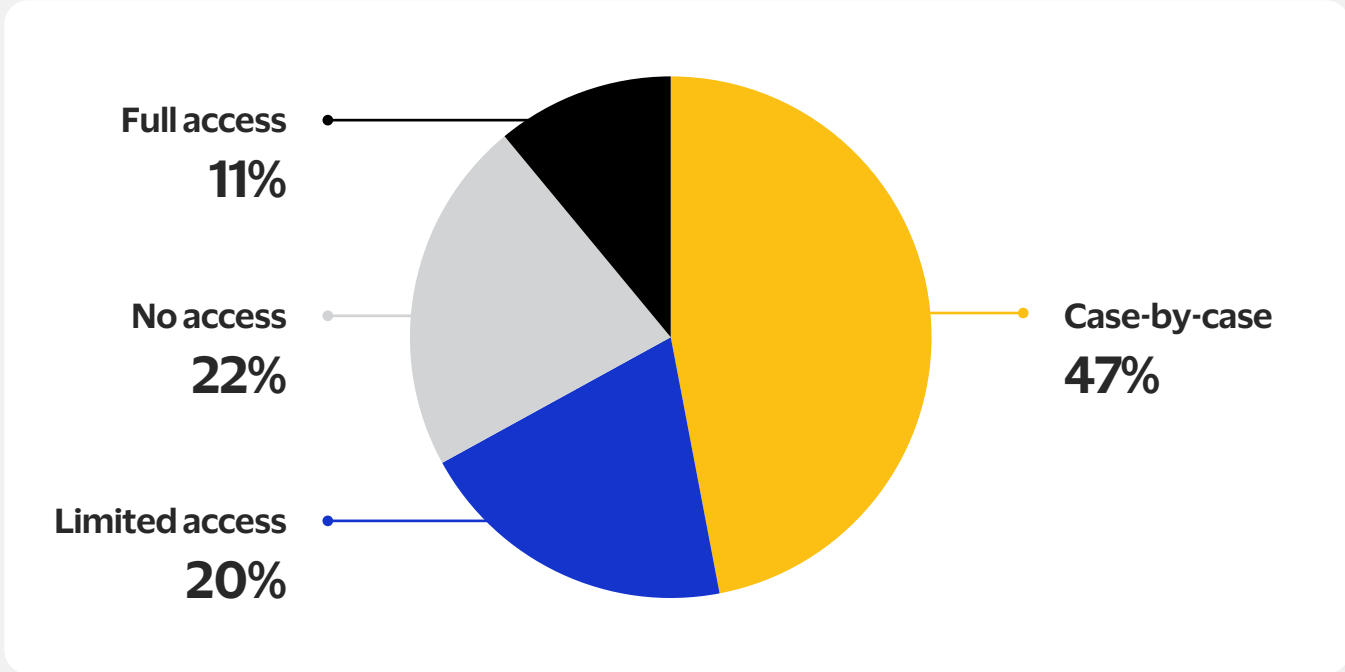
Figure 12:
Brazilians grant data by permission, not by default
Willingness of Brazilian shoppers to grant an AI agent access to shopping and payment data

Source: PYMNTS Intelligence
Global Digital Shopping Index: Brazil Playbook, August 2026
N = 2,273: Complete Brazilian consumer responses, fielded March 2026

Shopping data access for recommendations and deals



Payment data access for optimizing the payment experience



05

Merchants need to get AI-ready.

The biggest blind spots for Brazil’s merchants are AI-ready product data and the ability to distinguish between human and AI traffic and purchases.

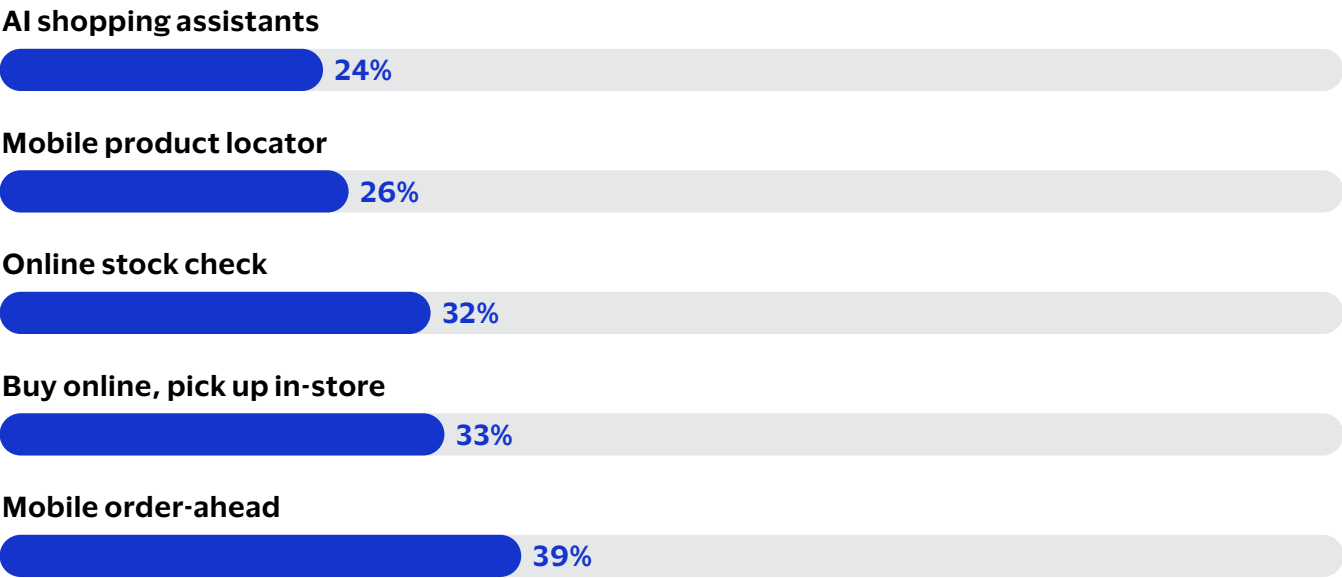
Merchants see the agentic commerce shift but cannot yet transact with it. **Nearly three-quarters of Brazilian merchants (74%) expect AI agents to drive at least 5% of digital sales within two years. Yet only 15% have structured their product data for agents to read, and just 21% can tell when a sale came from an AI platform.** Merchants’ three-year innovation wish list leads with fulfillment—mobile order-ahead (39%) and buy online, pick up in-store (33%)—while AI-assisted purchasing ranks last at 24%. The front door is being built without the back.

39%

of Brazilian merchants plan to add or improve their mobile order-ahead capabilities in the next three years.



Figure 13:
Merchants’ three-year AI innovation wish list
Capabilities merchants plan to add or improve in the next three years



Source: PYMNTS Intelligence
Global Digital Shopping Index: Brazil Playbook, August 2026
N = 501: Complete Brazilian merchant responses, fielded March 2026

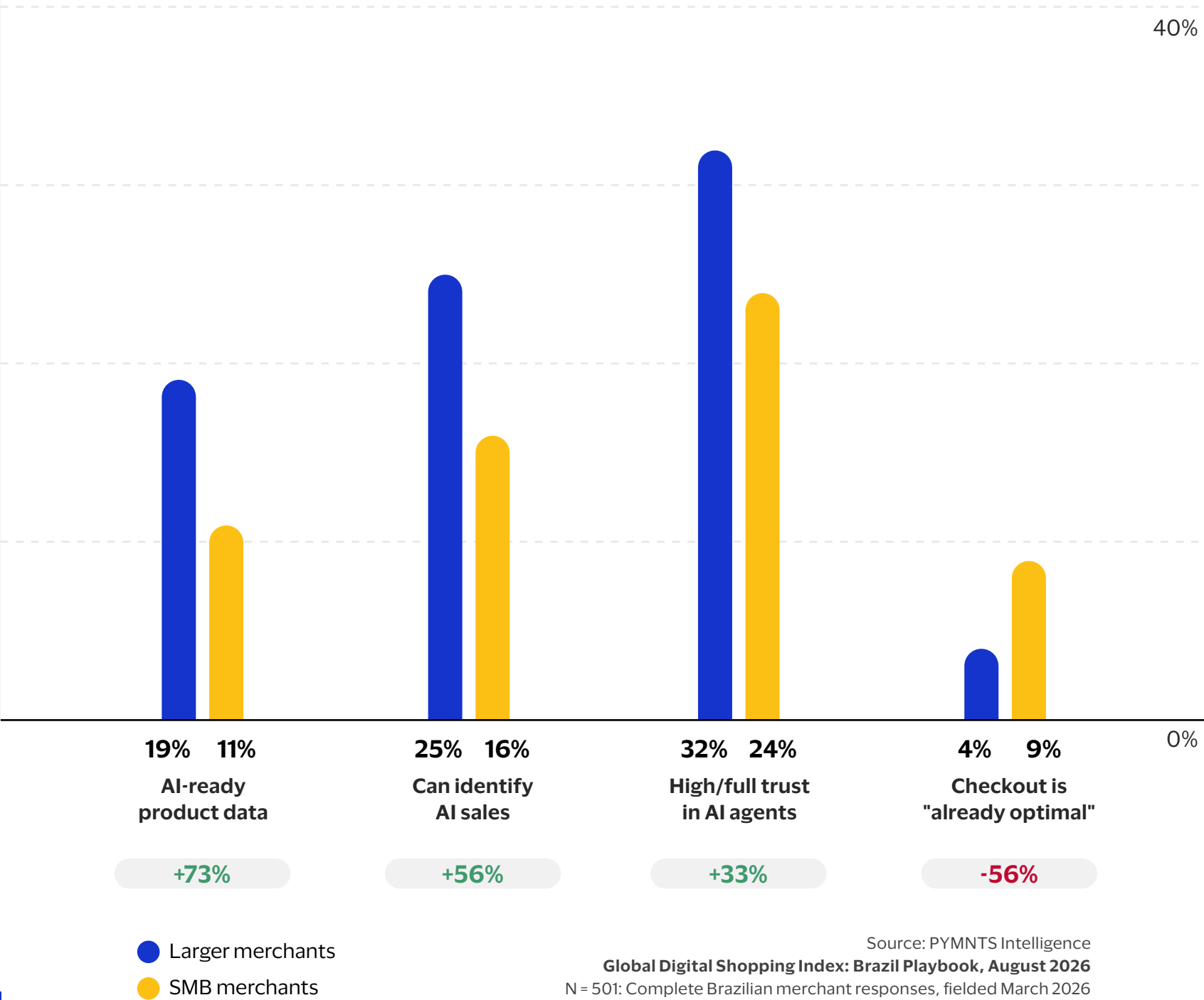
The readiness gap runs along merchant size. Larger merchants are further along: 19% have AI-ready product data versus 11% of small and medium-sized businesses (SMBs), and 25% can identify AI-driven sales versus 16% of SMBs.

But larger merchants are also less likely to call their checkout finished—only 4% say it is already optimal, against 9% of SMBs. That apparent paradox resolves when you understand where confidence comes from. Smaller merchants often sit on bundled platforms like Shopify, Mercado Pago, or PayPal that optimize checkout for them; their confidence is borrowed from the platform. Larger merchants run custom stacks they know are not optimal, which is exactly the opening for an acceptance partner to extend an agent-ready capability to SMBs at scale.



Larger merchants
are further along than SMBs
in providing customers with
agent-ready capabilities.

Figure 14:
Larger merchants are more agent-ready than SMBs
Brazilian merchant innovation signals by business size



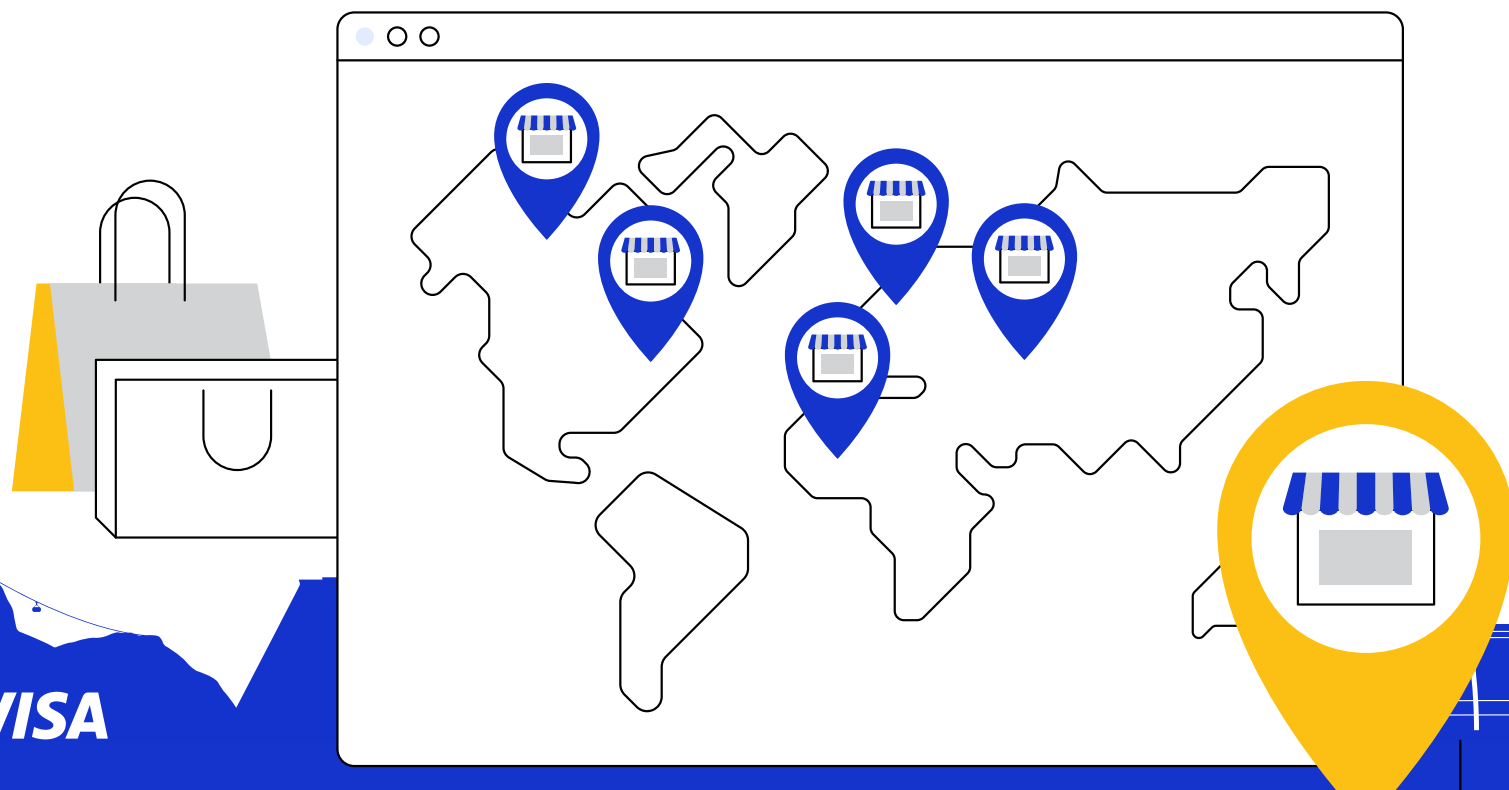
Conclusion

What It All Means for Merchants and Acquirers

Brazil's digital shoppers are more mobile-first than ever, and AI is increasingly part of the journey. The consumers driving this shift—daily mobile browsers, AI users, millennials, parents, and higher-income shoppers—are also the ones merchants most need to win. In 2026, merchants that optimize only for the “average” shopper or treat AI as an afterthought will quickly find themselves behind.

The opportunity is tangible and immediate. Brazilian shoppers want merchants to solve visible points of friction, from mobile product locators and digital coupons to clear pricing, reliable acceptance, and smooth payment experiences. They are also ready to delegate more to AI, especially the routine and time-consuming tasks they do not want to manage themselves. Yet Brazilian consumer trust remains conditional. **Shoppers want control, especially through reversibility and transparency over payment and data access.** In agentic commerce, the winning experience will be the one that earns permission step by step.

For merchants, the path forward runs through AI readiness. **Product, price, and availability data need to be structured for AI agents to read. Checkout must support authenticated, tokenized, and trusted transactions as agents move from discovery to purchase.** Broad acceptance of preferred payment methods should be treated as table stakes. Brazil's shoppers are already moving into the next era of digital commerce. The merchants that close today's feature gaps while building the trust layer for agentic shopping will be best positioned to capture where that spending goes next.



Methodology

About the Study

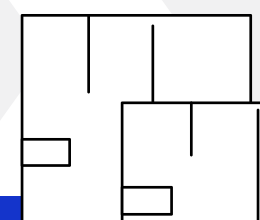
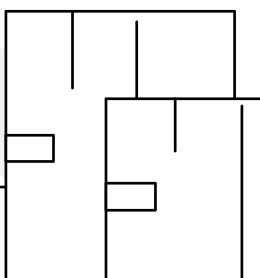
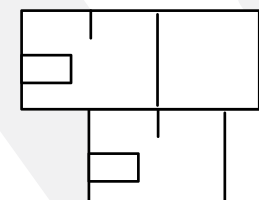
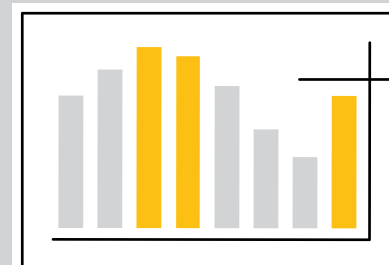
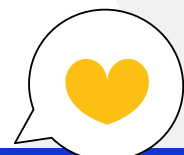
The 2026 Global Digital Shopping Index, a PYMNTS Intelligence and Visa Acceptance Solutions collaboration, examines how consumer behavior, mobile usage, and AI adoption are reshaping retail across physical and digital channels. This playbook is the Brazil edition of a three-country series produced in collaboration with Visa Acceptance Solutions and spanning 5,241 consumers and 1,185 merchants across Brazil, the U.S., and the UAE. It was fielded in March 2026 and includes a survey of 150 payment acquirers fielded across markets in early 2026. Samples are weighted to reflect the respective national adult populations.

Digital Shopping Days and Over-Time View

Digital shopping activity is tracked across seven activities and two devices (mobile and desktop): window shopping; remote purchasing; buy online, pick up in-store; and in-store mobile assistance. Reported frequencies are converted into estimated days per month; a digital shopping day is any day with at least one activity, so totals can exceed 30. This edition compares the March 2026 survey wave against three prior waves—January 2022, January 2023, and January 2024—to track four years of change. Acquirer findings reflect the Brazil acquirer sample.

PYMNTS Intelligence retains full editorial control over all content, findings, methodology and data analysis. This playbook is the Brazil edition of a three-country series produced in collaboration with Visa Acceptance Solutions.

Digital shopping days measure how frequently a shopper engaged in digital shopping activities in any of the seven shopping activities we tracked in the past month. Because there are 30 days in the average month, this means that shoppers could have up to 30 digital shopping days for each of those seven activities. This is why it is possible to have more digital shopping days than days in a month. For example, if a shopper did one of the seven activities every day, for all 30 days of the month, the maximum total number of digital shopping days would total 210.



About



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 includes leading economists, econometricians, survey experts, financial analysts, and marketing scientists with deep experience in the application of data to the issues defining the future of the digital transformation of the global economy. This multilingual 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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