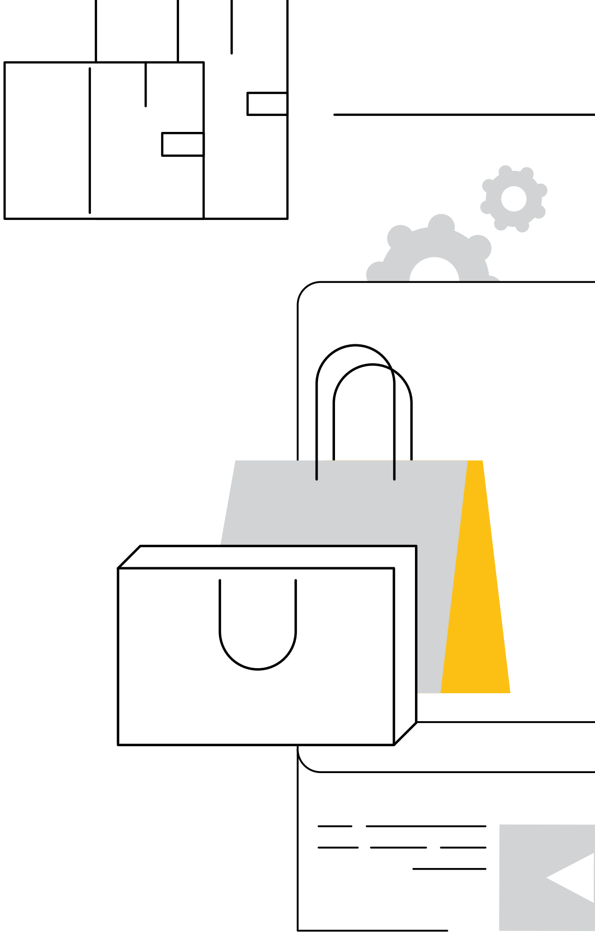
2026

Global Digital Shopping Index

U.S. Playbook

The New American Shopper



VISA

2026

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Table of contents

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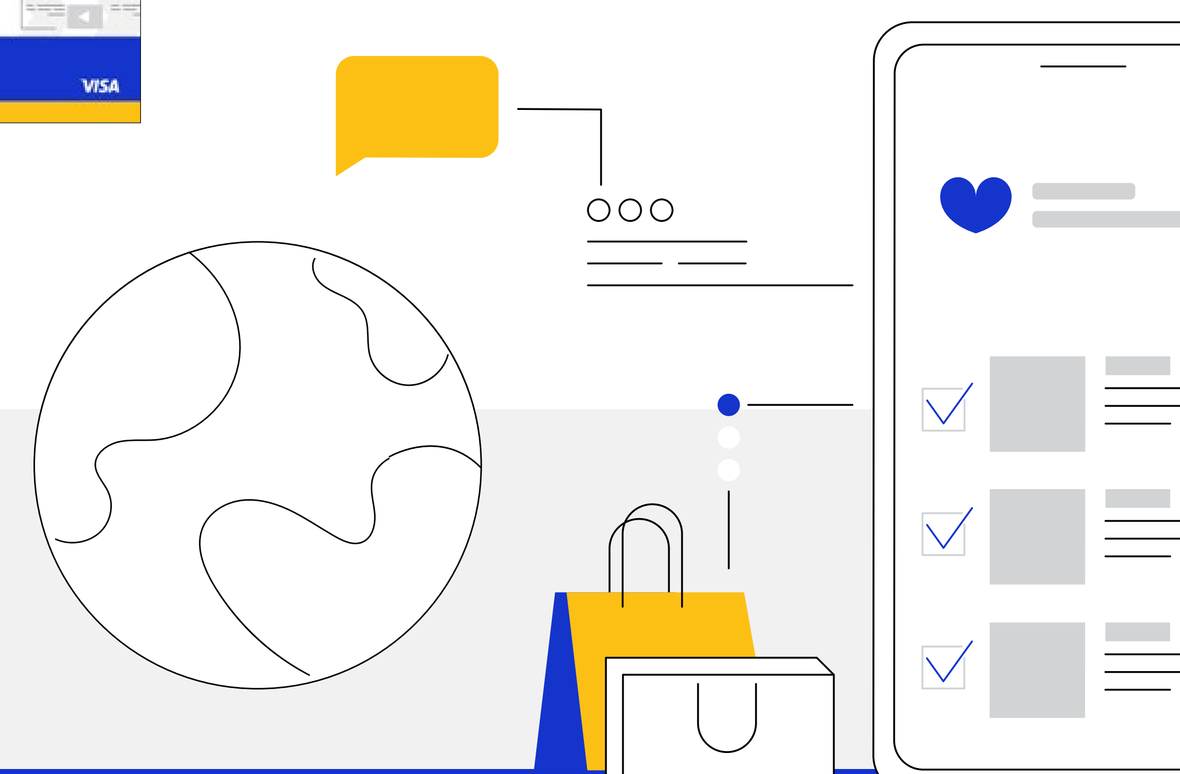


Global Digital Shopping Index: Merchant Edition was commissioned by Visa Acceptance Solutions, a Visa company, and PYMNTS Intelligence is grateful for the company's support and insight. • This report draws on a survey of 1,185 retail merchants across three countries (the United States, Brazil, and the 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.

Key Findings

Five Things You Need to Know Now:

01 Digital shopping days keep climbing, powered by high-frequency shoppers engaged in daily browsing, AI users, and high-income consumers.

U.S. consumers now log 51 digital shopping days a month, up from 46 in January 2024, and the gain is in purchases, not just browsing. Buying days run highest among daily mobile browsers (53 a month) and shoppers who use AI (52, compared to 28 for those not using AI), making browsing habit and AI use the clearest predictors of how many times a month a shopper buys.

02 The mobile phone, increasingly the shopper's in-store companion, is now about speed and confidence in purchasing decisions, not just finding deals.

Phone use while shopping in a physical store rose from 30% in January 2024 to 42% in March 2026. Phone-using shoppers are shifting from saving money to saving time: Coupon-hunting is flat to down, while reading reviews (+30%), comparing prices (+18%), and checking payment acceptance (+45%) all climbed.

03 Two in three shoppers now choose a merchant based on the payment methods it accepts.

Sixty-five percent of shoppers pick a merchant based on the payment methods it takes, up from 58% three years ago. Price tools matter too: Price matching is shoppers' single biggest unmet want, with six in 10 desiring that feature but only 47% of merchants offering it, a 22% shortfall.

04 Most merchants lack the data infrastructure to capture or transact with AI-driven shopping traffic.

ChatGPT rocketed from 2% to 29% of product-discovery searches over 26 months through March 2026, pushing Google Browser out of the number-one spot. Close to half (46%) of shoppers used AI in their most recent purchase. Yet only 15% of merchants have data that an AI agent can read, and just 24% can tell when a sale came from an AI platform.

05 Consumers want AI to take the friction out of shopping.

Product discovery only converts to purchase when checkout doesn't introduce friction. The willingness to delegate shopping to AI agents is highest when shoppers confront the most time-consuming parts of the journey: Nearly one in two (49%) would let agents manage loyalty programs, and 44% would let them handle returns. More than six in 10 (62%) expect to use an AI shopping agent within two years. The opportunity is to take friction-heavy tasks—loyalty, promotions, and returns—off shoppers' hands, especially those with higher buying frequency and stronger digital engagement, and close the purchase.

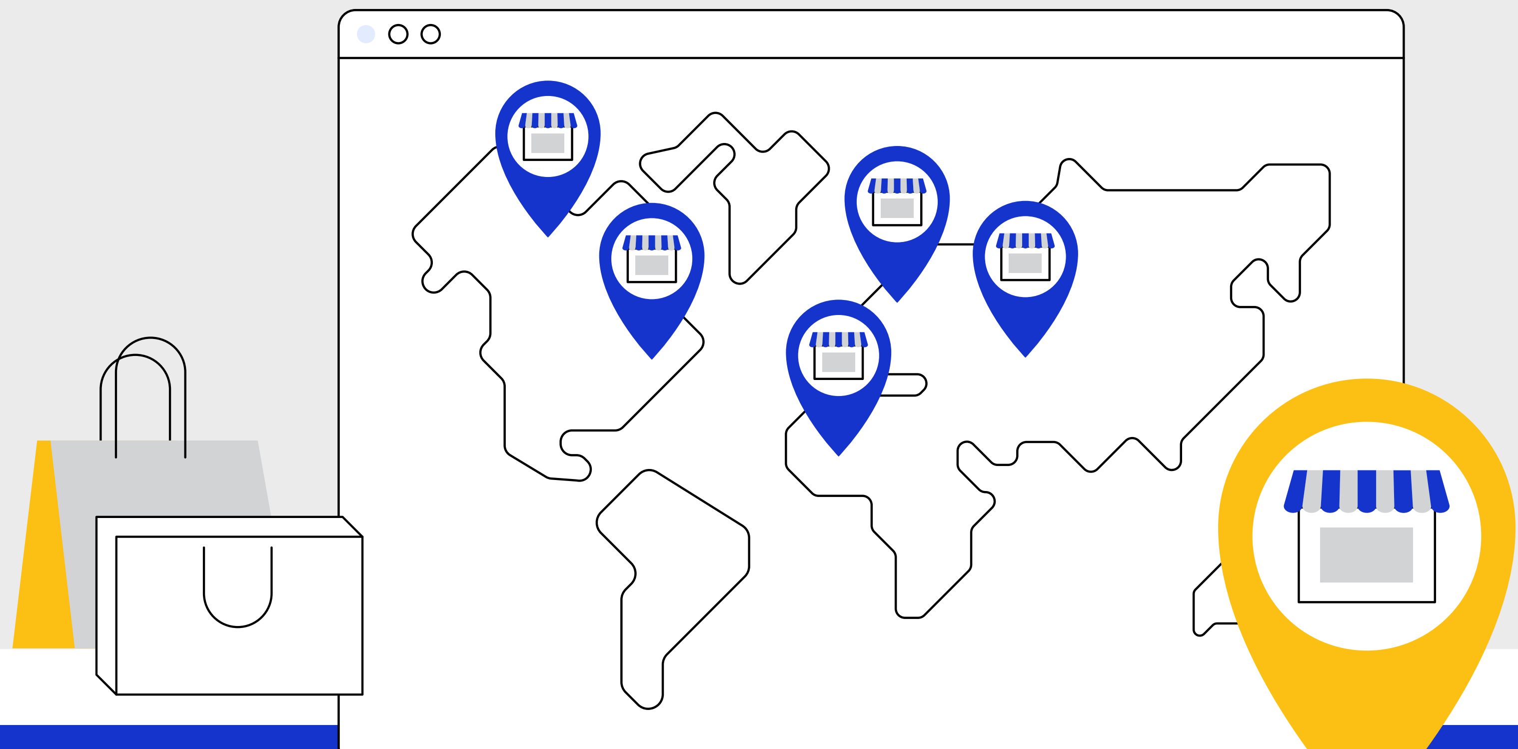
What's at Stake

The next two years will redraw who the most active American shoppers buy from.

Strip away the forecasts, and the 2026 data reveals a high-frequency shopper who is more present, more digitally active, and making more purchases. **Growth in digital shopping activity is driven by AI users, daily browsers, and high-income shoppers, not the full population.** These three segments, which sometimes overlap, consistently show higher buying frequency and stronger digital engagement across the other country reports in this series.

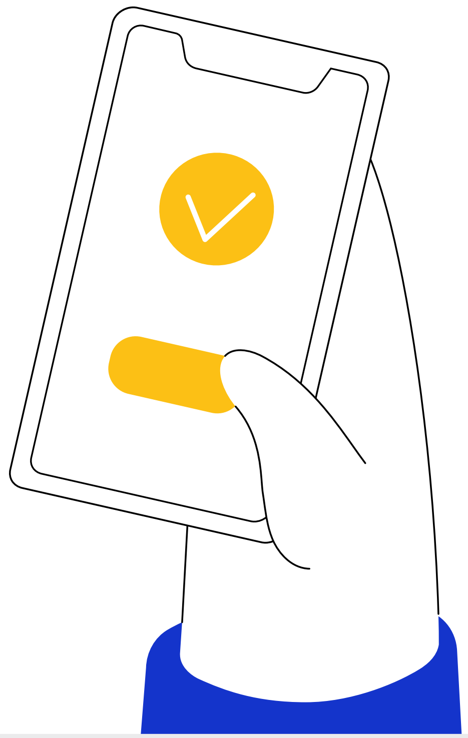
The average American now does something shopping-related 51 days a month across multiple channels, up from 46 days two years ago. That gain sits in buying, not idle browsing. A narrow band of heavy shoppers carries most of the increased volume: daily mobile browsers, parents, millennials, and, for the first time, anyone who shops using an AI tool. The shopper who uses AI notches 52 buying days per month, versus 28 for everyone else—the widest behavioral split in the study.

High-income shoppers, the most coveted demographic for many retailers, are more digitally active and more AI-ready than lower-income ones. They shop digitally 54 days a month, versus 42 days for lower earners, and buy digitally 31 days a month, versus 24 days. Nearly half (49%) used AI in their last purchase, compared to 31% of lower earners. They are more than twice as likely to rely on an AI agent regularly (33% vs. 15%), delegate product search (23% vs. 9%), and grant ongoing data access (50% vs. 37%). In the store aisle, the phone is a quality-assurance device, not a deal-hunting tool. Higher earners are more likely to look up product reviews (30%) than to compare prices (27%), though coupon-hunting remains common for the demographic (35%).



Profile of the U.S. high-income shopper

How U.S. high-income shoppers compare on the playbook's core measure, March 2026



So what

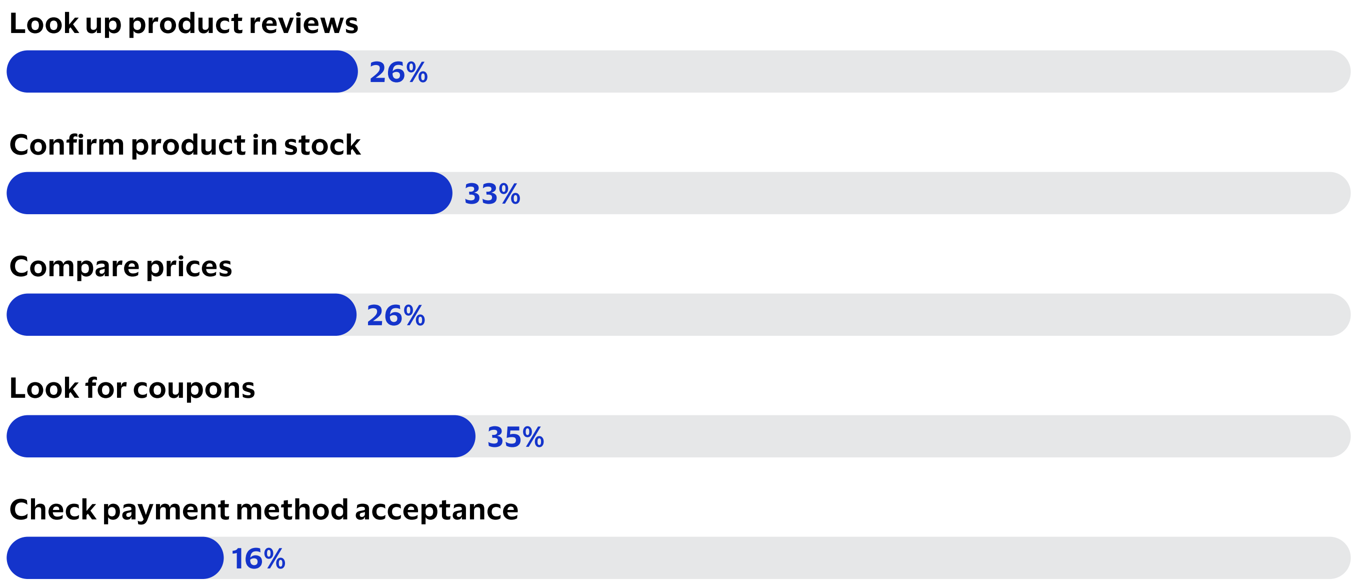
Higher income shoppers are more digitally active and markedly more agent-forward. They exhibit more shopping and buying activities per month, more AI use, and are far more likely to delegate and share data. In the aisle, they research quality over chasing deals. The one thing income does not change is payment-acceptance sensitivity (flat at 65%): acceptance is a universal layer, while agentic readiness is where high earners pull ahead.

Core Measures	Lower Income → Higher Income
Digital shopping days/month	42 → 54
Digital buying days/month	24 → 31
Used AI in the last purchase	31% → 49%
Will rely on an AI agent often in the next two years	15% → 33%
Would delegate product search	9% → 23%
Would grant ongoing data access	37% → 50%
Availability of preferred payment method sways merchant choice	65% → 65%

Figure 1:

In the aisle

Mobile assistance rates by purpose



Source: PYMNTS Intelligence
Global Digital Shopping Index: U.S. Playbook, July 2026
N = 2,298: Complete U.S. consumer responses, fielded March 2026

Higher earners reach for reviews (30% vs. 13% of lower earners) **more than price comparison. In the aisle, the phone is a decision tool for them.**

The heaviest shoppers tend to have the least patience for merchants that fumble the basics. They decide where to spend partly on whether their preferred payment method is accepted—two in three make that a determinant of purchasing. They reward retailers that close small gaps like price matching but shrug at the protection features that merchants overbuild. High-frequency shoppers are also the most willing to hand routine, friction-heavy buying chores to an AI agent, as long as the agent monitors and executes rather than decides.

The question is which retailers will capture this shift. Product discovery has already migrated to surfaces no merchant owns: Google Browser, ChatGPT, and Gemini now appear in half of all product research. Sixty-two percent of shoppers expect to delegate tasks to an agent by 2028. Yet only 15% of merchants keep data that an agent can read. The acquirers that resolve consumer trust questions surrounding agentic shopping first will set the rules. What follows traces how the high-frequency, high-value shopper emerged and which players are best positioned to meet them at checkout.

The Full Story

01

Digital shopping days keep climbing

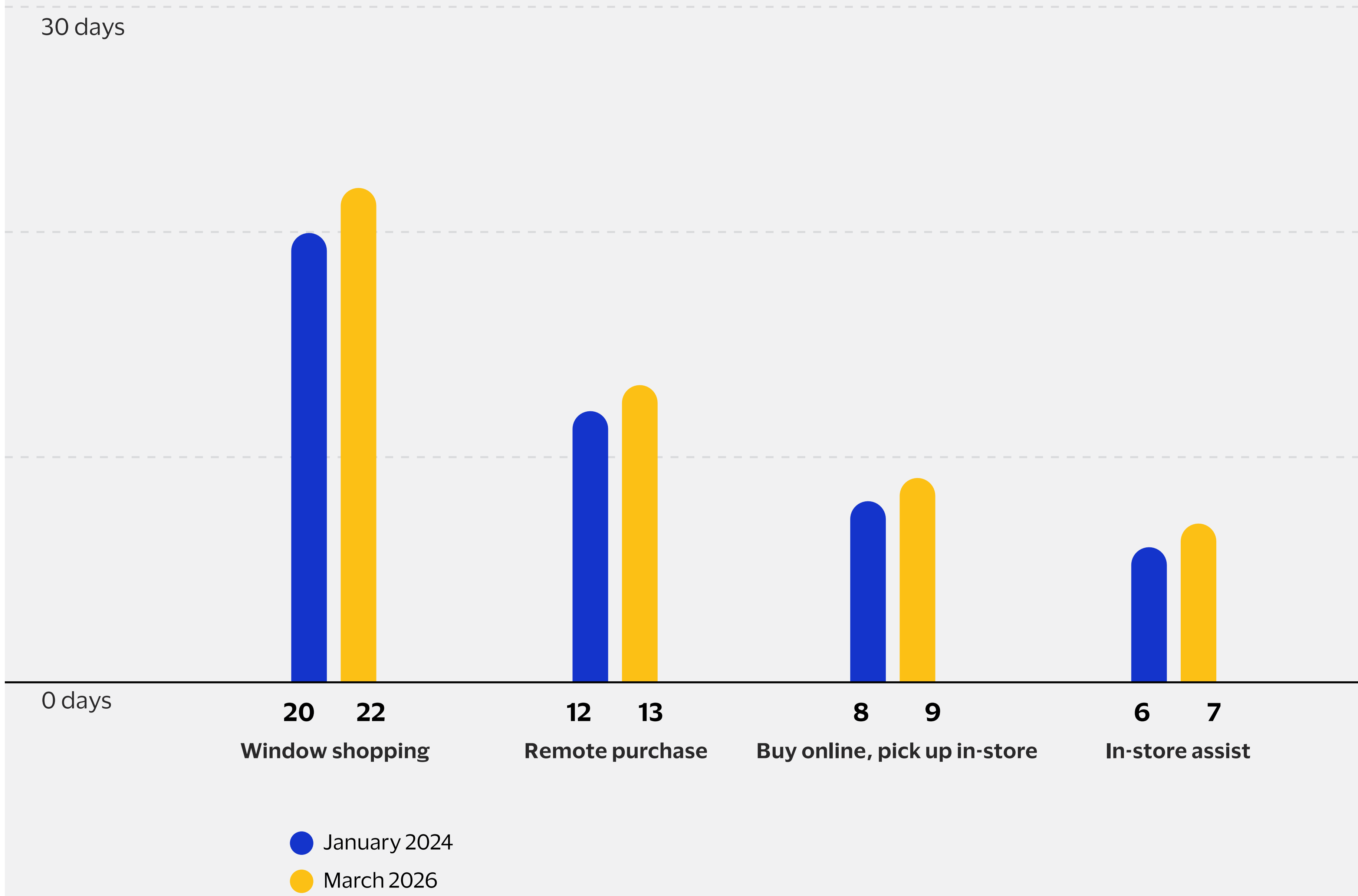
The Always-On Shopper

Two years ago, the typical American shopper logged 46 digitally assisted days a month. Today that number is 51, and the gain isn't from idle browsing—it's from buying. **The growth is concentrated in a narrow band of high-frequency shoppers: daily mobile browsers, AI users, high earners, and parents, each of whom outpaces the overall average by a wide margin.** The spread between the least and most active segments—12 days for infrequent window shoppers, 53 for daily mobile browsers—signals a market no longer moving as one. Retailers optimizing for the average are optimizing for a shrinking center.

Figure 2:

The U.S. shopper now logs 51 digital days a month

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



Source: PYMNTS Intelligence
Global Digital Shopping Index: U.S. Playbook, July 2026
2026 N = 2,298: Complete U.S. consumer responses, fielded March 2026

Total digital shopping days

46 » 51

+5 days a month since 2024 (+11%)

In-store pick up is the fastest-growing activity, up 13% (8→9 days) as buy online, pick up in-store moves mainstream. Browsing days exceed 30 because multiple activities can land on the same day.

Browsing isn't just discovery—it's a pipeline. Consumers who browse daily log 53 buying-related digital days per month against an overall average of 32, a 66% premium that makes frequency of engagement the single strongest predictor of purchase activity in the dataset.

The heaviest U.S. buyers

46%
use AI platforms for product discovery versus 33% of all shoppers.

42%
use their phone in-store, up from 33% in 2024.

56%
pay with contactless tap-to-pay, up from 35% in 2022.

In a sense, mobile is the store. Daily mobile browsers top the chart at 53 days—nearly one digitally-assisted purchase interaction every day—collapsing the distance between intent and transaction in a way no other channel has managed.

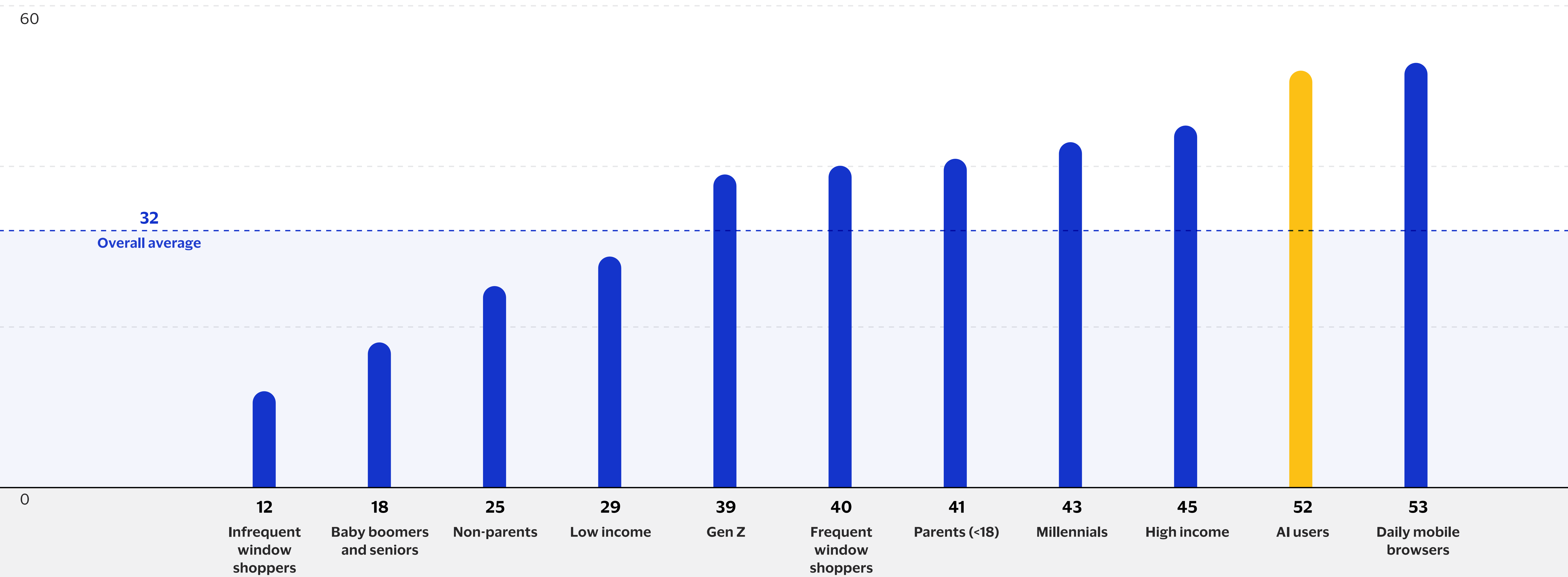
AI is already a buying tool, not just a search tool. AI users log 52 buying-related digital days per month, one less than daily mobile browsers and 20 more than the overall average of 32. Consumers who have integrated AI into their routines are using it to make—not just research—purchase decisions.

Infrequent window shoppers log just 12 days per month—less than one-quarter of what daily mobile browsers rack up and 20 days less than the overall average. Browsing without frequency doesn't convert.

Figure 3:

Browsing is the best predictor of buying

Number of buying-related digital shopping days per month for U.S. consumers



Source: PYMNTS Intelligence
Global Digital Shopping Index: U.S. Playbook, July 2026
2026 N = 2,298: Complete U.S. consumer responses, fielded March 2026

The 32-day overall average obscures a market splitting at the seams. The spread from infrequent window shoppers (12) to daily mobile browsers (53) is 41 days—a chasm that means the top segments are engaged at more than four times the rate of the bottom. Retailers optimizing for the average are optimizing for a shrinking center.

Baby boomers and seniors average 18 days, non-parents 25, low-income consumers 29—all less than the 32-day mean. These aren't marginal consumers, but they are outside the digital cadence that increasingly determines who buys, when, and how often.

So what

Every extra browsing day is an extra chance to be chosen. Acceptance that works identically across web, app, and in aisle keeps a brand in the running on all 51 days, not just the handful when the shopper is ready to buy.

The AI Shopper

AI fuels shopping. Shoppers who use AI log 52 buying days a month, 86% more than the 28 days logged by non-users. The heaviest U.S. buyers also use a variety of technological tools more avidly: 46% use AI platforms for product discovery, compared with 33% of all shoppers (+39%); 42% use their phone in-store while shopping, up from 33% in 2024 (+30%); and 56% pay with contactless tap-to-pay, up from 35% in 2022 (+60%).

86%

Increase in buying days by shoppers who use AI for assistance, showing that discovery and checkout are a single system.

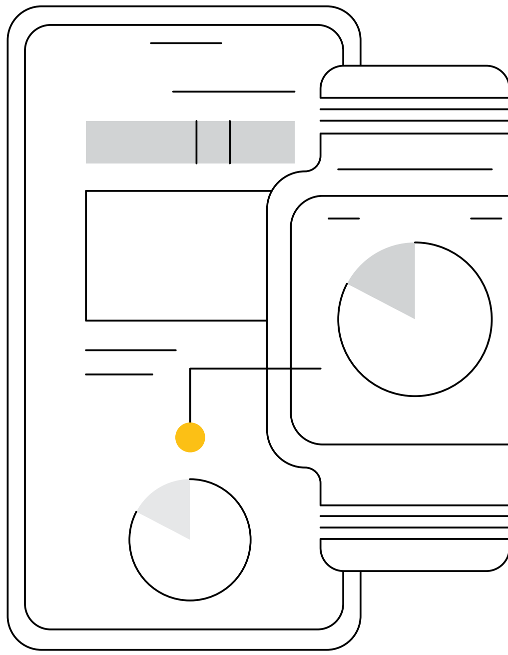
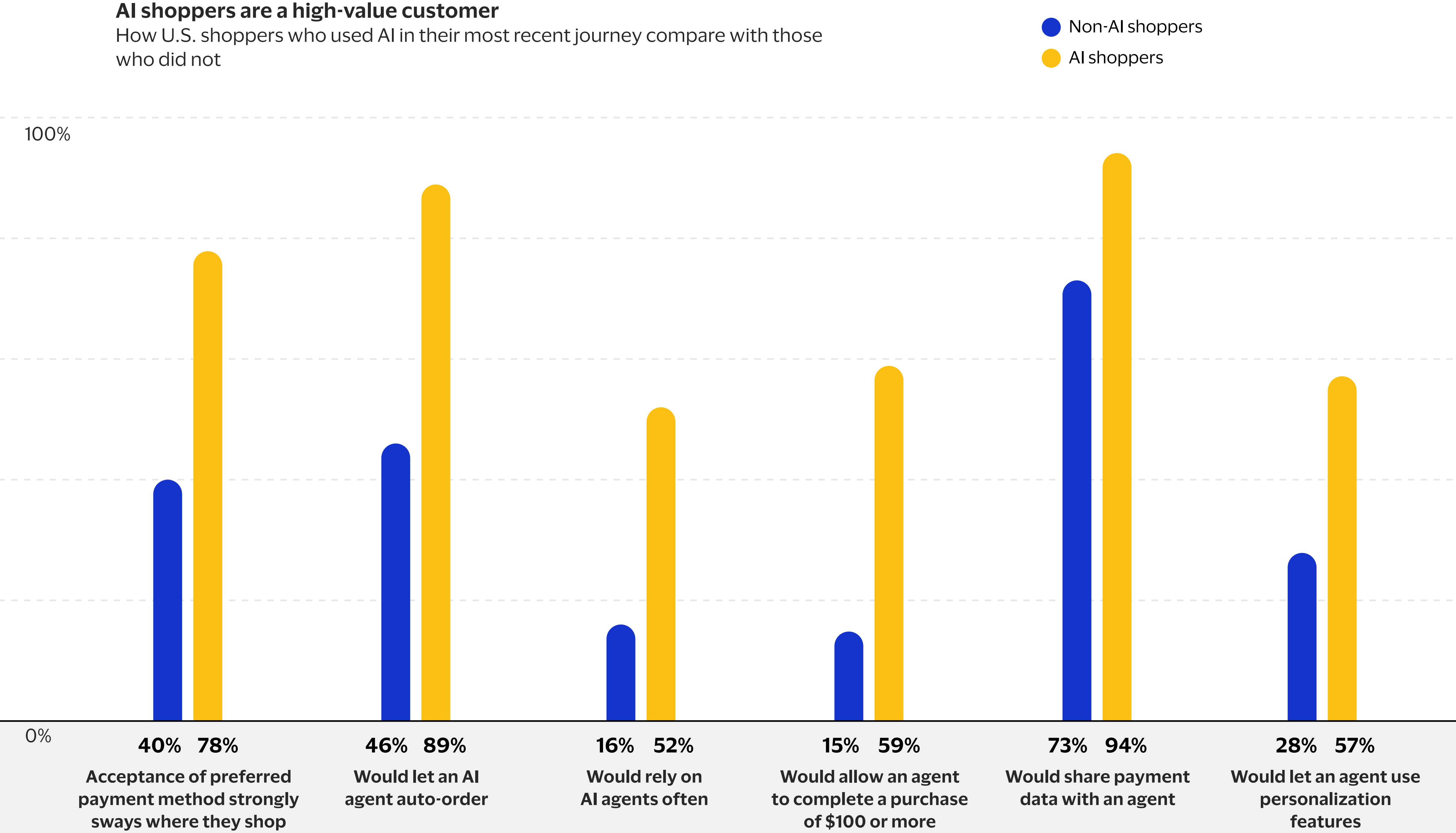


Figure 4:

AI shoppers are a high-value customer

How U.S. shoppers who used AI in their most recent journey compare with those who did not



Source: PYMNTS Intelligence
Global Digital Shopping Index: U.S. Playbook, July 2026
N = 2,298: Complete U.S. consumer responses, fielded March 2026

So what

The AI shopper is among your highest revenue-generating customers: They shop more, have more buying days, are far more willing to delegate tasks to agents, and are nearly twice as likely to choose a merchant that accepts their preferred payment method. Make discovery, acceptance, and agent-readiness frictionless, and you win the shoppers who buy the most.

02

The mobile phone is now about speed and confidence, not just finding deals.

For years, the U.S. mobile story was the same: more shoppers, more sessions, more purchases on phones. In 2026, the number to watch isn't mobile shopping adoption but what the phone is used for.

Product research on mobile phones reached 39% of shoppers in March 2026, up 14% from January 2024.

What shoppers do with their devices has changed. Coupon hunting is flat to down. Reading product reviews, comparing prices, and checking payment acceptance are all up. **Using a mobile phone in-store used to save money; now it saves time.**

What's changing with mobile phone use for shopping:

Rising — *finding the right product:*

Reading reviews (+30%), comparing prices (+18%), and checking payment method acceptance (+45%) are all climbing. Shoppers reach for their phones to make a confident choice, fast.

Falling — *hunting for savings:*

Coupon hunting and product look-ups are slipping. Instead of saving money, using a phone in-store now saves time—a stronger signal of what premium shoppers will pay for.

The shift in mobile phone usage points to a shopper trying to close the deal. **The phone is now a decision tool, not a discount tool**—and retailers who treat it as a threat to conversion are misreading what's happening in their own aisles.

So what

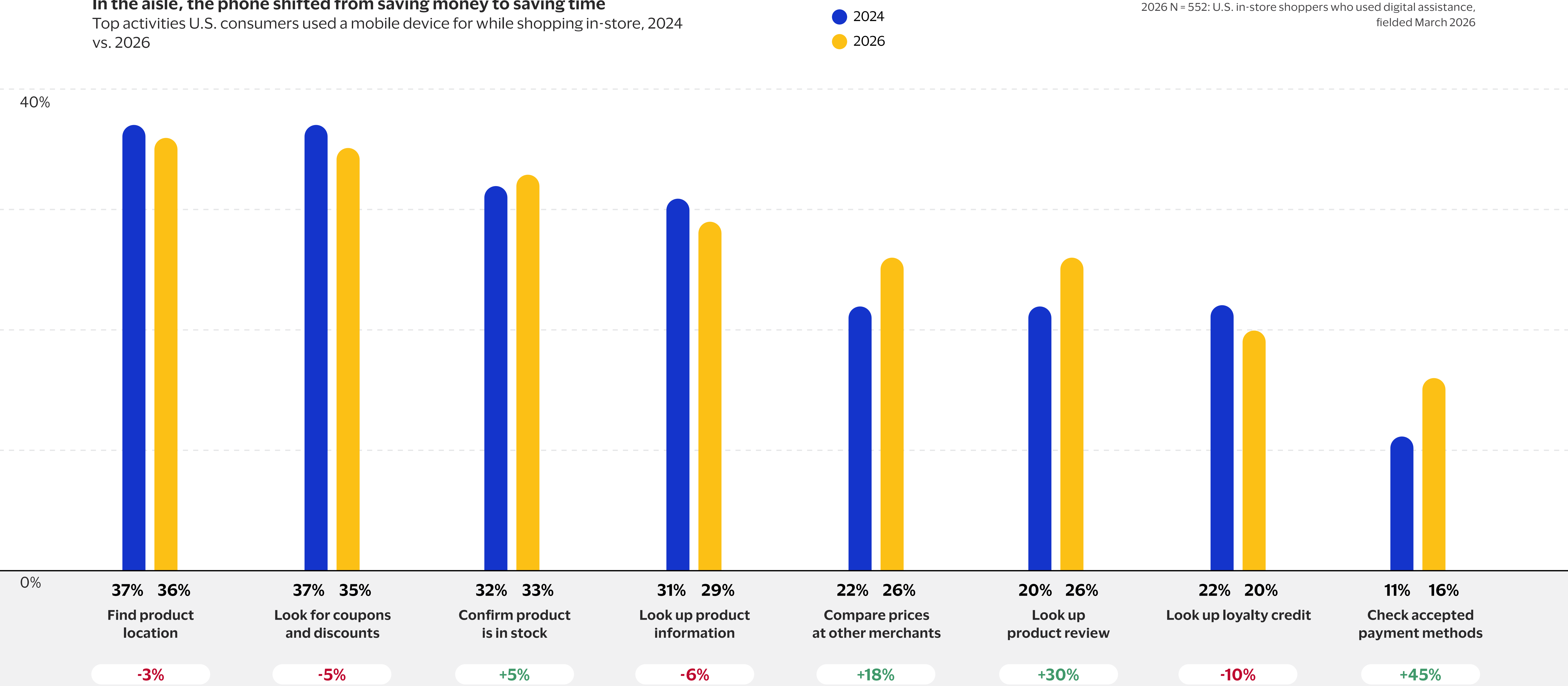
Discovery increasingly begins on a surface no merchant controls, and the trip finishes on whichever channel carries the least friction. A fast, consistent mobile experience—and acceptance that looks identical wherever the shopper lands—keeps the merchant in the running through both.

Figure 5:

In the aisle, the phone shifted from saving money to saving time

Top activities U.S. consumers used a mobile device for while shopping in-store, 2024 vs. 2026

Source: PYMNTS Intelligence
Global Digital Shopping Index: U.S. Playbook, July 2026
2026 N = 552: U.S. in-store shoppers who used digital assistance, fielded March 2026



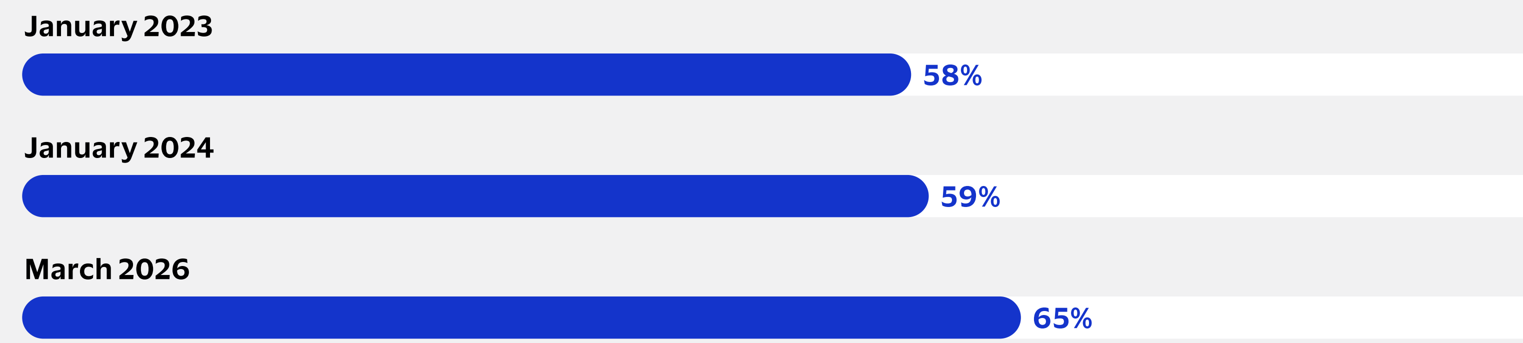
03

Nearly two in three shoppers now choose a merchant based on the payment methods it accepts.

Payment acceptance now influences retailer choice for 65% of shoppers, up from 58% in January 2023 (+12% over three years). The payment process is mostly smooth, but the cracks are widening: 78% had no payment issues on their most recent purchase (down from 80% in 2024, -3%), while disputes and mistakes rose to 10%, up from 7% in 2024 (+43%).

Figure 6:

Price tools and payment method acceptance now decide where Americans shop
U.S. 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: Merchant Edition, June 2026
2026 N = 2,028: U.S. consumers who knew a merchant accepted their preferred payment methods before deciding to shop there, fielded March 2026

So what

In a market where acceptance is becoming a tiebreaker, every declined card or surprise charge is lost revenue. Broad acceptance of the payment methods shoppers prefer, plus reliable processing and clean disputes, turns payments from a cost center into a reason customers pick you. The right payments influence conversions and can be a loyalty builder.

The Feature Gap:

Merchants aren't building for the shopper they most want

Price matching is the largest shortfall.

Six in 10 shoppers want price matching, but only 47% of merchants offer it, the largest gap in the dataset at 13 percentage points. Mobile product locators, digital coupons, and free shipping follow. None are exotic; they are basic expectations that a meaningful share of merchants have chosen not to meet.

On the other side of the ledger, **protection features are oversupplied.** Merchants offer easy dispute resolution at 85% against 59% demand. Refunds, live help, and card on file all run well ahead of what shoppers ask for. Protection is not the problem; the problem is effort directed at features shoppers already assume exist, while the features that actually move purchase choice go unmet. The cheaper win is making existing protections visible, not building more of them.

The next 12 to 24 months are a redistribution window. The merchants who close the gap on price matching, mobile locators, and digital coupons will take share directly from those who do not, because those are the features that decide merchant selection among the heaviest, fastest-accelerating shoppers.

60%

of shoppers want price matching, but fewer than half of merchants offer it.

So what

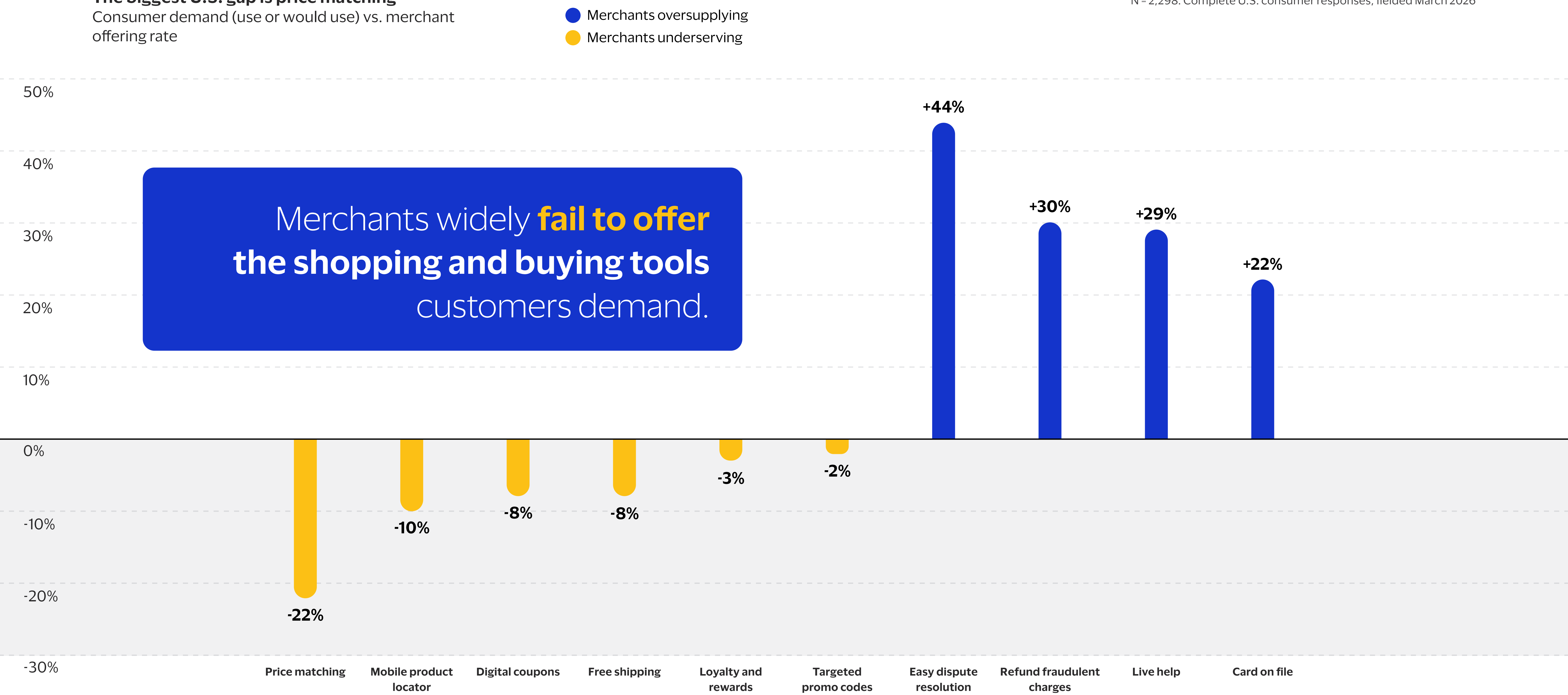
The fastest share gains aren't from building more—they're from closing the few gaps shoppers actually feel (price matching, mobile locators, coupons) while making the protections you already over-invest in visible. An acceptance partner that ships these as packaged capabilities closes the gap faster than custom engineering.

Figure 7:

The biggest U.S. gap is price matching

Consumer demand (use or would use) vs. merchant offering rate

Source: PYMNTS Intelligence
Global Digital Shopping Index: U.S. Playbook, July 2026
N = 2,298: Complete U.S. consumer responses, fielded March 2026



Merchants widely **fail to offer the shopping and buying tools** customers demand.

What U.S. Merchants Offer Today and How Prepared They Are for the Agentic Shift Ahead

The U.S. merchant story is a sorting story. Owned channels are winning: Owned mobile apps grew for 55% of merchants and websites grew for 51%, ahead of marketplaces and social. Merchants are concentrating on the surfaces that pay back and pruning the long tail. But the build isn't finished: 80% say their checkout still needs improvement and only one in five calls it optimal. Growth in channels and debt in checkout are running side by side.

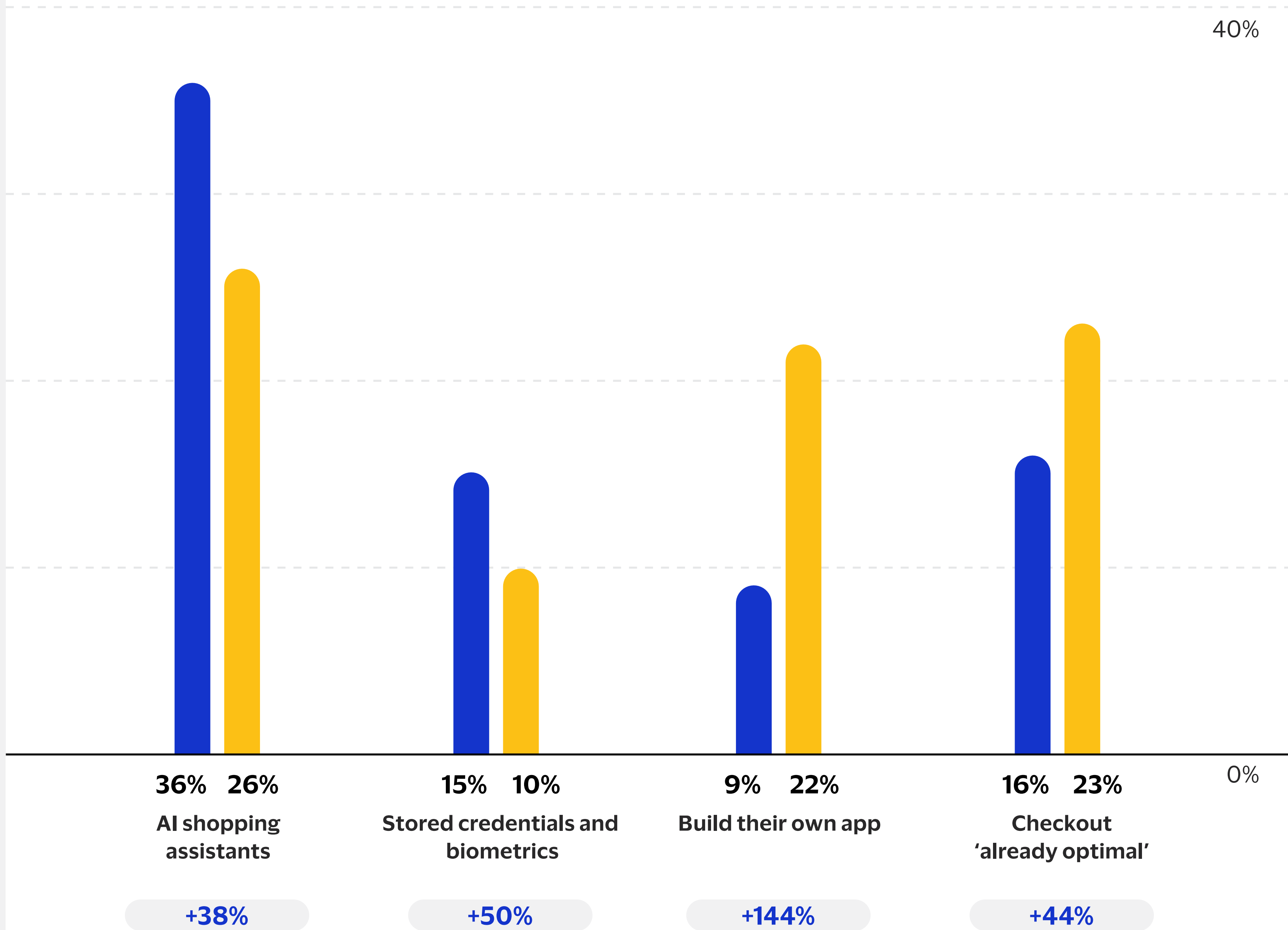
The split between large and small merchants is less about ambition than about who owns the stack.

Larger merchants are wiring up the agent-ready layer—AI assistants and biometric stored credentials—because they run custom checkouts they know are not optimized. Smaller merchants are likelier to call checkout finished, not because they tuned it but because they sit on bundled platforms like Shopify, PayPal or an acceptance provider that optimizes it for them. Their confidence is borrowed from the platform, which is exactly where an acceptance partner can extend the same agent-ready capability.

Figure 8:

Larger merchants build for agents; SMBs build the basics

U.S. merchant innovation signals by business size



Larger merchants
SMBs

Source: PYMNTS Intelligence
Global Digital Shopping Index: U.S. Playbook, July 2026
N = 584: Complete U.S. merchant responses, fielded March 2026

So what

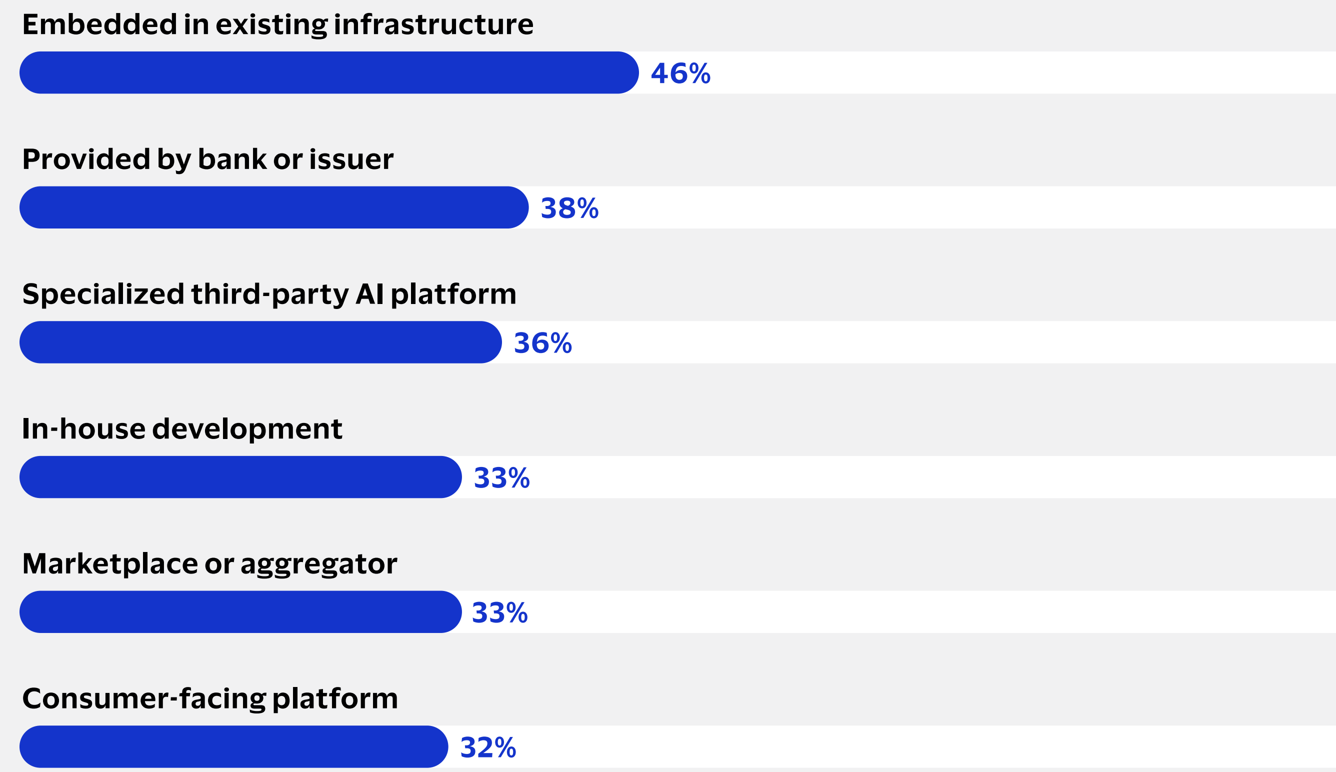
SMBs call their checkout finished not because they tuned it but because they sit on bundled platforms that optimize it for them. Larger merchants run custom stacks they know are not optimal—which is exactly where an acceptance partner can deliver the same for SMBs.

Two numbers fix where U.S. merchants are pointed. A clear majority, 59%, apply no discount or surcharge to steer payment choice—the highest no-practice share in the study—a sign the economics of steering have not cleared the bar. And although fraud severity fell sharply since 2024, with fraudulent charges down from 41% to 19%, 54% still want better protection than they have. Merchants are buying ahead for agent-era risks like account takeover and friendly fraud, on the tokenization and biometric rails the own app already holds.

Figure 9:

U.S. merchants prefer embedded adoption and look to networks and acquirers

How U.S. merchants want to adopt agentic commerce and who they would turn to for support



Who they look to for support

26% Payment network

26% Bank or payment processor or acquirer

24% AI platform

16% Digital wallet provider

Source: PYMNTS Intelligence
Global Digital Shopping Index: U.S. Playbook, July 2026
N = 584: Complete U.S. merchant responses, fielded March 2026

04

Most merchants lack the data infrastructure to capture or transact with AI-driven shopping traffic.

AI Is Already the Front Door

AI arrived like a new channel in the digital picture. Standalone AI platforms debuted in January 2024 at 12% for product discovery and 9% for retailer chatbots.

The standout is ChatGPT, from 2% of product searches in 2024 to 29% now, while the traditional Google Browser climbed past Amazon into the top discovery spot and Gemini appeared from nowhere at 18%. Nothing else in the dataset moves at that speed. **Treating AI as a channel that will eventually matter misreads the clock: It's already redirecting traffic and unseating incumbents.**

The U.S. AI surge

ChatGPT	2%	29%	roughly 14x growth in two years
Gemini	0%	18%	new in the 2026 survey
amazon	53%	42%	lost the #1 spot to Google Browser (-21%)

So what

If AI can't read your catalog, it can't recommend you. Machine-readable product, price, and availability data is now a discovery requirement—the SEO of the agentic era—and the businesses that structure it first will own the AI answer.

The Agentic Shopping Journey

More than six in 10 (62%) U.S. shoppers expect to use AI agents within two years—but wanting an agent and surrendering control to one are different things.

Discovery is the entry point to agentic commerce. Shoppers are most willing to delegate search and comparison (54%), which makes sense: It's low-stakes, time-consuming, and the consumer still makes the final call. That's where agent adoption will take root first.

Payment is the wall. Only 6% of shoppers want full automation of a $300 purchase. At that threshold, trust evaporates. **The agent can do the legwork; the human wants to pull the trigger.** Openness to agentic commerce declines as financial stakes rise.

Figure 10:

What the U.S. agentic shopping journey looks like in two years

A data-driven portrait of the willing U.S. consumer

1 Discover
Agent searches, you choose

- **54%** will let agents search and compare.
- **49%** will delegate loyalty management.
- **37%** will share shopping data case-by-case.

2 Decide
Rules set, approval required

- **41%** will allow rule-based ordering.
- **40%** will let an agent start a purchase, but will want to approve to finish it.
- **36%** will want approval before any purchase.

3 Pay
Human stays in the loop on spend

- **55%** will want to pick payment method, not have AI do so.
- **23%** will let AI recommend but will want to approve.
- **34%** will cap autonomous spend at a set amount.

4 Manage
Post-purchase agents earn trust

- **44%** will let agents initiate returns.
- **39%** will delegate subscriptions.
- **20%** will allow AI to order if they have ability to cancel within 24 hours.

The willing U.S. Consumer

- **28%** will use agents frequently or almost always.
- **37%** will want human support if something goes wrong.
- **32%** will require strong data-protection guarantees.
- **33%** will need an on/off toggle to feel comfortable.

Source: PYMNTS Intelligence **Global Digital Shopping Index: U.S. Playbook, July 2026**
N = 2,298: Complete U.S. consumer responses, fielded March 2026

What unlocks an autonomous purchase is not a longer feature list but two conditions. The first is reversibility—a cancellation window or guaranteed returns. The second is a product the shopper has already chosen, leaving the agent to do the legwork: watching for stock, a price drop, or a better deal. Shoppers delegate the monitoring and the reordering, not the decision, which is why 44% still refuse any unsupervised purchases, and higher spending limits move almost no one.

44% would never let an agent buy unsupervised.

8% would allow any purchase amount if able to cancel.

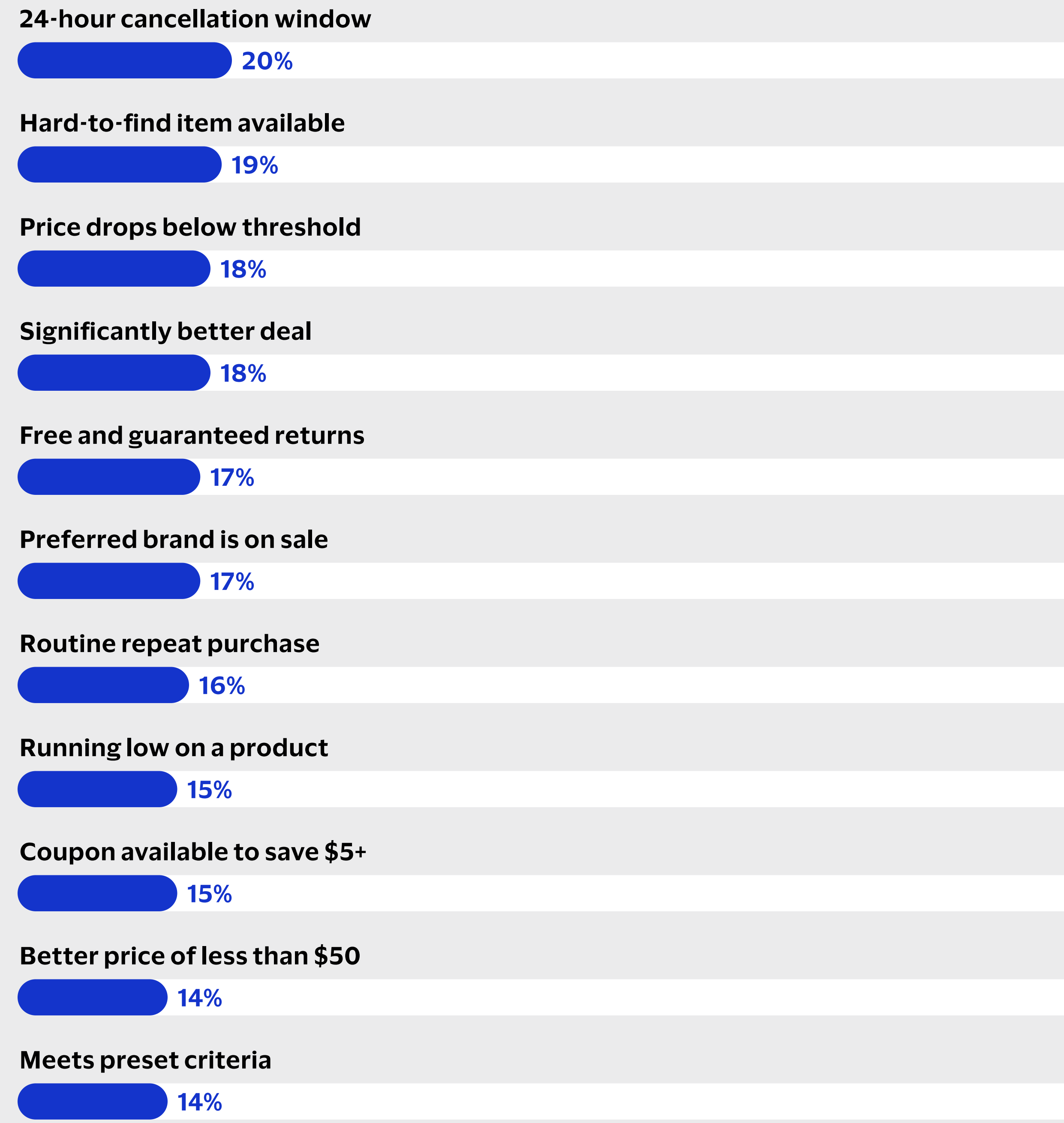
So what

The conditions that unlock auto-order are really two ideas: reversibility (a cancellation window or guaranteed returns) and a product the shopper has already chosen. Shoppers delegate the monitoring and reordering, not the decision—which is what expands the agentic share.

Figure 11:

U.S. shoppers will let agents auto-order, but with a safety net

Situations where U.S. shoppers would let an agent auto-order



Source: PYMNTS Intelligence
Global Digital Shopping Index: U.S. Playbook, July 2026
N = 2,298: Complete U.S. consumer responses, fielded March 2026

Data Access:

Permission, Not Blanket Access

Only 19% of shoppers would grant an AI agent full access; case-by-case access dominates at 37%. Payment data is guarded more tightly: 20% allow agents no access versus 17% for shopping data.

So what

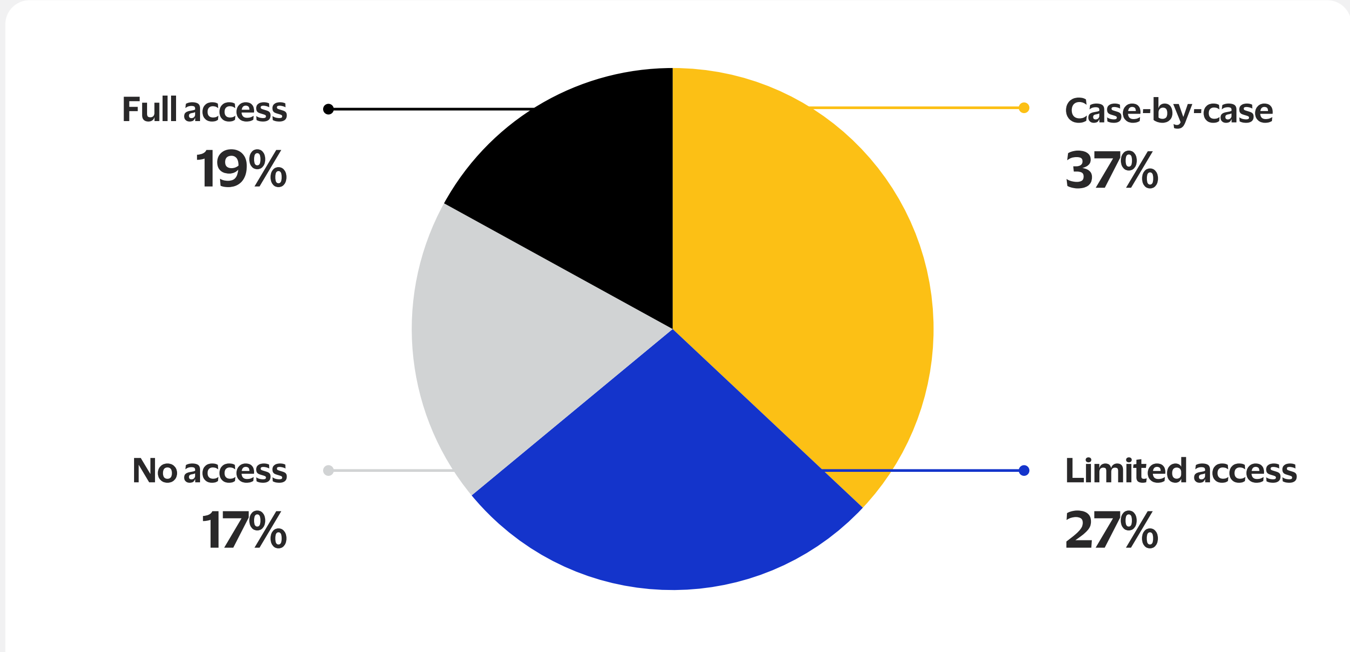
Permission, not blanket access, is the default. Agent experiences that ask for access case-by-case and show exactly what data is used will out-convert those that demand full access — especially for payment data, which shoppers guard most tightly.

Figure 12:

How U.S. shoppers will grant agents access
Willingness of U.S. shoppers to grant an AI agent access to shopping and payment data

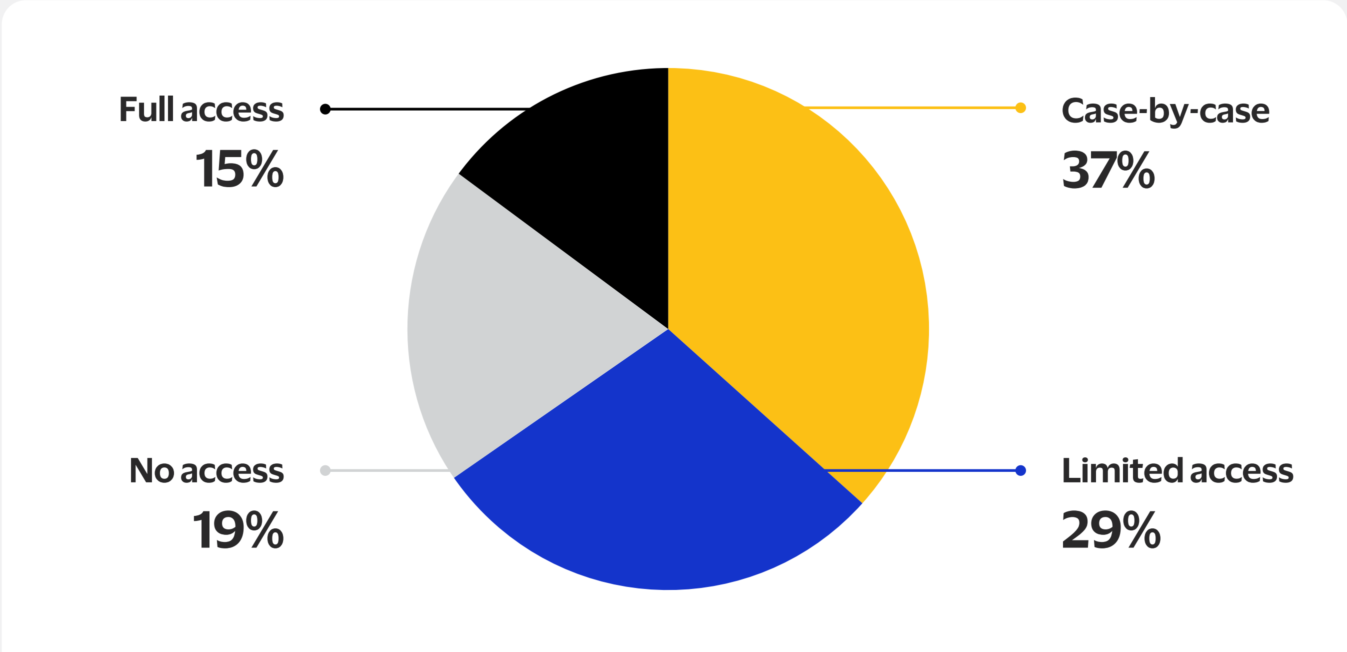
Source: PYMNTS Intelligence
Global Digital Shopping Index: U.S. Playbook, July 2026
N = 2,298: Complete U.S. consumer responses, fielded March 2026

Shopping data access for recommendations and deals



Only 19% would grant full access; case-by-case access dominates at 37%.

Payment data access for optimizing the payment experience



Payment data is guarded more tightly: 20% allow no access vs. 17% for shopping.

The Merchant AI Blind Spot

Merchants see the shift but cannot yet transact with it. Six in 10 expect 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 24% can tell when a sale came from an AI platform, while the biometric, stored-credential checkout that makes agent payments work ranks last on their three-year wish list. That's akin to building the front door but not the back door.

Merchants' three-year innovation priorities: buy online for delivery (#1, 36%), AI shopping assistants (#2, 31%), one-click checkout (#3, 27%), mobile order-ahead (#4, 24%), stored credentials or biometrics (#5, 13%). How they want to adopt agentic capability: embedded in existing infrastructure (46%), provided by bank or issuer (38%), specialized third-party AI platform (36%), in-house development (33%), marketplace or aggregator (33%), consumer-facing platform (32%). Who they look to for support: payment network (26%), bank or payment processor or acquirer (26%), AI platform (24%), digital wallet provider (16%).

So what

Merchants want AI assistants but rank the biometric or stored-credential checkout that makes agent payments possible dead last. Closing that readiness gap—structured data plus authenticated, tokenized acceptance—is precisely where an acceptance partner turns enthusiasm into transactions.

Figure 13:

U.S. merchants see the agent wave, but few can transact with it

Expectations, readiness, and three-year innovation wish list

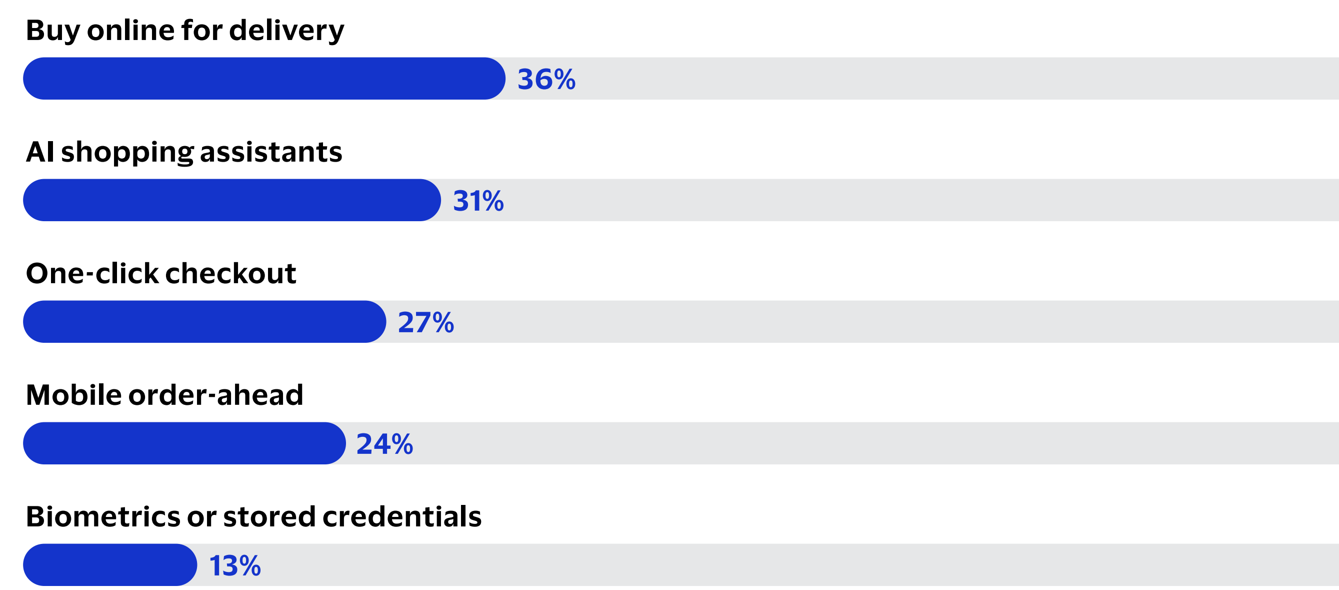
U.S. Merchant AI Agent Readiness

60%
expect AI agents to drive 5%+ of digital sales in two years.

15%
have structured data an AI agent can read.

24%
can identify when a sale came from an AI platform.

Three-year innovation wishlist, ranked by merchant share planning



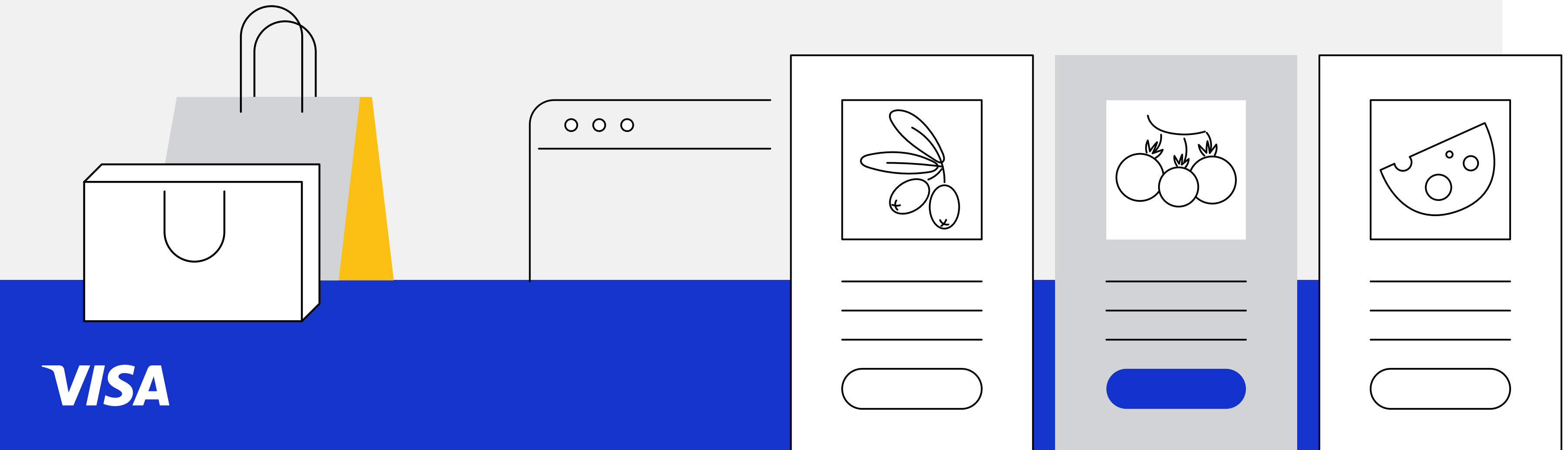
Source: PYMNTS Intelligence
Global Digital Shopping Index: U.S. Playbook, July 2026
N = 584: Complete U.S. merchant responses, fielded March 2026

05

Consumers want AI to take the friction out of shopping—and the merchants that understand this will capture the most valuable buyers.

Discovery and Checkout as a Single System

The report has traced two seemingly separate arcs: the rise of AI-powered discovery and the persistent friction at checkout. These aren't discrete, separate events in shopping. Rather, they're the same forces viewed from opposite ends of the purchase journey.



Discovery and checkout aren't separate steps but one system.

Consumer use of AI shopping features grew across every measured category between January 2024 and March 2026, with window shopping leading the pack. More than one in five consumers used AI for window shopping by March 2026, up from 20% two years earlier. Remote purchase and pickup assistance posted modest but consistent gains, while in-store assist—though still the least-used feature—edged up a percentage point over the same period. **The pattern suggests that AI's foothold in the shopping journey is widening steadily, even if adoption remains concentrated at the browsing end of the funnel.** That widening footprint makes it clear that an additional AI touchpoint in the discovery funnel is a transaction that either completes or leaks, depending on whether checkout is ready to receive it.

When a shopper uses an AI agent to find a product, compare prices, and check availability, the agent has already done the hardest work of converting interest into intent. What happens next—whether checkout is fast, payment is accepted, and the experience is trusted—determines whether that intent becomes revenue. An AI-optimized front end attached to a friction-heavy checkout loses the sale at the moment of highest purchase probability.

This is why the highest-performing merchants in the data are not simply the ones investing in AI or the ones investing in the checkout. They are the ones where discovery and checkout are engineered as a single conversion system. For the high-value shopper—the daily mobile browser, the AI user, the high earner—any friction at checkout is disproportionately costly, because these are the buyers with the most options and the least tolerance for obstacles.

The practical implication is sequencing. Merchants that start with agent-readable product data—making themselves recommendable—and simultaneously build the tokenized, biometric checkout rails that agentic payments require are closing both ends of the funnel at once. Those that move on only one end are building a funnel with a hole in it.

The window for acquirers and acceptance partners is here. Merchants have named payment networks and acquirers as their first call for agentic support. They want capability embedded in the infrastructure they already run, not a new stack to manage. An acceptance partner that delivers structured-data tooling alongside agent-ready checkout rails answers both sides of the merchant's problem simultaneously—and captures the consumer trust that makes the whole system work.

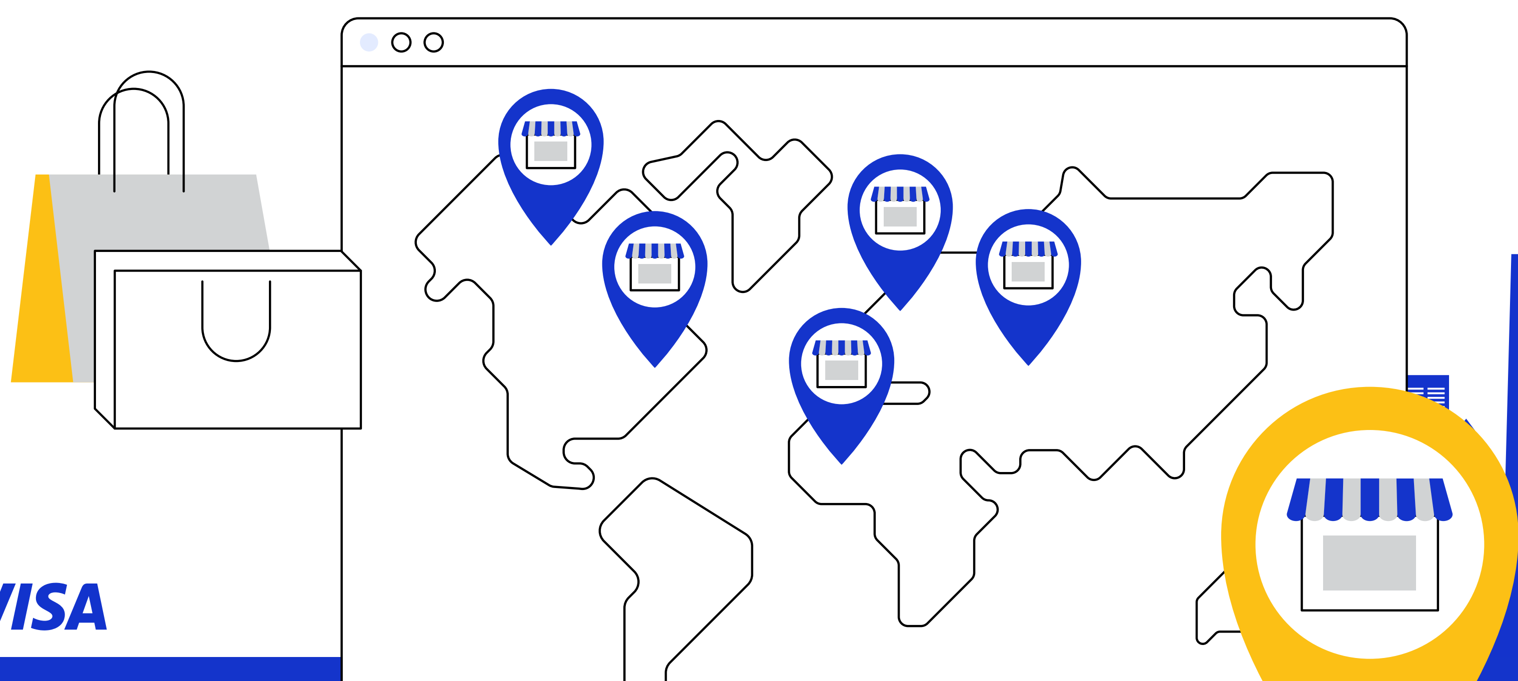
So what

Discovery without checkout readiness is a leaky funnel. Merchants that align seamless AI-powered discovery with seamless agent-ready checkout will convert the high-intent shopper. The acceptance partner that enables both will define the next phase of U.S. digital commerce.

Conclusion

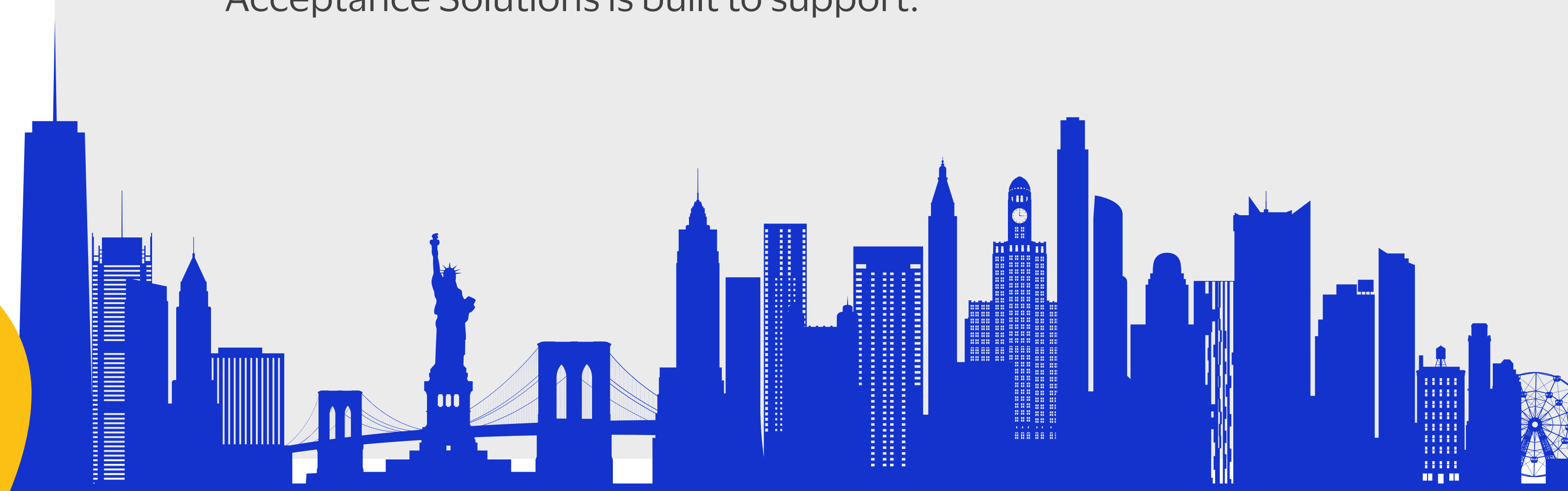
What It All Means for Merchants and Acquirers

The clearest finding in the playbook is also the most consequential. The American shoppers driving growth—daily mobile browsers, high earners, parents, millennials, and AI users—are the most digitally active, the most AI-forward, and the most likely to let payment acceptance decide where they spend. They are also the most underserved on the basics they want, from price matching to mobile product locators. In a year when the heaviest shoppers are accelerating fastest, serving them well is the highest-return move on the board.



The work runs on two tracks at once. Discovery has moved to surfaces merchants do not own—AI answers, mobile search and creator feeds—so machine-readable product data and a fast mobile experience now decide who gets recommended. Meanwhile, the checkout has to be ready for what follows: the tokenization, stored-credentials, and biometric rails that already power contactless and the merchant-owned app are the same ones agentic commerce will run on. Building AI discovery without that payment foundation is a front door with no back door.

The window is short. Forty-six percent of shoppers already used AI in their last purchase, and 62% expect to delegate to agents within two years, but only one-third will let AI near their wallet today. That gap is where trust gets won—through certified agents, visible controls, broad acceptance, and clean dispute handling. The businesses that close the feature gaps, build the trust layer, and bring agent-ready acceptance to every surface will take share from those still catching up—the role an acceptance partner like Visa Acceptance Solutions is built to support.



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 draws on the United States samples of a study spanning 5,241 consumers and 1,185 merchants across the U.S., Brazil, and the UAE, fielded in March 2026, plus a survey of 150 payment acquirers fielded across markets in early 2026. U.S. samples are weighted to reflect the national adult population.

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 wave against prior waves—January 2022, January 2023, and January 2024—to track four years of change. Acquirer findings are reported across all markets and are not split by country.

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

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 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 that define 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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