The 2022 Global Digital Shopping Index

UAE Edition

The 2022 Global Digital Shopping Index, a PYMNTS and Cybersource collaboration, examines the behaviors of 13,114 consumers and 3,100 merchants across Australia, Brazil, Mexico, the UAE, the U.K. and the U.S. This second year of this global study examines the factors that influence how and where consumers shop, how they pay for what they purchase and the features that establish merchant preference.

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The 2022 Global Digital Shopping Index was produced in collaboration with Cybersource, and PYMNTS is grateful for the company's support and insight. PYMNTS retains full editorial control over the following findings, methodology, and data analysis.

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Introduction

In the United Arab Emirates, digital commerce is a way of life. The median age of consumers in the UAE is just 33 years old.[1] Most of the country's 8.8 million consumers have thus grown up with internet access and have long been accustomed to shopping, paying, and conducting every manner of activity online.

It is little surprise, then, that this young and highly connected population would be pushing the boundaries of cross-channel commerce. UAE shoppers are some of the most mobile-centric, omnichannel consumers in the world. Our data shows that 59% of UAE shoppers use their smartphones while shopping in stores to inform purchases, and 32% reported picking up eCommerce orders in person. For a merchant to succeed in this highly mobile-driven omnichannel market, it must be able to meet local shoppers' demand for smooth, digitally integrated retail journeys that suit the country's highly connected culture.

The 2022 Global Digital Shopping Index: UAE Edition, a PYMNTS and Cybersource collaboration, provides an overview of the state of the retail shopping ecosystem in the UAE. We surveyed a census-balanced panel of 2,015 local consumers to discover how they prefer to browse, shop, and pay in an increasingly connected global economy. We also surveyed 218 merchants to provide a firsthand account of how well local businesses are customizing their feature offerings to meet local shoppers' expectations and demands, especially those for mobile-first and cross-channel shopping options.

We cross-referenced data collected from both these consumer and merchant surveys to create the Global Digital Shopping Index—a quantitative measurement of the friction consumers experience when they shop, whether in-store, online, or using a mixture of both. Each country in our study earned a unique Index score. Higher scores mean that shoppers encounter less friction, and merchants have better chances to convert customers.

This is what we learned.

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[1] Author unknown. United Arab Emirates' Median Age. World Economics. 2022. https://www.worldeconomics.com/Demographics/Median-Age/United%20Arab%20Emirates.aspx. Accessed September 2022.

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01

Consumers in the United Arab Emirates are the most mobile-centric of all countries we studied.

Sixty-five percent of UAE consumers used smartphones at some point throughout their most recent retail journeys. This usage means that UAE shoppers are 52% more likely than the average consumer across all six countries in our study to use their smartphones at any time, for any reason. Moreover, they are also 55% likelier than consumers in any other country to complete their shopping journeys entirely via smartphone.

02

Smartphones are integral to the in-store shopping experience in the UAE.

Not only are UAE brick-and-mortar shoppers 72% more likely than others to use smartphones to enhance their in-store shopping journeys, but they also use those smartphones for a wider variety of functions than shoppers in other countries. These consumers are especially prone to look up product information and compare prices at other merchants with the devices.

03

UAE shoppers use in-store and curbside pickup options more frequently than shoppers in other countries.

Nearly one-third of all local eCommerce shoppers picked up their most recent purchases in-store or via curbside pickup. In-store pickup is by far the more popular of the two options: 25% of local shoppers picked up their most recent eCommerce purchase in-store, whereas 8% acquired their most recent online purchases via curbside pickup.

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04 UAE merchants are providing the cross-channel shopping features consumers want but not of the quality they demand, exacerbating shopping friction.

Sixty-two percent of UAE merchants allow shoppers to buy items online and pick them up from an in-store kiosk, for example, and 56% allow shoppers to pick up their online purchases in-store from an employee. Nevertheless, consumers who order items on their smartphones and pick them up in-store encounter 35% more shopping friction than average. Those who buy items on computers and pick them up in-store encounter 12% more shopping friction than average.

05 UAE shoppers who use their phones in-store also encounter 9% more friction than their counterparts in other countries.

UAE merchants know how critical mobile commerce is for converting customers, and many are going out of their way to provide mobile-based shopping features. Nevertheless, the shoppers who use these features while shopping in-store encounter 10% less shopping friction than those that do not use the features in-store.

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UAE merchants in the middle of the pack

The shopping experiences offered by merchants in the UAE are about as seamless as the experiences offered by the average merchant across the six countries in our study: Australia, Brazil, Mexico, the UAE, the United Kingdom, and the United States. UAE merchants earn an average index score of 103.7, while the average merchant in our study earns an index score of 100.7. This signals that although shoppers in the UAE may encounter roughly 3% less shopping friction than average, UAE merchants still provide a more friction-laden shopping experience than those in other countries.

FIGURE 1:

How Index scores compare across countries
Average Index scores and distribution of merchants' overall shopping experiences, by country
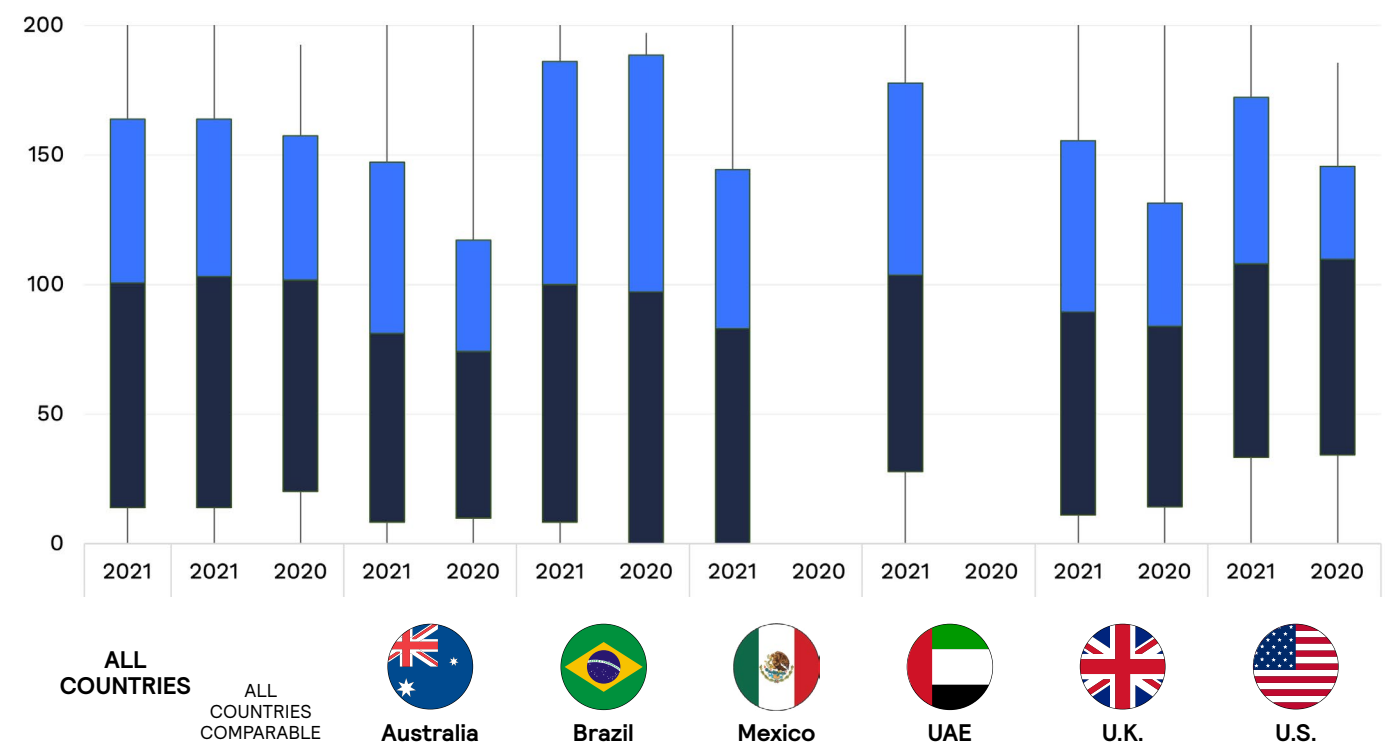
Source: PYMNTS
The 2022 Global Digital Shopping Index, September 2022
N = 13,114: Complete responses, fielded Sept. 23, 2021 – Nov. 7, 2021

Mobile innovation for a mobile-first market

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Providing mobile-enabled features is key to winning over shoppers in the UAE.

- **Thirty-two percent** of consumers in the UAE used their smartphones **to enhance their most recent in-store shopping experiences.**

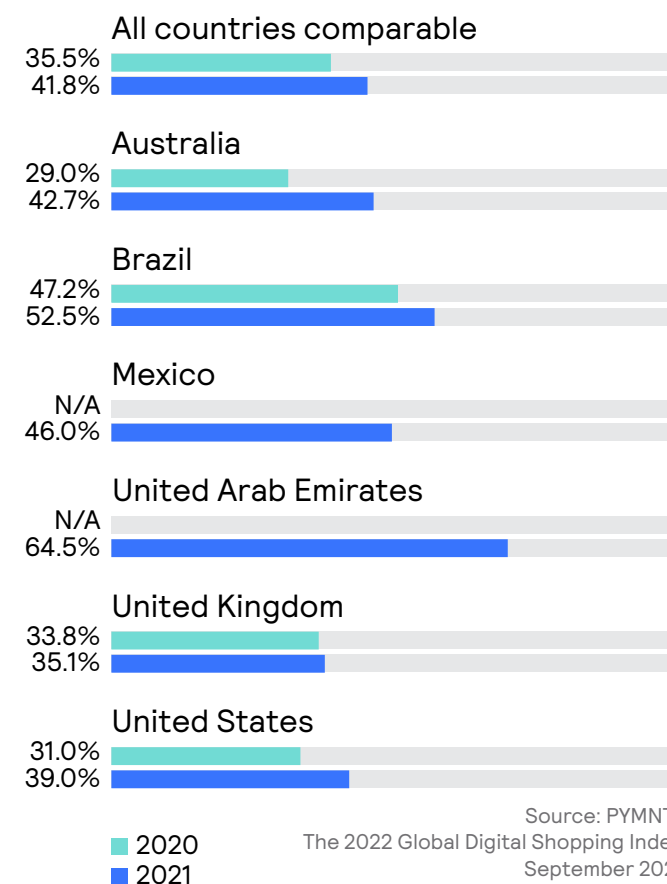- **Thirty-two percent** of consumers in the UAE **completed their most recent purchase entirely** on their smartphones.

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Mobile commerce reigns supreme

Shoppers' smartphone usage
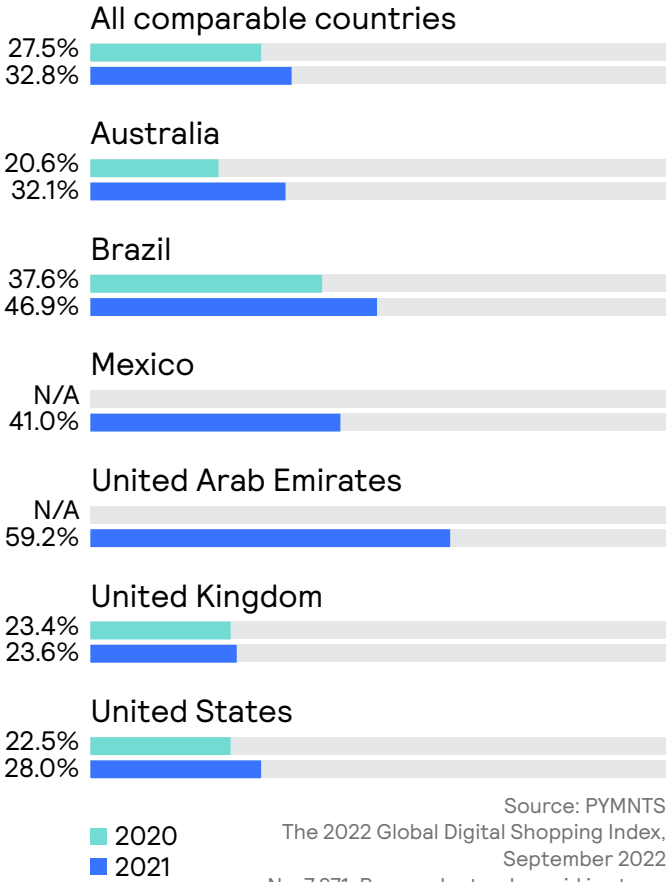Share of consumers in different countries who used smartphones at least once during their shopping journeys, by year

All countries comparable
35.5%
41.8%

Australia
29.0%
42.7%

Brazil
47.2%
52.5%

Mexico
N/A
46.0%

United Arab Emirates
N/A
64.5%

United Kingdom
33.8%
35.1%

United States
31.0%
39.0%

■ 2020
■ 2021

Source: PYMNTS
The 2022 Global Digital Shopping Index,
September 2022
N = 13,114: Complete responses,
fielded Sept. 23, 2021 – Nov. 7, 2021

Consumers around the globe are increasingly relying on their smart-phones to shop and pay online, but the demand for mobile commerce is exceptionally strong in the UAE. The UAE is far and away the most mobile-centric of all six countries we studied, with 65% of local shoppers using their smartphones at least once during their most recent retail journeys. This usage means that UAE shoppers are 55% more likely than the average consumer we surveyed to use their smartphones at any time and for any reason.

UAE shoppers' strong preference for mobile commerce touches every aspect of their shopping

Consumers' smartphone usage while shopping in stores
Average share of in-store shoppers using smartphones to assist their in-store shopping experiences

All comparable countries
27.5%
32.8%

Australia
20.6%
32.1%

Brazil
37.6%
46.9%

Mexico
N/A
41.0%

United Arab Emirates
N/A
59.2%

United Kingdom
23.4%
23.6%

United States
22.5%
28.0%

■ 2020
■ 2021

Source: PYMNTS
The 2022 Global Digital Shopping Index,
September 2022
N = 7,871: Respondents who paid in store,
fielded Sept. 23, 2021 – Nov. 7, 2021

journeys, including their in-store shopping experiences. Our research shows that 59% of brick-and-mortar shoppers in the UAE used smartphones to enhance their most recent in-store purchases — far more than the 33% of consumers across all six countries who did so.

Brick-and-mortar shoppers in the UAE also use their smartphones in stores for a wider variety of rea-

sons than shoppers in other countries. The most common ways they use their smartphones in-store are to look up product information and compare prices. Twenty-five percent of UAE brick-and-mortar shoppers used their smartphones to price shop in real time, and 20% used smartphones to search for valid coupons and discounts when shopping for their most recent purchases.

25%
of consumers in the UAE **used smartphones to look up product information** in real time during their most recent in-store purchase.

Consumers' in-store smartphone usage
Share of in-store shoppers in select countries using their smartphones at brick-and-mortar stores, by function

	ALL COUNTRIES	Australia	Brazil	Mexico	UAE	U.K.	U.S.
• Compare prices	**14.7%**	9.3%	24.1%	24.2%	24.7%	5.9%	9.0%
• Search for offers and discounts	**14.1%**	6.6%	22.7%	11.9%	19.9%	8.0%	12.2%
• Find product information	**14.0%**	10.3%	20.3%	21.1%	24.8%	5.7%	10.2%
• Read product reviews	**10.0%**	5.2%	9.7%	14.0%	17.3%	4.9%	9.8%
• Locate product in-store	**8.2%**	4.8%	9.0%	9.0%	12.0%	2.5%	8.7%
• Confirm product is in stock	**8.1%**	9.1%	6.7%	11.5%	17.4%	4.6%	8.1%
• Build loyalty credit	**7.9%**	10.9%	12.4%	2.3%	20.7%	9.2%	7.1%
• Look up product ratings	**7.4%**	5.8%	8.3%	8.7%	16.5%	4.0%	7.0%
• Other	**2.1%**	3.9%	2.2%	1.4%	5.3%	2.3%	2.1%

THE FRONT-TO-END SMARTPHONE SHOPPING JOURNEY

For many UAE shoppers, smartphones are more than just a tool to enhance their shopping journeys; they are also their primary mode of commerce. UAE consumers are the most likely of those in our study by far to have completed their most recent purchases entirely through their smartphones, as 32% have done so. The only other countries with anywhere near as many local shoppers who shop and pay entirely via smartphone are the United Kingdom and the United States, where 22% of shoppers completed their most recent purchases entirely via smartphone.

TABLE 2:

Consumers' use of smartphones to complete their shopping journeys
Share of consumers using smartphones to complete their entire shopping journeys, by country

			SHOPPED IN-STORE, PAID IN-STORE	SHOPPED WITH MOBILE, PAID WITH MOBILE	SHOPPED WITH COMPUTER, PAID WITH COMPUTER	SHOPPED WITH VOICE, PAID WITH VOICE	OTHER
Australia	•	2020	60.8%	18.6%	13.1%	1.7%	5.8%
	•	2021	60.1%	21.4%	14.9%	1.1%	2.6%
Brazil	•	2020	65.4%	10.4%	19.9%	1.1%	3.1%
	•	2021	67.3%	20.0%	10.8%	1.0%	0.9%
Mexico	•	2020	—	—	—	—	—
	•	2021	77.9%	13.1%	6.5%	1.2%	1.3%
UAE	•	**2020**	**—**	**—**	**—**	**—**	**—**
	•	**2021**	**53.4%**	**31.5%**	**11.2%**	**2.6%**	**1.3%**
U.K.	•	2020	51.5%	22.2%	17.1%	1.8%	7.4%
	•	2021	49.4%	21.5%	25.0%	1.5%	2.6%
U.S.	•	2020	53.4%	25.2%	16.5%	1.1%	3.9%
	•	2021	55.5%	21.7%	17.6%	2.9%	2.2%

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Crossing channels, driving sales:

The role of in-store and curbside pickup

n-store and curbside pickup options are non-negotiable for merchants looking to make a name for themselves in the UAE market. Nearly one-third of all local eCommerce shoppers picked up their most recent purchase either in-store or via curbside pickup — far more than seen in nearly any other country we studied. Merchants that fail to offer such options risk foregoing a sizable share of their potential sales.

How consumers acquire their online purchases
Share of consumers who received their most recent orders in select ways, by country

	DELIVER TO HOME	PICK UP IN-STORE	SHIP TO A LOCATION TO PICK UP	PICK UP CURBSIDE
ALL COUNTRIES	**71.2%**	**13.7%**	**7.6%**	**7.4%**
• Australia	60.6%	24.2%	8.1%	7.1%
• Brazil	74.8%	17.4%	7.2%	0.6%
• Mexico	73.8%	17.8%	5.5%	2.9%
• United Arab Emirates	55.6%	24.8%	12.0%	7.7%
• United Kingdom	78.4%	10.4%	7.6%	3.6%
• United States	69.0%	12.3%	7.9%	10.8%

Source: PYMNTS
The 2022 Global Digital Shopping Index, September 2022
N = 5,244: Respondents who purchased online, mobile or using voice-enabled devices, fielded Sept. 23, 2021 – Nov. 7, 2021

In-store pickup is by far the most popular of these two on-site pickup options. Our research shows that 25% of local eCommerce shoppers picked up their most recent eCommerce purchases in-store, while 8% opted for curbside pickup. Regardless, UAE shoppers are still far more likely than the average consumer in our study to use in-store pickup.

On the flip side, UAE consumers tend to use home delivery far less than consumers in other countries. Just 56% of eCommerce shoppers in the UAE had their most recent purchases shipped directly to their homes. In comparison, 71% of the consumers in our six-country study did the same. This means curbside and in-store pickup options are even more critical to success in the UAE than in most other countries.

25%

of consumers in the UAE picked up their most recent eCommerce purchase **in store.**

21%

of consumers in the UAE say they often or always wind up **purchasing additional products** when they pick up their eCommerce orders in store.

TABLE 4:

Extra purchasing frequency for eCommerce shoppers
Share of consumers who buy additional products when picking up their online purchases in-store, by country

	ALWAYS OR OFTEN	SOMETIMES	OCCASIONALLY OR NEVER	FIRST TIME
ALL COUNTRIES	**37.9%**	**21.1%**	**35.4%**	**5.6%**
• Australia	38.3%	22.1%	36.6%	3.0%
• Brazil	26.6%	30.4%	39.5%	3.5%
• Mexico	29.9%	21.7%	48.5%	0.0%
• United Arab Emirates	20.9%	19.5%	41.4%	18.3%
• United Kingdom	25.2%	23.4%	45.6%	5.8%
• United States	46.8%	16.8%	29.3%	7.1%

Source: PYMNTS
The 2022 Global Digital Shopping Index, September 2022
N = 891: Respondents who paid online and picked the product up in-store, fielded Sept. 23, 2021 – Nov. 7, 2021

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Why some UAE shoppers still face above-average shopping frictions

Merchants in the UAE are acutely aware of how important it is to provide their shoppers with cross-channel shopping features and are ahead of the curve on ensuring that shoppers have access to the in-store and curbside pickup options needed to drive sales. Sixty-two percent of UAE merchants allow shoppers to buy items online and pick them up from an in-store kiosk, for example, and 56% allow shoppers to pick up online purchases in-store from an employee. This makes them 5.9% and 1.2% more likely than the average merchant to offer in-store kiosks and in-store pickups from employees, respectively.

62%
of merchants in the UAE allow shoppers to pick up their eCommerce purchases at **in-store kiosks.**

The taxonomy of digital features

We examined consumers' use of and interest in nearly three dozen digital shopping features, which we categorized into five groups.

Know me

Features that allow merchants to determine customers' preferences regardless of whether they are shopping in-store, online or on the phone, including cross-channel-capable digital profiles and access to users' shipping histories.

Value me

Features that enable merchants to offer information, rewards or coupons to loyal customers, including promotional codes, coupons, rewards and suggestions based on users' browsing histories.

Do you have what I want?

Features that allow merchants to provide the products consumers want at the prices they want, including real-time inventory status updates and price matching guarantees.

Make it easy for me

Features that enable merchants to provide information and easy purchasing across orders made in-store, online and on the phone, including free shipping and curbside and in-store pickup options.

Protect me

Features that relate to how well merchants address purchase issues and how well they secure consumers' personal and payments-related data, including guaranteed refunds for fraudulent charges and secure payment storage.

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Shopping features
that improve the user experience

Know me

- **Profile:**
  I can set up a digital profile with this retailer.
- **Information sharing (shipping):**
  The retailer has access to my shipping information.
- **Information sharing (history):**
  The retailer has access to my order history.

Value me

- **Marketing opt-in:**
  I can opt-in to personalized marketing communications with special offers.
- **Rewards, coupons and promos:**
  The retailer has reward programs or coupons that I can use in the store, online and on my mobile devices or sends me promo codes targeted to my specific interests.
- **Recommendations:**
  I receive suggestions about things that I might like based on past purchases or my browsing history.

Do you have what I want?

- **Inventory:**
  The available inventory is updated digitally in real time.
- **Price matching:**
  The merchant will match the prices of other merchants selling the same products.

Make it easy for me

- **Product details:**
  Product details are available digitally.
- **Product reviews:**
  Reviews are available digitally.
- **Product recommendations:**
  Recommendations are available digitally.
- **Free shipping:**
  Free shipping is available for digital orders.
- **Buy online, pick up in-store:**
  I can buy online and pick up my purchase in-store from an employee at a customer service desk or have an employee deliver the product to my car.
- **Buy online, pick up from a kiosk:**
  I can use an automated method to receive the product.
- **Mobile order-ahead:**
  The retailer offers a mobile app I can use to make purchases for delivery or pickup.
- **Mobile product finding:**
  I can use a mobile device to locate a product when in a physical store.

Protect me

- **Disputes:**
  It is easy to resolve issues with the merchant.
- **Fraud purchase refunds:**
  The retailer will refund fraudulent charges.
- **Digital purchase refunds:**
  The retailer will refund my digital purchases either online or at the store.
- **Data protection:**
  I am able to securely store my card details.
- **Purchase returns:**
  I can return purchases either by mail or to a store location.
- **Online returns:**
  I can make free returns using printable shipping labels.
- **Live help:**
  I can get live help via a phone call, online chat or another method when I am not in the store.

Merchants' feature offerings
Share of merchants offering select features, UAE versus the average of all studied countries

■ Higher
■ Lower

	ALL COUNTRIES	UAE	UAE RANK
• Profile	63.5%	69.7%	3
• Information sharing (shipping)	58.8%	64.7%	3
• Information sharing (history)	53.2%	55.0%	3
• Information sharing (payments)	59.7%	63.3%	2
• Promo codes	56.8%	62.4%	3
• Coupons	60.4%	59.2%	4
• Marketing opt-in	57.5%	60.6%	3
• Rewards	56.2%	51.4%	4
• Recommendations	54.8%	53.7%	3
• Inventory	56.1%	62.4%	3
• Price matching	64.0%	66.5%	3
• Easy navigation	50.8%	53.2%	2
• Mobile app	55.6%	55.5%	3
• Buy now, pay later	56.6%	67.4%	2
• Preferred payment method	45.4%	46.3%	4

	ALL COUNTRIES	UAE	UAE RANK
• Product details	49.3%	56.0%	3
• Product reviews	56.4%	52.8%	5
• Product recommendations	52.3%	50.0%	4
• Free shipping	55.6%	54.1%	4
• Buy online, pick up in-store	54.9%	55.5%	3
• Buy online, pick up from a kiosk	58.9%	62.4%	3
• Mobile order-ahead	58.5%	56.0%	3
• Mobile product-finding	60.7%	56.4%	4
• Disputes	49.6%	55.5%	2
• Fraud purchase refunds	52.2%	53.7%	4
• Digital purchase refunds	48.9%	56.0%	2
• Data protection	50.6%	56.0%	1
• Purchase returns	51.7%	54.6%	2
• Online returns	55.4%	61.0%	2
• Live help	50.7%	51.8%	3
• Two-factor authentication	61.7%	63.3%	3
• Online purchase returns	48.8%	56.0%	2

UAE merchants are also far more likely than their counterparts in other countries to provide mobile-based features for their brick-and-mortar shoppers. Seventy percent offer cross-channel digital profiles, allowing consumers to access their identification and payment information both in-store and online. In other words, UAE merchants are 10% more likely than the average merchant across all six countries to provide digital pro-files that their shoppers can access both in-store and online.

The trouble is that these shopping features are not as effective as those implemented by merchants in other countries. Many UAE merchants offer in-store pickup options, for example, but the shoppers who use those options are still experiencing more shopping friction than the average consumer in our study. Consumers who order items on their smartphones and pick them up in-store encounter 35% more shopping friction than the average shopper across all six countries we studied. Similarly, those who order on computers and pick up in-store encounter 12% more friction than the average.

TABLE 6:

How merchants' Index scores vary across channels
Average Index scores merchants earned, by channel

	ALL COUNTRIES	Australia	Brazil	Mexico	UAE	U.K.	U.S.
• Online-native	146.8	120.8	157.2	123.9	138.6	122.7	154.5
• Mobile-native	152.1	127.5	159.5	141.1	135.1	127.1	157.7
• Brick-and-mortar mobile-assisted	107.5	82.5	108.5	101.9	97.9	84.5	114.5
• Brick-and-mortar	73.0	56.1	75.5	70.3	88.8	60.0	75.5
• Online cross-channel	120.9	98.8	113.4	135.9	106.7	98.5	126.9
• Mobile cross-channel	129.0	115.8	125.9	109.4	83.4	89.1	139.1
• Voice	135.8	144.1	138.1	119.6	124.2	81.3	142.6

Source: PYMNTS
The 2022 Global Digital Shopping Index, September 2022
N = 3,100: Complete merchant responses,
fielded Sept. 23, 2021 – Nov. 7, 2021

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UAE shoppers who use mobile features in stores encounter

10% less

shopping friction

than those who do not.

UAE merchants' mobile features also appear to be less effective at reducing in-store shopping friction than those used by merchants in other countries. UAE consumers who use their smartphones while shopping in stores, or "mobile-assisted shoppers," encounter 9% more shopping friction than mobile-assisted shoppers across all six countries, on average. This strongly suggests there is an issue with the quality of the mobile shopping features UAE merchants provide. They may not be as streamlined, quick or user-friendly as they need to be.
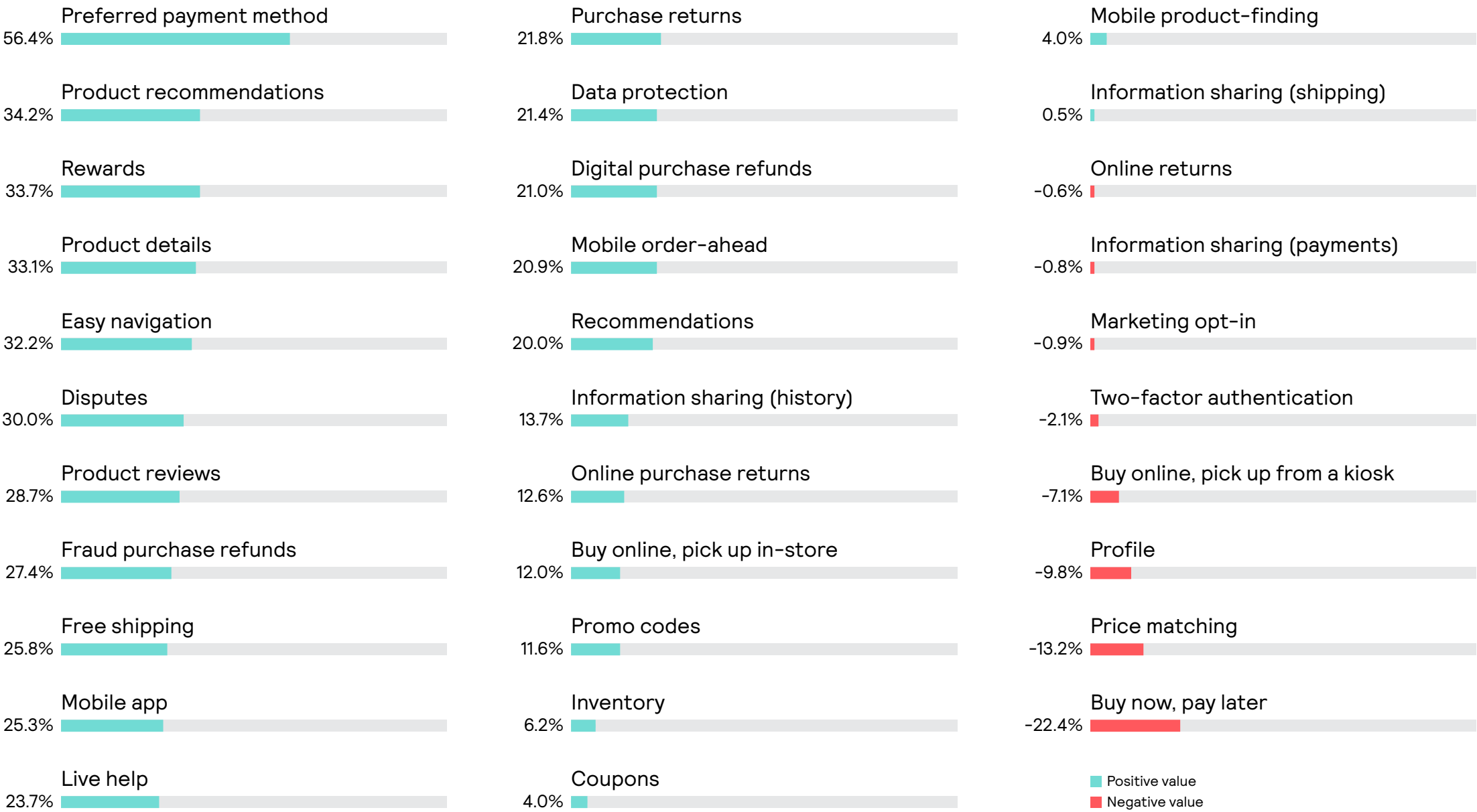
Despite this quality issue, mobile-centric shopping features have helped UAE merchants reduce the shopping frictions that customers encounter in stores by 10%. It is therefore clear that providing these features can have a demonstrably positive impact on consumers' in-store shopping experience, so long as the features they provide are user-friendly, intuitive and streamlined.

FEATURE QUALITY, NOT AWARENESS, IS HOLDING UAE MERCHANTS BACK

In some countries, merchants suffer from a lack of consumer awareness about the full range of features they provide. In Brazil, for example, consumers are 29% less likely on average to believe that merchants offer digital profiles and 14% less likely to believe that merchants offer mobile apps to assist in-store shopping. Brazilian consumers are also 21% less likely to notice that merchants allow them to pick up eCommerce purchases from a kiosk.

Consumers in the UAE are **far more aware of the full range of shopping features** that merchants provide than consumers in other countries.

The consumer awareness gap in the UAE
Share of UAE merchants offering select features versus the share of UAE consumers who believed that the most recent merchant they shopped with offered those features

Feature	Value
Preferred payment method	56.4%
Product recommendations	34.2%
Rewards	33.7%
Product details	33.1%
Easy navigation	32.2%
Disputes	30.0%
Product reviews	28.7%
Fraud purchase refunds	27.4%
Free shipping	25.8%
Mobile app	25.3%
Live help	23.7%
Purchase returns	21.8%
Data protection	21.4%
Digital purchase refunds	21.0%
Mobile order-ahead	20.9%
Recommendations	20.0%
Information sharing (history)	13.7%
Online purchase returns	12.6%
Buy online, pick up in-store	12.0%
Promo codes	11.6%
Inventory	6.2%
Coupons	4.0%
Mobile product-finding	4.0%
Information sharing (shipping)	0.5%
Online returns	-0.6%
Information sharing (payments)	-0.8%
Marketing opt-in	-0.9%
Two-factor authentication	-2.1%
Buy online, pick up from a kiosk	-7.1%
Profile	-9.8%
Price matching	-13.2%
Buy now, pay later	-22.4%

■ Positive value
■ Negative value

This is not the case in the UAE, where consumers are actually more aware of the full range of features that local merchants offer than consumers in other countries. Our research shows that local shoppers are 56% more likely to say that the merchant they shopped with most recently offers their preferred payment method than merchants are to offer them, for example. They are also 33% more likely to say that the last merchant they shopped with offers product details than local merchants are to provide that feature. This signals that local consumers are very much aware that such shopping features are available — and they are actively looking to shop with the local merchants that provide them.

Conclusion

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Merchants in the UAE are stuck when it comes to delivering the seamless experiences their customers want. These merchants are providing the features their customers want, but data suggests that merchants have not implemented all of those features in a manner that makes them easy or quick to use. While merchants might have been able to use those digital features to improve customers' shopping experiences, those shoppers still encounter more friction than their counterparts in other countries. UAE merchants must focus on improving the quality of their mobile-enabled and cross-channel feature offerings to give local shoppers the experiences they expect.

Methodology

The 2022 Global Digital Shopping Index

The Global Digital Shopping Index is based on census–balanced surveys of 13,114 consumers, with more than 2,000 consumers surveyed in each of the studied markets — Australia, Brazil, Mexico, the United Arab Emirates, the United Kingdom and the United States. It is also based on surveys of merchants from each of the markets — 3,100 merchants in total.

We collected data on merchants generating annual revenues that are less than $1 million, between $1 million and $50 million, between $50 million and $1 billion, and $1 billion or more, and asked them about the digital methods and capabilities they use and offer. To evaluate consumers, we collected the names of the stores at which consumers most recently made purchases and manually reviewed every response to determine those that had large national footprints. The rest were defined as small to mid-sized businesses.

The consumer surveys consisted of 38 questions, and the merchant surveys had 28 questions. They were conducted between September and November 2021.

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About

PYMNTS

PYMNTS is where the best minds and the best content meet on the web to learn about "What's Next" in payments and commerce. Our interactive platform is reinventing the way in which companies in payments share relevant information about the initiatives that shape the future of this dynamic sector and make news. Our data and analytics team includes economists, data scientists and industry analysts who work with companies to measure and quantify the innovation that is at the cutting edge of this new world.

cybersource
A Visa Solution

At Cybersource, we know payments. We helped kick start the eCommerce revolution in 1994 and haven't looked back since. Through global reach, modern capabilities, and commerce insights, we create flexible, creative commerce solutions for everyday life — experiences that delight your customers and spur growth globally, all through the ease and simplicity of one digital platform to manage all your payment types, fraud strategies and more. Knowing we are part of Visa and their security-obsessed standards, you can trust that your business is well taken care of — wherever it may go.

We are interested in your feedback on this report. If you have questions, comments or would like to subscribe, please email us at feedback@pymnts.com.