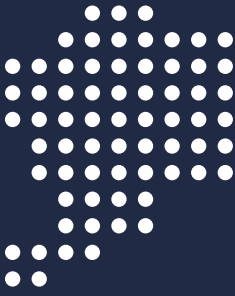


The 2022 Global Digital Shopping Index

U.S. edition 



PYMNTS and Cybersource collaboration, examines the behaviors of 13,114 consumers and 3,100 merchants across Australia, Brazil, the UAE, the U.K., the U.S. and Mexico. 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.

[PYMNTS.com](https://pymnts.com)



APRIL 2022

The 2022 Global Digital Shopping Index

PYMNTS.com



The 2022 Global Digital Shopping Index was produced in collaboration with Cybersource, and PYMNTS is grateful for the company's support and insight. [PYMNTS.com](https://pymnts.com) retains full editorial control over the following findings, methodology and data analysis.

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Introduction

On Friday, March 18, 2022, a Chicagoland-native online grocery startup launched the state's very first curbside pickup-only grocer: Fresh Street. The startup's 10,000-square-foot location in Rogers Park is equipped with three times the curbside pickup capacity of other grocers, allowing up to six customers to park and load their cars every 15 minutes. The goal is to meet local shoppers' demands for more curbside pickup options while also competing with the online prices offered by other local grocery chains, such as Jewel-Osco and Mariano's.¹

Fresh Street's foray into the "click-and-collect" grocery business is more than a notable novelty feature from a Midwestern grocer. It is emblematic of an American shopping trend: a robust and rap-

idly increasing appetite for on-site pickup options.

A recent PYMNTS survey of 13,114 consumers across Australia, Brazil, Mexico, the United Kingdom, the United Arab Emirates and the United States found that U.S. consumers have the highest demand for curbside pickup options. Not only do 11% of U.S. consumers pick up their online orders on location, but 47% of those who do wind up making additional in-store purchases either often or every time they pick up an eCommerce purchase in-store. Among consumers in other countries, just 2.5% use curbside pickup options, and just 28% of non-U.S. consumers who use on-site pickup options use them either often or all the time.

Merchants are thus facing mounting demand to transform their business models by integrating the physical world into the digital shopping experience. In the U.S., that integration often means allowing eCommerce shoppers to pick up their purchases on-site, but it can also mean providing apps that consumers can use to locate items in stores or offering cross-channel capable digital profiles that can streamline consumers' experiences, regardless of whether they shop online, in-store or a mixture of both.

U.S. consumers' penchant for curbside pickup is just one of many characteristics that make them unique on the world stage. The U.S. edition of The 2022 Global Digital Shopping Index series, a PYMNTS and Cybersource collaboration, is part of our ongoing research into how merchants around the globe are embracing digital features to deliver on shoppers' increasing demands for integrated, holistic and seamless shopping experiences. As the barriers

separating online and in-store retail continue to disappear, consumers worldwide are growing less concerned with whether their merchants offer cross-channel, omnichannel, online or offline shopping offerings. More and more, they expect merchants to provide a well-rounded, multichannel shopping journey. Our goal is to understand how those shifting expectations are reshaping merchants' approaches in the U.S. and around the globe.

This Index builds upon a survey of 3,100 businesses and more than 13,000 consumers across six countries fielded between Sept. 23, 2021, and Nov. 7, 2021. We asked consumers about their most recent retail purchases: where they shopped, how they paid and what features they used throughout different touchpoints of their shopping experiences to gain insight into what they want—and what they increasingly expect—their merchants to provide. By taking those results and comparing them to the features that global merchants say they offer, we

¹ Channick, R. Chicago online grocery startup launching curbside-only service out of former Lincoln Village clothing store. Chicago Tribune. 2022. <https://www.chicagotribune.com/business/ct-biz-fresh-street-curbside-pickup-chicago-grocery-20220317-kbdyxbm-pafa7jbsfnqf7zikip4-story.html>. Accessed April 2022.

calculated a unique Global Shopping Index for each country. This score is a quantitative measurement of how frictionless or friction-laden their shopping experiences are. Higher Index scores correspond to more seamless shopping experiences.

This Index spotlights U.S. consumers and merchants, providing an in-depth examina-

tion of the attributes and trends that set U.S. consumers apart from those in other countries, focusing on the way they shop, the way they pay and their expectations for merchants—and how merchants can ensure they are delivering on those expectations.

This is what we learned.

01

U.S. consumers use curbside pickup four times as much as consumers in other countries.

U.S. consumers are the most likely of those in the six countries we studied to use brick-and-mortar stores as an extension of their digital shopping experiences. Eleven percent of U.S. consumers who ordered online received their most recent eCommerce purchases via curbside pickup, and 47% of those who pick up their orders in-store wind up purchasing more products in the store during that trip. Just 28% of consumers outside the U.S. purchase additional products on their trips to pick up eCommerce orders in-store as frequently.

02

Shoppers in the U.S. are less mobile-centric than those in other countries—but that is changing quickly.

Relative to 2020, 24% more U.S. shoppers are using their phones to assist their in-store shopping experiences, and 26% more are now using them during their retail journeys. PYMNTS' research shows that 28% of U.S. consumers—a share representing 26 million consumers—use their smartphones to enhance in-store shopping experiences. Although this lags behind most other countries, it represents a significant increase from 2020 numbers.

Overall, 39% of local shoppers—a projected 64 million consumers—now use their smartphones at least once during their shopping journeys, whether to order online for delivery, use an app to locate items in-store, pay with digital wallets at the point of sale or otherwise—a sharp year-over-year increase of 26%.



03

U.S. retailers earn the highest Index score because they offer more features customers want and use the most.

U.S. merchants' cross-channel shopping experiences are not the only way they are among the most frictionless. U.S. merchants earn the second-highest Index score for their mobile channels, desktop website channels and even voice-based channels, including for transactions made via voice assistants such as Amazon's Alexa and Google Home.

One reason for this scoring is their adeptness at providing incentives and promotions that encourage consumers to buy their products. Ninety-one percent of U.S. merchants offer promotional codes, coupons and other deals, and 58% provide free shipping on eCommerce orders. This makes them the first- and second-most likely merchants to offer such features. These types of incentives can build trust by rewarding consumers for brand loyalty and removing hesitations that consumers might have.

U.S. merchants are also ahead of the curve in offering three key features that help consumers feel more secure in their retail experiences: easy dispute resolution, secure data storage and simple returns. Sixty-four percent of U.S. merchants make it easy for their customers to resolve disputes, for example, while just 50% of all merchants in our study do so. We call features like these "protect me" features. They can help inspire consumers' trust in their merchants by providing the peace of mind that their purchases and personal data are protected from fraud, theft and other financial misdeeds.

Payments choice is the most important feature that shoppers value, regardless of where they are in the world. All consumers say that having the ability to pay how they want is the most important feature retailers offer.

Three-fourths of consumers across all six countries in our study (approximately 226 million consumers) say the last merchant with which they shopped accepted their preferred payment method, even though only 45% of merchants offer those methods. This means that consumers are 63% likelier to shop with merchants that offer their preferred methods than merchants are to accept those methods. This so-called "usage gap" indicates that consumers are shopping far more with merchants that accept their preferred methods than with those that do not.

The usage gap is largest in Brazil and smallest in Mexico. Brazilian consumers are nearly twice as likely to shop with merchants that offer their preferred payment methods than local merchants are to accept them, while Mexican consumers are 29% likelier to shop with merchants that offer their preferred payment methods than local merchants are to offer said methods.

The taxonomy of digital features

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



Know me

Features that allow merchants to determine customers' preferences regardless of whether they are shopping in-store, online or over the phone, including such offerings as 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 such offerings as 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 such offerings as 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 over the phone, including offerings such as 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 offerings such as guaranteed refunds for fraudulent charges and secure payment storage

04

U.S. merchants offer the most seamless digital shopping experiences of any of the six countries in our study.

U.S. merchants' frictionless shopping experiences earn them an average Index score of 148—by far the highest score of any country and above the sample's average score of 101. Their mobile channels earn the highest Index score of all. U.S. merchants' mobile apps earn an average Index score of 157.7, the second-highest score of any merchants in any country, other than Brazil.

U.S. merchants' brick-and-mortar shopping experiences have far more friction and earn an average Index score of just 75.5. Many merchants have learned how to improve their in-store experiences by integrating their brick-and-mortar and digital shopping channels. U.S. merchants that allow their customers to shop using a mix of brick-and-mortar and mobile channels saw their Index scores increase by 84%. In contrast, those who allow their customers to shop using a mix of brick-and-mortar and desktop and laptop websites saw their scores increase by 68% on average.



05

U.S. merchants introduce friction into several features shoppers value highly, namely digital product reviews and recommendations, easy returns and price-matching.

Empowering shoppers to leave product reviews for their purchases can go a long way in inspiring consumers to trust their merchants, while product recommendations can help consumers discover new products that they might like to purchase—but U.S. merchants lag in offering both. They are also behind the curve in promising to price-match competitors. Forty-six percent of U.S. merchants allow shoppers to access product recommendations digitally, and 56% promise to price-match competitors. Among the other countries in our study, 52% allow shoppers to digitally access product recommendations and 64% promise to price-match competitors.

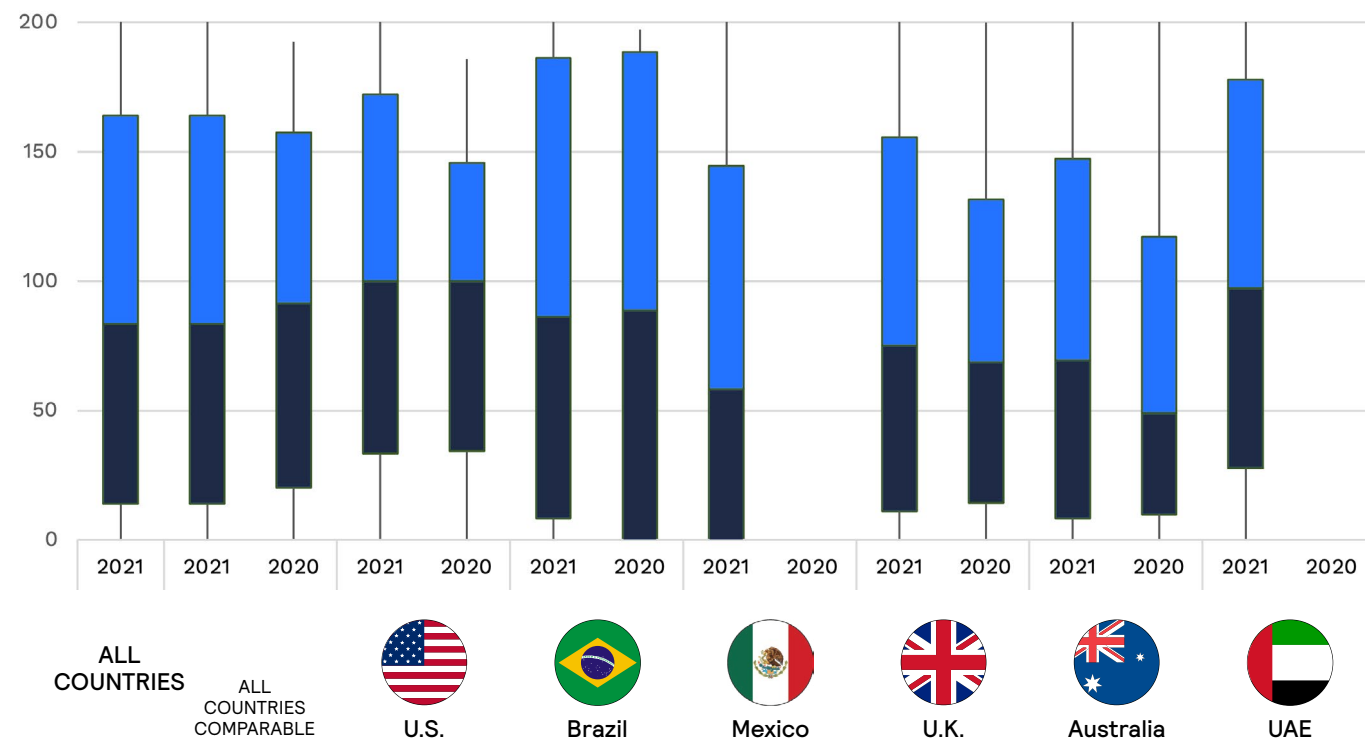
U.S. merchants are also behind on offering one critical integrated feature: mobile apps designed to help consumers locate items in-store. Fifty-eight percent of U.S. merchants support mobile apps that allow in-store shoppers to find items. This puts the U.S. behind all other surveyed countries except for Australia and the UAE: 56% of merchants in each country support such in-store apps.

Many U.S. merchants are also held back because their customers do not realize that they accept their preferred payment methods, especially buy now, pay later (BNPL). Even though 55% of local merchants offer BNPL options, just 40% of local shoppers realize that BNPL options are available. U.S. merchants will need to close this awareness gap to gain a competitive advantage.

The U.S. in the spotlight

The U.S. continues to set the bar on frictionless cross-channel-capable shopping, with U.S. merchants earning the highest average Index score of any country for the second consecutive year in 2021. The average U.S. merchant earned an Index score of 108.1 in 2021—slightly lower than the 109.8 average score in 2020 but still higher than merchants in any other country. The second- and third-highest average Index scores are seen among merchants in the UAE and Brazil. Merchants in these countries earned average Index scores of 103.7 and 100.1, respectively.

FIGURE 1:
How Index scores compare across countries
Index score distribution of merchants' overall shopping experiences, by country



Source: PYMNTS | Cybersource
The 2022 Global Digital Shopping Index

Ahead of the pack

U.S. merchants offer the seamless, cross-channel-capable experiences that local consumers expect.

- They offer **both in-store and curbside pickup** options.
- They provide an assortment of **price-conscious features**, including coupons, rewards and free shipping.
- They provide **mobile-first features**, including apps that allow users to locate items in-store.

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On-site pickup gains traction in the U.S.

Curbside and in-store pickup options are gaining traction around the globe, but nowhere are they as popular as in the U.S. Our research shows that 11% of all U.S. consumers picked up their most recent eCommerce purchases curbside. This is a far cry from Brazil and Mexico, where just 0.6% and 2.9% of local consumers acquired their most recent eCommerce purchases via curbside pickup, respectively.

As fond as U.S. consumers are of curbside pickup, they are nearly on par with consumers in other countries when picking up purchases in-store. Just 12% of U.S. consumers acquired their most recent eCommerce purchases by walking inside a brick-and-mortar store to obtain it from an employee or an in-store kiosk. This is a smaller share than seen in any other nation save the U.K., where just 10% of consumers went inside a brick-and-mortar store to acquire their most recent eCommerce purchases.







12%
of U.S.
eCommerce
shoppers
picked up their
most recent
online purchases
in-store.





11%
of eCommerce customers in the U.S. picked up their most recent online purchases via curbside.

TABLE 1:
How consumers acquire their online purchases
Share of consumers who received their most recent orders in select ways, by country

	ALL COUNTRIES	 Australia	 Brazil	 Mexico	 UAE	 U.K.	 U.S.
PURCHASE ONLINE							
• Deliver to house/apartment	71.2%	60.6%	74.8%	73.8%	55.6%	78.4%	69.0%
• Pick up in-store	13.7%	24.2%	17.4%	17.8%	24.8%	10.4%	12.3%
• Ship to a location to pick up	7.6%	8.1%	7.2%	5.5%	12.0%	7.6%	7.9%
• Pick up curbside	7.4%	7.1%	0.6%	2.9%	7.7%	3.6%	10.8%
PURCHASE IN-STORE							
• Take product after paying	78.3%	74.2%	82.6%	73.9%	74.9%	78.8%	78.0%
• Ship to house/apartment	13.3%	15.6%	13.2%	17.2%	12.8%	12.8%	12.1%
• Ship to a location to pick up	2.2%	3.5%	2.4%	1.9%	4.5%	2.8%	2.1%
• Pick up in-store on later date	1.6%	2.4%	0.8%	1.6%	4.1%	1.7%	1.7%
• Other	4.6%	4.3%	1.0%	5.4%	3.5%	3.9%	6.1%

Providing shoppers a variety of options for acquiring their purchases is key.

Source: PYMNTS | Cybersource
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Overall, U.S. consumers' propensity to pick up their online orders in physical stores is roughly equivalent to our sample average. A key difference is that U.S. consumers wind up purchasing additional products when they pick up those purchases in-store far more often than consumers in other countries. Among the roughly 9 million U.S. consumers who acquired their most recent online orders on-site, 47% say they buy other items either often or every time they pick up an online purchase in-store.

Another 17% say they purchase additional items when picking up their orders in-store some of the time. This indicates that as many as 5.5 million U.S. consumers sometimes, often or always buy extra items when they pick up online orders in brick-and-mortar stores. We found that just 25% and 27% of consumers in the U.K. and Brazil, respectively, bought additional items when they picked up their most recent online purchase in a brick-and-mortar store, by contrast.

TABLE 2:
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 | Cybersource
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Using eCommerce to drive brick-and-mortar sales

Offering in-store and curbside pickup options can encourage customers to spend more in brick-and-mortar stores.

- This synergy between eCommerce and brick-and-mortar shopping underscores the importance of taking a cross-channel approach to retail.
- This means offering in-store pickup options could help merchants convert 9 million eCommerce shoppers into brick-and-mortar buyers.

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Brick-and-mortar goes mobile

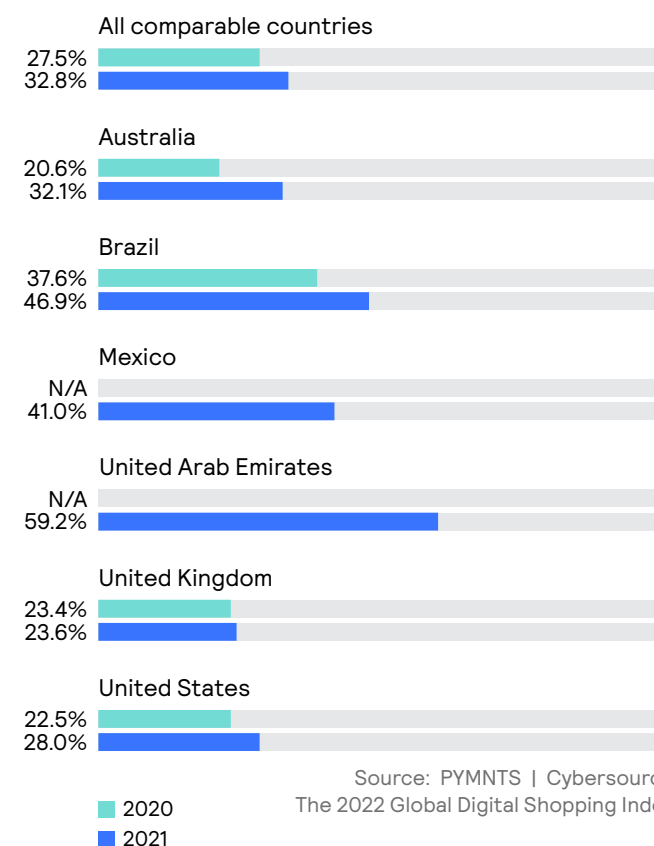
Smartphone-assisted in-store shopping, whereby consumers use their smartphones to inform or otherwise enhance their brick-and-mortar shopping experiences, is another variable in which U.S. consumers stand out. Our research suggests that 28% of U.S. consumers (a quantity representing 26 million people) used their smartphones the last time they shopped in physical stores. This is a 24% increase from the share who did so just one year prior, underscoring local shoppers' increasing desire to integrate digital elements into their brick-and-mortar retail journeys.

The U.S. is still behind other countries in terms of its consumers' in-store usage of smartphones, however. The share of Brazilian consumers who use smartphones while shopping in stores measures in at 47%, while the share of UAE consumers who do so is 59%. The only country where consumers are less likely than U.S. ones to engage in this type of smartphone-assisted shopping is the U.K., where just 24% of consumers do so.

FIGURE 2:

Consumers' smartphone usage while shopping in stores

Average share of in-store shoppers using smartphones to assist their in-store shopping experiences









U.S. consumers who use their smartphones in-store while shopping use them primarily for one of two key purposes: to find ways to save on their purchases or research information on the items they would like to purchase in real time. Twelve percent of U.S. consumers who use their smartphones while shopping in-store use them to look up coupons and discounts for the items they seek to purchase in-store, for example, and 9% use them to compare prices with other merchants. Price-related data is not the only thing these consumers search for: 10% use their smartphones in-store to look up product information or reviews.

It is important to note, however, that these shares are far smaller than the corresponding shares of consumers in other countries. Consumers in the UAE, Mexico and Brazil are all far more likely to use their smartphones to compare prices and look up product information in real time, and those in the UAE and Brazil are more likely than U.S. consumers to use them to access discounts and product information in stores.

9%
of U.S. consumers used their smartphones to enhance their most recent brick-and-mortar journeys.

TABLE 3:
Consumers' in-store smartphone usage
Share of in-store shoppers in select countries using their smartphones at brick-and-mortar stores, by function

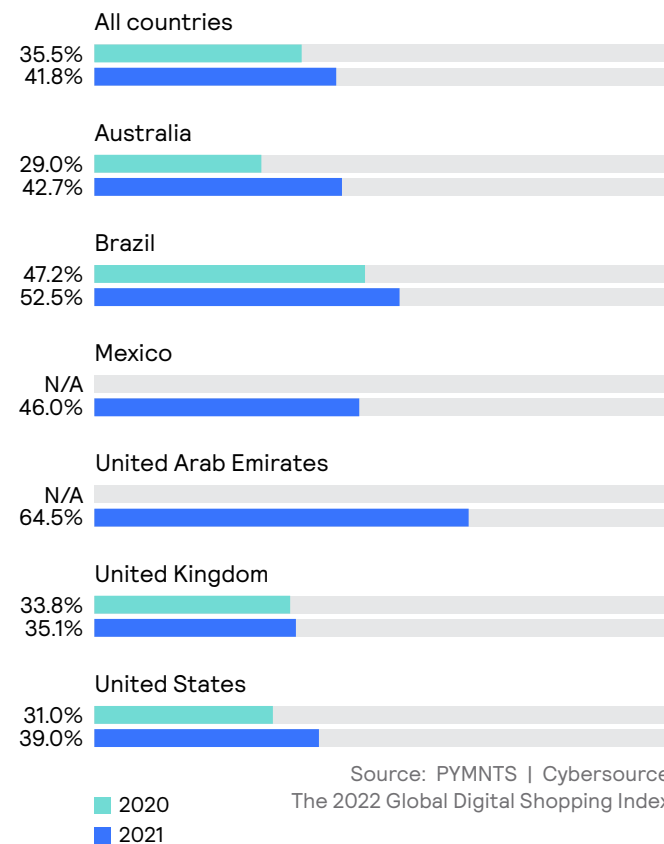
	ALL COUNTRIES	 Australia	 Brazil	 Mexico	 UAE	 U.K.	 U.S.
• Compare prices	14.7%	9.3%	24.1%	24.2%	24.7%	5.9%	9.0%
• Search for offers and discounts	14.1%	6.6%	22.7%	11.9%	19.9%	8.0%	12.2%
• Find product information	14.0%	10.3%	20.3%	21.1%	24.8%	5.7%	10.2%
• Read product reviews	10.0%	5.2%	9.7%	14.0%	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%

Source: PYMNTS | Cybersource
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39%

of U.S. shoppers used their smartphones at least once throughout their most recent shopping journeys.

FIGURE 3:
Consumers' usage of smartphones to assist some aspects of their retail journeys
Share of consumers in different nations who used smartphones at least once during their shopping journeys, by year



U.S. shoppers are also behind other countries regarding consumers' overall use of smartphones in general. Just 39% of U.S. consumers used smartphones at some point in their most recent shopping journeys, whether to buy items, use a mobile app to locate items, pay using a digital wallet at the brick-and-mortar POS, access discounts or otherwise.

In Brazil, Mexico, the UAE and Australia, more shoppers use their smartphones at various touchpoints throughout their shopping journeys. This illustrates that although U.S. consumers are beginning to realize the variety of ways smartphones can improve their shopping experiences, smartphone-assisted retail shopping in the U.S. is a long way from reaching the ubiquity that it has achieved elsewhere.

Glossary: 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.



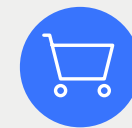
Value me

- **Marketing opt-in:** I can opt into personalized marketing communications with special offers.
- **Rewards, coupons and promo:** The retailer has reward programs or coupons that I can use in the store, online and on my mobile devices or receiving 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, pickup 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, pickup 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.
- **Protect data:** 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 other method when I am not in the store.

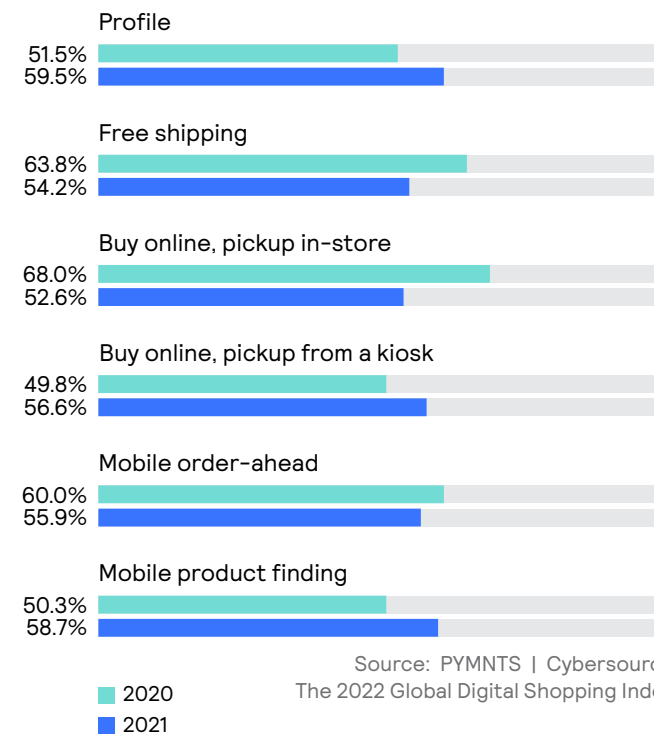
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The right features

United States merchants understand that integrating digital capabilities into their brick-and-mortar retail journeys, whether by allowing consumers to order online for curbside pickup or providing apps consumers can use to navigate stores, can go a long way in making shoppers' retail journeys more seamless. Our research shows that U.S. merchants are more likely than average to offer several cross-channel-capable digital offerings. Sixty-five percent of U.S. merchants provide cross-channel-capable digital profiles, for example, and 58% provide mobile apps that help brick-and-mortar shoppers find items in-store. Among all the merchants in the four comparable countries we studied, 60% offer cross-channel-capable profiles and 59% offer in-store navigation apps.

FIGURE 4:

How merchants' feature offerings have changed over time²
Share of merchants offering select features, by year

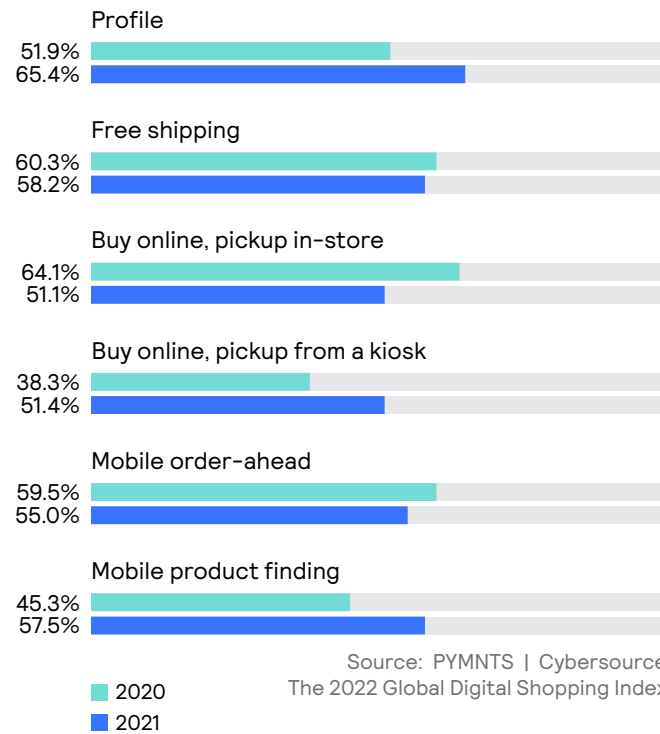


² To provide the most accurate year-over-year comparisons, Figure 4 considers data collected from just the four nations PYMNTS studied in both 2020 and 2021: Australia, Brazil, the U.K. and the U.S. This analytical method is repeated in Figures 6 and 8.

FIGURE 5:

How U.S. merchants' feature offerings compare

Share of U.S. merchants offering select features, by year



Providing these integrated features has helped U.S. merchants demonstrably improve their brick-and-mortar shopping experiences while also allowing them to offer some of the most frictionless user experiences in any country. U.S. merchants that allow shoppers to use a mix of online and in-store shopping channels, such as allowing curbside pickup for orders made on computers, earn an average Index score of 127. This score is 68% higher than those that allow shopping in brick-and-mortar stores without digital in-store features.

Meanwhile, U.S. merchants that allow shoppers to use a mix of mobile and brick-and-mortar shopping channels earn an average Index score of 139. This score is 84% higher than U.S. merchants that allow customers to shop in the store without digital in-store features.

65% of U.S. merchants offer digital profiles that can be accessed across multiple shopping channels.

51% of U.S. merchants now offer in-store kiosk pickup options for eCommerce purchases.



TABLE 4:

How Index scores compare across shopping locations

Average Index scores of merchants' select shopping locations, by country

	Online cross-channel	Mobile cross-channel	Brick-and-mortar
ALL COUNTRIES	120.9	129.0	73.0
• Australia	98.8	115.8	56.1
• Brazil	113.4	125.9	75.5
• Mexico	135.9	109.4	70.3
• United Arab Emirates	106.7	83.4	88.8
• United Kingdom	98.5	89.1	60.0
• United States	126.9	139.1	75.5

Source: PYMNTS | Cybersource
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Protection across the cross-channel retail journey

United States merchants do not only stand out for their exceptional cross-channel shopping experiences. These merchants also provide some of the most frictionless desktop website, mobile and even brick-and-mortar shopping experiences of any country. The average U.S. merchant earns a score of 158 for its mobile channel and a score of 155 for its desktop site. These scores are higher than those of the average merchant in all other nations, with the mobile score 4% higher and the desktop site score 5% higher.

TABLE 5:

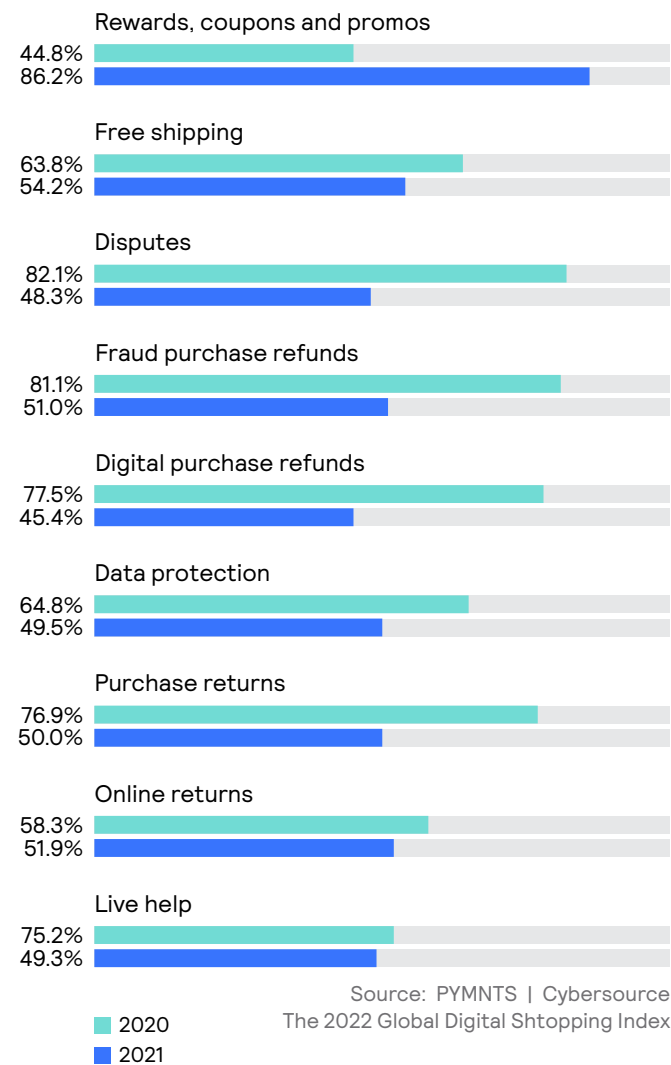
How Index scores compare across channels

Average Index scores of merchants' select shopping channels, by country

	Online native	Mobile native	Brick-and-mortar	Voice
ALL COUNTRIES	146.8	152.1	73.0	135.8
• Australia	120.8	127.5	56.1	144.1
• Brazil	157.2	159.5	75.5	138.1
• Mexico	123.9	141.1	70.3	119.6
• United Arab Emirates	138.6	135.1	88.8	124.2
• United Kingdom	122.7	127.1	60.0	81.3
• United States	154.5	157.7	75.5	142.6

Source: PYMNTS | Cybersource
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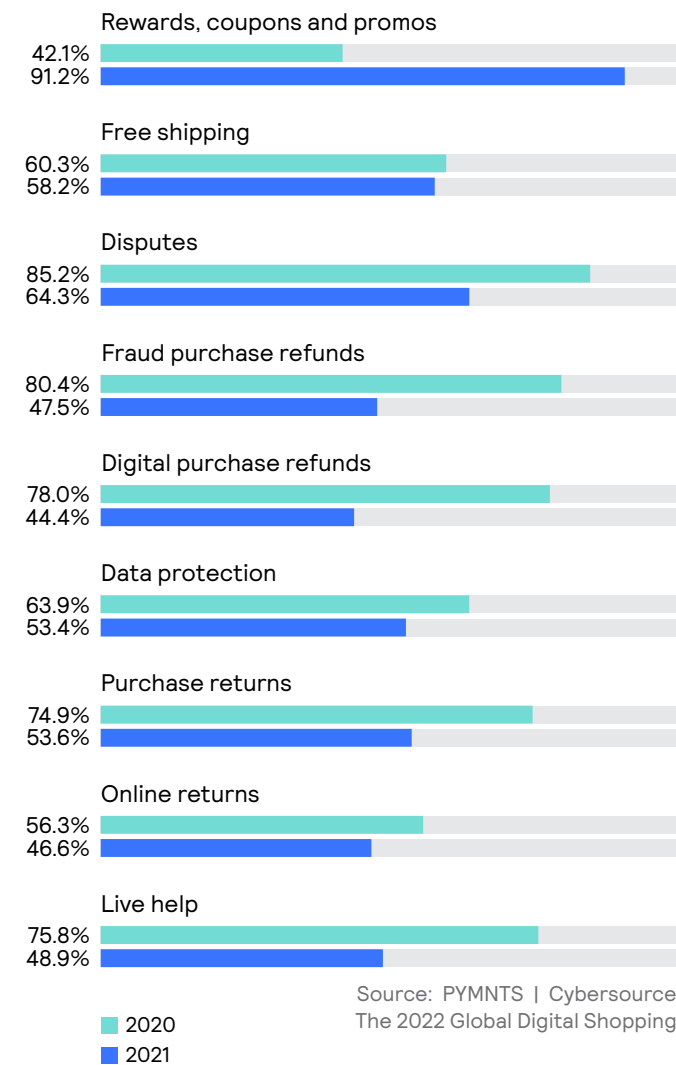
FIGURE 6:
How merchants' feature offerings have changed over time
 Share of merchants offering select features, by year



U.S. merchants score lower for their brick-and-mortar channels than they do for their mobile and desktop channels, but they still offer one of the most frictionless brick-and-mortar shopping experiences of nearly any country. U.S. merchants' brick-and-mortar channels earn an average score of 76. The only country with merchants that scored higher for their in-store experiences was the UAE, where merchants' brick-and-mortar channels earned an average score of 89.

U.S. merchants score so much higher than merchants in other countries, regardless of shopping channel, not because they offer more features than other merchants but because they are adept at offering promotional incentives that inspire shoppers to click "buy." Ninety-one percent of all U.S. merchants currently offer some type of promotional code, coupon or other special deal that might reduce the ticket prices of their shoppers' purchases, and 58% offer some form of free shipping. Among all the merchants across the four comparable countries we studied, 86% offer promotions and 54% provide free shipping options, respectively.

FIGURE 7:
How U.S. merchants' feature offerings have changed over time
 Share of U.S. merchants offering select features, by year



91%
 of U.S. merchants now offer shoppers rewards, coupons and promo codes.

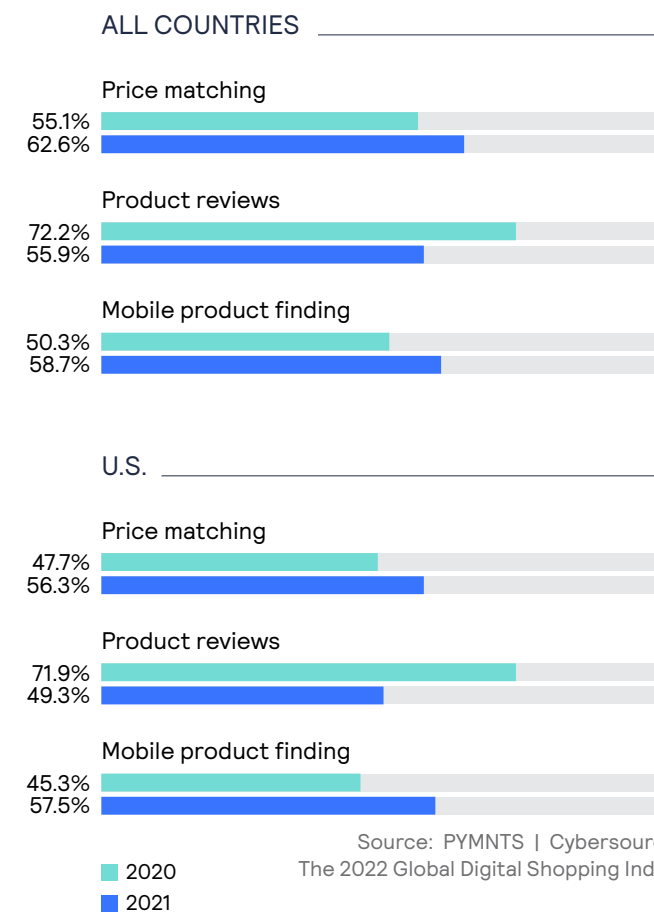
U.S. merchants are also far ahead of the rest in providing "protect me" features and practices. These include offering capabilities that ensure secure data storage and make it easy for shoppers to resolve disputes and return purchases by mail or at the store location. U.S. merchants are 33% likelier than the sample average to make it easy for shoppers to resolve disputes and are 7% likelier than average to make it easy for shoppers to return purchases by mail or at a store location. Providing features like these are therefore a fundamental part of doing business in the United States.

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Falling short: What U.S. merchants get wrong

Though U.S. merchants are often hitting the mark in delivering the shopping experiences that local shoppers want, they are also behind in several key areas. They may provide plenty of incentives and promotions that inspire consumers to make purchases, for example, but they are also 10% less likely than the average merchant to price-match competitors.

FIGURE 8:
How U.S. merchants' feature offerings compare to those of other countries
Share of merchants offering select features, by year



Another area in which U.S. merchants fall short is in allowing shoppers to read product reviews online—a feature that can help build consumer trust. Forty-six percent of U.S. merchants allow shoppers to access product recommendations digitally, whereas the sample average is 51%.

U.S. merchants are also less likely than merchants in Brazil, Mexico and the U.K. to provide mobile apps that consumers can use to locate retail items in brick-and-mortar stores. Our research shows that 58% of U.S. merchants support mobile apps of this kind, yet 63% of merchants in Brazil and 72% of merchants in Mexico support similar mobile apps.



Another critical hurdle that U.S. merchants must overcome to maximize conversion is consumers' general lack of awareness of which features merchants offer. This awareness gap extends to consumers' preferred payment methods, especially BNPL. Even though 55% of local merchants offer BNPL options, just 40% of local shoppers realize that BNPL options are available at the merchants at which they made their most recent purchases. This strongly suggests that many local shoppers are in the dark about BNPL options.

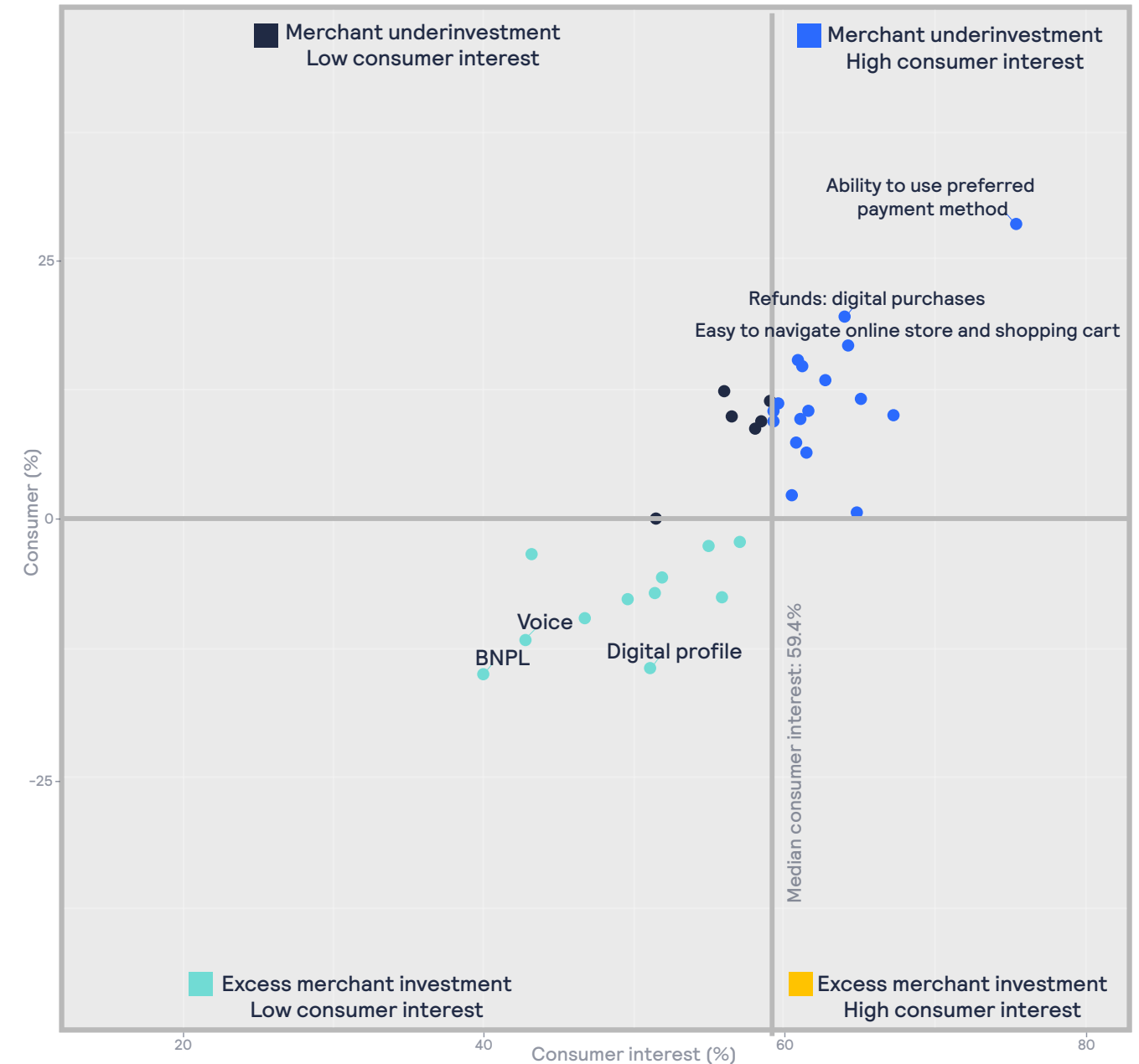
U.S. consumers also appear unaware of how many local merchants offer voice-enabled purchasing options. Our research shows that 54% of U.S. merchants allow shoppers to purchase using voice-recognition technology such as Alexa and Google Home. Nevertheless, just 43% of local shoppers said that the merchant where they made their most recent purchase offered the technology, indicating another substantial awareness gap preventing U.S. consumers from accessing the shopping experiences they want.

54%
of U.S. merchants allow their shoppers to make purchases via voice-recognition technology.

FIGURE 9

The consumer usage gap

Share of U.S. consumers who are aware that select features are available (x-axis) versus the scale of the awareness gap (y-axis)



Source: PYMNTS | Cybersource
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Conclusion

United States merchants lead the world in delivering the seamless, integrated, cross-channel shopping experiences that are becoming the new global standard. Features that allow consumers to track eCommerce orders placed for delivery or pickup—such as cross-channel-capable digital profiles, in-store kiosks and mobile apps—are on the rise in the U.S., reflecting local shoppers' demands for more curbside and in-store pickup options and a much broader, worldwide paradigm shift. As the lines that once separated digital and brick-and-mortar shopping continue to blur, consumers everywhere are seeking not only to enhance siloed in-store or online checkout and payments processes but also do the same to their overall retail experiences. Merchants must be able to find new, innovative ways to leverage the full variety of their digital capabilities to enable these enhanced experiences if they hope to gain and maintain a competitive edge.

The 2022 Global Digital Shopping Index

Methodology

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 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 where consumers most recently made purchases and manually reviewed every response to determine those that had large national footprints. The rest were defined as SMBs.

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

About

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