

PYMNTS®



Brazil Edition

**The 2023 Global Digital Shopping Index,** a PYMNTS and Cybersource collaboration, examines the behaviors of 13,349 consumers and 3,124 merchants across Brazil, India, Mexico, the United Arab Emirates, the United Kingdom and the United States. This third 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.

# 2023

## Global Digital Shopping Index



# 2023

## Global Digital Shopping Index

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The 2023 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.

# Introduction

**B**anco Central do Brasil launched the PIX real-time payments scheme in late 2020, and it is already one of Brazil's most popular payment methods. PYMNTS' research shows that 25% of all eCommerce shoppers in Brazil paid for their most recent retail purchases via PIX, as did 7.1% of the country's brick-and-mortar shoppers.<sup>1</sup>

The rapid adoption of PIX is not the only major trend shaping Brazil's payments ecosystem. Cash — once the most common payment method among local brick-and-mortar shoppers — is losing ground to both contactless cards and digital wallets in stores. All the while, boleto bancário, a long-time market leader in eCommerce payments, is down 65% year over year as other methods gain traction.

<sup>1</sup> This study analyzes the retail payments market in Brazil, and thus focuses on the use of PIX for business-to-consumer transactions, which represents just one of many different types of transactions the system supports. Recent statistics published by Banco Central do Brasil suggest that 62% of all PIX transactions are peer-to-peer transactions, while 28% are consumer-to-business transactions.

These myriad changes speak to both local shoppers' increasing demand for digital and contactless payments options as well as local merchants' willingness to adapt their payment offerings to meet those demands.

Yet, payments choice is only one of the key factors that shoppers in Brazil consider when deciding where to shop. As quick as Brazilian merchants have been to deliver the digital payment methods customers want, they have been slow to do the same for digital shopping features — especially free shipping for eCommerce purchases, promo codes, coupons, digital loyalty and rewards programs, and curbside pickup options. Adding new payments methods therefore might not be enough to win over local shoppers.

Brazil is one of six countries we studied in the third annual Global Digital Shopping Index, a PYMNTS and Cybersource collaboration. Our research draws from a survey of 13,349 consumers and 3,124 businesses studied across six key economies: Brazil, India, Mexico, the United Arab Emirates, the United Kingdom, and the United States. We asked consumers about how they prefer to shop, pay for and acquire their purchases and then compared their answers to the digital shopping and payments features that local merchants provide to determine how well merchants are meeting their connected shoppers' shifting demands.

**This is what we learned.**

01

### Shoppers in Brazil use digital when shopping in-store primarily to check prices, deals and discounts.

Brazil's shoppers value the certainty and immediacy of brick-and-mortar shopping. Sixty-seven percent made their last purchase in-store — more than in any other country in our study, except Mexico — and 56% of them say they prefer to shop in-store because it provides immediate access to their purchases.

Even when consumers in Brazil shop in-store, however, they use digital shopping features. Half of all in-store shoppers in Brazil use mobile devices to assist with their purchases, representing a 7.2% increase from 2021. They are especially prone to using their smartphones to compare prices in real time and to search for valid coupons and discounts: 32% of in-store shoppers compared prices to other merchants, and 24% looked for valid coupons and discounts.

02

### Use of pickup options grew 37% as shoppers in Brazil embraced the convenience of obtaining products immediately.

Brazilian consumers' desire for immediate, certain access to their purchases impacts their eCommerce shopping habits. We found that 25% of eCommerce shoppers in Brazil picked up their eCommerce purchases in-store or curbside in 2022, allowing them to acquire their purchases the very same day. Moreover, those who picked their online purchases up on the same day increasingly opted for curbside over in-store pickup, showing that curbside pickup options are becoming critical for local merchants to provide.

25%

of eCommerce shoppers in Brazil picked up their most recent purchase **in-store or via curbside pickup.**

## 03

**In-store shoppers are ditching cash for digital wallets and contactless cards, and online shoppers are switching from boleto bancário to PIX.**

Forty-eight percent of all in-store shoppers in Brazil paid for their most recent purchases either via digital wallet or contactless card, up 216% year over year. Moreover, as Brazilian shoppers increasingly opt for contactless payments, their use of cash is quickly dropping. Forty-two percent fewer in-store shoppers in Brazil used cash in 2022 than in 2021, with only 11% of in-store shoppers paying for their most recent purchases with cash.

We are witnessing a similar shift online. Digital wallets and PIX are rapidly replacing boleto bancário, a voucher payment option that requires consumers to bring a barcode or a mailed bill to a bank to pay for their purchase, among online shoppers. PIX accounted for 25% of all eCommerce purchases in Brazil in 2022, making it the most used digital payment method among eCommerce shoppers. At the same time, use of boleto bancário has been plummeting: Only 3.8% of online shoppers paid via boleto bancário in 2022 — a decrease of 65% year over year — which suggests consumers in Brazil are eager to adopt digital tools that make payments more convenient.

## 04

**Shipping costs and concerns about data security could be keeping some Brazilian shoppers from using the digital features they want.**

Consumers in Brazil value free shipping and data security more than consumers in any other country we studied. Not only do 11% of shoppers in Brazil say data security is the most important feature they want merchants to provide, but 51% say it is very or extremely important. Moreover, in-store shoppers value data security more than eCommerce shoppers do, suggesting that tight data security measures might encourage Brazil's brick-and-mortar shoppers to use online channels more often.

When consumers in Brazil shop online, they usually do so because of one of three key shopping features: free shipping, fast delivery and convenience. Sixty-seven percent of eCommerce shoppers said that free shipping influenced their decision to buy online instead of in-store, and 64% were influenced by better prices. Similarly, 53% were influenced by fast delivery options, and 50% cited convenience.

05

**Merchants in Brazil may underestimate the impact of digital on shopper satisfaction and preference.**

“Digital shopping features” is an umbrella term referring to any of the 34 features we track in our survey. Merchants in Brazil offer 21 digital shopping features, on average. This is far fewer than the 25 features merchants in the UAE offer and the 28 that merchants in India offer, on average.

Consumers in Brazil are also less aware of the features that local merchants offer than consumers in most other countries. They are aware of only 18 of the 21 features that the average local merchant provides. Awareness is particularly low for the very features that Brazilian consumers want most: data protection, two-factor authentication, free shipping, refunds and free returns for digital purchases.

Nevertheless, consumers in Brazil who shopped digitally experienced much less friction than those who shopped in-store. Brazilian merchants’ eCommerce Index score is 122, while their brick-and-mortar Index score is just 73, suggesting that shopping in-store is 40% more difficult than shopping online.

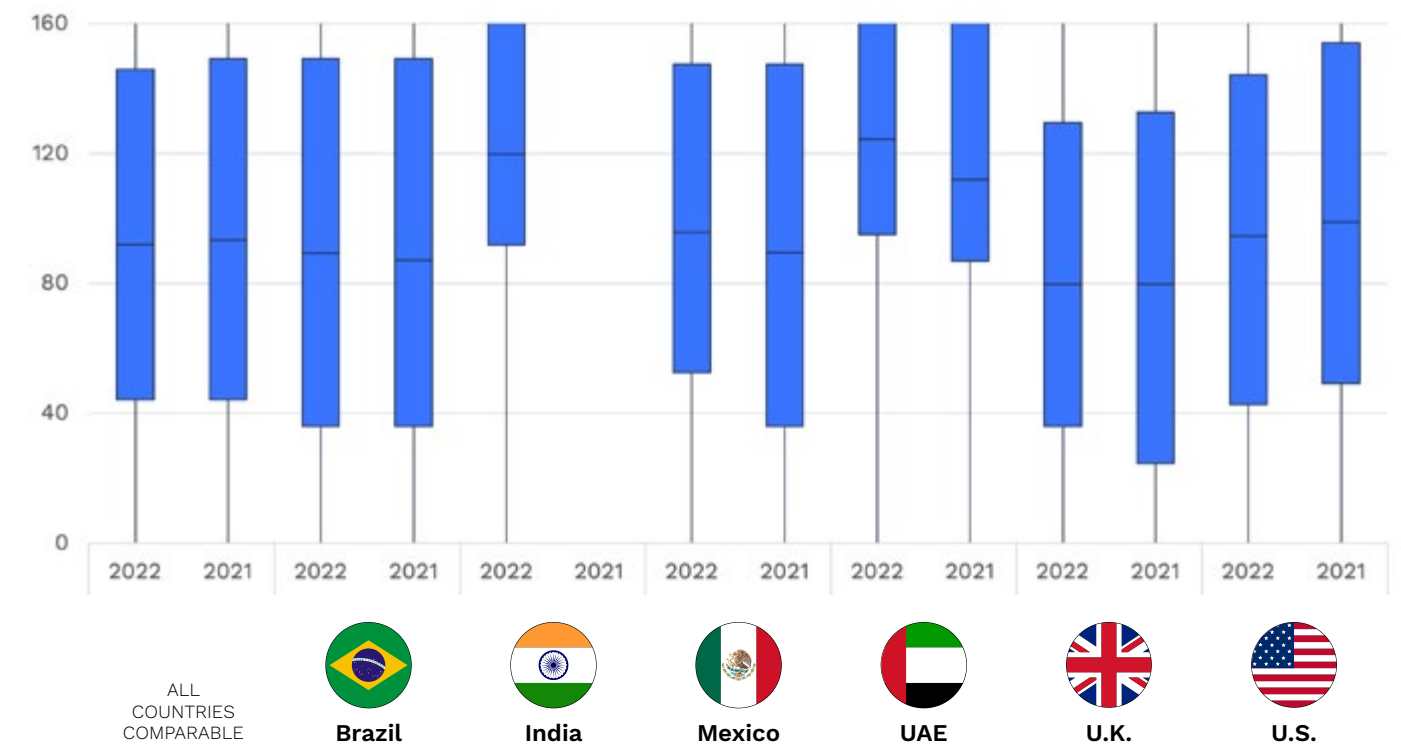
# Not quite keeping up

Merchants in Brazil have not quite caught up to merchants in other countries in terms of how easily their customers can shop for, purchase and acquire products. Because local merchants offer fewer digital shopping features that help streamline consumers’ shopping journeys and because their customers use fewer of the features that merchants offer, Brazil’s shoppers often have a much more difficult time finding and buying their desired products. The average merchant in Brazil earns an Index score of just 89, which is 12% lower than the sample average.

**FIGURE 1:**

**The year-over-year variation in Index scores**

Average Index score distribution for merchants in different countries, by year



Source: PYMNTS

The 2023 Global Digital Shopping Index, January 2023

N varies by country; N = 2,799; Complete responses from Brazil, fielded Sept. 27, 2022 – Oct. 31, 2022

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**Digitizing**  
**Brazilian stores**







Unlike countries like India and the UAE, online shopping is taking longer to catch hold in Brazil, with local shoppers displaying a strong preference for shopping in-store. Sixty-seven percent of all shoppers in Brazil made their most recent purchases in-store. By contrast, only 7.5% of consumers shopped and paid entirely on their computers, and 23% shopped and paid using only their phones. This means that consumers in Brazil are more likely to shop in stores than consumers in nearly every other country we studied, save Mexico.

Shoppers in Brazil choose brick-and-mortar shopping chiefly for the immediacy and certainty it provides. Fifty-six percent prefer to shop in-store because they want to acquire their purchases immediately, rather than waiting for the order to be delivered within an uncertain time window.

**TABLE 1:**

**How consumers shop**

Share of consumers who made their most recent purchases via select channels, by country

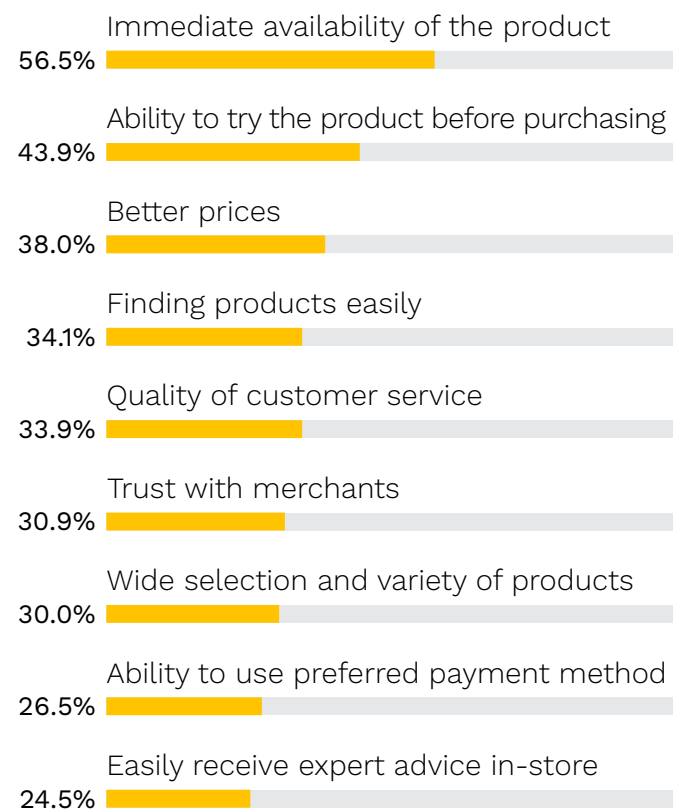
	Shopped and paid in-store	Shopped and paid via mobile	Shopped and paid via computer	Shopped and paid with voice	Reserved online, paid in-store
<b>ALL COUNTRIES</b>	<b>52.4%</b>	<b>32.6%</b>	<b>9.8%</b>	<b>1.9%</b>	<b>3.4%</b>
 <b>Brazil</b>	66.9%	22.6%	7.5%	1.1%	1.9%
 <b>India</b>	31.9%	51.9%	8.6%	2.6%	5.1%
 <b>Mexico</b>	71.0%	16.1%	9.6%	0.6%	2.7%
 <b>UAE</b>	53.1%	28.4%	12.8%	1.5%	4.4%
 <b>U.K.</b>	56.0%	28.0%	14.1%	0.6%	1.3%
 <b>U.S.</b>	60.4%	23.0%	11.4%	2.1%	3.1%

Source: PYMNTS  
 The 2023 Global Digital Shopping Index, June 2023  
 N varies by country; N = 2,799; Complete responses from Brazil, fielded Sept. 27, 2022 – Oct. 31, 2022



**FIGURE 2:**  
**Drivers of Brazilian in-store shopping**

Share of brick-and-mortar shoppers in Brazil citing select reasons for choosing to shop in-store



Source: PYMNTS

The 2023 Global Digital Shopping Index, June 2023

N = 2,320: Consumers who preferred to purchase a retail product in-store rather than online for at least for one type of retail product in the last 12 months, fielded Sep. 27, 2022 – Oct. 31, 2022

There are many other reasons why Brazilian consumers choose to shop in-store that are not easily replicated online. Forty-four percent want to be able to inspect products before purchasing them, for example, and 28% prefer the enjoyment of shopping in-store.

Many of the other reasons consumers choose to shop in-store, however, can be replicated with digital tools. For example, 38% of in-store shoppers say they shop in-store because stores offer better prices, and 34% cite the relative ease with which they can find products in physical stores. Providing digital coupon codes and loyalty programs can help cut prices for online shoppers, and building easier-to-navigate sites can help online shoppers find products more quickly.

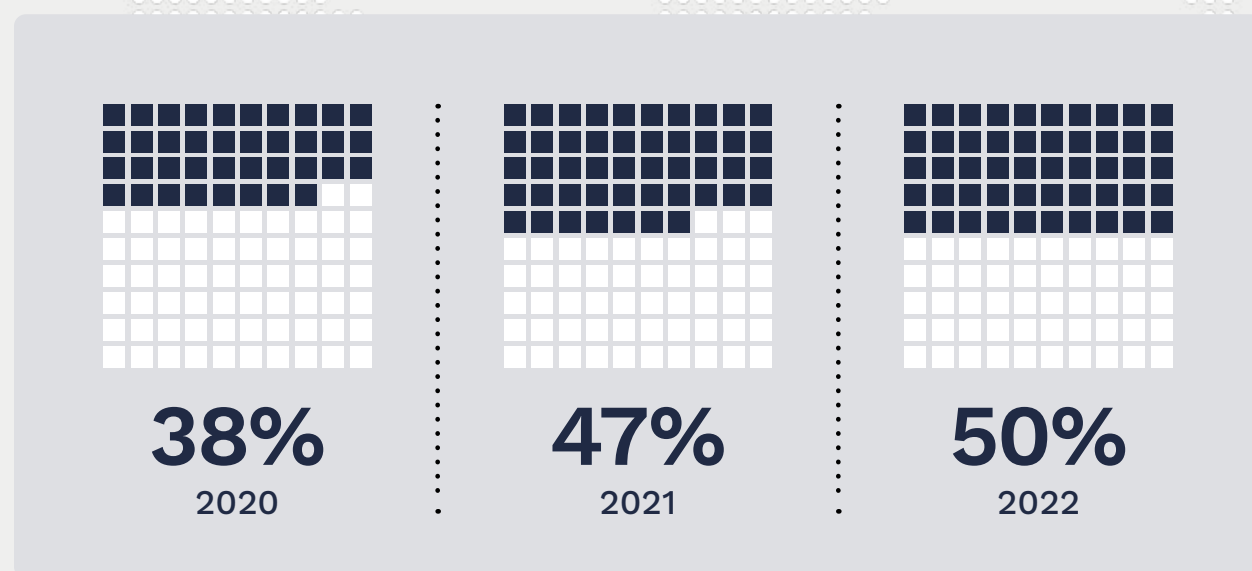
**57%**  
of consumers in Brazil prefer to shop in-store because it provides **immediate access** to their purchases.

Adding more payment methods to their online stores, adopting easy digital return options and offering a comprehensive, easy-to-access digital inventory of products also help provide eCommerce shoppers features similar to those they enjoy when shopping in-store.

In fact, many consumers have already found ways to use digital to enhance their shopping journeys when they shop in-store with their smartphones. Half of Brazil’s in-store shoppers now use mobile devices to assist with their purchases. Moreover, the share of in-store shoppers using smartphones is up 7.2% from 2021, showing that this demand for digitally assisted in-store shopping is growing stronger with time.

**FIGURE 3:**  
**In-store smartphone use**

Share of in-store shoppers in Brazil who used smartphones to assist their most recent in-store purchase

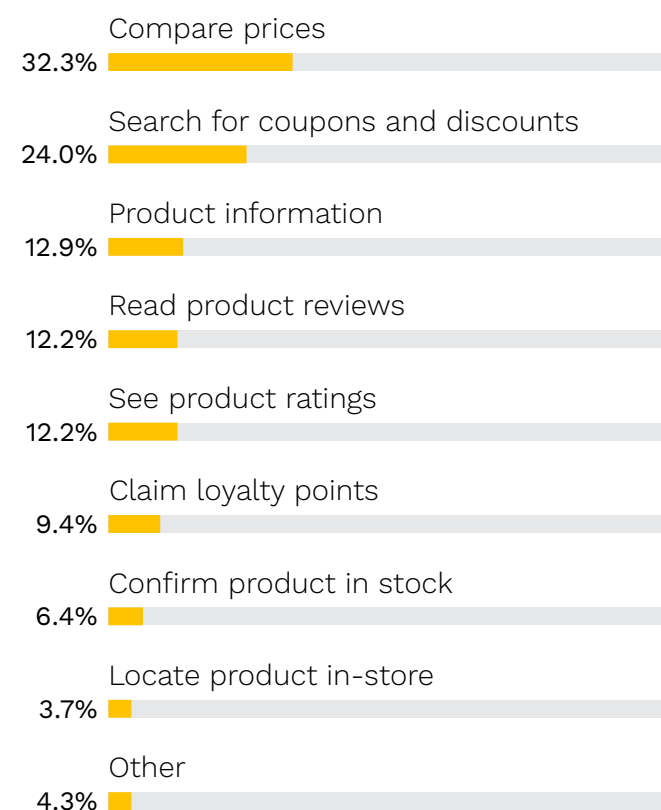


Source: PYMNTS  
The 2023 Global Digital Shopping Index, June 2023  
N = 1,951: Consumers who made their last purchase in-store, fielded Sep. 27, 2022 – Oct. 31, 2022

Brick-and-mortar shoppers around the globe use their smartphones for a variety of reasons, but the most common reason in Brazil is that shoppers want to compare prices with other merchants. Thirty-two percent of Brazil’s brick-and-mortar shoppers use their smartphones to price shop in real time, in fact.

**FIGURE 4:**  
**How in-store shoppers use their smartphones**

Share of in-store shoppers in Brazil who use their smartphones for select reasons



Source: PYMNTS  
The 2023 Global Digital Shopping Index, June 2023  
N = 1,951: Consumers who made their last purchase in-store, fielded Sep. 27, 2022 – Oct. 31, 2022

The second key reason why Brazil’s in-store shoppers use their phones is to search for discount codes, coupons and other deals they can use in-store. Twenty-four percent of in-store shoppers use their phones to hunt for deals like these, serving as another indicator that price is at the top of their minds.

In-store shoppers also use their smartphones to learn more about the products they want to buy before they buy them. Twelve percent of brick-and-mortar shoppers who use their smartphones in-store use them to search product reviews, and another 12% use them to look up product ratings.

# The three demographics driving Brazil's digital transformation

Three demographic groups are far more digitally engaged than the average shopper in Brazil: women, members of Generation Z and college-educated consumers. Most Brazilian consumers prefer to shop in-store, but these three groups are disproportionately likely to use digital features.

Thirty-three percent of consumers in Brazil are digital enthusiasts — those who want digital in every aspect of their shopping journeys — and members of Gen Z, women and those who have college educations are the most likely to be part of this persona group. For example, 36% of women are digital enthusiasts, compared to 29% of men.

**TABLE 2:**

## Digital enthusiast, mainstream and minimalist consumers

Share of consumers in each persona group in Brazil, by demographic

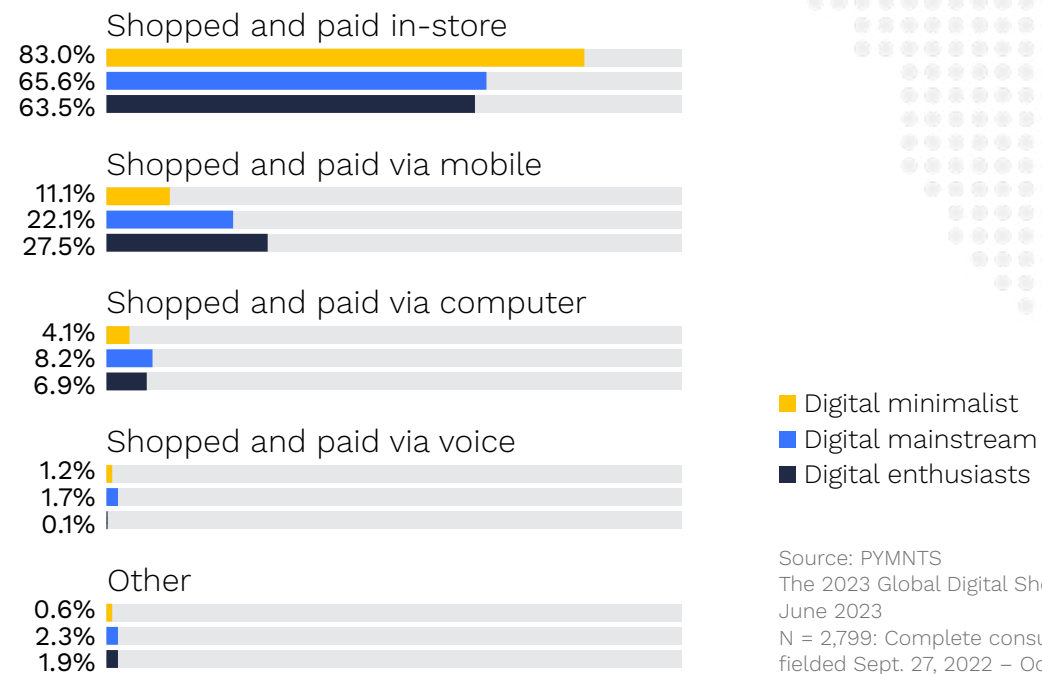
	WHOLE SAMPLE	GENERATION					EDUCATION		FINANCIAL LIFESTYLE			GENDER	
		Generation Z	Millennials	Bridge millennials	Generation X	Baby boomers and seniors	High school	College	Do not live paycheck to paycheck	Live paycheck to paycheck without issues paying bills	Live paycheck to paycheck with issues paying bills	Female	Male
• Digital minimalist	12.2%	4.5%	8.3%	9.2%	12.5%	18.7%	14.7%	10.6%	8.6%	12.5%	13.8%	10.5%	14.4%
• Digital mainstream	54.8%	57.8%	56.4%	54.3%	51.7%	56.2%	55.2%	54.5%	63.4%	53.3%	53.3%	53.3%	56.6%
• Digital enthusiasts	33.0%	37.8%	35.3%	36.5%	35.8%	25.1%	30.1%	34.9%	28.0%	34.3%	32.9%	36.2%	29.1%

Source: PYMNTS  
The 2023 Global Digital Shopping Index, June 2023  
N = 2,799: Complete consumer responses, fielded Sept. 27, 2022 – Oct. 31, 2022

**FIGURE 5:**

**Personas' shopping habits**

Share of consumers shopping and paying for their most recent purchase in select ways, by persona group



Source: PYMNTS  
The 2023 Global Digital Shopping Index,  
June 2023  
N = 2,799: Complete consumer responses,  
fielded Sept. 27, 2022 – Oct. 31, 2022



Although they are less common than digital mainstream shoppers, digital enthusiasts are on the edge of Brazil's digital shopping revolution. Digital enthusiasts are 22% more likely to have made their most recent purchases entirely via smartphone, for example. They were 7.3% more likely than average to use their smartphones to enhance their in-store shopping journeys. Digital enthusiasts are also 16% more likely than average to pay via PIX or digital wallet.

**28%**  
of Brazil's digital enthusiasts  
shopped and paid for  
their most recent purchases  
**entirely via smartphone.**



02

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**Pickup picks up**  
in Brazil

**C**urbside pickup options could go a long way toward delivering Brazil’s eCommerce shoppers the immediacy and certainty that they enjoy when shopping in-store. Picking up items the same day removes the uncertainty and frustration of having to wait for delivery. These factors help explain the 37% year-over-year growth in eCommerce shoppers’ use of in-store and curbside pickup options.

Curbside pickup options, in particular, have been the driving force behind this increase in same-day pickup use. Our research shows that 8.9% of all eCommerce shoppers in Brazil picked up their most recent purchase curbside in 2022 — far more than the 0.6% who did so in 2021. Use of in-store pickup options has decreased 9.2% year over year, by contrast.

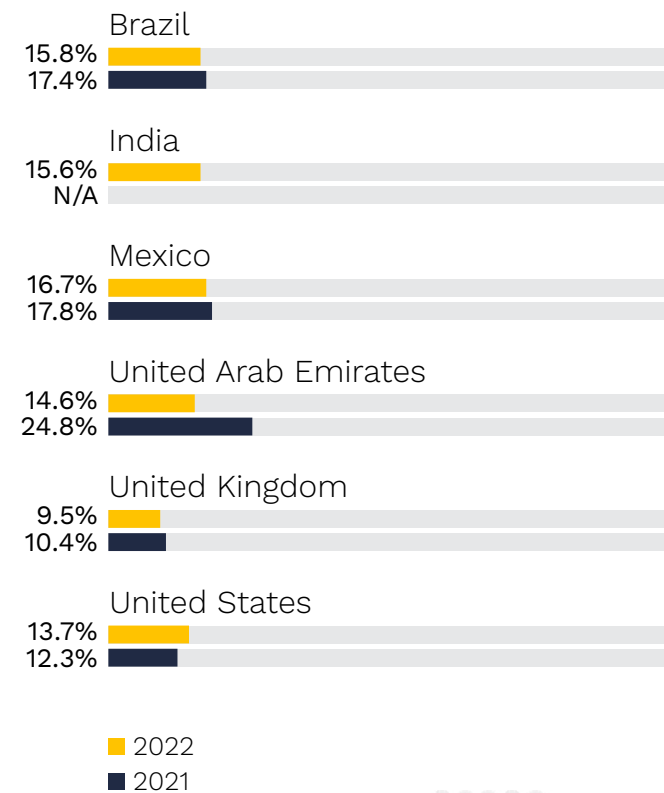
Having items shipped remains the most common way eCommerce shoppers in Brazil acquire their purchases, but they are choosing it less often. Seventy-five percent of eCommerce shoppers in Brazil had their purchases delivered in 2022, while 82% had them delivered in 2021. The only country where at-home delivery is rarer is the U.S., where 68% of eCommerce shoppers had their most recent purchases delivered. Both in-store and curbside pickup options are must-haves for merchants looking to win over Brazil’s eCommerce shoppers, and they are only growing in importance with time.

**FIGURE 6:**

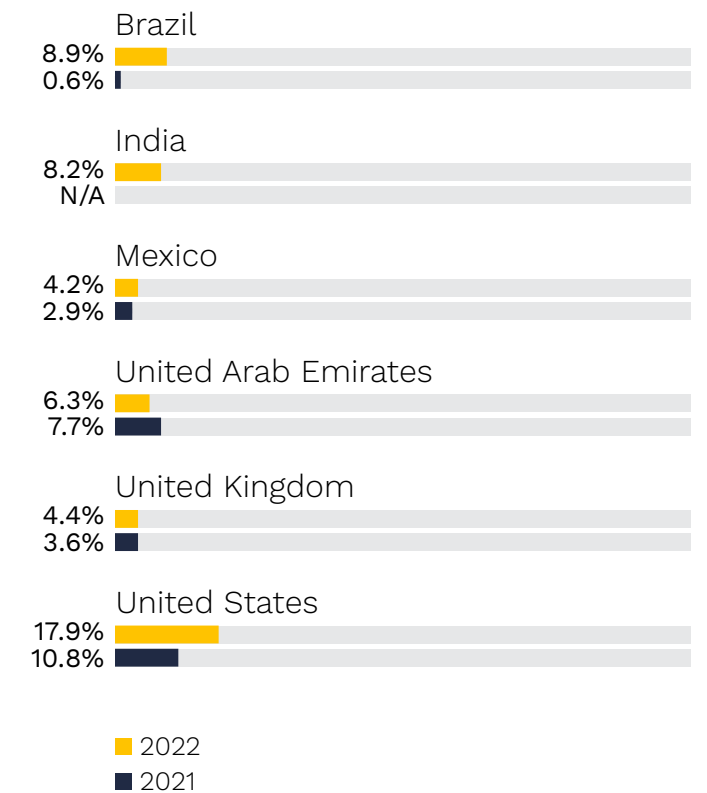
**How Brazil’s eCommerce shoppers get their goods**

Share of consumers using select methods to acquire their most recent digital purchases, by country

PICK UP IN-STORE



PICK UP CURBSIDE



N = 848: Consumers who made their last purchase online, fielded Sep. 27, 2022 – Oct. 31, 2022

Source: PYMNTS  
The 2023 Global Digital Shopping Index, June 2023

03

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Brazil's **in-store**  
**payments scene**

**O**ur research shows that Brazil has historically been a highly cash-centric economy until as late as 2021, but that is rapidly changing. Contactless payments — especially digital wallets and contactless cards — are gaining traction and chipping away at cash’s market hold. According to our survey, 48% of all in-store shoppers in Brazil paid for their most recent purchases either via digital wallet or contactless card, representing a 216% increase year over year. Use of cash in-store is down 42% year over year, by contrast, with only 11% of in-store shoppers paying in cash.

Most of the increase in this contactless payment surge results from consumers turning to contactless credit and debit cards, and, to a lesser extent, digital wallets and QR codes. Contactless credit card use grew 266% year over year, and contactless debit card use was up 198% in the same time frame. In total, 45% of Brazil’s in-store shoppers now pay via contactless debit or credit cards. Credit cards remain the most common way shoppers in Brazil pay for their online purchases by far.

**TABLE 3:**

**How Brazilian shoppers pay in-store**

Share of brick-and-mortar shoppers in Brazil who used select payment methods for their most recent purchase

PAYMENT METHODS	2020	2021	2022
• Contactless credit card	2.6%	6.2%	<b>22.8%</b>
• Contactless debit card	4.9%	7.5%	<b>22.4%</b>
• Credit card	24.2%	28.0%	<b>13.4%</b>
• Debit card	21.2%	33.1%	<b>12.7%</b>
• Cash	31.6%	19.6%	<b>11.4%</b>
• PIX	0.0%	0.0%	<b>7.1%</b>
• Store card	4.1%	2.0%	<b>3.7%</b>
• Digital wallet	0.3%	1.5%	<b>3.1%</b>
• QR code	0.0%	0.0%	<b>1.6%</b>
• Boleto bancário	9.7%	0.3%	<b>0.3%</b>
• Merchant’s app	0.3%	0.2%	<b>0.2%</b>
• Prepaid/gift card	0.0%	0.0%	<b>0.2%</b>
• Other	1.1%	1.5%	<b>1.1%</b>
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• Apple Pay	0.0%	0.0%	<b>0.7%</b>
• Mercado Pago	0.0%	0.0%	<b>0.7%</b>
• Samsung Pay	0.0%	0.0%	<b>0.4%</b>
• PayPal	0.0%	1.1%	<b>0.3%</b>
• Google Pay	0.2%	0.0%	<b>0.2%</b>
• Another digital wallet	0.2%	0.3%	<b>0.7%</b>

Source: PYMNTS  
 The 2023 Global Digital Shopping Index, June 2023  
 N = 1,951: Consumers who made their last purchase in-store, fielded Sep. 27, 2022 – Oct. 31, 2022



**25%**  
of of eCommerce shoppers  
in Brazil **used PIX to pay** for  
their most recent retail purchase.

All the while, a new market entrant is gaining traction. PIX — the real-time payments system operated by Brazil’s central bank — has only been operational since November 2020, but it accounted for 7.1% of the country’s in-store transactions and 25% of all eCommerce transactions by 2022. PIX is the most used digital payment method among Brazilian eCommerce shoppers.

Digital wallets are a distant second to PIX, accounting for 3.1% of all in-store transactions and 6.9% of all eCommerce transactions, with Mercado Pago being the most used wallet of all.

Meanwhile, boleto bancário, which had long been a market stronghold, is rapidly losing market share. Only 3.8% of online shoppers paid via boleto bancário in 2022 — a decrease of 65% from 2021.

**TABLE 4:**

**How Brazilian shoppers pay online**

Share of online shoppers in Brazil who used select payment methods for their most recent purchase

PAYMENT METHODS	2020	2021	2022
• Credit card	65.8%	54.3%	<b>51.5%</b>
• PIX	0.0%	0.0%	<b>24.7%</b>
• Digital wallet	5.5%	13.0%	<b>6.9%</b>
• Debit card	14.2%	12.6%	<b>6.2%</b>
• Boleto bancário	8.7%	10.8%	<b>3.8%</b>
• Prepaid/gift card	0.0%	0.0%	<b>2.8%</b>
• Store card	2.1%	2.4%	<b>1.7%</b>
• Merchant’s app	0.0%	0.0%	<b>0.8%</b>
• QR code	0.0%	0.0%	<b>0.6%</b>
• Buy now, pay later	0.0%	2.5%	<b>0.1%</b>
• Other	3.6%	4.4%	<b>0.9%</b>
-----			
• Mercado Pago	0.0%	0.0%	<b>4.8%</b>
• PayPal	0.0%	9.1%	<b>1.5%</b>
• Apple Pay	1.0%	0.6%	<b>0.2%</b>
• Google Pay	3.0%	0.1%	<b>0.1%</b>
• Another digital wallet	1.5%	3.2%	<b>0.2%</b>

Source: PYMNTS  
The 2023 Global Digital Shopping Index, June 2023  
N = 848: Consumers who made their last purchase online, fielded Sep. 27, 2022 – Oct. 31, 2022



04

**Driving eCommerce  
engagement  
in Brazil**

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**T**here is no single stand-out factor driving shoppers in Brazil to prefer shopping in-store to shopping online. Rather, several factors appear to collectively push them to do so.







The first of these factors is data security. While data security is a concern for connected shoppers across the globe, consumers in Brazil are more concerned about it than most. Eleven percent of shoppers in Brazil say data security is not only an important feature but is also the most important feature they want merchants to provide.

Furthermore, Brazil’s in-store shoppers value data security more than Brazil’s eCommerce shoppers do: 13% of in-store shoppers highly value data security, compared to 7.9% of eCommerce shoppers. This suggests that providing tight data security measures, and ensuring that consumers know about those measures, could help merchants encourage more customers to shop online.

**TABLE 5:**

**The most in-demand digital shopping features**

Average share of consumers citing select features as the most important features they want merchants to provide, by country

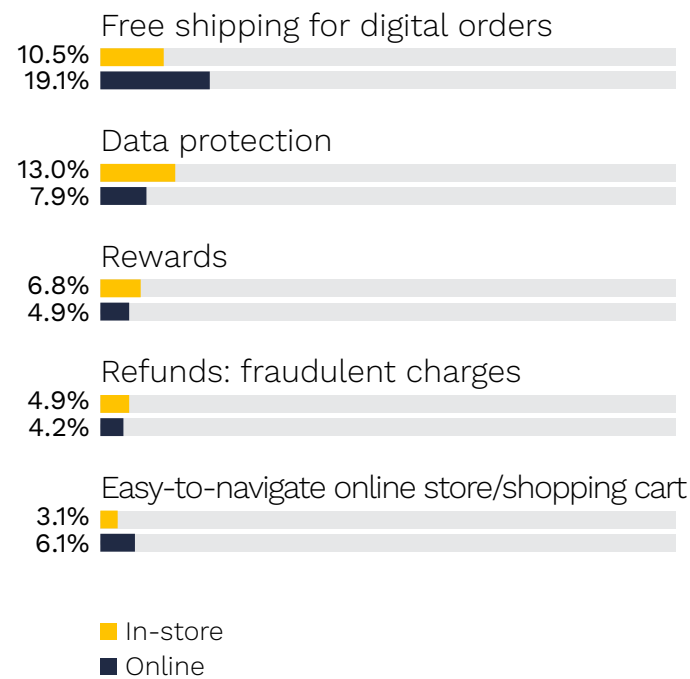
DIGITAL SHOPPING FEATURE	ALL COUNTRIES	 Brazil	 India	 Mexico	 UAE	 U.K.	 U.S.
• Free shipping for digital orders	7.7%	13.0%	6.8%	7.7%	6.6%	6.9%	5.9%
• Data protection	5.7%	11.4%	4.3%	8.7%	2.6%	4.2%	3.8%
• Rewards	5.1%	6.1%	3.1%	4.1%	6.9%	8.0%	6.2%
• Refunds: fraudulent charges	3.4%	4.7%	2.9%	2.9%	5.7%	3.7%	3.3%
• Easy-to-navigate online store/shopping cart	4.0%	4.2%	2.9%	4.9%	2.7%	7.3%	4.0%

Source: PYMNTS  
 The 2023 Global Digital Shopping Index, June 2023  
 N = 2,799: Complete consumer responses, fielded Sept. 27, 2022 – Oct. 31, 2022

**FIGURE 7:**

**The most in-demand digital shopping features in Brazil**

Average share of consumers in Brazil citing select features as the most important features they want merchants to provide, in-store versus online



Source: PYMNTS  
The 2023 Global Digital Shopping Index, June 2023  
N = 2,799: Complete consumer responses, fielded Sept. 27, 2022 – Oct. 31, 2022

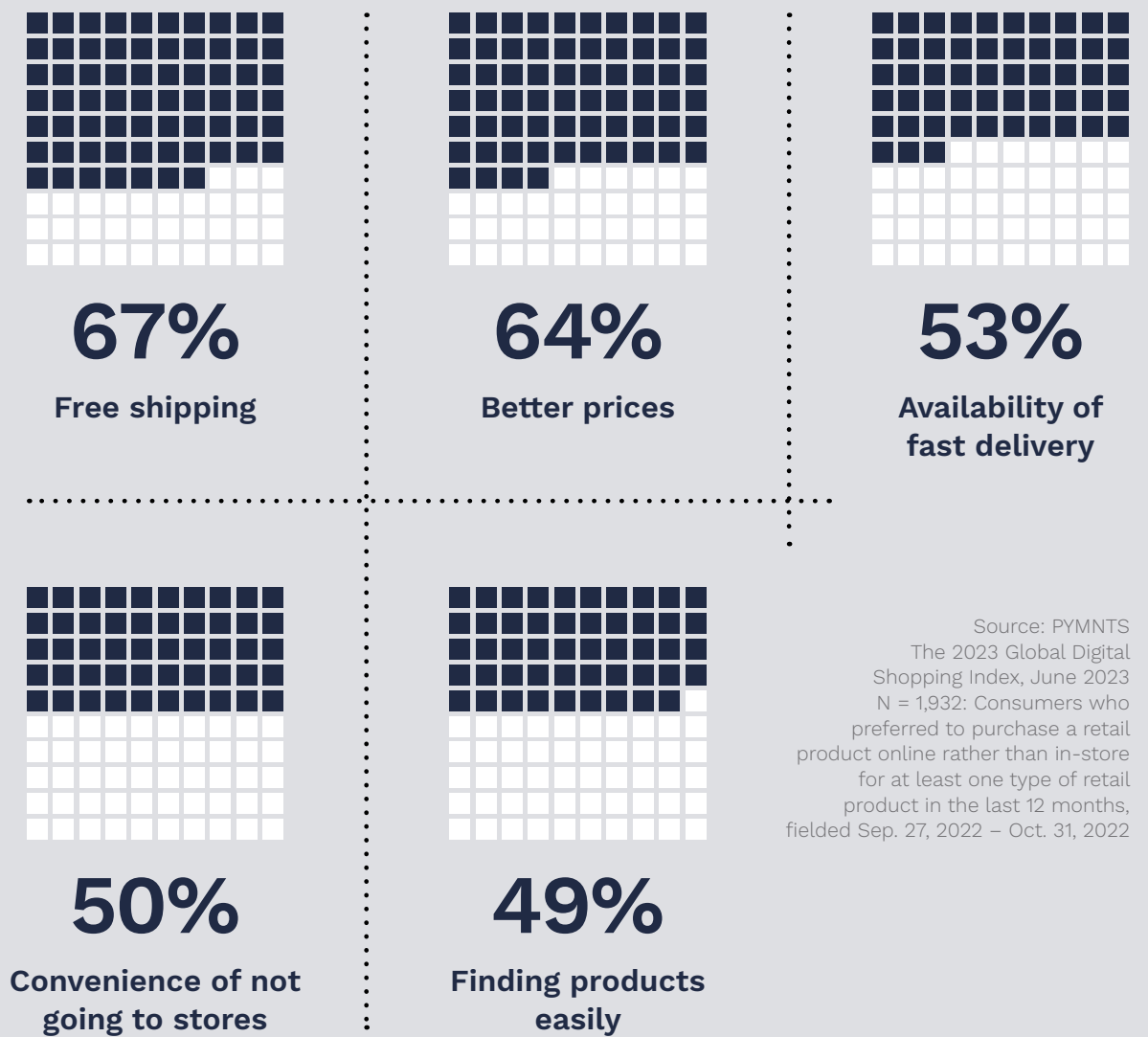
Free shipping is another factor that is far more important for shoppers in Brazil than it is for shoppers in other countries. Thirteen percent of shoppers in Brazil consider free shipping to be the single most important feature they want merchants to provide. This compares to only 7.7% of consumers across all six countries who said the same.

When consumers in Brazil decide to shop online, free shipping is usually the factor that tips the scale on their decision. Sixty-seven percent of eCommerce shoppers said that free shipping influenced their decision to buy online instead of in-store. Providing free shipping goes a long way toward encouraging Brazilian shoppers to shift to shopping online.

**FIGURE 8:**

**The factors driving Brazilian consumers to choose digital**

Share of consumers in Brazil citing select factors driving their choice to shop online rather than in-store



Source: PYMNTS  
The 2023 Global Digital Shopping Index, June 2023  
N = 1,932: Consumers who preferred to purchase a retail product online rather than in-store for at least one type of retail product in the last 12 months, fielded Sep. 27, 2022 – Oct. 31, 2022

05

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**Behind**  
**the curve**

**D**igital can go a long way toward enhancing Brazilian consumers’ shopping journeys, but there are signs that local merchants may be underestimating its value. The average merchant in Brazil offers 21 distinct digital shopping features from among the 34 we track annually. This is far fewer than the number merchants in other countries offer — especially in India and the UAE. India’s merchants offer 28 features, while the UAE’s merchants offer 25 features, on average.

There is another problem preventing Brazil’s merchants from providing the smoothest, easiest possible shopping experience: Their shoppers often do not realize how many shopping features they do offer. Among the 21 digital shopping features that the average Brazilian merchant provides, consumers are aware of 18 of them and use only 10. This means that the average merchant offers eight features that their shoppers do not use and three that their shoppers do not notice.

Consumer awareness is particularly low for the very features that consumers in Brazil want most: data protection, two-factor authentication, free shipping, refunds and free returns for digital purchases.

**TABLE 6:**

**The digital features awareness gap around the globe**

Average number of features merchants offer versus the average number of features that consumers believe merchants offer and that consumers use, by country

	ALL COUNTRIES	 Brazil	 India	 Mexico	 UAE	 U.K.	 U.S.
• Consumers’ perception	20	18	24	19	24	16	19
• Merchants’ self-report	23	21	28	20	25	23	21
• Consumers’ use	13	10	16	10	13	10	12

Source: PYMNTS  
 The 2023 Global Digital Shopping Index, June 2023  
 N varies by country and represents complete consumer and merchant responses, fielded Sept. 27, 2022 – Oct. 31, 2022

Consumers believe that only 54% of local merchants offer data protection, for example, but 73% of local merchants report offering data protection features. Similarly, consumers believe that only 56% of local merchants offer free shipping, even though 68% of merchants offer it. This consumer awareness gap, combined with a slowness to adopt more digital shopping features, means that merchants in Brazil are missing many chances to convert shoppers simply because those shoppers are not aware that merchants provide the features they want.





Feature awareness is much higher among eCommerce shoppers in Brazil than it is among the country’s brick-and-mortar shoppers. The average eCommerce shopper is aware of 23 digital shopping features, on average, while the average brick-and-mortar shopper is aware of only 15.

Brazil’s eCommerce shoppers face a **65% smoother shopping journey** than do local brick-and-mortar shoppers.

**TABLE 7:**

**Shopping ease, in-store and online**

Average Index score earned by merchants in different countries, eCommerce versus brick-and-mortar

	BRICK-AND-MORTAR	eCOMMERCE
<b>ALL COUNTRIES</b>	<b>80.1</b>	<b>125.1</b>
 <b>Brazil</b>	73.5	121.6
 <b>India</b>	99.1	129.9
 <b>Mexico</b>	83.7	126.7
 <b>UAE</b>	116.7	134.2
 <b>U.K.</b>	57.5	108.5
 <b>U.S.</b>	76.6	121.9

Source: PYMNTS  
The 2023 Global Digital Shopping Index, June 2023  
N varies by country and represents complete consumer and merchant responses, fielded Sept. 27, 2022 – Oct. 31, 2022

This also might help explain why shoppers in Brazil face a much harder time shopping and paying in-store than they do online. Local eCommerce shoppers report facing 40% less friction shopping and paying than do local brick-and-mortar shoppers. Brazilian merchants’ brick-and-mortar Index score is just 73, while their eCommerce Index score is 122.

eCommerce customers have an easier time shopping and paying for their purchases in all six of the countries we studied, but the gap between those two channels in Brazil is much larger than it is in most other countries. The average Brazilian merchant’s eCommerce shopping journey is 65% smoother than its in-store shopping journey.

# Making it in Brazil

## checklist

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**01 Invest in curbside and in-store pickup options.** Convenience is one of the key factors driving consumers in Brazil to shop in stores. Offering pickup options for eCommerce orders can provide local eCommerce shoppers with the level of convenience they enjoy in their in-store shopping journeys.



**02 Accept cash payments but provide contactless alternatives.** PIX, Mercado Pago and contactless cards are increasingly popular ways for brick-and-mortar shoppers to transact. Local merchants must be able to accept more than cash to maximize sales.



**03 Support mobile-based shopping and payment features.** Shoppers in Brazil use smartphones from the beginning to the end of their shopping journeys. In-store navigation, delivery and pickup tracking apps as well as mobile-optimized sites are must-have features for merchants to provide the mobile-first shopping experience consumers demand.



**04 Offer cost-savings features to attract cost-conscious customers.** Shoppers in Brazil are hyper-aware of costs and are looking for ways to boost their savings. Rewards programs, coupons, promo codes, free shipping and guaranteed refunds can go a long way toward winning them over.



# Conclusion

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**B**razil's shoppers want digital and digital-assisted shopping experiences, but local merchants provide fewer of the features that can deliver those experiences than their counterparts in other key economies, notably the UAE and India. Moreover, even when they do provide the key features shoppers want most — free shipping, coupons, rewards and data security, for example — their customers are often unaware of the offerings. Brazilian merchants' future success hinges on two key tasks: first, boosting consumer awareness of the full range of digital features they currently offer; and second, investing in more digital shopping and payments features.

## Methodology

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**T**he 2023 Global Digital Shopping Index is the third annual study of consumers and merchants in six countries that examines the frictions consumers experience when shopping and paying for grocery and retail products at merchants. The Index is based on census-balanced surveys of 13,349 consumers, with more than 1,500 consumers surveyed in each of the studied markets — Brazil, India, 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 — 3,124 merchants in total. We collected data on merchants generating annual revenues of less than \$1 million USD, 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. The consumer surveys consisted of 38 questions, and the merchant surveys had 29 questions. They were conducted from September 2022 to November 2022.

# About

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## 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.



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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](mailto:feedback@pymnts.com).

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