



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 global study, in its third year, examines the factors influencing how and where consumers shop, how they pay for purchases and the features that establish merchant preference.

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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

Consumers around the globe are increasingly using digital features to enhance their shopping journeys, but few markets have adopted digital as quickly as the United Arab Emirates.

PYMNTS' research shows that the demand for digital features such as real-time inventory updates is higher in the UAE than it is in all of the major economies we study, excluding India. Ninety-four percent of the UAE's 3.1 million adult shoppers used at least one digital shopping feature during their most recent retail shopping journey. Moreover, the shoppers who use these digital shopping features use more of them than their counterparts in other markets. UAE shoppers use 13 digital features offered by the merchant from which they most recently purchased — just behind the 16 used by shoppers in India and edging out the 12 used by shoppers in the U.S. as well as the 10 used by shoppers in the U.K. and Brazil.

UAE consumers' penchant for digital shopping is a truism that local merchants know well. Retailers in the UAE offer far more of the digital shopping features consumers want. This helps explain why consumers in the UAE have the smoothest shopping journeys of any country in our study.

The UAE is one of six countries surveyed in the 2023 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 UAE, the United Kingdom and the United States. We asked consumers about how they shopped, paid for and acquired retail purchases to identify key trends that make each of these markets unique, as well as to provide actionable insights into how merchants can tailor their offerings to meet the demands of consumers in different countries. This report delves into what retailers need to know to be successful in the UAE.

This is what we learned.

01

UAE consumers like shopping online because they believe the deals and experiences are better.

When UAE consumers shop online, they do so chiefly because they believe the products they find online are cheaper — especially with free shipping — and because they enjoy friction-free shopping experiences. Fifty percent of UAE eCommerce shoppers say they shop online because of free shipping, and 44% say they do so because of better prices. Forty-three percent of UAE eCommerce shoppers also cited an easy checkout process as being key to their decision to shop online, rounding out the top three.

These are very different from the reasons consumers in the UAE give for shopping in-store. The ability to get products immediately and find them easier when shopping in-store is a key factor, but it is less important for UAE shoppers than their counterparts worldwide. Only 40% of brick-and-mortar shoppers in the UAE cite immediate product availability as a reason for shopping in-store — far less than the 54% and 53% averages seen in the U.S. and the U.K., respectively. In other words, immediate availability is not as much of a draw in the UAE as it might be elsewhere.

40%

Share of brick-and-mortar shoppers in the UAE who cite **immediate product availability** as a reason for shopping in-store

02

Nearly twice as many UAE shoppers value payment choice than value rewards or free shipping when selecting a merchant.

The ability to use preferred payment methods, rewards and free shipping are the three most important features UAE consumers want merchants to provide: They are cited by a greater share of consumers in the UAE than among consumers in most other countries. Eleven percent of consumers in the UAE considered the ability to use preferred payment methods the most important feature they want merchants to provide, for example. Meanwhile, 6.9% cited rewards and 6.6% cited free shipping as the most important features that they wanted merchants to provide.

03

Men use mobile phones as their shopping sidekick as often as, if not more than, women — especially when shopping in-store.

Mobile shopping is extremely popular in the UAE, with 28% of local consumers making their most recent retail purchase on their smartphones — more than in any other country except India. Men and women both engage in mobile shopping, with 33% of women and 27% of men having made their most recent retail purchase entirely on their smartphones. Even when UAE consumers shop in-store, they are among the most likely of all to use their smartphones to enhance their in-store shopping journeys, with 52% doing so. Yet, men, at 55%, are more likely to use their smartphones to enhance their in-store shopping journeys than women, at 45%.

Brick-and-mortar shoppers in the UAE who use their smartphones in-store also use them for a broader variety of purposes than their counterparts in other countries. Twenty-five percent of brick-and-mortar shoppers who used their phones in-store used them to compare prices, for example, and 24% used them to look up product information online. This is more than the share who used the same features in other countries.

04

UAE merchants recognize the importance of digital shopping features and offer consumers smoother shopping experiences than other countries.

Ninety-four percent of UAE consumers used at least one digital shopping feature during their most recent shopping journey — more than was seen in any other country. UAE consumers use more digital shopping features in part because they are more aware of the digital shopping features that are available. In fact, local consumers overestimate almost half of the features local merchants offer. Among the 34 digital features we study, UAE shoppers were more likely to believe that merchants offered 15 of them — more than merchants reported offering, meaning consumers in the UAE are very primed to look for digital features and significantly less likely to pass by available features.

The higher a country's Global Digital Shopping Index (GDSI) score, the more seamlessly local consumers can shop and pay — and UAE merchants earned the highest average GDSI score of all. The UAE's eCommerce merchants scored 134, besting the average score of 125 among eCommerce merchants of all countries.

The UAE's GDSI scores also signal that their customer experiences are improving over time. Local merchants' 2022 score is 11% higher than their 2021 score, largely because shoppers are more aware of how many features local merchants offer than they were in years past. We have also seen increases in the share of consumers who reported awareness of merchants offering online purchases and price matching features.

The reigning champion

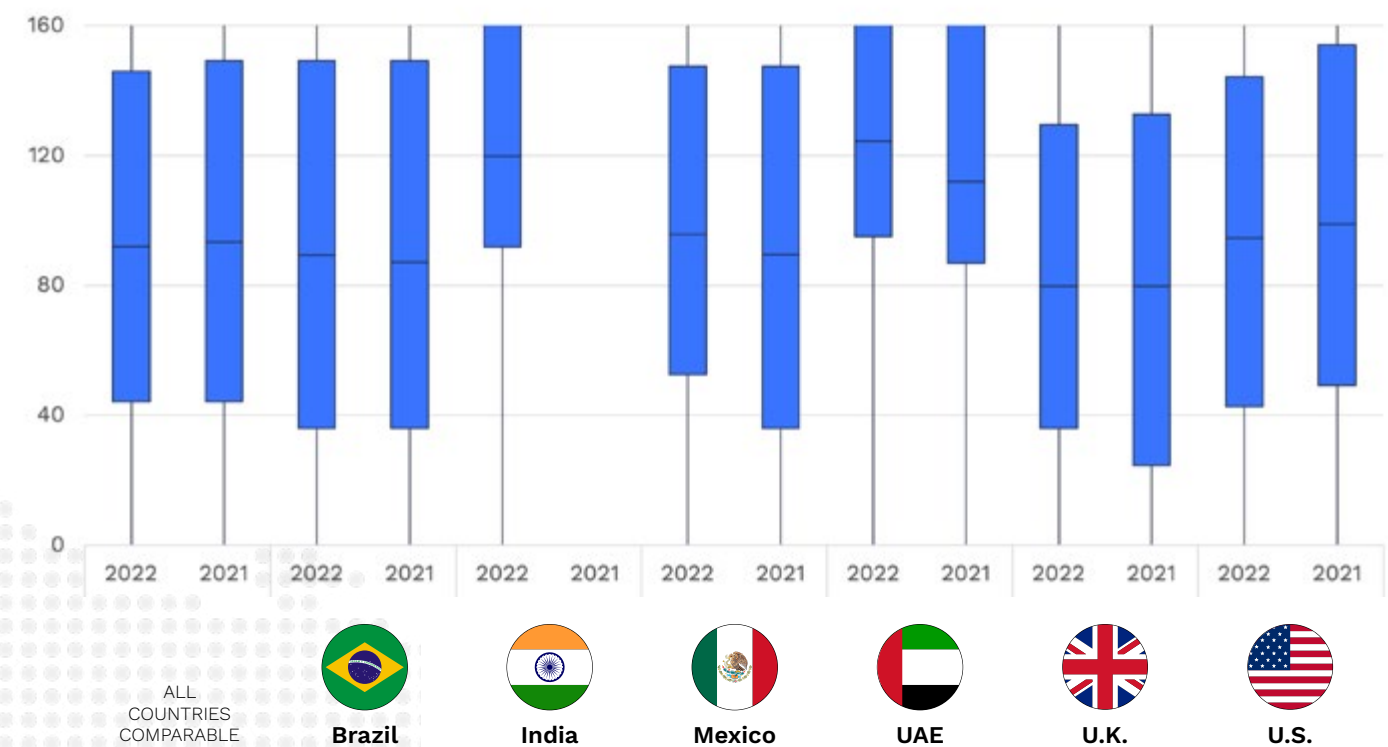
The higher a country's GDSI score, the more seamlessly local consumers can shop and pay. Now, for the second consecutive year, the UAE ranked first among the six countries in our study, offering local consumers the smoothest overall shopping experience. The UAE earned an overall Index score of 124, signifying that its consumers have an easier time shopping and paying for their purchases both in-store and online than do consumers in any other country. Consumers in the UAE experienced 23% less friction in 2022 than the average consumer in all countries.

Merchants in the UAE earned an overall GDSI score of 124 — **higher than any other country in our study.**

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, July 2023
N varies by country and represents complete consumer responses; N = 1,081: Complete responses from the UAE, fielded Sept. 27, 2022 – Oct. 31, 2022



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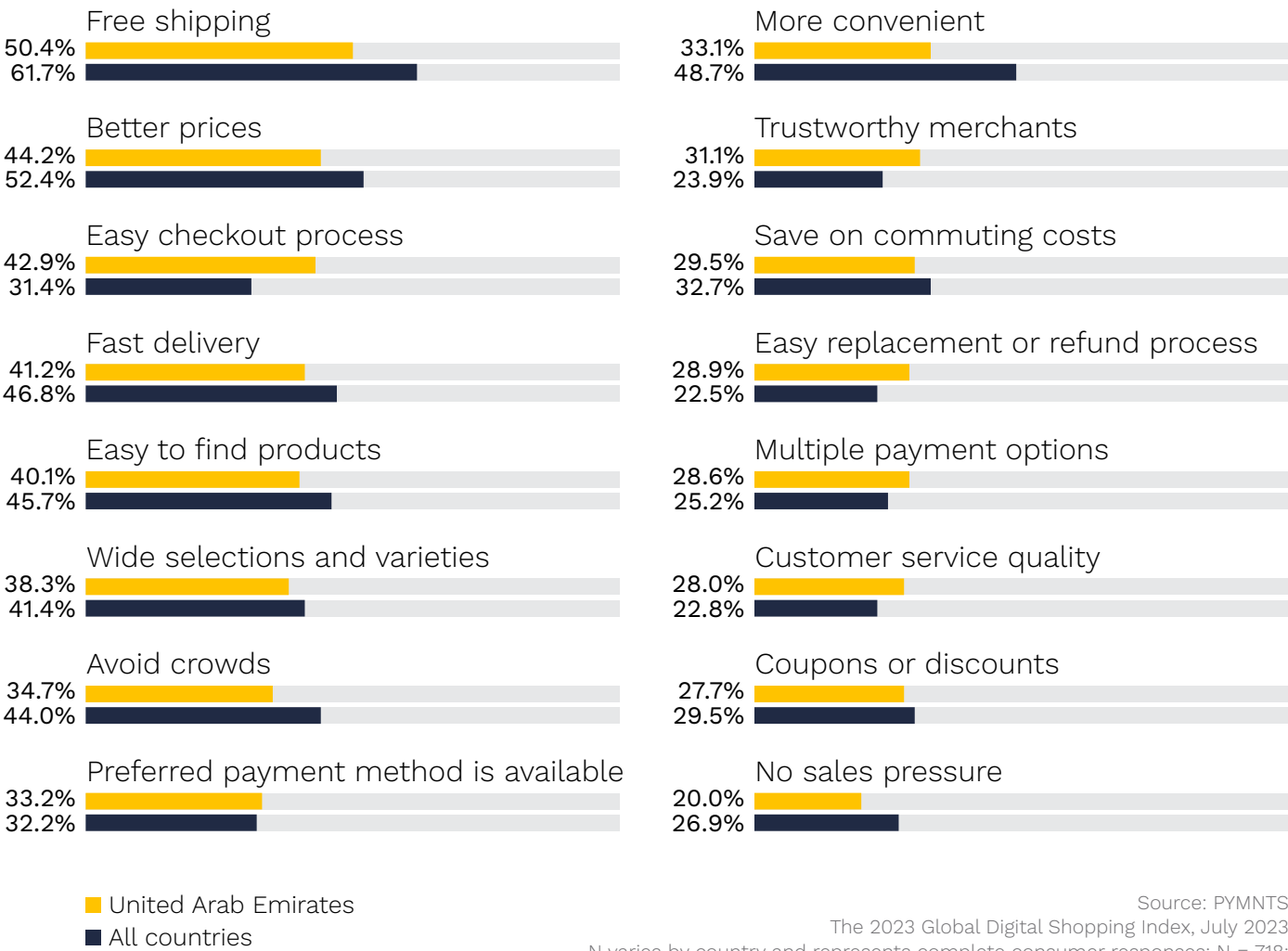
**Smoother
checkouts,
lower prices**

The promise of lower prices and free shipping are both major drivers of digital commerce in the UAE. Local eCommerce shoppers say that these two factors encourage them to shop online more than any other factors in our study. Fifty percent of UAE eCommerce shoppers cite free shipping and 44% cite comparatively low prices as reasons why they might choose to shop online rather than in-store.

Low cost is not the only factor driving local shoppers’ digital shopping habits, either. Many simply enjoy the ease and convenience of the eCommerce shopping journey. An easy checkout process is the third-most cited reason why UAE consumers shop online; this reason is also far more common in the UAE than it is in other countries, suggesting that local merchants are doing a better job providing this feature. Forty-three percent of consumers in the UAE who shopped online cited this — far more than the 31% average seen across all countries.

Among the 34 digital shopping features we study, UAE merchants are more likely than average to cite 10 of them as reasons for wanting to shop online rather than in-store. This means that UAE shoppers value more aspects of the eCommerce shopping journey than their counterparts in other countries. It also means that providing these features will go further in helping merchants convince local shoppers to buy their products.

FIGURE 2:
Reasons UAE consumers shop online
Share of consumers citing select factors as those which drive them to shop for retail products online

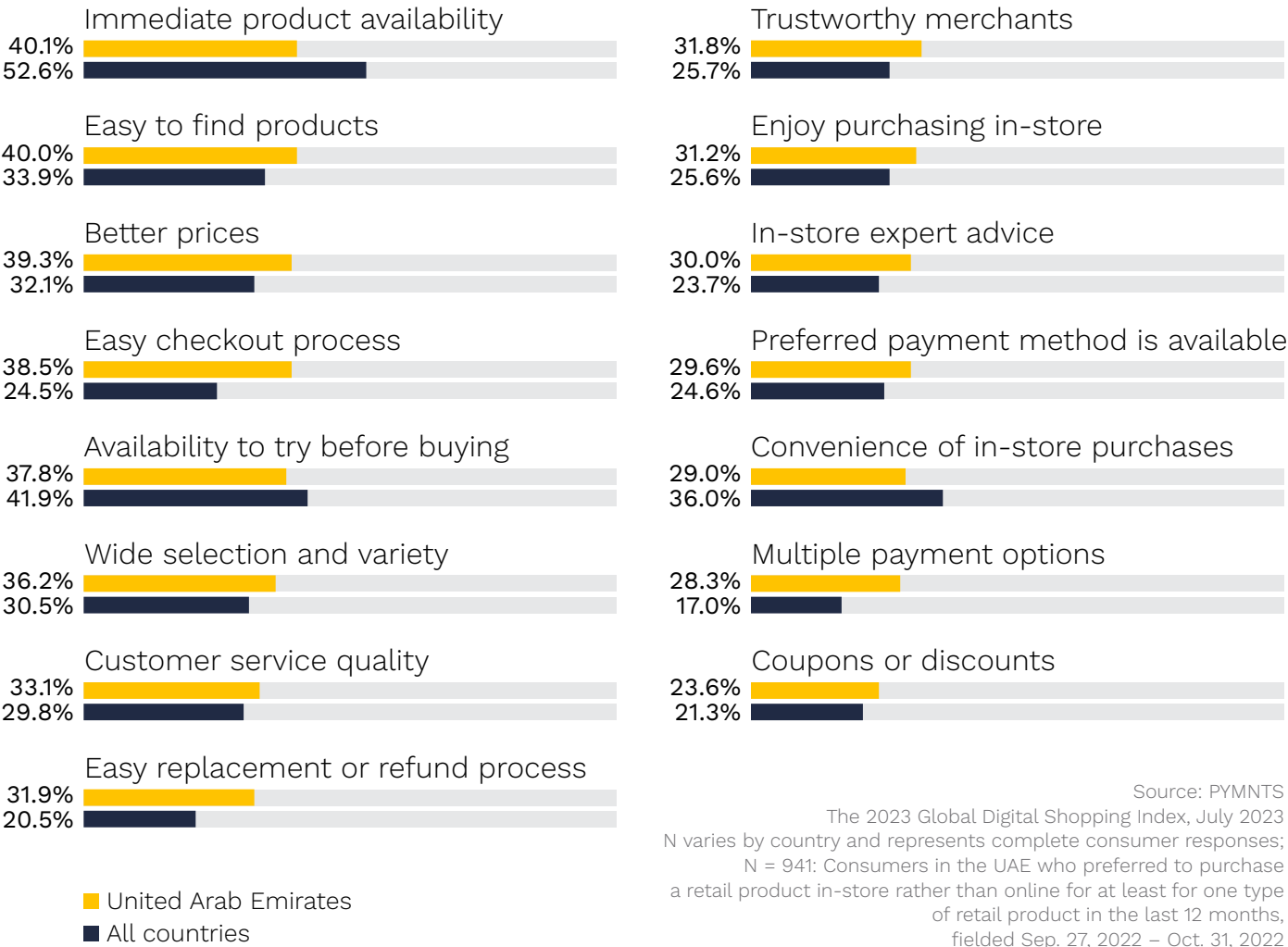


Source: PYMNTS
The 2023 Global Digital Shopping Index, July 2023
N varies by country and represents complete consumer responses; N = 718:
Consumers in the UAE who preferred to purchase a retail product online rather than in-store
for at least for one type of retail product in the last 12 months,
fielded Sep. 27, 2022 – Oct. 31, 2022

FIGURE 3:

Reasons UAE consumers shop in-store

Share of consumers citing select factors as those which drive them to shop for retail products in brick-and-mortar stores



Source: PYMNTS
The 2023 Global Digital Shopping Index, July 2023
N varies by country and represents complete consumer responses;
N = 941: Consumers in the UAE 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

39%
of shoppers in the UAE
prefer to shop in-store
because they believe
the prices are better.

The opposite is also true: UAE consumers are less likely than the average consumer in other countries to cite most features as reasons for shopping in-store, rather than shopping online. Like most consumers in our study, shoppers in the UAE usually decide to shop in-store to obtain products immediately, but this factor is far less important to shoppers in the UAE than it is to consumers in other countries. Only 40% of brick-and-mortar shoppers in the UAE cite immediate product availability as a reason for shopping in-store — far less than the 54% and 53% averages seen in the U.S. and the U.K., respectively.

Preferred payment methods, rewards, and free shipping primarily help UAE merchants meet the demands of their cost-conscious, digital-first customers.

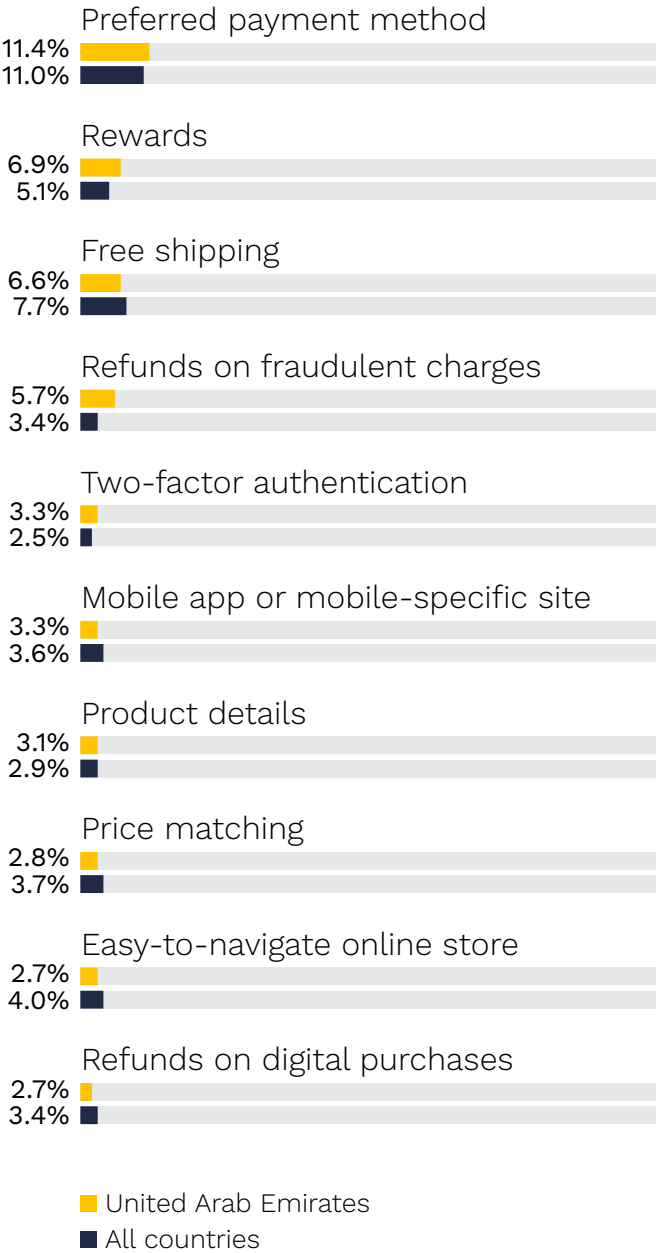
The ability to use preferred payment methods, rewards and free shipping are the three most important features UAE consumers want merchants to provide: They are cited by a greater share of UAE consumers than is seen in most other countries.

Eleven percent of UAE shoppers consider the ability to use their preferred payment methods the most important feature they want merchants to provide. This puts them roughly on par with the six-country average.

FIGURE 4:

The most in-demand digital shopping features in the UAE

Share of consumers who consider select digital features to be the most important for merchants to provide



Source: PYMNTS
The 2023 Global Digital Shopping Index, July 2023
N varies by country and represents complete consumer responses; N = 1,081: Complete responses from the UAE, fielded Sept. 27, 2022 – Oct. 31, 2022

Rewards are UAE shoppers’ second priority. According to our research, 6.9% of consumers in the UAE considered it the most important feature — a higher share than the 5.1% of consumers across all six countries who said the same. This suggests that merchants looking to reach UAE consumers would gain more ground by offering rewards than they would gain from doing so in other countries.

The opposite is true for free shipping. According to our research, 6.6% of UAE shoppers considered free shipping for digital orders the most important feature, compared to 7.7%, on average, across all countries. This suggests that free shipping is very common locally. Providing free shipping is likely less of a differentiating feature than it is a baseline expectation of merchants.



02

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**The power
of mobile**

Mobile shopping is extremely popular in the UAE, with 28% of local consumers making their most recent retail purchase entirely via their smartphones — more than in any other country except India. Men and women both engage in mobile shopping, with 33% of women and 27% of men having made their most recent retail purchase entirely on their smartphones. This makes mobile shopping the second-most common way that UAE consumers shop and pay for their retail purchases, and they are more than twice as likely to shop via mobile than via computer.

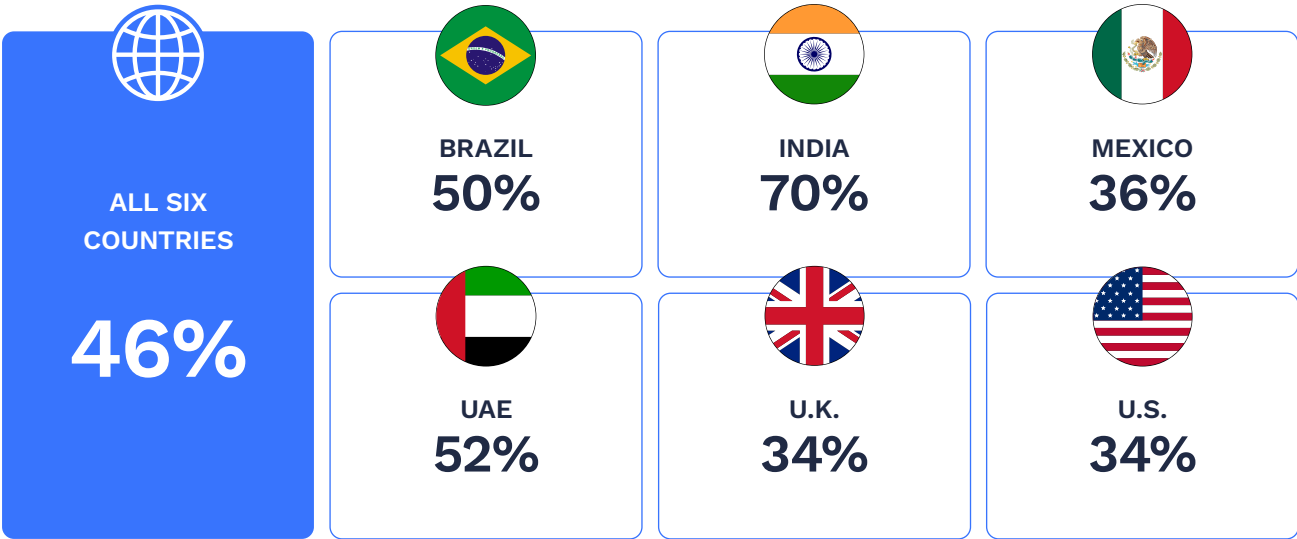
FIGURE 5:
UAE consumers’ use of various shopping channels
Share of consumers who made their most recent purchases in select ways



Source: PYMNTS
The 2023 Global Digital Shopping Index, July 2023
N = 1,081: Complete responses from the UAE, fielded Sept. 27, 2022 – Oct. 31, 2022

FIGURE 6:
Consumers’ use of smartphones in-store

Share of in-store shoppers who used smartphones to enhance their most recent in-store shopping journeys



Source: PYMNTS
The 2023 Global Digital Shopping Index, July 2023
N varies by country and represent consumers who made last purchase in-store;
N = 591: Consumers in the UAE who made their last purchase in-store, fielded Sep. 27, 2022 – Oct. 31, 2022

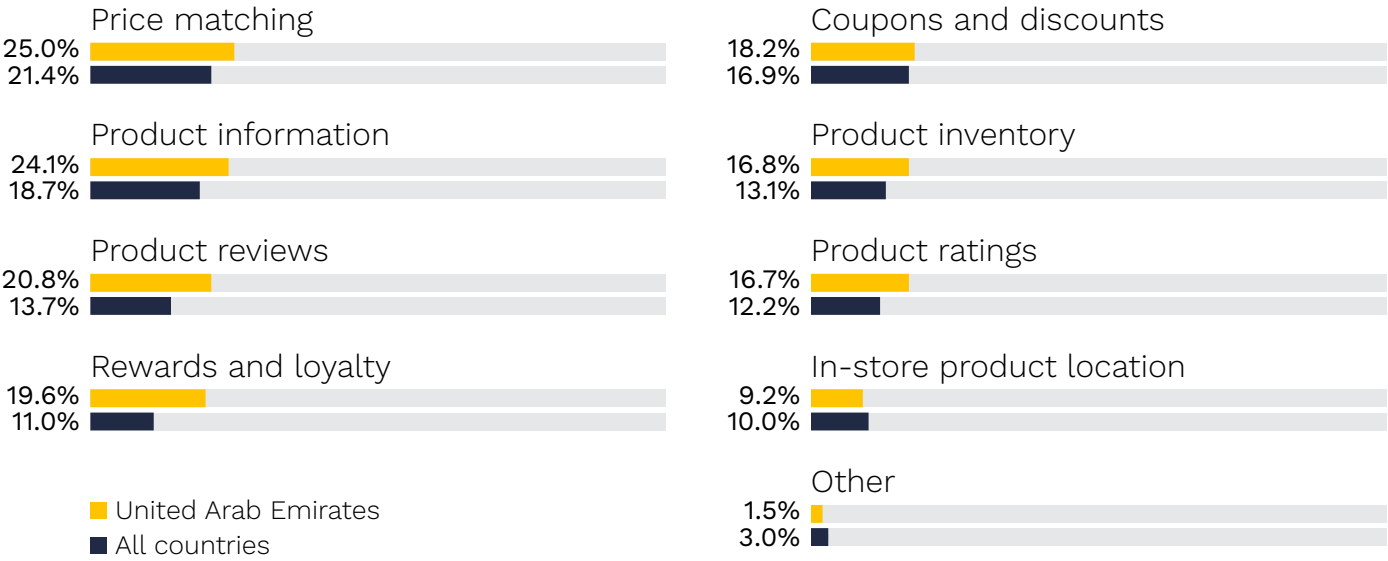
Consumers in the UAE enjoy the mobile shopping experience so much that many of them have taken to using smartphones to enhance their in-store shopping journeys. Consumers in all countries do this, but mobile assisted in-store shopping is more common in the UAE than it is in any other country we studied except India. Fifty-two percent of consumers in the UAE reported using their smartphones during their most recent in-store purchase, in fact, compared to a six-country average of 46%. Men, at 55%, are more likely than women, at 45%, to use their smartphones to enhance their in-store shopping journeys.

The brick-and-mortar shoppers in the UAE who use their smartphones also tend to use them in more ways than their counterparts in other countries. One-quarter of brick-and-mortar shoppers in the UAE who used their phones in-store used them to compare prices — greater than the 21% average for all countries.

FIGURE 7:

The ways in which brick-and-mortar shoppers use their smartphones

Share of brick-and-mortar shoppers who used their smartphones in select ways, in the UAE versus across all six countries



Source: PYMNTS
The 2023 Global Digital Shopping Index, July 2023
N varies by country and represents consumers who made their last purchase in-store;
N = 591: Consumers in the UAE who made their last purchase in-store, fielded Sep. 27, 2022 – Oct. 31, 2022

25%
Share of brick-and-mortar shoppers
in the UAE who **used their mobile
phones to compare prices**

Similarly, 24% of the UAE’s brick-and-mortar shoppers used their phones to look up product information, and 21% used them to look up product reviews. These rates exceed the average 19% and 14% of consumers across all six countries who used their phones to check product information and search for reviews online, respectively.

The biggest difference between how UAE shoppers use their smartphones in-store compared to shoppers in other countries lies in their use of rewards programs. Twenty percent of brick-and-mortar UAE shoppers use smartphones to access rewards programs while shopping in-store — nearly double the average 11% of consumers who do so across all six countries.



03

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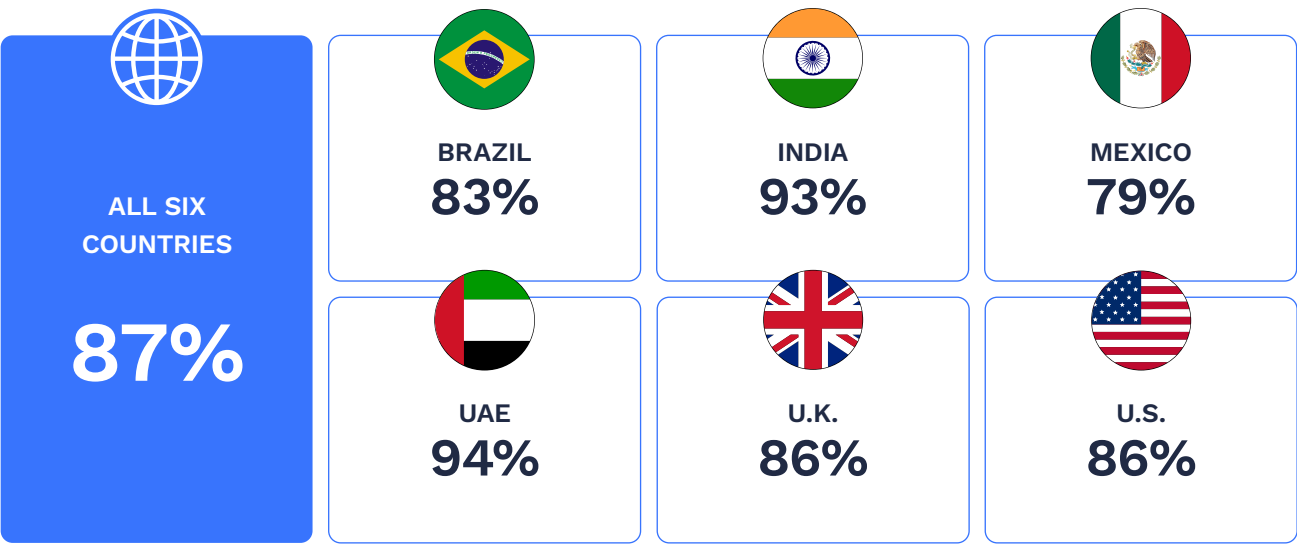
Heightened
demand for digital

UAE shoppers’ demand for digital shopping features is unparalleled among the six countries in our study. According to our research, 94% of UAE consumers used at least one digital shopping feature during their most recent shopping journey — more than was seen in any of our study’s major economies.

FIGURE 8:

Global consumers’ use of digital shopping features

Share of consumers who used at least one digital shopping feature during their most recent purchase, by country



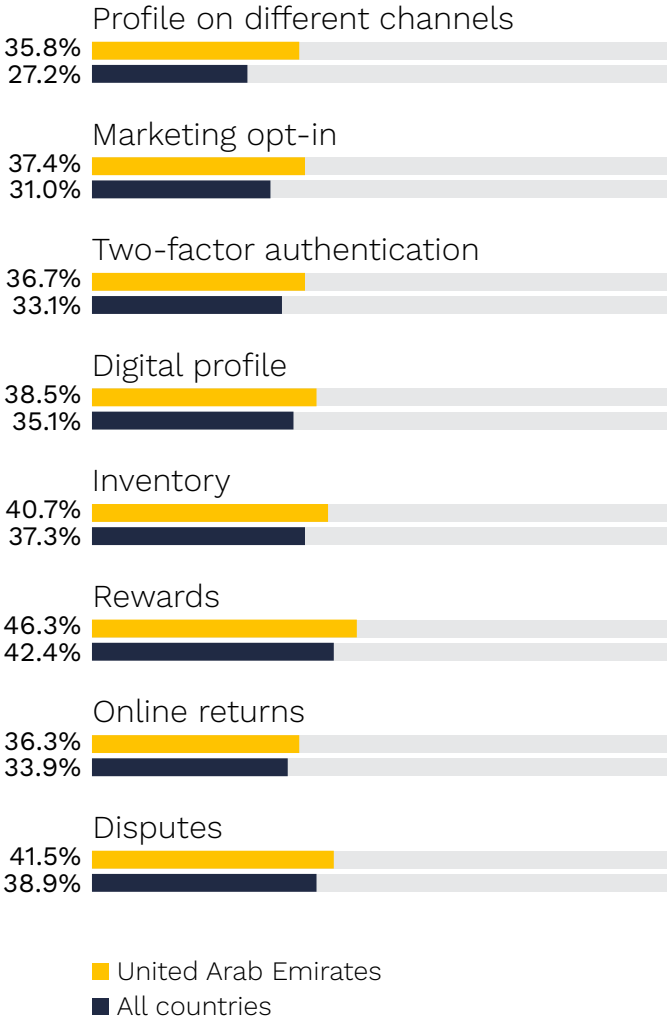
94%
of shoppers in the UAE
used at least one digital feature
during their most recent purchase —
a higher share than any
other country in our study.

Consumers in the UAE use more digital shopping features than consumers in other countries partly because they are more aware of the digital shopping features that are available. Consumers in the UAE overestimate 15 features local merchants offer, in fact. For the 34 digital features that we study, local consumers are more likely to say that they are aware of merchants offering these features than merchants actually are to report that they offer them. This means that consumers in the UAE are very primed to look for digital features and significantly less likely to pass by available features.

Source: PYMNTS
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41%
Share of shoppers in the UAE who used merchants’ real-time, digital inventory features

FIGURE 9:
The most commonly used digital shopping features in the UAE
Share of consumers who used select digital features, UAE versus all countries in the study



46%
of UAE shoppers use digital rewards.

UAE shoppers are especially prone to making use of local merchants’ rewards programs, easy dispute resolution policies and real-time inventory updates. They use these three features more than average; 46% of local shoppers reported using the rewards programs offered by the most recent merchant with which they shopped, for example.

These are not the only digital shopping features that UAE shoppers use in large numbers, either. UAE shoppers are more likely than average to use 17 of the 34 features we studied. This underscores just how important it is for merchants to provide not one or two, but a wide variety of digital shopping features to local consumers

Source: PYMNTS
The 2023 Global Digital Shopping Index, July 2023
N varies by country and represents complete consumer responses; N = 1,081: Complete responses from consumers in the UAE, fielded Sept. 27, 2022 – Oct. 31, 2022



04







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**A streamlined
shopping journey**

Merchants’ investments in digital shopping features, coupled with local shoppers’ keen awareness of those merchants’ feature offerings makes for a powerful combination. At 124, the UAE earned the highest overall GDSI score of any country’s merchants in our study, signifying that their customers have an easier time shopping and paying for their purchases than consumers in any other country.¹

11%
Approximate decrease
in shopping frictions
that shoppers in the UAE
experienced between 2021 and 2022

TABLE 1:
Shopping ease across countries
Average Index scores for each country, by year

	ALL COUNTRIES	 Brazil	 India	 Mexico	 UAE	 U.K.	 U.S.
• 2021	93.4	87.2	—	89.5	112.0	79.7	98.9
• 2022	92.1	89.4	119.8	95.8	124.4	79.9	94.7

¹This figure represents the average for five countries and excludes India. The sheer size of India’s market is enough to skew the average, and so, presenting a five-country average instead provides a more reliable comparison.

Source: PYMNTS
The 2023 Global Digital Shopping Index, July 2023
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This is just as true for UAE merchants’ brick-and-mortar offerings as it is for their eCommerce offerings. UAE merchants’ broad array of digital shopping features, including those which consumers can use in-store, has helped provide their shoppers the smoothest overall shopping experience of any country in our study. This is indicated by the fact that UAE consumers’ typical in-store shopping experience is 46% smoother than average. This underscores that the benefit of using digital shopping features often extends well beyond the online shopping journey.

The UAE’s average merchant GDSI score also signals that their customer experiences are improving over time. This score increased from 112 in 2021 to 124 in 2022, meaning that UAE shoppers experienced roughly 11% less shopping friction year over year.

TABLE 2:
Brick-and-mortar versus eCommerce GDSI scores

The average GDSI scores of merchants in different countries, by shopping channel

	ALL COUNTRIES	 Brazil	 India	 Mexico	 UAE	 U.K.	 U.S.
• eCommerce	125.1	121.6	126.7	129.9	134.2	108.5	121.9
• Brick-and-mortar	80.1	73.5	83.7	99.1	116.7	57.5	76.6

134
GDSI score earned by the UAE’s
eCommerce businesses —
higher than all other
countries in our study

Source: PYMNTS
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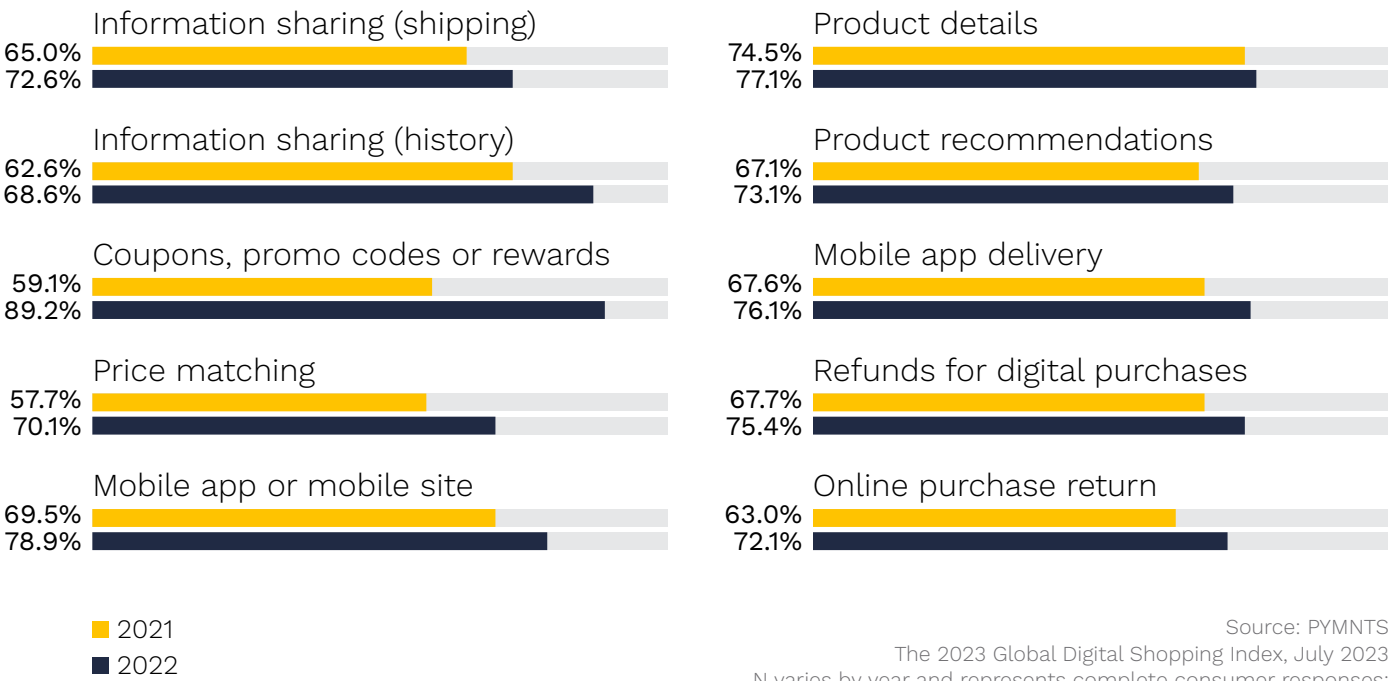
The increase in the score is explained by an overall increase in consumers’ awareness of which shopping features local merchants offer. Consumers appear to be more on the lookout for cost-saving features than they have been in the past, for example. Fifty-one percent more local consumers were aware of coupons, promo codes or rewards in 2022 than in 2021, for example, and 21% more consumers knew merchants offered price matching.

There is also a notable increase in consumers’ awareness of post-purchase customer care features, such as online-purchase returns and guaranteed refunds for fraudulent charges. Fourteen percent more local consumers knew that merchants offered online purchase returns in 2022 than in 2021, and 11% more knew that local merchants offered guaranteed refunds of digital purchases. This suggests that local shoppers are making a conscious effort to seek out merchants that provide these types of post-purchase care options, and that providing them will be increasingly important for winning them over going forward.

FIGURE 10:

UAE consumers’ feature awareness

Share of consumers aware of select digital shopping features, by year



Source: PYMNTS
The 2023 Global Digital Shopping Index, July 2023
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N = 1,081: Complete responses from consumers in the UAE,
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Conclusion

Retailers in the UAE are at the cutting edge of digital shopping and payment innovation. Local shoppers' demand for digital features in every aspect of their shopping journeys has helped create a hyper-competitive market in which retailers have no choice but to innovate or risk losing their digitally savvy customers. Success in this market requires retailers to be at the top of their game and invest in features including digital rewards programs, real-time inventory updates and mobile apps as well as security offerings that keep customers and their personal data safe.

Methodology

The 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, 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

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.



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.

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