

PYMNTS



APRIL 2023 ●



U.K. 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.

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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

The United Kingdom is home to some of the world's most digitally savvy shoppers, and roughly 86% report wanting to use digital shopping features to enhance their retail journeys. This grand majority actively seeks out merchants that offer digital rewards programs, easy-to-navigate online shops and free shipping on eCommerce orders.

Yet U.K. merchants have a predicament. Although they know digital features are important and have gone out of their way to provide them, customers shopping with these merchants are too often unable to find or use the features they crave. And as long as the features that merchants offer are difficult to find and use, their sales are at risk.

Consider rewards programs. Our research shows that 40% of all U.K. shoppers want merchants to provide digital rewards programs, and 8% say that digital rewards programs are more important to them than any other shopping feature. Nevertheless, for every 100 merchants that offer such programs, local shoppers only know of 68. This means that 32 of those 100 merchants are losing potential sales to this awareness gap.

The 2023 Global Digital Shopping Index: U.K. Edition details why digital innovation alone is not always enough to keep customers engaged. We surveyed census-balanced panels of 13,349 consumers and 3,124 merchants across six key markets to obtain a firsthand account of how global shoppers' shopping and payments preferences are shifting — and how well local merchants are meeting their increased demand for digital commerce experiences. This playbook provides actionable insights that U.K. merchants can use to drive sales among their increasingly digital- and mobile-first customers.

This is what we learned.

01

Women and millennials are leading the U.K.'s digital shopping revolution.

Two key demographic groups in the U.K. have a demand for digital that surpasses the rest: women and millennials. The country's women use two more features than men, on average. Millennials lead other generations by even more, using four more features than baby boomers and seniors to shop and pay, on average.

It is not just these subgroups: U.K. shoppers have the second-highest demand for digital shopping features of any country, trailing only those in India. Two in five are “digital enthusiasts,” meaning they actively seek out new ways to use digital in all aspects of their shopping journeys.

More consumers are using their smartphones to shop both in and out of the physical store in the U.K. than ever before. The share of U.K. consumers who shopped and paid for their last purchase entirely on their smartphones in 2022 is up 31% year over year, and the share doing so via computer dropped 44% year over year.

02

Shoppers value ease and convenience as much as they value rewards, and they prefer merchants that can offer it all.

Rewards programs and easy-to-navigate online stores and carts are the features that more U.K. consumers report valuing most from merchants than any others. Our research shows that 7.3% of U.K. consumers highly value streamlined online experiences, such as an easy-to-navigate site, saying it is the most important feature they look for. Eight percent of U.K. consumers value rewards more than they value other features, by contrast.

Consumers still want their merchants to provide payments choice, but their other payments preferences have shifted drastically year over year. Three times as many local brick-and-mortar shoppers paid via digital wallet in 2022 than in 2021. Most of that increase was driven by a 337% year-over-year increase in Apple Pay use.

03

Merchants in the U.K. are risking sales because consumers cannot easily find the digital features they want to use to shop and pay.

More consumers in the U.K. underestimate the number of merchants that provide the 34 features we tracked than in any other country we studied, and data shows that U.K. merchants made no progress in shrinking it year over year.

Consumers are most likely to miss out on guaranteed refunds for fraudulent charges, real-time inventory updates and free shipping when they are available. They believed just 39% of merchants offered guaranteed refunds for fraudulent charges, for example, even though 73% of local merchants actually offered them. Consumers are similarly unaware of how many local merchants offer inventory updates and free shipping.

04

Twenty times as many U.K. shoppers opted for delivery rather than curbside pickup, leaving an opportunity for merchants to improve shipping economics by expanding and promoting click-and-collect options.

More U.K. shoppers had their most recent eCommerce purchase delivered than did so in any other country we studied — and that means fewer U.K. shoppers picked up their most recent eCommerce purchases in-store than in any other country we studied. This share has gone relatively unchanged year over year, suggesting either that local demand for click-and-collect remains stagnant or that the merchants offering click-and-collect options are making them difficult to find or use.

Click-and-collect

has yet to gain traction in the U.K. but represents **a potential area for growth** going forward.

The uphill battle to digitize the U.K. shopping journey

The Global Digital Shopping Index (GDSI) measures how quickly and effortlessly consumers can complete their purchases. The higher a country's GDSI score is, the more seamlessly local consumers can shop and pay.

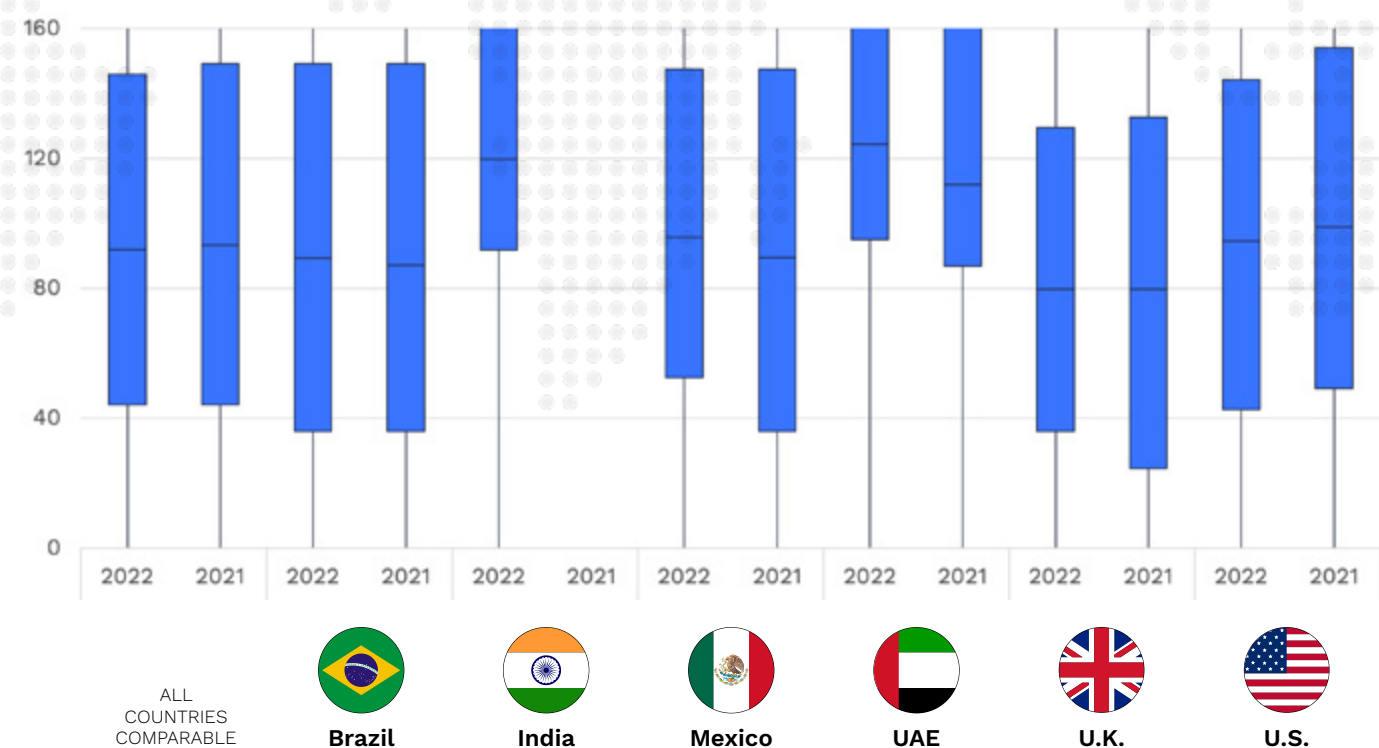
The U.K. stands out for the wrong reasons: It has the lowest overall average GDSI among the six countries in our study, earning an average GDSI of 80 in 2022. This is 21% lower than the six-country average of 101, meaning that the U.K.'s shoppers encounter far more shopping friction than the average consumer in our study.

As with their U.S. counterparts, U.K. merchants' chief issue is that their digital features are too difficult to find and use, and many of their customers do not realize how many digital shopping and payments features are truly available. Bolstering conversation and shopper satisfaction going forward will hinge on U.K. merchants' ability to increase consumer awareness and close this gap.

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: U.K. Edition, April 2023

N varies by country and represents complete consumer responses, fielded Sept. 27, 2022 – Oct. 31, 2022



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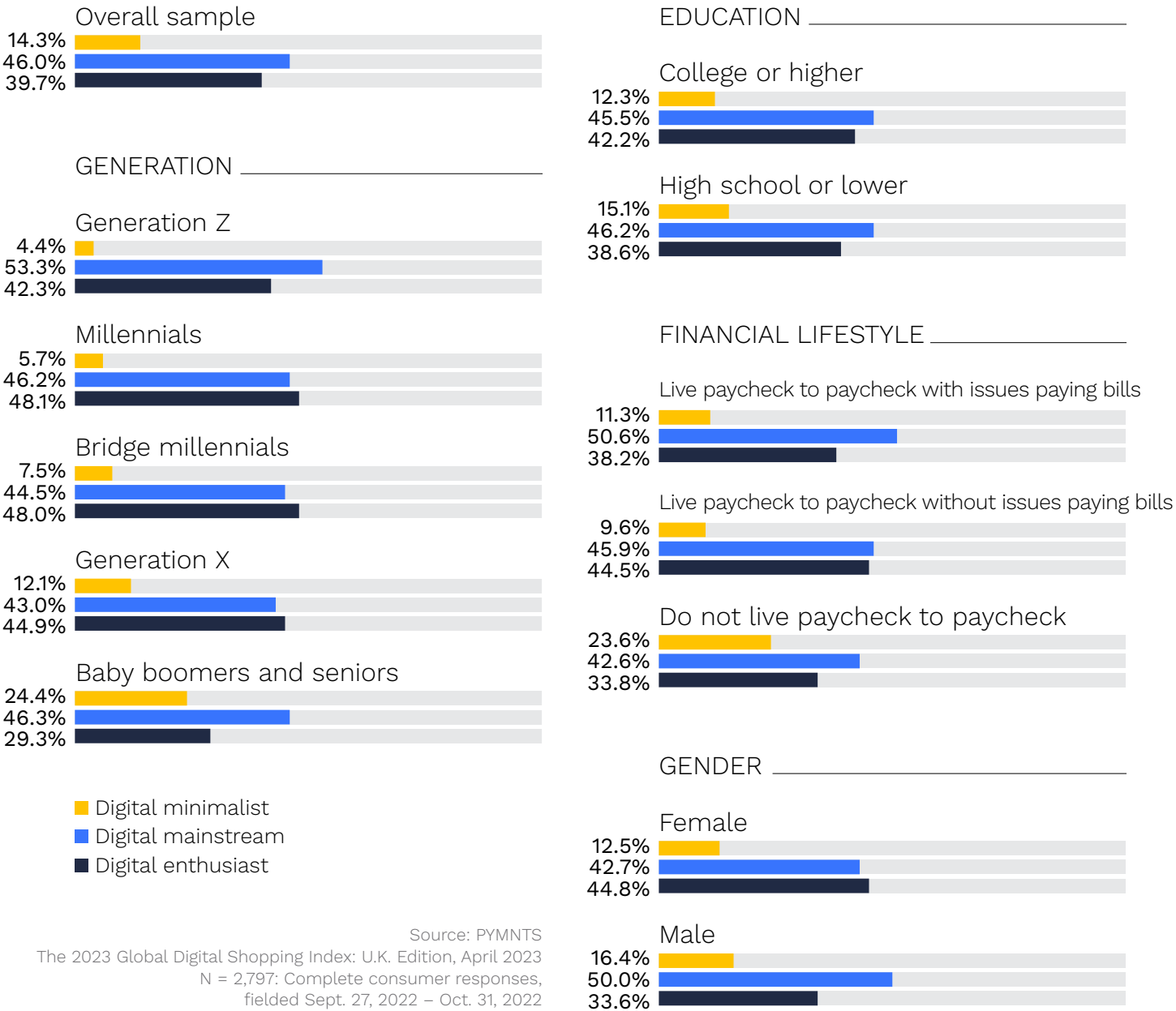
**Who leads
the U.K.'s
digital shopping
revolution?**

United Kingdom shoppers exhibit the second-highest demand for digital shopping features among the six countries in our study. Forty percent of them fall into a persona group we call digital enthusiasts — consumers who actively seek out new ways to integrate digital into every part of their shopping journeys, pushing local merchants to adopt the next wave of features and payment options driving the U.K.'s digital shopping transformation. The only country home to more digital enthusiasts proportionally is India.

Digital enthusiasts are especially common among the U.K.'s millennials and bridge millennials — the cohort of consumers between 33 and 44 years of age who “bridge the gap” between millennials and Gen X. Forty-eight percent of consumers in each of these age groups are digital enthusiasts.

Digital enthusiasts in the U.K. also tend to be among the highest earners and, relatedly, the most financially stable: 42% of U.K. consumers earning more than £75,000 (\$91,671) and 34% who do not live paycheck to paycheck are digital enthusiasts. Digital enthusiasts in the U.K. are also 33% likelier to be female than male, making for the sharpest gender divide seen in any country. Providing these digitally savvy, high-earning shoppers with the connected commerce experiences they want can help local merchants win their business repeatedly.

FIGURE 2:
Demographic breakdowns of U.K. shoppers
Share of consumers of different persona types falling into select demographic groups



Source: PYMNTS
The 2023 Global Digital Shopping Index: U.K. Edition, April 2023
N = 2,797: Complete consumer responses,
fielded Sept. 27, 2022 – Oct. 31, 2022

TABLE 1:
U.K. shoppers' demand for select digital features
Share of consumers who cite select features as the most important, by persona

FEATURES	SAMPLE	Digital enthusiast	Digital mainstream	Digital minimalist
• Ability to use my preferred payment method	14.9%	13.3%	14.7%	20.6%
• Rewards	8.0%	6.1%	8.8%	9.9%
• Easy to navigate online store/shopping cart	7.3%	10.1%	6.8%	1.7%
• Free shipping is available for digital orders	6.9%	8.8%	7.3%	0.8%
• Price matching	4.6%	5.3%	5.2%	1.3%
• Data protection	4.2%	5.7%	3.9%	0.8%
• Refunds for fraudulent charges	3.7%	3.9%	4.5%	1.4%
• Two-factor authentication	3.6%	3.5%	4.2%	1.9%
• Mobile app or mobile-specific site	3.3%	3.7%	3.6%	1.1%
• Refunds for digital purchases	2.8%	4.0%	2.5%	0.8%

Source: PYMNTS
The 2023 Global Digital Shopping Index: U.K. Edition, April 2023
N = 2,797: Complete consumer responses,
fielded Sept. 27, 2022 – Oct. 31, 2022

15%
of U.K. consumers consider **payments choice** to be the single most important feature they want their merchants to provide.

Digital enthusiasts are a key market segment, but the most common shopper profile in the U.K. is the digital mainstream shopper. These consumers are also on the hunt for digital features, but instead of looking out for digital in every aspect of their shopping journeys, they usually aim for features that can save them money or hassle. In the U.K., they are the most likely to want merchants to guarantee refunds for fraudulent charges.

Digital minimalist shoppers are the third and final persona group we identified during our research. They are relatively rare, making up only 14% of the U.K.'s population, and they respond best to digital features that serve as an extension of traditional brick-and-mortar shopping features, such as rewards programs.

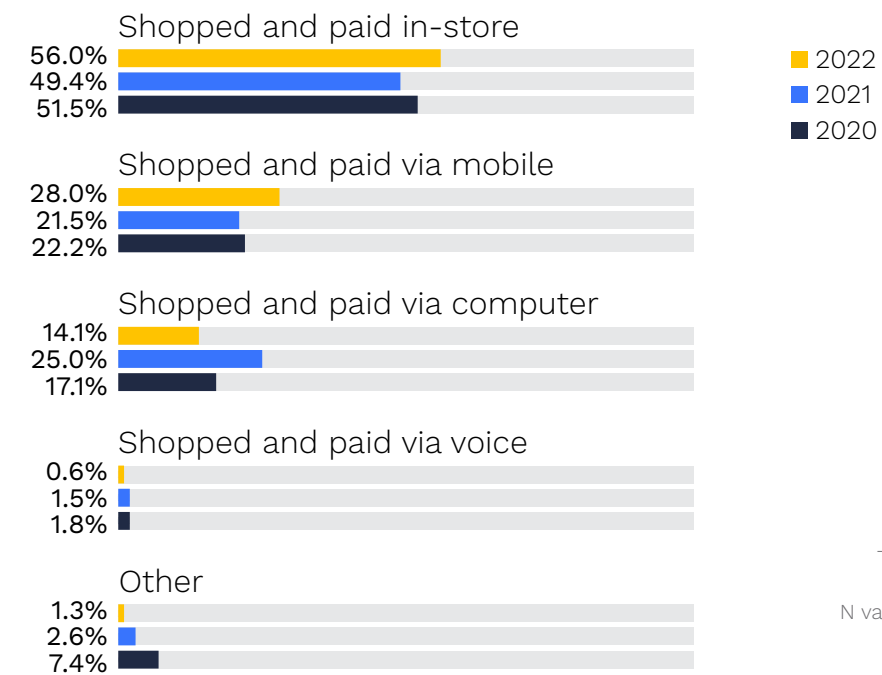
These persona groups tend to value certain features more than others, but they all share a common interest in using digital to enhance their shopping journeys.

This demand for digital is driving many U.K. shoppers to use a key digital tool they already have — their smartphones. Smartphones provide in-store shoppers with a tool they can use to access the digital features they enjoy when shopping online, further blurring the line between online and in-store commerce. Thirty-four percent of brick-and-mortar shoppers used their smartphones during their last in-store shopping journey, representing a 45% increase from 2021. Similarly, 28% percent of U.K. shoppers used their smartphones to complete their most recent shopping journeys entirely online — 31% more than did the same just one year ago.

28%
of U.K. shoppers completed
their most recent shopping journey
entirely via mobile.

FIGURE 3:**Shopping and paying in the U.K.**

Share of consumers who made their most recent purchases in select ways, by year



Source: PYMNTS
The 2023 Global Digital Shopping Index:
U.K. Edition, April 2023
N varies by year and represents consumers
who made their last purchase in-store,
fielded Sept. 27, 2022 – Oct. 31, 2022

As consumers increasingly shift toward using their smartphones, they are simultaneously moving away from their laptops and desktop computers. The share of consumers completing their shopping journeys on their computers dropped 44% year over year in the U.K., with just 14% of them browsing, shopping and paying for their most recent purchases in this way. It is therefore clear the mobile channel is gaining more importance to winning over U.K. shoppers.



02

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**The hunt to
save money
and time**

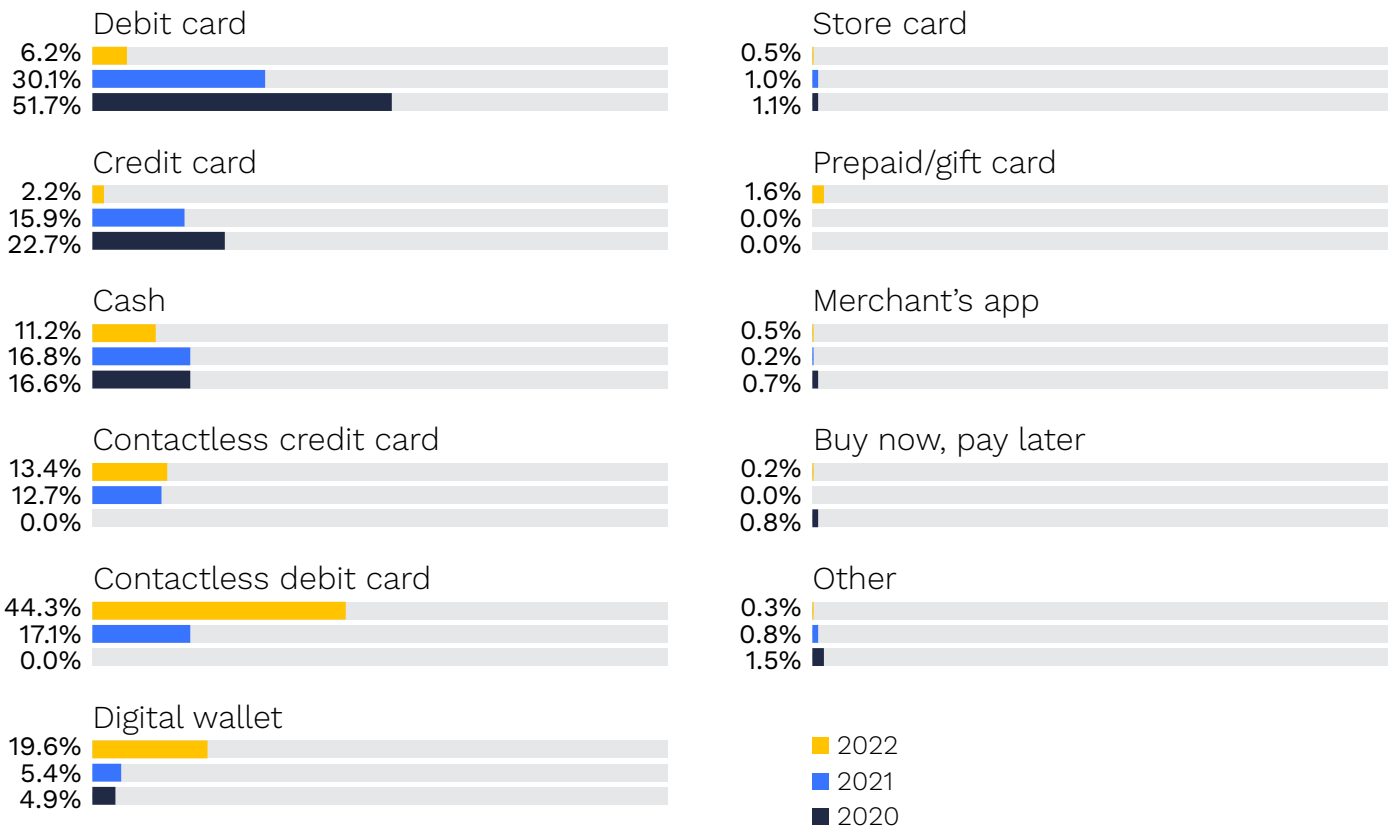
PYMNTS’ research regularly finds that across countries, payments choice is the single most important factor U.K. shoppers consider when choosing where to shop. In practice, this has historically meant looking for merchants that accept contactless card payments. The U.K. has long been a world leader in contactless card use, with in-store shoppers using contactless cards to pay in much higher numbers than seen in other countries. Our research shows that this is just as true as ever. Fifty-eight percent of in-store shoppers paid via contactless card in 2022 — up 94% year over year.

Another contactless payment option is rapidly gaining traction in U.K. stores: digital wallets. In-store use of digital wallets tripled year over year in the U.K., and contactless card use doubled as consumers opted for speed and convenience at the brick-and-mortar point of sale. Twenty percent of in-store shoppers paid via digital wallet in 2022.

FIGURE 4:

U.K. consumers’ in-store payment practices

Share of in-store shoppers who paid for their most recent purchase using select methods



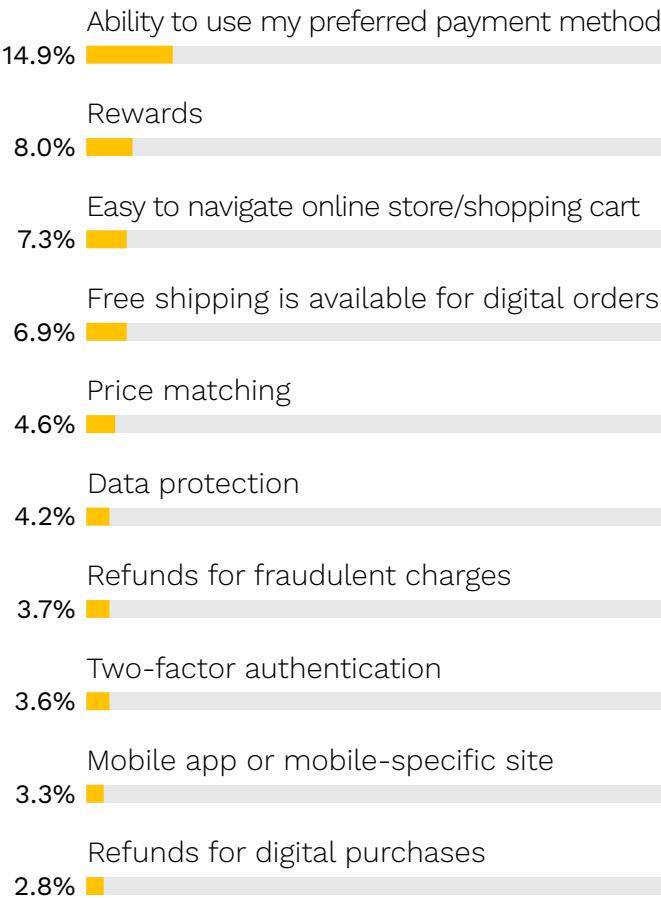
Source: PYMNTS
The 2023 Global Digital Shopping Index: U.K. Edition, April 2023
N varies by year and represents consumers who made their last purchase in-store, fielded Sept. 27, 2022 – Oct. 31, 2022

Much of this growth in digital wallet usage was driven by Apple Pay. According to our research, 337% more in-store shoppers paid via Apple Pay in 2022 than one year prior. This explosive growth is likely due to the increase in Apple Pay’s spending limit, which went into effect on October 15, 2021. Prior to this date, in-store shoppers in the U.K. could only use Apple Pay to pay for purchases of up to £45 (\$55); the spending limit allowed them to make transactions of up to £100 (\$122).¹ This instantly expanded the pool of eligible purchases and almost certainly contributed to the surge in both Apple Pay and digital wallet use in the U.K. year over year.

Payments choice is at the top of U.K. shoppers’ list of priorities in choosing merchants, but it is not the only factor at play. Like many global shoppers, consumers in the U.K. are looking to cut back on extraneous spending. Rewards and

¹ Hilliard, W. Apple Pay limit to increase to GBP 100 from October 15 in U.K. Apple Insider. 2021. <https://appleinsider.com/articles/21/08/27/apple-pay-limit-to-increase-to-gbp-100-from-october-15-in-u.k>. Accessed March 2023.

FIGURE 5:
Demand for digital shopping features in the U.K.
Share of consumers who see select features they want merchants to provide as very important or the most important



Source: PYMNTS
The 2023 Global Digital Shopping Index: U.K. Edition, April 2023
N = 2,797: Complete consumer responses, fielded Sept. 27, 2022 – Oct. 31, 2022

loyalty programs are thus in high demand. Eight percent of shoppers say that rewards programs are not merely important, but that they are the single most important shopping feature they want merchants to provide.

Many shoppers also look for merchants that offer cost-saving features, such as free shipping for digital orders, as well as those that promise to price match competitors.

Convenience also plays a key role in consumers’ decisions on where to shop. Our research shows that 48% of U.K. consumers value streamlined online experiences, and 7.3% say it is the most important feature they look for when choosing between merchants. This is the third-most cited feature that consumers say they value most.

Delivery over click-and-collect

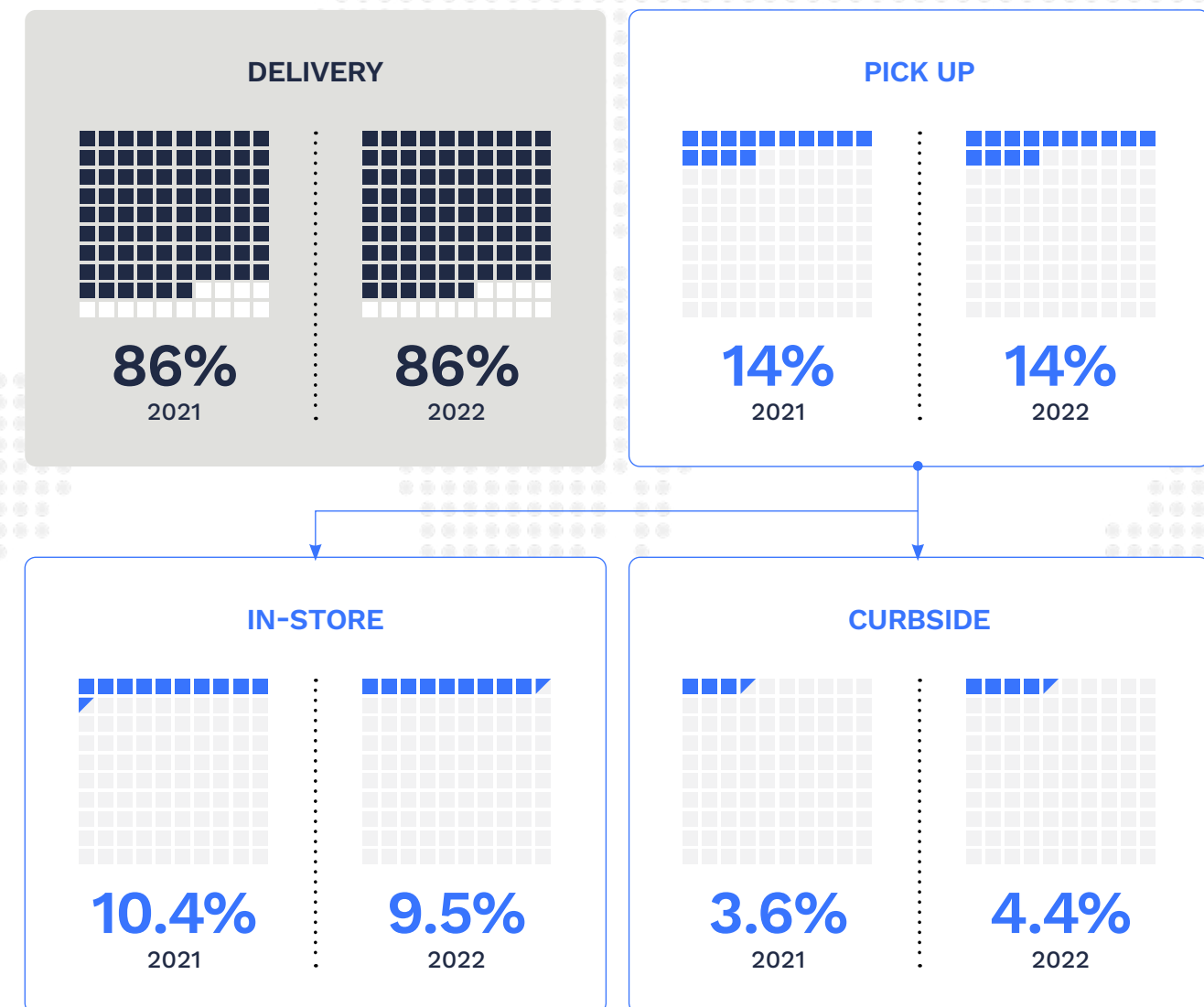
Curbside and in-store pickup options — or “click and collect” — has been slower to gain traction in the U.K. than in other countries in our study. U.K. eCommerce shoppers show a much stronger preference for at-home delivery. Eighty-six percent of them opted to have their most recent purchases delivered, and only 14% opted to pick them up.

This strong preference for at-home delivery over click-and-collect has gone relatively unchanged year over year. This suggests that local demand for click-and-collect remains stagnant or that the merchants offering click-and-collect options are making them difficult to find or use.

FIGURE 6:

The U.K.'s pickup economy

Share of eCommerce shoppers acquiring their purchases in select ways, by year



Source: PYMNTS

The 2023 Global Digital Shopping Index: U.K. Edition, April 2023

N varies by year and represents consumers who made their last purchase in-store, fielded Sept. 27, 2022 – Oct. 31, 2022



03

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**Missed features,
missed
opportunities**

Offering digital features is one thing, but data shows that making sure customers know how to find and use them is quite another. When merchants offer more features than their customers realize, those digital tools have less of an ability to drive sales.

TABLE 2:
The awareness gap in the U.K.

Share of merchants offering select features versus the share of consumers who are aware of them

DIGITAL SHOPPING FEATURE	Merchants	Consumers
• Rewards	58.7%	54.3%
• Ability to use my preferred payment method	80.8%	71.5%
• Mobile app to make purchases for delivery or pickup	63.9%	52.6%
• Mobile app or mobile-specific site	69.2%	56.5%
• Recommendations	69.6%	55.2%
• Purchase returns	74.0%	57.6%
• Easy-to-navigate online store and shopping cart	78.4%	60.5%
• Information sharing (payments)	57.1%	43.8%
• Coupon usage	67.5%	51.6%
• Product recommendations	65.7%	48.9%
• Product reviews	75.6%	56.3%
• Product details	77.8%	57.7%
• Refunds for digital purchases	77.0%	56.1%
• Data protection	71.6%	51.5%
• Promo codes	66.3%	47.1%
• Online returns	63.9%	45.3%
• Information sharing (history)	70.6%	49.8%
• Buy online, pick up in-store from an employee at a service desk/ employee delivers products to the car	61.3%	42.3%

This so-called awareness gap is present in each of the six countries we studied, but the issue is more widespread in the U.K. than in most countries. U.K. consumers underestimate the number of merchants that provide the 34 features we studied. Moreover, U.K. merchants are struggling to shrink this gap much more than their counterparts in other countries.

DIGITAL SHOPPING FEATURE	Merchants	Consumers
• Price matching	55.0%	37.8%
• Online purchase returns	70.8%	48.6%
• Information sharing (shipping)	69.2%	47.3%
• Marketing opt-In	71.6%	48.8%
• Buy online, pick up in-store from a kiosk	59.5%	40.5%
• Digital profile	57.1%	38.6%
• Disputes	83.1%	56.1%
• Two-factor authentication	60.3%	40.6%
• Free shipping is available for digital orders	65.9%	43.8%
• Live help	66.3%	43.9%
• Inventory	69.8%	40.0%
• Voice	47.6%	25.5%
• Refunds for fraudulent charges	73.4%	39.0%
• Using a mobile device to locate a product in a physical store	52.4%	27.7%
• Buy now, pay later	58.3%	30.1%
• Profile (shopping journey among different channels)	55.2%	27.1%

Source: PYMNTS
The 2023 Global Digital Shopping Index: U.K. Edition, April 2023
N = 2,811: Complete consumer responses, fielded Sept. 27, 2022 – Oct. 31, 2022

Many of the features for which awareness is lowest are the very features shoppers want the most. Guaranteed refunds are a prime example. Consumers believed just 39% of merchants offered guaranteed refunds for fraudulent charges, for example, even though 73% of local merchants did.

U.K. shopper awareness of merchants' inventory updates and free shipping options are also relatively low. Data shows that although consumers believed that 40% of local merchants offered inventory updates, 70% of merchants actually offered them. Similarly, shoppers believed that 44% of merchants offered free shipping, even though 66% actually offered it. This means that many of the U.K. shoppers searching for free shipping and inventory updates are bypassing the very merchants that have gone out of their way to adopt their most-wanted features.

73%
of U.K. merchants offer guaranteed
refunds for fraudulent charges,
**but shoppers believe that such guarantees
are offered by only 39% of local merchants.**

U.K. consumers are consistently less aware of local merchants' feature offerings than consumers in other countries.

In fact, for each of the 34 features we track in our research, U.K. consumer awareness is considerably lower than merchants' likelihood to offer that feature. Although U.K. merchants are investing in the right features, many are not reaping the full benefits of those innovations. U.K. merchants must work to close this consumer awareness gap to earn the full returns on their investments, drive engagement and boost their bottom lines.

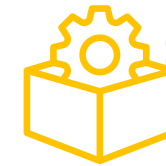
Three steps to winning over U.K. shoppers



01 Mobilize the shopping experience. U.K. shoppers' appetite for digital commerce is driving a surge of smartphone-based and smartphone-enhanced shopping. Providing customers with mobile-based features, including in-store navigation apps and apps they can use to track the status of their orders in real time can help merchants meet these mobile shoppers' expectations and drive sales.



02 Provide contactless options at the brick-and-mortar point of sale. Contactless cards are and have always been a key part of the U.K. payments ecosystem. Now, digital wallets are beginning to catch up. U.K. merchants must ensure they are giving their in-store customers the contactless payment options they want to maximize their conversion potential.



03 Guarantee at-home delivery, but experiment with click-and-collect. U.K. consumers still largely prefer to have their online purchases delivered to their homes as opposed to picking them up via click-and-collect, but it is not clear if this is because the demand for click-and-collect options is low or because the offerings are difficult to find and use. This means that delivering products is non-negotiable, but hitting the mark on click-and-collect could be a lucrative new way to drive conversion.

Conclusion

United Kingdom merchants would do best to take a two-pronged approach to delivering their customers the features that can boost sales. First, they must ensure that they are providing the tried-and-true shopping and payment features that local shoppers know and love, including contactless card payments, reward programs and easy-to-navigate sites. Second, they must adopt features to meet the newer market trends that are beginning to emerge. This means providing mobile-based apps and digital wallets for shoppers who are increasingly looking for smartphone-enhanced shopping experiences. It also means potentially experimenting with click-and-collect options to reach new customers.

The U.K.'s merchants are already ahead of the game on providing their customers many of the digital shopping and payment features that their customers want most. The trick is raising consumer awareness about the features they already offer and investing in the features that can keep them ahead of the curve on consumer demand.

2023 Global Digital Shopping Index

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 USD, between \$1 million and \$50 million, between \$50 million and \$1 billion and \$1 billion or more, or the equivalent thereof, 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 between September 2022 and 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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