2025

Global Digital Shopping Index

U.S. edition

VISA Acceptance Solutions

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2025

Global Digital Shopping Index

U.S. edition

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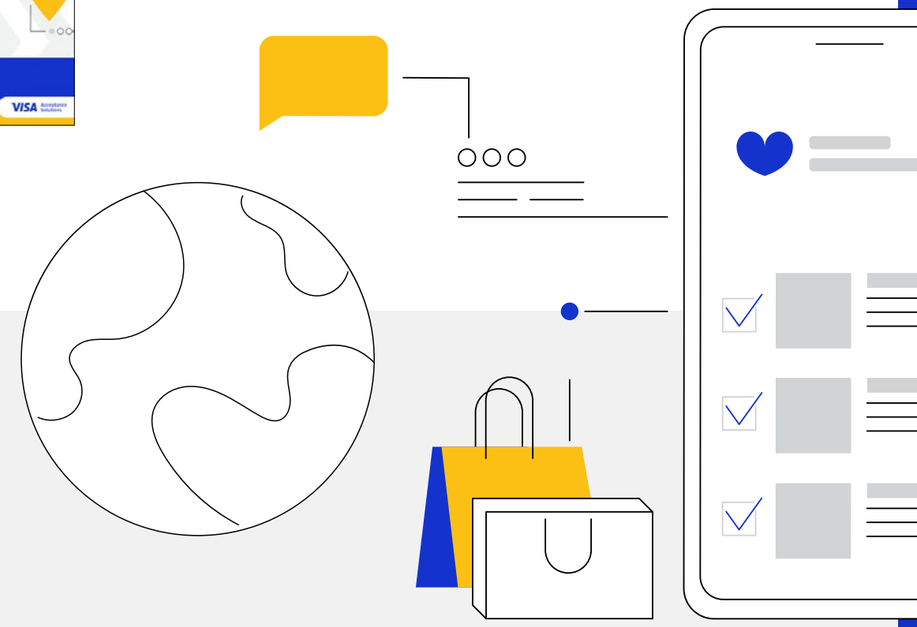

The 2025 Global Digital Shopping Index: U.S. edition was commissioned by Visa Acceptance Solutions, and PYMNTS Intelligence is grateful for the company's support and insight. • This report draws on insights from a survey of 18,468 consumers and 3,464 merchants across eight countries that was conducted from October 17, 2024, to December 9, 2024. Our U.S. sample includes 3,110 consumers and 526 merchants. To learn more about our data, refer to the Methodology section at the end of this report. • PYMNTS Intelligence retains full editorial control over the following content, findings, methodology, and data analysis. • Click-and-Mortar™ is a registered trademark of What's Next Media and Analytics.

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What's at stake

In the mobile-first era, shopping and smartphones go hand in hand. Consumers regularly reach for their phones, and not just to make online purchases. Mobile screens are becoming the main way they "window shop." Phones increasingly drive physical store experiences, too, with shoppers expecting access to digital features such as rewards programs, in-store wayfinding and inventory information.

These trends are reshaping the U.S. retail landscape. As a result, **focusing on the mobile-first shopping experience has never been more critical for U.S. merchants**. This is especially true for capturing sales from younger shoppers and busy parents.

Yet many of the country's merchants are not keeping pace with consumer behaviors and rapidly evolving technologies, risking being left behind as local consumers opt for better shopping experiences. One key area for innovation is stored payment credentials — something our research shows is especially important in the U.S. market.

42%

of U.S. shoppers used a mobile phone as part of their latest retail purchase.

These are just some of the findings and insights in the 2025 Global Digital Shopping Index: U.S. edition. This report was commissioned by Visa Acceptance Solutions, and PYMNTS Intelligence conducted the research and produced the report. This edition examines the growing role mobile devices play in consumer behavior in the U.S. It draws on insights from a survey of 3,110 consumers and 526 merchants in the U.S. conducted from October 17, 2024, to December 9, 2024.

This is what we learned.

Key findings

Mobile-first shoppers

Phones increasingly drive how U.S. consumers shop, but the country is behind the global curve, even as parents lead the way.

U.S. parents with children under their care engage in digital shopping days 1.6 times as often as non-parents.

Stored credentials

Convenience and speed drive U.S. consumers' preference for using stored payment information.

67% of U.S. shoppers used stored credentials for their most recent online purchase.

Technology concerns

Merchants worry their payment systems may not keep up with evolving demands in the mobile-first era.

52% of U.S. merchants are concerned their current systems will not meet their needs in the next three years.

Digital features

Despite strong demand from U.S. shoppers, many merchants do not offer digital features that would boost their appeal to customers.

36% of U.S. merchants do not offer rewards programs, despite strong consumer demand for them.

Mobile devices increasingly drive shopping in the U.S., and the trend is accelerating.

Consumers around the world have become mobile-first, reaching for their phones whether they are shopping online or in-store. In the U.S., nearly two-thirds of online shoppers used a phone for their latest online purchase. Phones also play a critical role for brick-and-mortar merchants. One-third of in-store shoppers in the country used a mobile device as part of their most recent in-store shopping experiences.

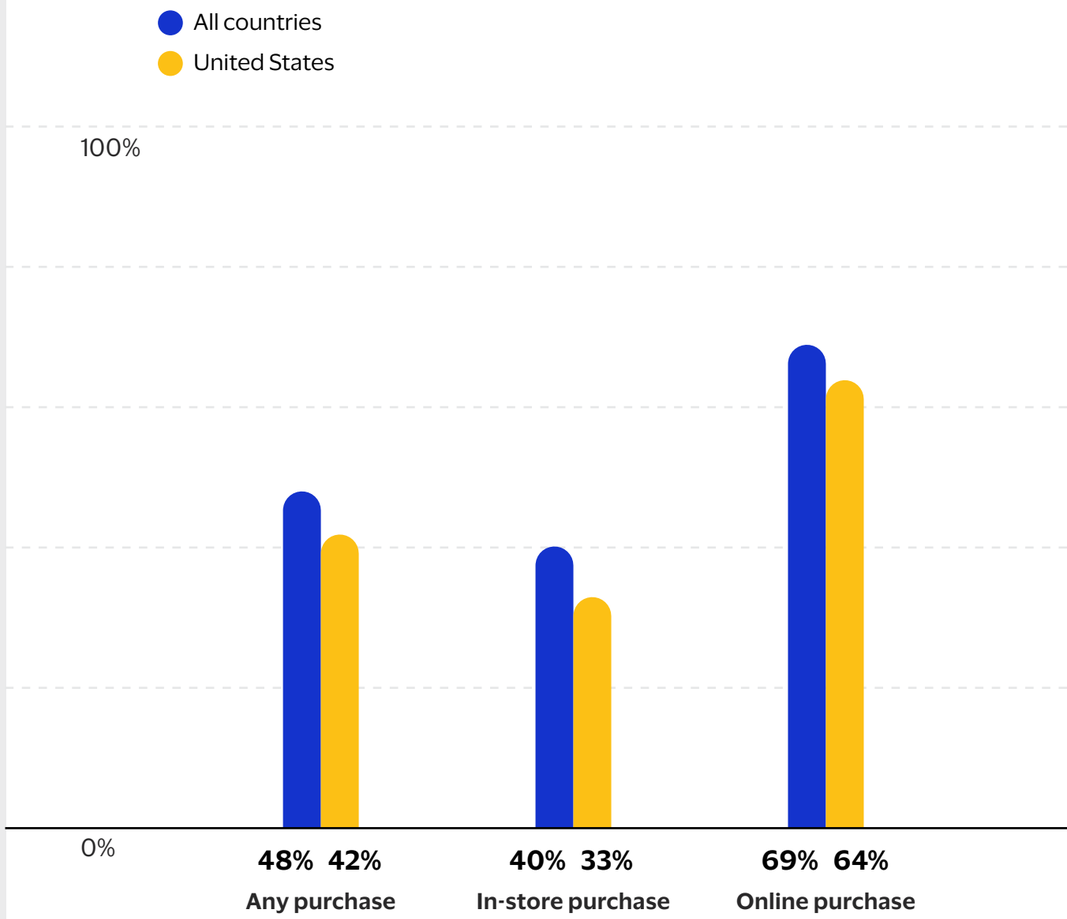
Despite these strong numbers, the U.S. lags other key markets in embracing mobile-first shopping. Across the eight countries we studied, 48% of consumers used a phone as part of their latest retail purchases in any channel. That's more than the corresponding 42% observed in the U.S.

Mobile-first leaders, such as Singapore and the United Arab Emirates, are even further ahead.

Figure 1:

Mobile devices and retail purchases

Percentage of shoppers who used their mobile device the last time they made select purchases

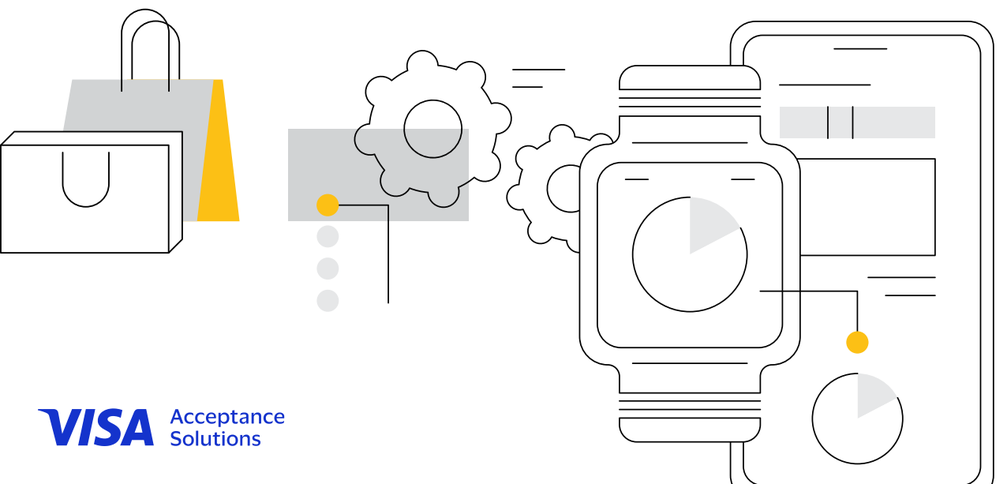


Source: PYMNTS Intelligence
2025 Global Digital Shopping Index, January 2025
N = 18,468: Complete consumer responses, fielded Oct. 17, 2024 – Dec. 9, 2024

64%

of U.S. shoppers used a phone for their latest online purchase.

Nevertheless, merchants serving the U.S. should read this data as an urgent call to action. While U.S. shoppers may be moving slower than their global peers, they are still on a clear mobile-first trajectory. Merchants that prioritize mobile shopping experiences will capture more business from competitors — and engender more loyalty from the majority of mobile-first shoppers.



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How are U.S. shoppers using their phones? Our digital shopping days metric shows that mobile window shopping is their favorite activity.[1] **U.S. consumers use their phones to browse items on merchant sites and conduct related research 12.4 days per month**. They also reach for their phones 7.3 days a month to make delivery purchases and 4.7 days a month for pickup purchases. In all three cases, U.S. shoppers use phones much more frequently than they use traditional computers. Across the board, though, U.S. consumers are less engaged than their counterparts around the world.

Where is engagement particularly strong? Parents with children under their care tend to be the most avid digital shoppers. This is especially true in the U.S., where they average 61 digital shopping days each month, meaning they engage in approximately two digital shopping activities each day. Further data reveals that these parents make a purchase during 59% of these digital shopping days, and they are also 68% more likely than other consumers in the country to shop with their phones.

Younger consumers rack up considerably more digital shopping days than their older peers. U.S. millennials and Generation Z consumers engage in 62 digital shopping days per month, while Generation X averages 45 and baby boomers average 29. As younger generations and growing populations continue to embrace mobile shopping, merchants risk falling behind.

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1 Digital shopping days measure how frequently a shopper engaged in seven digital shopping activities related to browsing and purchasing online and in-store in the last month. For each activity, a shopper can engage in a maximum of 30 days, meaning with seven activities tracked, the ultimate maximum is 210 digital shopping days. The Methodology section at the end of this report includes a detailed explanation.

Gen Z and millennial consumers average

more than twice

the digital shopping days of baby boomers.

Figure 2

Shopper activity
Average number of digital shopping days engaged in, per activity

		All countries	U.S.
Window shopping	• Mobile phone or tablet	13.7	12.4
	• Desktop or laptop computer	8.7	8.1
To make a purchase for delivery in the last 30 days	• Mobile phone or tablet	8.1	7.3
	• Desktop or laptop computer	5.1	4.7
To make or reserve a purchase that was picked up in-store in the last 30 days	• Mobile phone or tablet	5.3	4.7
	• Desktop or laptop computer	3.6	3.2
To support in-store shopping experiences in the last 30 days	• Mobile phone or tablet	6.5	5.8

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index, January 2025
N = 18,468: Complete consumer responses, fielded Oct. 17, 2024 – Dec. 9, 2024

Figure 3:

Highly engaged digital shoppers
Average number of digital shopping days, by select demographics

Parental status

61.0	38.4
Parent with childen under care	No children under care

Generation

62.0	62.5	56.2	45.1	29.0
Generation Z	Millennials	Bridge millennials	Generation X	Baby boomers

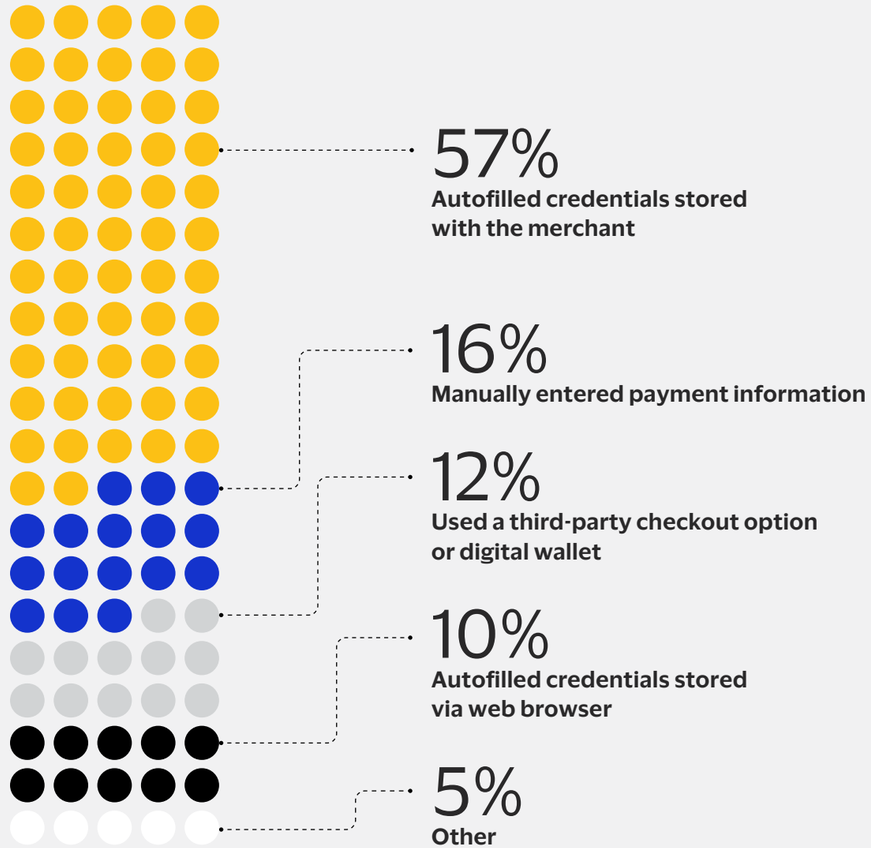
Source: PYMNTS Intelligence
2025 Global Digital Shopping Index, January 2025
N = 18,468: Complete consumer responses, fielded Oct. 17, 2024 – Dec. 9, 2024

Nearly 7 in 10 shoppers in the U.S. used stored payment credentials to complete their last online purchase — *the most in the countries we surveyed.*

Shoppers in the U.S. prefer to check out with stored payment credentials. Among those who made their latest purchase using a mobile device or computer, almost 7 in 10 completed the transaction this way — the highest among the eight countries studied. Most of this group used credentials stored with the merchant, at 57% — again, the highest in our study. Comparatively, very few used credentials stored via their web browser.

These numbers indicate that **it is especially important for merchants serving the U.S. market to provide convenient and secure credential storage options**.

Top ways online shoppers in the U.S. completed their last digital purchase



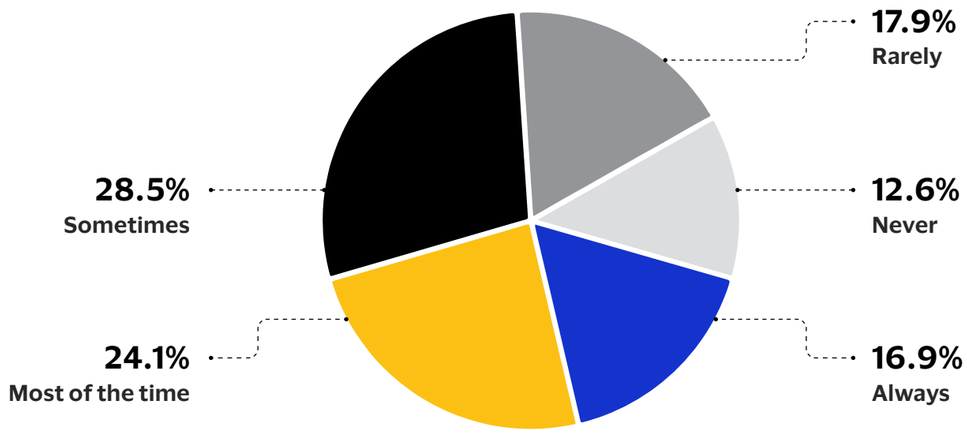
Source: PYMNTS Intelligence
2025 Global Digital Shopping Index, January 2025
N = 1,035: Consumers who made their last purchase with a computer or mobile phone, fielded Oct. 17, 2024 – Dec. 9, 2024

Seventy percent of shoppers in the U.S. store payment credentials with online merchants at least sometimes — greater than the overall study average of 66%. Storing credentials with merchants streamlines repeat purchases, encouraging customers to come back. Despite the benefits, the typical U.S. consumer does not choose to store credentials with merchants most or all of the time. Merchants can encourage this behavior by offering customers stored credential options that address concerns they may have — or to begin offering stored credentials if they do not currently do so.

Figure 4:

Use of merchant-stored credentials

Frequency with which U.S. consumers store credentials with merchants



Source: PYMNTS Intelligence
2025 Global Digital Shopping Index, January 2025
N = 3,110: Complete U.S. consumer responses, fielded Oct. 17, 2024 – Dec. 9, 2024

41%

of U.S. shoppers store credentials with merchants most or all of the time.

Merchants should make sure their stored payment credential solutions satisfy consumers in three key dimensions: convenience, speed, and trust. Among U.S. shoppers whose willingness to store payment information with merchants increased in the last 12 months, 59% said ease and convenience was a factor, with speed close behind. Trust comes third — and the study finds lower overall levels of trust among U.S. consumers in this regard than the global average.

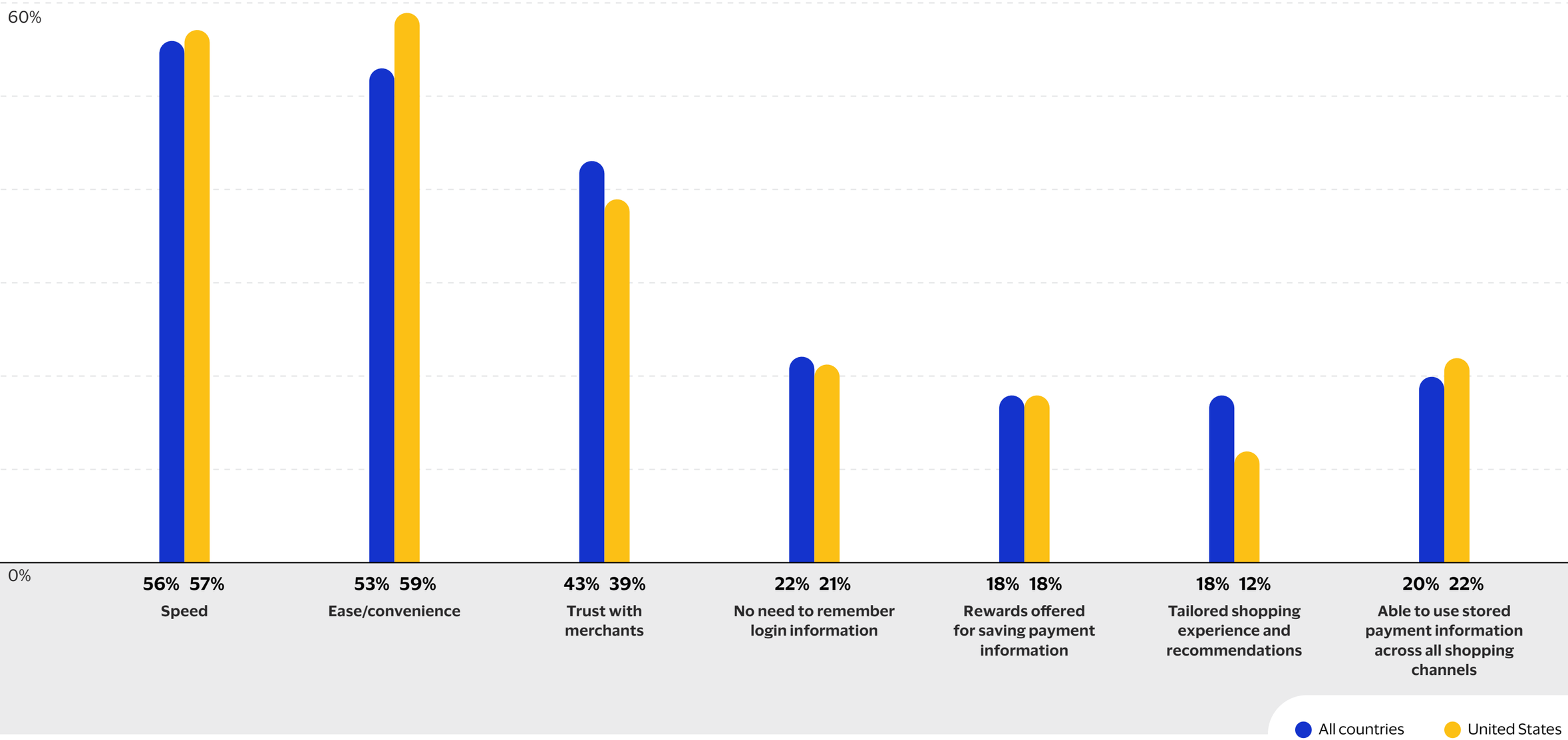
When asked what concerns they have about storing payment information with merchants, U.S. respondents most frequently point to data security issues and trust in the merchant. The big picture here is that merchants need to provide convenient stored payment options that speed up checkout and keep their customers feeling secure.

Figure 5:

Key reasons for storing payment credentials

Percentage of consumers who report select factors have made them more willing to store payment information with merchants in the last 12 months

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index, January 2025
N varies by country and represents consumers whose willingness to store payment information increased in the last 12 months, fielded Oct. 17, 2024 – Dec. 9, 2024



Data focus

U.S. shoppers want to use their favorite digital features — *but many U.S. merchants don't yet offer them.*

Shoppers in the U.S. want to use five digital shopping features more than any others: **preferred payment methods, rewards, digital coupons, easy online store navigation, and digitally available product details**. Yet many U.S. merchants have not yet taken the opportunity to stand out from the competition by giving shoppers what they want.

For example, 36% of U.S. merchants do not offer rewards programs, even though most U.S. consumers use or would use them. Compared with the global average, U.S. merchants are slightly less likely to offer each of the five critical features.

Figure 6:

Merchants offering the most wanted shopping features
Percentage of U.S. merchants that offer select features

	U.S. customers that used or wanted to use the feature	U.S.: Merchants that offer the feature	All countries: Merchants that offer the feature
The ability to use preferred payment method	73.8%	74.0%	75.9%
Rewards or loyalty programs	67.9%	63.7%	65.9%
Digital coupons	66.7%	63.7%	64.3%
Easy-to-navigate online store or cart	66.5%	69.2%	72.1%
Product details available digitally	64.4%	71.5%	75.4%

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index, January 2025
N = 3,110: Complete U.S. consumer responses, fielded Oct. 17, 2024 – Dec. 9, 2024

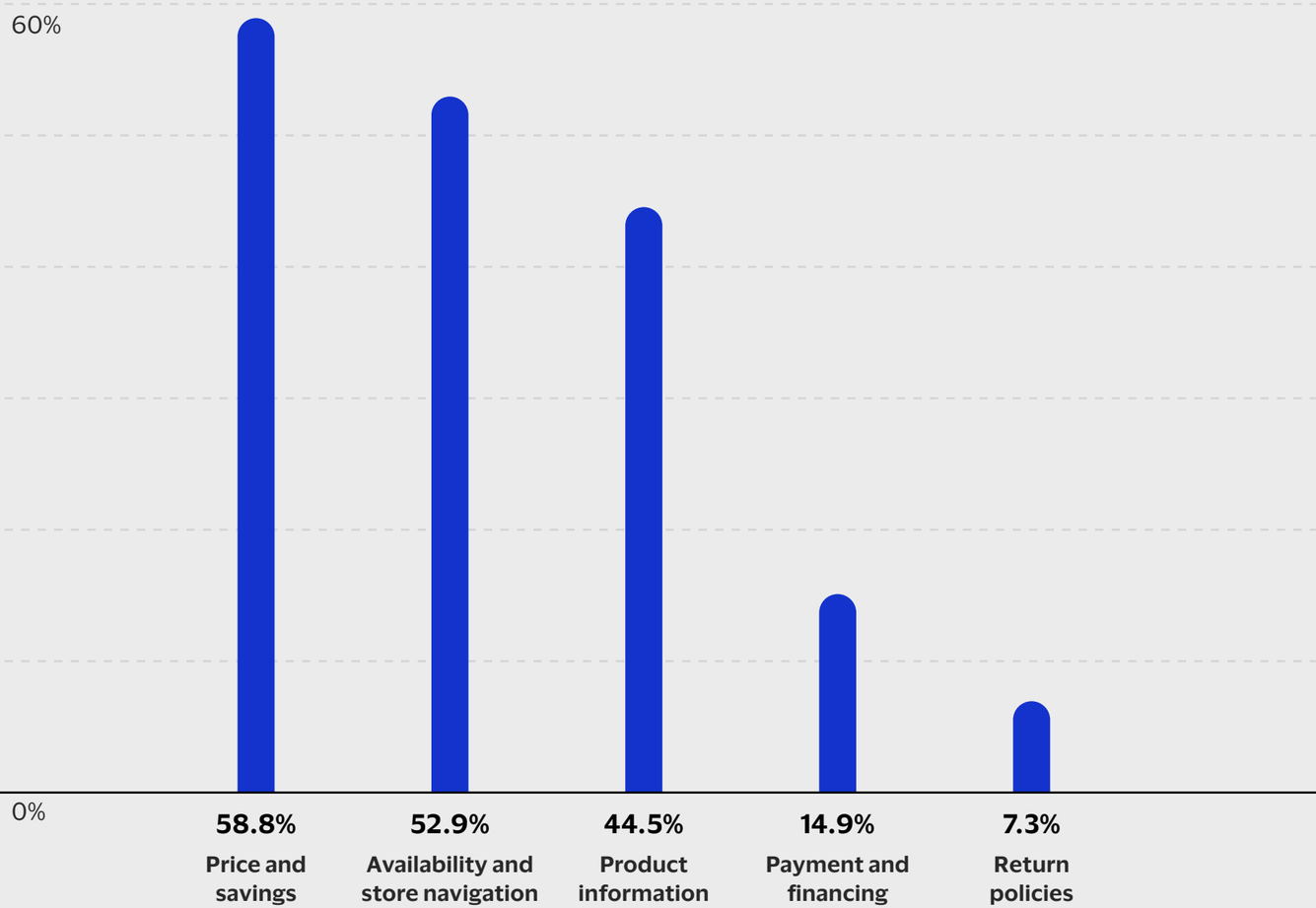
A closer look at in-store shopping behavior offers additional insights for U.S. merchants on how to capture more modern shoppers — and appeal to their Click-and-Mortar™ habits.

In-store U.S. shoppers most often use features related to product price matching and savings. They also often use digital features that help them locate products and confirm stock, so merchants should be sure their technology can help shoppers in these key tasks.

Figure 7:

Mobile features that assist in-store shopping

Percentage of in-store U.S. shoppers who used their mobile phones to support their latest purchase who opted to use select features



Source: PYMNTS Intelligence
2025 Global Digital Shopping Index, January 2025
N = 615: U.S. in-store shoppers who were digitally assisted during their last retail purchase, fielded Oct. 17, 2024 – Dec. 9, 2024

More than half of merchants in the U.S. worry that their current payment technologies will not meet their future needs.

With mobile devices taking center stage in the shopping experience for so many consumers, merchants need to ensure their payment and checkout technologies stay up to date. In the U.S., 52% of merchants say they are at least somewhat worried that their current technologies may not meet their needs in the next three years, and approximately 1 in 5 indicate a high level of concern that their systems are not future-proofed.

U.S. merchants we interviewed widely expressed concerns about keeping up with payment technologies as mobile-first shopping evolves. Here are a few examples of what they said.

> Mobile payments are becoming more and more popular, and if existing payment systems cannot support mobile payments well, [merchants] may lose market share.
>
> **— U.S. eCommerce merchant generating between $50 million and $100 million in revenue**

> The payments industry is evolving rapidly, with new payment methods and technological innovations emerging all the time. We are concerned that existing payment systems may not be able to keep up to date with these changes.
>
> **— U.S. eCommerce merchant generating between $10 million and $50 million in revenue**

> With changes in payment industry regulations and laws, it may be necessary to adjust or improve technologies to comply with new legal requirements.
>
> **— U.S. eCommerce merchant generating between $50 million and $100 million in revenue**

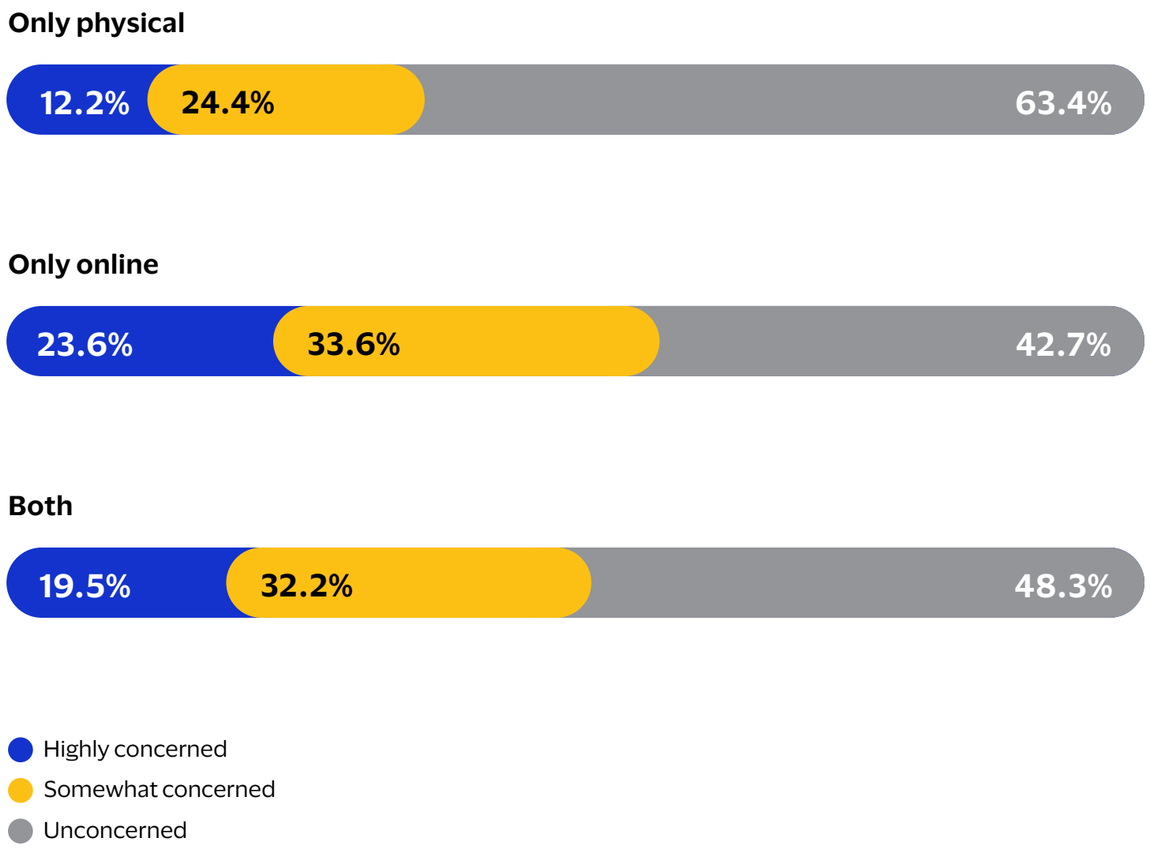
U.S. merchants that operate only through physical channels are much less likely to worry about changes in payment technology. This suggests they might believe they're insulated from the challenges that payments innovation addresses.

However, **more shoppers are leaning on digital assistance for in-store shopping, meaning that merchants without online channels risk falling behind.** This echoes a central finding of our 2024 study, which highlighted the rise of Click-and-Mortar™ shoppers who look for unified experiences across physical and digital channels.

Merchants in the U.S. point to three main reasons for their concerns that changing technologies will exceed their current payment capabilities: the overall pace of technological advancement, privacy and security, and customer impact. There may be strong demand among merchants in the U.S. for third-party payment solutions that take these challenges off their plates.

Figure 8:

Keeping up with consumer demands
U.S. merchants' level of concern about their current payment technologies meeting future needs, by channel



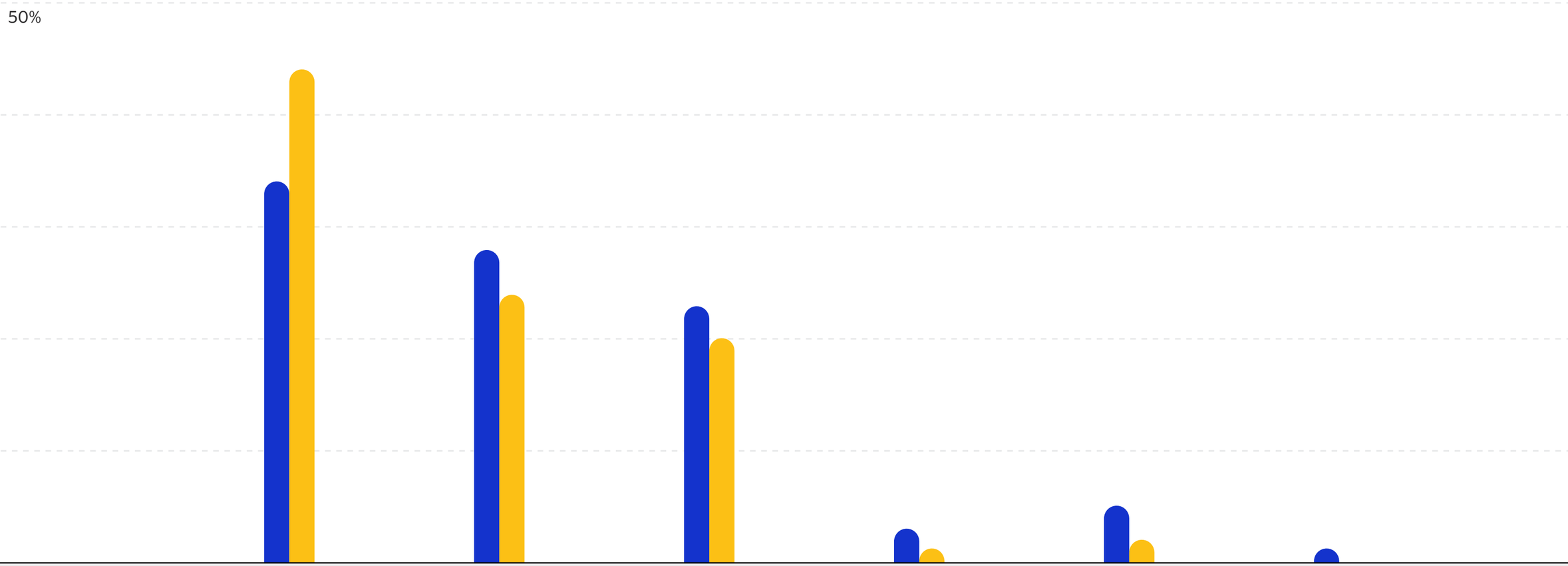
Source: PYMNTS Intelligence
2025 Global Digital Shopping Index, January 2025
N = 526: Complete merchant responses, fielded Oct. 17, 2024 – Dec. 9, 2024

Figure 9:

Top concerns about meeting future payment technology needs

Percentage of U.S. merchants that reported select issues as their top reason for the concern that their current payment technologies may not meet their future needs in the next three years

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index, January 2025
N varies by country and represents merchants very or extremely worried that their payments tech may not meet their needs in the next three years, fielded Oct. 17, 2024 – Dec. 9, 2024



Actionable insights

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01

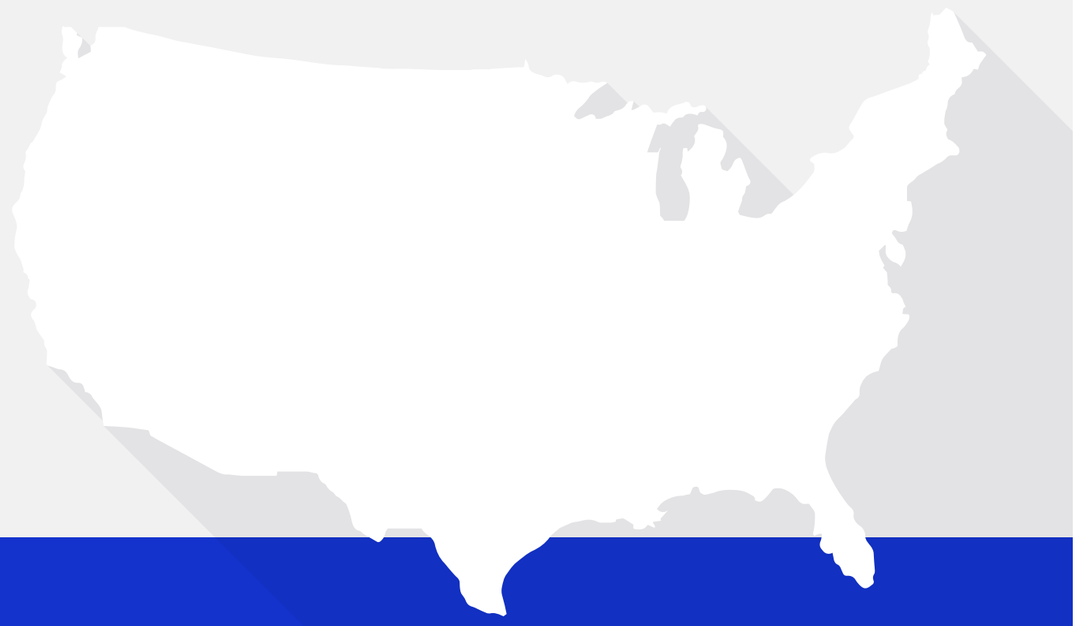
Phones increasingly drive how consumers shop. Even though U.S. shoppers have been slow in their shift to mobile-first shopping, especially compared to global leaders, the trend is clear. To stay competitive, U.S. merchants must prioritize the seamless mobile experiences shoppers expect — especially younger generations and parents with kids at home.

02

U.S. consumers overwhelmingly prefer to use stored credentials when making digital purchases. They cite speed and convenience as the biggest benefits of doing so, and trust also plays a central role in this equation. Merchants that get this right will foster repeat purchases and strengthen customer loyalty.

03

In the mobile-first era, merchants should invest in future-ready payments solutions that will keep up with customers' evolving expectations. Most U.S. merchants view payment technologies as a key challenge in this area. Merchants should leverage providers focused on their biggest concerns: the speed of technological advancements, security, and customer impact.

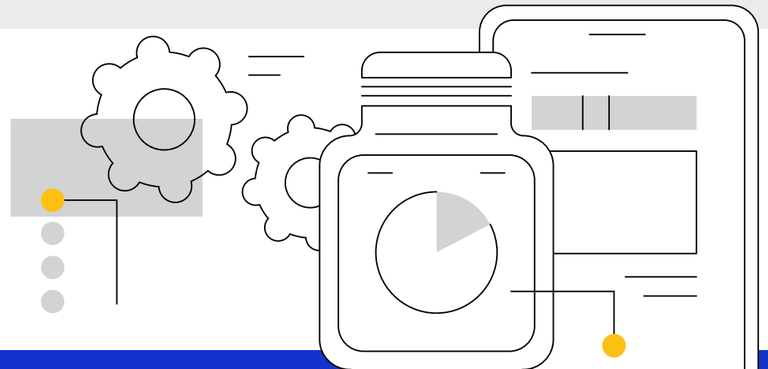


04

Shoppers in the U.S. prioritize five key digital features, including preferred payment methods and rewards programs. However, U.S. merchants get a mixed report card on delivering these benefits. In-store, U.S. consumers also heavily value features related to navigation and checking stock. Merchants that invest in giving consumers the features they want will stand out from the competition.

Methodology

The 2025 Global Digital Shopping Index: U.S. edition was commissioned by Visa Acceptance Solutions, and PYMNTS Intelligence conducted the research and produced the report, which examines the growing importance of mobile devices in consumer shopping behavior across physical and digital channels. It draws on insights from a survey of 18,468 consumers and 3,464 merchants across eight countries that was conducted from October 17, 2024, to December 9, 2024. The weighted balance of our sample varied by country, with the youngest average age of respondents in Saudi Arabia (35.9) and the oldest average age of respondents in the U.S. (50.5).



Digital shopping days methodology

To understand the adoption of digital shopping activities, we started with four activities: digital browsing without completing a purchase, completing an online purchase, completing a purchase that started online and ended in an in-store pick up, and using a mobile phone to support an in-store shopping experience. Aside from using a mobile phone in-store, the other three activities were divided into two sub-activities done either on a phone or a computer. In total, we measured seven digital shopping activities across two different types of devices. We asked respondents to tell us whether they engaged in the activity (a) daily or almost daily, (b) a few times a week, (c) once a week, (d) once or twice a month, or (d) not at all. The basic response on how frequently a person engages in a digital shopping activity provides detailed information on the extent to which people in the country engage in that activity.

These activity-level responses do not, however, provide a universal metric to summarize the data across digital shopping activities or across countries. Consider an individual who engages in just three activities during the month: activity one daily; activity two weekly, but not daily; and activity three, monthly but not weekly. It is not possible to calculate how often, overall, the consumer engaged in digital activities because the categorical responses are not additive. The same issue arises in trying to compare digital use across pillars or countries.

To solve this problem, we estimated the average number of days consumers engaged in a digital shopping activity over a month. To do so, we use the actual number days for daily (roughly 30) and not at all (0). We estimate the number of days for the other two categories by interpolating for weekly but not daily and monthly but not weekly; these estimates are reasonably accurate when averaged across large groups of people.[2]

We define a "digital shopping day" as one in which a person engaged in a given digital shopping activity in a given month; they may have engaged in other activities that day as well. To summarize overall digital shopping activity, we add up the estimated number of digital shopping days. Consider an individual who browsed (10 days), online shopped (5 days), and shopped in-store with digital assistance (7 days). They had a total of 22 digital shopping days — that is 22 days in which they engaged in one of those activities. We then use the same approach to summarize the total activity for a country.

We can also use the total monthly activity day measure to calculate the average number of digital shopping activities per day. That is simply total activity days divided by 30. In the example, the individual engaged in an average of 0.7 (22 divided by 30) activities a day considering all activities. Average total digital shopping days per month and average activities are equivalent ways of summarizing the data, as the total number of activity days is always 30 times the total activities per day. We find it more convenient to compare total activity days, which involve comparison of whole numbers rather than the average per day, where the differences are often after the decimal point.

2 Assume there are 30 days in a month (the actual is 30.4). Consider a consumer who says they did not engage in an activity daily but did so weekly. The consumer must engage in the activity at least once every week or four times. The consumer must miss at least one day a month (otherwise it would be daily), so the maximum number of days they engage in the activity is 29. Therefore, the consumer engages in the activity at least four times and up to an additional 25 days (29 minus four) a month. Taking the midpoint of 25 gives us 12.5, so the estimated total number of days is 16.5. Now consider monthly but not weekly. The minimum is one day. The maximum is based on their missing at least one week, which gives 23 days (30 minus seven). Therefore, the consumer engages in the activity at least one time and up to an additional 22 days (23 minus one). Taking the midpoint of 22 gives us 11.5, so the estimated total number of days is 12. Using the midpoint is biased to the extent that the distribution is skewed and not symmetric. We suspect the distribution is skewed with a relatively larger portion at the low end. As an approximate adjustment for this, we use 40% of the midpoint, giving us 14 days for weekly but not daily and 9.8 days for monthly but not weekly. This method is reasonably reliable as long as there are no substantial differences in how skewed the weekly and monthly responses for activities are.

About

Visa Inc. (NYSE: V) is the world's leader in digital payments. Our mission is to connect the world through the most innovative, reliable and secure payment network — enabling individuals, businesses and economies to thrive. Our advanced global processing network, VisaNet, provides secure and reliable payments around the world and is capable of handling more than 65,000 transaction messages a second. The company's relentless focus on innovation is a catalyst for the rapid growth of digital commerce on any device, for everyone, everywhere. As the world moves from analog to digital, Visa is applying our brand, products, people, network and scale to reshape the future of commerce. For more information, visit www.visa.com, https://usa.visa.com/solutions/visa-business-solutions.html and Visa Commercial Solutions: Overview | LinkedIn.

PYMNTS Intelligence is a leading global data and analytics platform that uses proprietary data and methods to provide actionable insights on what's now and what's next in payments, commerce and the digital economy. Its team of data scientists include leading economists, econometricians, survey experts, financial analysts, and marketing scientists with deep experience in the application of data to the issues that define the future of the digital transformation of the global economy. This multi-lingual team has conducted original data collection and analysis in more than three dozen global markets for some of the world's leading publicly traded and privately held firms.

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