2025

Global Digital Shopping Index

The rise of the mobile window shopper and what it means for payments
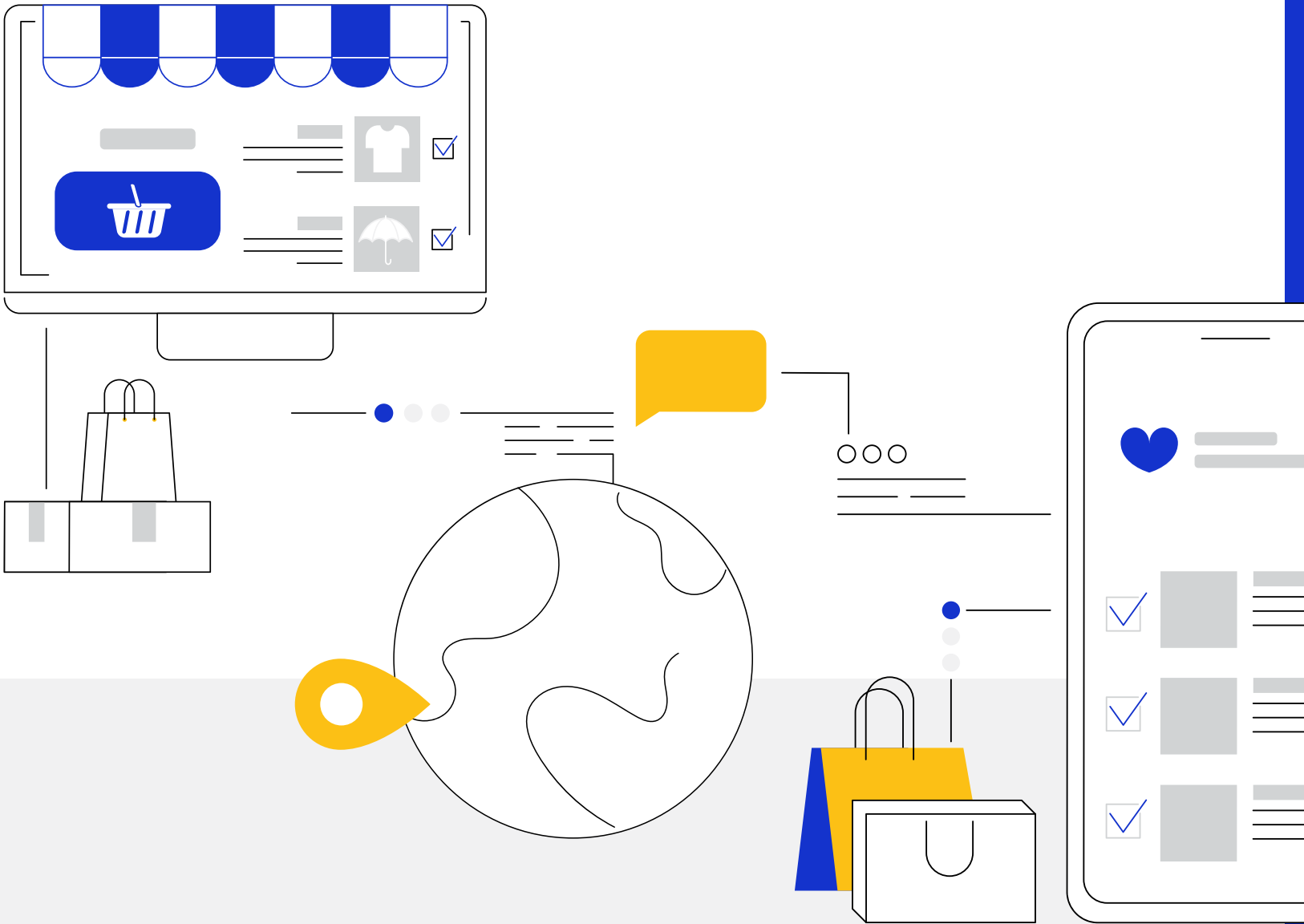
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What's at stake

From Zoom meetings and commuting to daycare and the grocery store, the modern shopper is always on the go. Their busy days have little surplus time, and shoppers want to be able to check off their lists anytime, anywhere. In this world, the mobile phone has become the ultimate "anywhere storefront" — and window shopping now happens often through their device's screen.

Shoppers regularly reach for their devices to digitally window shop and make purchases wherever they are — at home, commuting, and even inside physical stores. Our past research into Click-and-Mortar™ shoppers tracked how digital and physical shopping channels were merging and serving consumers in new ways. This year, we focus on how mobile phones' widespread convenience has reshaped shopping. Data confirms that it has: Global consumers used a smartphone in nearly half of their most recent retail purchases.

Digital shopping around the globe

Modern shopping happens in far more locations than physical storefronts. Here are snapshots of what that looks like around the world.

In New Jersey, Sara, a millennial mother of three, has just dropped off her children at school — and she also placed a grocery order before putting her phone down and driving away.

Over in London, recent college graduate Harry is riding the Tube to Camden Market to meet up with his mates, and after texting them that he's on his way, he purchases his niece her birthday gift without leaving his seat.

In the United Arab Emirates, Gen X banker Abdullah browses through his favorite luxury mall following a busy day at work managing investments, and when an item that would be nice for his wife catches his eye, he pulls out his phone for a price check.

At the very same moment, in three different locations, accomplishing three different tasks, mobile phones enable all of these consumers to shop.

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32%

of shoppers browse merchant websites daily or almost daily.

Data reveals 6 in 10 consumers browse merchant sites on their phones multiple times a week. In fact, nearly one-third perform this "anywhere window shopping" daily. These consumers window shop with their phones more often and in many ways have become a retailer's best customer. They make a purchase roughly half the time they browse merchant sites, buying mostly higher-margin, nonessential products like electronics and hobby items.

Parents are some of the most eager digital shoppers, making at least one digital purchase daily. Gen Z and millennial consumers are also highly digital shoppers, performing at least two digital shopping activities per day, such as browsing, buying online, or supporting in-store shopping.

Consumers expect seamless, unified shopping experiences across channels such as mobile, online, and in-store. Merchants that embed payment, promotions, inventory, and store policy features into the journey will draw shoppers. Consumers are also more likely to shop with merchants that make promotional codes or available payment methods readily apparent.

Percentage of shoppers who used their phones during their most recent purchase
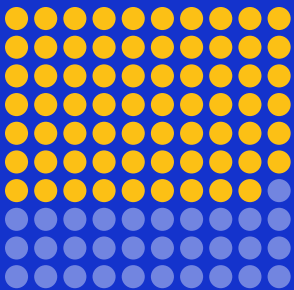
69%
Online
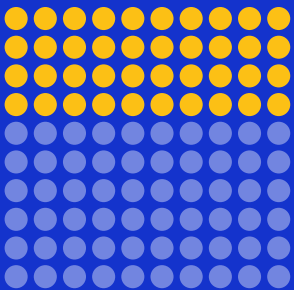
40%
In-store

48%
All purchases

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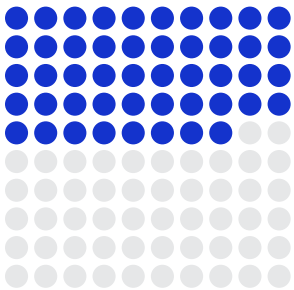**Unified commerce,** where important digital features are seamlessly embedded into the shopping experience, is different from omnichannel commerce — a more limited term that only describes seamless movement between shopping channels. Unified commerce builds on the omnichannel concept and aims to eliminate the friction associated with actions like finding promotions, discounts, rewards, and payment options.

Five digital features consistently rise to the top of what consumers look for from merchants each year: preferred payment methods, rewards, coupons, product details, and easy-to-navigate digital stores. Merchants that offer these features can build more unified shopping experiences, ensuring their customers know they got the best product, the right price, and the smoothest experience.

The mobile-first shoppers redefining shopping practices now expect a more efficient, unified experience, but more than half of merchants say they are not ready to support this. With unified shopping experiences driving conversion, merchants that do not innovate risk falling behind. Third-party partnerships with payment providers can support merchants that lack the time or resources to build their own solutions.

These are just some of the findings and insights detailed in the 2025 Global Digital Shopping Index: The rise of the mobile window shopper and what it means for payments. 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 global consumer behaviors across physical and digital shopping channels. It draws on insights from a survey of 18,468 consumers and 3,464 merchants across eight countries conducted from October 17, 2024, to December 9, 2024.

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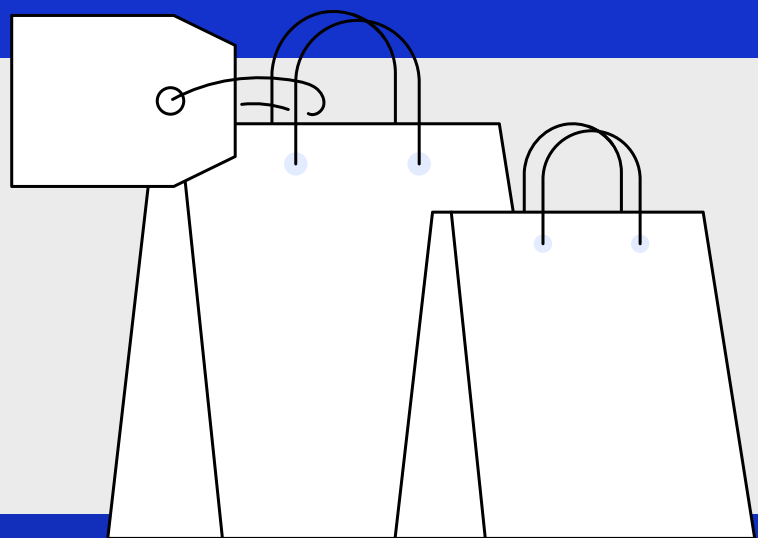
Highlights

01

Mobile is now retail's anywhere storefront:

Nearly half of global shoppers used a mobile phone the last time they purchased a retail or grocery product. Roughly two-thirds of consumers in emerging regions and more than half of consumers in younger generations use mobile phones to shop and buy.

02

The rise of the mobile window shopper:

Sixty percent of consumers browse merchant websites on their phones multiple times per week, and they make a purchase nearly half of those times. These shoppers have become retail's best customers, as they typically purchase higher-margin products.

03

Parents are the everyday buyer:

Shoppers with children under their care average more than two digital shopping activities per day and make at least one digital purchase daily. They also have higher conversion rates, making a purchase on 59% of the days they shop digitally.

04

Shoppers want to pay without the pain:

Fifty-six percent of shoppers chose merchants that offer fast payments. Being able to store credentials and use biometric checkout features play key roles in reducing time to check out.

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05

Five digital features drive sales:

Preferred payment methods, rewards, coupons, product details, and easy-to-navigate digital stores can increase shopper confidence and conversion. These features can help consumers feel confident that they're getting a good deal and the right product, ultimately driving more checkouts.

06

Mobile-first shoppers trade bricks for clicks:

Consumers prefer mobile-assisted in-store shopping experiences. Four in five mobile online shoppers turn to their phones for the ease and convenience of a mobile-first shopping experience, and overall, fewer consumers now shop at merchants that do not have digital support.

07

Retailer ready (or not):

Nearly 60% of merchants say their payment technology cannot support the needs of mobile-first shoppers. Channel complexity and data security challenges limit their ability to support unified experiences.

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Key findings

01

Mobile is now retail's anywhere storefront

The convenience of the anywhere storefront drives the digital shopper; 48% of global shoppers used a mobile phone the last time they made a retail purchase. Markets at the digital forefront, such as Singapore and the UAE, exhibit especially high rates of mobile purchases, as do Gen Z and millennial shoppers. Shopping with mobile phones has increased in the five countries we have surveyed annually since 2022, and it is likely to grow more prevalent.

48%

of shoppers made their most recent retail purchase with a mobile phone.

Figure 1:

Shopping with mobile phones
How consumers completed their last retail purchase
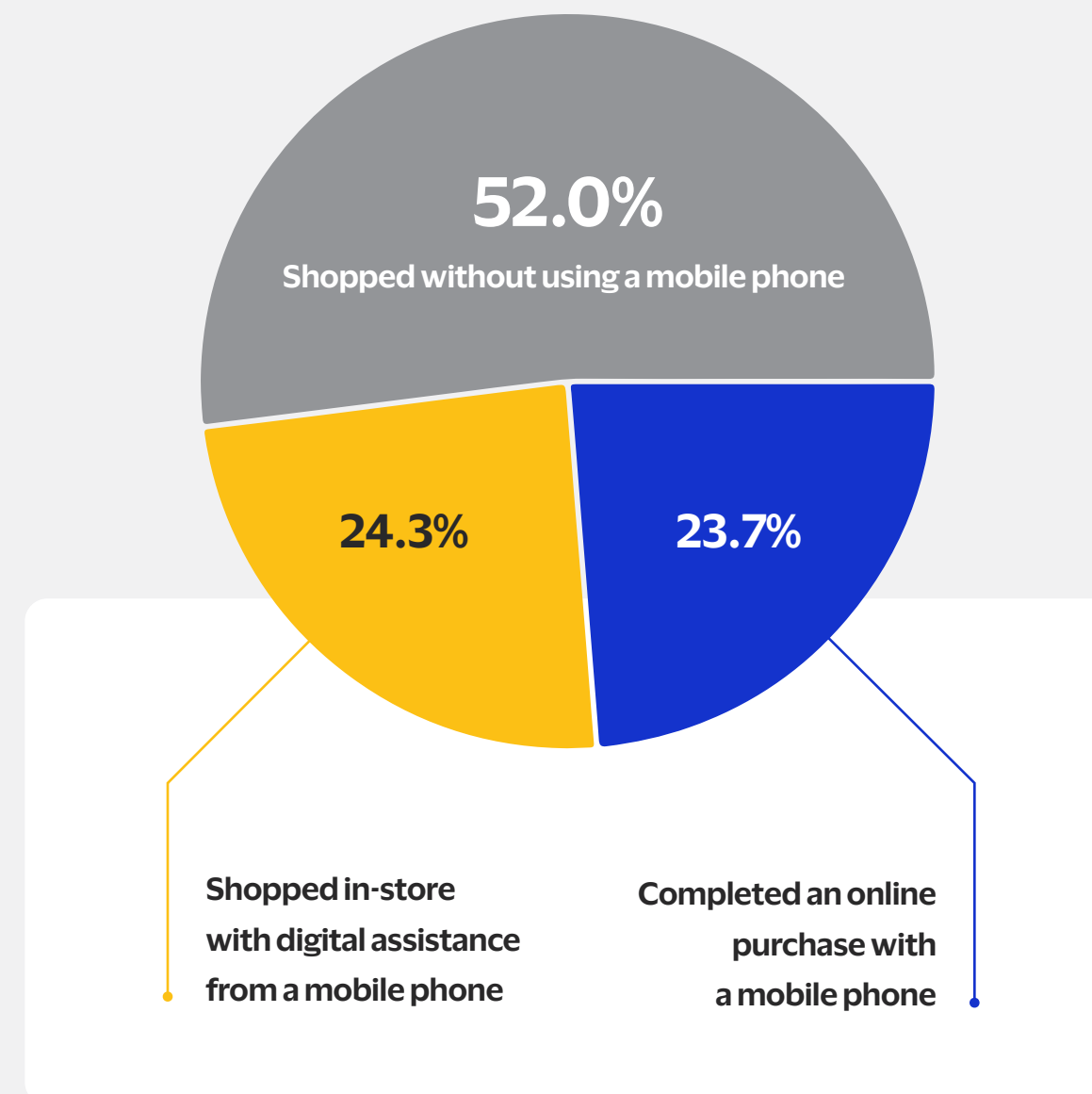
52.0%
Shopped without using a mobile phone

24.3%

23.7%

Shopped in-store with digital assistance from a mobile phone

Completed an online purchase with a mobile phone

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index, January 2025
N represents complete consumer responses, fielded Oct. 17, 2024 – Dec. 9, 2024

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02

The rise of the mobile window shopper

Mobile phones enable instant, highly engaging "window shopping" — anytime, anywhere. Sixty percent of consumers use their phones to browse merchant websites or research products multiple times per week. Shoppers buy nearly half the time they browse merchant sites on their phones, making this experience crucial for driving conversions. Mobile window shoppers are now prime retail customers, as they purchase largely higher-margin, nonessential products, such as electronics, and hobby items, like golf clubs.
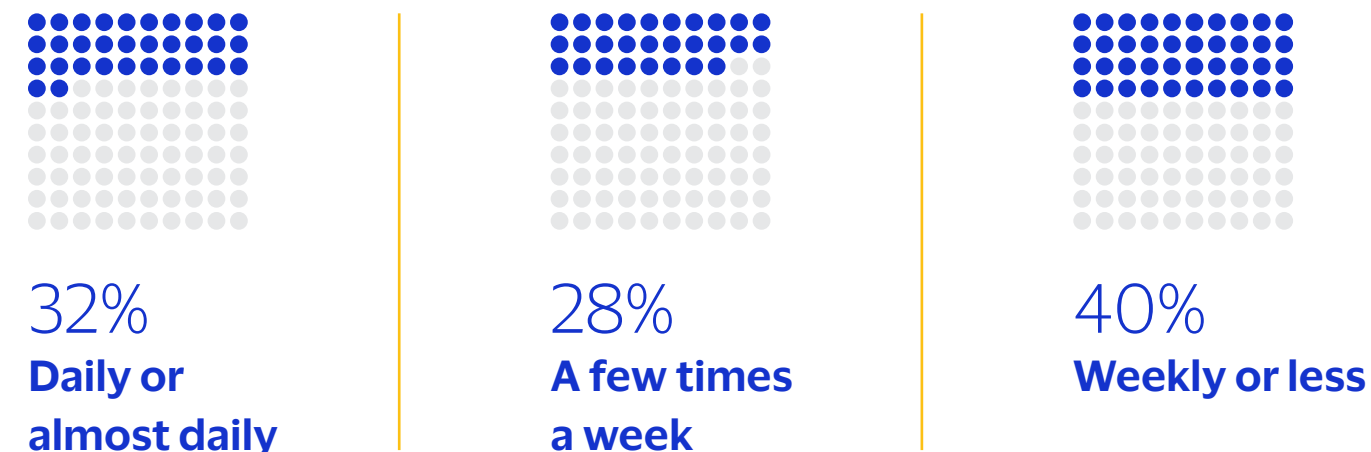
32%

of shoppers browse merchant sites on their mobile phones daily or almost daily.

Figure 2:

Digital window shopping
How often consumers browse items or perform product research using a mobile device

32%
Daily or almost daily

28%
A few times a week

40%
Weekly or less

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index, January 2025
N represents complete consumer responses, fielded Oct. 17, 2024 – Dec. 9, 2024

From Click-and-Mortar™ to Mobile-First

Click-and-Mortar™ shopping occurs when shoppers leverage both digital tools and physical locations—researching a product online, verifying it is available locally, and picking it up in-store that same day, for example. Last year's GDSI found that it is replacing the siloed world of online-only or in-store-only shopping.

Mobile phones are gateways for Click-and-Mortar™ shoppers. With Click-and-Mortar™ shopping remaining stable and online mobile shopping growing at the expense of unassisted in-store shopping, it is clear that the Click-and-Mortar™ evolution is part of larger mobile-first trends.

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03

Parents are the everyday buyer

Busy, on-the-go parents juggle countless responsibilities, making digital shopping an invaluable tool for managing their day-to-day needs. Unsurprisingly, parents are some of the most avid digital shoppers, engaging in more than two digital shopping activities per day. They are also the most likely to convert from browsers to buyers, making at least one digital purchase daily. This highlights the demand for streamlined, intuitive digital shopping experiences that cater to fast-paced lifestyles.

Shoppers with children under their care engage in **50% more activity days** than average, compared to other consumers.

Figure 3:

Most active shoppers
Average number of digital shopping activity days engaged in per month[1]

64.5
Millennials
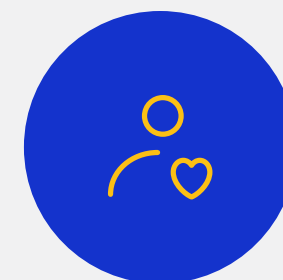
63.5
Parents with children under care
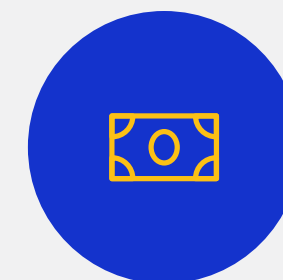
55.0
High income

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index, January 2025
N represents complete consumer responses, fielded Oct. 17, 2024 – Dec. 9, 2024

1 "Digital shopping days" measure how frequently a consumer shopped or browsed online, picked up an order in-store, or used their phone while shopping in-store in the last month. Shoppers can have up to 30 digital shopping days for each of these activities, indicating they performed that activity at least once a day. With seven activities tracked, the maximum total number of possible digital shopping days in a given month is 210.

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04

Shoppers want to pay without the pain

For years, consumers around the globe have ranked the availability of their preferred payment methods as their most wanted shopping feature. Unsurprisingly, this plays a key role in merchant selection for more than half of shoppers — and a quick and convenient checkout is a critical part. Stored payment credentials dominate how consumers complete transactions, as 45% store with a merchant and an additional 9% do so in their browser. Meanwhile, biometric authentication is emerging as the method of choice for the hasty shopper, as it allows them to complete purchases almost instantly.

Because shoppers are looking for these options, merchants will need solutions that support these technologies — and the uninterrupted payment journeys they enable. Overall, the data suggests merchant-stored credentials and biometric authentication will grow as the availability of these features increases.
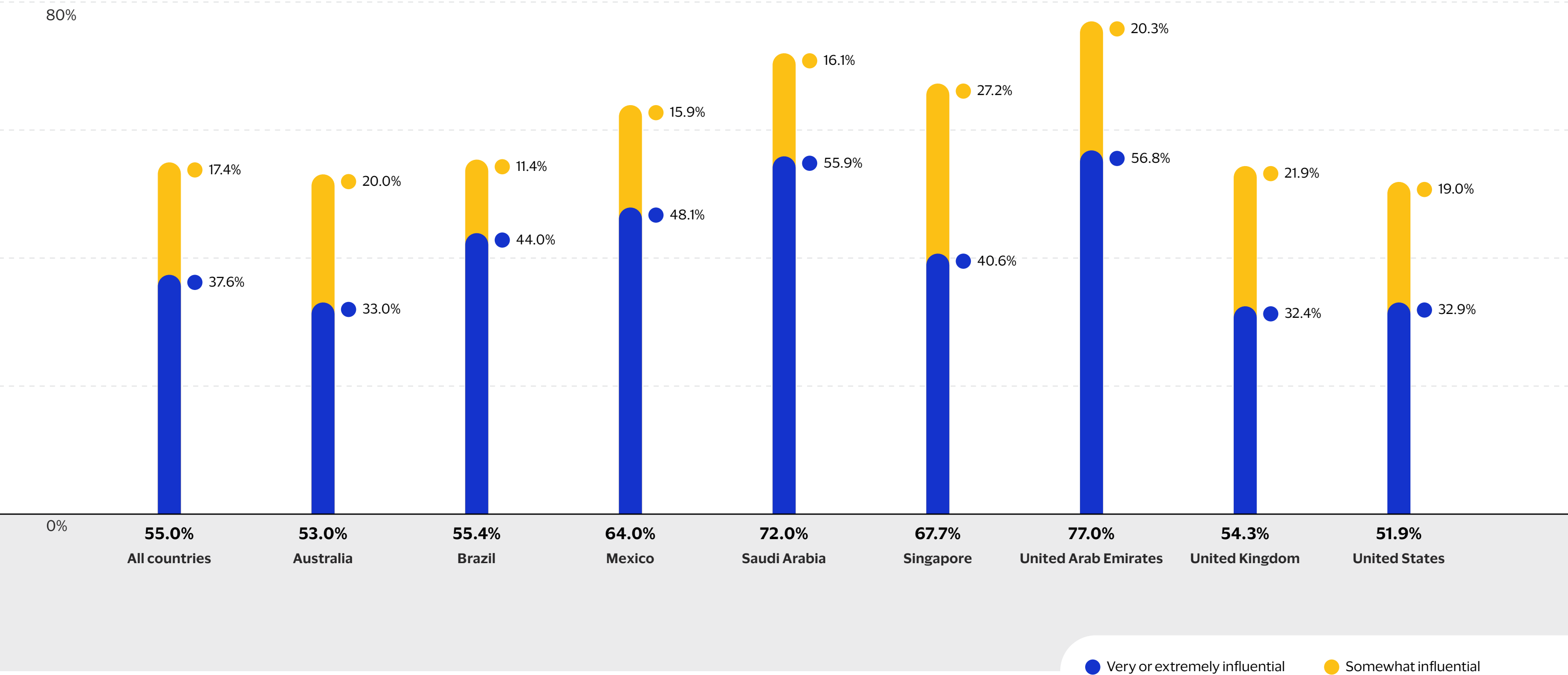
45%

of online shoppers used credentials stored with a merchant to complete their most recent purchase.

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Figure 4:

Why preferred payment availability matters

Percentage of consumers who say the availability of their preferred payment method
has select levels of influence on their selection of a merchant, by country

Country	Very or extremely influential	Somewhat influential	Total
All countries	37.6%	17.4%	55.0%
Australia	33.0%	20.0%	53.0%
Brazil	44.0%	11.4%	55.4%
Mexico	48.1%	15.9%	64.0%
Saudi Arabia	55.9%	16.1%	72.0%
Singapore	40.6%	27.2%	67.7%
United Arab Emirates	56.8%	20.3%	77.0%
United Kingdom	32.4%	21.9%	54.3%
United States	32.9%	19.0%	51.9%

● Very or extremely influential   ● Somewhat influential

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05

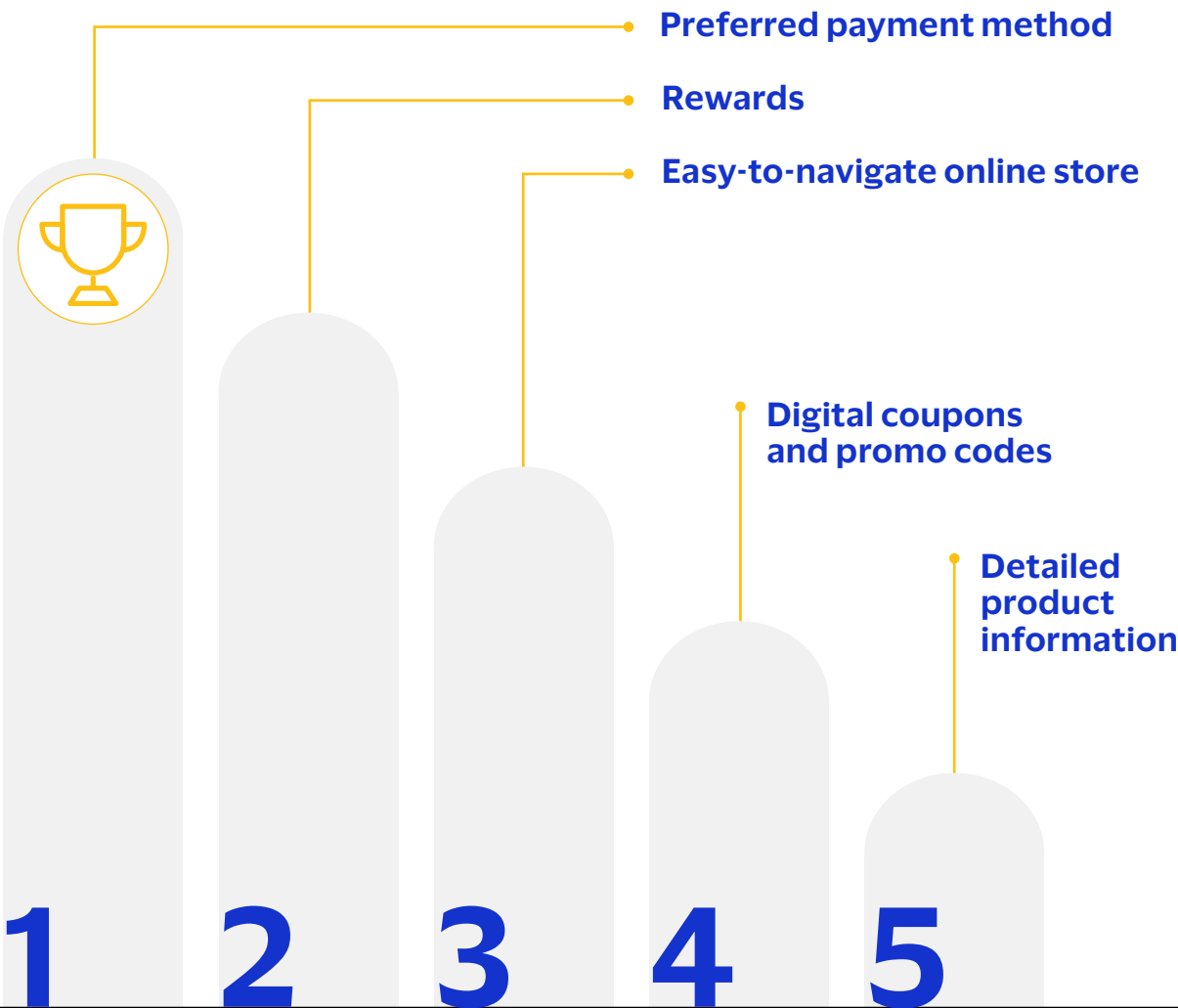### The digital features that drive merchant sales

Five key digital features — preferred payment methods, rewards, coupons, product details, and easy-to-navigate digital stores — are crucial for attracting and retaining customers. By offering them, merchants reassure shoppers they are getting the best deal and the right product, ultimately leading to higher conversion rates and more checkouts.

Free shipping and mobile-optimized websites can create a smooth and consistent experience across shopping channels. By focusing on these digital tools, merchants can create a unified journey that meets the demands of today's increasingly digital shoppers, ensuring a more streamlined path from browsing to buying.

67%

of shoppers earned or wanted to earn rewards at the merchant where they made their last purchase.

Figure 5:

Top five features
The digital features global shoppers want to use most, ranked

1. **Preferred payment method**
2. **Rewards**
3. **Easy-to-navigate online store**
4. **Digital coupons and promo codes**
5. **Detailed product information**

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index, January 2025
N represents complete consumer responses, fielded Oct. 17, 2024 – Dec. 9, 2024

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06

Mobile-first shoppers trade bricks for clicks

Consumers prefer a unified shopping experience that lets them move seamlessly between online shopping and physical stores. Shopping in physical stores without digital assistance has fallen since 2023, giving way to a rise in online shopping.[2] Click-and-Mortar™ shopping, the mixture of digital shopping features with physical shopping, remained popular, with 34% of shoppers making their latest purchase this way. In many ways, shoppers' evolution toward mobile-first experiences represents a kind of Click-and-Mortar™ 2.0, with some shoppers leaning so far into the capabilities of their mobile devices for satisfying experiences that some jettison the physical store element entirely.
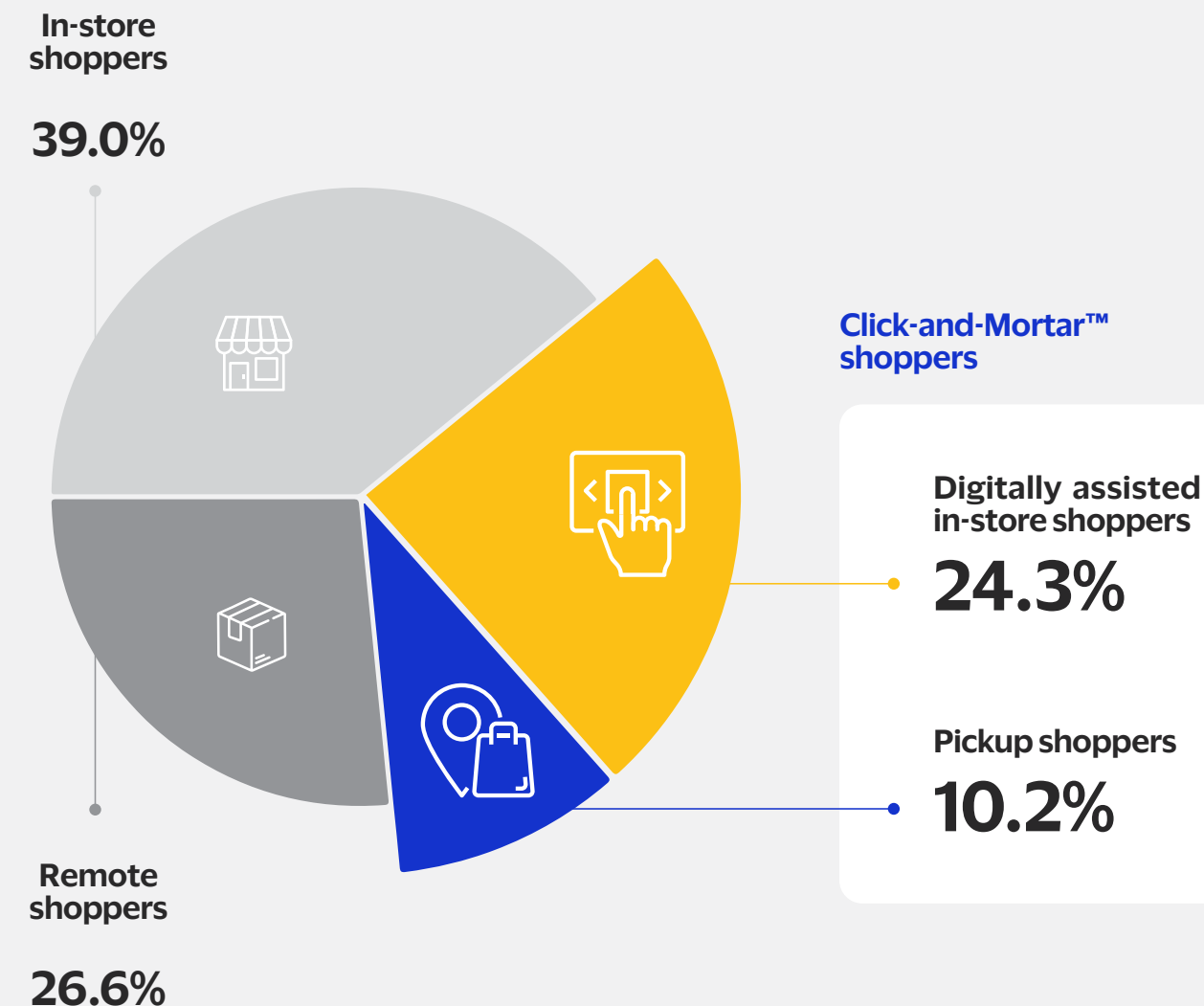
5.2%

more purchases were made online in 2024 than in 2023.

Figure 6:

Consumer shopping in 2024
Percentage of shoppers who completed their most recent retail purchase in select ways[3]

In-store shoppers

39.0%

Click-and-Mortar™ shoppers

Digitally assisted in-store shoppers
24.3%

Pickup shoppers
10.2%

Remote shoppers

26.6%

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index, January 2025
N represents complete consumer responses, fielded Oct. 17, 2024 – Dec. 9, 2024

2 Across the five countries surveyed over time: Brazil, Mexico, the UAE, the U.K., and the U.S.

3 Please note this chart is not directly comparable to the sample average in the 2024 report, as this report has three different countries relative to the report from last year.

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07

Retailer ready (or not)

About 75% of merchants think a unified experience will be crucial for shopper satisfaction in 2025. Yet most do not feel ready, in large part due to challenges related to cross-channel payments systems. Nearly 60% of merchants are concerned their payment technology cannot support mobile-first shoppers' growing demands. Sales channel complexity and data security challenges limit their ability to support unified experiences. Nevertheless, 57% of merchants report offering a unified experience, including 41% that are planning upgrades to their experiences. This serves as a call to action for merchants still sitting on the sidelines.

27%

of merchants are highly concerned their current payment technologies will be unable to meet future needs.

Figure 7:

Keeping up with consumer demands
Percentage of merchants with select levels of concern about their current payment technologies meeting future needs
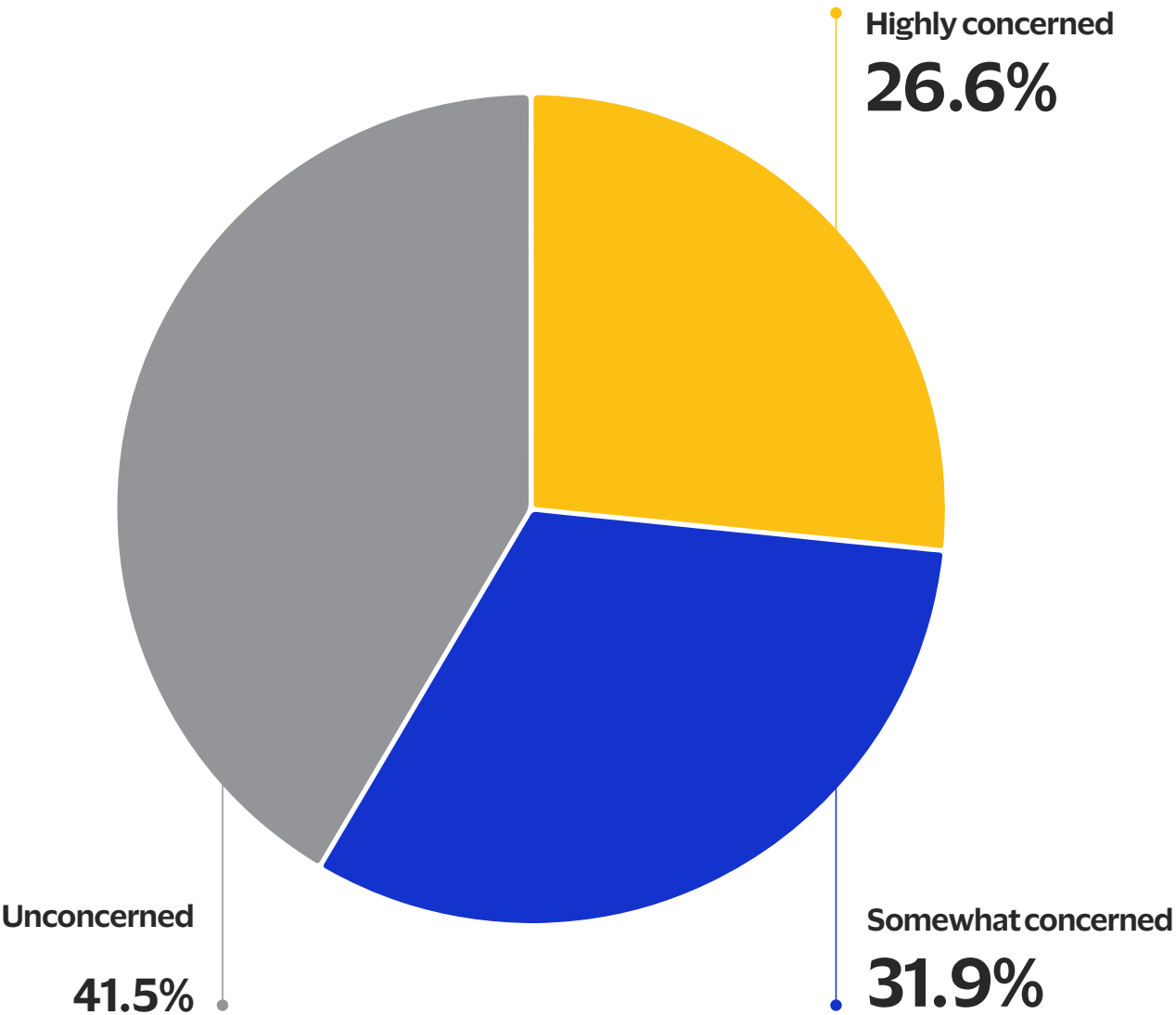
Highly concerned
26.6%

Somewhat concerned
31.9%

Unconcerned
41.5%

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index, January 2025
N represents complete consumer responses, fielded Oct. 17, 2024 – Dec. 9, 2024

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2025

The blueprint
for merchants

Global Digital
Shopping Index

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Mobile phones are anywhere storefronts for shoppers, in-store and online.

———

Shopping increasingly means reaching for a phone, even when in a physical store. Slightly less than half of global shoppers used a mobile device the last time they bought a retail product, split evenly between digital and in-person shopping.

The UAE and Saudi Arabia lead this revolution, with 67% and 66% of shoppers using their phone to make their last purchase, respectively, and Singapore and Brazil also sit near the top of the pack. Shoppers in the U.S. were least likely to leverage a mobile device, with a smaller portion of local shoppers using their devices in-store. This aligns with previous findings that the United States' established market can change slower than countries with less established markets.

For example, large portions of consumers in those four trendsetting countries — Saudi Arabia, the UAE, Brazil, and Singapore — used mobile devices for their latest in-store purchases. Shoppers in long-established markets like Australia, the U.K., and the U.S. have been slower to adopt the digital experience while shopping in physical stores.

Mobile devices, not computers, have become the primary way consumers make online purchases. For their latest purchase, 69% of shoppers used mobile devices, whereas 28% used computers.

More than 60%

of consumers in Brazil, Saudi Arabia, Singapore, and the UAE used a mobile phone in their most recent purchase.
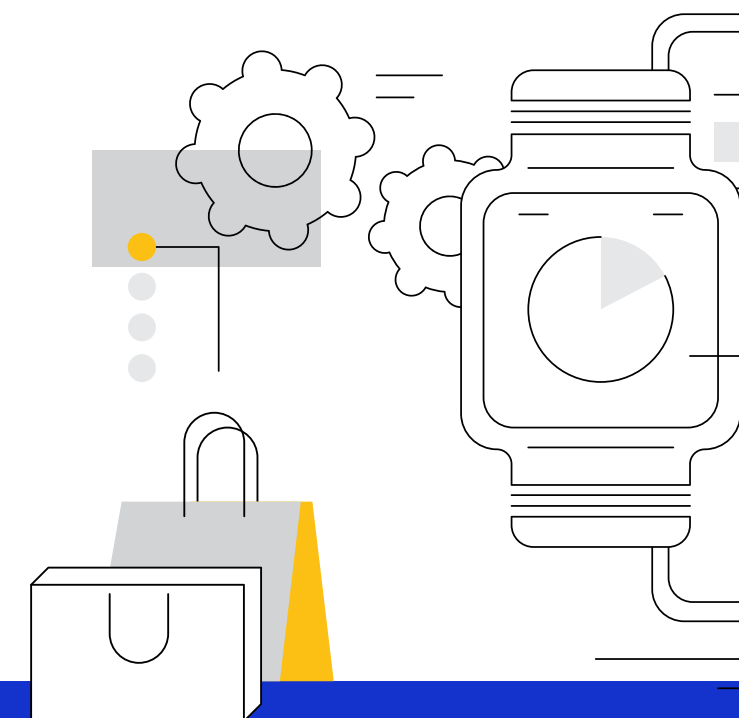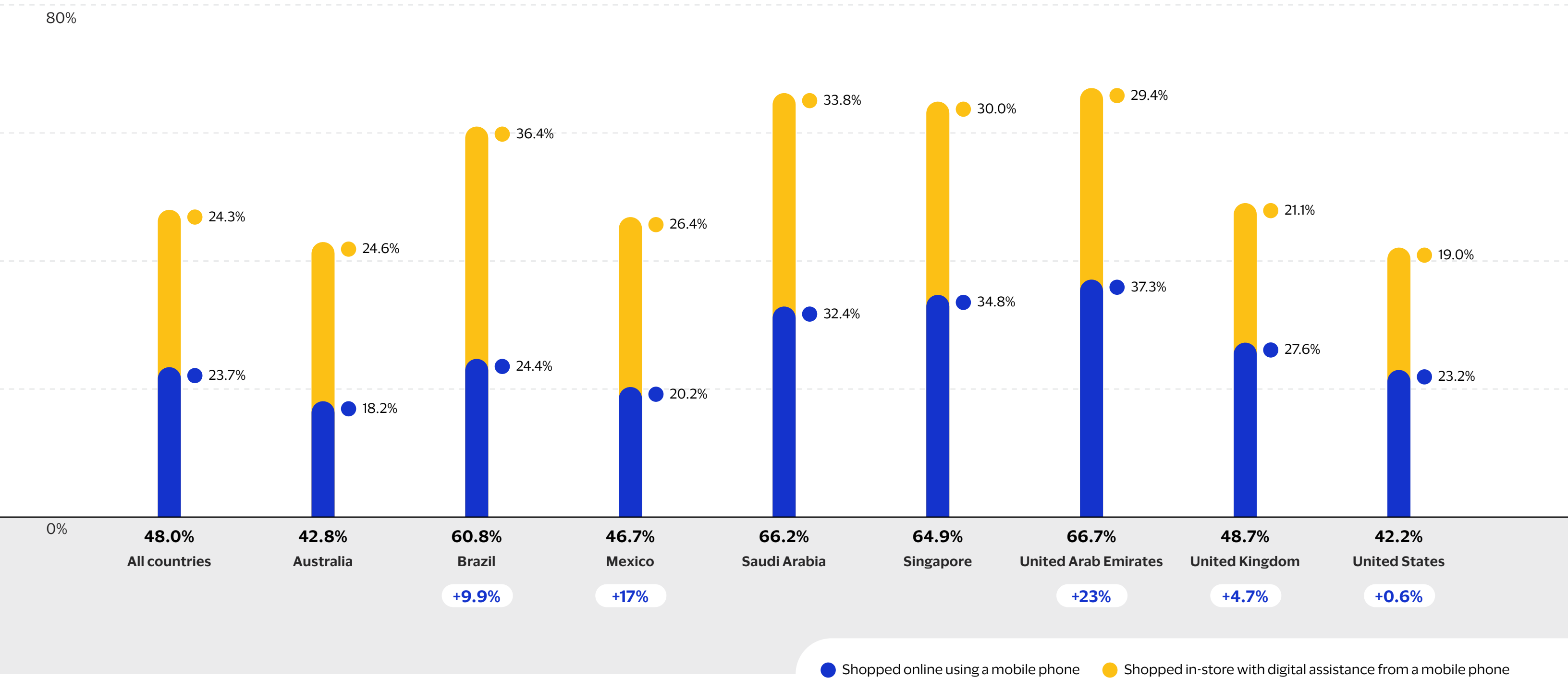
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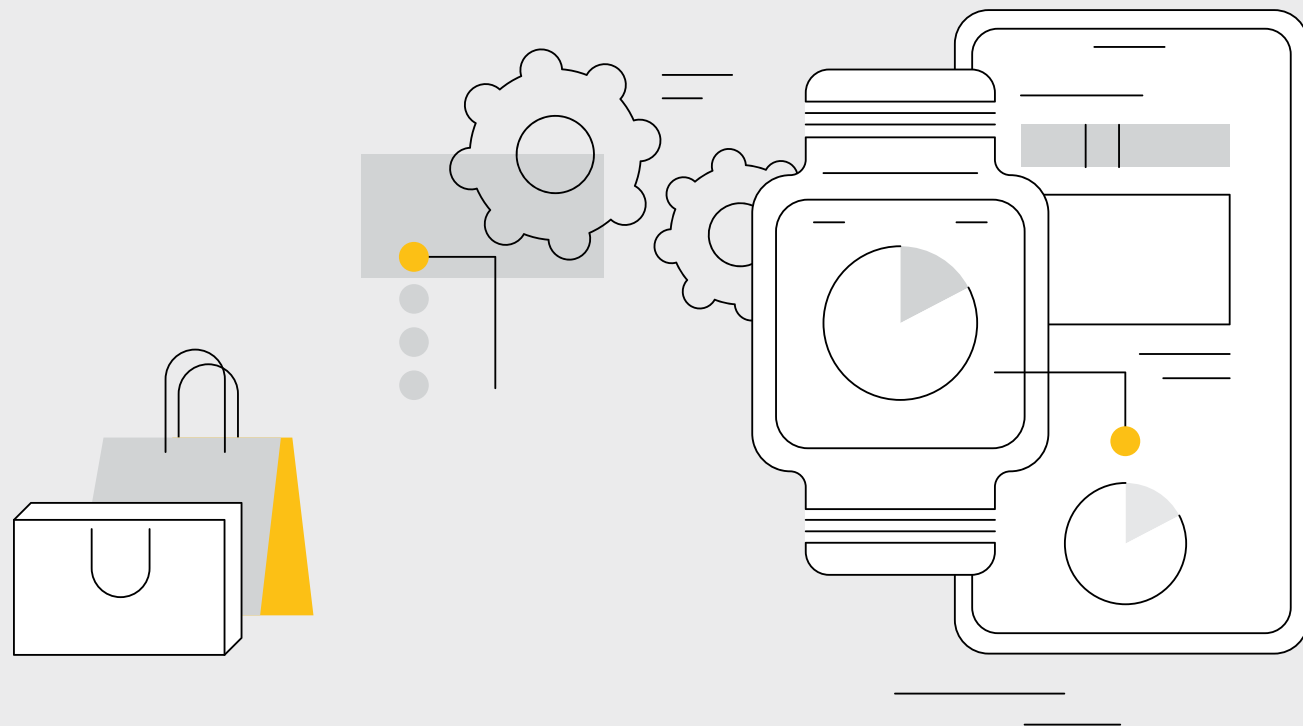**Figure 8:**

Mobile phone usage for shopping around the world
Percentage of consumers who used a mobile phone for their last retail purchase, by country, with increase since 2022 where available

Country	Shopped online using a mobile phone	Shopped in-store with digital assistance from a mobile phone	Total	Increase since 2022
All countries	23.7%	24.3%	48.0%	
Australia	18.2%	24.6%	42.8%	
Brazil	24.4%	36.4%	60.8%	+9.9%
Mexico	20.2%	26.4%	46.7%	+17%
Saudi Arabia	32.4%	33.8%	66.2%	
Singapore	34.8%	30.0%	64.9%	
United Arab Emirates	37.3%	29.4%	66.7%	+23%
United Kingdom	27.6%	21.1%	48.7%	+4.7%
United States	23.2%	19.0%	42.2%	+0.6%

● Shopped online using a mobile phone   ● Shopped in-store with digital assistance from a mobile phone

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Digitally savvy younger generations shop the most with their phones. Sixty percent of millennials used a mobile device when making their latest retail purchase. Gen Z is not far behind, at 57%, but usage drops to 31% for Baby Boomers. The gap between Baby Boomers and younger generations is greatest in the UAE and smallest in Singapore and Brazil.

Women were slightly more likely to use a phone during their last purchase: 50% did so, more than men's corresponding 45%. Half of high-income shoppers — those earning more than $100,000 per year in the U.S. and corresponding amounts in the other countries — made their last purchase using a phone. This drops to 48% and 44% for those in the middle- and low-income brackets, respectively.

Parental status has a more outsized impact than gender or income. Fifty-nine percent of shoppers who are parents with children under their care used a phone as part of their latest purchase, compared to 41% for other individuals. Parents gravitate to online mobile shopping most dramatically in the U.S. and the U.K., likely because of the efficiency and ease of use.

The modern shopper is always moving, and mobile devices enable them to take stores with them. The anywhere storefront needs a unified shopping experience with key digital features that serve these shoppers. Merchants that perfect this experience can distinguish themselves from their competitors, especially among top spenders like parents and high earners.

Figure 9:

Mobile phone shopping usage
Demographic breakdown of consumers who used a mobile phone for their last retail purchase

		Shopped online using a mobile phone	Shopped in-store with digital assistance from a mobile phone	Total
	Sample	**23.7%**	**24.3%**	**48.0%**
Generation	**Generation Z**	26.2%	30.5%	**56.6%**
	Millennials	30.2%	29.5%	**59.6%**
	Bridge millennials	26.2%	30.4%	**56.7%**
	Generation X	23.7%	25.4%	**49.1%**
	Baby Boomers	15.6%	14.9%	**30.5%**
Income	**Low**	21.5%	22.9%	**44.4%**
	Middle	22.0%	26.1%	**48.0%**
	High	27.2%	23.2%	**50.4%**
Gender	**Female**	27.2%	23.2%	**50.3%**
	Male	19.8%	25.5%	**45.3%**
Parents with childen under care	**No**	20.5%	20.2%	**40.7%**
	Yes	28.4%	30.1%	**58.6%**

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index, January 2025
N varies by country and represents complete consumer responses, fielded Oct. 17, 2024 – Dec. 9, 2024

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The 24/7 digital window shopping mobile phones provide drives online discretionary spending.

The anywhere storefront facilitates far more than just completing purchases. Mobile phones also enable instant, highly engaging window shopping through their screens. This anytime, anywhere dynamic plays a leading role in how phones have become central to retail shopping experiences. Three-quarters of shoppers use their phones to either browse items or research products at least once a week. Most window shop even more frequently: 60% do so at least few times a week, and 32% daily or near daily. Put another way, only 12% of global shoppers did not browse merchant sites on their phones in the last month.

In particular, young consumers, parents with children under their care, and high-income consumers perform digital window shopping more frequently than average, and merchants can benefit because these shoppers spend the most.

Figure 10:

Consumers' mobile window shopping
How many consumers browse or perform product research on mobile devices, and how often
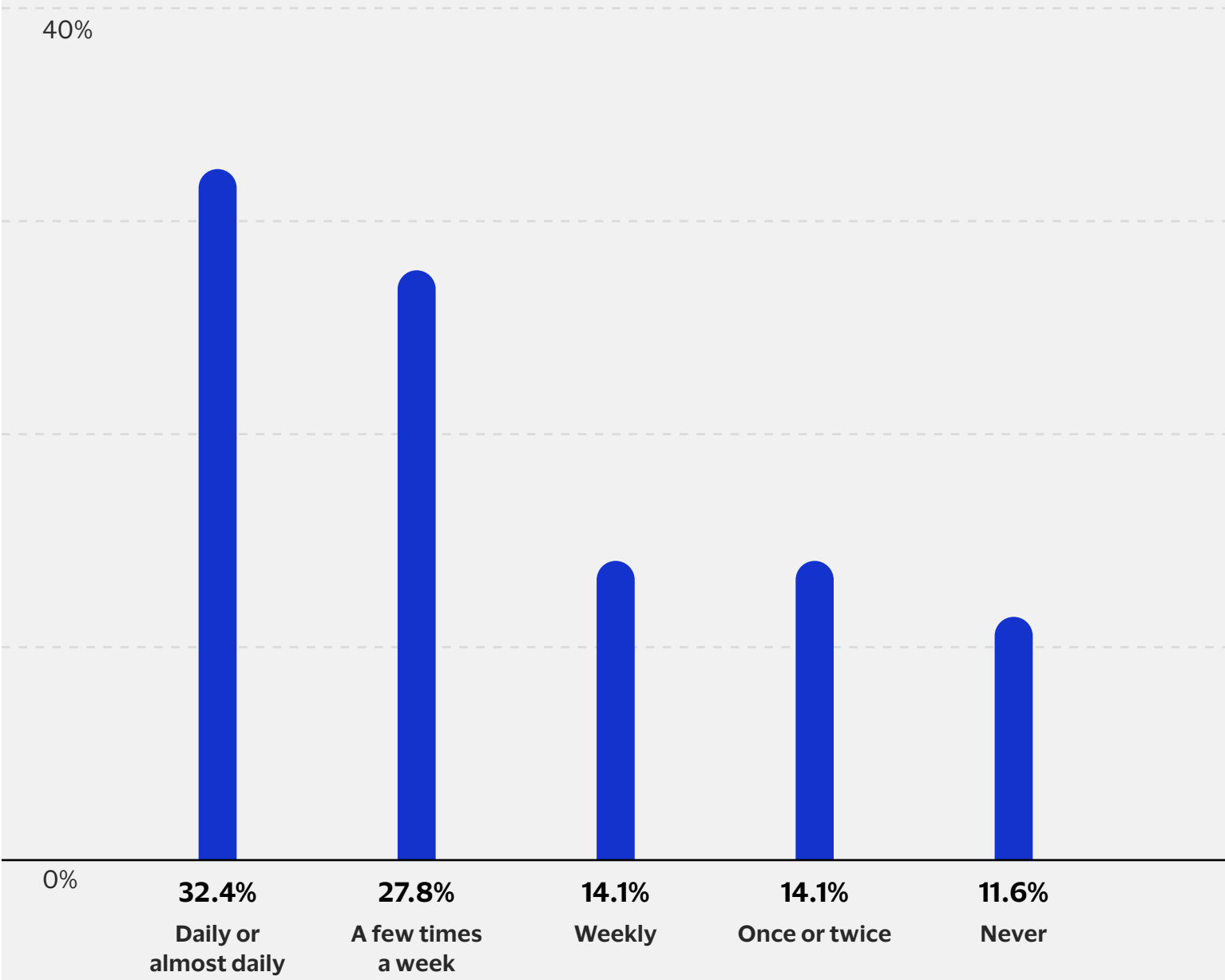
40%				
0%				
32.4%	**27.8%**	**14.1%**	**14.1%**	**11.6%**
Daily or almost daily	**A few times a week**	**Weekly**	**Once or twice**	**Never**

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Digital window shopping drives spending. Shoppers often load up their digital carts when they browse merchant sites, collecting items they want to look at again later or buy when they can. Once they have weighed their options or hit payday, they can return to the cart and complete the purchase.

Figure 11:

More browsing, more buying
Average number of days per month that consumers made a purchase online
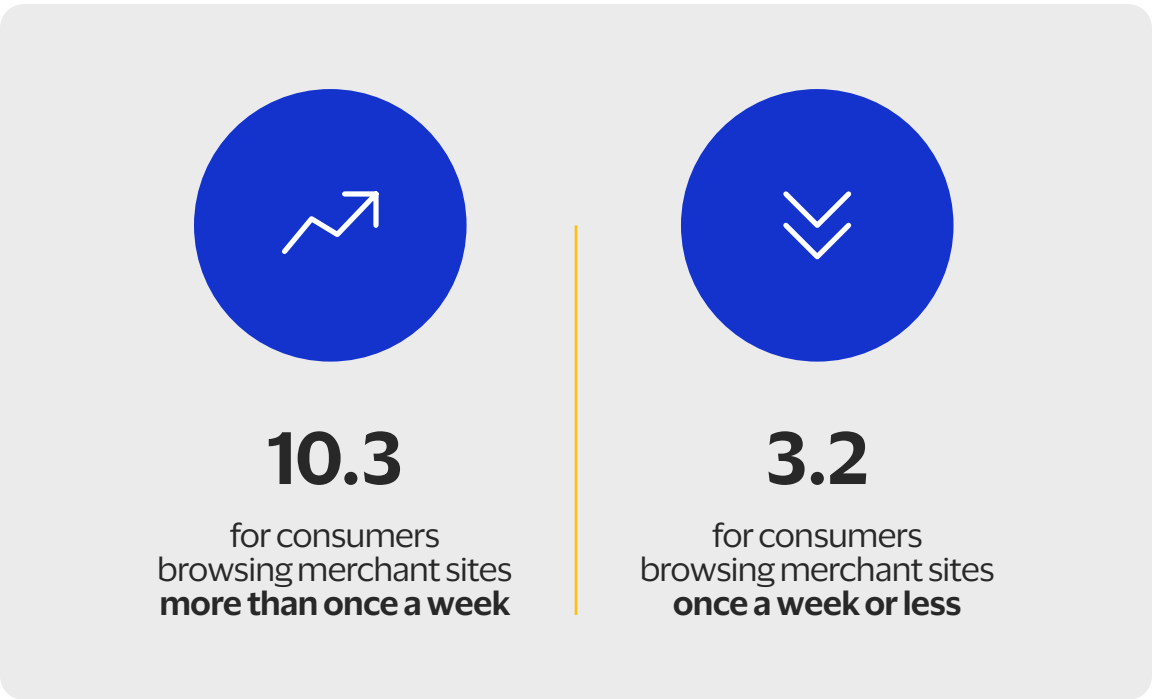
Mobile browsing leads to conversion more often than computer browsing: Shoppers who browse on their phones daily or almost daily make an online purchase half the days in a month. This "browse more, buy more" effect boosts discretionary spending. Consumers who window shop more than once a week are more likely to have most recently spent on nonessential categories like health and beauty products, clothing, electronics, appliances, and hobbies and games. In contrast, online grocery orders see no boost from heavy window shoppers.

10.3
for consumers browsing merchant sites **more than once a week**

3.2
for consumers browsing merchant sites **once a week or less**

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index, January 2025
N represents complete consumer responses, fielded Oct. 17, 2024 – Dec. 9, 2024

Because consumers tend to buy more as they browse more, retailers should encourage regular browsing. But checkout and payment friction can cause shoppers to abandon their carts, so **streamlined authentication and payment are critical to driving conversion.**

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Parents are avid digital shoppers, making one online purchase and conducting another digital shopping activity every day.

Digital shopping days measure how frequently a shopper engaged in digital shopping activities in the last month. For each activity recorded (browsing, online shopping, picking up an order in-store, and digitally assisted in-store shopping), shoppers could have up to 30 digital shopping days per activity, with each day indicating they performed that activity at least once on a given day. **Thus, with seven activities tracked, the total number of possible digital shopping days in a given month is 210.[5]**

Three key demographic characteristics drive digital shopping engagement: age, income, and parental status. Millennial and Gen Z consumers engage in the most digital shopping days per month — 64, on average. This drops to 49 for Gen X and 32 for Baby Boomers, meaning that even consumers in the older age group conduct one digital shopping activity per day, on average.
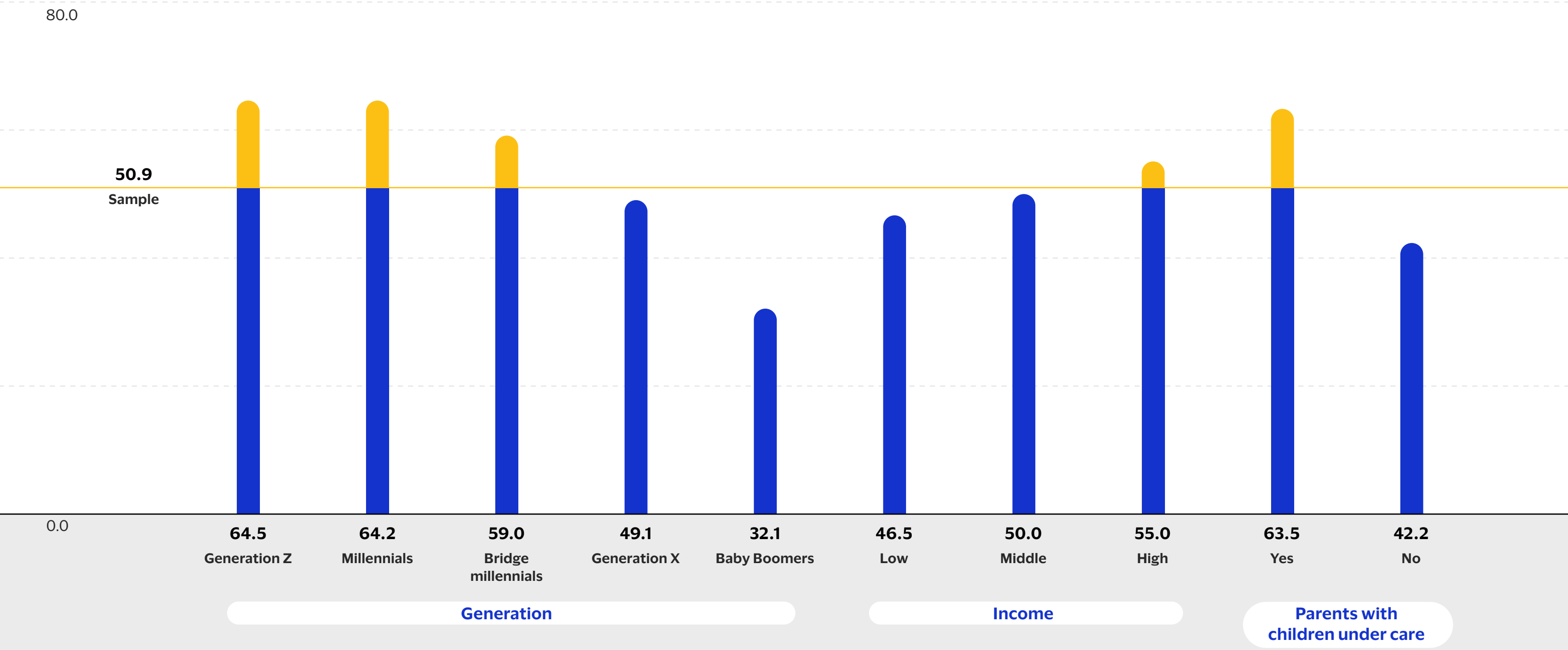
Parental status represents the largest key differentiator. Shoppers with children under their care engage in 50% more activity days than average, compared to other consumers. It thus seems that digital shopping can help lessen the load for these particularly busy individuals. Merchants should take note and adjust their strategies accordingly if parents are — or could be — a core element of their customer base.

5 A detailed explanation of digital shopping days is included in the Methodology at the end of this report.

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Figure 12:

Digital shopping days
Average number of consumers' digital shopping days per month, by demographic

80.0									
50.9 Sample									
64.5 Generation Z	**64.2** Millennials	**59.0** Bridge millennials	**49.1** Generation X	**32.1** Baby Boomers	**46.5** Low	**50.0** Middle	**55.0** High	**63.5** Yes	**42.2** No
0.0									

Generation

Income

Parents with children under care

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Shoppers in Saudi Arabia lead the pack, engaging in 69 digital shopping days per month. Other strong showings include consumers from the UAE (66 days) and Brazil (62 days). Mexico and Singapore fall in the middle of the pack. Meanwhile, shoppers in the long-established retail markets in Australia, the U.K., and the U.S. have been slower to gain enthusiasm about digital shopping. This is consistent with results from previous years that found the U.S. and the U.K. were slower to adopt Click-and-Mortar™ shopping strategies.

Parents with children under their care are more active buyers, and merchants need to make the mobile shopping experience seamless and efficient to attract these busy shoppers. Even in countries with less digitally active shoppers, like the U.S., parents' digital engagement rivals that of shoppers in more digitally engaged countries, indicating these top spenders are highly digital no matter where they live.

Figure 13:

Digital shopping days around the world
Average number of consumers' digital shopping days per month, by country

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index, January 2025
N varies by country and represents complete consumer responses, fielded October 17, 2024 – December 9, 2024

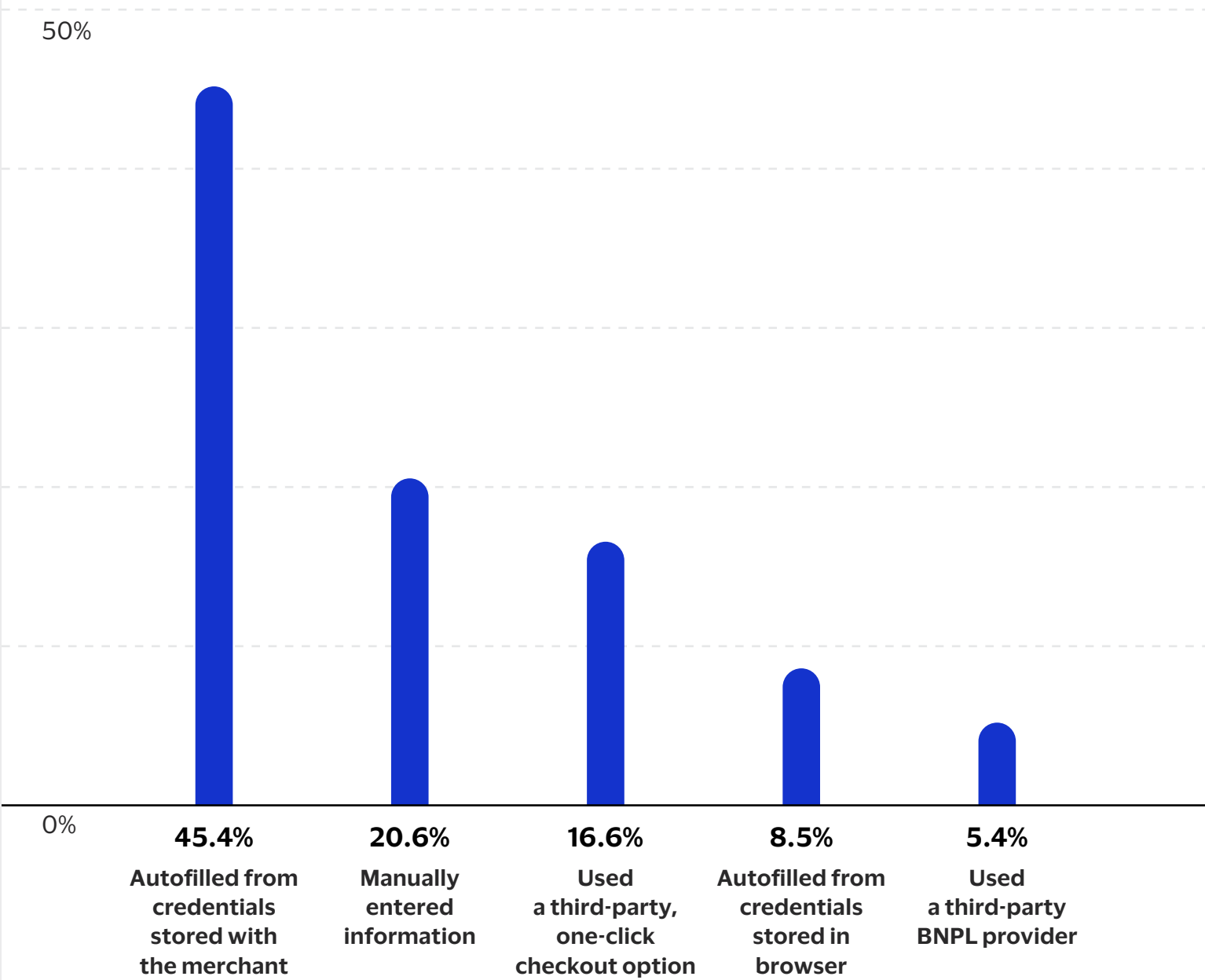| 68.7	65.6	62.3	57.4	50.2	46.0	44.3	42.0
Saudi Arabia	United Arab Emirates	Brazil	Mexico	Singapore	United States	Australia	United Kingdom
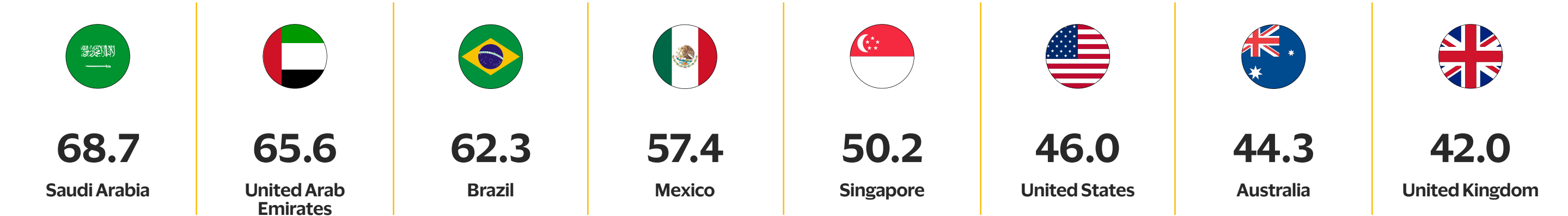
56% of shoppers choose merchants that offer fast payments; stored credentials and biometrics play a key role.

Shoppers want fast, no-fuss checkouts when they make a digital purchase. Delivering a friction-free payment experience is a must for reducing abandoned carts and avoiding lost customers. Manually entering payment information is time consuming and arduous — illustrated by just 21% of consumers having done this for their most recent online purchase.

Stored credentials and other streamlined solutions can prove central to conversion, and stored credentials is by far the most common way consumers pay. Using a third-party, one-click solution is another common seamless option. Among shoppers entering their payment information manually, our data suggests they likely worry about security and privacy.

Figure 14:

Completing payments online
How consumers paid for their most recent online purchase using a mobile device or computer

| 50% |
| 0% |

| 45.4% | 20.6% | 16.6% | 8.5% | 5.4% |
| Autofilled from credentials stored with the merchant | Manually entered information | Used a third-party, one-click checkout option | Autofilled from credentials stored in browser | Used a third-party BNPL provider |

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index, January 2025
N represents responses from consumers who made their last purchase digitally using a mobile device or laptop computer, fielded Oct. 17, 2024 – Dec. 9, 2024

Forty percent of shoppers across the eight countries studied always or regularly store payment credentials with merchants. Another 26% store credentials sometimes, while 34% rarely or never do so. None of these eight markets defy the overall trend, showing broad enthusiasm for storing credentials directly with merchants — if trust is established.

The top reason shoppers do not store their credentials with a merchant is a lack of trust that merchants can keep their data secure and private. Stored credentials can boost customer loyalty, but if merchants skip building trust first, they'll leave the full benefits untapped.

There is broad consumer enthusiasm for storing payment credentials with merchants —

if trust is established.

Speed, convenience, and trust are key reasons shoppers store payment information with merchants. Among shoppers who became more willing to store payment information with merchants over the last year, 56% named speed, 53% cited convenience, and 43% pointed to trust as the reason.

On the other hand, 60% of respondents cited data concerns about storing payment information with merchants, and 30% said they only store their payment information with merchants they trust. The prominent role of trust on both sides of the equation suggests there should be merchant demand for third-party solutions that give shoppers confidence about how their payment information is being stored.
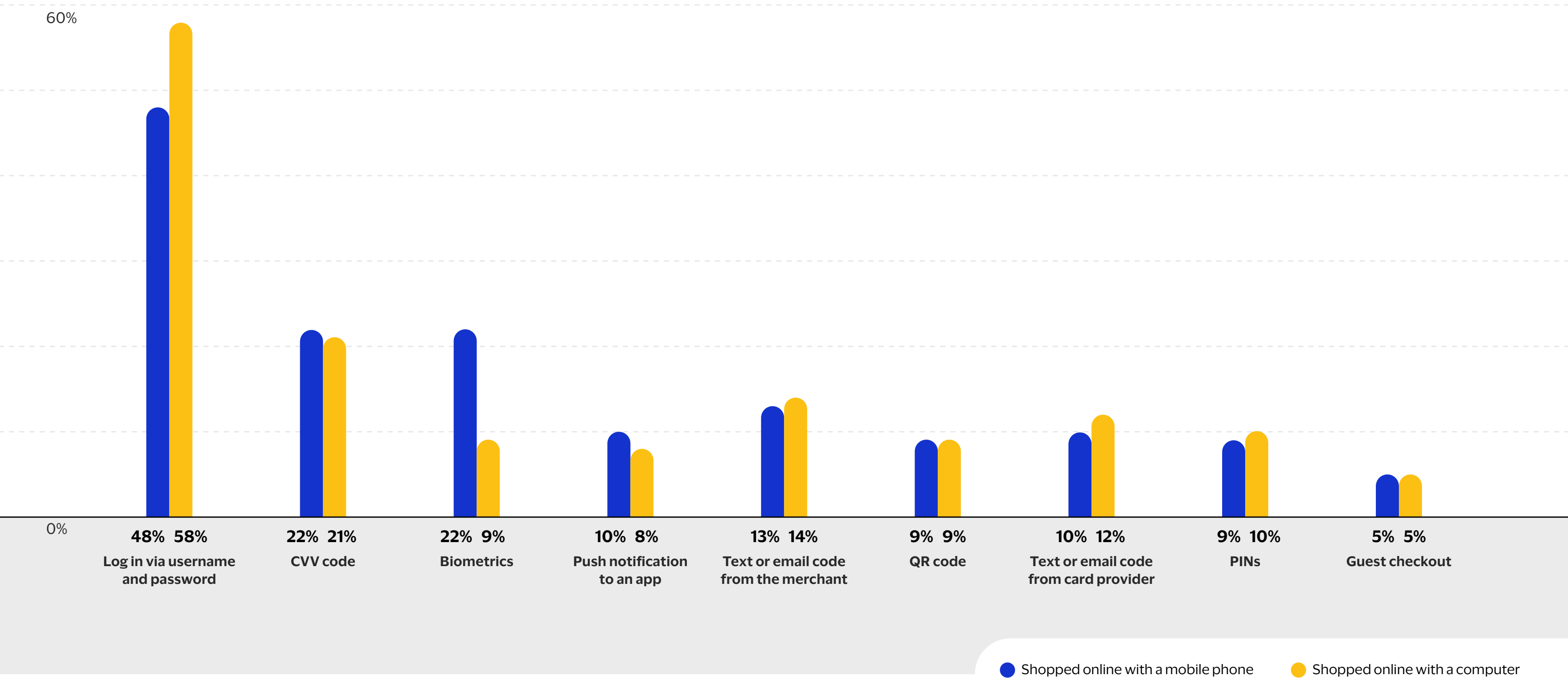
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Figure 15:

Storing payment credentials with merchants
Rate at which consumers store information with merchants at which they have accounts, by country

	Always	Most of the time	Sometimes	Rarely	Never
All countries	**17.1%**	**23.1%**	**26.0%**	**18.6%**	**15.1%**
Australia	9.6%	18.8%	28.8%	20.5%	22.3%
Brazil	20.6%	21.1%	19.6%	19.3%	19.4%
Mexico	17.2%	23.3%	22.4%	20.2%	16.9%
Saudi Arabia	21.8%	25.9%	27.2%	13.1%	12.1%
Singapore	11.0%	26.1%	33.9%	19.4%	9.6%
United Arab Emirates	22.3%	30.9%	19.4%	15.2%	12.3%
United Kingdom	12.1%	22.1%	30.4%	19.8%	15.5%
United States	16.9%	24.1%	28.5%	17.9%	12.6%

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index, January 2025
N varies by country and represents online purchases, fielded Oct. 17, 2024 – Dec. 9, 2024

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Figure 16:

Authenticating transactions
Percentage of consumers who used select authentication methods for their last purchase, by what device they used to shop online

48% 58%	22% 21%	22% 9%	10% 8%	13% 14%	9% 9%	10% 12%	9% 10%	5% 5%
Log in via username and password	CVV code	Biometrics	Push notification to an app	Text or email code from the merchant	QR code	Text or email code from card provider	PINs	Guest checkout

● Shopped online with a mobile phone   ● Shopped online with a computer

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Authentication methods build and preserve shoppers' trust, and they are also central to delivering a quick and easy checkout experience. Biometric authentication is gaining prominence for mobile device payments: 22% of shoppers who made their latest online purchase on a mobile device used it. That rivals CVV codes as the second-most common method. However, username and password logins remain the most common way to complete payment.

One important disadvantage of mobile devices is higher payment friction. Twenty-three percent of shoppers who made their latest online transaction via mobile device report experiencing a payment processing error, versus 17% for purchases made on a computer. This could be low-hanging fruit: Merchants can boost conversions by employing technology to help prevent payment failures or glitches. Doing so can also boost trust — and kick off a virtuous cycle, as better trust would then likely prompt more consumers to store credentials and gain the resulting benefits.

22%
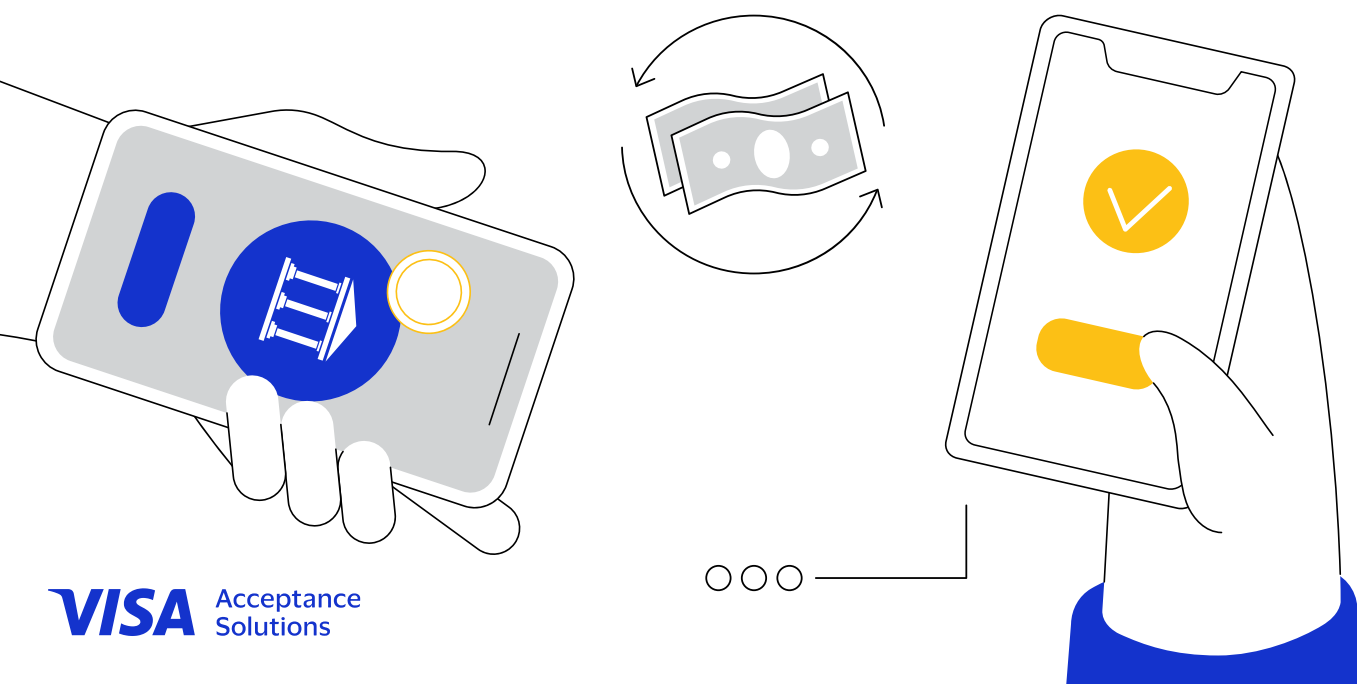
of shoppers who made their latest online purchase on a mobile device used biometric authentication.

Storing and tokenizing credentials is now a basic expectation for merchants that want to win and retain mobile-first shoppers. As consumers regularly turn to their phones to complete purchases, merchants need to prioritize reducing friction during checkout to keep customers happy.
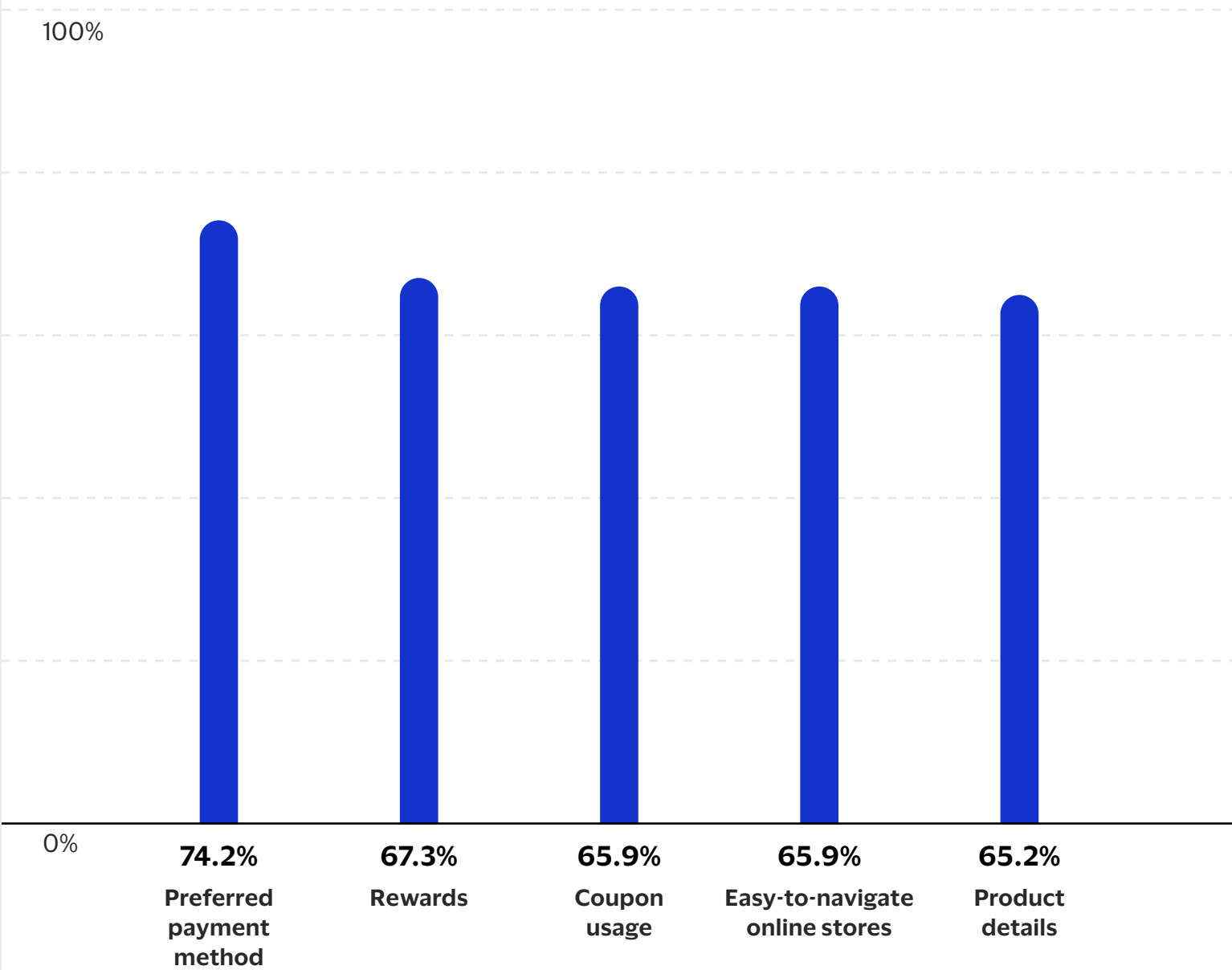

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Preferred payment methods, rewards, coupons, product details, and easy-to-navigate digital stores can build shoppers' confidence and increase conversion.
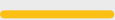
Shoppers around the world look for five key features when choosing a merchant. The ability to use their preferred payment method ranks as the top feature in seven of the eight countries and is second in Singapore.

Offering a broad range of payment options is just the starting point for merchants that want to attract and retain customers in 2025, however. Two areas are crucial: detailed product information and easy-to-navigate online stores. Merchants should invest in the quality and ease of their shopping experience through supporting these features, especially given that these two areas are more important to consumers than features that reduce margins, such as free shipping. Rounding out the top five is rewards and digital coupons.

Figure 17:

Shopping features consumers want
How many consumers used or would have used select features

100%

0%

74.2%	67.3%	65.9%	65.9%	65.2%
Preferred payment method	**Rewards**	**Coupon usage**	**Easy-to-navigate online stores**	**Product details**

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index, January 2025
N represents complete consumer responses, fielded Oct. 17, 2024 – Dec. 9, 2024

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Figure 18:

Why consumers leverage mobile devices in-store
How many consumers used mobile devices during in-store shopping for select reasons

66.5%	45.6%	34.0%	23.3%	6.8%
Price and savings	**Product information**	**Availability and store navigation**	**Payment and financing**	**Return policies**

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index, January 2025
N represents consumers who shopped in-store with mobile assistance, fielded Oct. 17, 2024 – Dec. 9, 2024
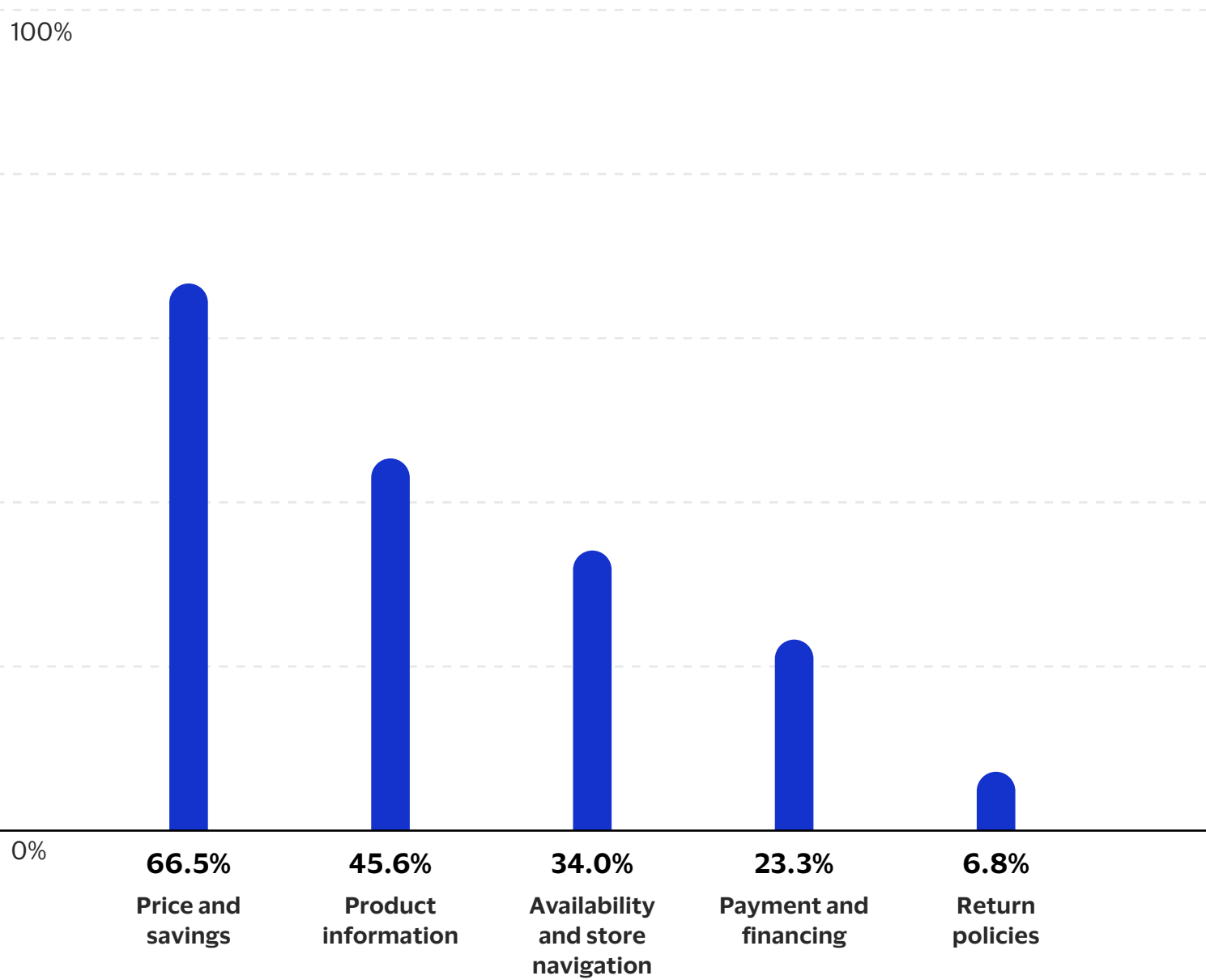
Click-and-Mortar™ experiences include leveraging mobile devices during in-store shopping, and these shoppers were most likely to use their mobile devices for features related to price and savings. Product information was also popular, followed by availability and store navigation.

These trends can vary significantly across countries. Consumers in the U.S. cared the least about price savings, for example, but were more likely than average to report availability and store navigation as a reasons to use their mobile devices in-store. Another example: 60% of consumers in Mexico and the UAE look up product information in-store, while only 35% of U.K. shoppers do the same.

67%

of mobile-assisted in-store shoppers use mobile features to get the best price when shopping in-store.

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In-store, buy more

In-store pickup offers merchants a golden opportunity. Across the eight countries, nearly half of consumers who ordered their latest purchase online and picked it up in-store said they always or often buy other products at the same time. The same cannot be true with curbside pickup, since the shopper does not enter the store to pick up their item.

However, shoppers are much more likely to be happy with their curbside pickup experiences, with 92% of consumers highly satisfied; 79% are as satisfied with in-store. This highlights an opportunity for merchants to improve their in-store pickup to boost satisfaction and drive add-on sales by getting more shoppers in the door.

92%

of consumers are highly satisfied with curbside pickup.

Shopping features that support a seamless and unified experience are consistently preferred: At least **65% of buyers** used or wanted to use each of these top five features at the merchant where they made their last purchase. Merchants should respond to what customers want by focusing on innovating or adding features that highlight the unified shopping experience.

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Figure 19:

The in-store boost
Percentage of online shoppers using in-store pickup who always or often buy other products,
by country

	All countries	Australia	Brazil	Mexico	Saudi Arabia	Singapore	United Arab Emirates	United Kingdom	United States
Always	20.4%	18.7%	16.4%	14.4%	20.1%	10.4%	17.7%	17.3%	24.8%
Often	23.0%	34.4%	21.0%	22.1%	11.6%	24.3%	22.8%	26.4%	23.3%
Total	43.4%	53.1%	37.4%	36.5%	31.7%	34.7%	40.5%	43.6%	48.1%

● Often   ● Always

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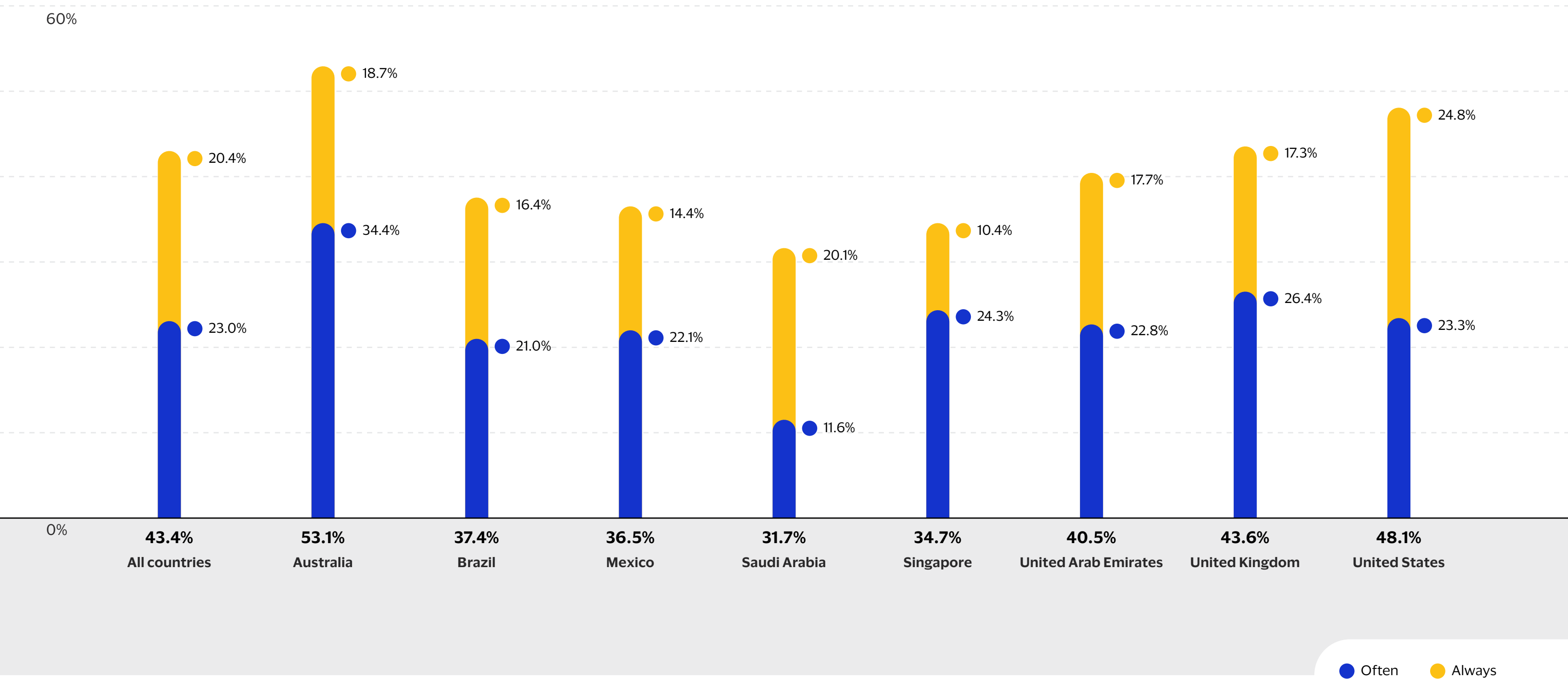
Mobile-first shoppers trade bricks for clicks, as busy shoppers increasingly want a digital shopping experience.

Shopping is becoming increasingly digital, as consumers gravitate toward the convenience of digital shopping features no matter where they are. In the last year, in-store shopping without digital assistance dropped an average of 3% in the five countries we surveyed last year. The UAE and the U.K. each had declines of about 5 percentage points, while Mexico, the U.S., and Saudi Arabia had smaller declines and Brazil ticked up nominally. Singapore and Australia were not included in last year's study.

The shift away from non-digital shopping drove a 9% increase in online shopping. Click-and-Mortar™ remained stable across countries. Though digital experiences are growing, the physical store still plays a notable role in the shopping journey, with 73% of purchases across the eight countries involving physical stores. These shifts, and their limits, reiterate the importance of offering digital features that can be used seamlessly across channels. Shoppers are being drawn to digital experiences regardless of channel.

Figure 20:

Consumer shopping in 2024
Percentage of shoppers who completed their most recent retail purchase in select ways, by country
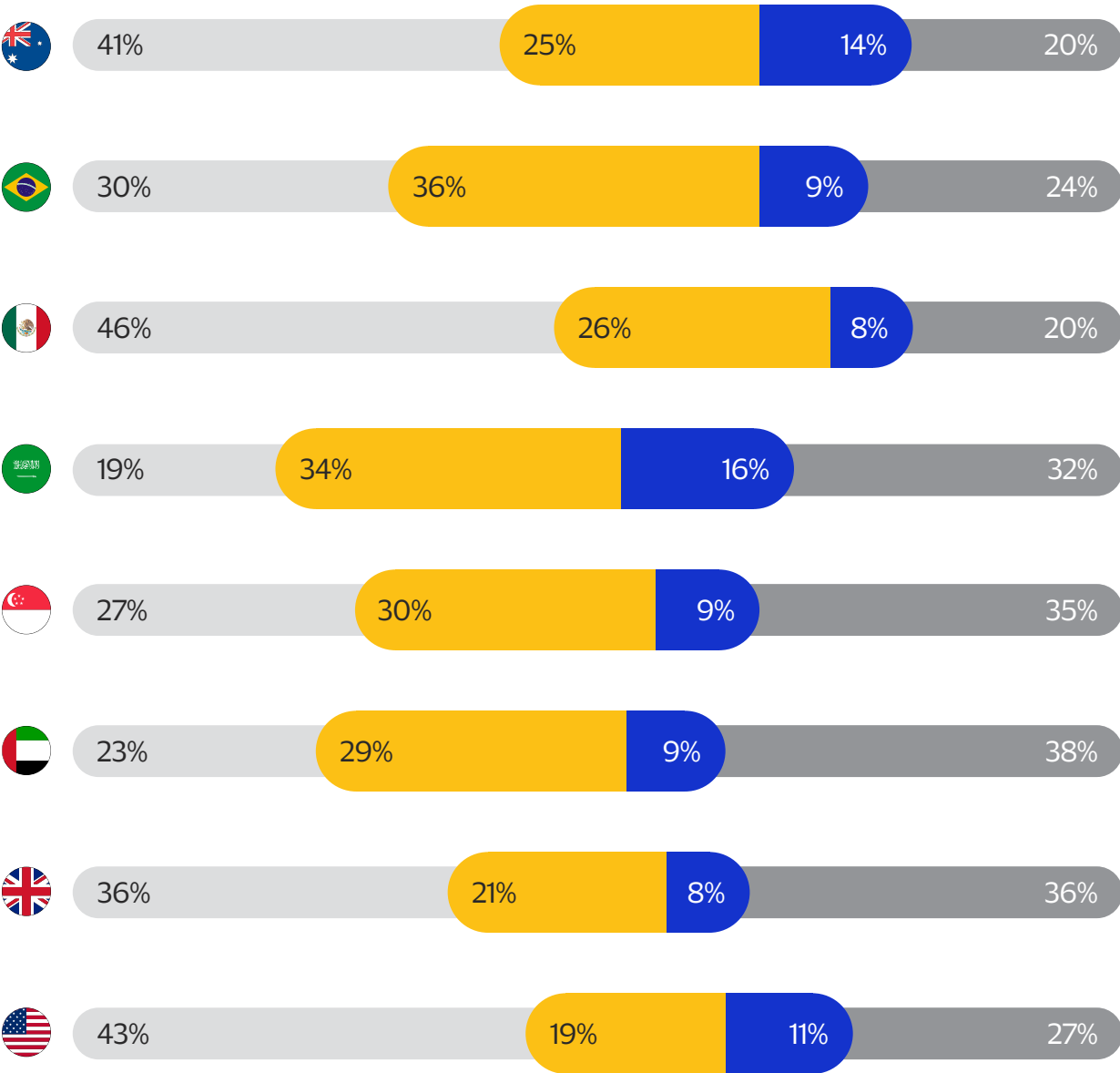
Legend:
- In-store shopping with digital assistance
- Pickup shopping
- In-store shopping (no digital assistance)
- Remote shopping (online only)

Country	In-store (no digital assistance)	In-store with digital assistance	Pickup shopping	Remote shopping
Australia	41%	25%	14%	20%
Brazil	30%	36%	9%	24%
Mexico	46%	26%	8%	20%
Saudi Arabia	19%	34%	16%	32%
Singapore	27%	30%	9%	35%
UAE	23%	29%	9%	38%
U.K.	36%	21%	8%	36%
U.S.	43%	19%	11%	27%

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Figure 21:

Shopping preferences
Why shoppers prefer select ways to shop

	Visit physical stores and make purchase there	Purchase online on a mobile device	Purchase online using laptop or desktop computer
Do not have to go to the store	N/A	61.8%	62.0%
Security-related reasons	42.6%	24.1%	31.5%
Save money or time	26.6%	54.8%	50.0%
Get the purchase sooner	53.9%	30.0%	29.8%
Faster	43.8%	58.1%	49.6%
Easy and convenient	61.6%	77.6%	74.5%

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index, January 2025
N represents complete consumer responses, fielded Oct. 17, 2024 – Dec. 9, 2024

When it comes to choosing between physical and digital channels, convenience is king. Respondents who prefer to purchase online via mobile device and via computer cite convenience as the reason they shop via that channel. Mobile devices also outperform other options as a faster way to purchase and help shoppers save money or time.

The rise in digital purchasing is a call to action for merchants to **focus on giving shoppers a convenient and secure checkout experience**. Compared with traditional in-store checkout, online experiences can have more friction, especially on a phone. In addition, consumers are less confident in the security of online purchases. As online shopping grows, merchants that can reduce these types of friction will have greater success converting browsers into buyers.

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Merchants worry about keeping up with consumers' rapidly evolving needs, and the unified shopping experience is becoming a critical offering.

The growing consumer demand for frictionless shopping requires merchants to keep on the cutting edge of payments technologies. So does Click-and-Mortar™ shopping that blends digital checkouts with physical stores. With so much riding on delivering seamless shopping experiences, 59% percent of merchants worry if their current payment technology can meet their future needs.
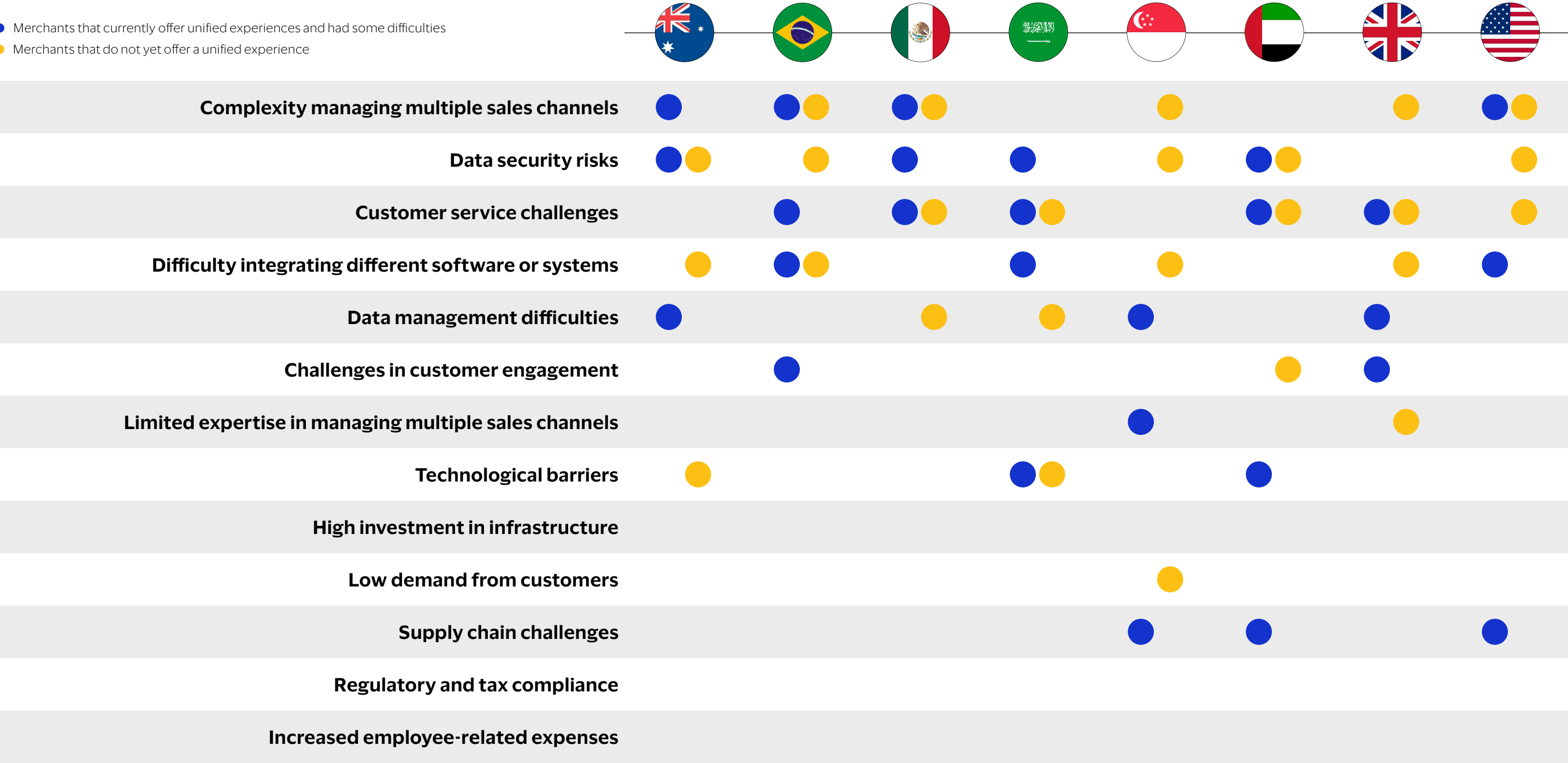
These worries are the most prominent in Mexico, Brazil, and Saudi Arabia, and merchants in the U.K. and UAE follow closely behind. Levels of concern are lowest in Singapore, a market where merchants tend to be at the forefront of adopting payments technology.

Figure 22:

Keeping up with consumer demands
Levels of concern for merchants about their current payment technologies meeting future needs

	Highly concerned	Somewhat concerned	Unconcerned
All countries	**26.6%**	**31.9%**	**41.5%**
Australia	15.5%	30.0%	54.5%
Brazil	33.8%	35.6%	30.6%
Mexico	34.4%	37.5%	28.2%
Saudi Arabia	33.8%	32.5%	33.8%
Singapore	19.5%	17.2%	63.3%
United Arab Emirates	27.4%	34.7%	38.0%
United Kingdom	28.1%	36.0%	35.8%
United States	20.5%	31.9%	47.5%

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index, January 2025
N varies by country and represents the complete merchant sample, fielded Oct. 17, 2024 – Dec. 9, 2024

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Figure 23:

Challenges to offering a unified experience
Top three challenges to offering a unified experience for merchants in each country, by whether merchants currently offer one

- ● Merchants that currently offer unified experiences and had some difficulties
- ● Merchants that do not yet offer a unified experience

Challenge	Australia	Brazil	Mexico	Saudi Arabia	Singapore	UAE	UK	US
Complexity managing multiple sales channels	●	● ●	● ●		●		●	● ●
Data security risks	● ●	●	●	●	●	● ●		●
Customer service challenges		●	● ●	● ●		● ●	● ●	●
Difficulty integrating different software or systems	●	● ●		●	●		●	●
Data management difficulties	●		●	●	●		●	
Challenges in customer engagement		●				●	●	
Limited expertise in managing multiple sales channels					●		●	
Technological barriers	●			● ●		●		
High investment in infrastructure								
Low demand from customers					●			
Supply chain challenges					●	●		●
Regulatory and tax compliance								
Increased employee-related expenses								

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In seven of the eight countries, nearly all merchants offering a unified experience report at least one problem in doing so, ranging from 98% in the U.K. to 88% in Brazil. Merchants in Singapore are least likely to report problems, but even so, 62% still face issues.

Additionally, a large percentage of merchants that do not yet offer a unified experience see at least one significant barrier to launching one. The complexity of managing multiple sales channels is the most widely faced obstacle for offering a unified experience. Data security risks and customer service challenges also stand out as two important challenges for merchants in providing a unified experience, whether they currently offer one or not.

Complexity in offering multiple sales channels was the top issue in five countries for merchants that had not launched a unified experience.

Most merchants worry that their payment technologies cannot meet their future needs, making innovation key to future growth and revenue. Implementing new technologies can be costly, especially for smaller businesses. Top challenges merchants face include complexity in managing multiple channels, data security risks, and customer service issues. Third-party providers can help retailers navigate these challenges and the shift to a unified shopping experience, **but only half of merchants leverage third-party assistance.**

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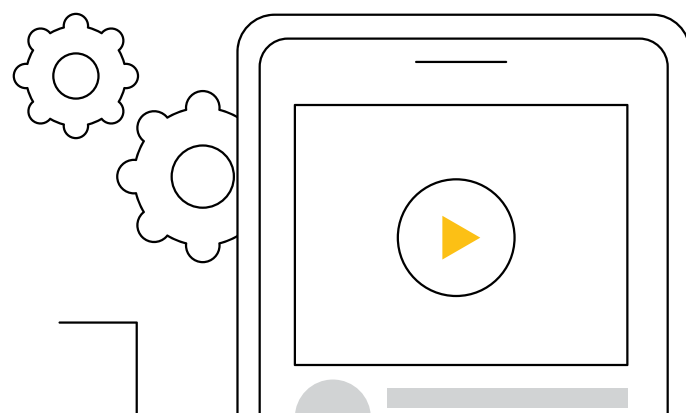
Methodology

The 2025 Global Digital Shopping Index: The rise of the mobile window shopper and what it means for payments, a PYMNTS Intelligence and Visa Acceptance Solutions collaboration, examines the growing importance of mobile devices in consumer shopping behaviors 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.

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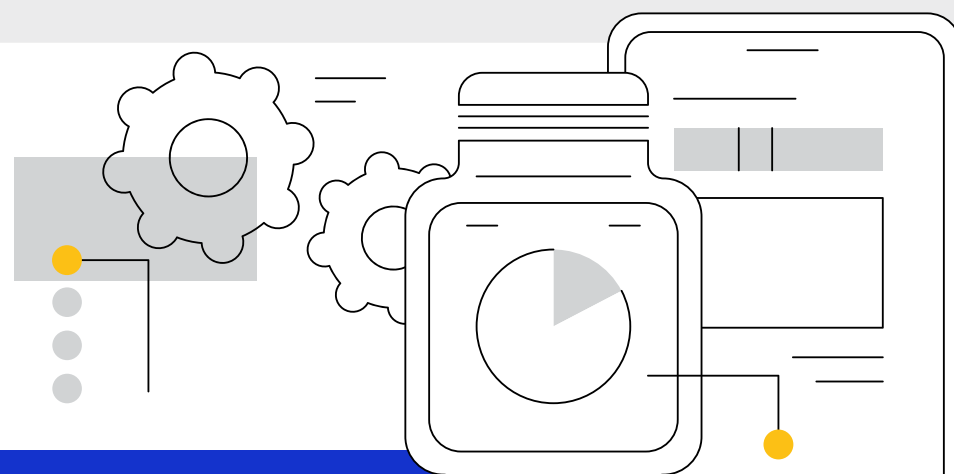
To solve this problem, we estimated the average number of days consumers engaged in a digital shopping activity over a month. To do so, we use the actual number of days for daily (roughly 30) and not at all (0). We estimate the number of days for the other two categories by interpolating for weekly but not daily and monthly but not weekly; these estimates are reasonably accurate when averaged across large groups of people.[6]

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 (five days), and shopped in-store with digital assistance (seven 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.

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6 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

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.

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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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