

The Global Digital Shopping Index,
a PYMNTS and Cybersource collaboration,
is a comprehensive study on how digital channels and
features are reshaping the dynamics of retail shopping.
The second edition in the series focuses on the market
in Australia and is based on surveys of more than
1,899 consumers and 585 merchants in Australia.

The Global Digital Shopping Index

 Australia Edition

PYMNTS.com



DECEMBER 2020

The Global Digital Shopping Index

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The Global Digital Shopping Index was done in collaboration with Cybersource, and PYMNTS is grateful for the company's support and insight. [PYMNTS.com](https://pymnts.com) retains full editorial control over the following findings, methodology and data analysis.

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Introduction

The COVID-19 pandemic has caused considerable suffering and economic disruption around the world. It has also spurred remarkable adaptation through the internet and digital technology that has allowed businesses and consumers to carry on, however. These innovations have been especially impactful when it comes to the age-old necessity of shopping.

Digital transformation in how consumers shop has been taking place in nearly every country around the world, but it has taken many different shapes depending on local circumstances, including the virus's impact and locations' existing technological infrastructure and capacity. PYMNTS has embarked on an ambitious global study of four key markets around the world: the United States, Australia, the United Kingdom and Brazil. The

Global Digital Shopping Index, a collaboration with Cybersource, examines how consumers are using digital technology to meet their needs and wants and evaluates how merchants are delivering the digital capabilities that consumers now expect and demand.

This edition is focused on Australia, a country of 25 million people. The nation's move to digital has been more modest in some respects compared to the U.S., where PYMNTS' research shows a strong preference for digital-native shopping experiences — those that eliminate the need to go into stores altogether. Australians are comparatively more inclined to continue going to brick-and-mortar stores, but they are as interested as U.S. consumers — sometimes more so — in digital features that make shopping experiences more efficient, convenient and

economical. Australian consumers have also moved their overall shopping journeys and the channels in which they begin and complete purchases in a decidedly digital direction.

Our research shows that digital-native shopping journeys, which see consumers shopping via computers or mobile devices and having their purchases delivered to their homes, increased by 19 percent since the pandemic. Online cross-channel journeys — when consumers purchase products online and retrieve them in or outside stores — increased by more than 18 percent. In-store shopping fell by 6 percent.

The Global Digital Shopping Index: Australia Report is based on a survey of 1,899 Australian consumers and 585 merchants conducted in August and September 2020. The key insights from our research follow.

19%
Increase in
share of
Australian
consumers
preferring
"digital native"
shopping
journeys

Key findings

01

Australian consumers' shopping journeys have undergone a modest but marked digital shift since the pandemic's onset, and a growing share prefer wholly online or cross-channel experiences.

The digital shift in Australia has not been as pronounced as in the United States: In-store shopping has remained the preferred method for 67.1 percent of consumers there since the pandemic began. The share of brick-and-mortar shoppers in the U.S., by comparison, dropped to 59.6 percent. A marked shift has occurred toward digital channels in Australia, particularly for online native journeys, which have grown by 24 percent since the pandemic. Online cross-channel commerce has also grown by a significant degree: 18.3 percent. The use of mobile shopping channels — native and cross-channel — was low to begin with and has declined significantly since the pandemic, which could reflect that consumers are spending much more time at home and opting to use computers over smartphones for their digital shopping.

We found that 6.3 percent of consumers overall went from preferring wholly instore shopping to digital-first channels. These shifters are evenly distributed across income groups — 40 percent are low income, 33 percent are middle income and 27 percent are high income — and their average age is 43.6 years. They are also disproportionately female, at 64.3 percent.

02

Australian consumers are turning to digital features to mitigate the frictions they encounter with in-store shopping.

Our global Index measures consumer satisfaction with different shopping experiences — higher scores mean consumers experience less friction and frustration. Online-native shopping journeys are the most satisfying for Australian consumers: They score 123.1 on a scale with a median of 100 while brick-and-mortar journeys are the least satisfying, scoring just 52.2.

Satisfaction is driven to a significant extent by the digital features that consumers can access, but two main considerations appear paramount for Australians: value and convenience, or “value me” and “make it easy for me” features. The features Australian consumers most commonly use include rewards (44.4 percent), product recommendations (35.6 percent) and product details (38.3 percent).

The features consumers are most interested in but don't currently use are similarly oriented toward making shopping experiences easier and more economical. Large shares of consumers would be interested in using features that enable price matching (43.1 percent), refunds (37 percent) and inventory checking (32.2percent), for example. Interest in such features may reflect the fact that in-store shopping remains prevalent in Australia and consumers are looking for features that can vastly improve the experience.

03

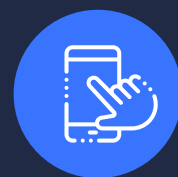
Top-performing merchants in Australia offer robust arrays of digital features and they are investing in improving these capabilities.

Merchants that scored high in our Satisfaction Index offer no less than 97 percent of the 27 digital features we examined and their offerings are more aligned with the interests of Australian consumers. Top-ranked merchants offer 97 percent of “make it easy for me” features — close to twice the share offered by middle performers.

Top performing merchants are also more likely to be omnichannel. The greatest share of them — 35.5 percent — make between 50 percent and 75 percent of their sales in store. Bottom performers, on the other hand, more heavily rely on brick-and-mortar stores: 89.1 percent of them make their sales in store.

Digital first ordering and payment capabilities top the agenda in the coming years for high-ranking merchants: 52.2 percent plan to invest in mobile order-ahead, 49.7 percent in in-store pickup and 45.3 percent in curbside or customer service pickup.

Digital-first capabilities that Australian top merchants plan to innovate over the next three years



52%
mobile
order-ahead



50%
in-store
pickup



45%
curbside or
customer service
pickup

04

Australian consumers are robust users of contactless payments and they are interested in cross-channel shopping experiences and features.

The first study in our series focused on U.S. consumers. A comparison to Australia helps to illuminate some of the distinctive aspects of the two markets. Australians tend to have a greater affinity for in-store shopping than U.S. consumers. This does not mean that they are averse to digital innovation, however, such as contactless payment technologies.

Nearly 47 percent of them use contactless payments via cards or, to a lesser extent, digital wallets. This is nearly three times the share of U.S. consumers. This likely reflects the fact that contactless cards and terminals have made greater inroads in Australia. Australian consumers' tendency to use contactless cards may correspond to greater adoption of other touchless payment technologies as well: 17.5 percent of Australian consumers say they employ touchless payment methods in addition to contactless cards, whereas 13 percent of Americans say the same.

Australians consider cross-channel shopping experiences to be close to as satisfying as wholly instore ones. U.S. consumers, on the other hand, find digital native experiences considerably more satisfying than cross-channel ones.

Australians are less averse to going into stores when doing cross-channel shopping. More than one-quarter of Australian digital shoppers use in-store pickup — nearly twice the share of U.S. consumers, who tend to prefer curbside pickup. This may also reflect the reality that curbside pickup is a less developed practice in Australia while in-store pickup, commonly known as “click and collect,” is gaining traction.

The Digital Shift Down Under

PYMNTS.com



How digital technology and the pandemic is altering the shopping journey for consumers and merchants in Australia

In-store shopping remains prevalent in Australia.



67%

Brick-and-mortar

19%

Online shopping using computers or tablets to shop and have products delivered



Yet, there has been a decided shift toward digital channels since the pandemic's onset.



24%

Online-native

prefer this channel today versus before the pandemic



18%

Online cross-channel

prefer to shop online but pick up products instore



-6%

Brick-and-mortar

prefer to shop in store

Australian consumers are drawn to digital channels because they have more satisfying shopping experiences.

Online shopping satisfaction score:

123.1



Brick-and-mortar satisfaction score:

52.2

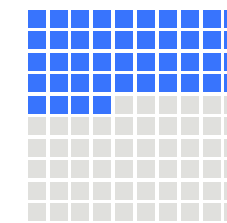


Australian consumers are most interested in digital features that make the shopping experience more economical and convenient.

Consumers' usage:



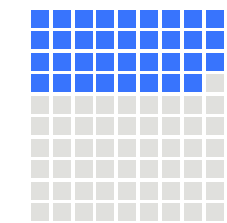
44%



Rewards



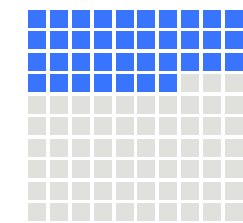
38%



Product details



37%



Product recommendations

Top-performing merchants in Australia offer wide arrays of digital features and they are investing in improving these capabilities.

Merchants plan to improve:

52% mobile order-ahead



50% in-store pickup



41% Checking product inventory



The Global Digital Shopping Index

Mapping the changing shopping journey

Australian consumers appear to have an affinity for in-store shopping that has diminished but largely endured during the pandemic. The pandemic has simultaneously prompted a significant portion of consumers to employ digital shopping channels and features and this could lead to wider adoption in the future. Our study divides consumers into five personas to better understand these shifts:

19%
of Australian consumers prefer **online-native shopping journeys.**



Online native:
shoppers who prefer to use computers to pay for products and have them delivered



Mobile native:
shoppers who prefer to use smartphones to pay for products and have them delivered



Online cross-channel:
shoppers who prefer to use computers to pay for products and pick them up at the store curbside or via kiosk, for example



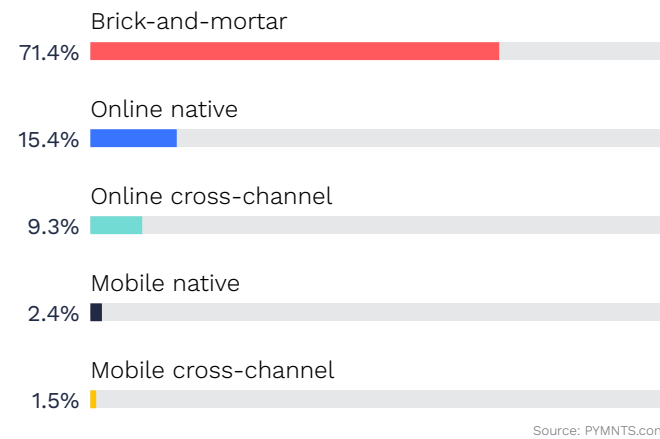
Mobile cross-channel:
shoppers who prefer to use smartphones to pay for products and pick them up at the store



Brick-and-mortar:
shoppers who prefer to pay for products and receive them in store

FIGURE 1:
How Australian consumers shopped before the pandemic

Australian consumers' preferred ways of shopping, by channel



The vast majority of consumers — 71.4 percent — preferred brick-and-mortar shopping before the pandemic while 15.4 percent preferred online-native channels and 9.3 percent opted for online cross-channel. Australian consumers' preferences for online cross-channel shopping exceeds that of Americans: 7.8 percent of them opted for this channel before the pandemic began. This further suggests a comparatively greater affinity for in-store shopping in Australia.

The pandemic has reduced in-store shopping by 6 percent: 67.1 percent of consumers in Australia are brick-and-mortar shoppers today. The most dramatic shift occurred among online-native shoppers. This group grew by 24 percent since the pandemic's start and now accounts for 19 percent of consumers. The use of mobile-centered shopping channels has fallen considerably, which may reflect the fact that consumers have been home much more than usual and have had ready access to their computers.

FIGURE 2:
Change in Australian consumers' shopping behaviors

Shift in share representing shopping personas since the pandemic's onset

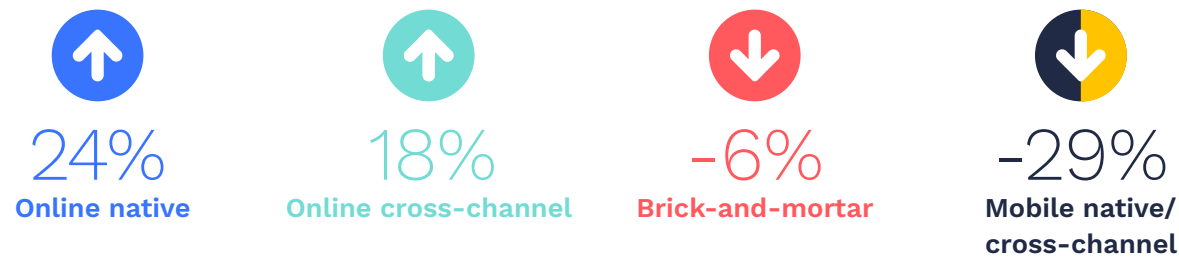


TABLE 1:
Digital shifters' demographics

Demographic characteristics of consumers who have shifted their preferences from in-store shopping to digital shopping since the pandemic's onset

	Sample	Digital shifters
Total respondents	100.0%	6.3%
Have college degree	27.5%	40.3%
Female	50.7%	64.3%
Low income	50.8%	39.7%
Middle income	27.9%	33.0%
High income	21.3%	27.2%
Average age	46.4	43.6

Source: PYMNTS.com

One of the hallmarks of the pandemic-induced digital shift is a democratizing effect. Digital technologies are not just being used by younger, technology-centric consumers but also across all demographic categories. These patterns extend to Australia. Our research shows that 6.3 percent of Australian consumers are digital shifters — they went from wholly in-store shopping before the pandemic to digital channels after. Their average age is 43.6 and they represent all income brackets. Another notable distinction about these digital shifters is that 64.3 percent of them are female.

The Global Digital Shopping Index

Overcoming shopping frictions in stressful times

Online and mobile shopping were gaining traction before the pandemic began. There are obvious reasons for this, not least the ability to accomplish mundane tasks with a few taps that otherwise would involve a potentially lengthy trip to a store, searching the aisles and waiting in line. The pandemic has spotlighted the benefits of digital shopping in a whole new way, however.

Digital technologies can minimize the risk of exposure by eliminating unnecessary shopping trips and making necessary ones faster and safer through features like contactless payments, mobile order-ahead and inventory checking. They can reduce stresses many consumers may already be feeling.

FIGURE 3:

Index scores and shopping personas

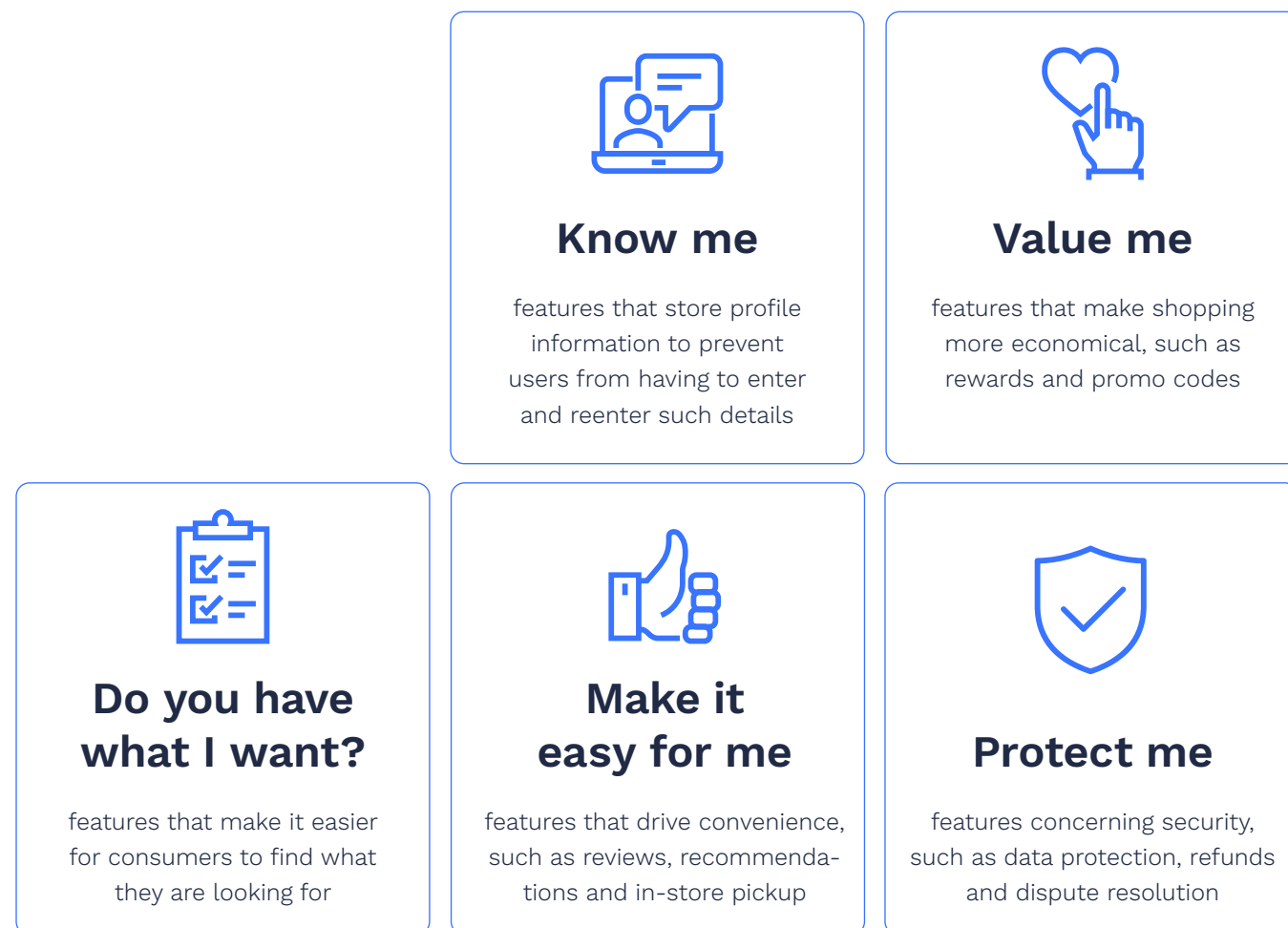
Index satisfaction scores associated with the five shopping personas

Source: PYMNTS.com



The taxonomy of digital features

We examined consumers' use of and interest in nearly three dozen digital shopping features, which can be categorized into five groups.



Know me

- **Profile:** I can set up a digital profile with this retailer.
- **Information sharing (shipping):** The retailer has access to my shipping information.
- **Information sharing (history):** The retailer has access to my order history.
- **Information sharing (payments):** The retailer has access to my previous payment methods using stored card credentials.



Value me

- **Rewards:** The retailer has loyalty or reward programs that I can use in the store, online and on my mobile devices.
- **Coupon usage:** I can use the same coupons digitally.
- **Recommendations:** I receive suggestions about things that I might like based on past purchases or browsing history.
- **Promo codes:** I receive promo codes targeted to my specific interests.
- **Marketing opt-in:** I can opt into marketing communications targeted to me with special offers.



Do you have what I want?

- **Price matching:** The merchant will match the prices of other merchants selling the same products.
- **Inventory:** Available inventory is updated digitally in real time.



Make it easy for me

- **Product details:** Product details are available digitally.
- **Voice:** I am able to order products using my voice-activated device.
- **Product reviews:** Reviews are available digitally.
- **Free shipping:** Free shipping is available for digital orders.
- **Product recommendations:** Recommendations are available digitally.
- **Buy online, pickup in store (BOPIS) from a kiosk:** Customers can use an automated method to receive the product.
- The retailer offers a mobile app I can use to make purchases for delivery or pickup.
- I can use a mobile device to locate a product when in a physical store.
- I can buy online, pickup in store from an employee at a customer service desk or have an employee deliver the product to my car.



Protect me

- **Purchase returns:** I can return purchases either by mail or to a store location.
- **Protect data:** I am able to store my card details on file in a secure manner.
- **Disputes:** It is easy to resolve issues with the merchant.
- **Digital purchase refunds:** The retailer will refund my digital purchases either online or at the store.
- **Fraud purchase refunds:** The retailer will refund fraudulent charges.
- **Live help:** I can get live help (phone, online chat, etc.) when I am not in the store.
- **Online returns:** I can make free returns using printable shipping labels.

Australian consumers find online-native shopping journeys more than twice as satisfying as in-store ones.

PYMNTS has sought to measure these effects through its Digital Shopping Index, which gauges consumer satisfaction with different types of shopping journeys, with scores ranging from 52.2 to 123.1. Our index shows that in-store shopping is the least satisfying mode of shopping in Australia, even though consumers there have a strong attachment to the tradition.

The index shows that online-native journeys are the most satisfying, earning an Index score of 123.1 on a scale with a median of 100, while brick-and-mortar journeys score just 52.2.

Our research suggests that the key to delivering more satisfying shopping experiences lies in offering the digital capabilities and features consumers have

come to expect when shopping online. A significant share of Australian consumers already use digital features like mobile ordering and in-store pickup – and even larger shares would be interested in doing so. Majorities either currently use or would be interested in using more than a dozen features, including rewards and inventory information tools.

Our research reveals that the key drivers of Australian consumers' interest in digital features are features that make it easy for them and that value them – those that offer convenience and value. The most commonly used features are rewards, product details and recommendations, which 44.4 percent, 38.3 percent and 36 percent of consumers reported using, respectively.

TABLE 3:

Consumer interest in digital features

Share of consumers who currently use or would use select features

	Have used	Would use
• Profile	22.3%	22.2%
• Information sharing (shipping)	24.9%	21.1%
• Information sharing (history)	29.4%	21.1%
• Information sharing (payments)	21.3%	19.5%
• Rewards	44.4%	23.1%
• Coupon usage	28.5%	29.5%
• Recommendations	35.6%	21.6%
• Promo codes	30.8%	26.1%
• Marketing opt-in	28.1%	22.9%
• Price matching	13.8%	43.1%
• Inventory	22.9%	32.2%
• Product details	38.3%	22.0%
• Voice	7.5%	20.2%
• Product reviews	28.2%	26.1%
• Free shipping availability for digital orders	24.8%	31.0%
• Product recommendations	27.9%	25.2%
• BOPIS from a kiosk	12.1%	26.6%
• Mobile app availability for purchase with delivery/pickup options	19.5%	23.3%
• Locate product in store with mobile phone	14.7%	29.6%
• BOPIS from employee or curbside	19.5%	20.1%
• Purchase returns	21.2%	29.3%
• Protect data	21.2%	22.9%
• Disputes	23.6%	28.8%
• Digital purchase refunds	21.5%	30.5%
• Fraud purchase refunds	19.0%	37.0%
• Live help	20.4%	30.6%
• Online returns	12.7%	34.8%

Source: PYMNTS.com

TABLE 3:

Shopping features that merchants and consumers regard as most important

Perception gap between merchants and consumers

	Merchants	Consumers	Gap
• Profile	10.6%	2.5%	8.0%
• Information sharing (shipping)	6.8%	1.9%	4.9%
• Information sharing (history)	3.6%	2.0%	1.6%
• Information sharing (payments)	2.9%	1.8%	1.0%
• Rewards	14.7%	20.3%	-5.6%
• Coupon usage	2.7%	3.8%	-1.1%
• Recommendations	1.8%	1.9%	-0.2%
• Promo codes	3.9%	5.3%	-1.4%
• Marketing opt-in	3.4%	0.8%	2.6%
• Price matching	3.4%	6.0%	-2.6%
• Inventory	4.7%	3.0%	1.6%
• Product details	6.6%	4.8%	1.9%
• Voice	0.5%	0.2%	0.3%
• Product reviews	0.9%	1.8%	-0.9%
• Free shipping availability for digital orders	3.8%	10.2%	-6.4%
• Product recommendations	1.3%	1.5%	-0.2%
• BOPIS from a kiosk	0.5%	1.1%	-0.5%
• Mobile app availability for purchase with delivery/pickup options	0.9%	1.6%	-0.7%
• Locate product in store with mobile phone	0.4%	1.3%	-0.9%
• BOPIS from employee or curbside	5.0%	2.3%	2.7%
• Purchase returns	3.0%	3.1%	-0.1%
• Protect data	1.1%	5.9%	-4.8%
• Disputes	4.3%	4.8%	-0.5%
• Digital purchase refunds	2.5%	2.6%	-0.1%
• Fraud purchase refunds	4.7%	6.4%	-1.7%
• Live help	5.4%	1.6%	3.8%
• Online returns	0.9%	1.6%	-0.7%

Source: PYMNTS.com

Other “most wanted” features — those not commonly used but that consumers would use if possible — similarly concern value and convenience. Our research shows that 43.1 percent would be interested in price matching features and that 37 percent and 32.3 percent would be interested in refund availability and inventory checking capabilities, respectively.

The unique characteristics of Australian consumers come into clearer view when we examine the features they regard as most important. Rewards top the list by a wide margin, with 20.3 percent citing it, and next is free shipping for digital orders at 10.2 percent. This contrasts with U.S. consumers, for whom free shipping is the most important digital feature, and reinforces the theme that consumers in Australia are not only looking for digital features that allow them to avoid in-store shopping but for those that can make the experience more satisfying and rewarding.

We also examined the features merchants believe are most important to their customers. Australian merchants recognize that rewards are a compelling feature. The

20%
of Australian
consumers
consider
rewards the
most important
digital feature

largest share of them — 14.7 percent — cite it as the most important feature for consumers. We found that 5.6 percentage points more consumers have this view as well. Many merchants are not well-aligned with consumer demand when it comes to the other features, however, including free shipping and price matching. A 6.4 percentage point gap exists in the perceived importance of free shipping for digital orders and a 4.8 percentage point gap exists for data protection, with consumers in both cases valuing the features more than merchants realize.

The Global Digital Shopping Index

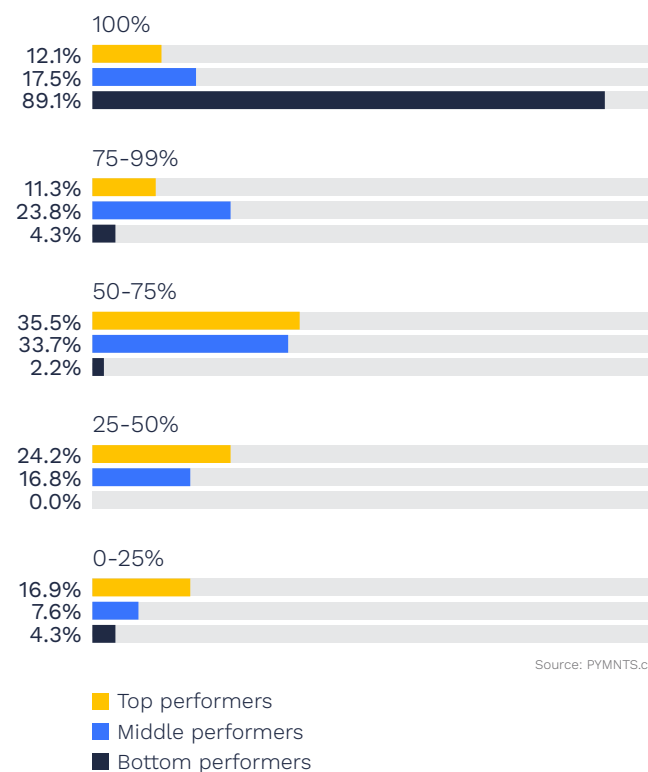
The merchant agenda

It might appear that smaller retailers face greater competition from larger online marketplaces given the degree to which consumer satisfaction is linked to digital features. Our research reveals a more complex picture, however. Merchants that sell in multiple channels are most likely to be top-ranked in our Satisfaction Index.

Our research shows that top performers in Australia are most likely to be omnichannel. The greatest share of them, 35.5 percent, sell between 50 percent and 75 percent of their goods in store. Our research also found that 89.1 percent of bottom-ranked merchants are solely brick-and-mortar merchants.

What these top-performing merchants have in common is they offer robust and varied digital features. Top performers offer no less than 97 percent of the 27 features we examined and they seem to recognize Australians' desires for convenience and value more than other merchants. They offer 97 percent of "make it easy for me" features — close to twice the share middle performers offered.

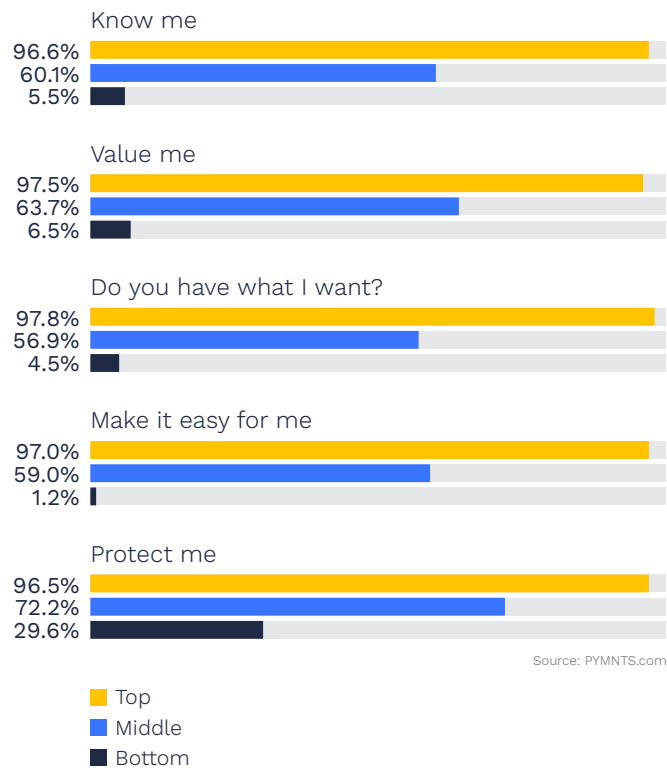
FIGURE 4:
Merchant ranking and omnichannel commerce
 Distribution of merchant ranking groups, by share of in-store sales



52%

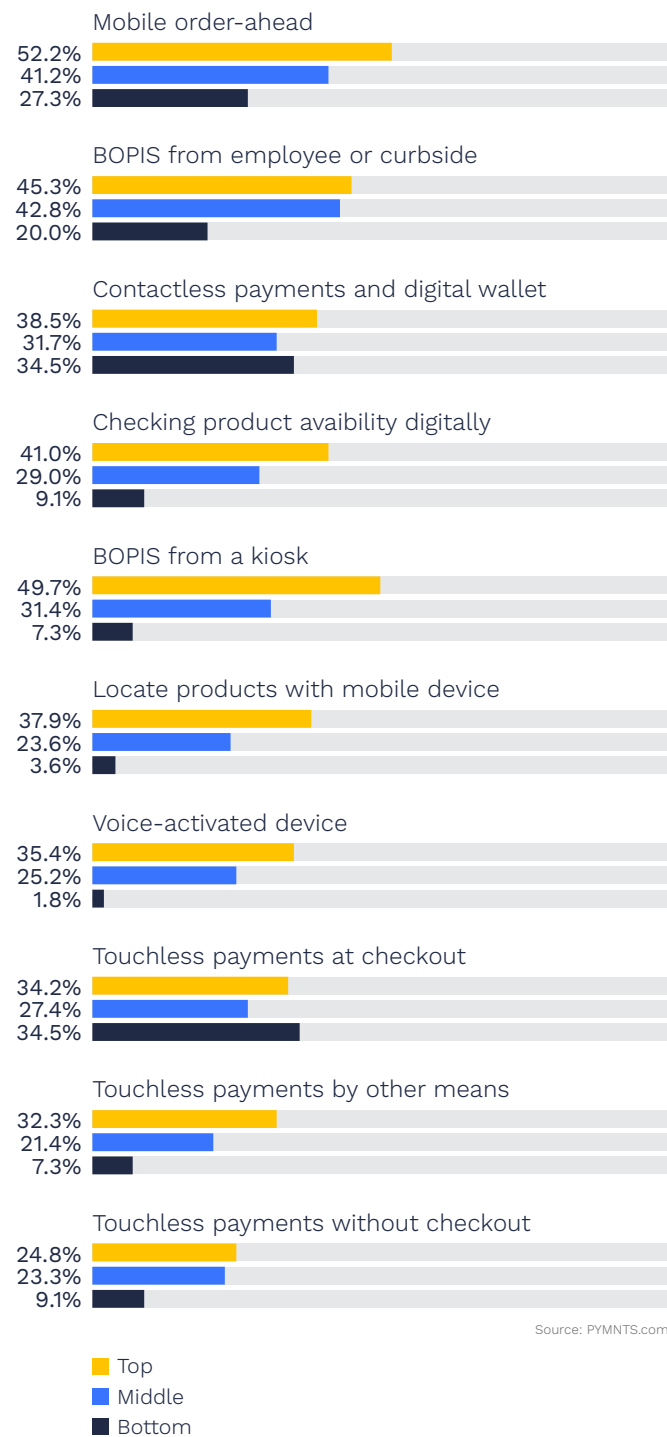
of top-ranked merchants plan to invest in mobile order-ahead

FIGURE 5:
Feature adoption and Index ranking
Share of merchant ranking groups that offer select categories of features



Top-performing merchants similarly have ambitious future agendas when it comes to digital-first capabilities like mobile order-ahead and contactless payments. They are more likely than others to plan to invest in every one of a dozen digital-first features. Two areas stand out as priorities for these merchants, however: mobile order-ahead and in-store pickup options. We found that 52.2 percent of them plan to invest in the former over the next three years and 49.7 percent plan to invest in the latter.

FIGURE 6:
Innovation agenda of Australian merchants
Digital-first capabilities in which merchants plan to invest over the next three years



45%

of top merchants plan to invest in in-store pickup features.

The distinctions of digital shopping in Australia

PYMNTS' Global Shopping Index series examines four key markets: Australia, Brazil, the United Kingdom and the U.S. Here we will more deeply explore some of the key distinctions between the U.S. and Australian markets. In subsequent reports we will incorporate insights from these other regions as well.

Australian consumers have greater affinities for in-store shopping using cash than Americans do, and these tendencies have persisted since the pandemic's onset. This does not mean that Australian consumers are averse to digital shopping channels and features but rather suggests they have embraced features that are uniquely beneficial to the shopping experiences they value.

- **Australian consumers have a stronger preference for in-store shopping than Americans.**

We found that 67.1 percent of the former have continued to prefer in-store shopping since the pandemic began while just 56 percent of U.S. consumers share that preference.

- **Australians consumers are more likely to employ a range of payment methods when shopping in store.**

Significant shares of Australians use debit, credit and cash to pay. Debit card is the most common payment method to pay in-store in Australia, used by 30 percent of consumers, followed by credit cards (22.8 percent) and cash (20.6 percent). Just 14.6 percent of Americans use cash, and credit card is their most used payment method at 37.3 percent. Consumers in Australia are also almost three times more likely than those in America to use contactless payments: 10.8 percent of the former use them with debit cards versus 2.4 percent of the latter. This circumstance likely reflects the greater availability of contactless payment technology in cards and terminals in Australia.

Australia Key Facts

Pandemic response

Large-scale restrictions were imposed in late March and have largely remained in place, although the impact of the virus has been less severe than in other parts of the world.

Banks

Australia has four major banks and more than 50 local and regional ones while there are more than 5,000 banks in the U.S.

Retail chains

The top four largest firms in the retail sector account for about 27 percent of Australia's market.

Sources: The University of Oxford Stringency Index, 2020; AU Finance, TheAUFinance.com; U.S. FDIC, 2019; Reserve Bank of Australia, 2018

TABLE 4:

Consumers' use of various payment methods in brick-and-mortar stores

The payment methods consumers currently use when in-store shopping

	U.S.	Australia
• Debit card	35.4%	30.0%
• Credit card	37.3%	22.8%
• Other wallet	0.1%	0.3%
• Any touchless	0.3%	0.8%
• Apply Pay	0.7%	1.9%
• Card on file	0.2%	0.2%
• Google Pay	0.4%	0.8%
• Store card	3.0%	0.9%
• Cash	14.6%	20.6%
• Contactless debit	2.4%	10.8%
• Contactless credit	2.4%	9.5%
• Merchant app	0.7%	0.1%
• Check	0.9%	0.1%
• Other	1.6%	1.1%

Source: PYMNTS.com

- **Australian consumers prefer in-store pickup, while Americans prefer curbside pickup.**

More than one-quarter of Australian digital shoppers use in-store pickup compared to 14 percent in the United States, where curbside pickup is a more developed — and popular — practice.

Conclusion

The digital shift in shopping is as varied as the economies of each country where it has taken place. The shift in Australia has been less conspicuous than it has been in the United States, where the pandemic has had a far more noticeable impact. In-store shopping preferences in Australia have diminished but remained largely intact, with close to 70 percent of consumers considering it their preferred shopping channel.

There have been important shifts within this broad pattern in how consumers are shopping in Australia. Digital-native shopping journeys have grown by 24 percent in Australia since the pandemic's onset, while online cross-channel journeys have increased by more than 18 percent. Australians are also relatively robust users of contactless

payment technologies and they have strong appetites for digital features that can make the shopping experience more economical and convenient.

These findings have important implications for Australian merchants, many of whom underestimate or misperceive their customers' interest in digital capabilities. A successful innovation strategy starts with knowing what customers want, and because a growing share of Australians are taking a digital-first approach to payments through contactless and mobile wallet technologies merchants may have a leg up in getting to know their customers better. Merchants must know how to leverage this data, however, and they need payment partners that can help show them the way in an increasingly dynamic and technology-driven retail landscape.

The Global Digital Shopping Index

Australia Edition ■

Methodology

The Global Digital Shopping Index: Australia Report is based on surveys of 1,899 consumers in Australia and 585 merchants. The survey samples were balanced to roughly match the demographics of the Australian population as whole. The consumer survey consisted of 38 questions and the merchant survey had 30 questions. They were conducted between July, 31, 2020, and September, 7, 2020.

About

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PYMNTS.com is where the best minds and the best content meet on the web to learn about “What’s Next” in payments and commerce. Our interactive platform is reinventing the way in which companies in payments share relevant information about the initiatives that shape the future of this dynamic sector and make news. Our data and analytics team includes economists, data scientists and industry analysts who work with companies to measure and quantify the innovation that is at the cutting edge of this new world.



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