

2025

GLOBAL DIGITAL SHOPPING INDEX

SMB Edition



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Overview

We surveyed 18,468 consumers and 3,464 merchants across eight countries.

We collected:

18,468 complete consumer responses and 3,464 merchant responses in **eight countries**.

The survey was conducted from **Oct. 17, 2024, to Dec. 9, 2024.**



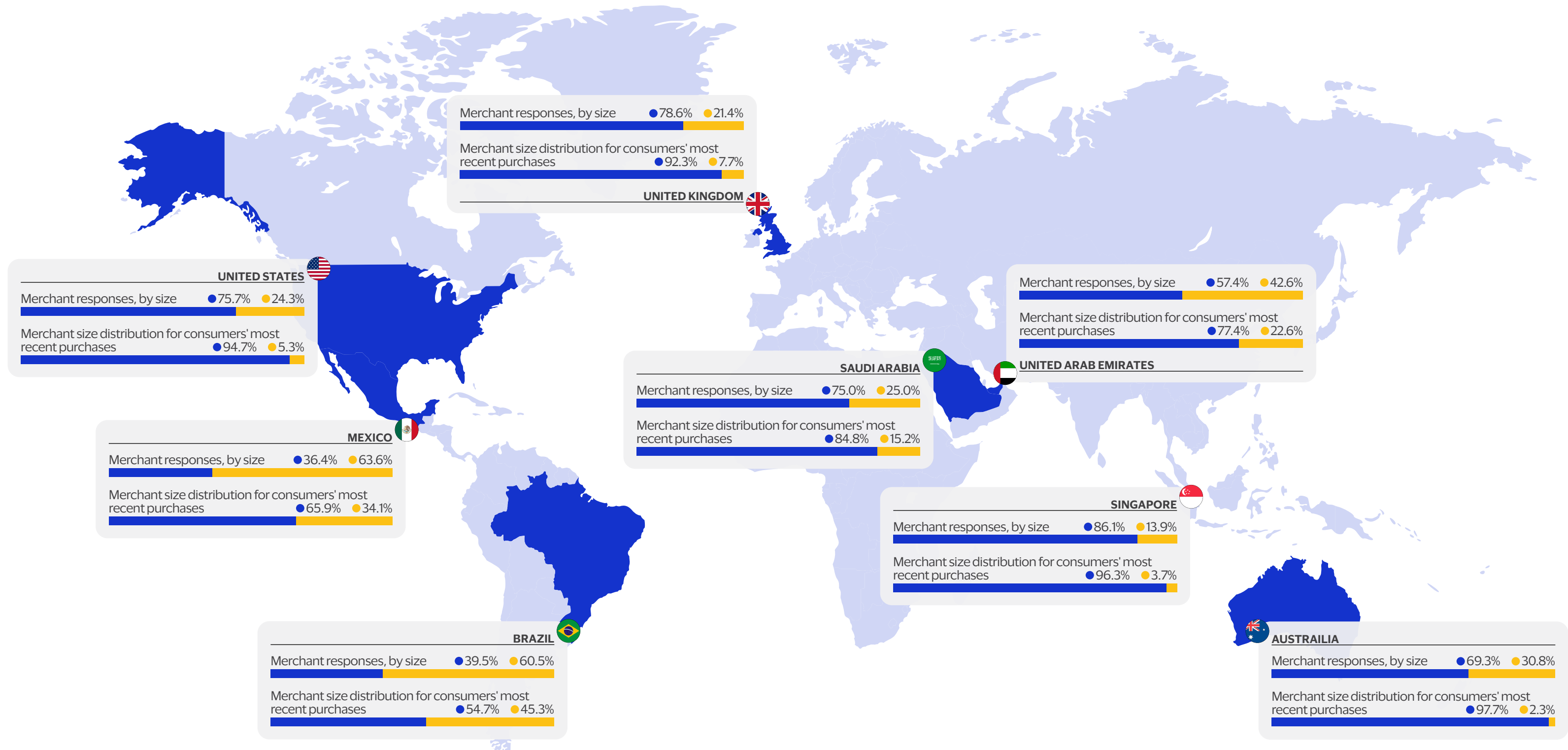
Note

For merchants, we collected data on annual revenue and defined small to mid-sized businesses (SMBs) based on their annual revenue: less than SAR 184 million in Saudi Arabia, less than \$14.99 million AUD in Australia, less than \$13.2 million SGD in Singapore, less than 5.25 million BRL in Brazil, less than 20 million MXN in Mexico, less than 37.5 million AED in the UAE, less than £10 million in the U.K. and less than \$10 million in the U.S.

For consumers, we collected the names of the stores at which they shopped and manually reviewed each response. Stores that have large national footprints were defined as large and the rest were defined as small.

Figure 1:
Merchant survey responses and consumers' last purchase distribution

● Large
● SMBs



Source: PYMNTS Intelligence

2025 Global Digital Shopping Index: SMB edition, February 2025

N represents complete consumer and merchant responses, fielded Oct. 17, 2024 - Dec. 9, 2024



Unified commerce helps small businesses play big

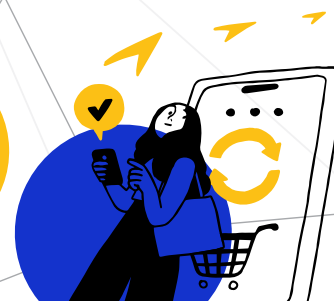
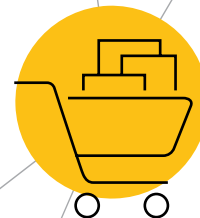
What is unified commerce?

Taking your business beyond omnichannel:

A seamless, mobile-first shopping experience

Frictionless navigation between shopping features and channels

The unified experience levels the playing field, as SMBs providing the same shopping experience across channels saw the same growth as large companies.



Unified commerce directly boosts merchant sales.

When customers can shop seamlessly across all channels, sales go up – no matter how small (or big) the business.

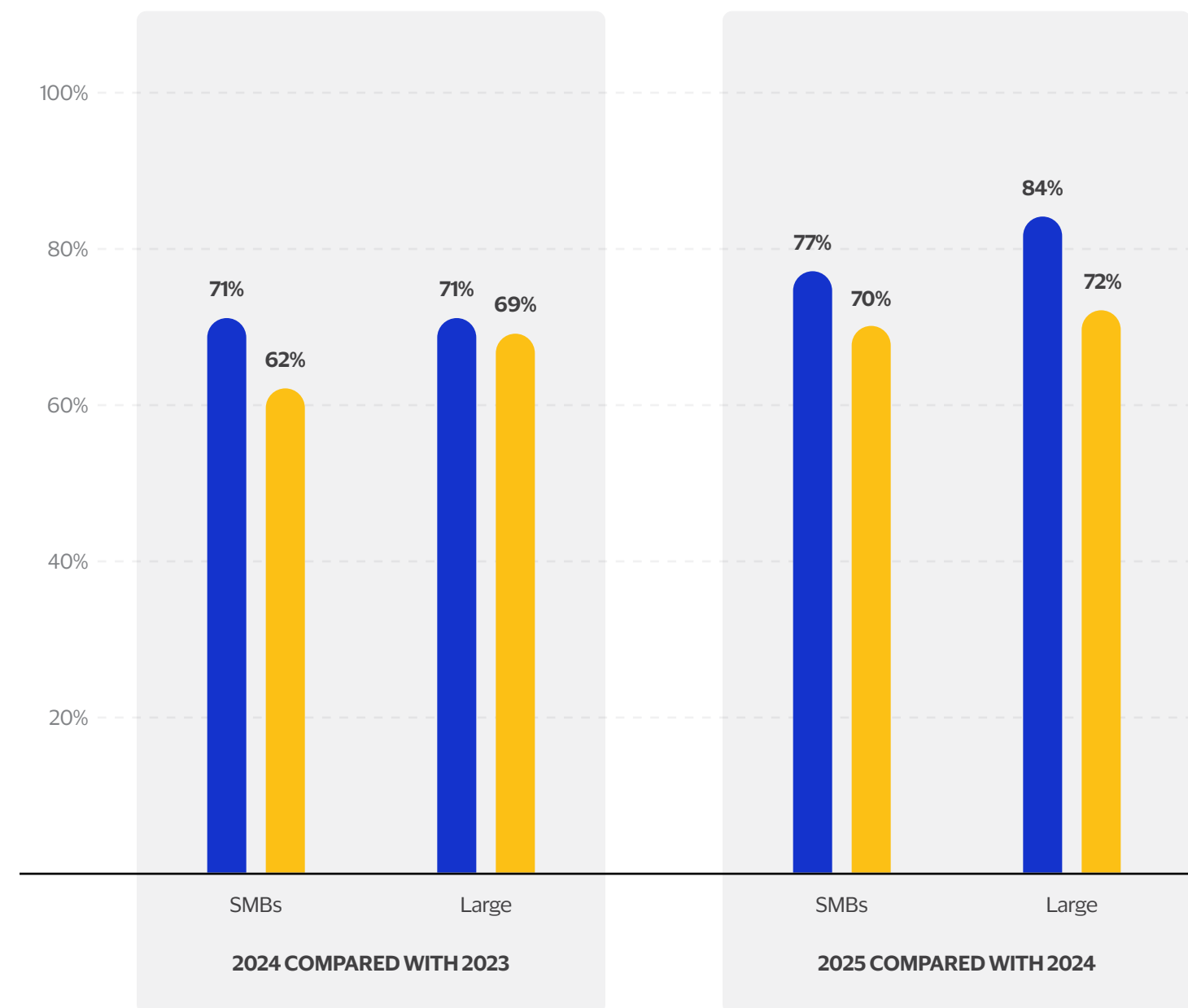
Globally, SMBs are 45% less likely to offer a seamless cross-channel shopping experience than large merchants, but those that do so reap revenue rewards.

The same percentage of SMBs and large merchants that offered this experience were just as likely to report their revenue grew last year. Meanwhile, SMBs that did not offer this experience were the least likely to report revenue growth.

Looking forward, SMBs that offer this experience are also more likely to expect continued growth than SMBs that do not.

With 38% of SMBs around the globe offering a seamless cross-channel experience, integrating the unified payment experience can swiftly differentiate businesses in the market and make them more competitive with large merchants.

Figure 2:
Percentage of merchants that reported revenue growth or expect revenue growth



● Offer cross-channel shopping
● Do not offer cross-channel shopping

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index: SMB edition, February 2025
N represents complete merchant responses, fielded Oct. 17, 2024 – Dec. 9, 2024

To compete against large retailers, SMBs need to stay on the front line of retail innovation.



The engine of retail growth:

SMBs are the engine of retail growth and the economic heart of local communities.



A digital-first deficit:

Many SMBs remain physical-first, even as consumers increasingly favor digital-first shopping experiences wherever or however they shop.



Time and money realities:

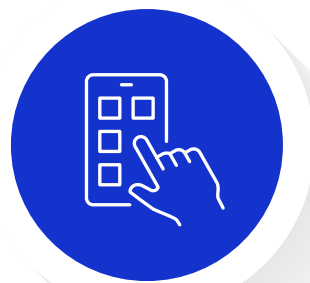
For SMBs, the time and financial commitment of transitioning to a digital-first, unified shopping experience can seem difficult, if not prohibitive.

This roadmap **will guide SMBs through the process** of meeting the needs of the unified shopper.



01

Become digital first



02

Convert the mobile window shopper



03

Remove payments friction



04

Close the checkout gap



05

Use technology to play big



1

Become digital first

What

Physical stores remain the primary sales channel for many SMBs, but staying competitive and maximizing growth means adopting digital-first strategies.

How

Expand the use of digital channels, which can be as simple as adding sales functions to their websites and using social media marketplaces for distribution.

Average number of digital channels used by online-only merchants

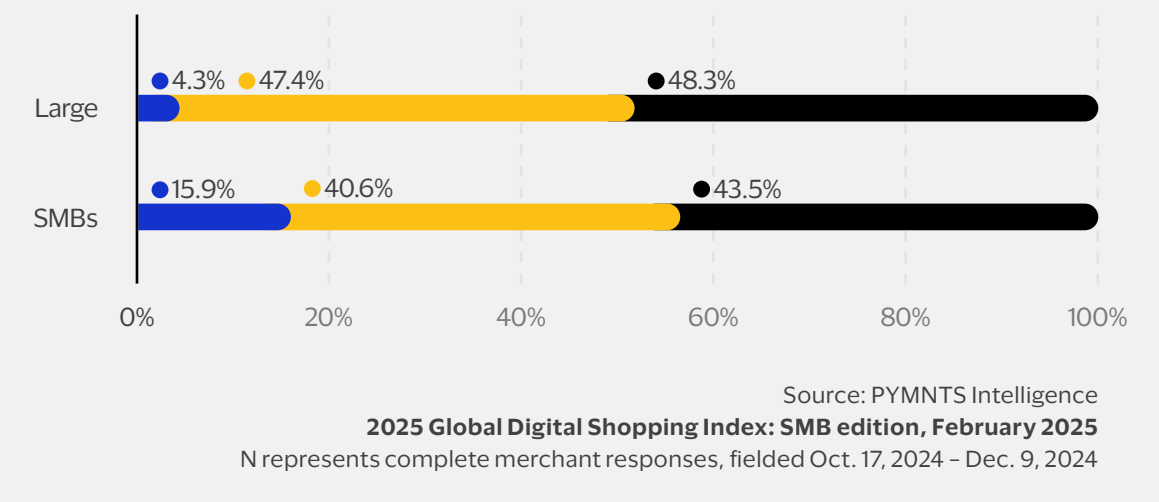
1.9 SMBs

2.6 Large

SMBs need to ramp up their use of digital channels.

About 1 in 6 SMBs remain physical-only while online-only SMBs are behind their larger competitors in leveraging multiple digital channels.

Figure 3: Percentage of digital-first merchants



SMBs are nearly four times as likely to operate only in physical channels. This gap was greatest in the U.S., the UAE, and Singapore, and the smallest in Brazil.

SMBs are also less likely to operate across both physical and digital channels, and if purely digital, tend to offer a smaller range of digital channels.

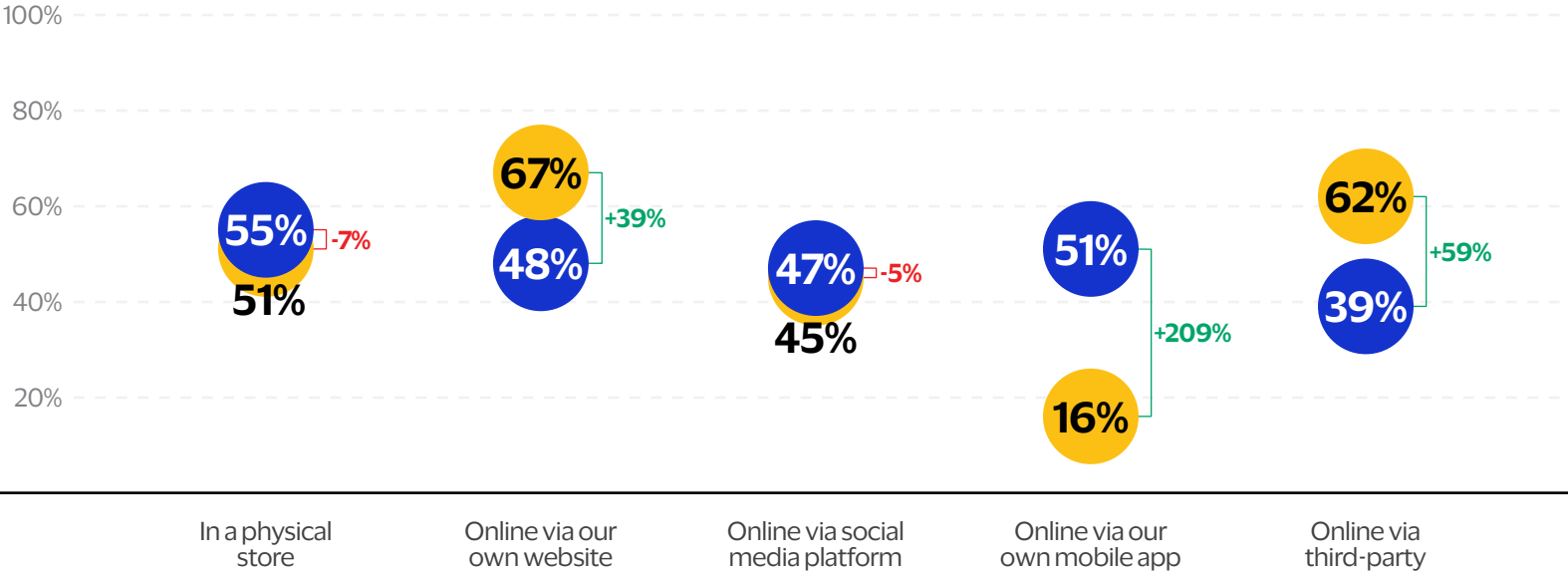
Websites and social network platforms are merchants' most popular entry points for digital sales.

SMBs interested in becoming digital first should consider these lower-investment options.

Sales functionality can be easily added to existing websites, making this an accessible option for most SMBs.

Social media ranks alongside websites as a crucial sales channel for nearly half of SMBs. As free platforms with low-cost advertising solutions, social media offers SMBs easy entry into the digital-first shopping world.

Figure 4:
Percentage of merchants that sell through the following channels

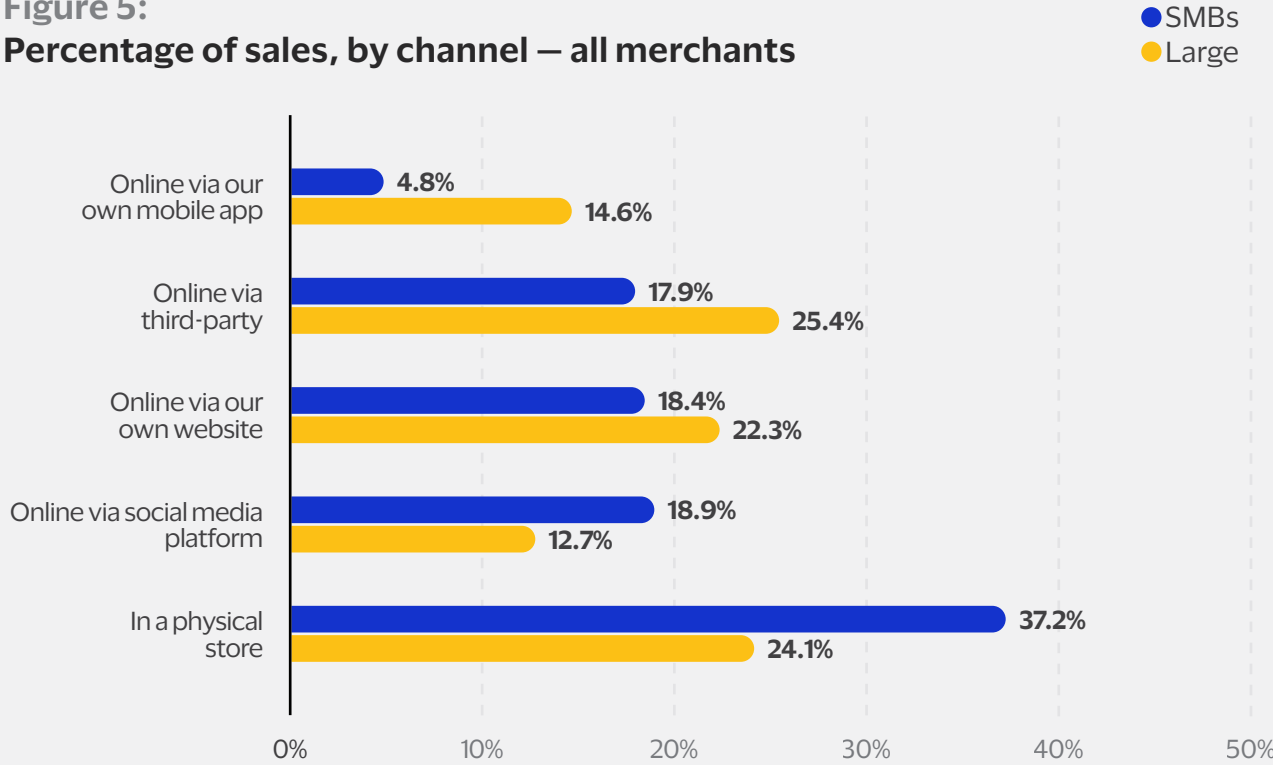


Source: PYMNTS Intelligence
 2025 Global Digital Shopping Index: SMB edition, February 2025
 N represents complete merchant responses, fielded Oct. 17, 2024 – Dec. 9, 2024

Digital channels account for nearly two-thirds of SMB sales.

Even SMBs that focus on physical stores should leverage digital channels and offer the same shopping experience across channels to boost sales.

Figure 5:
Percentage of sales, by channel – all merchants



Source: PYMNTS Intelligence
 2025 Global Digital Shopping Index: SMB edition, February 2025
 N represents complete merchant responses, fielded Oct. 17, 2024 – Dec. 9, 2024

Sixty-three percent of SMB sales are digital and split across social media platforms, websites, and third-party platforms. The evenness of this split spotlights how important broad digital-first strategies can be, as relying on a single digital channel can forgo sales from the others.

2

Convert the mobile window shopper

What

Modern shoppers will not pause their busy lives to get their shopping done. Mobile phones are a 24/7 solution to checking off shopping needs anytime, anywhere.

How

With mobile window shopping on the rise, businesses should prioritize mobile-compatible sites that draw in potential customers. Merchants need to facilitate these key mobile experiences as they plan digital innovations.

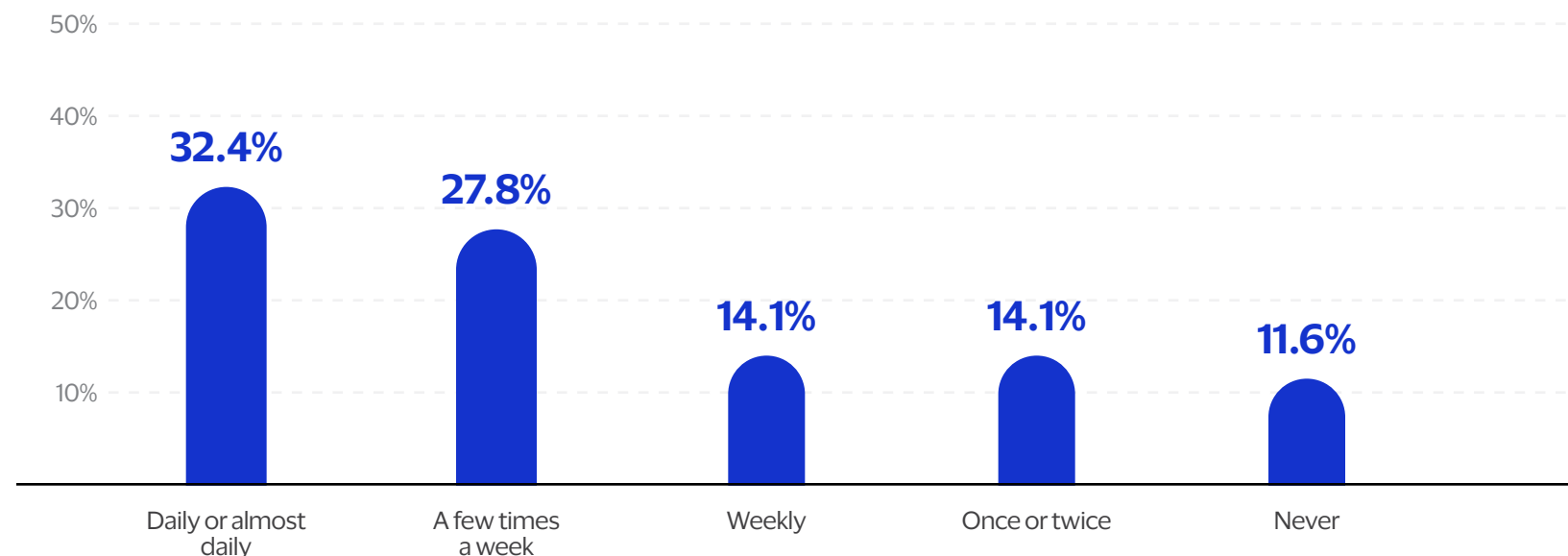
3x

The frequency at which regular mobile window shoppers make purchases, relative to shoppers who mobile window shop less than once a week

Mobile window shoppers are three times more likely to make purchases.

Mobile devices drive conversion, emphasizing the importance of having products digitally available to catch their eye.

Figure 6: Percentage of shoppers who browse on their phones at various frequencies



Source: PYMNTS Intelligence
2025 Global Digital Shopping Index: SMB edition, February 2025
N represents complete consumer responses, fielded Oct. 17, 2024 - Dec. 9, 2024

Thirty-two percent of shoppers mobile window shop daily and an additional 28% do so multiple times a week.

Consumers who mobile window shop multiple times a week make purchases three times as often, meaning getting eyes browsing your site can drive conversions.

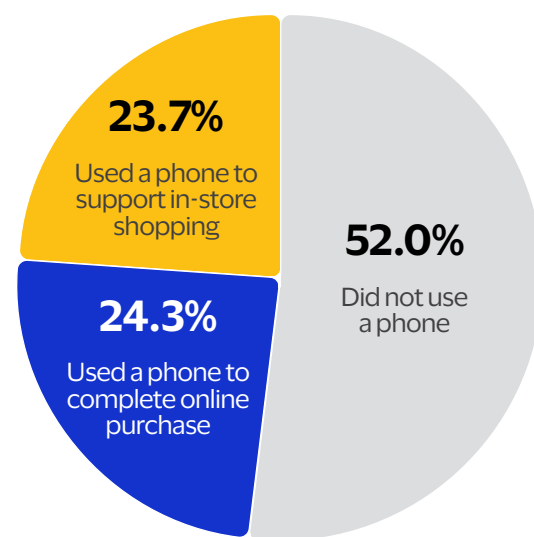
Nearly half of shoppers used their mobile phones the last time they shopped.

Merchants should prioritize mobile apps and mobile-specific websites to stay top of mind.

Forty-eight percent of shoppers globally used their phones last time they shopped, with phone use equally split across online and in-store shopping.

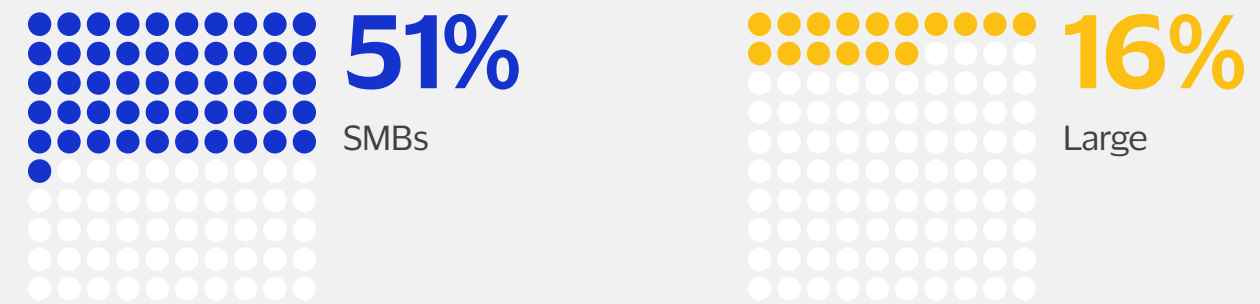
The percentage of shoppers who use their phones has been climbing yearly, meaning mobile shopping will only grow more relevant.

Figure 7:
Percentage of shoppers who used a mobile phone during their last retail purchase



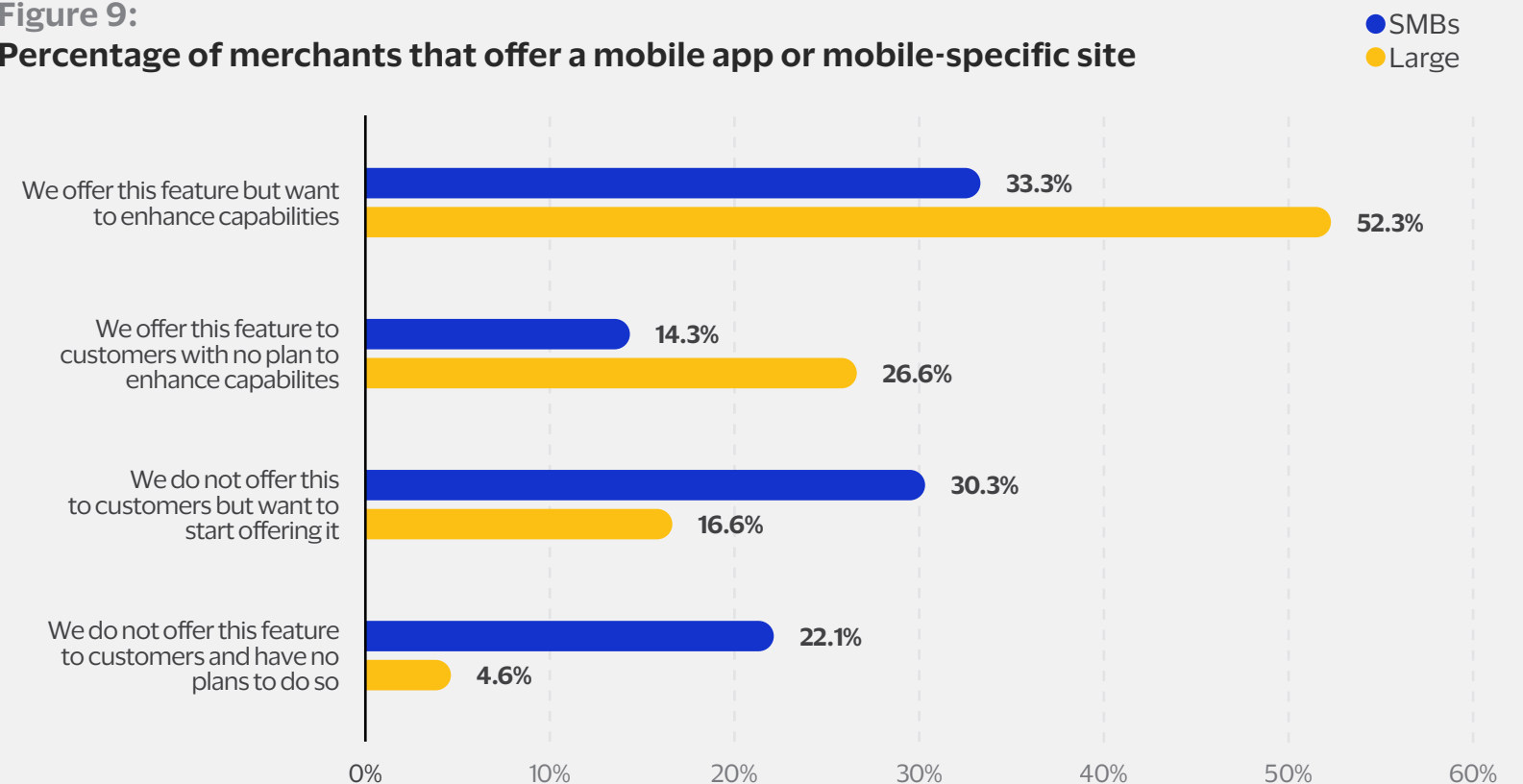
Source: PYMNTS Intelligence
2025 Global Digital Shopping Index: SMB edition, February 2025
N represents complete consumer responses, fielded Oct. 17, 2024 - Dec. 9, 2024

Figure 8:
Percentage of merchants that sell through the following channels - online via own mobile app



Source: PYMNTS Intelligence
2025 Global Digital Shopping Index: SMB edition, February 2025
N represents complete merchant responses, fielded Oct. 17, 2024 - Dec. 9, 2024

Figure 9:
Percentage of merchants that offer a mobile app or mobile-specific site



Source: PYMNTS Intelligence
2025 Global Digital Shopping Index: SMB edition, February 2025
N represents complete merchant responses, fielded Oct. 17, 2024 - Dec. 9, 2024

3

Remove payments friction

What

Shoppers want to pay without hassles. They want to know which payment options are accepted, and they do not want to waste time filling out their billing information – especially if that risks making an error and having to start over again.

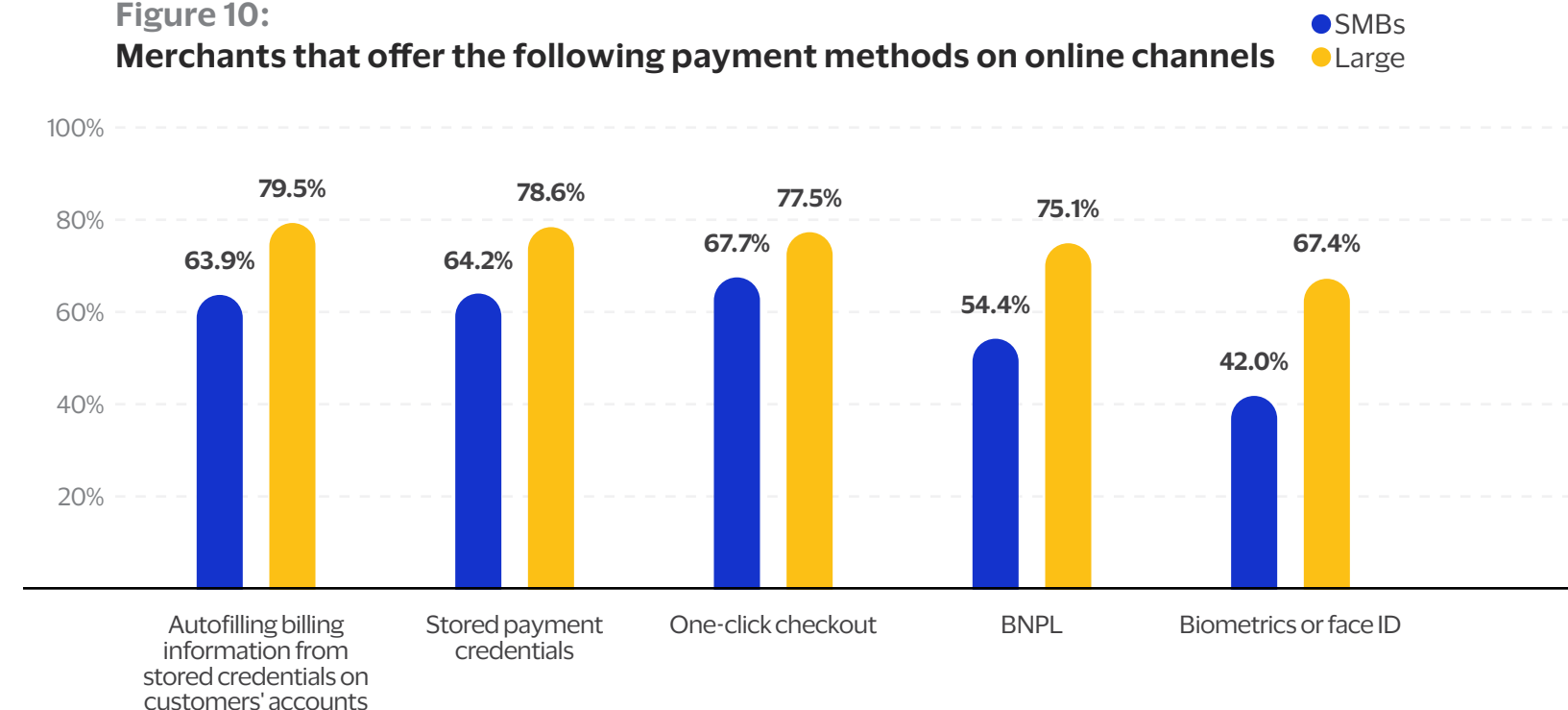
How

Merchants should support stored and autofilled payment credentials, as well as biometric authentication, to create a better payment experience without friction.

SMBs should invest in streamlining the payment and checkout experience, including stored payment credentials.

This will help them compete with large merchants that more widely offer these features.

Figure 10: Merchants that offer the following payment methods on online channels



Source: PYMNTS Intelligence
 2025 Global Digital Shopping Index: SMB edition, February 2025
 N represents complete merchant responses, fielded Oct. 17, 2024 - Dec. 9, 2024

Biometrics; buy now, pay later (BNPL); stored payment credentials; and autofilled payment information – all core elements of a fast, frictionless checkout – are more likely to be offered by large merchants than SMBs during online checkout, leading to a less streamlined payment experience on many SMB digital channels.

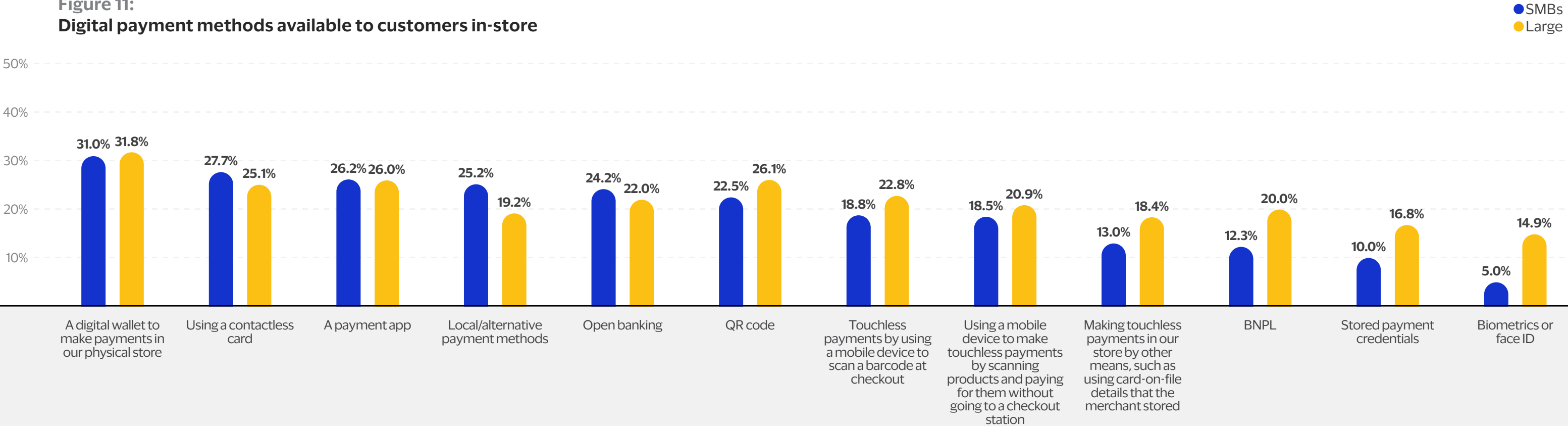
Number of digital payment solutions available for customers in-store

2.4 SMBs

2.7 Large

With the limitations of the physical point of sale, merchants of all sizes would benefit from additional support offering in-store capabilities. Given little variation in in-store payment processing capabilities, SMBs – whose size allows quicker business decisions and implementation – are positioned to outperform large merchants if they innovate in this area.

Figure 11: Digital payment methods available to customers in-store



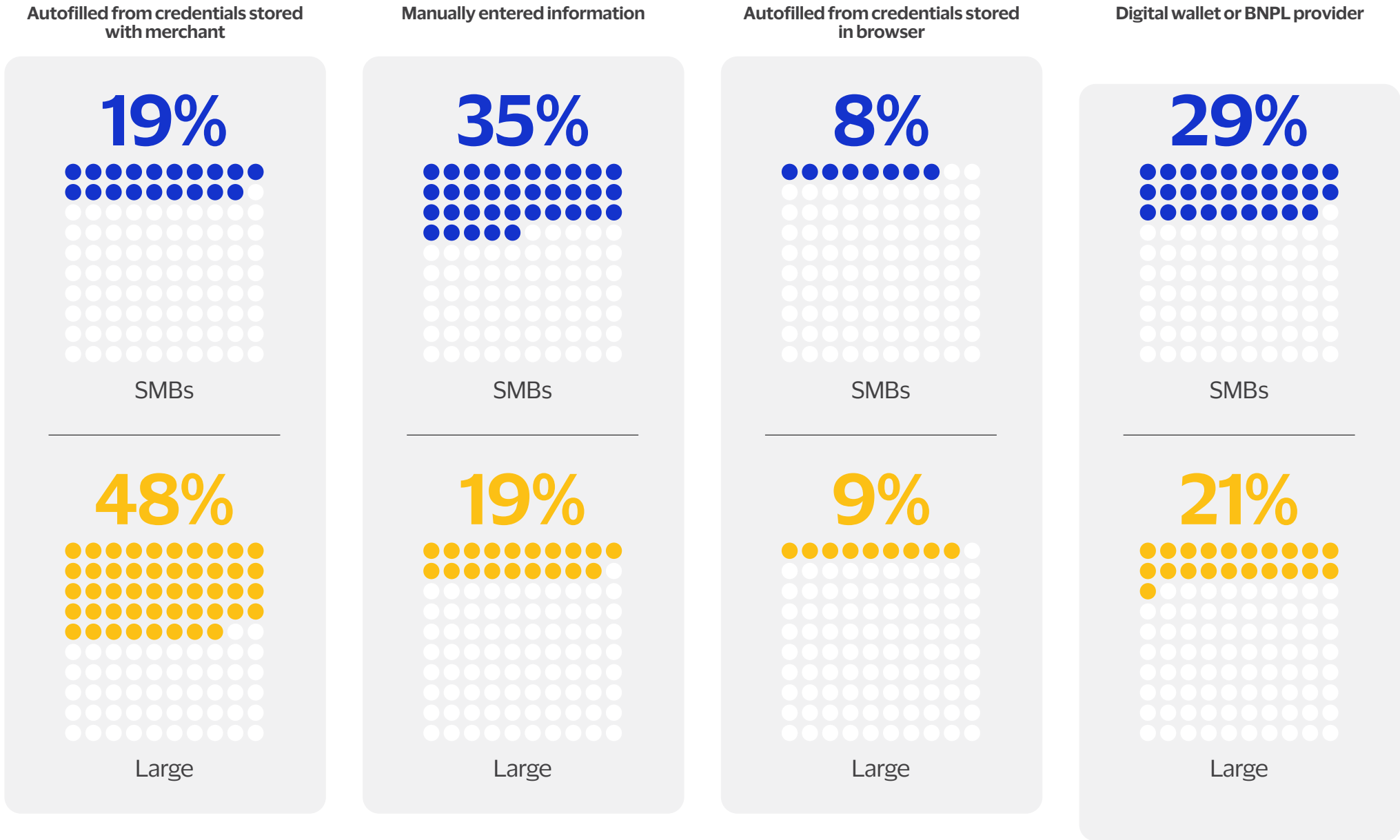
Source: PYMNTS Intelligence
 2025 Global Digital Shopping Index: SMB edition, February 2025
 N represents complete merchant responses, fielded Oct. 17, 2024 – Dec. 9, 2024

More than one-third of online shoppers manually entered their payment information when purchasing from SMBs, creating friction and increasing the risk of payment failure.

SMB shoppers are less likely to use merchant-stored credentials than shoppers at large merchants. Manual entry slows checkout, introduces the risk of input errors, and generally increases friction for customers. This highlights an important area for SMBs to address to boost conversion.

Data points to concerns about trust in the merchant to protect their personal and payment data. Leveraging a trusted third-party solution could help SMBs put customers at ease.

Figure 12: How online shoppers completed payment for their last purchase



Source: PYMNTS Intelligence
2025 Global Digital Shopping Index: SMB edition, February 2025
N varies by country and represents online shopper responses, fielded Oct. 17, 2024 – Dec. 9, 2024

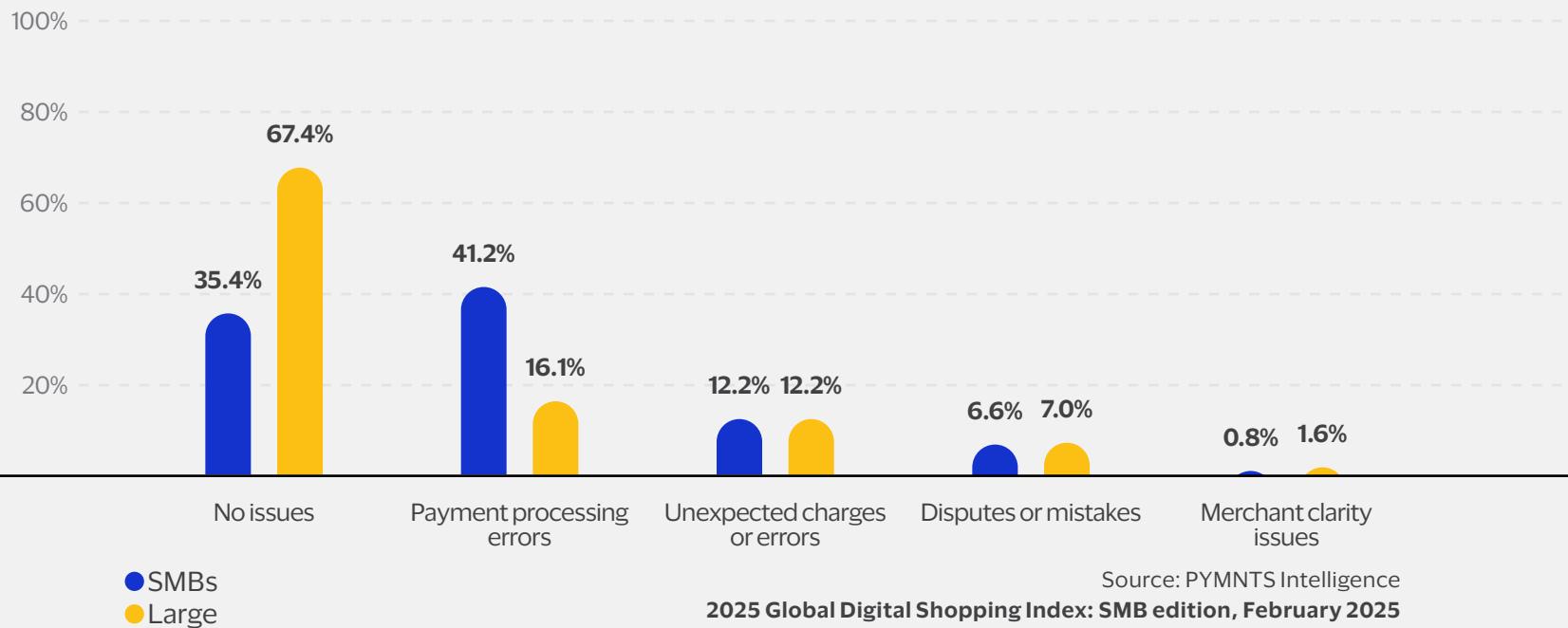
Shoppers are more than twice as likely to face payment processing errors at SMBs than at large merchants.

SMBs that do not address this are potentially leaving sales on the table.

SMB shoppers were nearly half as likely as large merchant shoppers to report no frictions with their payment experience.

The key friction for SMBs was payment processing issues, while errors in charge amount did not vary by merchant size. To address this issue and improve conversion, SMBs should ensure their acquirer provides high uptime performance and has a low rate of false declines.

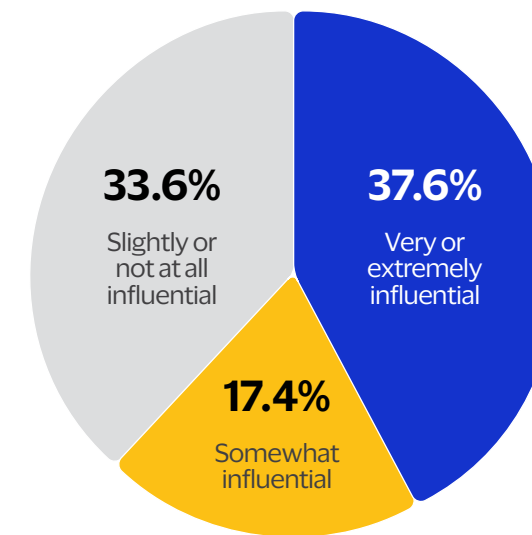
Figure 13:
Difficulties related to payment experience in last retail purchase – all countries



Source: PYMNTS Intelligence
2025 Global Digital Shopping Index: SMB edition, February 2025
N represents complete merchant responses, fielded Oct. 17, 2024 – Dec. 9, 2024

Providing a payment solution only goes so far – shoppers also need to know the option exists.

Figure 14:
Influence of preferred payment method availability on merchant selection



Source: PYMNTS Intelligence
2025 Global Digital Shopping Index: SMB edition, February 2025
N represents complete merchant responses, fielded Oct. 17, 2024 – Dec. 9, 2024

Fifty-five percent of all shoppers note knowing their preferred payment method is available impacts where they choose to shop. With less of a digital presence, physical-first SMBs are missing out on a prime opportunity to make this information known to draw in shoppers.

SMBs that make this information readily accessible online could boost in-store traffic and increase conversion across all channels.

4

Close the checkout gap

What

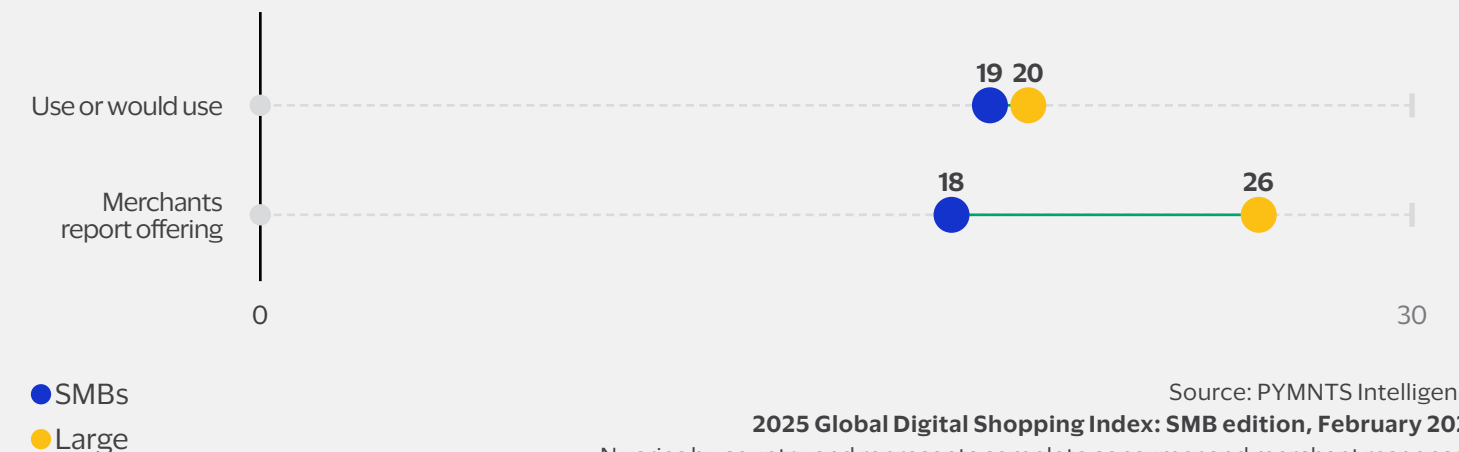
Shopper expectations are consistent across merchant size — they want what they want wherever they shop.

How

As not all features are relevant for small businesses, SMBs should prioritize features that move the needle, such as a mobile-compatible site or app, digitally available product details, stored order history, an easy-to-navigate mobile site, and product reviews.

Regardless of merchant size, consumers want the same shopping features no matter where and how they shop.

Figure 15:
Number of digital features consumers want and number of features merchants provide



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

While SMBs offer eight fewer digital shopping features, on average, than large merchants, shoppers want to use the same digital shopping features regardless of channel or merchant size.

Though incorporating new digital shopping features can take time and investment, merchants that offer more digital features experienced more revenue growth in the last year and are more optimistic about the upcoming year, indicating these innovations provide notable return on investment for SMBs.

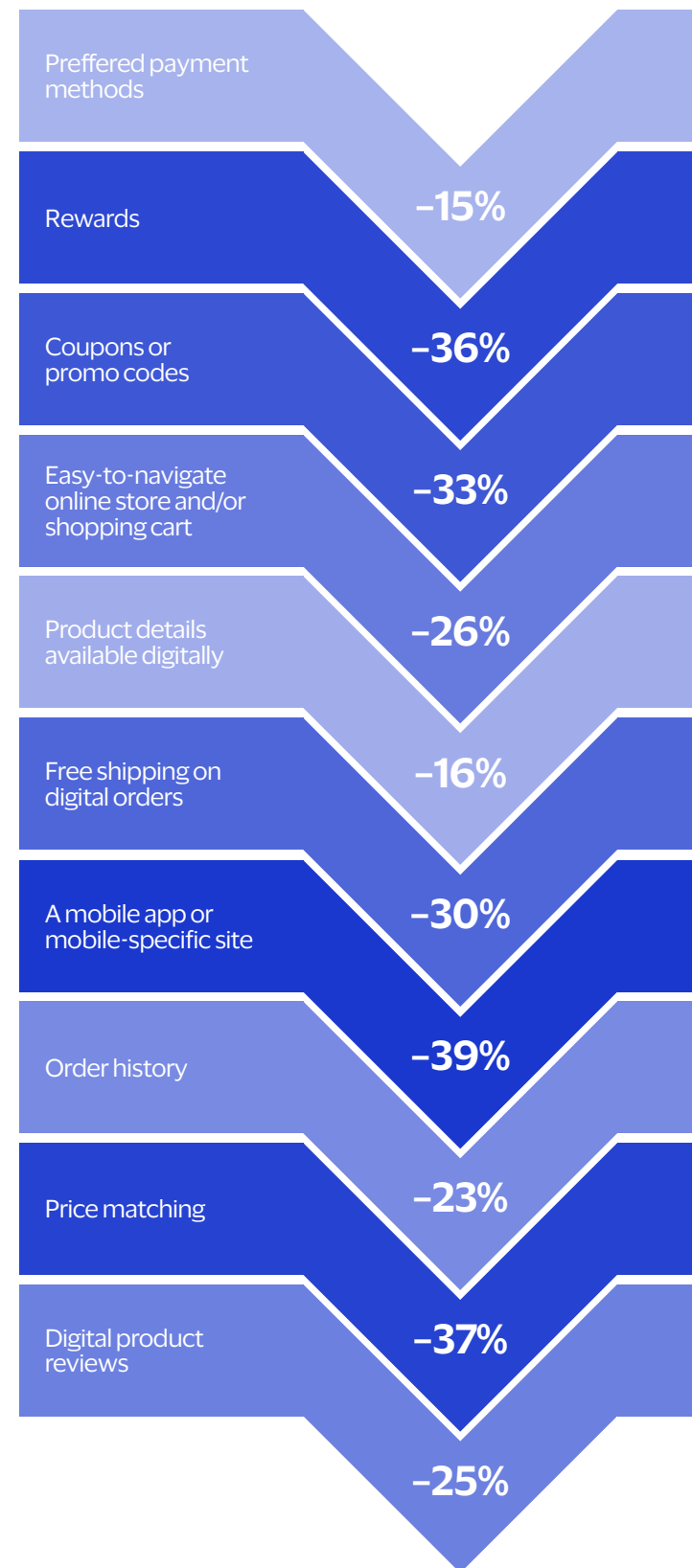
By focusing on improving the unified shopping experience over discount-related features, SMBs can gain ground while preserving margins.

The feature-provision gap is most important in two feature categories: discount-related features and features that support a seamless, informed shopping experience across channels. While discounts are effective, cutting margins may not be feasible for SMBs given their lower volumes.

SMBs should prioritize features that cater to the unified experience, such as preferred payment methods, easy-to-navigate digital stores, digitally available product details, a mobile-compatible site or app, stored order history, and product reviews.

Source: PYMNTS Intelligence
 2025 Global Digital Shopping Index: SMB edition, February 2025
 N represents complete merchant responses, fielded Oct. 17, 2024 - Dec. 9, 2024

Figure 16:
 How SMBs compare to large merchants in offering digital features

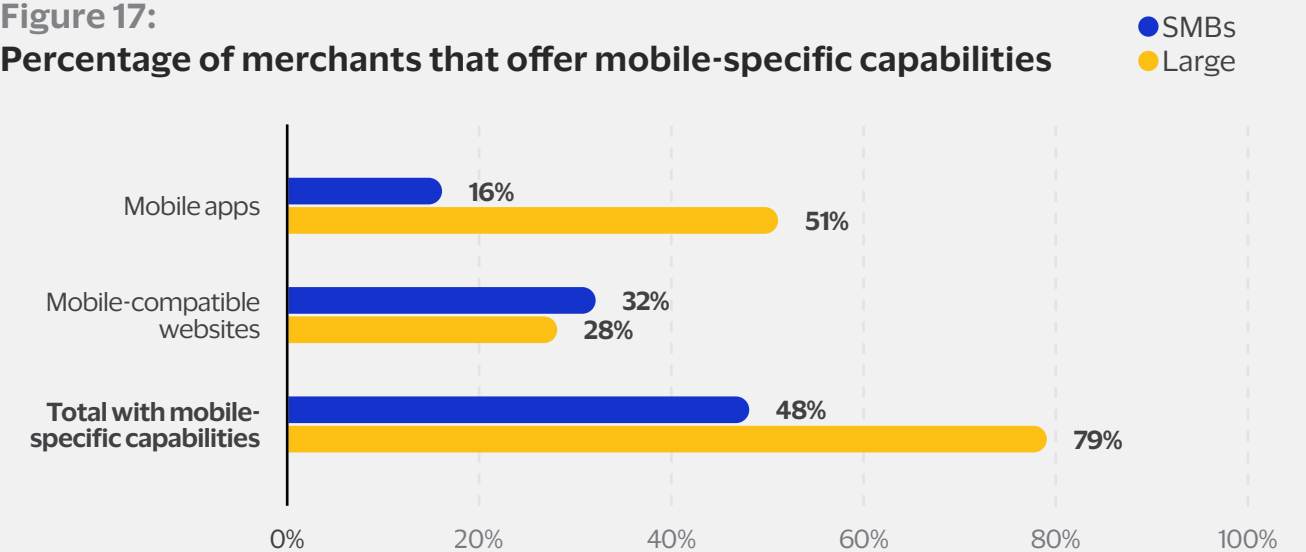


Though half of large merchants offer mobile apps, SMBs should focus on a lower-capital mobile solution: ensuring their websites are mobile-compatible to support their shopping experience.

Despite the wide spread of mobile shopping, less than half of SMBs offer mobile-specific apps or websites.

The data shows apps are not the only way to meet this demand. For most SMBs, mobile-optimized websites represent a more practical, lower-cost solution than merchant-specific apps.

Figure 17:
 Percentage of merchants that offer mobile-specific capabilities



Source: PYMNTS Intelligence
 2025 Global Digital Shopping Index: SMB edition, February 2025
 N represents complete merchant responses, fielded Oct. 17, 2024 - Dec. 9, 2024

5

Use technology to play big

What

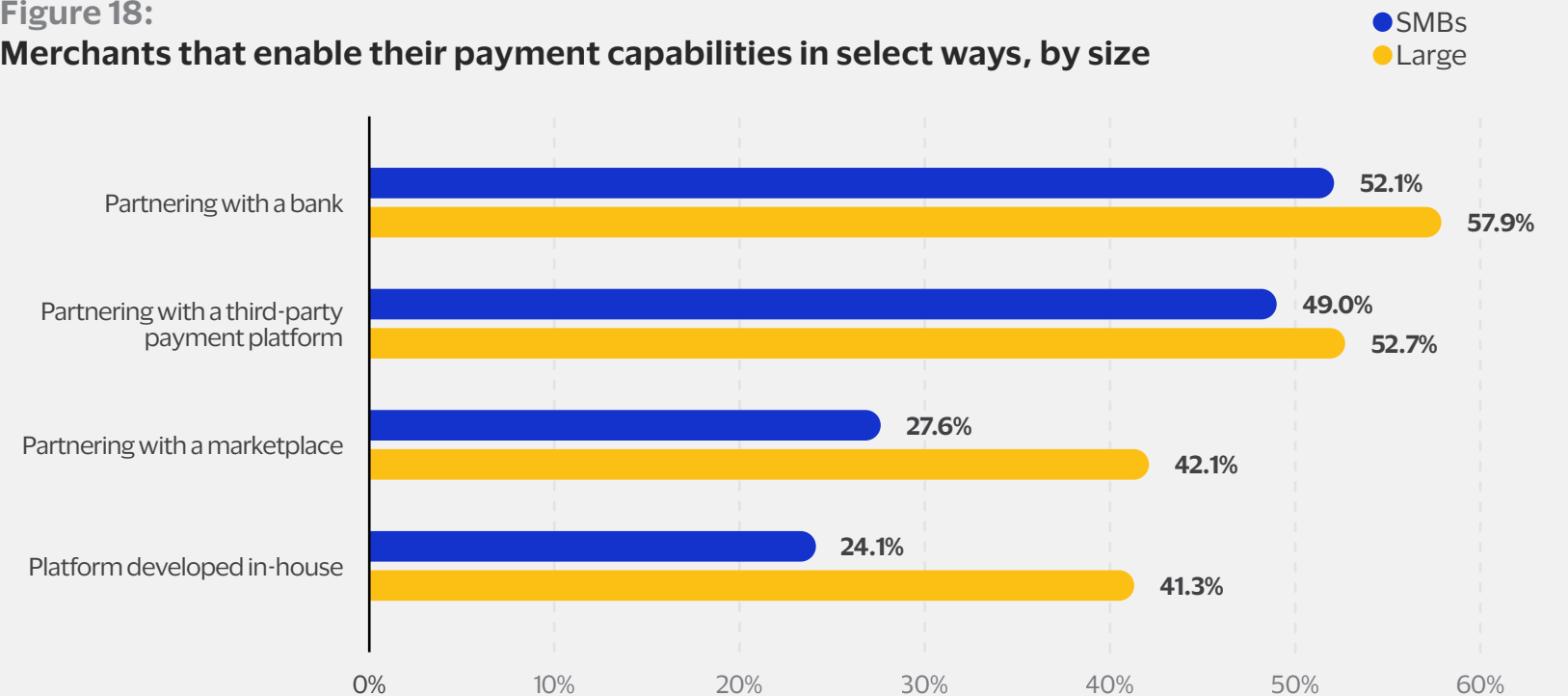
Merchants do not need to be at enterprise scale to offer enterprise-level features and capabilities.

How

Third-party partners can accelerate time to market and eliminate the barriers to providing shoppers with an enterprise-level experience.

To rival large merchants' improved payment experiences, SMBs would benefit from more third-party partnerships, particularly with marketplaces.

Figure 18:
Merchants that enable their payment capabilities in select ways, by size



Source: PYMNTS Intelligence
2025 Global Digital Shopping Index: SMB edition, February 2025
 N represents complete merchant responses, fielded Oct. 17, 2024 – Dec. 9, 2024

SMBs are 41% less likely to develop their payment platforms in-house. Yet they are also 21% less likely to partner with a third-party to support their payment capabilities. If building their own payment processing capabilities is prohibitive, increased partnership with third-party solution providers can allow SMBs to match their larger counterparts' payment experiences with a lower time and monetary investment.

About



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