2025

Global Digital Shopping Index

Brazil edition

Visa Acceptance Solutions

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Brazil edition

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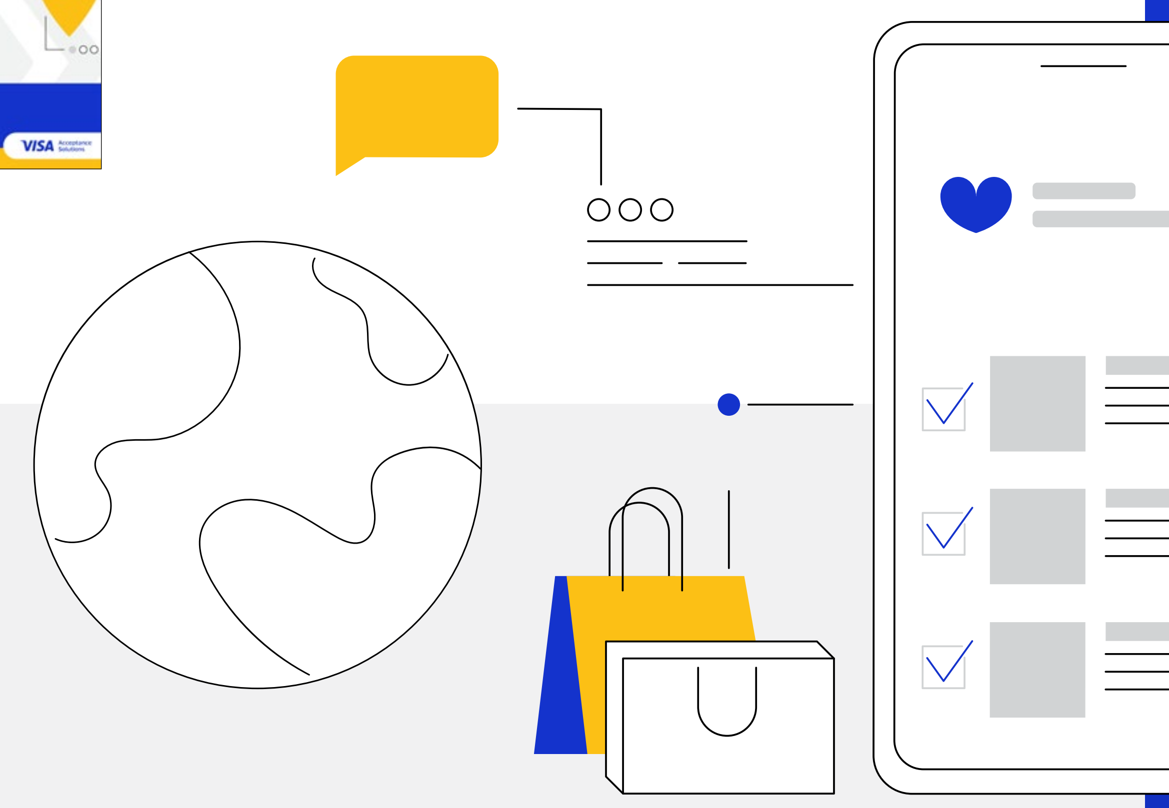


The 2025 Global Digital Shopping Index: Brazil edition was commissioned by Visa Acceptance Solutions, and PYMNTS Intelligence is grateful for the company's support and insight. • This report draws on insights from a survey of 18,468 consumers and 3,464 merchants across eight countries that was conducted from October 17, 2024, to December 9, 2024. Our U.K. sample includes 2,844 consumers and 542 merchants. To learn more about our data, refer to the Methodology section at the end of this report. • PYMNTS Intelligence retains full editorial control over the following content, findings, methodology, and data analysis. • Click-and-Mortar™ is a registered trademark of What's Next Media and Analytics.

VISA Acceptance Solutions

What’s at stake

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

Brazil is outpacing global trends in mobile shopping adoption. The typical Brazilian consumer used a phone for their latest retail purchase, whether in-store or online. Yet regardless of channel, consumers almost always experience payment-related friction, with declined payments the biggest bottleneck, occurring in nearly two-thirds of transactions. This stands out as a key area for merchants in Brazil to focus on improving — doing so can drive sales growth and keep them ahead of the competition.

Brazil is outpacing global trends in

mobile shopping adoption.

These are just some of the findings and insights in the 2025 Global Digital Shopping Index: Brazil edition. This report was commissioned by Visa Acceptance Solutions, and PYMNTS Intelligence conducted the research and produced the report. This edition examines the growing role that mobile devices play in consumer behavior in Brazil. It draws on insights from a survey of 2,844 consumers and 542 merchants in the country conducted from October 17, 2024, to December 9, 2024.

This is what we learned.

Key findings

Mobile-first shoppers

Brazilian consumers rank near the top globally on mobile shopping engagement and lead in using their smartphones for in-store shopping.

61% of consumers in Brazil used their phone for their latest retail purchase, regardless of channel.

Manual entry

Shoppers in Brazil are more likely than their peers in other countries to enter payment information manually for online purchases, adding to checkout friction.

32% of consumers in Brazil made their latest online purchase by manually entering their payment information.

Payment friction

Nearly all consumers in Brazil experienced payment-related friction in their latest retail transaction.

99% of Brazilian shoppers reported at least one type of payment issue during their latest retail purchase, mostly in the form of payment processing errors, at 67%.

Cross-channel lag

Merchants in Brazil are behind on cross-channel shopping despite strong demand from consumers.

45% of merchants in Brazil offer cross-channel shopping capabilities.

Brazilian shoppers rank near the top globally on mobile shopping engagement and lead in using phones for in-store shopping.

Brazilians made 61% of their latest retail purchases, whether online or in-store, using a mobile device. This marks a 10% increase since 2022 and is the fourth-highest rate among the eight countries surveyed (Australia, Brazil, Mexico, Saudi Arabia, Singapore, United Arab Emirates, United States, and United Kingdom). Brazil falls only a few percentage points short of the leading countries and comes out far ahead of the U.S. and U.K., traditional economies where consumers have been slower to shift from computers to phones for digital shopping.

Unsurprisingly, younger Brazilians are the most likely to use their mobile devices for shopping, led by Gen Z, at 70%. This drops to 67% for millennials, 60% for Gen X, and 49% for baby boomers and seniors. The last figure is in some way the most impressive, revealing that nearly half of these older Brazilian shoppers have become mobile-first, one of the highest levels seen in any country. Meanwhile, the data shows little variation across income levels.[1]

In most of the countries surveyed, parents with children under their care are especially likely to use their phones for shopping. Two in three such people in Brazil shopped this way for their latest purchase, 10 percentage points higher than seen with the country's other consumers, at 56%. This reflects the busy lives of on-the-go parents and their need to constantly buy groceries, childcare items, and household basics.

1 PYMNTS Intelligence uses the following birth dates and approximate age ranges in 2025 for generational cohorts: baby boomers: born in 1964 or earlier and now aged 61 or older; Generation X: born between 1965 and 1980 and now aged 45–60; millennials: born between 1981 and 1996 and now aged 28–44; bridge millennials: born between 1978 and 1988 and now aged 37–47; Zillennials: born between 1991 and 1999 and now aged 25–34; and Generation Z: born in 1997 or later and now aged 28 or younger.

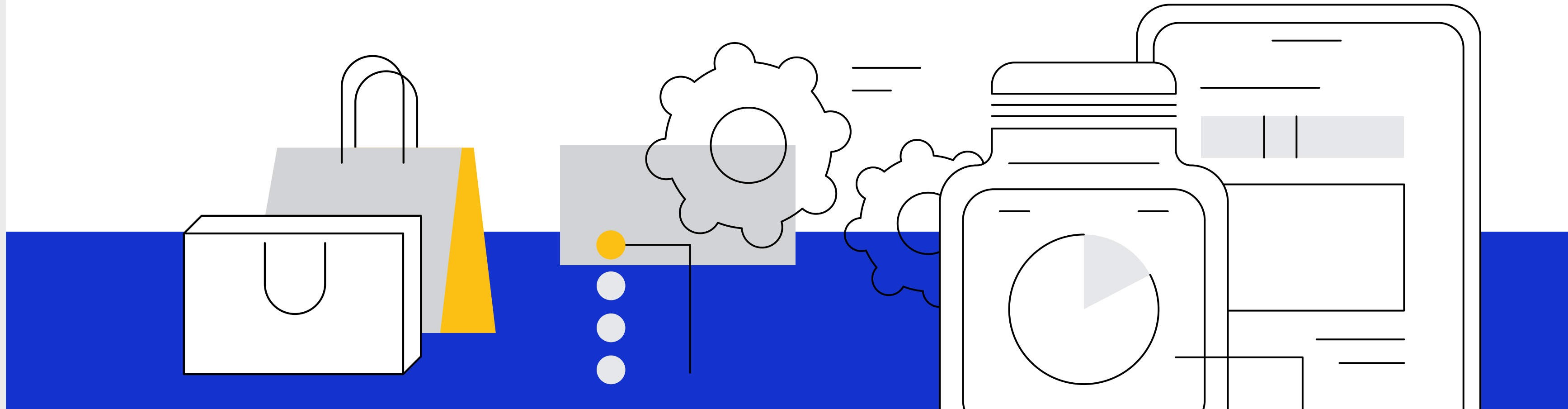


Figure 1:

Mobile devices and retail purchases

Percentage of shoppers who used their mobile device the last time they bought something

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index: Brazil edition, April 2025
N = 18,468: Complete consumer responses, fielded October 17, 2024, to December 9, 2024

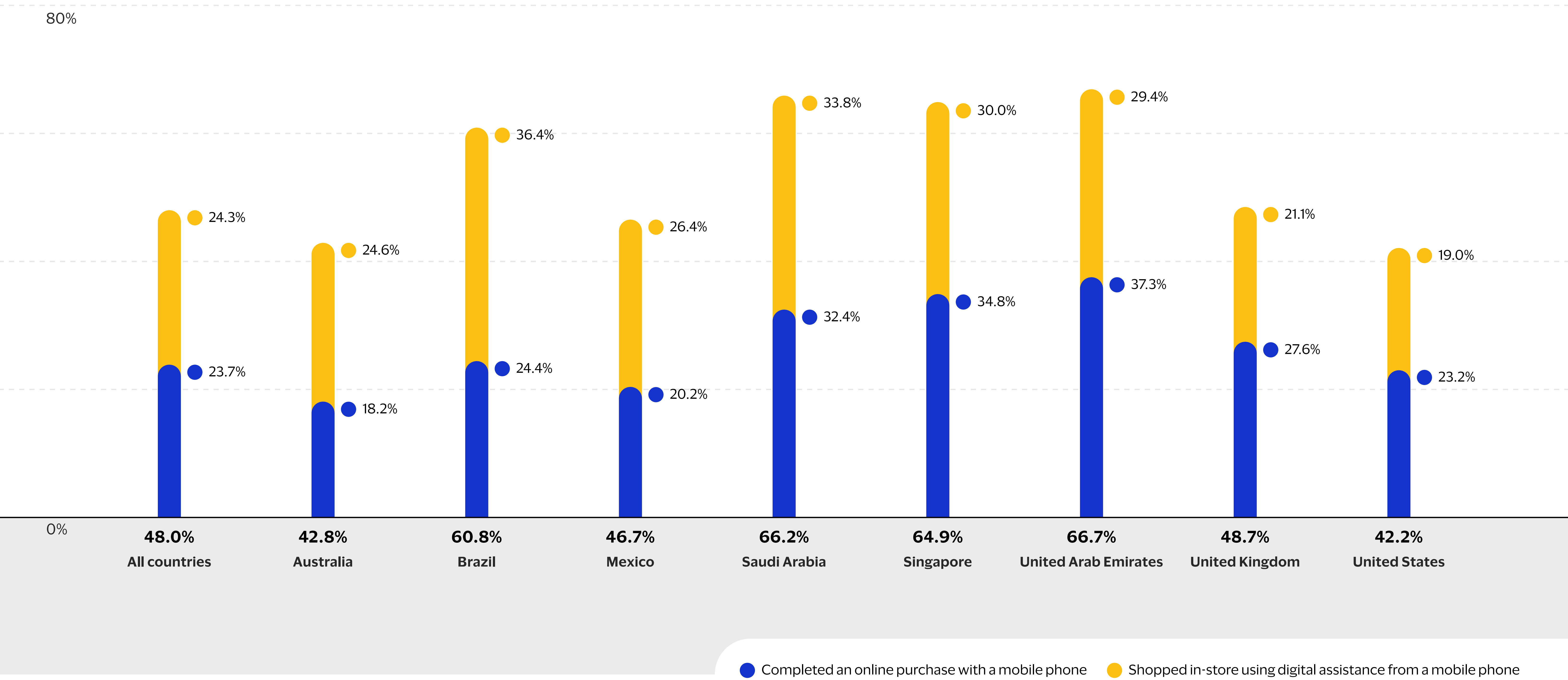


Figure 2:

Breakdown of mobile-first shoppers

Percentage of Brazilian consumers who used a mobile phone for their last retail purchase, by demographic

		Shopped online using a mobile phone	Shopped in-store with digital assistance from a mobile phone	Total
	Sample	**24.4%**	**36.4%**	**60.8%**
Generation	**Generation Z**	31.1%	38.4%	**69.5%**
	Millennials	27.7%	39.2%	**66.9%**
	Bridge millennials	21.6%	41.6%	**63.1%**
	Generation X	19.1%	40.8%	**60.0%**
	Baby boomers	22.1%	26.8%	**48.8%**
Income	**Low**	23.9%	39.5%	**63.4%**
	Middle	23.4%	36.6%	**59.9%**
	High	27.0%	34.5%	**61.5%**
Gender	**Female**	28.0%	34.6%	**62.6%**
	Male	19.5%	38.8%	**58.3%**
Parents with childen under care	**No**	22.5%	33.7%	**56.2%**
	Yes	26.6%	39.4%	**66.0%**

Source: PYMNTS Intelligence

2025 Global Digital Shopping Index: Brazil edition, April 2025

N = 18,468: Complete consumer responses, fielded October 17, 2024, to December 9, 2024. Note: Low income = Less than BRL 999, Middle: BRL 1,000 to BRL 5,000, High: More than 5,000

36%

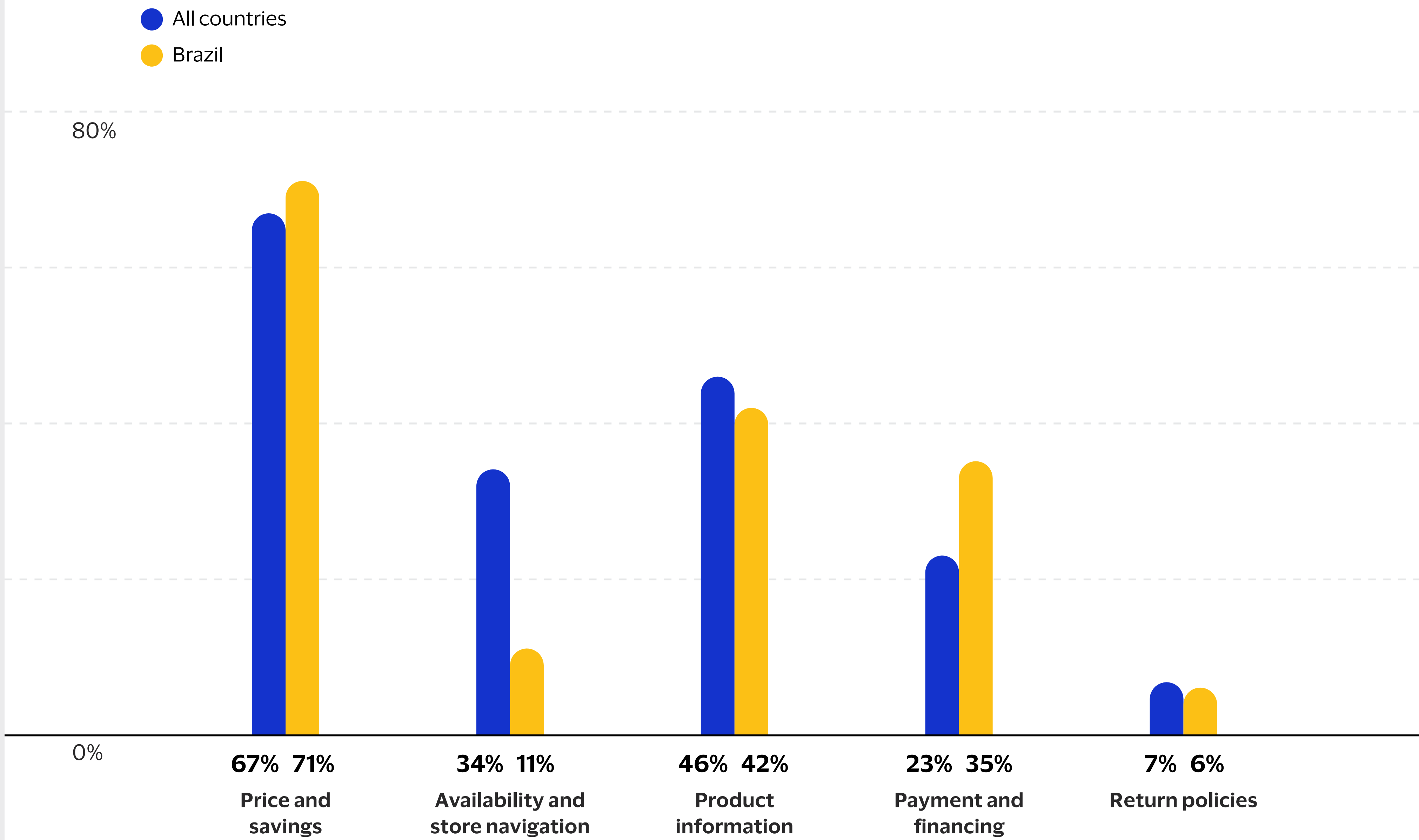
of Brazilians made their latest retail purchase in-store using their phones, the highest rate in the study.

Notably, Brazilians made 36% of their latest retail purchases in-store using their phones, the highest rate in the study. These shoppers most often used their phones for price and savings features, with 71% comparing prices, finding coupons, and collecting loyalty benefits. Other frequent uses included checking product information and for payment or financing reasons, especially checking whether merchants accept their preferred payment method.

Figure 3:

How shoppers used their phones in-store

Percentage of consumers who used a mobile phone as part of their most recent retail purchase, by selected reason



Source: PYMNTS Intelligence
2025 Global Digital Shopping Index: Brazil edition, April 2025
N varies by country and represents consumers whose most recent retail purchase was made in-store using digital assistance, fielded October 17, 2024, to December 9, 2024

Across the board, Brazilian shoppers engage in mobile shopping activities more frequently than the global average. Brazil places third on overall mobile shopping engagement as measured by our digital shopping days metric.[2] Besides purchases, this also reflects a strong penchant for digital window shopping. Brazilians browse items or research products 16 days per month using their phones and 11 days using computers, combining to about four days more than the global average. They also remote shop for delivery, order online for in-store pickup, and shop in-store using their phones at above average rates.

Besides the entrenchment of mobile phones as the go-to device for Brazilian consumers, these trends reflect the "leapfrog" effect seen across economies that developed relatively recently. In countries such as Brazil, Singapore, and the UAE, many consumers jumped from no PC or home internet to a smartphone and mobile-first mindset. This contrasts with the trend in economies that developed earlier — the U.S., U.K., and Australia — where computers and fixed line internet were in many homes long before the advent of mobile devices.

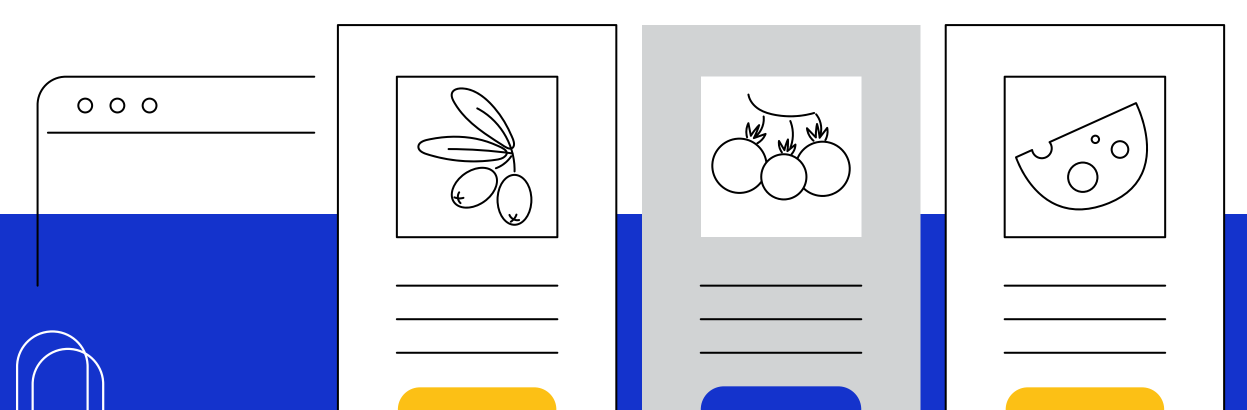
Figure 4:

Frequency of digital shopping activities

Average number of digital shopping days in the last month, per activity

		All countries	Brazil
Window shopping days	**Mobile device**	13.7	16.3
	Computer	8.7	10.5
Remote shopping days (online order with home delivery)	**Mobile device**	8.1	10.0
	Computer	5.1	6.1
Pickup shopping days (online order with in-store pickup)	**Mobile device**	5.3	6.7
	Computer	3.6	4.4
Digitally assisted in-store shopping days	**Mobile device**	6.5	8.3

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index: Brazil edition, April 2025
N = 18,468: Complete consumer responses, fielded October 17, 2024, to December 9, 2024



2 Digital shopping days measure how frequently a shopper engaged in seven digital shopping activities related to browsing and purchasing online and in-store in the last month. The Methodology section at the end of this report includes a detailed explanation.

Payment friction is the norm for Brazilian shoppers: Almost every shopper reported at least one problem completing their latest purchase.

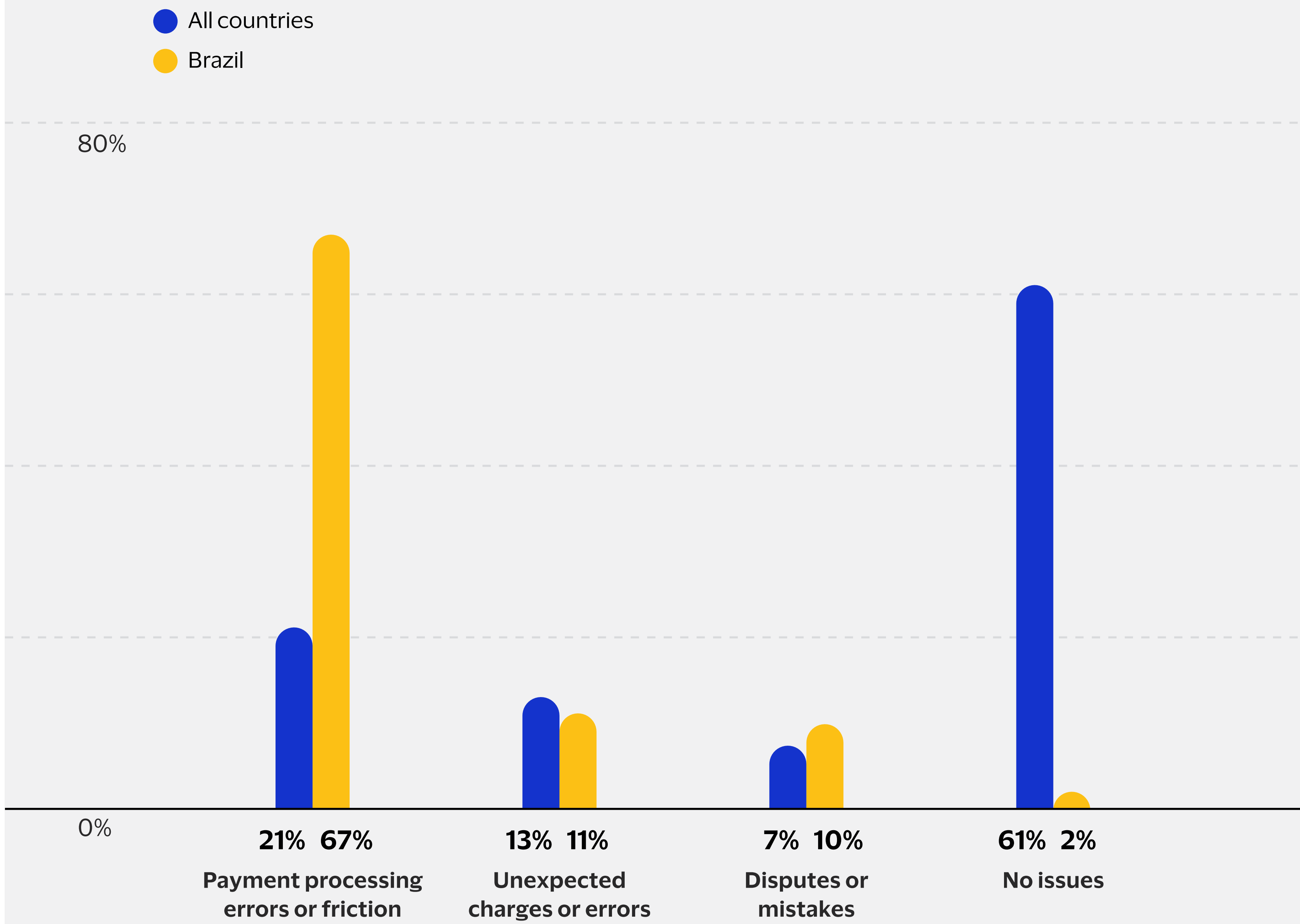
Brazilian shoppers struggle with payment reliability more than their peers in any other country. Just 1.5% say that their most recent purchase went completely smoothly, compared to 61% for the global average. Payment processing errors and friction are the most common issues plaguing consumers in Brazil, at 67%. Declined payments account for the bulk of these responses, at 63%.

Merchants in Brazil appear to realize that their payments processing capabilities need improvement. More than 1 in 3 say they are highly concerned that their payments systems will not meet future needs, and 7 in 10 are at least somewhat worried. Brazilian merchants are the second-most concerned globally about this challenge, slightly behind their peers in Mexico.

Figure 5:

Payment pain points

Percentage of consumers who experienced selected problems when paying



Source: PYMNTS Intelligence
2025 Global Digital Shopping Index: Brazil edition, April 2025
N = 18,468: Complete consumer responses, fielded October 17, 2024, to December 9, 2024

Brazilian merchants we interviewed widely expressed concerns about keeping up with payment technologies as mobile-first shopping evolves. Here are a few examples of what they said
(comments were translated from Brazilian Portuguese).

"Competition requires us to adapt to future payment developments to avoid losing customers."

— Brazilian eCommerce merchant generating between $10 million and $50 million in annual revenue

"Because the market is extremely competitive, any misstep [with payments] can be decisive in customer retention."

— Brazilian eCommerce merchant generating between $1 million and $10 million in annual revenue

"Fraud that uses artificial intelligence [is a growing concern]."

— Brazilian eCommerce merchant generating less than $1 million in annual revenue

Figure 6:

Merchants worry about their payment systems
Percentage of merchants indicating selected levels of concern that their existing payment infrastructure will not meet their and consumers' 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 October 7, 2024, to December 9, 2024

Brazilian shoppers are the most likely to enter payment information manually, highlighting an opportunity for merchants to improve the checkout experience for consumers.

When it comes to completing online payments, consumers in Brazil break from global norms in two ways that add friction to the checkout process. First, 32% of the country's shoppers entered payment information manually for their latest online purchase, 1.5 times the global average of 21%. Manual entry of credit card numbers or other payment information is time consuming and error-prone, leading to frustrated customers and lost sales.

1.5x

more Brazilian shoppers enter payment information manually compared to the global average.

Second, 33% of shoppers in Brazil used stored credentials for their latest online purchase, far below the survey-wide average of 54%. Among the Brazilian respondents who did so, 26% used credentials stored with the merchant, compared to 45% for the global average, while 7.6% used credentials stored in their browser. This highlights a crucial opportunity for Brazilian merchants to up their game by offering their customers more appealing stored credential options.

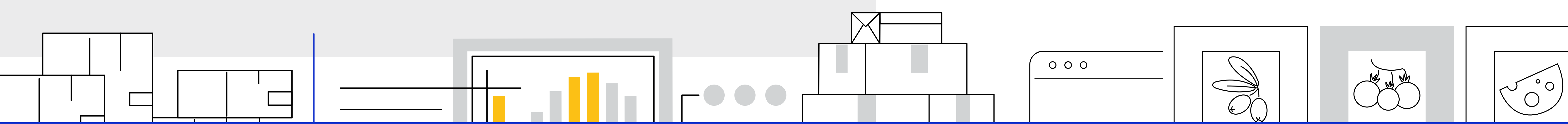
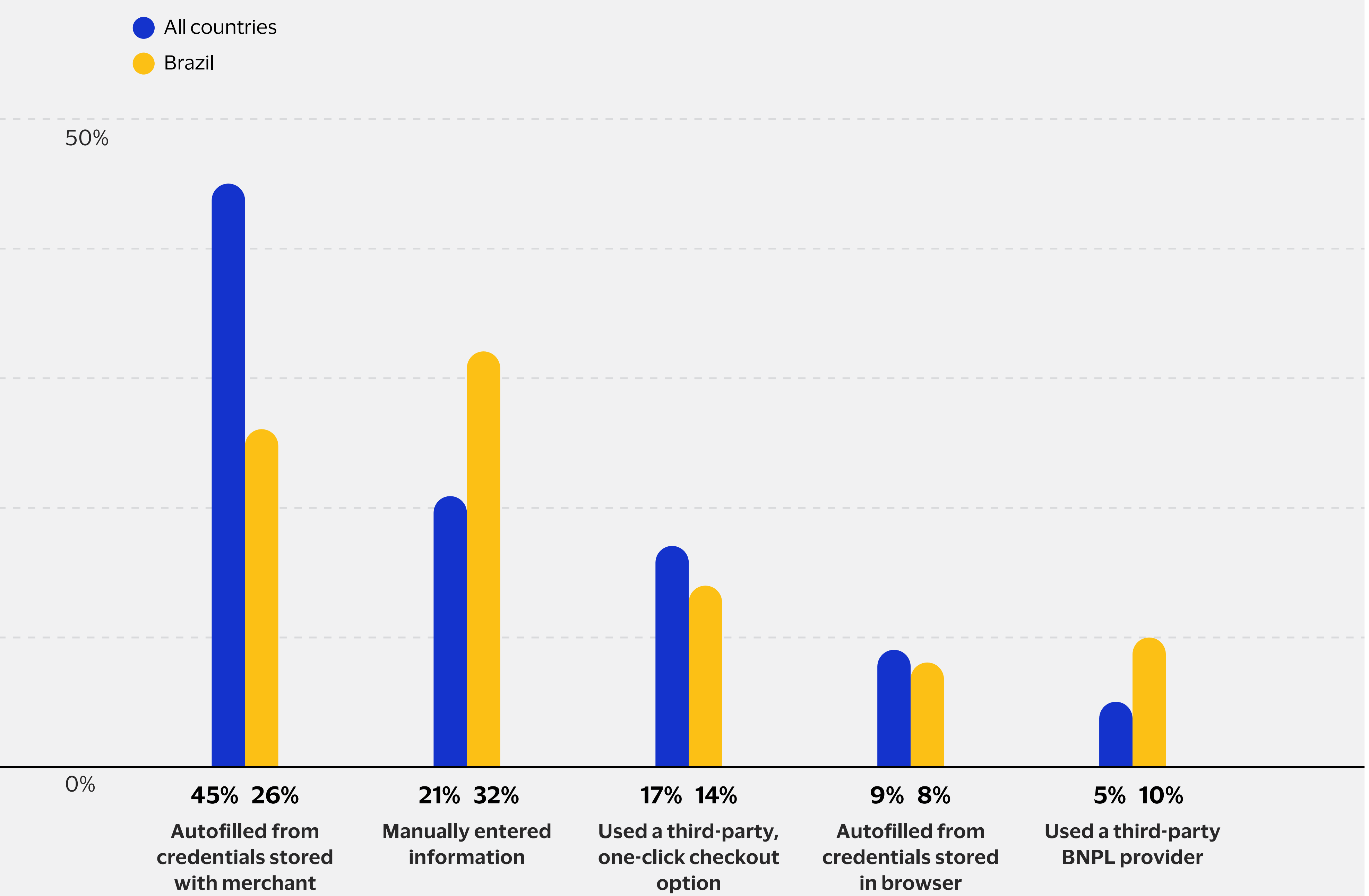


Figure 7:

How shoppers completed online payments

Percentage of consumers by selected method for completing their most recent online retail purchase



Source: PYMNTS Intelligence
2025 Global Digital Shopping Index: Brazil edition, April 2025
N varies by country and represents online shopper responses, fielded October 17, 2024, to December 9, 2024

55%

of Brazilians cite data security and privacy issues as concerns about storing payment credentials with merchants.

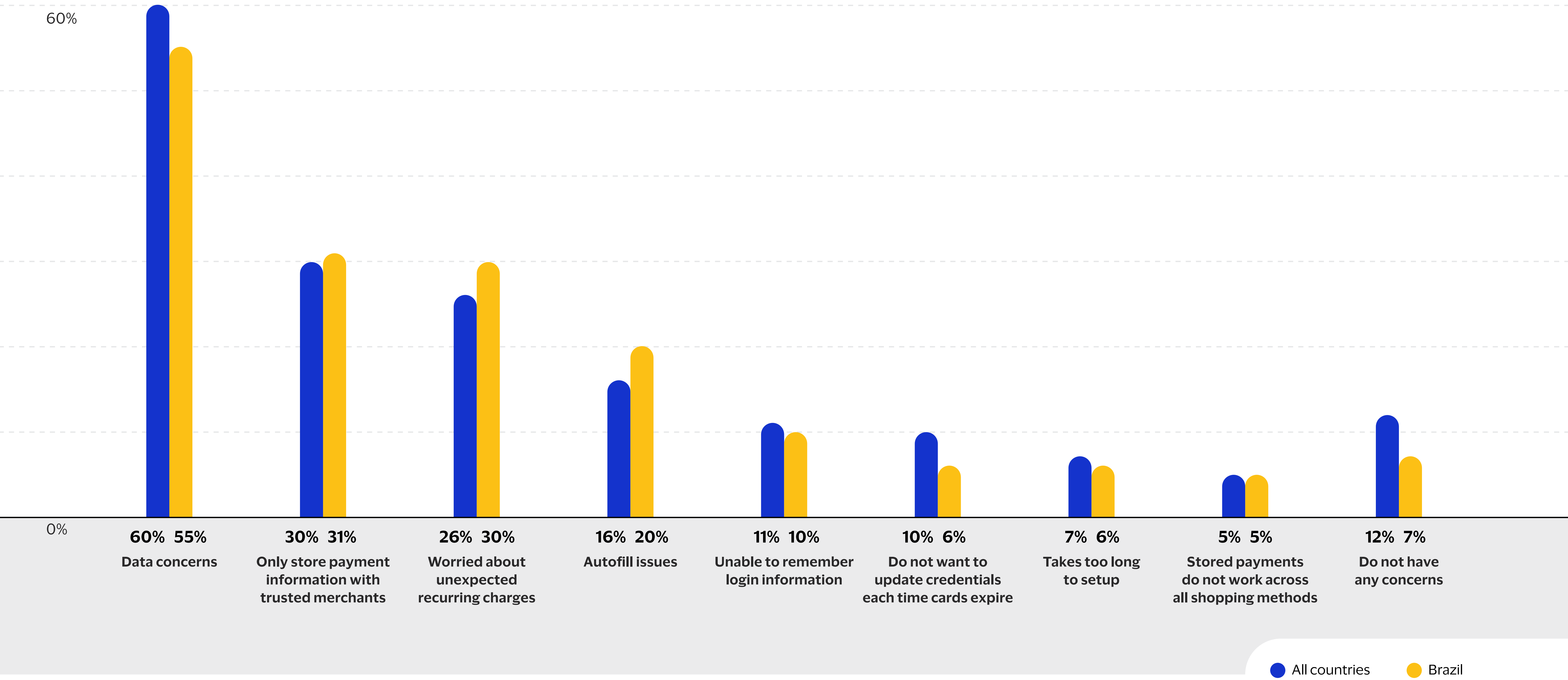
Consumers in Brazil, like their peers elsewhere, point to several concerns about storing their credentials with merchants. Data security and privacy issues top the list, cited by 60% of Brazilian shoppers. Trust in the merchant comes in second, at 30%, followed by worries about recurring charges, at 26%. These findings provide a playbook for merchants to improve their stored credential offerings by focusing on providing the right technology and features to build trust with customers and keep their data safe.

Figure 8:

Challenges to offering a unified experience

Percentage of consumers with concerns about storing payment credentials with a merchant, by reasons cited

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



Data focus

Just over half of Brazil's consumers used or wanted to use cross-channel shopping from the merchant they most recently shopped with.

In Brazil, 51% of shoppers say they would take advantage of cross-channel shopping at the merchant where they last shopped. This includes 33% who wanted to use cross-channel shopping but found that it was not available, the highest percentage seen across the eight countries. Data collected from merchants confirms that retailers are widely missing the mark. Just 45% say that they offer cross-channel shopping currently, although another 32% say they want to implement it.

Cross-channel versus unified shopping

Cross-channel shopping refers to the ability to start shopping in one channel and finish in another in a connected manner. For example, a customer could use a merchant's mobile app to check product information and availability, then reserve the item for in-store pickup. The reverse is possible, too — a customer could scan an item in-store, save it to a digital wish list, then order it later from home.

Unified shopping goes further. It provides consumers with seamless access to the same digital features — such as rewards, order history, and stored payment methods — across platforms and channels, whether online or in-store.

Merchants in Brazil point to a range of challenges that make it difficult to offer cross-channel shopping. The complexity of managing multiple sales channels ranks as the top issue, named by more than 3 in 10 of the country's merchants. Data security and system or software integration follow, each at 28%. More than 1 in 5 Brazilian merchants cite obstacles in several other areas as well, including customer service, data management, customer engagement, and technology barriers.

Figure 9:

Consumer interest in cross-channel shopping

Percentage of consumers who used or would have used cross-channel features

Source: PYMNTS Intelligence

2025 Global Digital Shopping Index: Brazil edition, April 2025

N varies by country and represents complete consumer responses, fielded October 17, 2024, to December 9, 2024

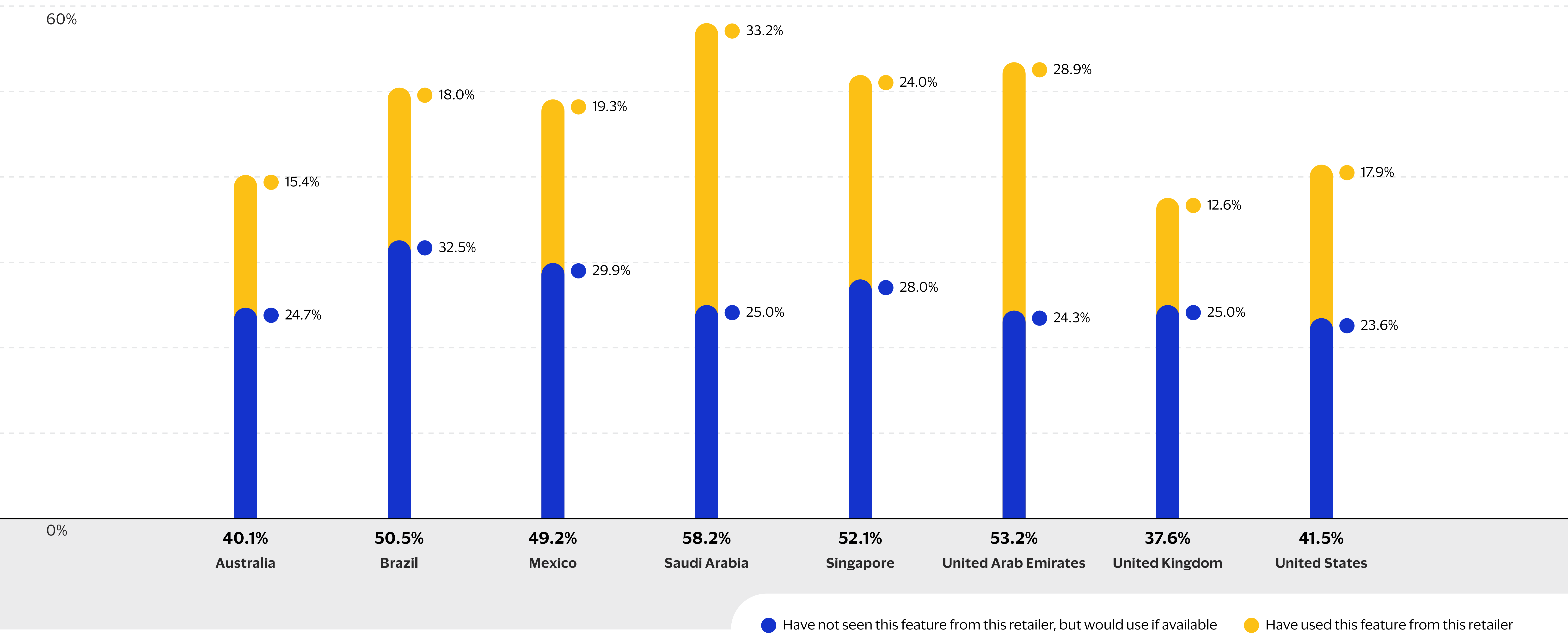
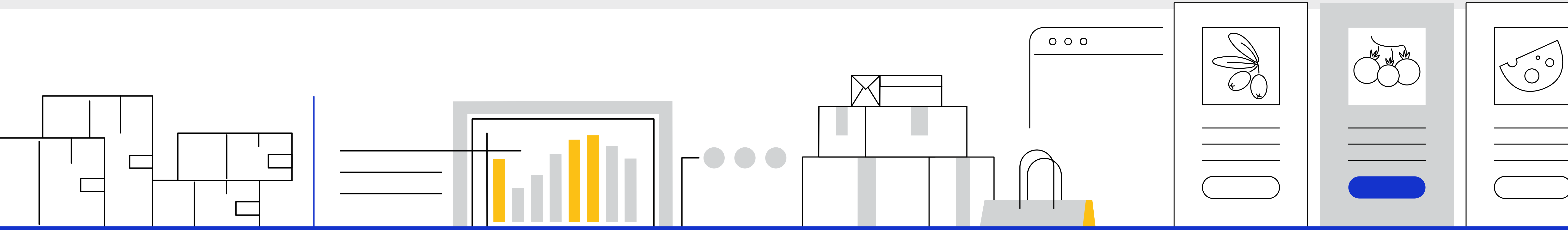


Figure 10:

Challenges merchants face in offering cross-channel shopping
Percentage of merchants, by selected responses

Source: PYMNTS Intelligence
2025 Global Digital Shopping Index: Brazil edition, April 2025
N varies by country and represents complete merchant responses, fielded October 17, 2024, to December 9, 2024

	All countries	Brazil		All countries	Brazil
Complexity managing multiple sales channels	27.0%	31.4%	Technological barriers	23.1%	21.6%
Data security risks	26.7%	28.6%	Concerns about negative impacts on our current operations	21.6%	20.8%
Customer service challenges	26.7%	25.5%	Limited expertise in management multiple sales channels	21.0%	14.9%
Difficulty integrating different software or systems	25.6%	28.4%	Difficulty changing our business model	20.1%	9.1%
Data management difficulties	23.7%	21.4%	High investment in infrastructure	19.7%	19.7%
Challenges in customer engagement	22.9%	22.3%			



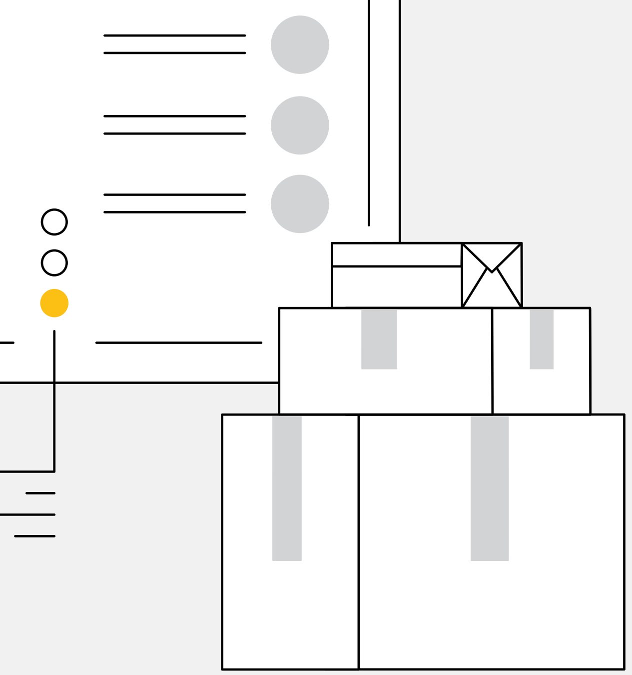
Actionable insights

01

Brazilian consumers have rapidly shifted to mobile-first shopping. In each of our key metrics for mobile engagement, they exceed the study-wide average. While Brazil's younger consumers unsurprisingly lead the mobile-first revolution, even the country's baby boomers show very high mobile engagement. For merchants, the message is simple: Focus on seamless mobile shopping experiences to drive growth and stay competitive.

02

Merchants in Brazil will stand out from the competition by getting the payment process right. Nearly all consumers in the country report friction with their latest payment, usually in the form of payment processing errors. This should serve as a call to action for merchants to focus on investing in the technologies and solutions to deliver seamless payments experiences. Banks and other third-party partners can help them chart the right course.



03

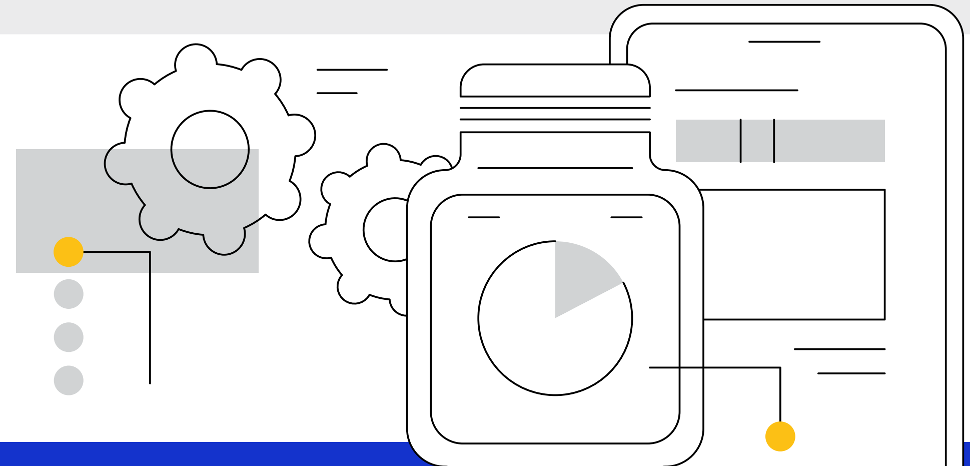
Manual entry of payment information remains the leading way that consumers in Brazil complete online transactions. This increases the risk of input errors and makes the shopping experience more tedious. By contrast, stored credentials simplify checkouts and are the most popular method among consumers in the other countries surveyed. To encourage more shoppers to store payment credentials, merchants should focus on data security and building trust with their customers.

04

Shoppers in Brazil show strong interest in cross-channel shopping, but fewer than half of merchants in the country currently offer that. This points to an opportunity for motivated retailers to expand their sales channels and capture untapped customer interest. Partnering with a bank or other third-party provider can help merchants overcome the significant challenge they face in rolling out cross-channel capabilities that their customers want.

Methodology

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



Digital shopping days methodology

To understand the adoption of digital shopping activities, we started with four activities: (a) digital browsing without completing a purchase, (b) completing an online purchase, (c) completing a purchase that started online and ended with an in-store pick up, and (d) 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 (e) not at all. The basic response on how frequently a person engages in a digital shopping activity provides detailed information on the extent to which people in the country engage in that activity.

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

To solve this problem, we estimated the average number of days consumers engaged in a digital shopping activity over a month. To do so, we use the actual number days for daily (roughly 30) and not at all (0). We estimate the number of days for the other two categories by interpolating for weekly but not daily and monthly but not weekly; these estimates are reasonably accurate when averaged across large groups of people.[3]

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.

3 Assume there are 30 days in a month (the average 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 4) 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 7). Therefore, the consumer engages in the activity at least one time and up to an additional 22 days (23 minus 1). 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.

PYMNTS INTELLIGENCE

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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