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Publicis Sapien Digital Commerce Survey 2024

NEW RESEARCH FROM PUBLICIS SAPIEN



Publicis Sapient conducted research among more than 7,600 consumers globally to understand their opinions on digital commerce experiences. We found that across industries, geographies and generations, there are opportunities to grow and improve customers' experiences with digital commerce.

Consumers often think of digital commerce as online purchases. It is much more than that—and it can be a large contributor to a customer's overall satisfaction with a brand. **Digital commerce**, as defined in our survey, is *the ability to complete a transaction between yourself and a brand online, virtually*. Banking customers might use digital to open an account or take advantage of a new service. Insurance customers might make changes to their policies. Healthcare customers might use digital to pay fees for services.

One might hypothesize that commerce-centric industries like retail and consumer products (CP) are winning over customers with positive digital commerce experiences. Our data proved otherwise. Explore our research to learn more about where experiences are lacking—and what businesses can do about it.



* Key findings

Our digital commerce research revealed:

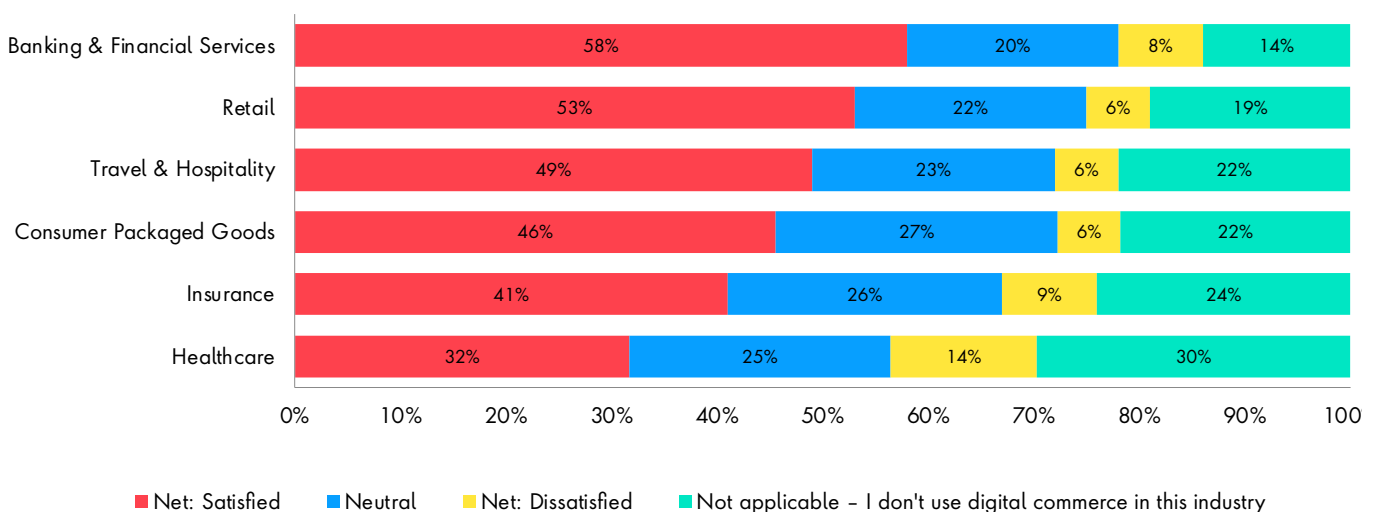
- Customer satisfaction varies across industries, and the frontrunners are surprising.
- Industries have several opportunities to elevate digital commerce experiences.
- Consumers expect personalization and they have specific needs for each industry.
- Loyalty is at stake if businesses don't take action now to improve digital commerce experiences.

An unexpected leader in digital commerce

Digital commerce is not just a story about retail. It includes a variety of interactions that expand beyond online shopping. Our research found that customer satisfaction with these experiences varies broadly across industries.

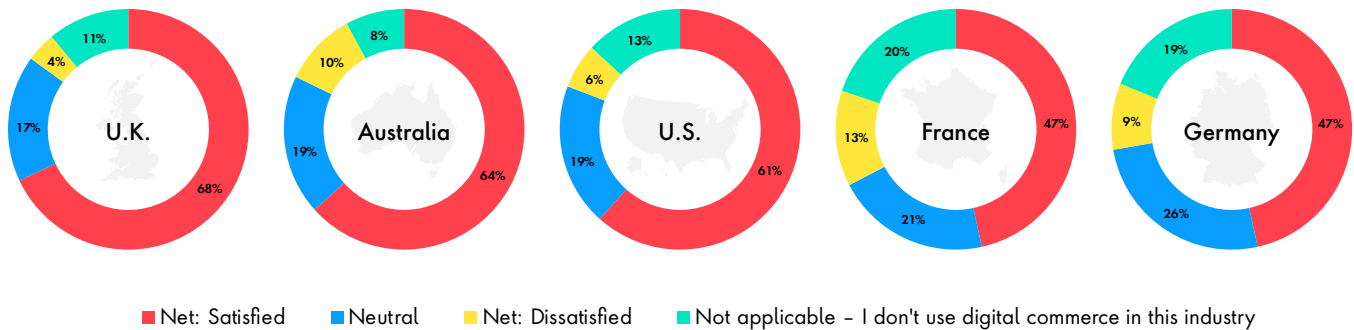
Surprisingly, banking & finance shows the highest level of satisfaction (58 percent), surpassing retail (53 percent) and CP (46 percent). Healthcare shows the lowest level of satisfaction, with only 32 percent of consumers satisfied with their digital experiences.

SATISFACTION WITH DIGITAL COMMERCE EXPERIENCE



Although banking & finance shows the highest level of overall customer satisfaction, those levels vary across the countries we surveyed. The U.K. showed the highest level of satisfaction (68 percent)—above the global average of 58 percent—and Germany and France had the lowest (47 percent). However, one in five German/French consumers are not using digital commerce in banking. This lack of digital experiences may be a reason for consumers' lower levels of satisfaction.

SATISFACTION WITH DIGITAL COMMERCE EXPERIENCE – BANKING & FINANCE BY COUNTRY



* The **U.K.** showed the highest level of satisfaction (**68 percent**)—above the global average of 58 percent—and **Germany** and **France** had the lowest (**47 percent**).

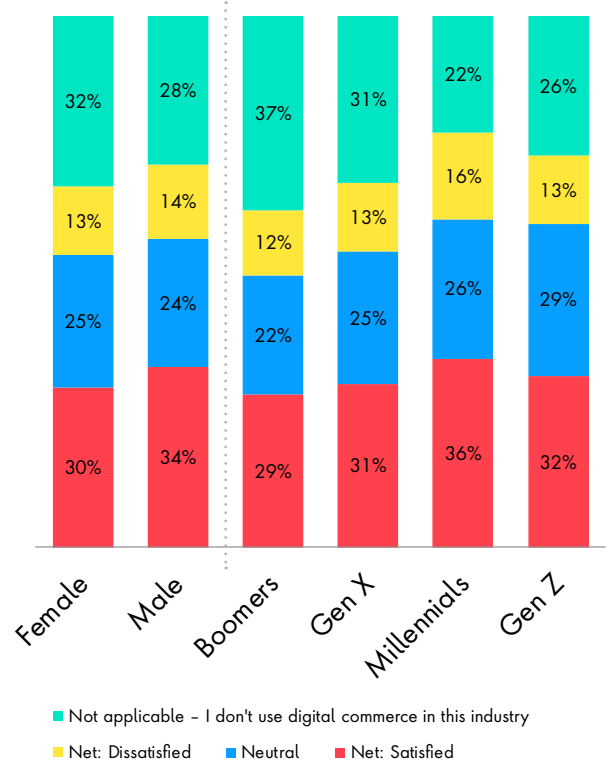
Healthcare digital commerce experiences are suffering

As the industry ranked the lowest, digital commerce experiences in healthcare are not meeting expectations. Globally, only 32 percent of consumers are satisfied with these experiences, thus illustrating a vast opportunity for improvement. Improving digital experiences can support patient outcomes. [Patients engaging in digital experiences are three times less likely to have unmet health needs.](#)

Perhaps not surprisingly, there were some generational differences. Millennials showed the highest level of satisfaction (36 percent) with Boomers ranking the lowest (29 percent). In fact, over a third (37 percent) of Boomers do not use digital commerce for their healthcare needs. This is the generation that perhaps could benefit most from having their health needs met.

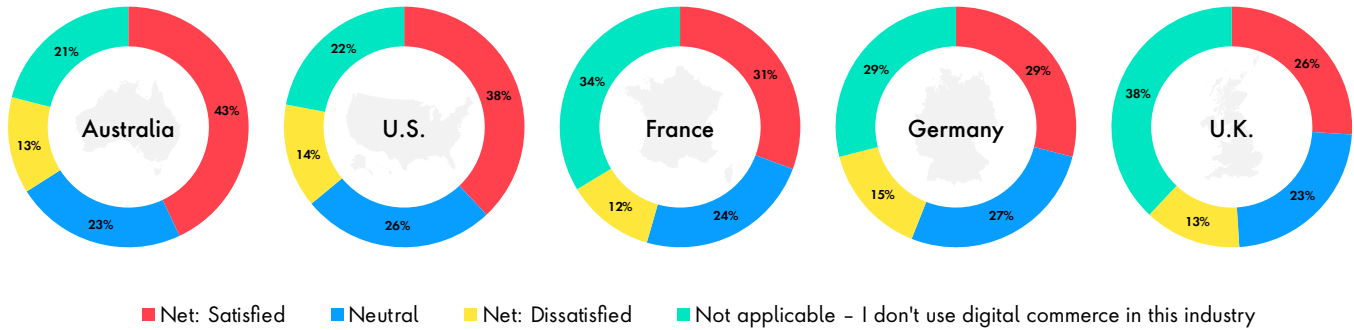
* **Millennials** showed the highest level of satisfaction (**36 percent**) with **Boomers** ranking the lowest (**29 percent**).

SATISFACTION WITH DIGITAL COMMERCE EXPERIENCE – HEALTHCARE BY GENDER & GENERATION



Satisfaction with digital commerce in healthcare also varies across the countries we surveyed. Consumers in Australia reflected the highest level of satisfaction at 43 percent with the U.K. ranking the lowest at 26 percent. Countries in Europe reflected low use of digital for healthcare, with roughly a third of consumers indicating they don't use healthcare digital commerce (38 percent of consumers in the U.K., 34 percent in France and 29 percent in Germany).

SATISFACTION WITH DIGITAL COMMERCE EXPERIENCE – HEALTHCARE BY COUNTRY



What do customers want from their digital commerce experiences?

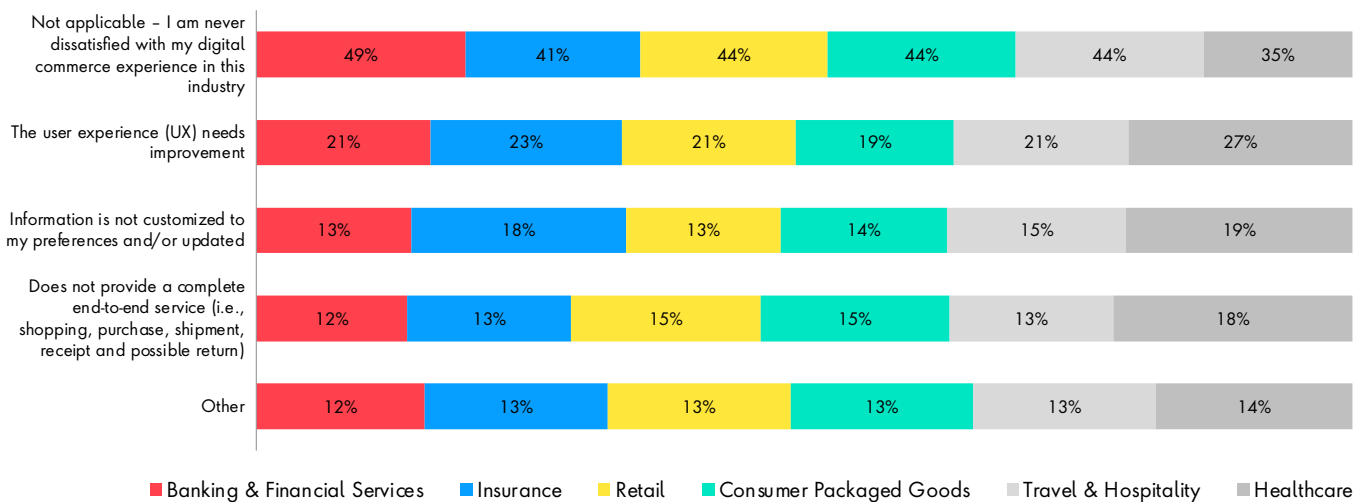
Customer expectations are only being met for a fraction of digital commerce experiences across industries. Some of the primary reasons for dissatisfaction include an inferior user experience (UX), lack of information customized to user preferences or no end-to-end service.

In banking & finance—the sector with the highest level of customer satisfaction in digital commerce—the UX needing improvement was the top reason for dissatisfaction (21 percent).

Half of consumers (49 percent) said they are never dissatisfied with their experience. While it's positive that half of consumers are overall pleased with their digital commerce experiences in banking & finance, there is clearly an opportunity for improvement across UX, content and service mix.

The UX needing improvement was also the top reason for dissatisfaction for healthcare, the sector that ranked lowest (27 percent).

MAIN REASONS FOR DISSATISFACTION WITH DIGITAL COMMERCE



*The data presented in this graph was collected based on a survey question that permitted respondents to provide multiple answers. As a result, the total percentages may exceed 100%.

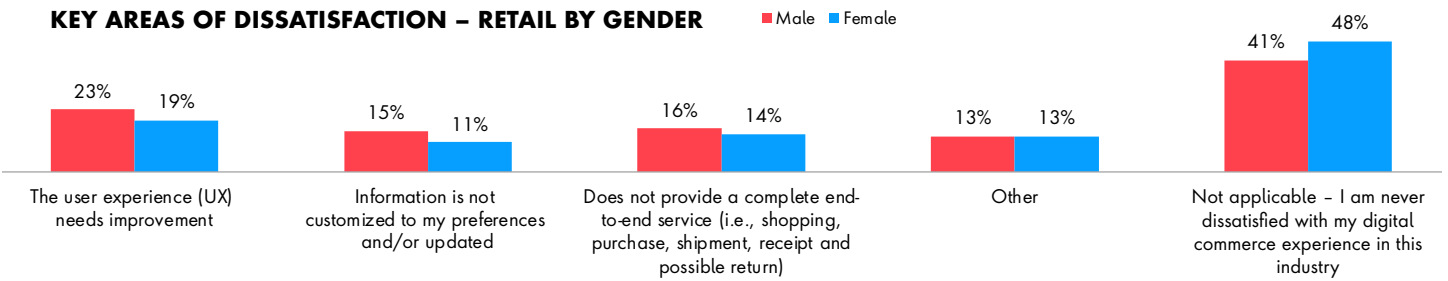
Retail and CP have room to grow

Retail and CP industries have a higher level of digital commerce maturity than most other industries, and this has perhaps raised the bar for customer expectations and opened the door to potential disappointment. Our survey indicates that more than half of consumers we surveyed globally (56 percent) are dissatisfied with their retail digital commerce experiences. One in five consumers believe the UX needs improvement. Retail industry leaders can take note and look for ways to make user experiences more intuitive, personalized and frictionless. For instance, [improving customer support](#) interactions—a common area of customer frustration.

Interestingly, the data showed differences among genders. More women are satisfied with their retail digital commerce experiences (48 percent) compared to men (41 percent). However, more men were dissatisfied with their UX (23 percent compared to 19 percent of women).

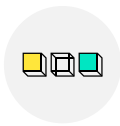
CP, another industry with a track record of digital commerce innovation, also has room for improvement. Like retail, this sector had more than half of consumers (56 percent) dissatisfied with their experiences.

KEY AREAS OF DISSATISFACTION – RETAIL BY GENDER



Personalization is an expectation across industries

Our research shows a general lack of satisfaction, yet there are many ways in which industries can change this dynamic. Consumers might be dissatisfied because they are not experiencing the type of interactions they have grown to expect in their daily lives. People today want customizable experiences that are based on personal preferences—and they want them in every industry.



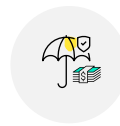
CONSUMER PRODUCTS:

77% of consumers want greater detail about products to inform their purchase decisions, especially **women (80%)** and **boomers (78%)**.



BANKING:

76% of consumers want an intuitive, customized user interface and tools that make it easy to complete tasks, especially **millennials (78%)**.



INSURANCE:

75% of consumers want to control, adjust and customize their insurance coverage, especially **women (77%)**.



AUTOMOTIVE:

74% of consumers want to self-select the features and functions in their vehicles.



FINANCE:

71% of consumers want more personalized experiences and tools based on their financial goals, especially **women (72%)**, **Gen Z (75%)** and **millennials (74%)**.



TRAVEL & HOSPITALITY:

71% of consumers want personalized recommendations of places and activities based on their preferences. And **63%** want carbon footprint information with each travel option, especially **millennials (69%)** and **Gen Z (64%)**.



HEALTHCARE:

68% of consumers want customized experiences based on their patient data, demographics, personal health goals and preferences, especially **women (70%)**. And **69%** want to manage their health through online self-service tools, especially **Gen Z and millennials (71% and 73%, respectively)**.



RETAIL:

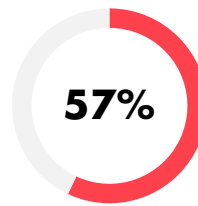
67% of consumers want more personalized interactions and real-time recommendations when shopping, especially **millennials (70%)**.

Giving the UX some TLC

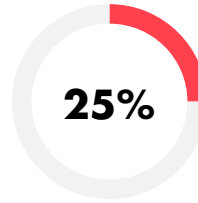
Consumers all over the world and across industries cited the user experience needing improvement as their top reason for dissatisfaction with digital commerce. What do they think could be better? Globally, 57 percent said they want clearer content to describe products and services. Perhaps this is a reason for the low levels of satisfaction in product-centric industries like retail and CP. Imagine if users could [access clear, concise, relevant content that makes it easier for them to scroll and make a decision](#).

Other aspects that consumers want to see improved are more seamless transactions (25 percent) and greater personalization (19 percent).

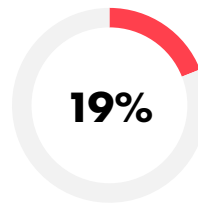
ASPECT OF DIGITAL COMMERCE TO IMPROVE



Clearer content to describe products/services



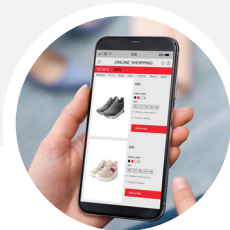
More seamless transactions



Greater personalization

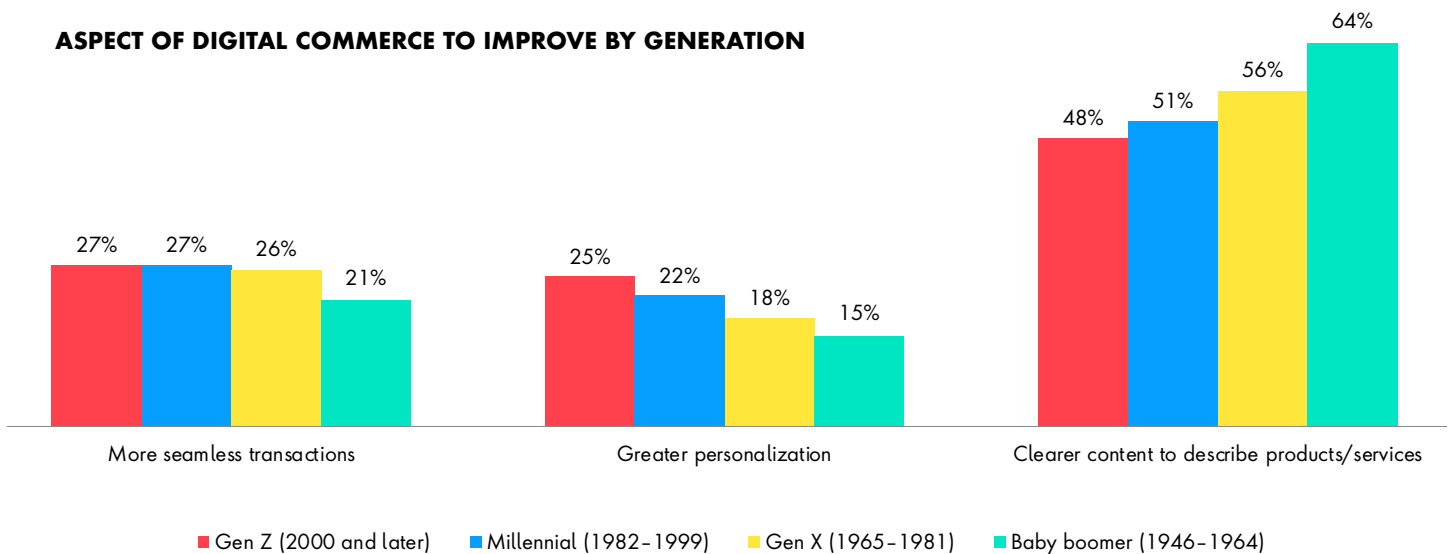


57% of consumers want clearer content



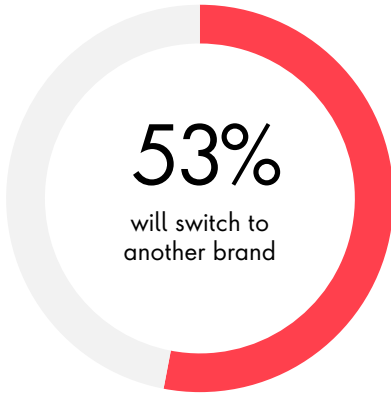
Our findings revealed similarities in how various generations feel about these improvements. But when it came to providing more clear content, 64 percent of boomers felt this should be a priority area compared to 48 percent of Gen Z consumers surveyed.

ASPECT OF DIGITAL COMMERCE TO IMPROVE BY GENERATION



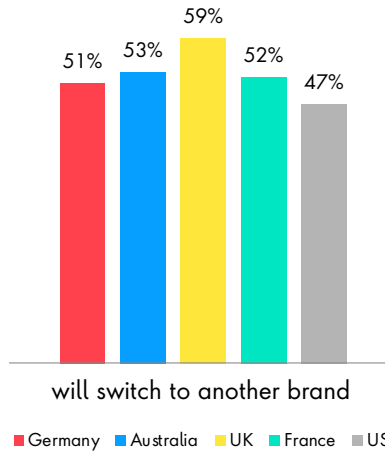
Digital disappointment hurts brands

GLOBAL CONSUMERS



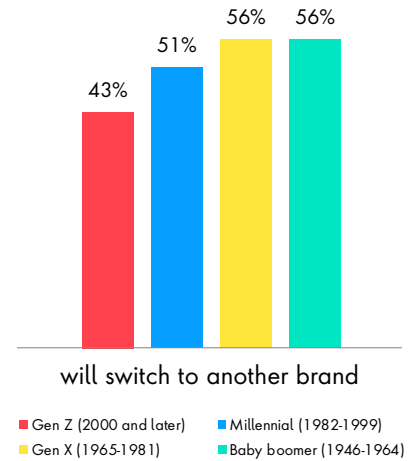
When consumers are not satisfied with their digital commerce experience, it affects their loyalty to a brand. In fact, 53 percent will switch to another brand and 19 percent won't return as often. Only 9 percent would remain loyal to a brand.

CONSUMERS BY COUNTRY



With nearly three-fourths of consumers (72 percent) ready to leave or explore other options, companies clearly must pay attention to the gaps in digital commerce experiences. Consumers in the U.K. showed the highest probability of switching brands (59 percent compared to 47 percent in the U.S.).

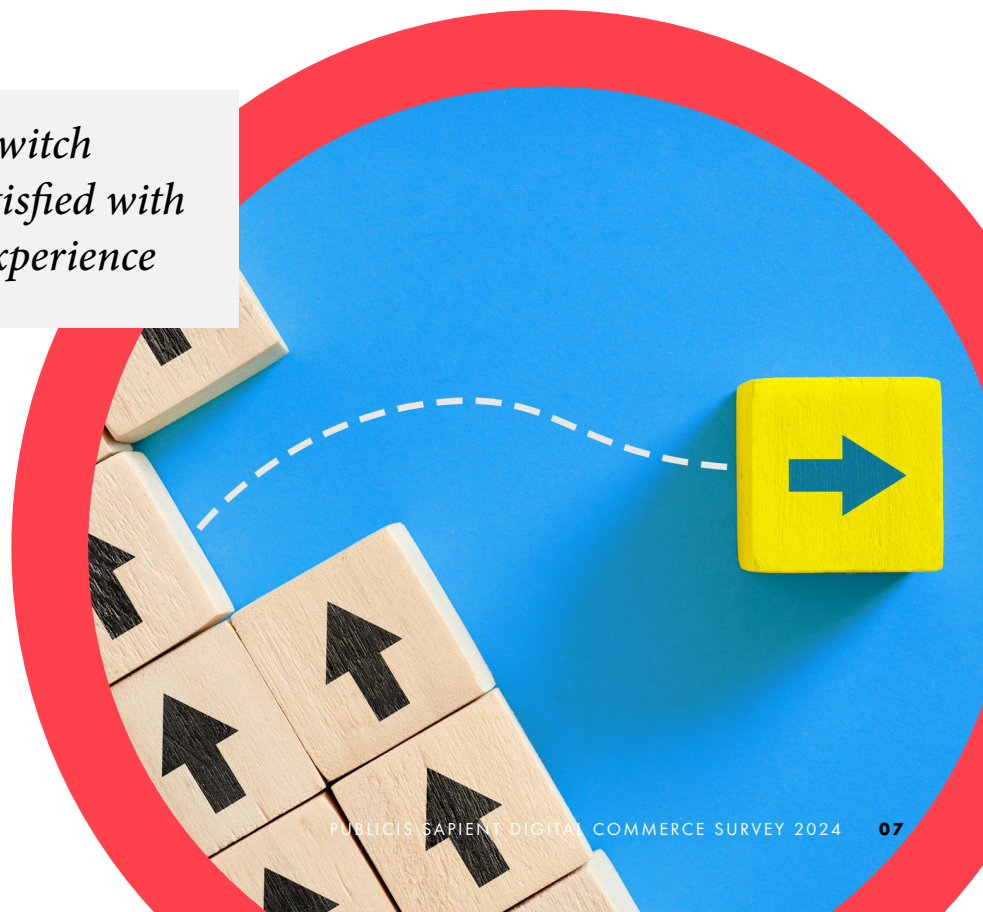
CONSUMERS BY GENERATION



Our data showed that older generations, millennials, Gen X and boomers, are the most likely switchers, with more than half (56 percent) willing to switch to another brand. Our youngest cohort, Gen Z, was most likely to return to a brand, just not as often (28 percent).

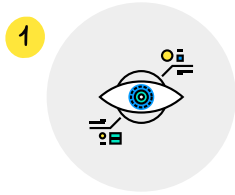


53% of consumers will switch brands if they are not satisfied with their digital commerce experience

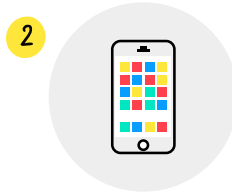


Ready to do more with digital?

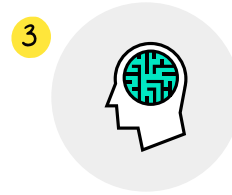
Digital commerce is a key component of conducting business today, but our research shows that people aren't necessarily having the kinds of experiences they want. This opens the door for companies to reimagine how they can transform digital commerce experiences to deliver on the demands of today's customers. If done right, it can win business and drive loyalty. Here's how:



Show them and tell them. Customers told us they want clear and descriptive content. Digital tools can help bring data, production and optimization into one seamless process to create compelling visual and written content in real time. Retailers and CP companies can use platforms to create such content at scale and syndicate it across hundreds of digital commerce sites.



Make every experience matter. With loyalty on the line, every experience should be a positive one. Look for ways to transform digital commerce and make interactions more efficient and effective. Customers reflected a desire for better shopping experiences that are customized to their preferences. Use the data you have to deliver on customers' ever-changing needs and expectations from their digital commerce experiences.



Learn from leaders. What are the digital commerce leaders doing right? Apply best practices from other industries to improve the interactions you have with customers. For instance, using [generative AI to analyze vast amounts of data to identify trends and patterns in customer behavior to inform experience enhancements](#).

The dissatisfaction shown in our data represents a disconnect, but it also reflects an opportunity for growth and improvement. **Let's get started.**

ABOUT THE RESEARCH

YouGov administered the survey among more than 7,600 participants across Australia, France, Germany, the U.K. and the U.S. Conducted in November 2023, the purpose of the research was to enable a better understanding of what consumers value in digital commerce experiences. This data is intended to help businesses evolve their digital commerce experiences to keep customers, attract new business, build revenue, drive loyalty and foster customer lifetime value.

GET IN TOUCH

Let's talk about how to apply these findings to your business.

<https://www.publicissapient.com/solutions/digital-commerce>

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