

# The 2025 Digital Commerce Imperative

Meeting e-commerce customer expectations in an AI-led landscape



**Jon Panella**

Group Vice President—Global Commerce Lead



From booking appointments to making purchases, the modern commerce ecosystem helps consumers complete transactions more efficiently than ever before. Moreover, advanced AI capabilities are only making this easier across industries—in theory, at least. New technologies bring new challenges, and these challenges are shaping what consumers expect from their digital commerce experience.

Our 2025 digital commerce report dives into these issues, drawing from extensive consumer surveys that span multiple industries and regions. It offers a comprehensive overview of what currently works in digital commerce, what doesn't and how your business can meet consumers' expectations to create smooth, stress-free digital commerce experiences.





[Download the report](#) 

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“When technology becomes more of a barrier than a bridge, consumer trust is at stake.”



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## Key findings

Our research reflects significant differences in consumer satisfaction across various sectors, including clear leaders and laggards:

- Banking and financial services: Highest satisfaction at 62 percent, indicating strong alignment with consumer needs
- Transportation: Lowest satisfaction at 26 percent, signaling a pressing need for e-commerce innovation

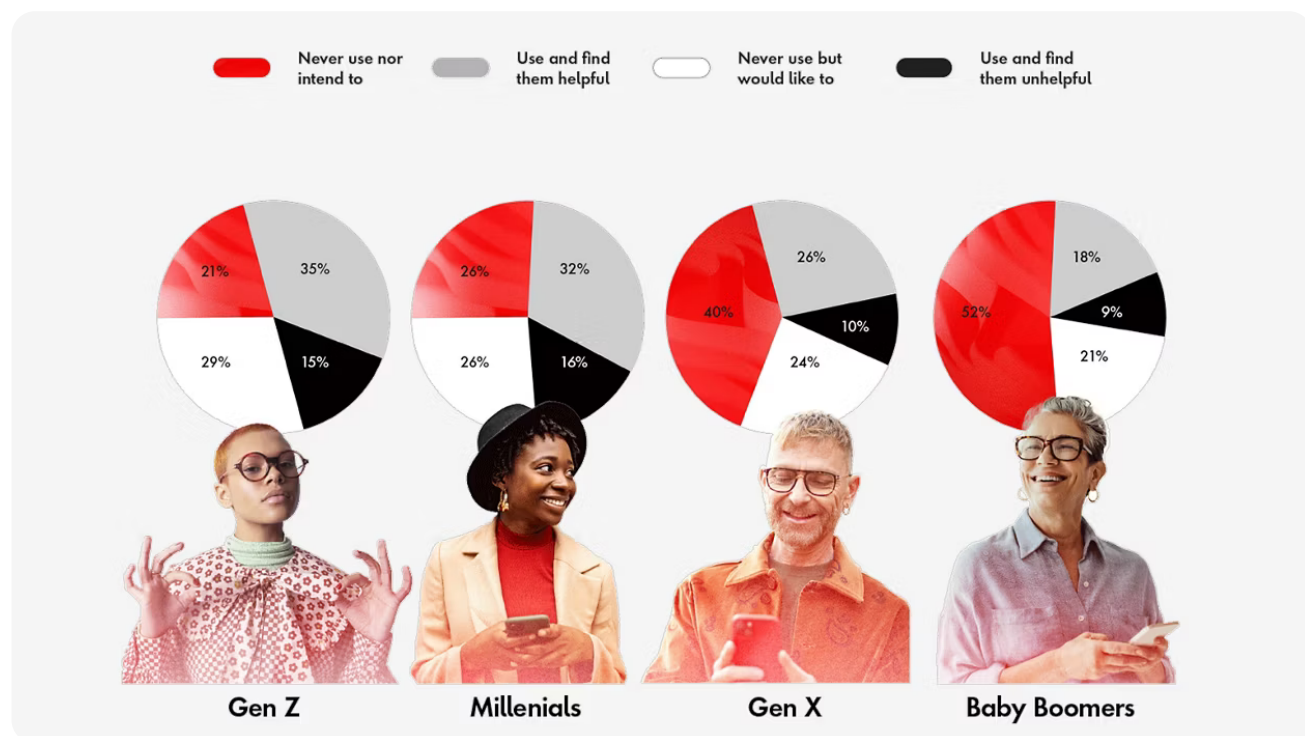
## Hyper-personalization is the future

Different generations expect different things from their commerce experiences—and digital

natives expect more than basic interactions. The majority of Millennials and Gen Z view personalization positively and crave experiences that cater specifically to their preferences. This extends beyond basic personalization, such as addressing consumers by name, to demonstrate comprehensive understanding and anticipation of individual needs. In contrast, the majority of Gen X (64 percent) and Baby Boomers (73 percent) have never used personalization features.

**Figure 01**

**Percent of respondents who saw a customer challenge as having a significant impact on their growth transformation in the last 12 months**



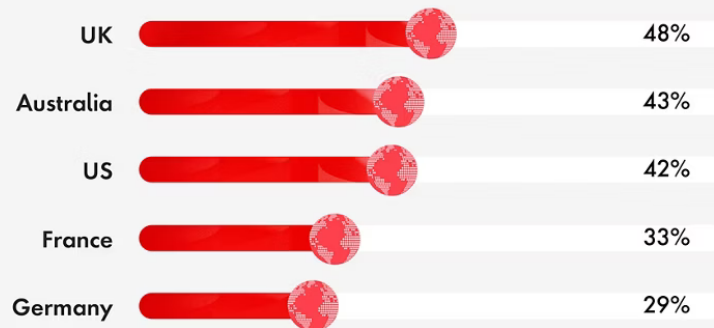
Q: Please indicate your level of usage of the following AI-powered features when conducting digital transactions. N= Gen Z (1,234), Millennials (2,090), Gen X (1,764), Baby Boomers (2,335).

## Expectations are regional

Though all consumers crave smooth, quick checkout experiences, their attitudes, expectations and experiences differ across regions. Consumers in the United Kingdom, for example, reported significantly more customer service issues (48 percent) than those in Germany (29 percent).

**Figure 02**

**Percent of consumers experiencing customer service issues regionally**



Q: Which, if any, of the following issues do you encounter most often when transacting digitally with a brand or business? N= AUS (1,077), FR (1,020), DE (2,104), UK (2,217), US (1,144).

Understanding experiences, expectations and preferences is essential for companies aiming to align their digital strategies with consumer expectations and anticipate emerging technologies.

## Consumers everywhere experience friction

If there is one thing that unites consumers across the world, it's experiencing friction in their digital commerce experiences. What are some of the pain points that consumers experience and ultimately shape their expectations for future engagement? Some of the top issues include customer service issues (39 percent), data privacy concerns (33 percent) and site/app performance issues (29 percent).

Figure 03

Sources of digital commerce friction

### Customer service issues

E.g. encountered difficulty completing tasks like contacting customer service

39%



**Data privacy concerns**  
E.g. worried about sharing personal data

33%



**Site/app performance issues**  
E.g. payment processing errors

29%



Q: Which, if any, of the following issues do you encounter most often when transacting digitally with a brand or business? N= AUS (1,077), FR (1,020), DE (2,104), UK (2,217), US (1,144).

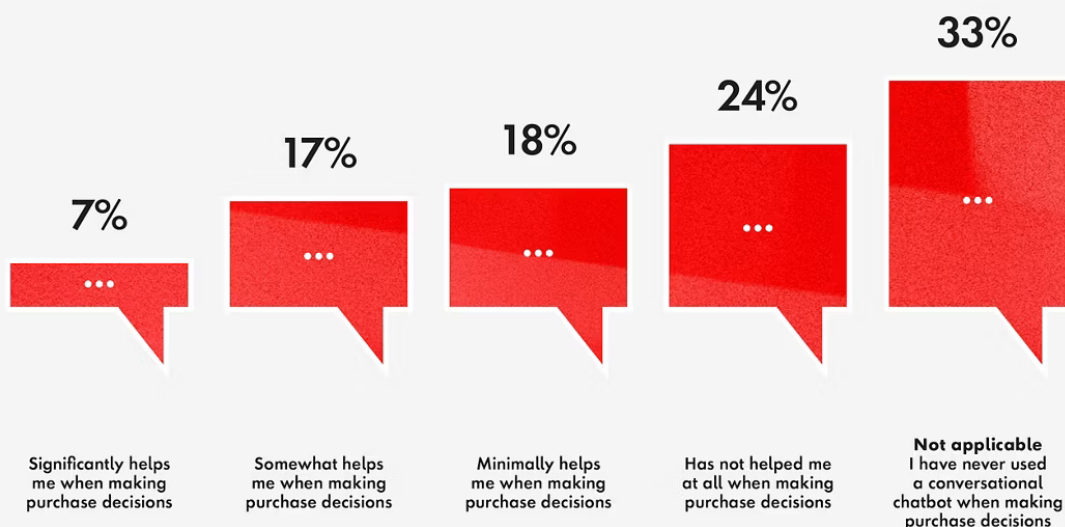
## Consumers aren't sold on the power of AI

Organizations may be embracing the power of AI and looking for new AI-driven solutions to turbocharge their businesses. But what is the consumer point of view on AI? And how do consumers expect it will impact their experiences?

Though Millennials and Gen Z are more likely to embrace AI features, consumers overall don't see the value in what AI can do for them. Take conversational chatbots, for instance. The majority of consumers (57 percent) have neither used them nor had them help make a purchase decision.

**Figure 04**

**Impact of conversational assistants on purchase decisions**



Q. In your experience, how much, if at all, have conversational assistants (e.g., chatbots, conversational AI tools like ChatGPT) helped you in making purchase decisions? N=943.

The challenge is that your business needs to help consumers see the value in AI—and you can do that by building [solutions aligned with consumer needs](#), transforming AI from a novelty into a valuable commerce partner.

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AI today can be very efficient at dealing with refunds, appeasements, returns and replacements. It can also help with recommendations that could inform customers if an item tends to run small or if they should consider a different size. So, it's proactively trying to address common customer complaints.”



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## Data is the key ingredient for commerce strategies—but it shouldn't come at the cost of consumer trust

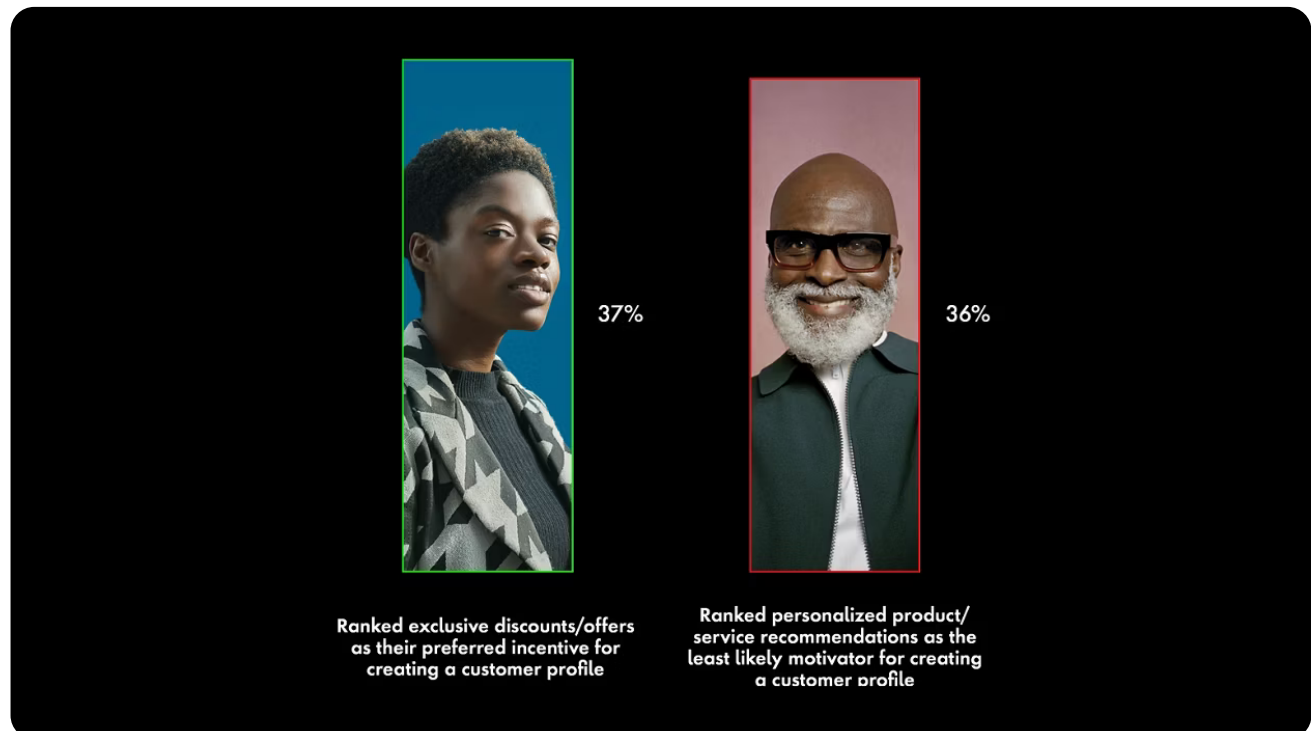
Consumers expect that businesses gather data. After all, [it enables personalized experiences](#), preferences and offers. But consumers are also acutely aware of the privacy risks that come with sharing their data.

So, what does your business need to know about consumers' concerns over data privacy?

**Motivators for data sharing:** More than a third (37 percent) of consumers ranked exclusive discounts as a motivator to share personal information, but reluctance persists whenever businesses aren't transparent about their policies. A similar amount (36 percent) indicated that personalized product/service recommendations wouldn't move the needle for them.

Figure 05

Factors influencing customer profile creation



Q. In your experience, how much, if at all, have conversational assistants (e.g., chatbots, conversational AI tools like ChatGPT) helped you in making purchase decisions? N=943.

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Today, personalization is still highly persona-based, and not hyper-personalized. Those companies that are able to treat a customer as an individual person with a set of offers are the ones that will get the most value.”



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# Don't just meet consumer expectations— exceed them

Understanding consumer expectations is just the beginning. To transform consumers into customers, use actionable, proven tools and strategies:

1. Prioritize customer-centric enhancements that deliver value to consumers, such as hyper-personalized offers and quicker, pain-free resolution to issues when they arise.
2. Strengthen trust and transparency to ensure consumers that their data is safe in your hands.
3. Address pain points with proactive solutions to delight, rather than frustrate, consumers, such as intuitive search features and seamless channel integration.

Ready to apply these insights to elevate your business strategy? Let us guide you through your digital transformation journey, equipping you with the tools to innovate and succeed, no matter the environment. Publicis Sapient is at the forefront of digital transformation, combining experience design expertise with powerful AI tools to help organizations navigate today's complex commerce landscape.

## About the research

This report is grounded in a global survey of 7,562 consumers, conducted from January 7-23, 2025, across Australia, France, Germany, the U.K. and the U.S. These insights empower businesses to refine digital commerce strategies, enhancing customer loyalty and lifetime value.

### Related Topics

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