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The 2025 Digital Commerce Imperative:

Meeting E-Commerce Customer
Expectations in an AI-Led Landscape

Executive summary

Today's consumers have a world of digital options at their fingertips. Whether scheduling healthcare appointments, initiating complex financial services or procuring enterprise-grade technologies, the evolving commerce landscape has given them new ways to make purchase decisions. Purpose-built commerce platforms with advanced AI capabilities—including generative AI, predictive preference engines and real-time personalization algorithms—have fundamentally transformed how customers discover and engage with products and services across industries.

Yet, with all these new ways to make purchases and complete transactions, sometimes things don't go as planned. And the moments when technology makes things more, rather than less, complicated—those are the moments your customers, travelers, guests and patients remember the most and shape their expectations for future engagement.

This report digs into the current and future state of these digital transactions based on recent consumer surveys across multiple industries and regions. It provides a comprehensive overview of what's working in digital commerce, what's not and what you can do about it.

It's all about staying ahead of the game.

Businesses need to be flexible to keep up with consumer expectations and make the most of the latest tech breakthroughs. By making smart changes to how they deliver on promises to consumers, companies can bridge the digital gap. The payoff? A closer connection with customers and a leg up on the competition.

Expectations
What do consumers expect?

Pain points
What makes it difficult for consumers to complete transactions?

AI
Are consumers on board with the AI revolution?

Data
Are consumers willing to share their data?
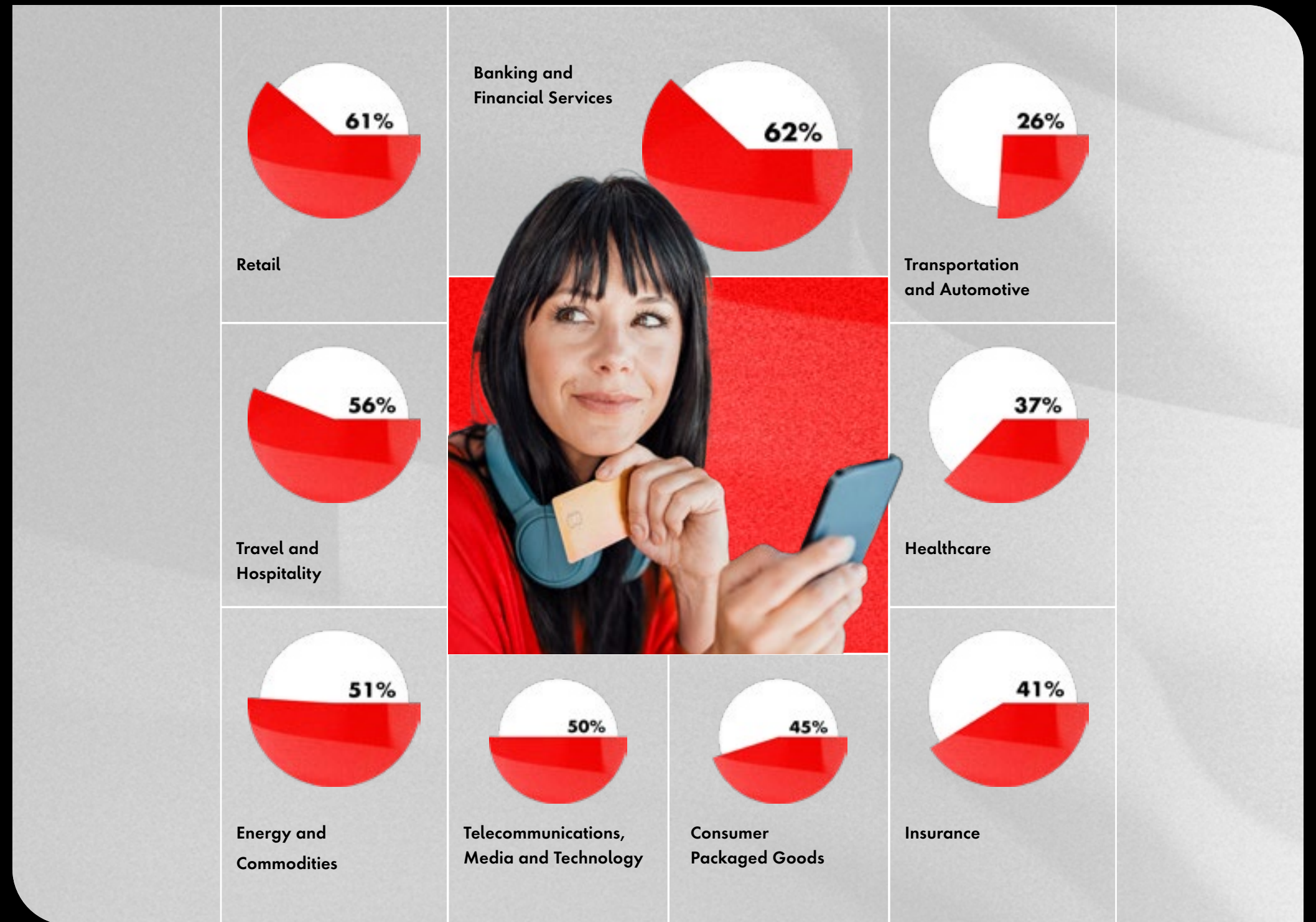
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Chapter 1: Cracking the customer code

Strong relationships start with strong knowledge: understanding what your customer expects from you. So, what exactly do consumers want—and how do they feel about the current state of commerce experiences?

Are consumers satisfied with their digital commerce experiences?

Satisfaction varies across industries. Banking & Financial Services lead the pack with the highest satisfaction rate (62 percent) and lowest dissatisfaction (6 percent). On the other end of the spectrum, consumers rank transportation as the industry offering the least satisfying digital commerce experiences with just 26 percent satisfaction. It's also the industry where commerce adoption is lowest, with 44 percent claiming to have never used digital commerce in this space [Figure 1].

Figure 1
Customer satisfaction with digital commerce experiences % satisfied

Retail 61%

Banking and Financial Services 62%

Transportation and Automotive 26%

Travel and Hospitality 56%

Healthcare 37%

Energy and Commodities 51%

Telecommunications, Media and Technology 50%

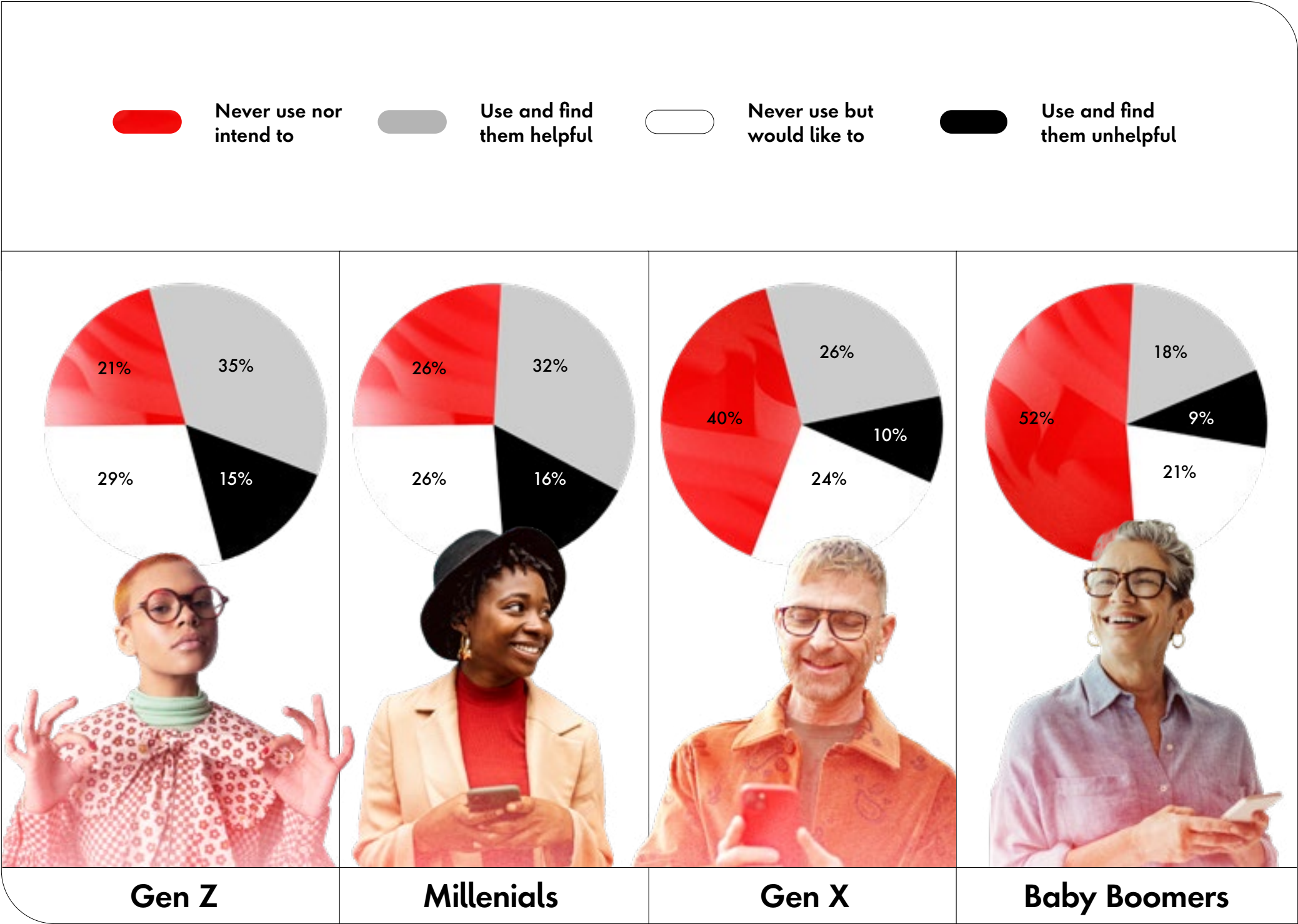Consumer Packaged Goods 45%

Insurance 41%

Q: How satisfied or dissatisfied are you with the overall digital commerce experience provided by companies in the following industries? N= 7,562.

The power of personal touch

Consumers today expect more tailored engagements that cater to their individual needs and preferences. This is particularly true for younger groups such as Millennials and Gen Z, who increasingly seek personalized product recommendations and exclusive discounts. But personalization isn't just about remembering a customer's name—it's about understanding their preferences and anticipating their needs [Figure 2].

Figure 2
Use of personalized price discounts across generations

Legend: Never use nor intend to | Use and find them helpful | Never use but would like to | Use and find them unhelpful

Gen Z: 21%, 35%, 29%, 15%
Millenials: 26%, 32%, 26%, 16%
Gen X: 40%, 26%, 24%, 10%
Baby Boomers: 52%, 18%, 21%, 9%

Gen Z | **Millenials** | **Gen X** | **Baby Boomers**

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).

Table 1

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Generational consumer expectations for digital commerce over the next 3 years % who strongly or somewhat agree

	Total	Gen Z	Millenials	Gen X	Baby Boomers
Seamless, quicker check-out options with fewer touchpoints.	54%	61%	59%	51%	48%
Brand product and service offerings that are available to me wherever I choose to complete my transaction (e.g. website, brand app, brand's social page etc.)	40%	52%	48%	38%	27%
Search features that are intuitive, conversational and connected across platforms.	40%	52%	50%	37%	28%
More opportunities to complete transactions in physical stores and offices without a cashier, check-out agent or scheduling agent.	34%	51%	46%	29%	21%
More personalized recommendations in real-time when I'm completing a transaction.	33%	46%	41%	29%	23%
Interactive content and elements that make completing a transaction entertaining.	27%	45%	37%	23%	14%
Conversational assistants acting as agents that recommend products and help me find them.	25%	42%	34%	21%	12%

Q: To what extent do you agree or disagree with each of the following statements regarding digital commerce? Over the next 3 years via digital tools–such as websites, smart devices, and/or apps–I would like businesses to provide... . N= Total (7,562); Gen Z (1,234), Millennials (2,090), Gen X (1,764), Baby Boomers (2,335).

The digital divide across demographics and regions

While demand for personalization and efficiency is widespread, it varies across age groups and regions. Millennials and Gen Z are leading the charge, expecting high levels of personalization and seamless interactions. As digital natives, they're comfortable navigating online spaces and have come to expect instantaneous service and tailored engagement.

Older consumers are a different story. While they still value these aspects, they may not prioritize them. They may face more challenges navigating digital interfaces and often emphasize the importance of clear and accessible information over flashy, hyper-personalized engagements [Table 1].
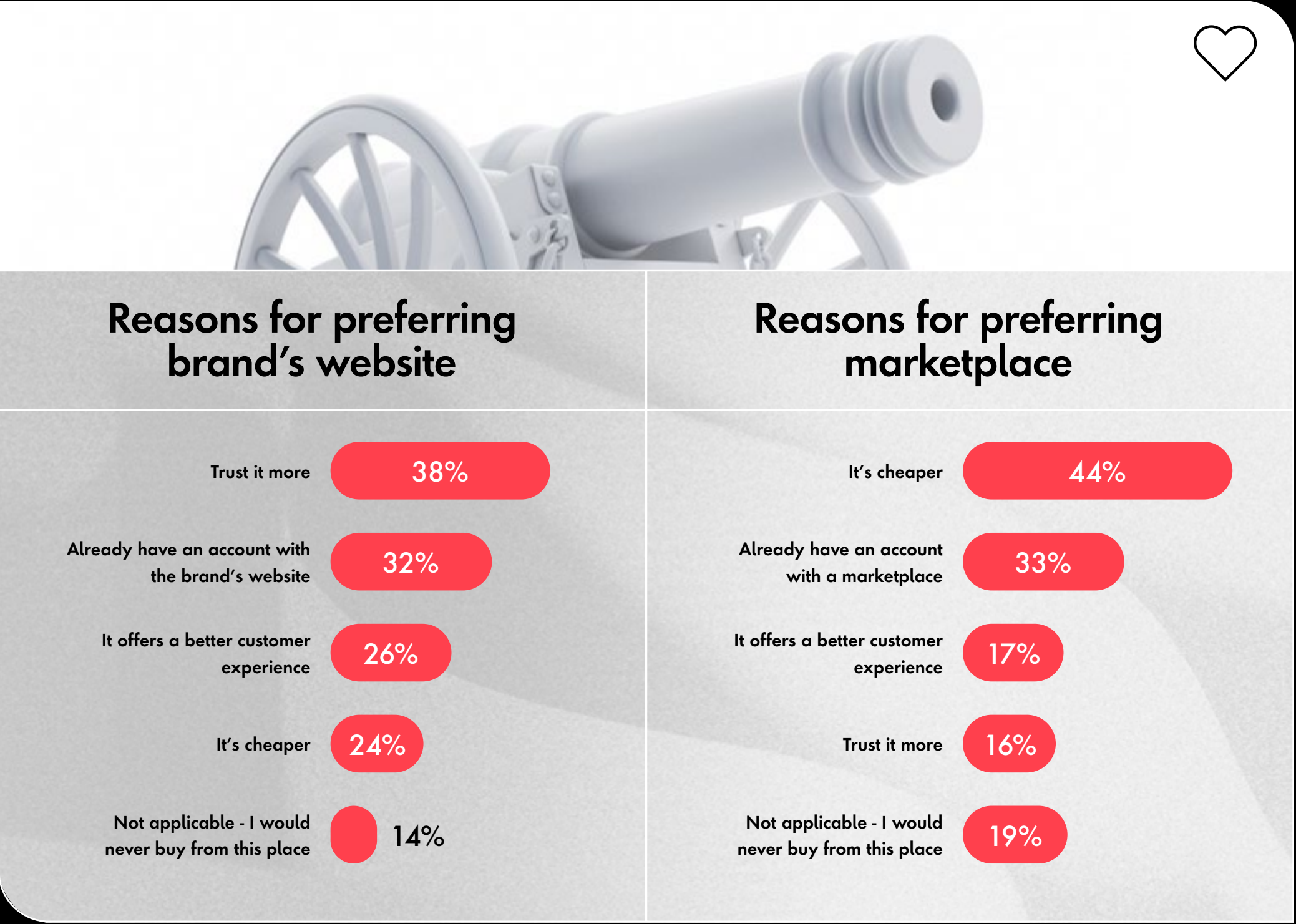
Table 2

Regional consumer expectations for digital commerce over the next 3 years % who strongly or somewhat agree

	Australia	France	Germany	UK	US
Seamless, quicker check-out options with fewer touchpoints.	60%	43%	45%	59%	64%
Brand product and service offerings that are available to me wherever I choose to complete my transaction (e.g. website, brand app, brand's social page etc.)	46%	42%	33%	37%	49%
Search features that are intuitive, conversational and connected across platforms.	47%	35%	38%	39%	44%
More opportunities to complete transactions in physical stores and offices without a cashier, check-out agent or scheduling agent.	42%	27%	33%	31%	42%
More personalized recommendations in real-time when I'm completing a transaction.	43%	35%	28%	29%	40%
Interactive content and elements that make completing a transaction entertaining.	34%	28%	25%	24%	33%
Conversational assistants acting as agents that recommend products and help me find them.	32%	26%	24%	19%	31%

Consumer expectations also vary regionally. For example, consumers in the United States and Australia prefer quicker, more seamless checkout experiences, while German and French consumers show lower overall satisfaction levels with digital commerce. This indicates a potential disconnect between their expectations and current offerings [Table 2].

Q: To what extent do you agree or disagree with each of the following statements regarding digital commerce? Over the next 3 years, via digital tools–such as websites, smart devices, and/or apps–I would like businesses to provide... . N= Australia (1,077), France (1,020), Germany (2,104), UK (2,217), US (1,144).

Reasons for preferring brand's website

Reason	%
Trust it more	38%
Already have an account with the brand's website	32%
It offers a better customer experience	26%
It's cheaper	24%
Not applicable - I would never buy from this place	14%

Reasons for preferring marketplace

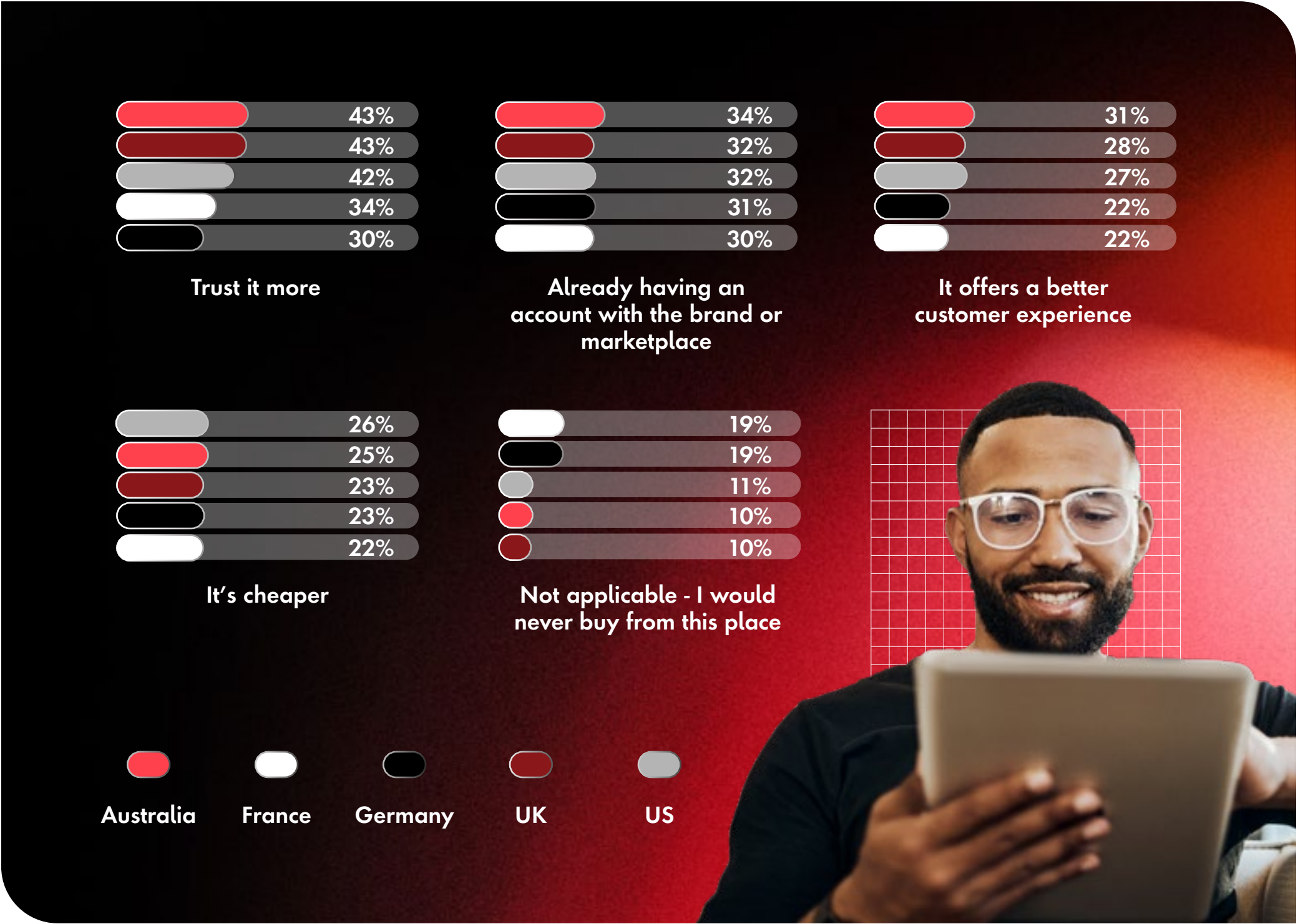| Reason	%
It's cheaper	44%
Already have an account with a marketplace	33%
It offers a better customer experience	17%
Trust it more	16%
Not applicable - I would never buy from this place	19%

Commerce wars: Brand site vs. marketplace

Where do consumers choose to shop—and why? Whether a consumer decides to shop on a brand website or through an e-commerce marketplace like Amazon or eBay often comes down to two factors: cost and trust [Figure 3].

Q: Please indicate the reason(s) why you would prefer to buy products or services directly from a brand's website or through a marketplace (e.g., Amazon, eBay, etc.). N= Total (7,562).

Figure 4

Reasons consumers prefer a brand's website % of respondents regionally

Commerce concerns differ around the world. Consumers in France and Germany are more skeptical of brand websites than those in the U.S., U.K. and Australia [Figure 4].

Trust it more

	43%
	43%
	42%
	34%
	30%

Already having an account with the brand or marketplace

	34%
	32%
	32%
	31%
	30%

It offers a better customer experience

	31%
	28%
	27%
	22%
	22%

It's cheaper

	26%
	25%
	23%
	23%
	22%

Not applicable - I would never buy from this place

	19%
	19%
	11%
	10%
	10%

Australia   France   Germany   UK   US

Understanding these preferences is not just about meeting current expectations but also anticipating future trends.

By aligning your digital strategy with what consumers actually want, you'll build stronger loyalty and more meaningful connections. As you refine your digital strategies, implementing advanced technologies will help deliver personalized and efficient experiences that enhance the customer journey, putting you ahead of the competition.

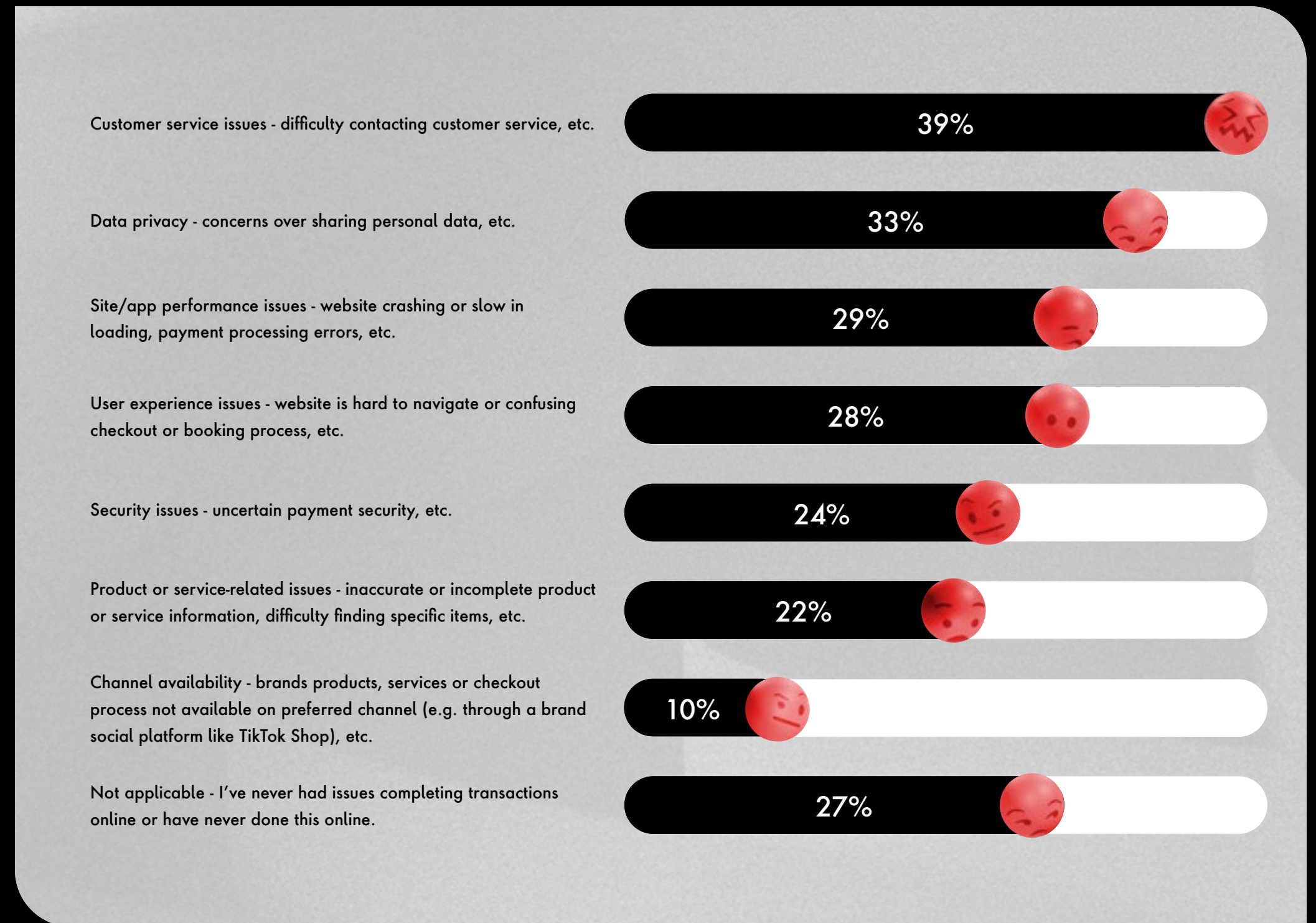# Chapter 2: Untangling the web of consumer expectations

New technology comes and goes, but one problem persists: Consumers continue to face obstacles while completing their digital transactions. Past is prologue, so what consumers have already experienced sets their expectations for future engagements—for better or for worse. In the United States, consumers have reported a decline in customer experience quality. In 2024, it hit historic lows when Forrester's Customer Experience (CX) Index—which measures CX quality and how customers perceive it—reached 69.3, the lowest point since the index began in 2016.

What's causing this turbulence?

How have past experiences shaped what consumers expect from their digital commerce transactions? Every friction point provides a new reason for consumers to abandon their carts. So, to help consumers complete their transactions, reduce their obstacles.

Customer service issues are the most significant area of concern, with 39 percent of respondents citing difficulties in reaching support or receiving timely assistance as major sources of friction with a brand [Figure 5].
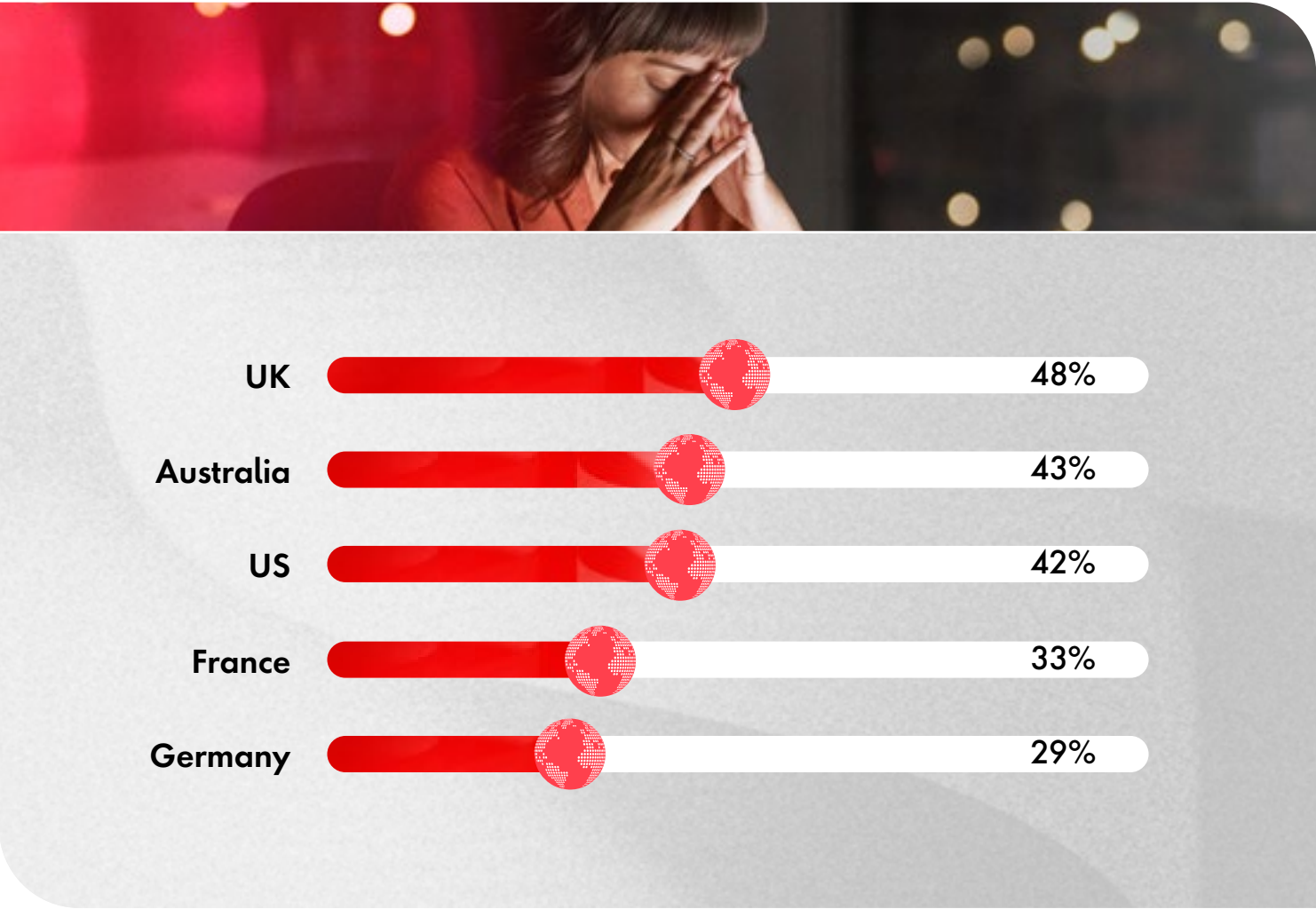
Figure 5
Sources of digital commerce friction

Issue	Percentage
Customer service issues - difficulty contacting customer service, etc.	39%
Data privacy - concerns over sharing personal data, etc.	33%
Site/app performance issues - website crashing or slow in loading, payment processing errors, etc.	29%
User experience issues - website is hard to navigate or confusing checkout or booking process, etc.	28%
Security issues - uncertain payment security, etc.	24%
Product or service-related issues - inaccurate or incomplete product or service information, difficulty finding specific items, etc.	22%
Channel availability - brands products, services or checkout process not available on preferred channel (e.g. through a brand social platform like TikTok Shop), etc.	10%
Not applicable - I've never had issues completing transactions online or have never done this online.	27%

Q: Which, if any, of the following issues do you encounter most often when transacting with a brand or business? N=7,562

This is particularly prominent in the U.K., where nearly half of consumers (48 percent) experience customer service challenges. The inability to easily resolve issues or get help can turn a straightforward transaction into a source of dissatisfaction [Figure 6].

As consumers become more aware of the risks associated with sharing personal information online, they demand greater transparency and control over how their data is used. These concerns are intensified by high-profile data breaches and increasing awareness of data misuse, creating a fear barrier that some consumers struggle to overcome. Data privacy concerns also vary by region [Figure 7].

Figure 6
Percent of consumers experiencing customer service issues regionally

Region	Percent
UK	48%
Australia	43%
US	42%
France	33%
Germany	29%

Figure 7
Percent of consumers concerned with data privacy regionally
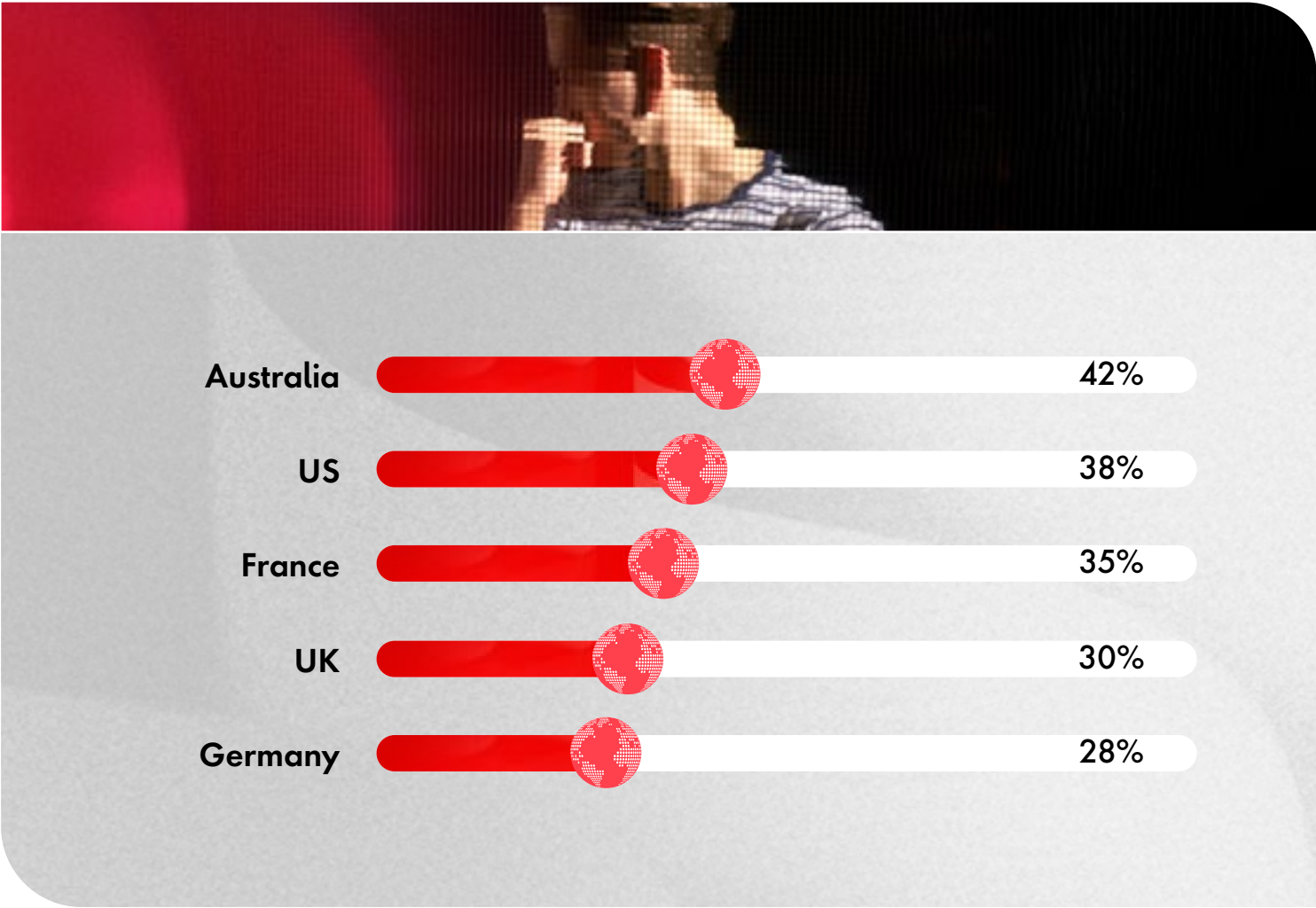
Region	Percent
Australia	42%
US	38%
France	35%
UK	30%
Germany	28%

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).

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).

Site and app performance issues, cited by 29 percent of consumers, round out the top three frustrations.

Slow loading times, crashes and payment gateway errors can create significant hurdles in what should be a seamless transaction process. Younger consumers are particularly sensitive to these issues, with a lower tolerance for technology failures that interrupt their online shopping experience.

How to reduce friction in digital commerce

The friction that consumers experience in their digital transactions has a hidden cost: It shapes what they expect from digital engagements.

Improving expectations means improving these engagements. "Focus on the basics," says Jon Panella, Group Vice President—Global Commerce Lead at Publicis Sapient. "Make sure you're not ignoring the basics of what a consumer is expecting when navigating the site." This means optimizing site performance and ensuring a user-friendly experience—slow load times and clunky navigation, for example, can easily frustrate users and prompt them to abandon their transactions in progress. Strive for responsive and intuitive sites and platforms.

By enhancing customer service—whether through AI-powered chatbots or intuitive, natural-language FAQs—businesses should have tools ready to address consumer concerns, turning potentially negative interactions into opportunities for engagement and trust-building.

Addressing data privacy concerns requires a commitment to transparency and security. By clarifying your data policies, offering consumers choices about data sharing and implementing robust security measures to protect information, you can alleviate consumer fears and establish a foundation of trust. Regular updates and communication about these policies can help foster long-term confidence.

Additionally, consider tailoring your strategies to meet regional and demographic needs.
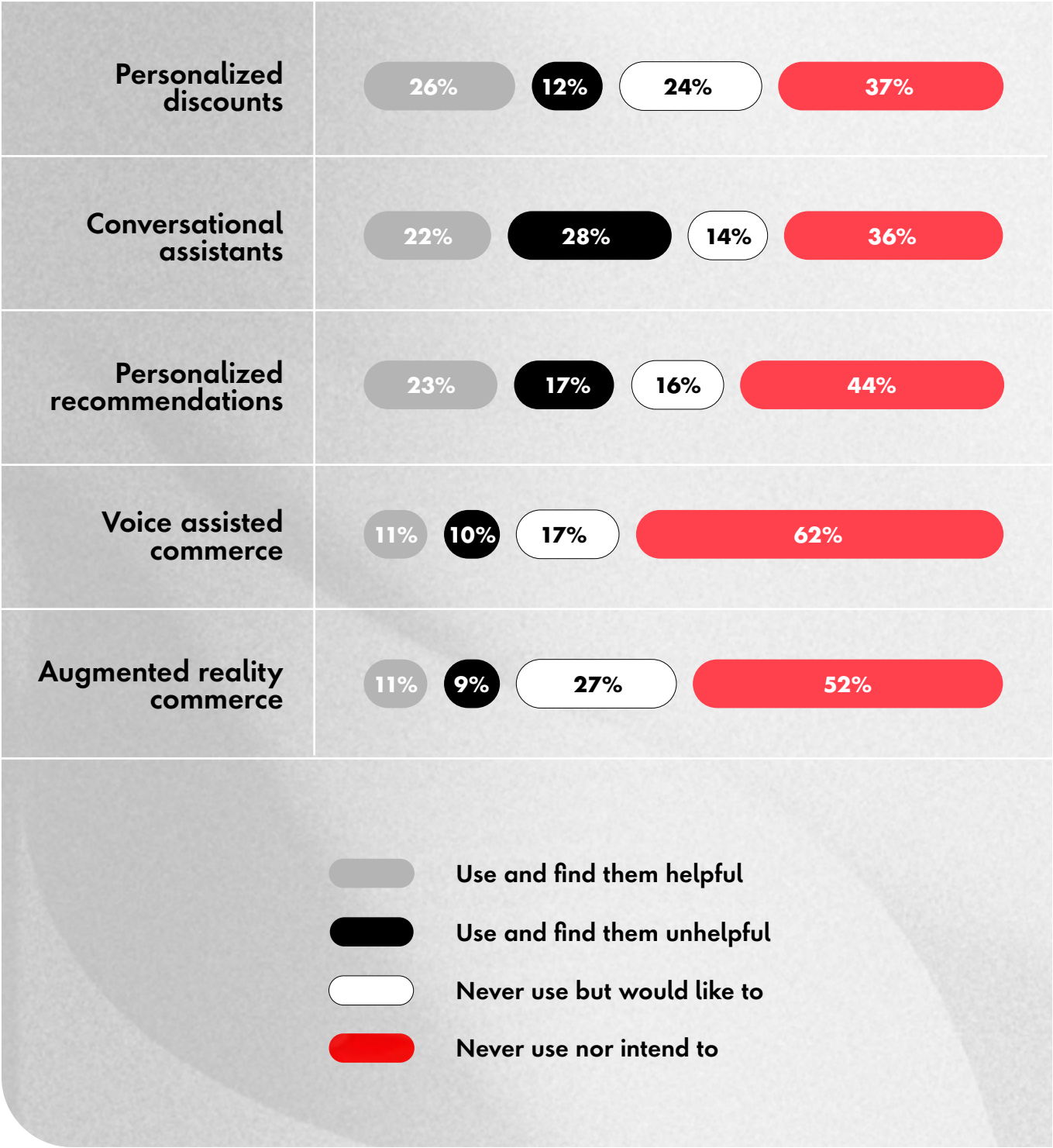
Chapter 3: Do consumers care about AI?

As digital commerce expands its reach, artificial intelligence (AI) has quickly become an essential tool in supporting and enabling customer behaviors. Businesses may be keen to adopt it—but what about consumers? Can they see what AI can bring to the table for them?

AI is leveling up digital commerce

From conversational assistants to hyper-personalized recommendations, AI-powered tools and features are becoming the new normal. They're giving consumers the ability to complete transactions with greater speed and ease. At the same time, consumers are finding some of them more useful than others [Figure 8].

Figure 8
Usage of AI-enabled commerce

	Use and find them helpful	Use and find them unhelpful	Never use but would like to	Never use nor intend to
Personalized discounts	26%	12%	24%	37%
Conversational assistants	22%	28%	14%	36%
Personalized recommendations	23%	17%	16%	44%
Voice assisted commerce	11%	10%	17%	62%
Augmented reality commerce	11%	9%	27%	52%

- Use and find them helpful
- Use and find them unhelpful
- Never use but would like to
- Never use nor intend to

Q: Please indicate your level of usage of the following AI-powered features when conducting digital transactions. N= 7,562.
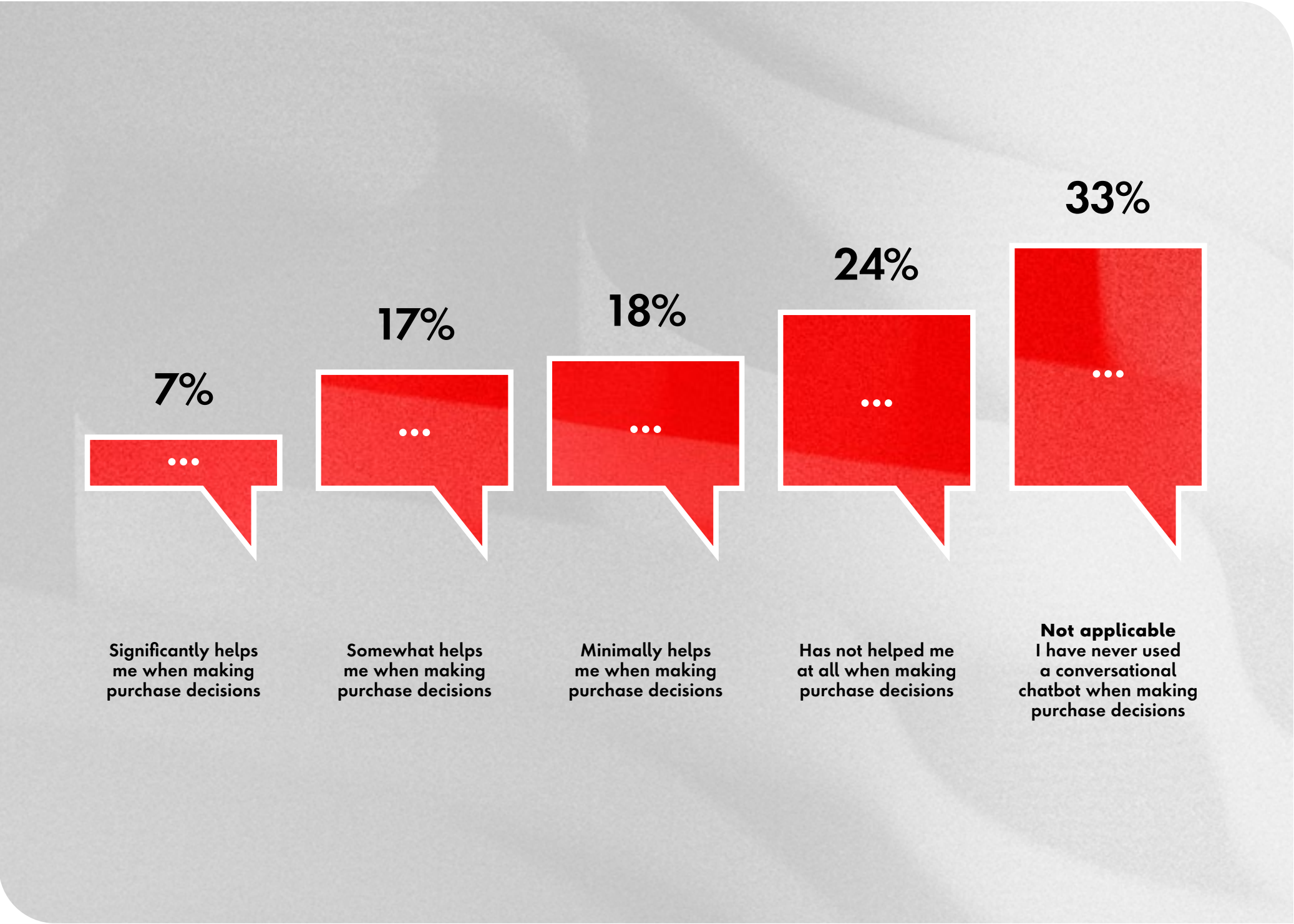
The generation gap

There is a clear generational divide in the adoption and appreciation of AI-driven features. While Millennials and Gen Z enthusiastically embrace AI, older demographics tend to be more cautious. Only about 24 percent of consumers globally find conversational assistants helpful in making purchase decisions [Figure 9].

7% Significantly helps me when making purchase decisions

17% Somewhat helps me when making purchase decisions

18% Minimally helps me when making purchase decisions

24% Has not helped me at all when making purchase decisions

33% Not applicable I have never used a conversational chatbot when making 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.

Figure 10
Consumer engagement with AI-powered digital commerce: use of personalized discounts regionally

	Use and find them helpful	Use and find them unhelpful	Never use but would like to	Never use nor intend to
Australia	32%	15%	25%	28%
US	31%	12%	28%	29%
UK	26%	11%	26%	38%
Germany	24%	12%	22%	42%
France	24%	12%	20%	45%

Legend:
- Use and find them helpful
- Use and find them unhelpful
- Never use but would like to
- Never use nor intend to

This reluctance is pronounced among older consumers who are less familiar with AI technologies, who harbor concerns about privacy and prefer not to use AI for making decisions. Additionally, regional differences underscore varying levels of acceptance, with Americans and Australians showing greater openness to AI features, such as personalized price discounts, whereas consumers in Germany and France maintain reservations [Figure 10].
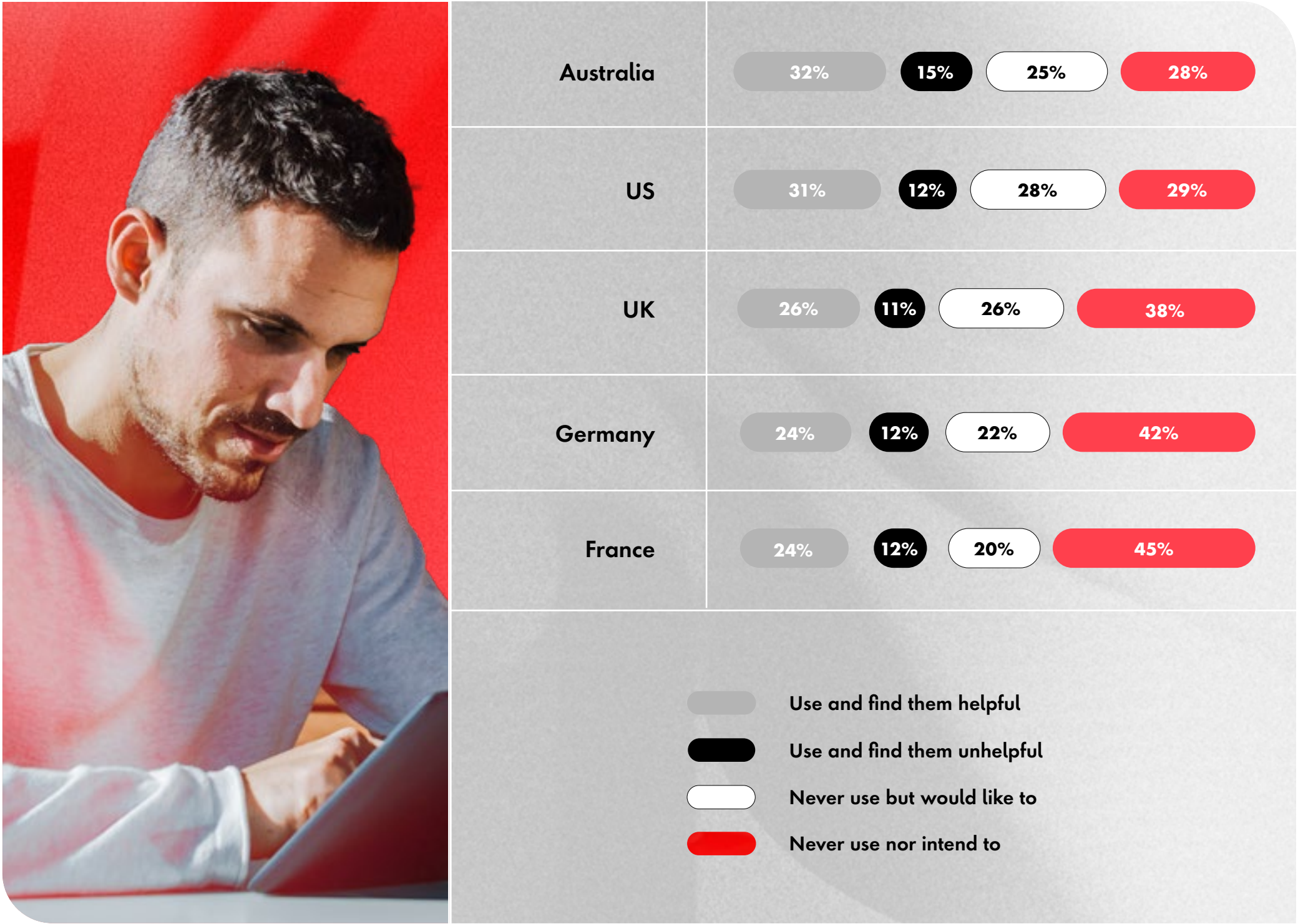
Q: Please indicate your level of usage of the following AI-powered features when conducting digital transactions. N= AUS (1,077), FR (1,020), DE (2,104), UK (2,217), US (1,144).

How to align AI for customer value

Businesses shouldn't adopt AI just for the sake of it—it should fill a consumer need. By aligning the power of AI with clear consumer benefits, you can transform it from novelty tech into a tool that provides actual value to consumer transactions and enhances satisfaction.

Since customer service issues remain the top pain for consumers, AI could help answer a relatively simple question: "When a customer has a problem, how do you solve it more efficiently?" says Panella. AI-powered solutions, such as chatbots to handle common queries or resolve issues swiftly, can enable companies to directly address consumer needs.

"AI today can be very efficient at dealing with refunds, appeasements, returns and replacements," he adds. "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."
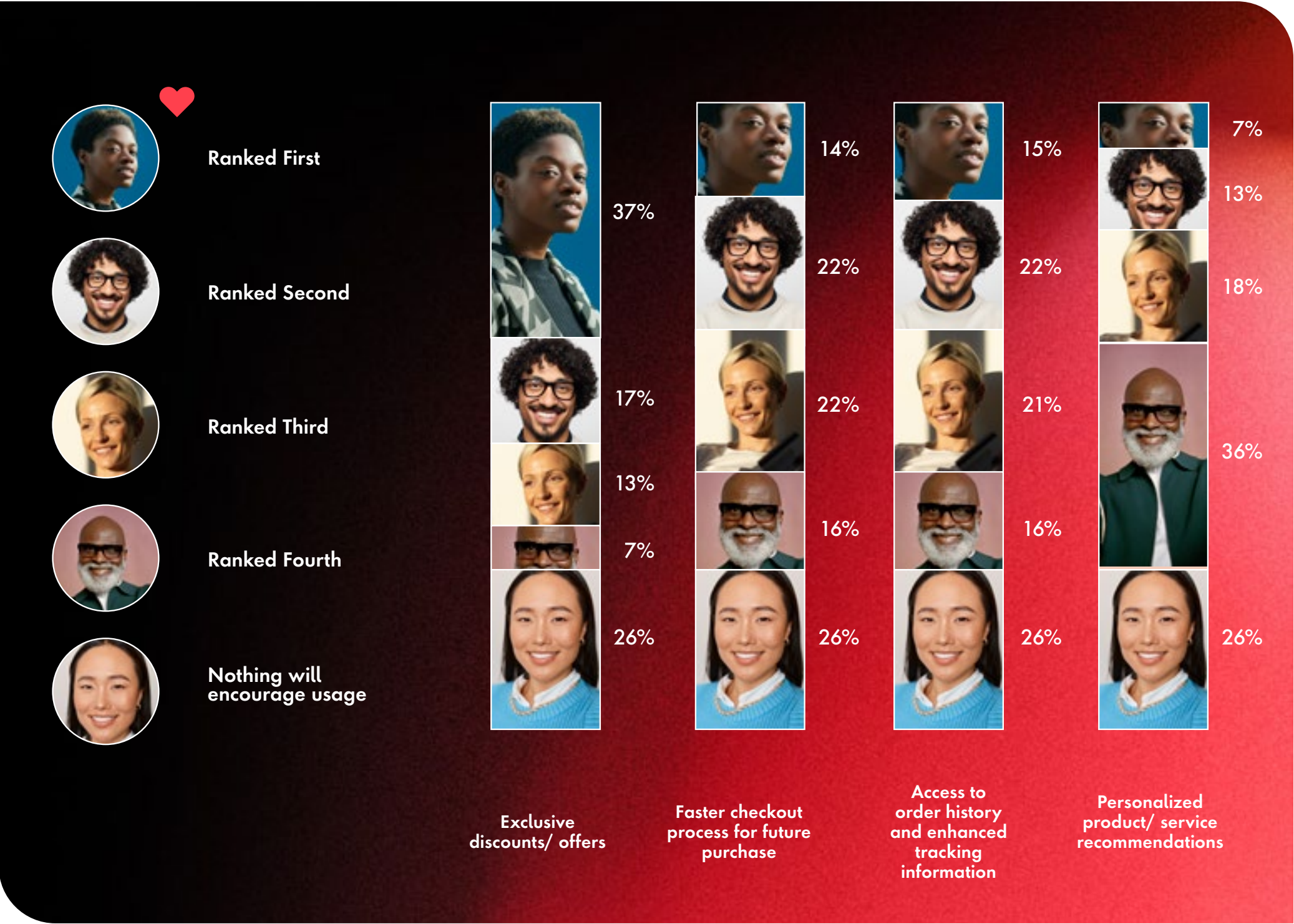
Publicis Sapient partnered with Homes & Villas by Marriott Bonvoy to make searching for accommodations easier and more intuitive for travelers. Using generative AI-enabled search, travelers can search for the right property that meets a myriad of their specific needs—without having to sift through countless listings, trying to match their preferences with available properties.

Chapter 4: The data dilemma

Data. It's everywhere—and it's everything. Consumers share it to join loyalty programs, and you leverage it to create personalized experiences. Because data is so valuable, you must protect it, not only to prevent data breaches but also to gain your customers' trust.

In 2023, Publicis Sapient research found that 80 percent of respondents surveyed in France, Germany, the United Kingdom and the United States were "extremely/very/somewhat" concerned with companies using their data.

Figure 11
Factors influencing customer profile creation

	Exclusive discounts/ offers	Faster checkout process for future purchase	Access to order history and enhanced tracking information	Personalized product/ service recommendations
Ranked First	37%	14%	15%	7%
Ranked Second	17%	22%	22%	13%
Ranked Third	13%	22%	21%	18%
Ranked Fourth	7%	16%	16%	36%
Nothing will encourage usage	26%	26%	26%	26%

Consumers cited exclusive discounts and offers as the top incentive for creating a customer profile.

Customers' concerns are legitimate. In the third quarter of 2024 alone, data from over 422 million global user accounts was exposed. The number of breaches appears to be accelerating. The Identity Theft Resource Center noted a 14 percent year-over-year increase in reported data breaches involved Americans. Every time a customer shares their data, they are taking a risk.

How much data are customers willing to share—and what can you do to encourage this exchange without breaching trust?

Exclusive discounts and offers are the most effective incentives for consumers to create profiles and share personal information, with 37 percent of respondents citing this as a key motivator. However, nearly one in four consumers report that nothing would make them willing to share their data for profile creation, underscoring a significant reluctance to share personal information [Figure 11].

Q. Which, if any, of the following extra steps or incentives would encourage you to create a customer profile by sharing your personal information rather than checking out as a guest? Please rank these in order, with 1 being the most encouraging and 4 being the least. N= Total (7,562).

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11% Gen Z
11% Millenials
6% Gen X
4% Boomers

18% Gen Z
14% Millenials
12% Gen X
10% Boomers

Ranked First Ranked Second
Ranked First Ranked Second
Ranked First Ranked Second
Ranked First Ranked Second

Personalized product or service recommendations aren't enough

For the majority of consumers across generations, personalization does not impact their purchase decisions. All age groups identified personalization as the least likely incentive to spark them to create a customer profile [Figure 12].

Q. Which, if any, of the following extra steps or incentives would encourage you to create a customer profile by sharing your personal information rather than checking out as a guest? Please rank these in order, with 1 being the most encouraging and 4 being the least. N= Gen Z (1,234), Millennials (2,090), Gen X (1,764), Baby Boomers (2,335).

How to incentivize data-sharing

Share

Having data isn't enough—you need the right data to fully understand your customers, their shopping habits and how you can build seamless omnichannel journeys.

"Today, personalization is still highly persona-based, and not hyper-personalized," says Panella. "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."

So, how can personalization break free from personas? Adopting customer data platforms (CDPs) and leveraging them correctly is the way forward. "Being able to understand the person—that's the key," Panella says. "It's all about how you leverage CDP data and how you focus on where the person shops and how they shop, not just what they shopped for."

Leveraging CDPs effectively means de-siloing data to gain a full 360-degree view of the customer. Equipped with this knowledge, you can deliver the right message to the right customer at the right time. With CDPs, you gain richer insights that go beyond cookie-cutter personas, helping you understand real consumers and give them what they want.

Conclusion: How to unify (and continuously improve upon) digital engagements

It's clear that digital engagements don't always meet consumers' needs. Here's what you can do about it:

1.   Prioritize customer-centric enhancements

By simplifying transactions and ensuring that they truly cater to consumers, you can keep pace with the increasing demand for top-notch service. Investing in fast, reliable technology and crafting intuitive, user-friendly digital spaces ensures everyone—no matter their background—has access to a smooth experience. Embrace AI where it genuinely enhances customer goals, offering clear benefits while still giving them control.

2.   Strengthen trust and transparency

Building trust is key to cultivating long-term consumer relationships. Be clear and open about how you're using and safeguarding their data—transparency is crucial. By giving people meaningful control over their personal information, you boost their confidence, making them more comfortable and willing to share their data in exchange for a richer experience.

3.   Address pain points with proactive solutions

Focus on specific areas that tend to frustrate consumers—such as customer service hiccups, data privacy concerns and technical glitches—and tackle them with practical solutions. Improve your customer service game and strengthen your digital infrastructure to keep things running smoothly. Additionally, tailor strategies that cater to the unique needs of different regions and demographics, ensuring you're aligning with the varied expectations of your customers.

By integrating these steps into their strategic framework, businesses can bridge the digital disconnect and significantly improve commerce engagements.

About the research

Through a global survey of 7,562 nationally representative consumers in Australia, France, Germany, the United Kingdom, and the United States, we investigated what consumers value in their digital commerce experiences. These insights are intended to help businesses evolve their digital commerce offerings to keep customers, attract new business, build revenue, drive loyalty, and foster customer lifetime value. The survey was fielded between January 7 and 23, 2025.

Get in touch

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

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