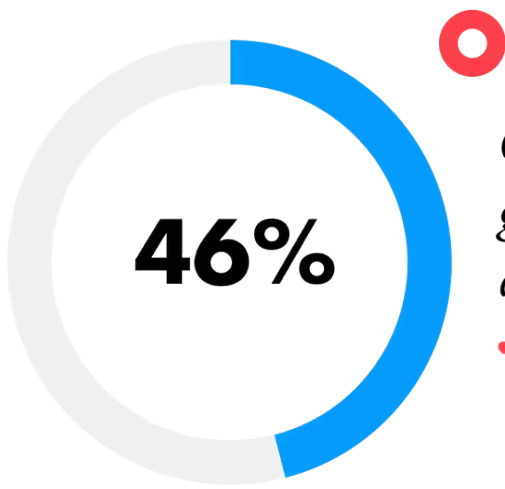


Digital Commerce Beyond Retail: 10 Industries Poised for Growth

Digital commerce today extends far beyond the retail experiences that most people think about. The digital revolution—fueled by essential pivots during the pandemic, coupled with evolving customer expectations—is changing the digital commerce landscape.

Consumers expect personalized, seamless digital commerce experiences across all industries. From travel and healthcare to energy and finance, there are growing opportunities to embrace digital commerce solutions to transform operations, engage customers and drive profitability. However, our recent research revealed that **only 46 percent* of consumers globally are satisfied with their digital commerce experiences.**

While some businesses are falling short, this opens the door for others to disrupt the status quo. Discover practical strategies and real-world examples that demonstrate how industries beyond retail can adopt digital commerce solutions to shape a new future of growth.



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10 sectors that can maximize the digital commerce opportunity

Online transactions between consumers and brands will only grow in scope as the world continues to enjoy the speed and convenience of digital. Industries that look for ways to rapidly integrate digital commerce tools—or improve the ones they have—will come out ahead. Learn more about 10 sectors that are poised to build an advantage through [digital commerce](#) solutions.



Agriculture +

Farmers, and the broader agricultural industry, will face increasing pressure from climate change and resource challenges such as water scarcity, soil degradation and supply chain volatility. Digital commerce can help forward-thinking farmers unlock new direct-to-consumer digital channels, improve profit margins and build stronger connections with consumers seeking traceability and transparency.

It can also help the agricultural industry to bolster efficiencies and supply chain resilience to ensure they have the equipment, chemicals and feed they require on hand. For consumers and communities, online marketplaces will provide access to education about production practices and nutrition.

Industry leader Cargill has [an e-commerce platform](#) that provides a fast and easy-to-use option to manage orders and instantly access key information, such as food safety data and technical product specifications. An increasing number of customers can place orders online, read food safety information, access product specifications and documentation and review contract balances and invoices.



The U.S. automotive sector is undergoing a groundbreaking shift in how it engages with car buyers who no longer want to be sold to. With nearly **74 percent of consumers wanting to self-select the features and functions in their vehicles*** and avoid human interaction, dealers and automakers must find new solutions to stay connected. The traditional showroom is no longer key to successful sales.

Digital commerce tools unify consumer journeys, from research to purchasing, reducing the need for brick-and-mortar showrooms. This shift will apply to automotive OEMs, aftermarket brands and other mobility retailers who have traditionally thrived off of in-person selling. For dealerships, retailers and customers alike, e-commerce platforms offer users a convenient way to buy exactly what they want through personalized shopping experiences and dynamic recommendations for models, financing offers and accessories.



The landscape of traditional banking is being reshaped by consumers' increasing demand for personalized financial experiences. As digital natives and tech-savvy users start to dominate the market, traditional banking institutions will be forced to adapt to their new expectations. According to our recent survey, **76 percent of**

consumers prioritize intuitive interfaces and simplified tasks throughout their banking experience.*

Digital commerce will enable financial institutions to meet the demands of modern consumers, cutting across multiple generations that use technology differently. The focus for institutions will move beyond mere payments to empowering consumers with interactive tools that provide greater visibility and control, as well as help provide financial literacy. For instance, many will implement capabilities that digital banks have, such as secure, real-time payments and collateralized borrowing. The user-centricity, personalization, education and choice enabled through digital commerce tools will allow individuals to better understand, engage and manage their finances in the future.



The CP industry has a history of digital commerce innovation. However, despite its legacy, **more than half (56 percent) of consumers are dissatisfied with their experiences***, indicating a pressing need for continued transformation and innovation for CP brands. The right platform and guidance will help them unlock their potential.

Through personalized marketing, seamless e-commerce and new direct-to-consumer channels, brands can boost customer engagement and loyalty to stand apart from the competition. For example, Hershey's created a [direct-to-consumer platform](#) that enables unique offers and services, such as bundles and seasonal exclusives, that distinguish the online store from other routes to market.



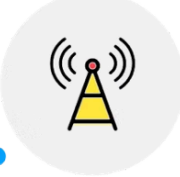
The healthcare industry is also experiencing major transformation within this space. Regardless of age, most patients want customized experiences based on their history, demographics, personal health goals and preferences. In addition to these expectations, **69 percent of consumers want to manage their health through online self-service tools, especially Gen Z and millennials (71 percent and 73 percent, respectively).*** These younger generations represent segments that will grow for healthcare in the coming years.

Digital commerce has the power to increase accessibility and improve engagement within the healthcare industry. By offering personalized medicine through seamless platform integration—including telemedicine, online prescription management, medical equipment shopping and physician engagement—healthcare providers stand to enhance patient satisfaction, loyalty and overall level of care.



Rising consumer demand for highly personalized policies and the escalating complexity of risks have created a pivotal time for the insurance industry. With **75 percent of consumers expressing a desire for control and customization in their insurance coverage***, insurers should be compelled to reimagine their approach to customer engagement and commerce.

Digital commerce will be a transformative force in the insurance sector, enabling insurers to harness data from diverse ecosystems for sophisticated usage-based and behavior-based risk models. For example, as vehicles become more connected, imagine if cars themselves could report data to insurers about driving habits or damage from accidents. Insurers could use that data to customize plans or reward responsible drivers with insurance premiums that reflect their good behavior. For insurers embracing the future, digital commerce will be a catalyst for enhanced transparency, increased policyholder control and personalized coverage options.



Telecommunications

Subscriptions, contracts and in-store experiences defined telecom for a long time, but new commerce opportunities are quickly emerging and changing the landscape. Digital commerce platforms offer providers a chance to sell additional services and devices, like smart home gadgets, that create new revenue streams. These platforms also enable companies to offer more personalized experiences that cater to individual customer needs and drive sales.

Digital commerce platforms can automate tasks like plan selection, bill payment and customer support, making it easier to increase efficiency and lower operational costs for telecom companies. These platforms allow telecom providers to quickly adapt offerings and promotions based on real-time data, making them more responsive to market trends. By embracing these digital tools, telecom providers can diversify offerings, personalize experiences and ultimately stay more competitive.



Transportation & Logistics

The trucking and shipping industry is grappling with issues such as supply chain disruptions and the ever-growing need for increased efficiency. Companies can address these challenges by implementing digital commerce solutions, such as blockchain for transparent and traceable supply chain logistics. Predictive analytics can optimize route planning, reducing delays and costs. As the industry embraces automation, commerce solutions can facilitate the integration of autonomous vehicles and drones into the shipping ecosystem, ensuring a more agile and responsive supply chain.

For consumers, these platforms offer effortless experiences, encompassing point-to-point planning and convenient digital ticketing and payment services. As

autonomous vehicles become a standard, commerce solutions play a pivotal role in their seamless integration into mass transit systems. For municipalities to ensure efficient and safe operations, data-driven predictive analytics will steer optimized route planning and demand forecasting.



Travel & Hospitality

To remain competitive within the travel and hospitality industry, brands will have to manage shifting traveler demands for hyper-personalized experiences, seamless digital interactions and greener travel options. **Globally, 63 percent of consumers want to know carbon footprint details for each travel option.*** Forward-thinking brands will use mature digital platforms that cater to modern travelers, offering both a selection of eco-conscious options and contactless payment for enhanced control over experiences.

Consumers increasingly demand a personalized touch, with **71 percent wanting recommendations tailored to their preferences.*** Digital commerce platforms play a pivotal role in providing those nuanced experiences. Beyond conventional online bookings for flights, lodging, excursions, auto rentals and more, consumers want one-to-one personalized marketing. For instance, offers based on individual needs and preferences, targeted campaigns for specific types of travelers and feedback mechanisms that inform continuous improvements to digital commerce platforms. These programs will help increase lifetime value and loyalty, driving revenue growth for travel and hospitality brands.



Utilities & Energy

Within the next few years, digital commerce will usher in a considerable transition within the energy sector and unlock opportunities by connecting producers,

consumers and investors. The utilities sector is shifting focus toward sustainable and smart energy solutions, such as microgrids, that localize energy generation and distribution systems, incorporating renewable sources like solar panels. However, transitioning to renewables and decentralized supply and demand introduces infrastructure and grid management hurdles.

Digital commerce solutions provide utilities with centralized data to effectively forecast demand and guide the deployment of smart grids and renewable energy sources. Predictive analytics will help optimize energy distribution, anticipating demand fluctuations. Consumer-centric solutions for managing home renewable energy production, usage and EV charging data will engage customers and strengthen retention. As consumers seek more control over their energy usage, commerce solutions can evolve to provide innovative tools and platforms, fostering a more sustainable and consumer-centric energy ecosystem.

Capturing new digital commerce opportunities

At Publicis Sapient, we help brands unlock the potential of digital commerce through end-to-end solutions that improve profitability, reduce cost to serve and deliver personalized and frictionless experiences. Our offerings span strategy, design, customer experience, implementation and measurement so businesses can unlock value quickly in this fast-changing landscape.

With a robust digital commerce platform—whether in partnership with Salesforce, Adobe, AWS, Google or Microsoft—organizations can transcend transactions and build an advantage with improved efficiencies, customer centricity and data-driven insights. By moving beyond a “commerce is for retail” mindset and embracing “digital commerce equals profitable commerce” thinking, brands can own the future.

*Publicis Sapient Digital Commerce Survey 2024

Our survey defines digital commerce as the ability to complete a transaction between yourself and a brand online, virtually.

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