The Digital Life Index

People Demand Seamless Experiences

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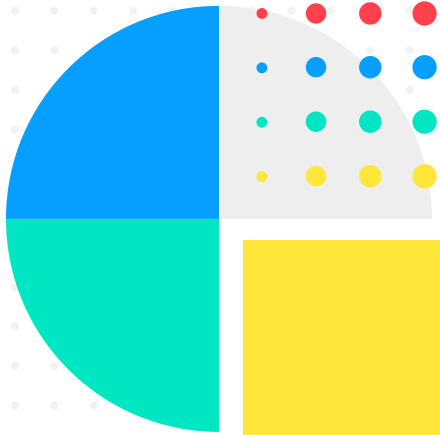
The Digital Life Index

is an ongoing global research initiative designed to help business leaders make people-first decisions to anchor their digital strategies.

The ability to quickly and effectively bank, shop and visit a doctor with the click of a button has radically shifted people's preferences for how they spend their time and money.

As a result, there's huge upside for brands that deliver convenience, ease and connectivity—in other words, experiences that are seamless—and huge downside for those that don't.

The State of Digital

Exploring how people interact online reveals trends that drive adoption and preferences for digital-first experiences in everyday life.

Key findings

People are spending more time online than ever before
Ninety-two percent of people say they are spending the same amount of time or more online when compared to 2020.

**People prefer digital experiences over in-person interactions**
People are increasingly looking to manage their finances, book travel and monitor home energy online or on a mobile app, indicating a growing preference for digital-first experiences.

The digital ecosystem is expanding
More people own a smartphone globally than other internet-connected devices like laptops, tablets or desktop computers. Emerging devices like wearables and gaming consoles are providing new ways for brands to connect with people online.

Industry frontrunners lead through experience
The quality of digital experiences drives satisfaction. Certain industries, like Financial Services and Retail, are leading the way.
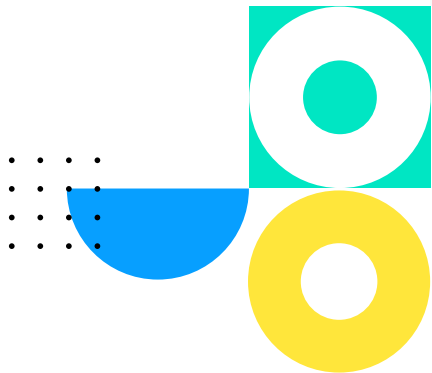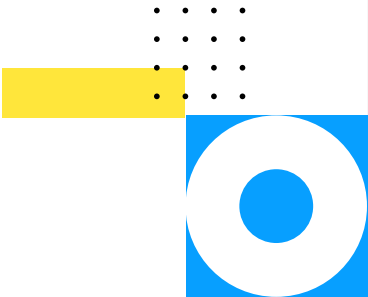
People are spending more time online than ever before

People engage in digital activities across every facet of their digital lives.

People in Thailand (92%), the United Arab Emirates (82%) and Singapore (74%) report higher levels of online engagement year over year when compared to other countries.

Gen Z (71%) and Millennials (69%) also report higher levels of online engagement when compared to older generations.

Amount of time spent online compared to one year ago

7%

31%

61%

Global average

- More
- About the same
- Less

92%
of people are spending the same amount or more time online compared to last year

Country	More	About the same	Less
Thailand	92	5	3
UAE	82	10	8
Singapore	74	17	9
Hong Kong	70	24	7
United Kingdom	57	37	6
Sweden	57	34	8
Canada	56	38	6
United States	55	37	8
Germany	52	42	6
France	51	37	12
Australia	48	45	6
Denmark	47	45	8

0%   20%   40%   60%   80%   100%
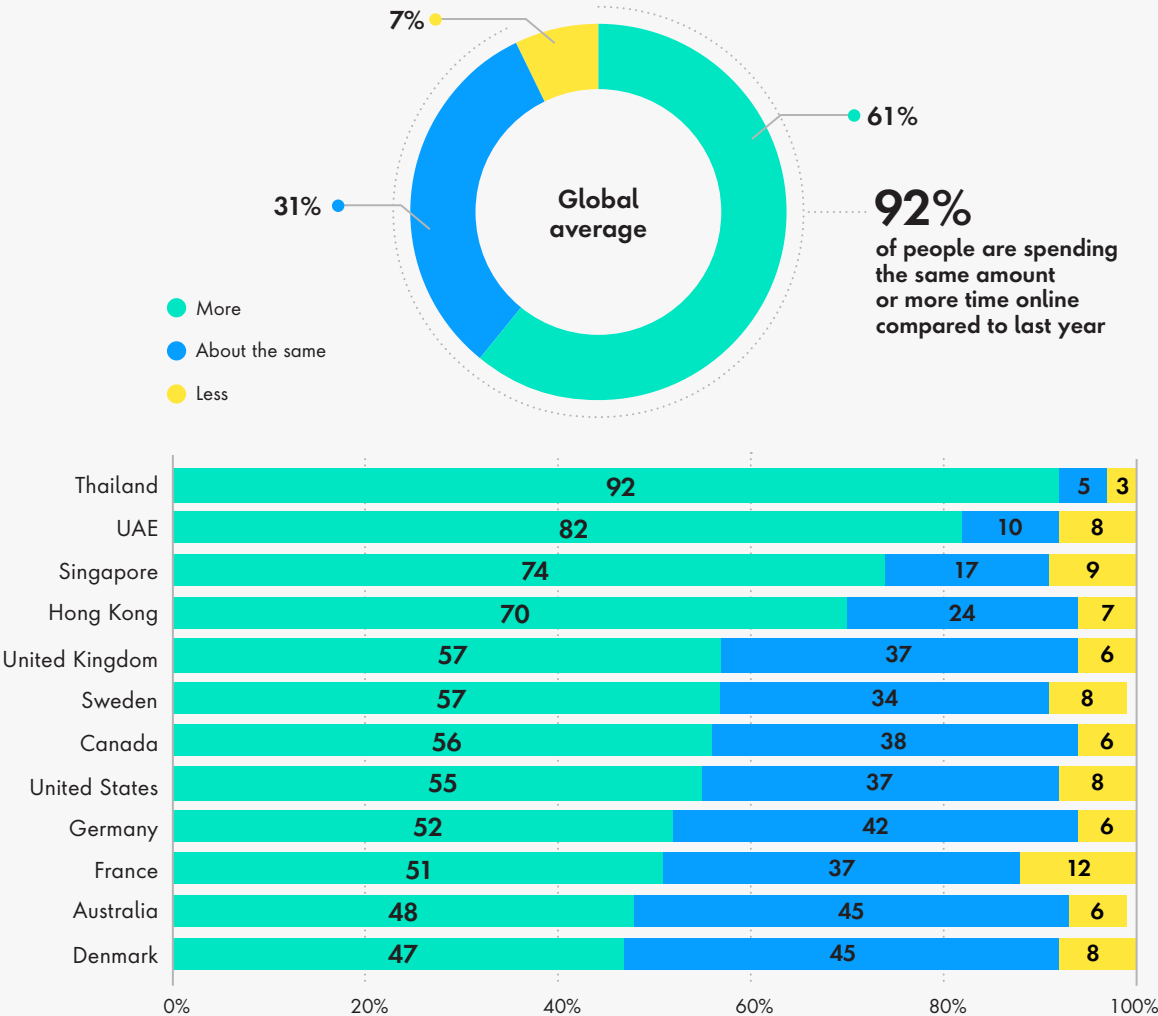
In 2020, people embraced online mediums to close the gap created by social distancing, turning to channels like YouTube and social media to learn, try new things and stay connected. In 2021, people continue to use digital to connect, stream media (75%), read the news (72%) and keep in touch with friends (74%).

Activities with low engagement, like managing hotel and flight reservations, could perhaps still be affected by ongoing pandemic restrictions.

People in Canada (13%), Hong Kong (14%) and Germany (16%) managed travel-related tasks less often during the first half of 2021 than those in the United States (27%), France (27%) and Australia (22%).

85% are shopping the same amount or more online than they did last year

77% are satisfied with their ability to find information online

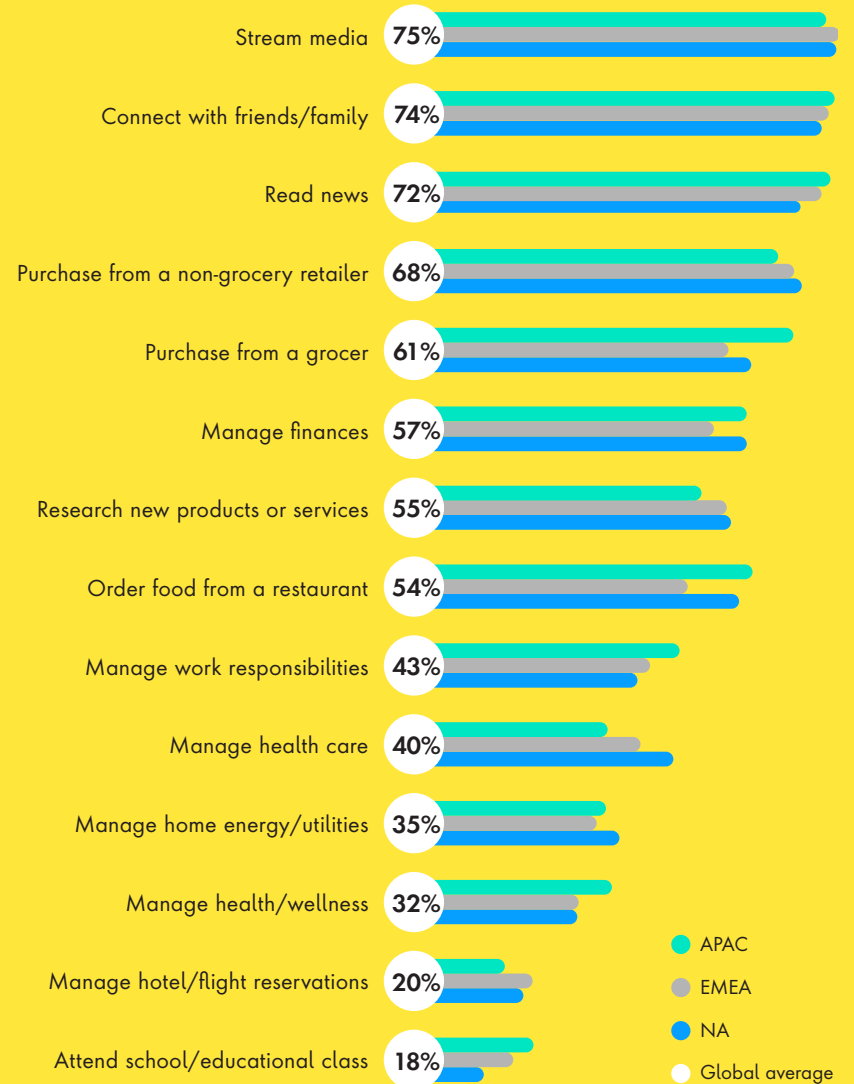**74%** are satisfied with their ability to browse online and fill spare time

63% are satisfied with their ability to organize their day-to-day life
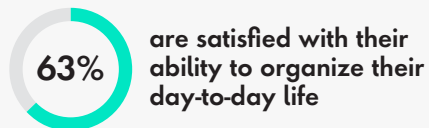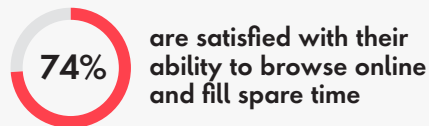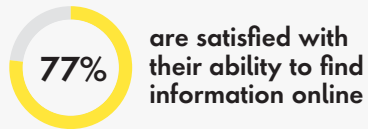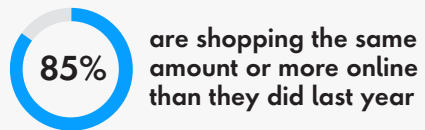
Which of the following activities have you done online over the last three months?

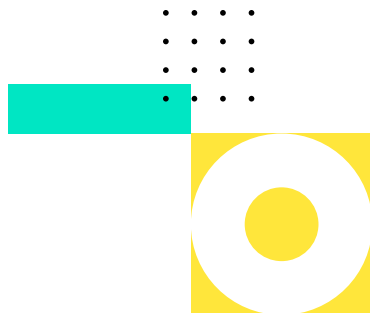| Activity	%
Stream media	75%
Connect with friends/family	74%
Read news	72%
Purchase from a non-grocery retailer	68%
Purchase from a grocer	61%
Manage finances	57%
Research new products or services	55%
Order food from a restaurant	54%
Manage work responsibilities	43%
Manage health care	40%
Manage home energy/utilities	35%
Manage health/wellness	32%
Manage hotel/flight reservations	20%
Attend school/educational class	18%

- APAC
- EMEA
- NA
- Global average

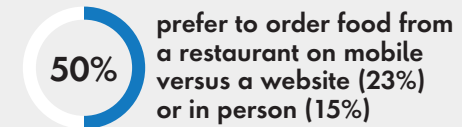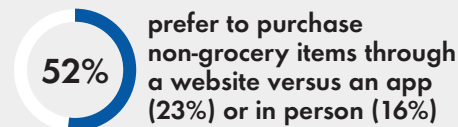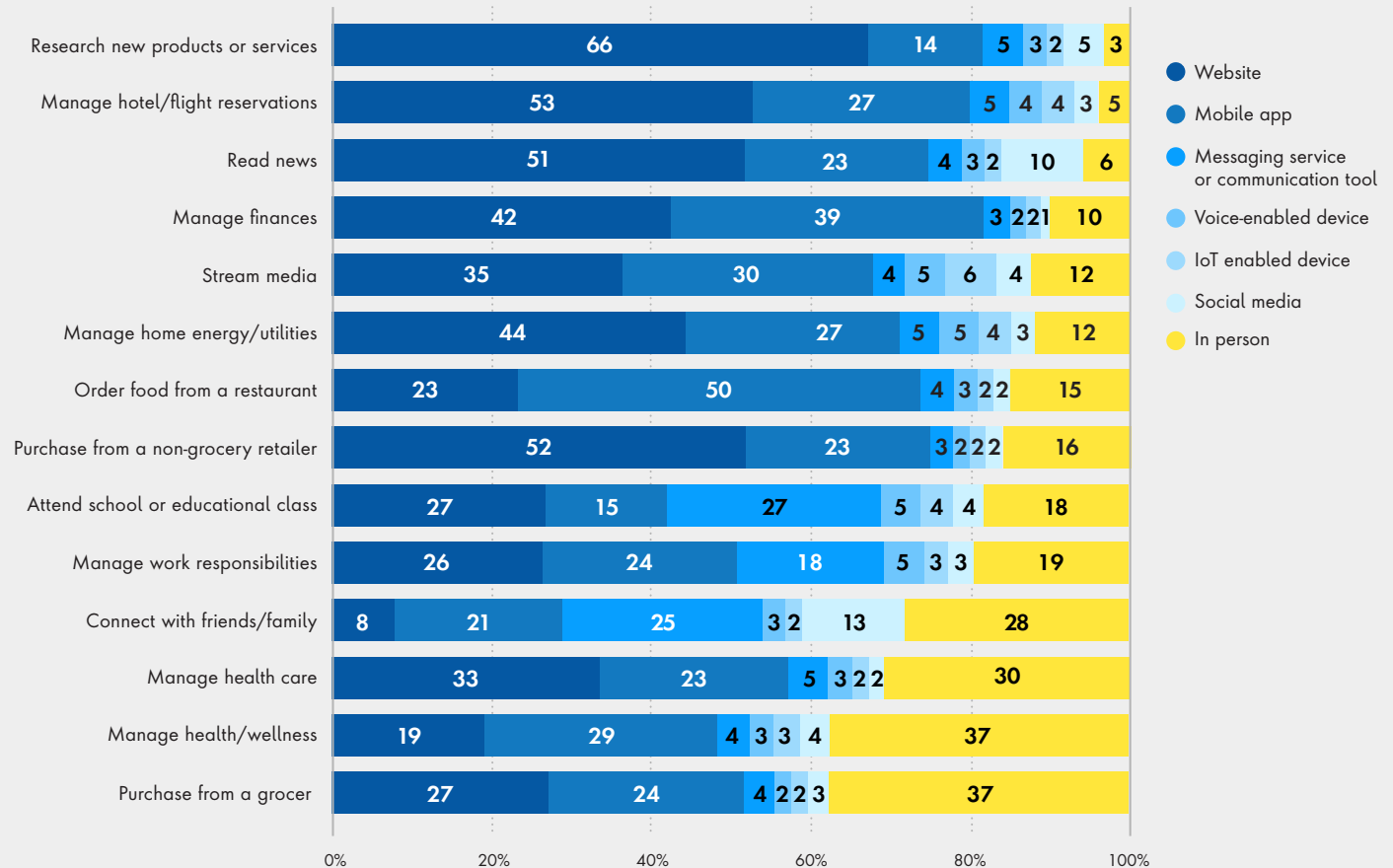# People prefer digital experiences over in-person interactions

People are increasingly looking to manage their finances, book travel and monitor home energy online or on a mobile app, indicating a growing preference for digital-first experiences.

Websites are the most popular channel for completing online activities, followed by mobile applications.

While digital experiences are preferred, there is still room for in-person interactions. In the grocery industry for example, 37 percent of consumers still prefer to shop in person compared to a website (27%) or an app (24%). People also prefer a mix of in-person (37%), website (19%) and app (29%) interactions when managing their health and wellness.

Channel preferences for online activities

Activity	Website	Mobile app	Messaging service or communication tool	Voice-enabled device	IoT enabled device	Social media	In person
Research new products or services	66	14	5	3	2	5	3
Manage hotel/flight reservations	53	27	5	4	4	3	5
Read news	51	23	4	3	2	10	6
Manage finances	42	39	3	2	2	1	10
Stream media	35	30	4	5	6	4	12
Manage home energy/utilities	44	27	5	5	4	3	12
Order food from a restaurant	23	50	4	3	2	2	15
Purchase from a non-grocery retailer	52	23	3	2	2	2	16
Attend school or educational class	27	15	27	5	4	4	18
Manage work responsibilities	26	24	18	5	3	3	19
Connect with friends/family	8	21	25	3	2	13	28
Manage health care	33	23	5	3	2	2	30
Manage health/wellness	19	29	4	3	3	4	37
Purchase from a grocer	27	24	4	2	2	3	37

Legend: ● Website ● Mobile app ● Messaging service or communication tool ● Voice-enabled device ● IoT enabled device ● Social media ● In person

52% prefer to purchase non-grocery items through a website versus an app (23%) or in person (16%)

50% prefer to order food from a restaurant on mobile versus a website (23%) or in person (15%)
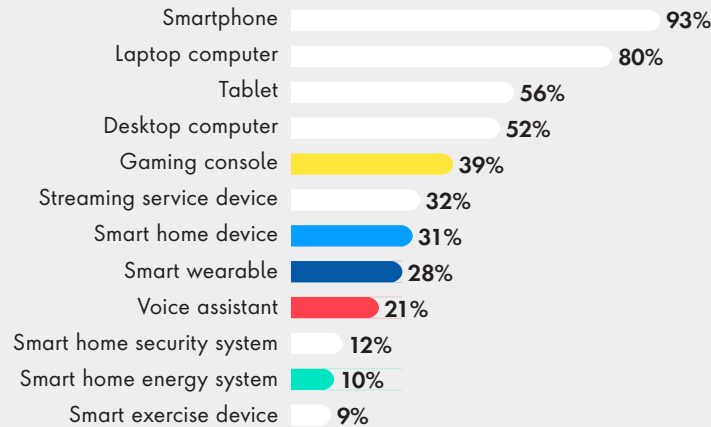
The digital ecosystem is expanding

As people prioritize digital experiences, the ecosystem in which they can engage online continues to expand.

Mobile first

Ninety-three percent of people say they own a smartphone, followed by laptops (80%), tablets (56%) and desktop computers (52%), indicating a global population with increasing access to mobile devices.

Internet-connected device ownership

Device	Percentage
Smartphone	93%
Laptop computer	80%
Tablet	56%
Desktop computer	52%
Gaming console	39%
Streaming service device	32%
Smart home device	31%
Smart wearable	28%
Voice assistant	21%
Smart home security system	12%
Smart home energy system	10%
Smart exercise device	9%

Gaming consoles

Streaming has enabled gaming to become a space for both entertainment and real-time social connection. Greater adoption of consoles can be seen among the generations that grew up alongside this medium. Thirty-nine percent of of global respondents say they currently own a gaming console, but younger generations, like Gen Z (49%), Millennials (51%) and Gen X (47%) are more likely to own these devices than others.

Game console ownership by age

Age	Percentage
18-24	49%
25-34	51%
35-44	47%
45-54	38%
55-64	22%
65+	10%
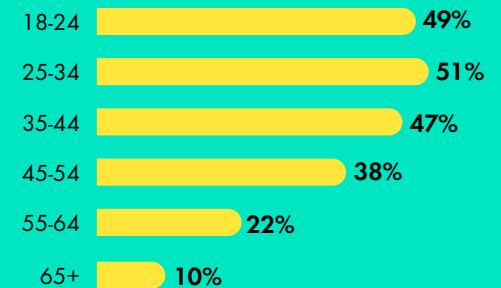
Smart devices

More than one-third of consumers in the United States and United Kingdom say they have a dedicated voice assistant in their homes. In the United Arab Emirates, nearly 45 percent of people own a smart appliance. Wearables, like smartwatches, are more widely adopted in Singapore (38%), Thailand (39%) and Hong Kong (36%).

Smart device ownership

Legend:
- Voice assistant
- Smart appliance
- Wearables
- Home energy system
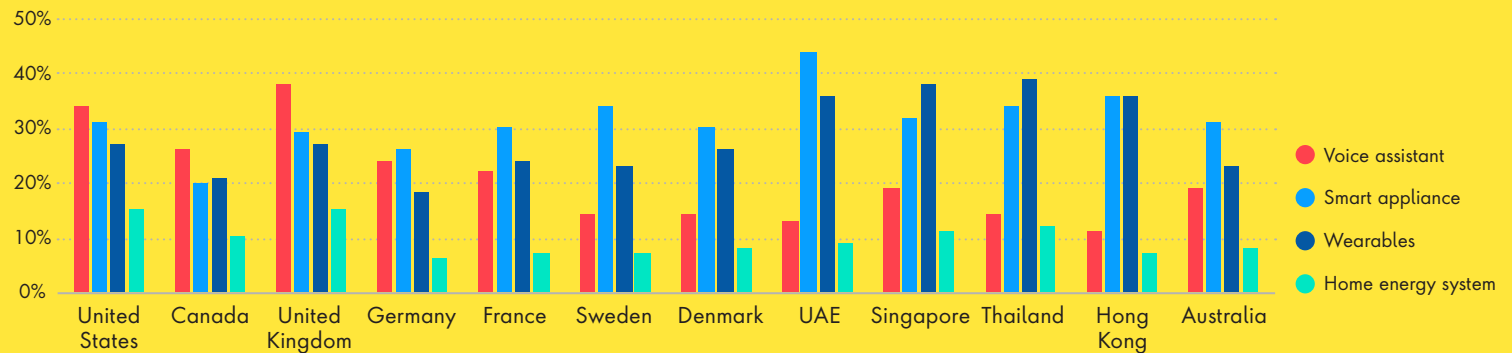
Industry frontrunners lead through experience

People are satisfied with some digital experiences more than others across industries.

To measure the differences, we asked people to rate their levels of satisfaction on a scale of one to ten to create a net promoter score (NPS).

Financial Services emerged as the only industry to achieve a positive NPS. Retail followed with an NPS score of zero.
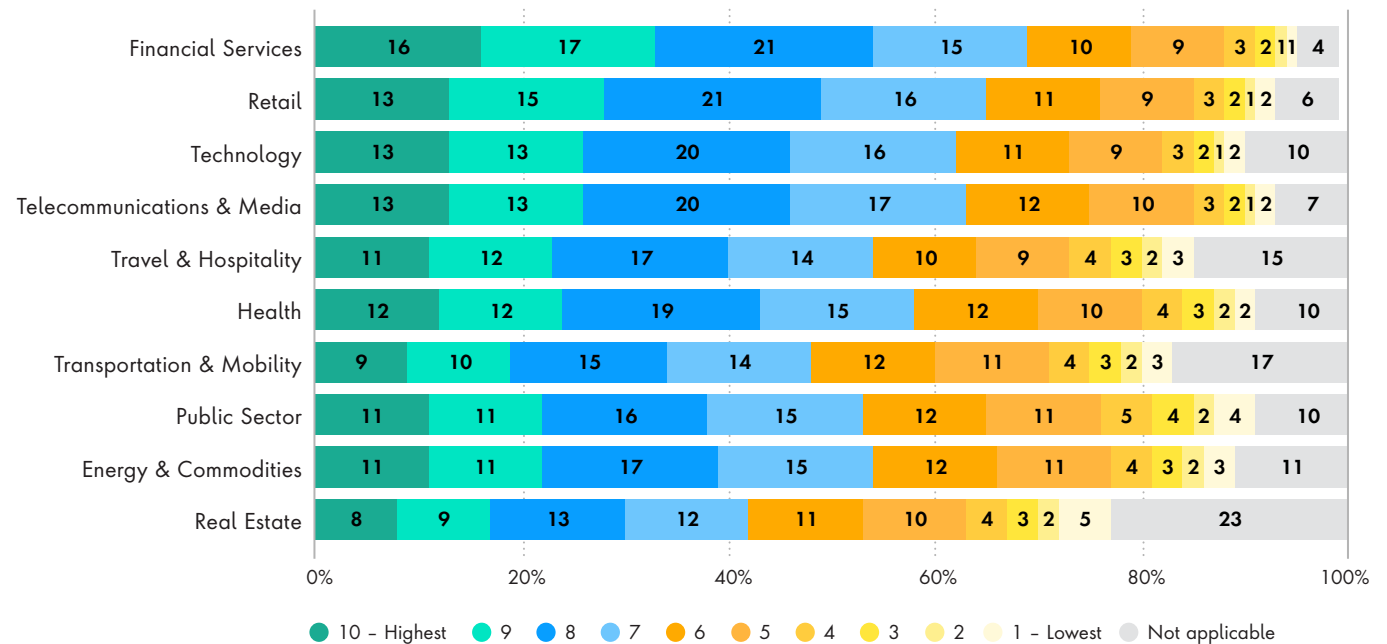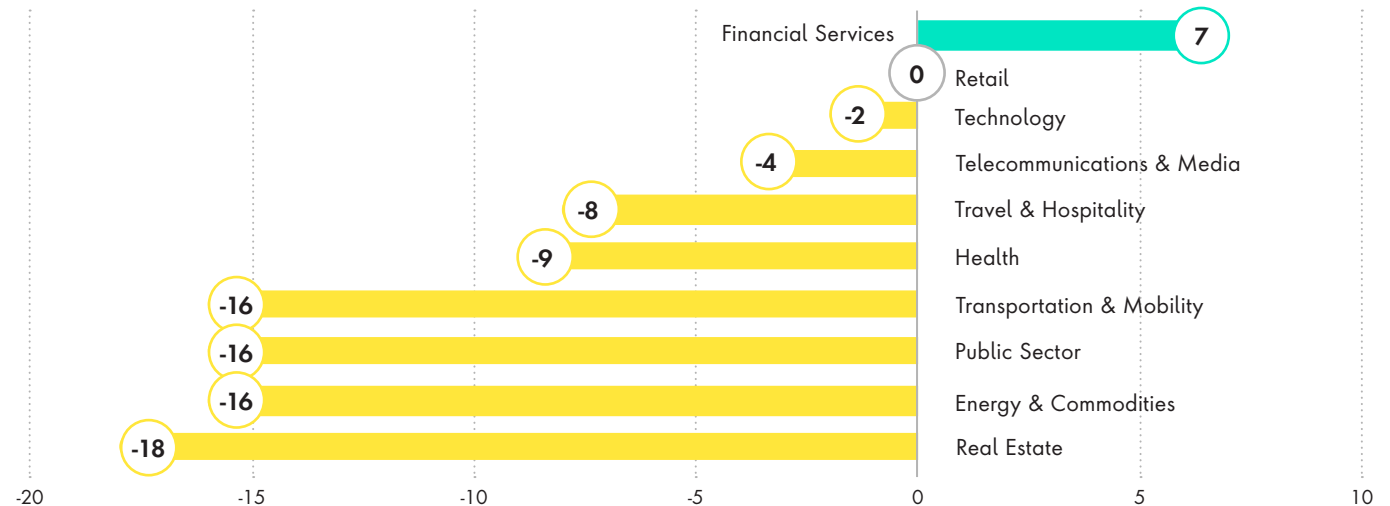
Observing "not applicable" measurements reveals areas where digital experiences may be lacking. For example, 23 percent of respondents are not actively engaging with Real Estate or Housing digitally and 17 percent are not engaging in Transportation or Automotive activities. These industries also reported some of the lowest NPS scores.

Conversely, only 4 percent say they do not interact with Financial Services, indicating that 96 percent have some digital engagement. In Retail, 94 percent have had some digital engagement.

Net Promoter Score by industry

A net promoter score (NPS) is created by subtracting the number of Detractors (0-6 raters) from the number of Promoters (9-10 rates). Passives (7-8 raters) are considered neutral.

Industry	NPS
Financial Services	7
Retail	0
Technology	-2
Telecommunications & Media	-4
Travel & Hospitality	-8
Health	-9
Transportation & Mobility	-16
Public Sector	-16
Energy & Commodities	-16
Real Estate	-18

| Industry	10 – Highest	9	8	7	6	5	4	3	2	1 – Lowest	Not applicable
Financial Services	16	17	21	15	10	9	3	2	1	1	4
Retail	13	15	21	16	11	9	3	2	1	2	6
Technology	13	13	20	16	11	9	3	2	1	2	10
Telecommunications & Media	13	13	20	17	12	10	3	2	1	2	7
Travel & Hospitality	11	12	17	14	10	9	4	3	2	3	15
Health	12	12	19	15	12	10	4	3	2	2	10
Transportation & Mobility	9	10	15	14	12	11	4	3	2	3	17
Public Sector	11	11	16	15	12	11	5	4	2	4	10
Energy & Commodities	11	11	17	15	12	11	4	3	2	3	11
Real Estate	8	9	13	12	11	10	4	3	2	5	23

What Makes A Quality Customer Experience?

In the following sections, we explore three different types of digital experiences: one that's working well, one that has room for improvement, and one with untapped opportunity. We identify how new habits are changing expectations, where organizations are getting it right and how to create better digital experiences.

Financial Services
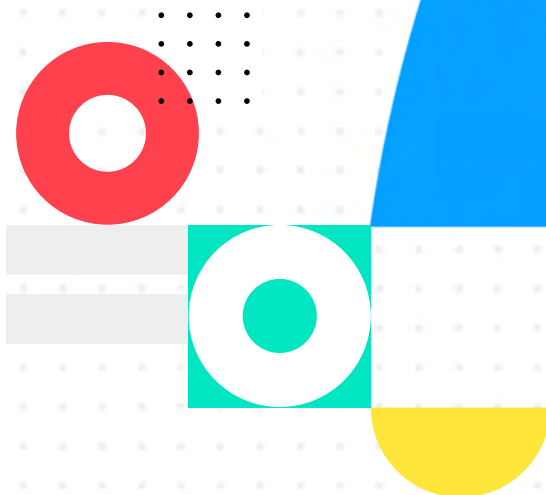
Key findings

Banking goes digital first
People largely prefer to interact with their banks online, using digital channels to execute most finance-related actions.

Seamless experiences drive satisfaction
People are generally satisfied with their ability to complete most banking activities online. When satisfaction with the ability to complete a task is low, people tend to use digital tools less or seek help in person.

Communicating during COVID-19
People feel only somewhat supported by their banks and financial institutions as they navigate COVID-19 uncertainties, citing lack of communication and inability to find information as some of the biggest issues.

Digital disruptors increase competition
Outside of their bank, people use a variety of third-party services to manage their finances. Digital-only banking is also growing worldwide, with adoption varying significantly by market.

Optimizing digital banking
People want expanded cash-back opportunities, contactless payment options and more personalized offers to improve their banking experience.
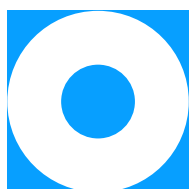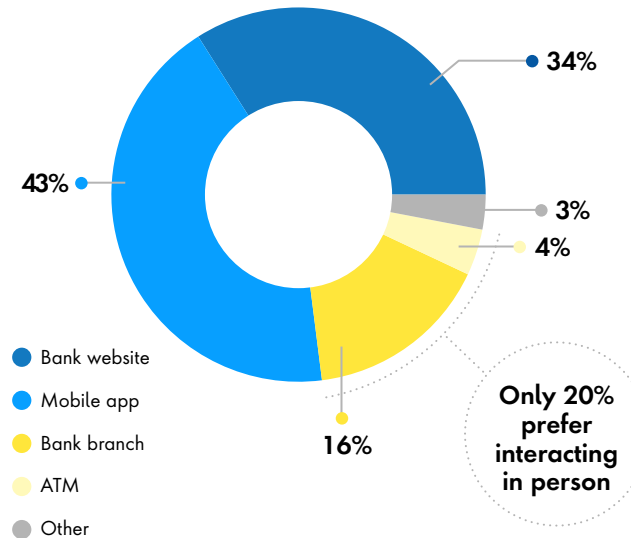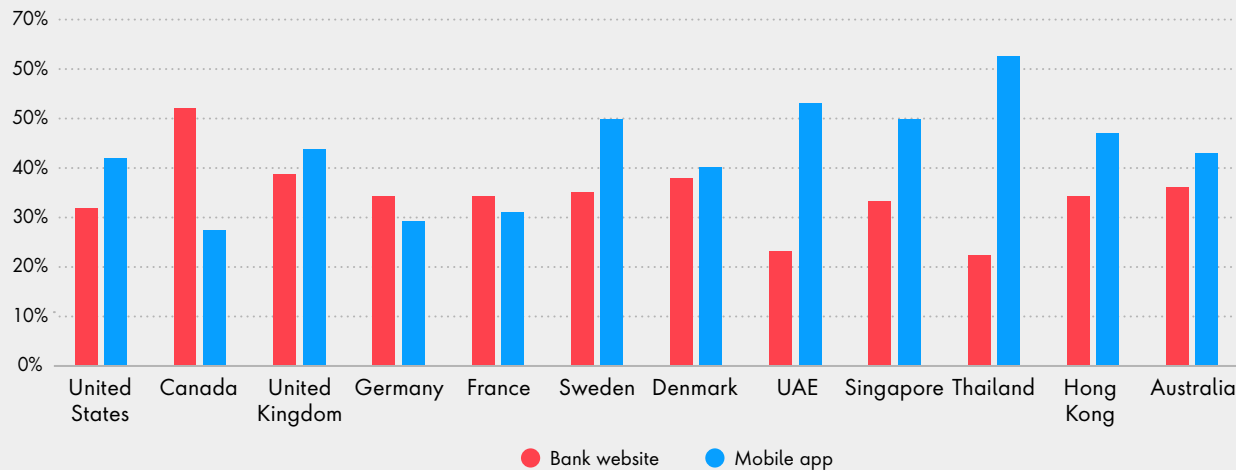
Banking goes digital first

Globally, people interact with banks online at far higher rates than they do in person, with 77 percent of people communicating with their banks most frequently through a website (34%) or mobile app (43%).

Globally, younger generations are more likely to be mobile first when compared to older generations. People in Thailand, Hong Kong, Sweden, Singapore and the United Arab Emirates generally use mobile banking more frequently.
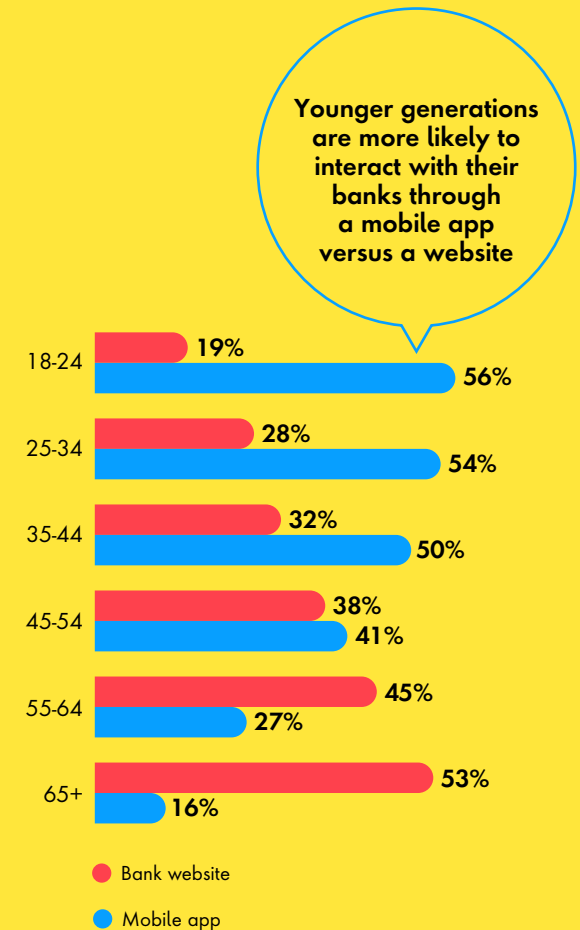
What channel do you use to communicate with your bank most frequently?

- 34% Bank website
- 43% Mobile app
- 16% Bank branch
- 4% ATM
- 3% Other

Only 20% prefer interacting in person

Digital channel preferences in banking by age

Younger generations are more likely to interact with their banks through a mobile app versus a website

Age	Bank website	Mobile app
18-24	19%	56%
25-34	28%	54%
35-44	32%	50%
45-54	38%	41%
55-64	45%	27%
65+	53%	16%

- Bank website
- Mobile app

Digital channel preferences in banking

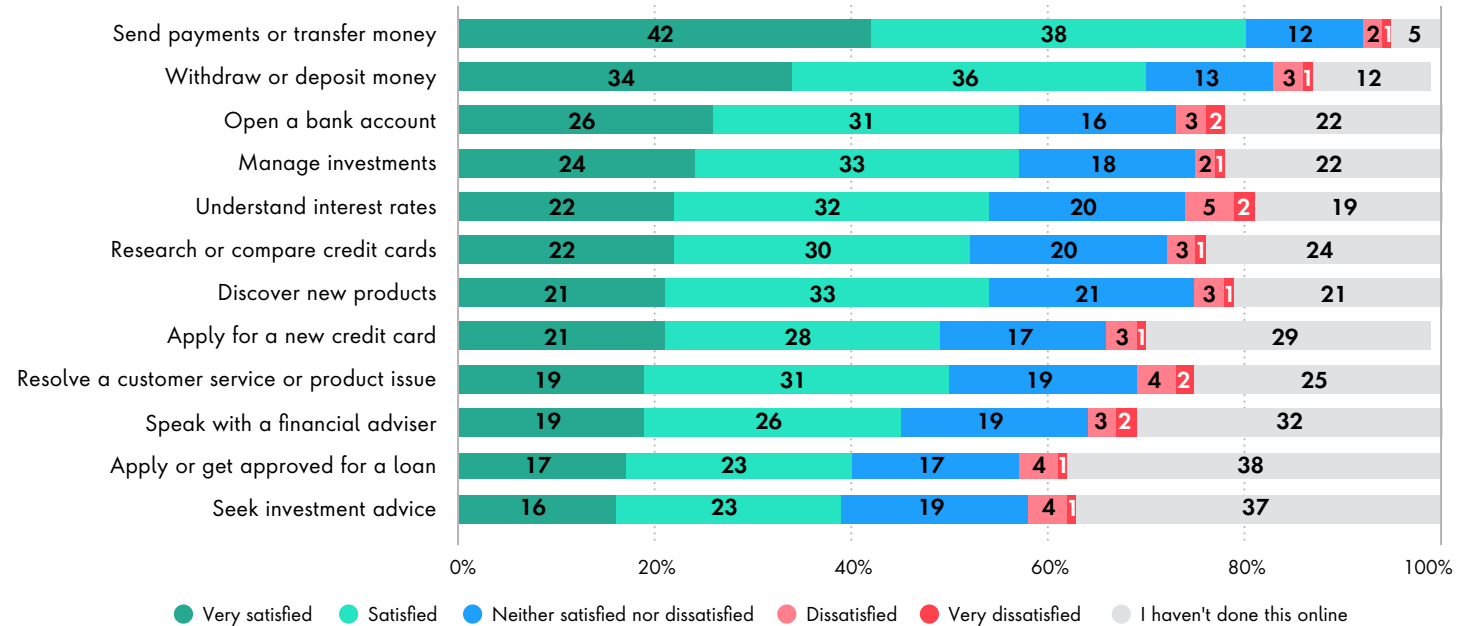| Country	Bank website	Mobile app
United States	32%	42%
Canada	52%	27%
United Kingdom	39%	44%
Germany	34%	29%
France	34%	31%
Sweden	35%	50%
Denmark	38%	40%
UAE	23%	53%
Singapore	33%	50%
Thailand	22%	52%
Hong Kong	34%	47%
Australia	36%	43%

- Bank website
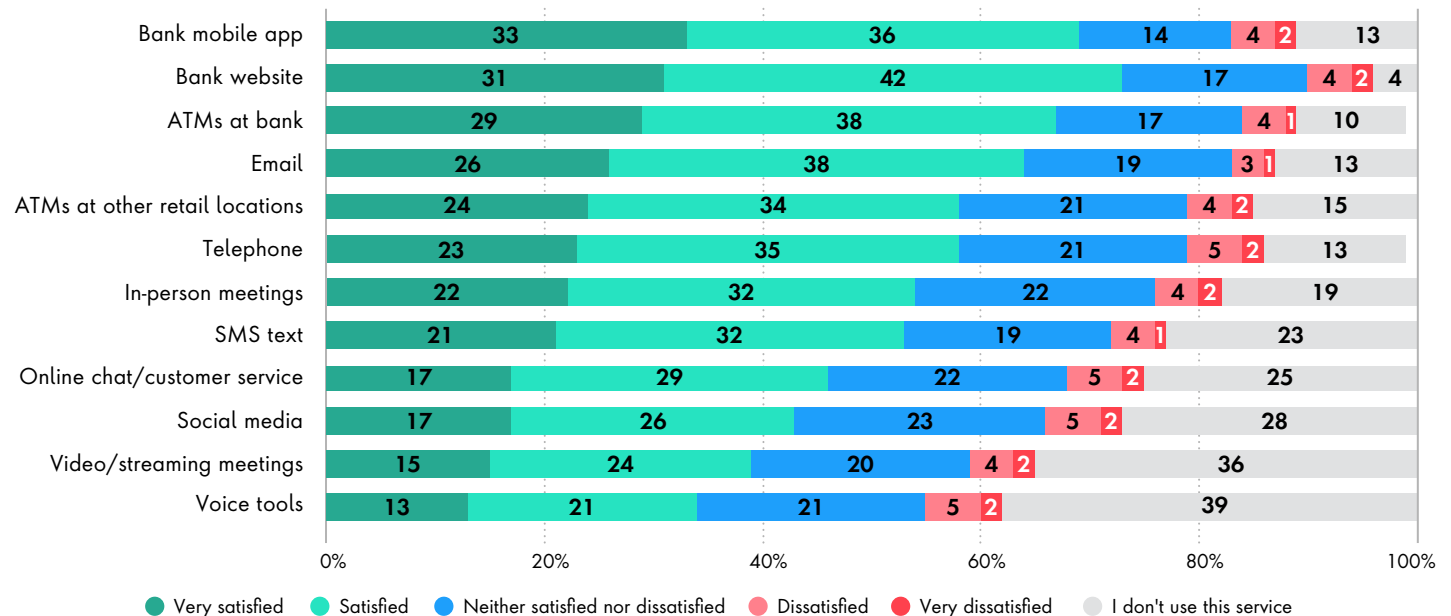- Mobile app

Seamless experiences drive satisfaction

Though consumers use a wide range of channels to interact with their banks digitally, some communication methods are more widely adopted than others.

Some activities with low adoption also have low satisfaction rates, signaling areas where digital experiences could be improved. For example, while 61 percent of consumers say they have used voice tools, only 34 percent are satisfied or very satisfied with the quality of the service. Sixty-four percent of consumers have tried video meetings, but only 39 percent say they are satisfied with the service. While online chat is more widely adopted (75%), less than half of consumers (46%) say they are satisfied with the service.

Satisfaction with the ability to perform activities online

Activity	Very satisfied	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Very dissatisfied	I haven't done this online
Send payments or transfer money	42	38	12	2	1	5
Withdraw or deposit money	34	36	13	3	1	12
Open a bank account	26	31	16	3	2	22
Manage investments	24	33	18	2	1	22
Understand interest rates	22	32	20	5	2	19
Research or compare credit cards	22	30	20	3	1	24
Discover new products	21	33	21	3	1	21
Apply for a new credit card	21	28	17	3	1	29
Resolve a customer service or product issue	19	31	19	4	2	25
Speak with a financial adviser	19	26	19	3	2	32
Apply or get approved for a loan	17	23	17	4	1	38
Seek investment advice	16	23	19	4	1	37

Legend: ● Very satisfied ● Satisfied ● Neither satisfied nor dissatisfied ● Dissatisfied ● Very dissatisfied ● I haven't done this online

Satisfaction with bank interactions through digital channels

Channel	Very satisfied	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Very dissatisfied	I don't use this service
Bank mobile app	33	36	14	4	2	13
Bank website	31	42	17	4	2	4
ATMs at bank	29	38	17	4	1	10
Email	26	38	19	3	1	13
ATMs at other retail locations	24	34	21	4	2	15
Telephone	23	35	21	5	2	13
In-person meetings	22	32	22	4	2	19
SMS text	21	32	19	4	1	23
Online chat/customer service	17	29	22	5	2	25
Social media	17	26	23	5	2	28
Video/streaming meetings	15	24	20	4	2	36
Voice tools	13	21	21	5	2	39

Legend: ● Very satisfied ● Satisfied ● Neither satisfied nor dissatisfied ● Dissatisfied ● Very dissatisfied ● I don't use this service

People generally prefer to use digital channels to engage with their banks but will opt for in-person interactions when they're not satisfied with the quality of the digital experience.
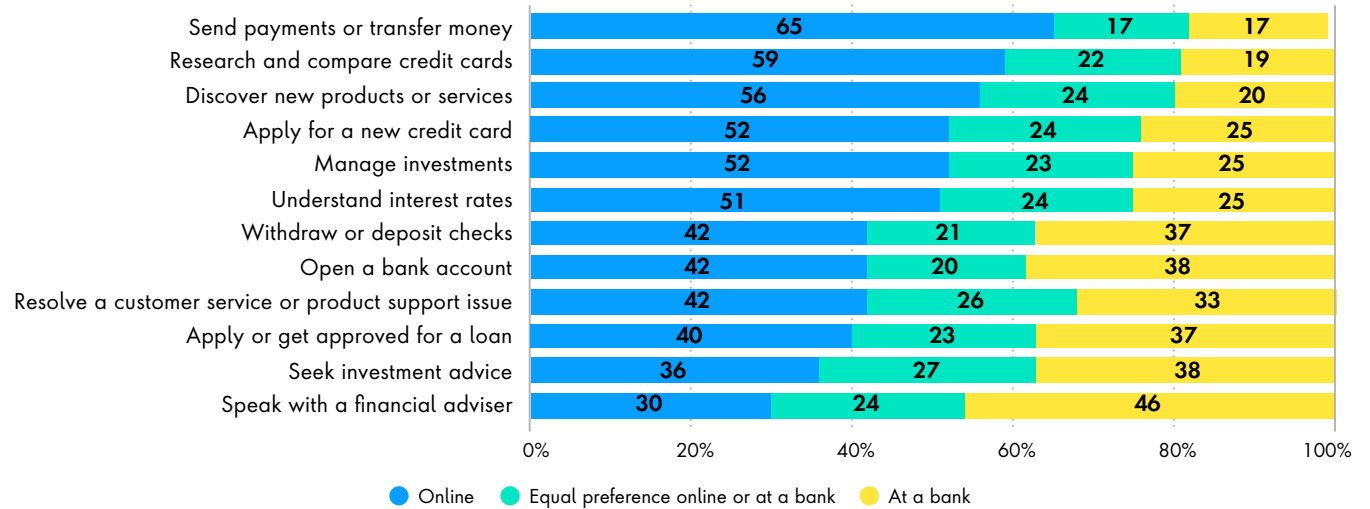
For example, while 68 percent of people have spoken with their financial adviser online, only 45 percent are satisfied with the digital service and nearly half prefer to speak with their financial adviser in person. This trend correlates with lower adoption and satisfaction rates for video conferencing and chat tools people could use to interact with their advisers digitally.

Online, dissatisfaction typically occurs when a certain activity is too difficult to navigate or requires too many steps to complete, signaling a need for more seamless digital experiences across channels.

Lack of connected customer information also plays a role, especially when discovering new products, applying for a credit card and seeking advice, indicating a need for greater personalization when providing recommendations, related information or offers.

For activities with lower digital adoption and lower satisfaction rates, like resolving customer service issues, we found the lack of ability to solve issues online to be the biggest area of frustration, with people looking elsewhere for guidance.

Preferences for digital versus in-person banking actions

Action	Online	Equal preference online or at a bank	At a bank
Send payments or transfer money	65	17	17
Research and compare credit cards	59	22	19
Discover new products or services	56	24	20
Apply for a new credit card	52	24	25
Manage investments	52	23	25
Understand interest rates	51	24	25
Withdraw or deposit checks	42	21	37
Open a bank account	42	20	38
Resolve a customer service or product support issue	42	26	33
Apply or get approved for a loan	40	23	37
Seek investment advice	36	27	38
Speak with a financial adviser	30	24	46

● Online ● Equal preference online or at a bank ● At a bank

Biggest pain points of online banking

● Difficult to navigate online ● Too many steps to complete ● Information wasn't carried over ● Needs more customer support ● Couldn't find what was needed
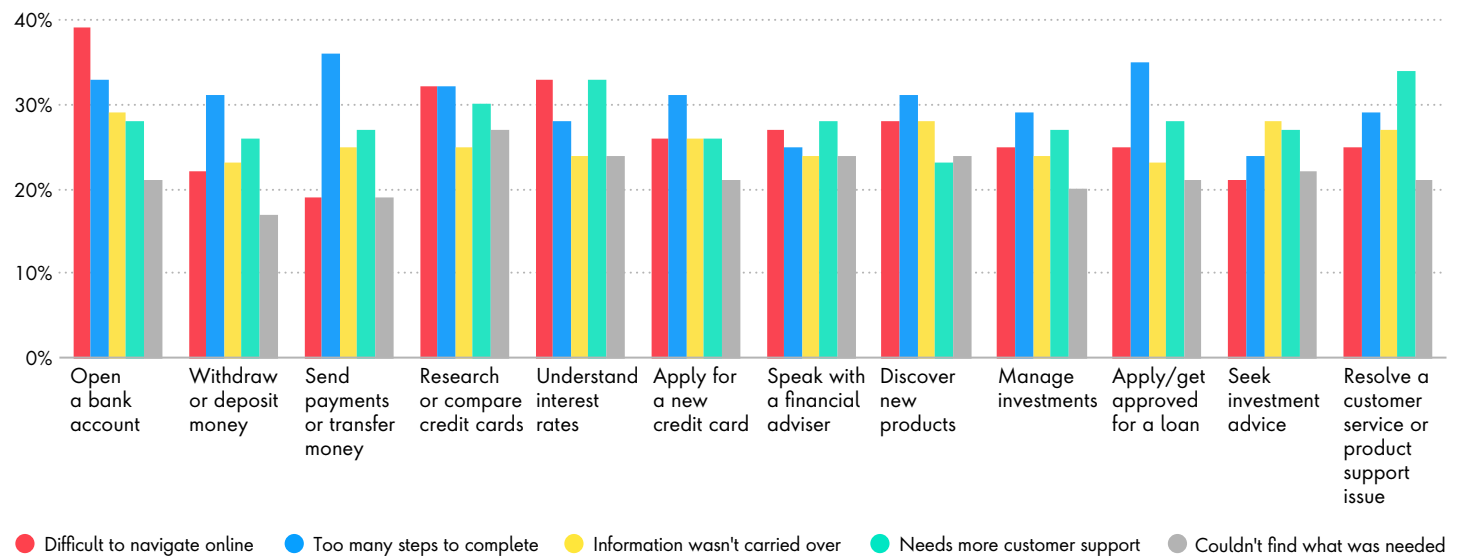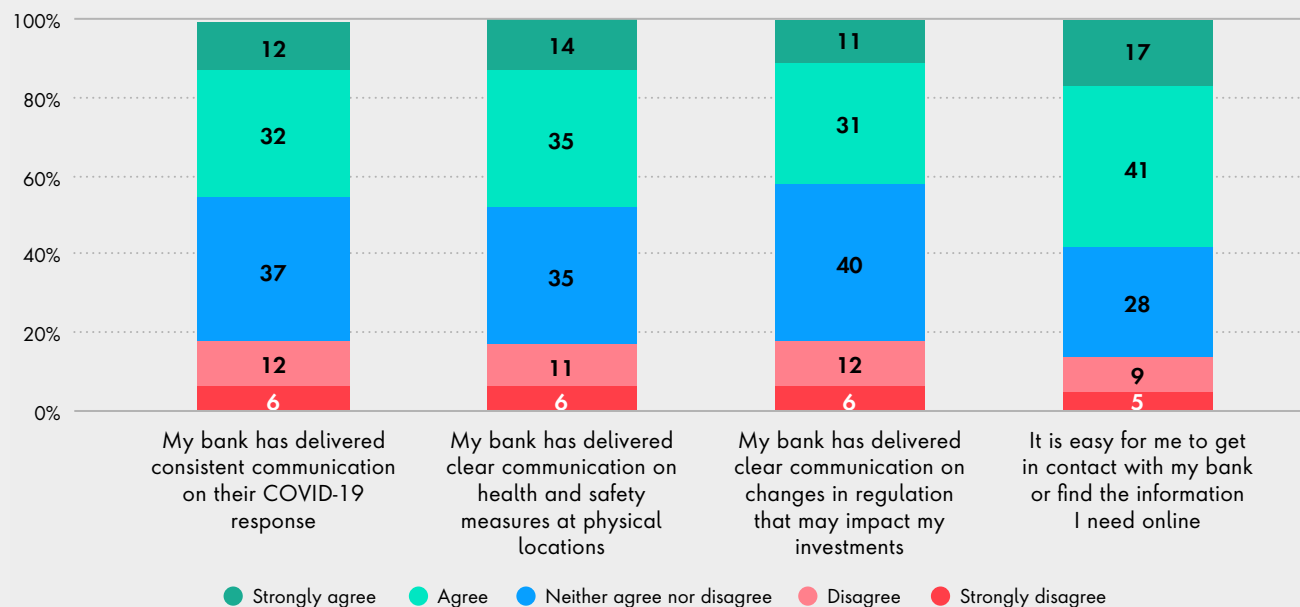
Communicating during COVID-19

Strong online communication and the ability to find information is especially important to consumers as they continue to navigate their finances amid COVID-19 uncertainties.
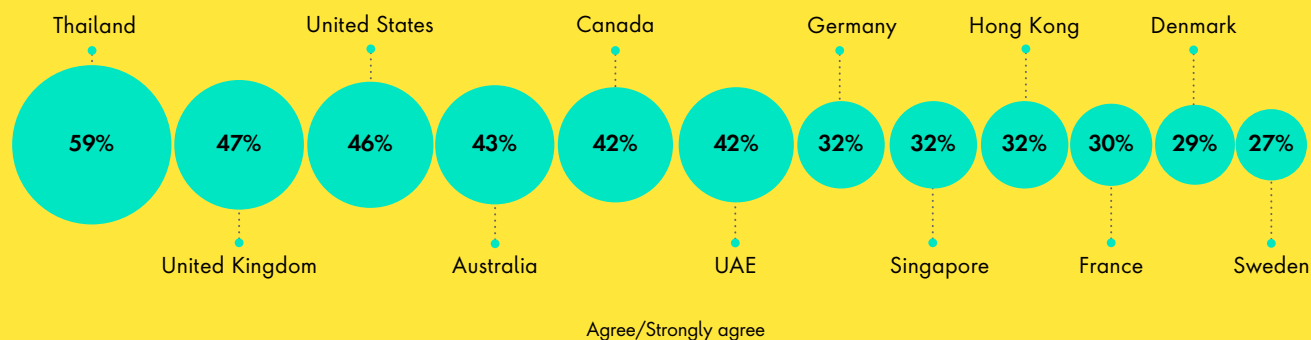
While people say they can contact their banks (58%), fewer than half feel their bank has delivered clear communication about their COVID-19 response (44%), changes in investments (42%) or health and safety measures at physical locations (49%).

Consumers in Thailand (59%) feel the most supported by their financial institutions when seeking COVID-19 assistance. Fewer than one-third of consumers in France (30%), Singapore (32%), Hong Kong (32%), Denmark (29%) and Sweden (27%) feel the same.

Rate your feelings about your bank's response to COVID-19

	My bank has delivered consistent communication on their COVID-19 response	My bank has delivered clear communication on health and safety measures at physical locations	My bank has delivered clear communication on changes in regulation that may impact my investments	It is easy for me to get in contact with my bank or find the information I need online
Strongly agree	12	14	11	17
Agree	32	35	31	41
Neither agree nor disagree	37	35	40	28
Disagree	12	11	12	9
Strongly disagree	6	6	6	5

● Strongly agree ● Agree ● Neither agree nor disagree ● Disagree ● Strongly disagree

I feel supported by my bank when receiving COVID-19 assistance or advice

Thailand	United Kingdom	United States	Australia	Canada	UAE	Germany	Singapore	Hong Kong	France	Denmark	Sweden
59%	47%	46%	43%	42%	42%	32%	32%	32%	30%	29%	27%

Agree/Strongly agree

Digital disruptors increase competition

People use a variety of third-party services to manage their finances and make payments.

Sixty-nine percent of people used a third-party payment app, like Stripe or Venmo, during the first half of 2021. Around 50 percent of people also pay through programs offered by retailers in which they can earn further discounts, like prepaid loyalty cards or credit cards.

Adoption varies significantly by market and demographic. People in Thailand, Hong Kong and the United Arab Emirates are more likely to bank with a digital-only organization (83%, 53%, 69%) and use third-party apps for payment (87%, 75%, 80%).

Younger generations are also more likely to have an account with a digital-only bank compared to older generations. People are generally drawn to opening accounts with digital-only banks because of competitive rates, personalized communications and customer service.

Have you used any of the following over the last six months?

	Yes	No
Third-party payment apps	69%	31%
Credit card from a specific retailer	51%	49%
Installment payments through retailer or third party	47%	53%
Prepaid balance through a loyalty card	46%	54%
Third-party app to monitor my savings or budget	45%	55%
Credit card from a gas station or fuel provider	45%	55%
Third-party investment app	39%	61%

● Yes ● No
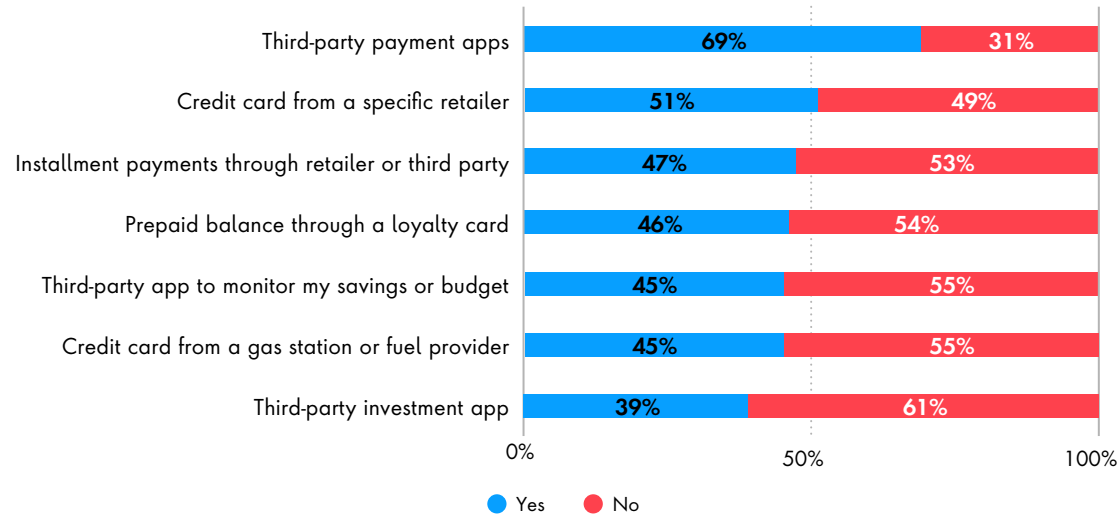
Top five reasons for opening an account with a digital-only bank

1. Competitive rates
2. Better sign-up incentives
3. Better rewards
4. Better customer service
5. Personalized service

Do you currently have an account with a digital-only bank?

By age

	Yes	No
18-24	52%	48%
25-34	57%	43%
35-44	50%	63%
45-54	37%	63%
55-64	32%	68%
65+	23%	77%

Country	Yes	No
Thailand	83%	17%
UAE	69%	31%
Hong Kong	53%	47%
Sweden	53%	47%
Denmark	50%	50%
Singapore	49%	51%
United States	38%	62%
Germany	38%	62%
France	38%	62%
Canada	30%	70%
United Kingdom	27%	73%
Australia	23%	77%

● Yes ● No
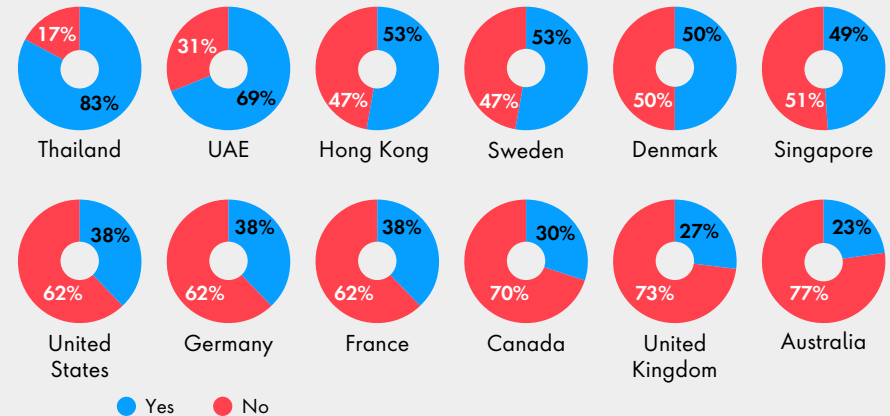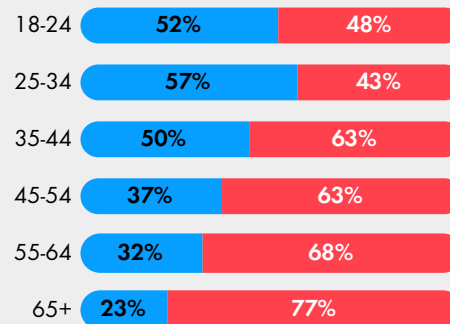
Despite a growing number of banking options, 64 percent of people are not considering changing banks within the next year.

Regionally, North Americans are somewhat less open to changing banks, which could indicate higher satisfaction with their institutions. People in Thailand (57%) and the United Arab Emirates (52%) are more likely to be considering changing financial institutions.

People in Australia (76%) and Canada (73%) are less likely to change institutions.

For the 56 percent of people who do not have an account with a digital-only bank, 37 percent say they prefer to bank with an established financial institution, showing a preference for organizations that already have an established presence in the market.

Are you considering changing banks or financial institutions in the next year?

North America average
- 13%
- 18%
- 69%

EMEA average
- 61.5%
- 14.3%
- 24.2%

APAC average
- 13.5%
- 24%
- 62.5%

- ● Yes, I will change
- ● I am considering changes
- ● No, I am not considering changes
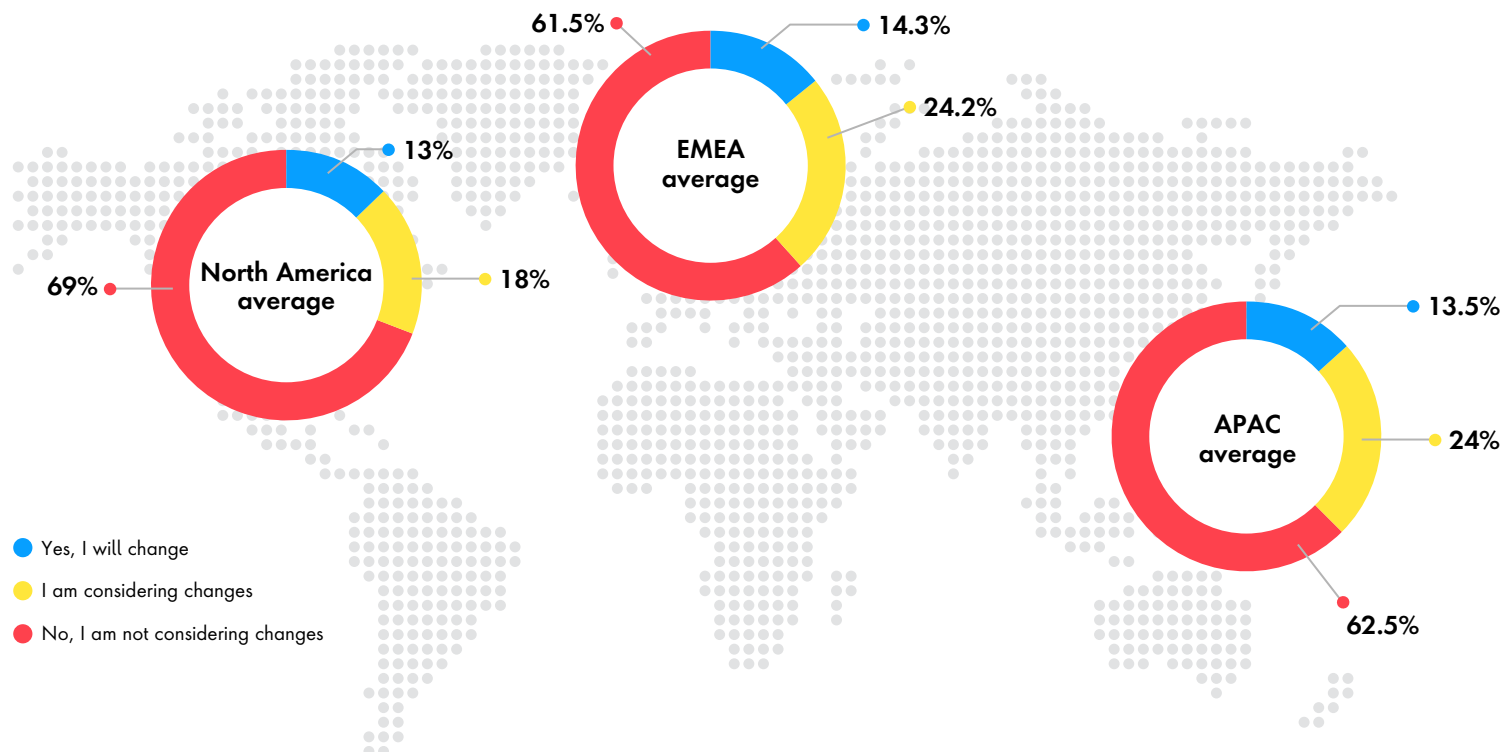
Optimizing digital banking

To improve digital banking, consumers are looking for more ways to engage with their institutions, favoring benefits like cash-back partnerships with their favorite retailers, contactless and installment pay options.

People also want their banks to offer more personalized communications, either though customized alerts to help them manage their money, personalized advice or content, or chatbot tools to connect with customer service.
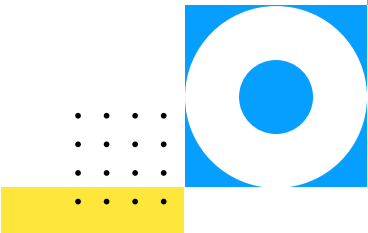
If available, what would you like your financial services companies to provide?

Cash-back partnerships tied to my favorite retailers	**33%**
Contactless payment options	**32%**
Personalized offers based on my spending preferences	**28%**
Customizable alerts or notifications	**28%**
Personalized advice to help me better manage my money	**27%**
Installment pay options tied to my favorite retailers	**22%**
Chatbot/messaging for customer service or financial advice	**21%**
Ways to support a charity or cause	**18%**
Video conferencing with wealth advisers	**16%**
Managing my account through voice-enabled services	**15%**

● Global average

How financial institutions can create more seamless experiences

Develop tools and services for a digital-first consumer

People prefer to manage their finances through digital channels and actively seek institutions that allow them to do so. Digital banks allow users or intermediaries to borrow, pay, save or spend money through websites, mobile apps or tablets without needing to visit a branch. As digital-only banks begin to gain momentum in the market, established institutions can learn from these disruptors to rethink their own business strategy and develop the tools and services people are seeking today.

Learn more
10 tactics banks should adopt from transformation leaders

Bring in-person interactions online

The biggest frustrations in digital banking revolve around the ability to seek advice, resolve customer service issues and speak with financial advisers online. Gen Z and Millennials are less likely to want regular in-person meetings with advisers. They might request more information via digital channels before advisers gain their trust. Banks must ensure information and advice is easily accessible so people feel supported as they navigate their own financial journeys.

Learn more
Meet the new clients: How to manage Millennial money

Personalize services for unique customer needs

People want to feel as if their banks understand their needs, with a desire for more personalized interactions. Established financial institutions can leverage customer data to target the right audiences with the best offers, promotions and services.

Learn more
How CDPs can transform marketing journeys in wealth management

Retail
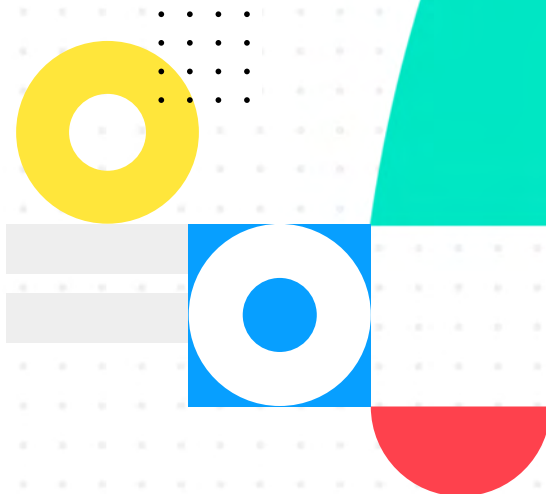
Key findings

E-commerce as part of everyday life
More people are shopping online regularly, with most people making an online purchase at least once a month.

An omnichannel journey
Shoppers purchase on both computers and mobile devices but prefer websites over apps, regardless of device. People who prefer to make mobile purchases are also more likely to have purchased something through social media.

Seamless shopping experiences drive brand choice
Brand choice is driven by the ability to get a competitive deal and by the quality of digital experiences. Shoppers prefer to engage with brands that provide personalized offers and convenient, easy-to-navigate experiences, along with tools that make product discovery and decision-making simple. Shoppers will abandon brands if online experiences are too confusing or difficult to understand.
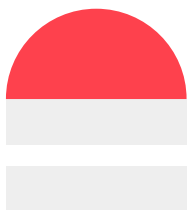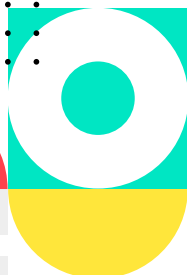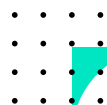
E-commerce as part of everyday life

In 2020, e-commerce saw rapid acceleration prompted by COVID-19. This year, e-commerce continues to climb, with sales projected to top $4.9 trillion globally in 2021. This follows a 25.7 percent growth in sales in 2020, with the Asia-Pacific region representing the largest market share.

Globally, 56 percent of shoppers say they purchase online at least weekly, with 92 percent of shoppers saying they anticipate shopping the same amount or more online in the future.

People in some countries are shopping online more than others. Shoppers in Thailand (74%), Singapore (61%) and the United Arab Emirates (65%) say they are shopping more online in 2021 than they did in 2020, compared to shoppers in Denmark and Australia, whose habits have remained consistent year over year.

People remain conscious about the economy, with many shoppers expressing concern over job security and the ability to save money as they continue to navigate pandemic uncertainties.

Online shopping frequency
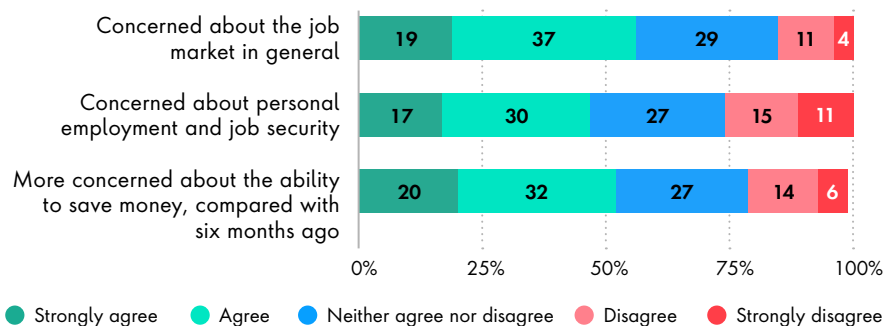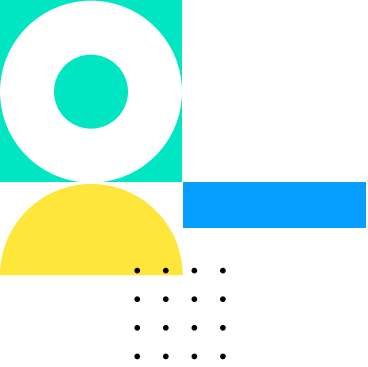

Legend: ● NA ● EMEA ● APAC ○ Global average

92%
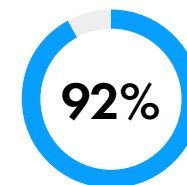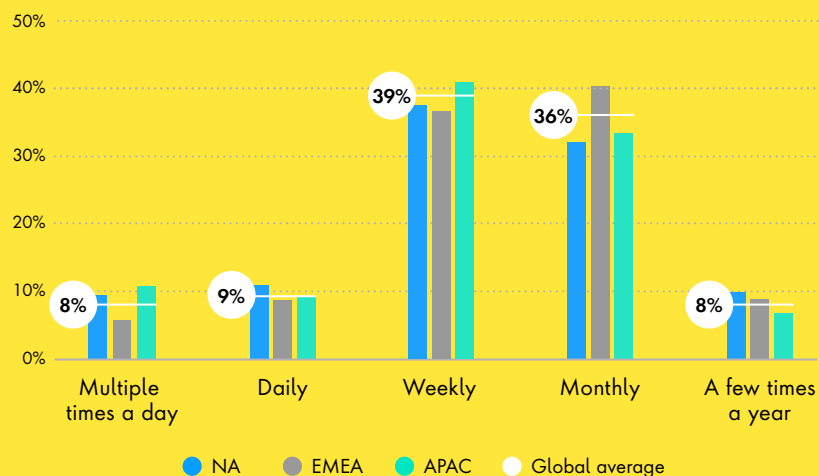
of respondents globally anticipate shopping online more or the same amount as they do right now

How often are you shopping online compared to last year?

	More	About the same	Less
Thailand	74	15	11
UAE	65	14	21
Singapore	61	23	16
Hong Kong	52	36	11
United States	48	37	14
United Kingdom	48	40	12
Canada	44	40	14
Germany	42	47	11
France	41	42	16
Sweden	39	44	16
Denmark	38	48	14
Australia	38	48	14

Legend: ● More ● About the same ● Less

Economic outlook

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
Concerned about the job market in general	19	37	29	11	4
Concerned about personal employment and job security	17	30	27	15	11
More concerned about the ability to save money, compared with six months ago	20	32	27	14	6

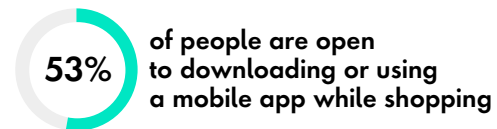Legend: ● Strongly agree ● Agree ● Neither agree nor disagree ● Disagree ● Strongly disagree
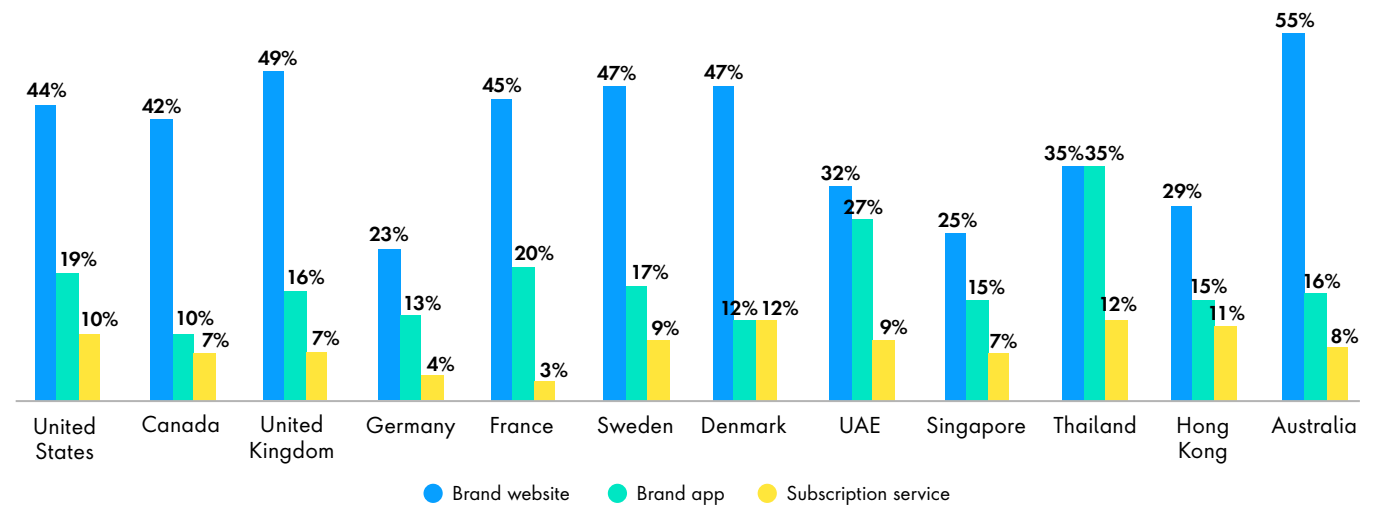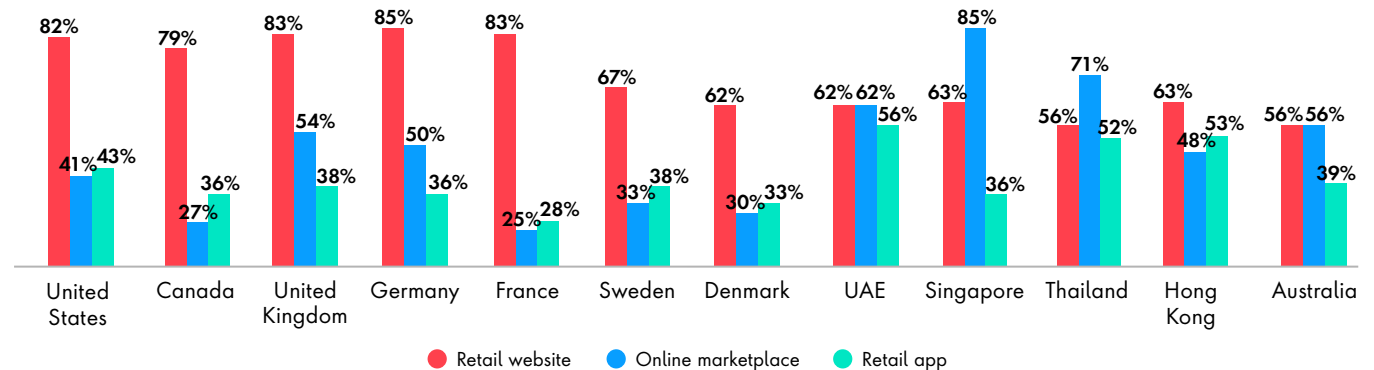
An omnichannel journey

Shoppers are becoming inundated with choice in how they want to shop.

Large retail websites that offer a breadth of products are the most popular channel for online purchasing. Shoppers are also engaging more with marketplace retailers (like Etsy) that aggregate independent sellers under one platform.

Regardless of device and retailer type, websites are largely preferred over dedicated mobile apps. However, 53 percent of shoppers say they are open to downloading or using a mobile app while shopping, indicating potential opportunities for further adoption.

53% of people are open to downloading or using a mobile app while shopping

Where have you made an online purchase over the last six months?

United States: Retail website 82%, Online marketplace 41%, Retail app 43%
Canada: Retail website 79%, Online marketplace 27%, Retail app 36%
United Kingdom: Retail website 83%, Online marketplace 54%, Retail app 38%
Germany: Retail website 85%, Online marketplace 50%, Retail app 36%
France: Retail website 83%, Online marketplace 25%, Retail app 28%
Sweden: Retail website 67%, Online marketplace 33%, Retail app 38%
Denmark: Retail website 62%, Online marketplace 30%, Retail app 33%
UAE: Retail website 62%, Online marketplace 62%, Retail app 56%
Singapore: Retail website 63%, Online marketplace 85%, Retail app 36%
Thailand: Retail website 56%, Online marketplace 71%, Retail app 52%
Hong Kong: Retail website 63%, Online marketplace 48%, Retail app 53%
Australia: Retail website 56%, Online marketplace 56%, Retail app 39%

● Retail website ● Online marketplace ● Retail app

United States: Brand website 44%, Brand app 19%, Subscription service 10%
Canada: Brand website 42%, Brand app 10%, Subscription service 7%
United Kingdom: Brand website 49%, Brand app 16%, Subscription service 7%
Germany: Brand website 23%, Brand app 13%, Subscription service 4%
France: Brand website 45%, Brand app 20%, Subscription service 3%
Sweden: Brand website 47%, Brand app 17%, Subscription service 9%
Denmark: Brand website 47%, Brand app 12%, Subscription service 12%
UAE: Brand website 32%, Brand app 27%, Subscription service 9%
Singapore: Brand website 25%, Brand app 15%, Subscription service 7%
Thailand: Brand website 35%, Brand app 35%, Subscription service 12%
Hong Kong: Brand website 29%, Brand app 15%, Subscription service 11%
Australia: Brand website 55%, Brand app 16%, Subscription service 8%

● Brand website ● Brand app ● Subscription service

Device preference for online shopping reveals a consumer who uses a mix of channels to complete their customer journey.
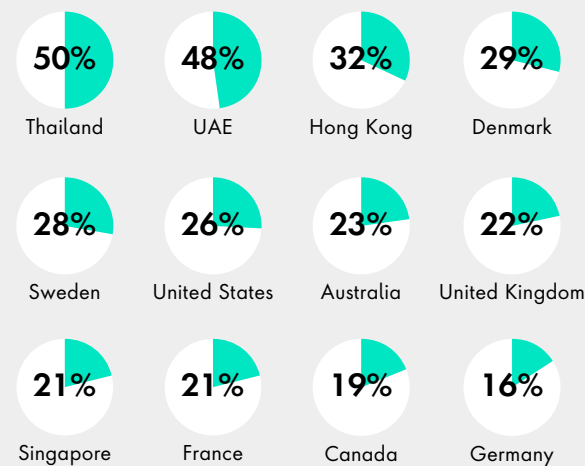
Mobile-first shopping is preferred across younger generations, with 66 percent of Gen Z and 65 percent of Millennials opting to shop on their mobile device. People in Thailand (87%), Singapore (68%), Hong Kong (65%), and the United Arab Emirates (75%) are also more mobile first.

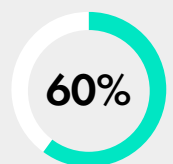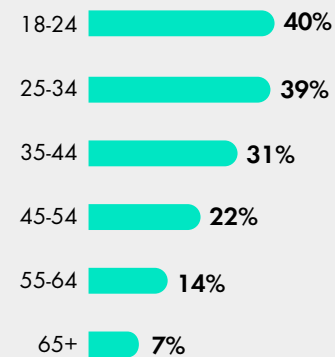Groups with a preference for mobile-first shopping are among those that lead the way in social-first commerce.

Over the past several years, social media platforms like Pinterest, Facebook and TikTok have invested in expanding e-commerce capabilities, allowing shoppers to seamlessly make purchases without leaving the platform. While adoption of social commerce is still behind websites or mobile apps, it is a channel that's worth keeping an eye on. With the average internet user spending nearly 2.5 hours per day on social media and younger generations buying more through social media, this channel serves as an opportunity to capture new audiences and build deeper relationships with customers.

Where do you do the majority of your online shopping?

Sweden 46% 54%

Denmark 51% 49%

United Kingdom 52% 48%

Germany 52% 48%

Canada 66% 34%

France 52% 48%

Hong Kong 34% 65%

United States 48% 52%

Thailand 13% 87%

UAE 25% 75%

Singapore 32% 68%

Australia 55% 44%

● Desktop/laptop computer   ● Smartphone/tablet
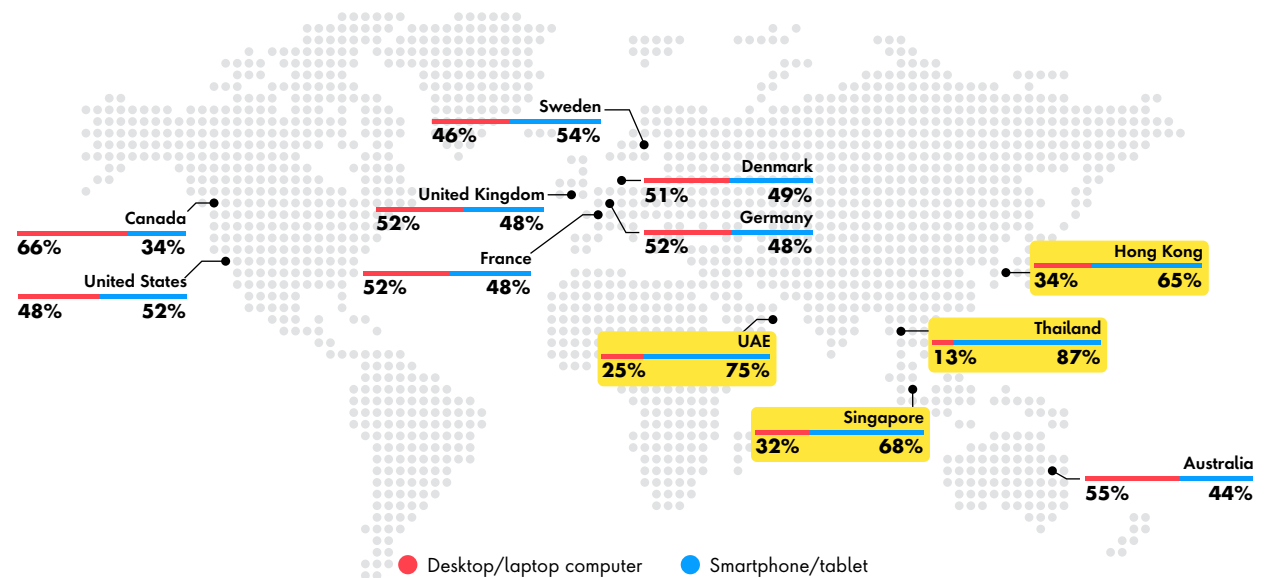
Social commerce purchases over the last six months

50% Thailand
48% UAE
32% Hong Kong
29% Denmark

28% Sweden
26% United States
23% Australia
22% United Kingdom

21% Singapore
21% France
19% Canada
16% Germany

By age

18-24 — 40%
25-34 — 39%
35-44 — 31%
45-54 — 22%
55-64 — 14%
65+ — 7%

● Social media

60% of Millennials follow or like their favorite brands on social media

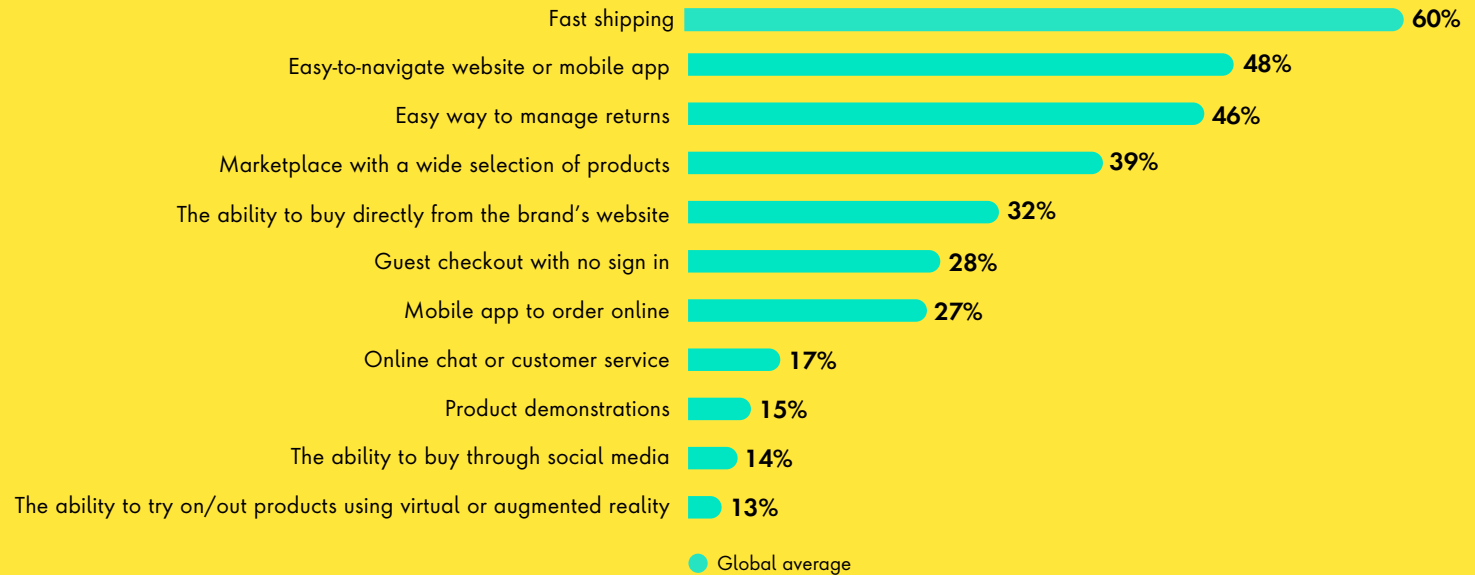# Seamless shopping experiences drive brand choice

When choosing brands to shop with online, we found that consumer choice is primarily driven by two factors:
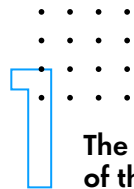
## 1 The quality and convenience of their digital experiences

Consumers prefer to shop with brands that make purchasing quick and easy. Fast shipping (60%), easy-to-navigate websites or apps (48%) and simple returns processes (46%) are the primary drivers for brand choice.

When shopping online, I am more likely to buy from a brand that offers the following

Fast shipping	60%
Easy-to-navigate website or mobile app	48%
Easy way to manage returns	46%
Marketplace with a wide selection of products	39%
The ability to buy directly from the brand's website	32%
Guest checkout with no sign in	28%
Mobile app to order online	27%
Online chat or customer service	17%
Product demonstrations	15%
The ability to buy through social media	14%
The ability to try on/out products using virtual or augmented reality	13%

● Global average

Customer loyalty program	34%
Credit card	33%
Corporate social responsibility initiatives	20%
Installment pay for purchase	20%
Customer membership program	19%
Subscription service	11%
Charitable donation with purchase	9%

● Global average

2 The ability to get the best deal

Sixty percent of consumers say they search for coupons or promotions before choosing a brand and 71 percent of shoppers say they will sign up for a loyalty program if it means getting a better deal. But shoppers are looking for more than just loyalty programs, with a growing demand for cash-back partnerships and personalized offers.
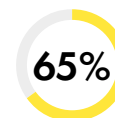
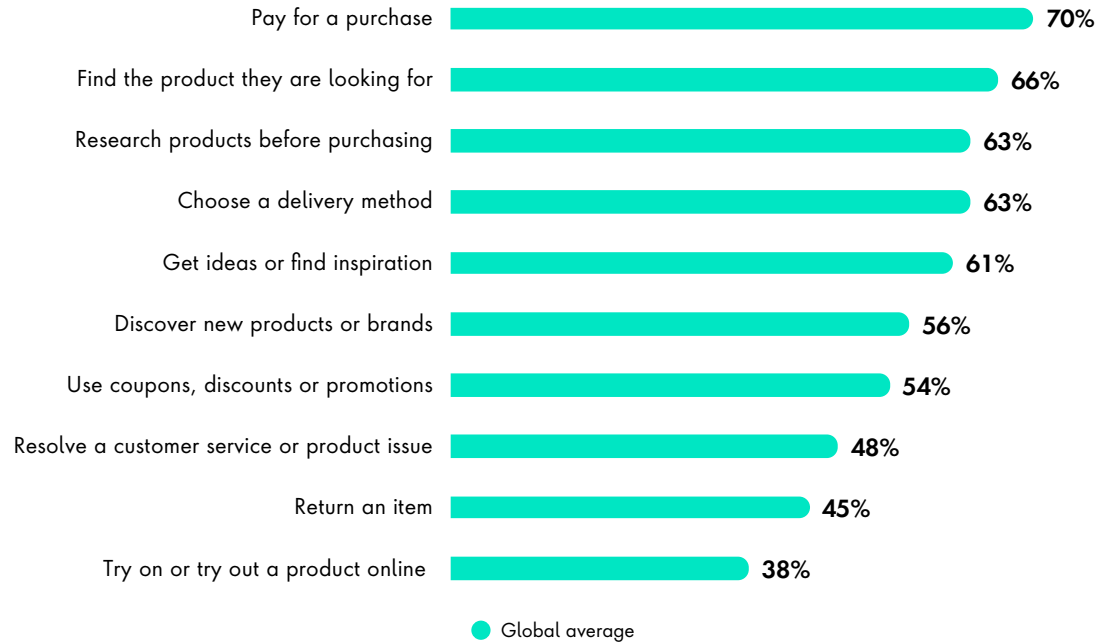**65%** will sign up for loyalty programs if they know they will get a better deal
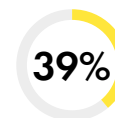
39% want more cash-back partnerships tied to their favorite products or brands
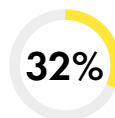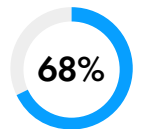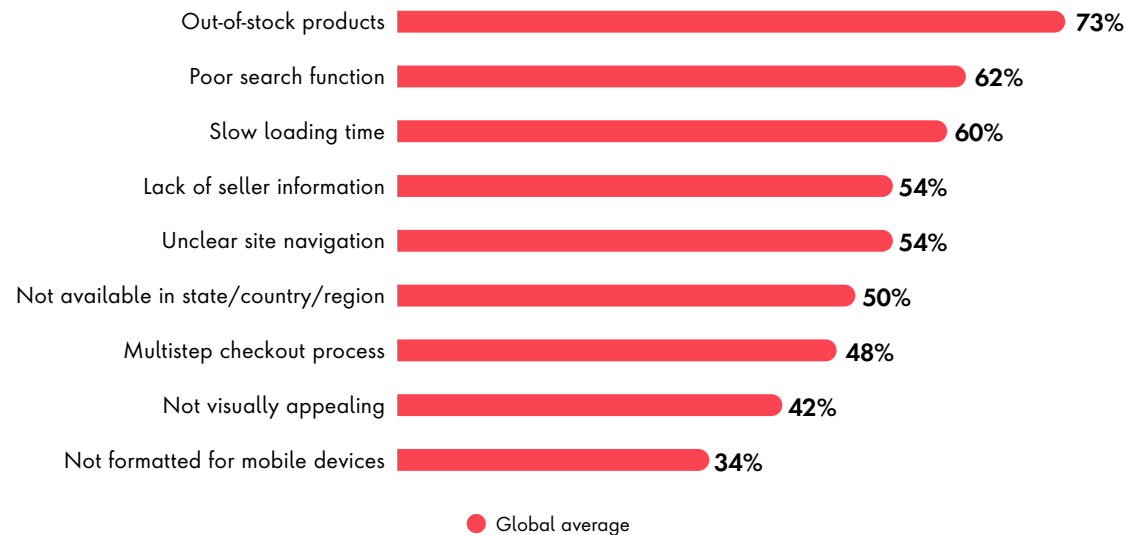
32% want more installment pay options

By breaking down the customer journey, we can see areas where expectations are high and where there's room to improve the end-to-end shopping experience.

We found that shoppers lack tools that help them make better purchase decisions online. Only 38 percent of shoppers are satisfied with their ability to try on or try out products virtually and fewer than half say they are satisfied with their ability to resolve customer service issues.

We also found that when parts of the shopper journey are difficult, shoppers are more likely to abandon a brand altogether. Though 70 percent of shoppers are generally satisfied with their ability to purchase online, 68 percent will abandon their cart if the checkout process is too confusing, with 48 percent citing multistep checkout processes as a source of frustration.

Though shoppers are generally satisfied with their ability to research and discover products, 49 percent will stop using a website or app because of bad design, with poor search functionality (62%), slow loading times (60%) and unclear site navigation (54%) among the biggest areas of frustration.

Satisfied and very satisfied with ability to do online

Pay for a purchase	70%
Find the product they are looking for	66%
Research products before purchasing	63%
Choose a delivery method	63%
Get ideas or find inspiration	61%
Discover new products or brands	56%
Use coupons, discounts or promotions	54%
Resolve a customer service or product issue	48%
Return an item	45%
Try on or try out a product online	38%

● Global average

Biggest frustrations with online retailers in the shopping experience

Out-of-stock products	73%
Poor search function	62%
Slow loading time	60%
Lack of seller information	54%
Unclear site navigation	54%
Not available in state/country/region	50%
Multistep checkout process	48%
Not visually appealing	42%
Not formatted for mobile devices	34%

● Global average

68%

of consumers will abandon their shopping cart if checkout is too confusing or difficult to navigate

Ways e-commerce retailers can go seamless

Create an omnichannel strategy

E-commerce continues to be a preferred channel for shoppers. People also shop across a growing array of devices and channels, with an increasing trend toward mobile-first purchasing. Remaining agile and responsive to shopper needs and offering connected, omnichannel experiences can help retailers remain resilient.

Learn more
Why retailers need an omnichannel strategy more than ever before

Design experiences with convenience in mind

Shoppers want more from e-commerce and will abandon brands that don't provide the seamless services they expect. Retailers can improve the quality of their digital experiences by developing the right tools and services needed to make the shopper journey even easier.

Learn more
LEAD with experience

Personalize promotions to boost brand loyalty

Sixty-five percent of shoppers will sign up for a loyalty program if they know they will get a better deal and 37 percent want more personalized offers based on their past shopping preferences. By using data to understand and segment customers, retailers can improve both the quality of the loyalty programs they offer and the way they're promoted to different audiences.

Learn more
How to create data-driven loyalty

Telehealth
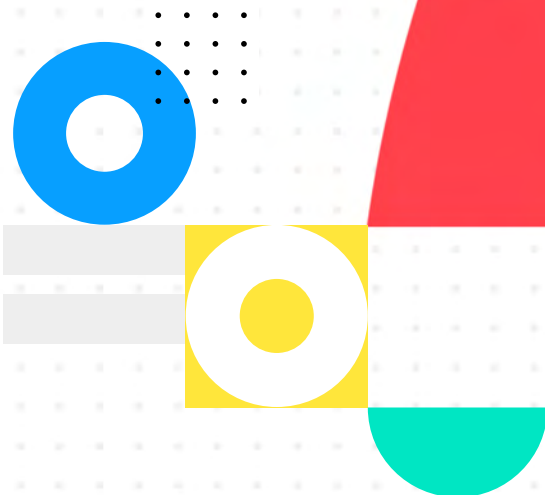
Key findings

Telehealth holds promise beyond COVID-19
Though adoption of telehealth lags behind other industries, satisfaction rates among those who use digital health services are high. Of patients who do use telehealth, many plan to continue to use the service in the future, even after COVID-19 subsides.
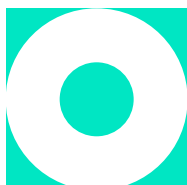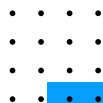
Seamless health care at home
People prefer digital to manage parts of their patient journey that don't always require in-person interactions, like getting answers to questions, follow ups and treatment. Patients also use mobile apps to track and monitor medical conditions and physical fitness at home.

Telehealth makes managing health care easier, but barriers to adoption remain
While risk of COVID-19 exposure remains the top reason people choose telehealth, they also opt for the service because it's easier and more convenient than heading to a doctor. For those who delayed care, it was primarily because they did not have a seamless way to connect with their provider in a way that met their schedules. One-fourth of patients who delayed care also did not have access to telehealth alternatives, which could have served to meet those needs.

Optimizing telehealth experiences
Patients want digital services that connect their entire patient journey, offered through channels they're already used to using in other parts of their everyday life.
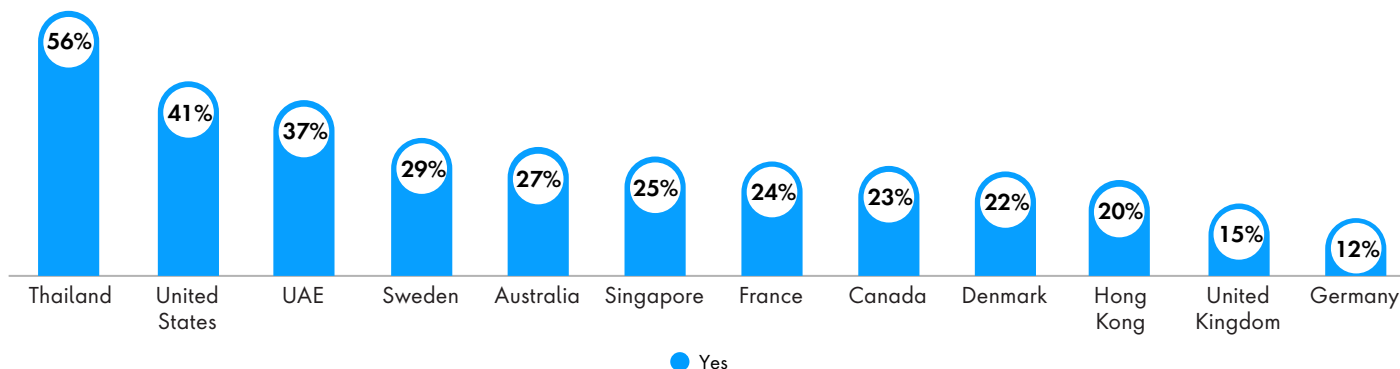
Have you ever seen a health care provider using telehealth?

Thailand	United States	UAE	Sweden	Australia	Singapore	France	Canada	Denmark	Hong Kong	United Kingdom	Germany
56%	41%	37%	29%	27%	25%	24%	23%	22%	20%	15%	12%

● Yes

Telehealth holds promise beyond COVID-19

At the onset of the COVID-19 pandemic, telehealth became a safe and effective alternative to in-person care, with many trying the service for the very first time.

Telehealth adoption continues to grow, but there are some countries where patients are engaging more rapidly than others. Patients in Thailand (56%), the United States (41%) and the United Arab Emirates (37%) have greater exposure to telehealth than those in Germany (12%), the United Kingdom (15%) and Hong Kong (20%).

As telehealth continues to grow, patients also anticipate using the service more in the future, with patients in Thailand (84%), Australia (81%) and Sweden (85%) the most likely to continue to engage.

Across age groups, patients who currently use telehealth intend to use it the same amount or more in the future, with Gen Z and Millennials leading the way in adoption.

Anticipated post-COVID-19 usage of telehealth
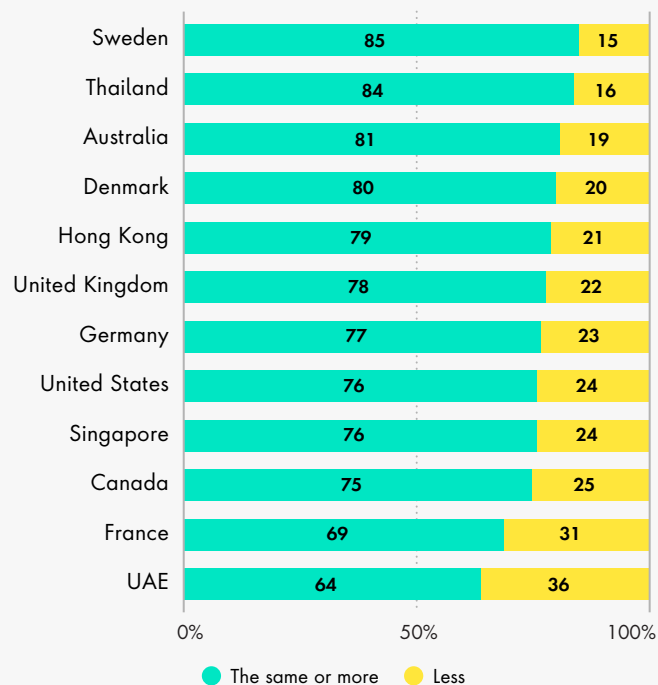
Country	The same or more	Less
Sweden	85	15
Thailand	84	16
Australia	81	19
Denmark	80	20
Hong Kong	79	21
United Kingdom	78	22
Germany	77	23
United States	76	24
Singapore	76	24
Canada	75	25
France	69	31
UAE	64	36

● The same or more   ● Less

Have you ever seen a health care provider using telehealth?

By age

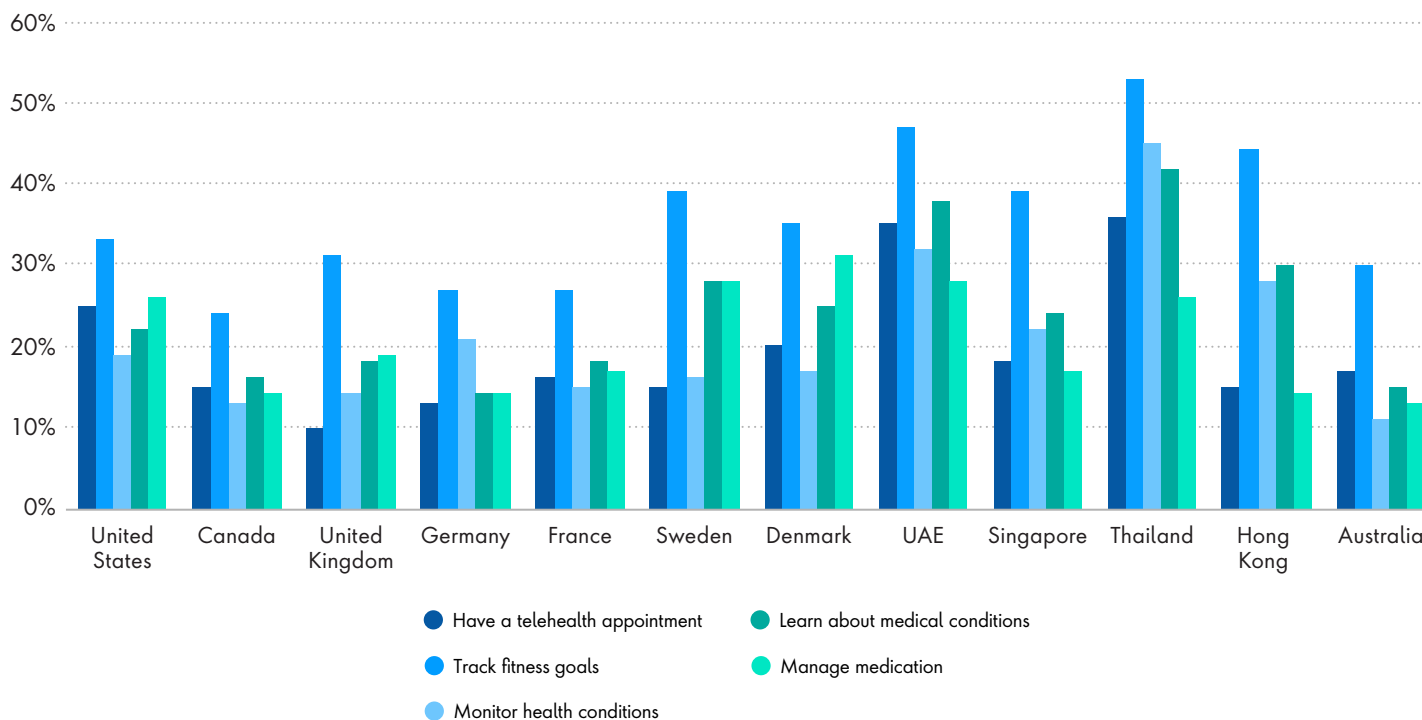| Age	Yes
18-24	36%
25-34	36%
35-44	30%
45-54	23%
55-64	17%
65+	13%

● Yes
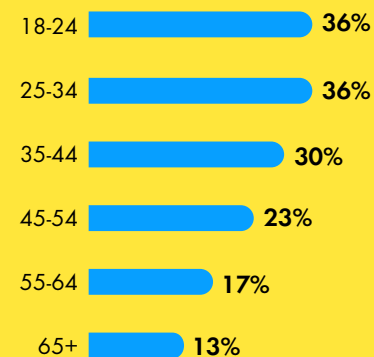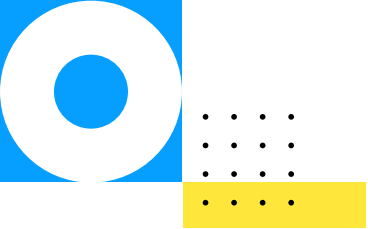
Seamless health care at home

Patients are taking routine care on the go. Nearly 70 percent of patients use a mobile app to manage their health at home, primarily tracking fitness goals, monitoring ongoing conditions and learning about care. When searching for information, patients prefer to go to their providers rather than medical news sites or social media.

Thailand and the United Arab Emirates are leading adoption of mobile health apps, using these services more frequently and across different parts of their patient journey.

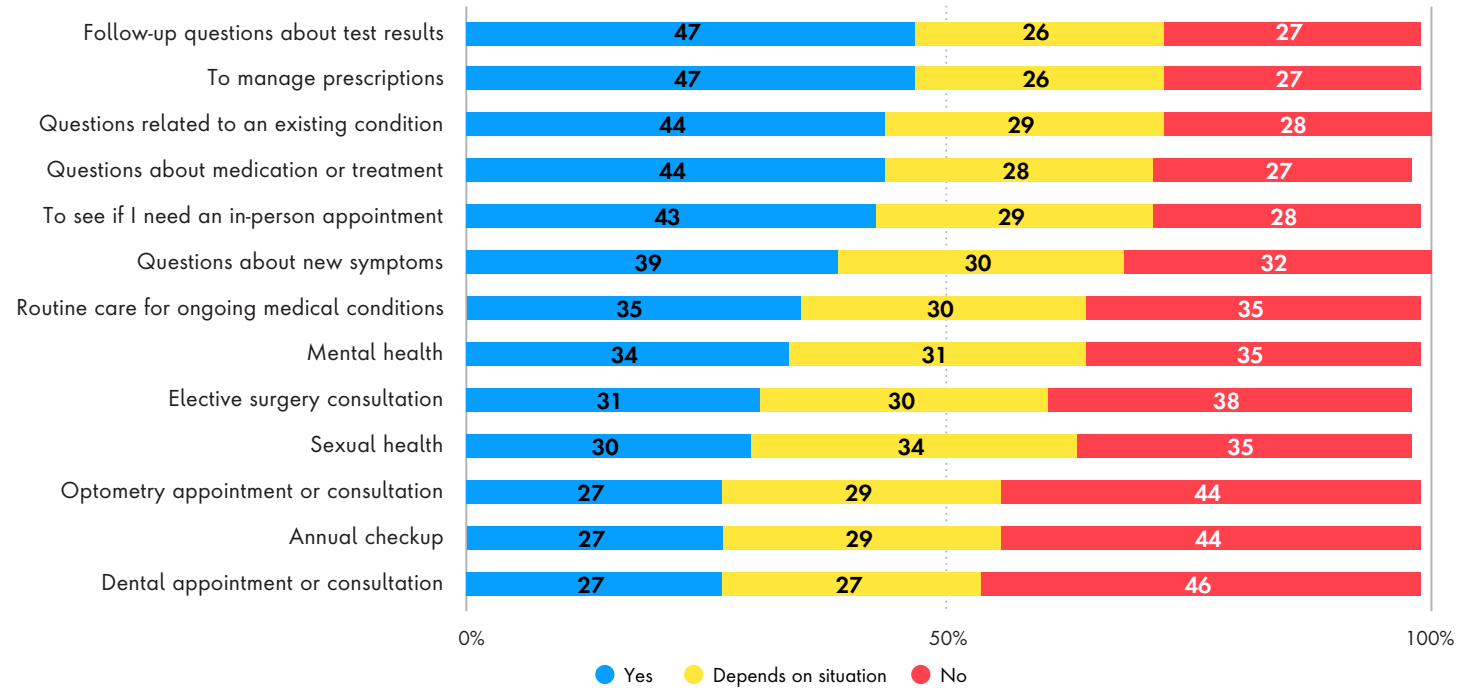## Activities completed via mobile app in past three months

Legend:
- Have a telehealth appointment
- Track fitness goals
- Monitor health conditions
- Learn about medical conditions
- Manage medication

Top five channels for finding medical information

1. Doctor's website
2. Website for a medication or treatment
3. Health insurance provider's website
4. Third-party medical information site
5. Social media

Globally, patients are open to telehealth for asking questions about medical conditions, follow ups and at-home care, with telehealth serving as an alternative way to manage ongoing health conditions in situations that may not always require an in-person visit.

Telehealth users are also generally satisfied with their ability to navigate digital experiences across the entire patient journey, noting high satisfaction rates with ease-of-use and personalized services.

Willingness to use telehealth by health care type

Health care type	Yes	Depends on situation	No
Follow-up questions about test results	47	26	27
To manage prescriptions	47	26	27
Questions related to an existing condition	44	29	28
Questions about medication or treatment	44	28	27
To see if I need an in-person appointment	43	29	28
Questions about new symptoms	39	30	32
Routine care for ongoing medical conditions	35	30	35
Mental health	34	31	35
Elective surgery consultation	31	30	38
Sexual health	30	34	35
Optometry appointment or consultation	27	29	44
Annual checkup	27	29	44
Dental appointment or consultation	27	27	46

0%   50%   100%

● Yes   ● Depends on situation   ● No

74% say their doctor had access to their medical information before their visit

67% say the telehealth app or website was easy to use

74% say it was easy to have an appointment at home

69% say it was easy to access their medical information online

72% say the experience was personalized

72% say it was easy to follow up after their visit

62% say it was easy to pay for their appointment online

Telehealth makes managing health care easier, but barriers to adoption remain

While people are open to telehealth and are satisfied with the quality of experiences, adoption of telehealth remains limited. By investing more in telehealth, providers have an opportunity to make managing health care more seamless for patients across both online and offline channels.
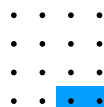
During the first half of 2021, 70 percent of patients saw their health care provider. While 91 percent of patients say they received care in person, nearly 20 percent also opted for virtual care, either as in addition to their in-person visit or exclusively online.

However, more than 25 percent of patients say their doctor does not provide telehealth or admit they do not know what digital alternatives are available to them.
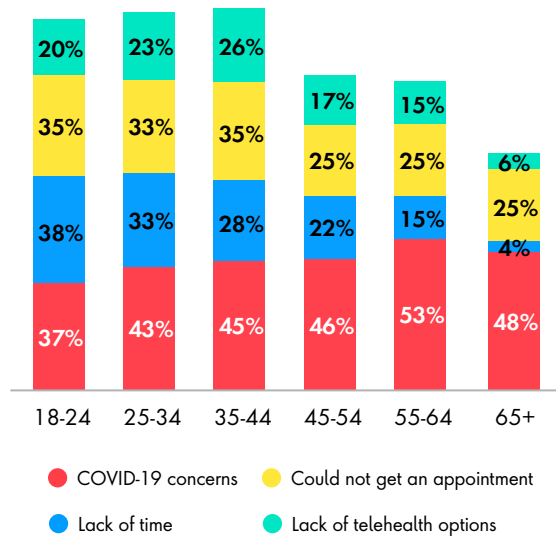
Of patients who did choose telehealth, they chose to do so because of lowered risk of COVID-19 exposure (42%), ease of appointment availability (32%) and saving time (32%.)

When we look at those who delayed care, COVID-19 concerns (44%) lack of free time (28%) and appointment availability (32%) were the primary drivers for delay—all things that patients who chose telehealth say were benefits of the service. Twenty-five percent of patients say they delayed care entirely because of lack of telehealth alternatives.
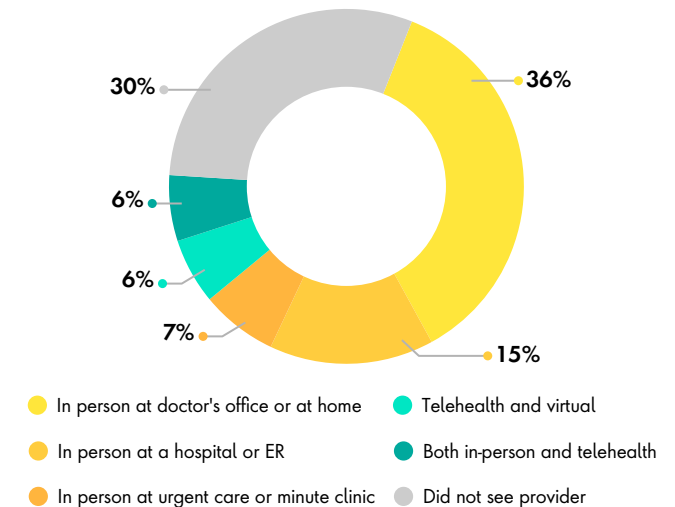
Improving the availability of telehealth services could help patients seeking care to get it when they need to without delaying, while also providing an alternative that fits more seamlessly into everyday life.
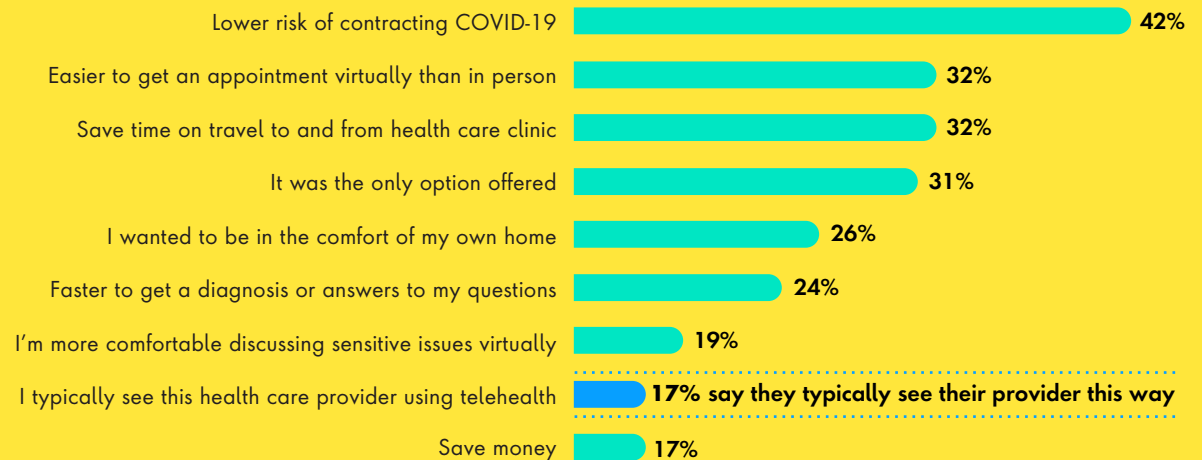
Why did you decide to delay care?

Age	COVID-19 concerns	Lack of time	Could not get an appointment	Lack of telehealth options
18-24	37%	38%	35%	20%
25-34	43%	33%	33%	23%
35-44	45%	28%	35%	26%
45-54	46%	22%	25%	17%
55-64	53%	15%	25%	15%
65+	48%	4%	25%	6%

- ● COVID-19 concerns
- ● Could not get an appointment
- ● Lack of time
- ● Lack of telehealth options

Where did you see your health care provider?

- 36%
- 15%
- 7%
- 6%
- 6%
- 30%

- ● In person at doctor's office or at home
- ● In person at a hospital or ER
- ● In person at urgent care or minute clinic
- ● Telehealth and virtual
- ● Both in-person and telehealth
- ● Did not see provider

Why did you choose to connect with a health care provider using telehealth?

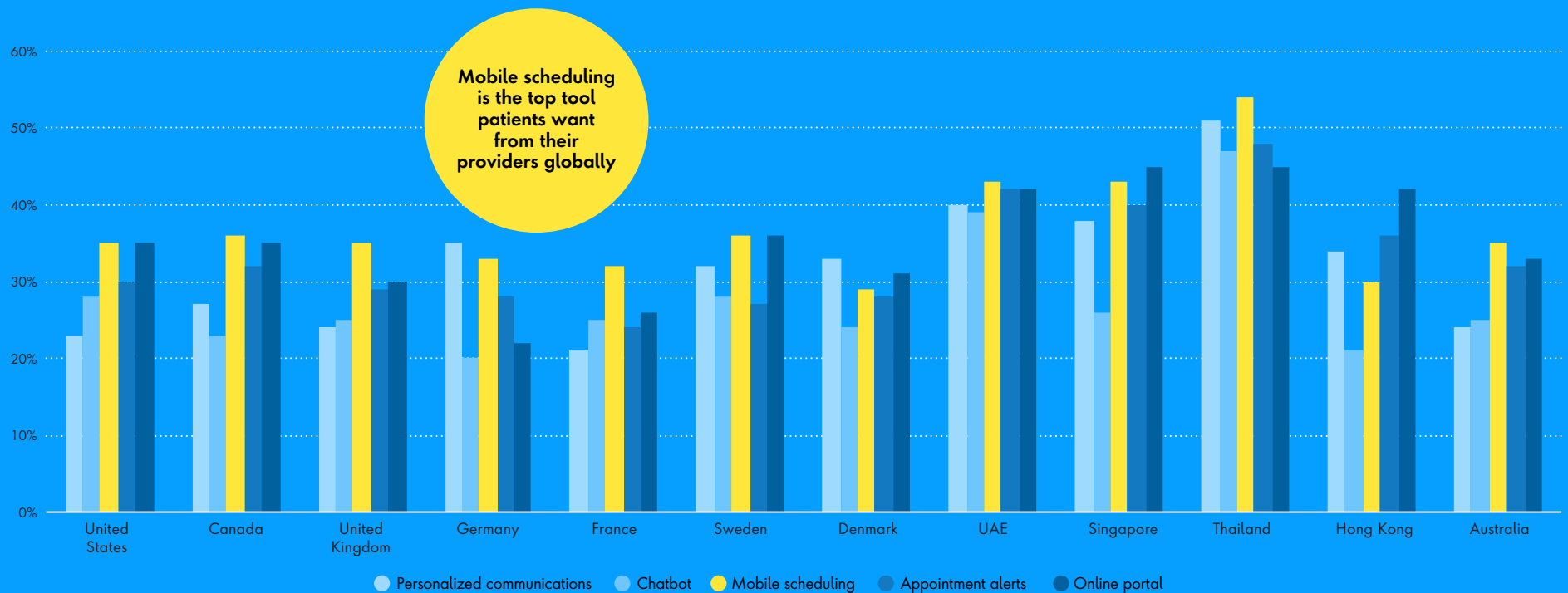|	
Lower risk of contracting COVID-19	42%
Easier to get an appointment virtually than in person	32%
Save time on travel to and from health care clinic	32%
It was the only option offered	31%
I wanted to be in the comfort of my own home	26%
Faster to get a diagnosis or answers to my questions	24%
I'm more comfortable discussing sensitive issues virtually	19%
I typically see this health care provider using telehealth	17% say they typically see their provider this way
Save money	17%

Optimizing telehealth experiences

When it comes to improving telehealth experiences, patients want their providers to double down on personalization with more tailored communications and alerts.

Patients also want more self-service tools, like in-app scheduling, an online portal where they can manage their health care information and chatbot services for connecting with their providers online.
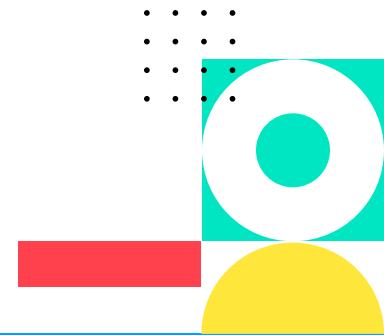
Desired services that could improve your telehealth experience

Mobile scheduling is the top tool patients want from their providers globally

● Personalized communications ● Chatbot ● Mobile scheduling ● Appointment alerts ● Online portal

Designing seamless telehealth experiences

Take a patient-centric approach

Patients want more personalized communications from their providers. They also want a more seamless way to manage their own information online. By consolidating patient data, providers can develop tailored services that speak directly to patients' needs.

Learn more
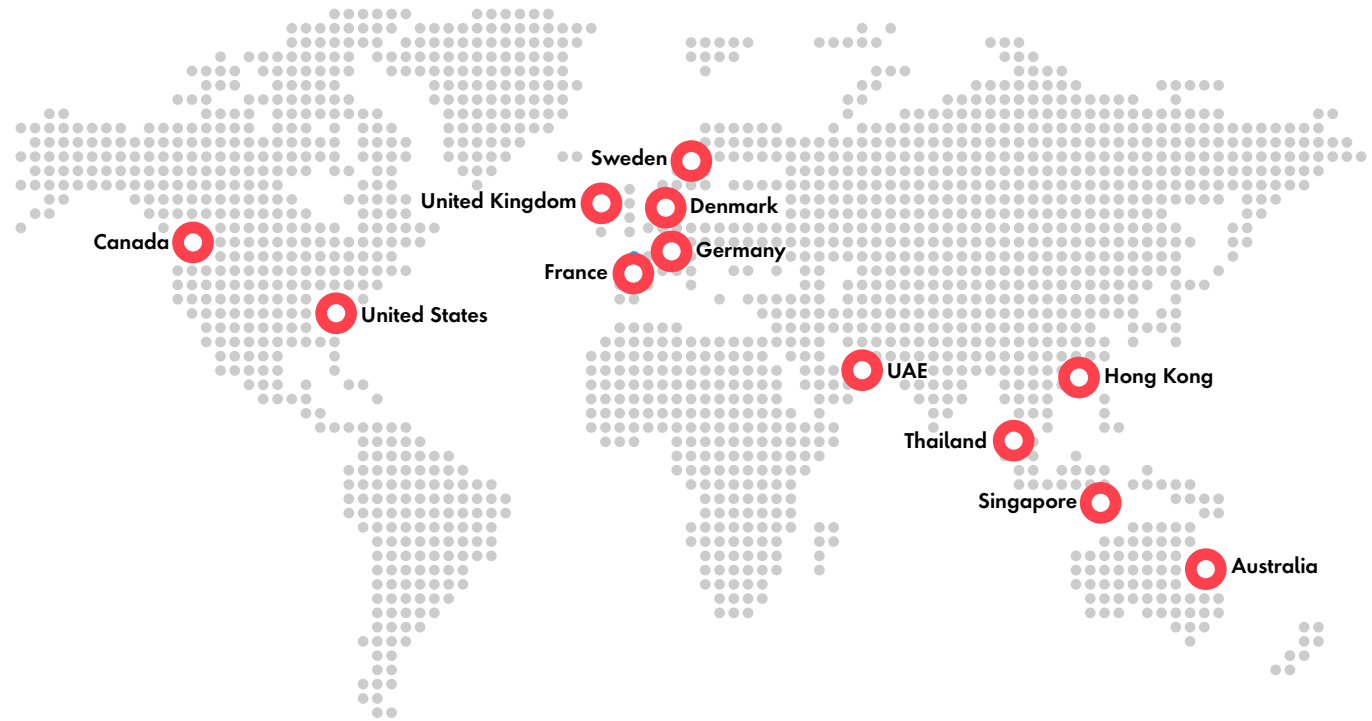**Patient-centric transformation – when outcome really matters**

Improve availability of telehealth services

Patients use digital services across the entirety of their health care journey. Connecting services under one platform will make navigating these experiences easier and more convenient for those seeking care.

Learn more
Seamless health – a platform approach to patient care

Design for mobile

Patients use mobile devices to track and manage their health care at home and want more ability to engage with their providers through mobile devices. Designing existing services for mobile, either online or through an in-app platform, can connect these parts of the patient journey seamlessly.
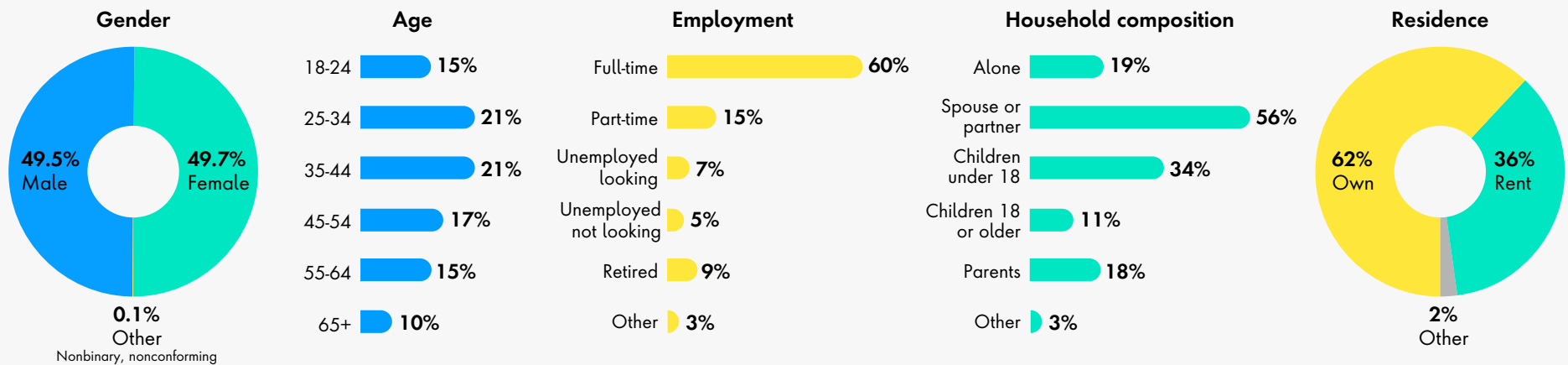
Learn more
The future of health care

Methodology

Data were collected through an online survey sent to 9,300 people in 12 global regions, including the United States, Canada, the United Kingdom, Germany, France, Sweden, Denmark, Singapore, Thailand, Hong Kong, Australia and the United Arab Emirates. The survey was fielded in June 2021.

Participant demographics

Gender

- **49.5%** Male
- **49.7%** Female
- **0.1%** Other
  Nonbinary, nonconforming

Age

- 18-24 **15%**
- 25-34 **21%**
- 35-44 **21%**
- 45-54 **17%**
- 55-64 **15%**
- 65+ **10%**

Employment

- Full-time **60%**
- Part-time **15%**
- Unemployed looking **7%**
- Unemployed not looking **5%**
- Retired **9%**
- Other **3%**

Household composition

- Alone **19%**
- Spouse or partner **56%**
- Children under 18 **34%**
- Children 18 or older **11%**
- Parents **18%**
- Other **3%**

Residence

- **62%** Own
- **36%** Rent
- **2%** Other

○

GET IN TOUCH

and let's discuss how you can apply these learnings to your own digital initiatives.

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