

North American Consumer Online Shopping Habits*

Key Findings Fact Sheet



As every device becomes a shopping device, consumers increasingly rely on the ability to shop when, where and how they want. The prevalence of online, mobile, contactless and in-app payments are facilitating this trend. A survey of consumers across the U.S. and Canada reveals interesting parallels and differences when it comes to awareness, usage, preference and much more.

Consumers' definition of mobile payments varies.

- North American consumers define mobile payments as the ability to:
 - Pay with a credit/debit card online on your phone: **61%**
 - Pay in a mobile app: **58%**
 - Tap your phone in-store at a checkout counter: **49%**
- However, far fewer have actually shopped for items in the past six months via in-store tapping of their phone (**11%**).
- More consumers (**22%**) have shopped on their phone through an online site in the past six months.



Commerce in the covers & commode: People say the craziest place they've shopped online via a mobile app is in bed – with the bathroom not far behind.



- Nearly two out of five consumers in North America (**37%**) have shopped online or via mobile app in bed, followed by those who have shopped at work (**26%**), in the bathroom (**24%**) or at a restaurant (**15%**).
- Remarkably, there are some North American consumers who have also shopped online or via mobile app in some untraditional (and perhaps taboo) places: **4%** have shopped in the shower and at a wedding and **2%** have shopped while at a funeral.
- Women in North America are more likely than men to have shopped online both in bed (**F: 40%; M: 34%**) and in the bathroom (**F: 28%; M: 20%**).



Shoppers "turned off" when online commerce is not an option and may choose to buy elsewhere.



- Many consumers in the U.S. and Canada have purposely chosen not to buy something from a retailer because they didn't have an online payment option. As a result, retailers that do not provide any e-commerce option may cause in-store and online shoppers to buy elsewhere.
 - About two-thirds of consumers in North America (**68%**) have purposely chosen not to buy something from a retailer because they didn't provide an online payment option.
 - This is significantly more than those who refused to pay because a contactless payment option was not offered (**North America: 22%**), or a mobile payment option (**North America: 19%**), or an in-app payment option (**North America: 14%**).

Security remains paramount to consumers shopping online – particularly among Canadians, among men and among older generations.



- For half of consumers in North America, the top reasons for not shopping via mobile app/eCommerce are concerns about security (**50%**) and discomfort with sharing payment information online or on mobile (**49%**). This is followed by disliking having to enter payment information over and over on every website (**33%**).

However, all of these concerns are higher in Canada than the U.S.:

- Concerns about security (**Canada: 57%; U.S. 44%**)
 - Not comfortable sharing payment information online/via mobile (**Canada: 59%; U.S. 39%**)
 - Dislike entering payment information on every website (**Canada: 37%; U.S. 30%**)
- Reasons males and females in North America do not shop via mobile app/eCommerce also differ.
 - Males are more likely to express concerns about security (**M: 58%; F: 45%**) and being uncomfortable with sharing their payment information online/via mobile (**M: 55%; F: 46%**) as top reasons for not shopping via mobile app.
 - Younger generations seem less concerned about shopping security compared to older generations. **66%** of consumers 65+ say security is the top reason for not shopping via mobile app/eCommerce, compared to only **11%** of 18-24 year olds who say the same.

Consumers are shopping online or via mobile largely to comparison shop and have an easy checkout process.

- Fifty-nine percent (**59%**) of North American consumers report that one of their top reasons for shopping online or via mobile is the ability to compare prices while **52%** say they shop online or via mobile because of easy checkout/store my information/shipping/payment.
- When they're shopping online or via mobile, the most common purchases North American consumers are making are electronics (**33%**). Yet, Canadians are significantly more likely to make online/mobile purchases on travel (hotel/airline/car rental) compared to Americans (**20% vs. 12%**, respectively), while Americans are more likely to make online/mobile purchases on apparel (**34% compared to 25% of Canadians**).
- Of note, Americans are more likely than Canadians to list not wanting to leave their house as a top reason for shopping online or via their mobile (**42% vs. 35%**).



Consumers in North America are split when it comes to their willingness to eventually transition from a physical wallet to a virtual / mobile wallet. Security and ease-of-use may be the keys to help drive adoption.

- About one-third of consumers in North America (**37%**) are willing to transition from a physical wallet to a virtual one, whereas just about the same amount are not willing (**33%**).
- Thirty-four (**34%**) percent of consumers aged 25-34 are very willing to transition from a physical to a virtual/mobile wallet – more than any other age group: **18-24: 21%; 35-34: 21%; 45-54: 12%; 55-64: 8% and 65+: 4%**.

*METHODOLOGY

This survey was conducted by Critical Mix, a global sampling, survey programming and data reporting services provider, leveraging their daily omnibus service, kNOW. This study was conducted via online questionnaire from August 10 – 11, 2015. A census-balanced (age, gender, and region) nationally representative sample of 1,045 U.S. adults completed the survey. In Canada, a census-balanced nationally representative sample of 523 Canadian adults completed the survey. At the 95% confidence level, the margin of error for the total U.S. and Canada sample (N=1,568) is +/- 2.5 percentage points, the U.S.-only sample is +/- 3.03 percentage points and the Canada-only sample is +/- 4.39 percentage points.