

5 ways to elevate the customer experience

Today's consumers expect digital convenience—whether buying online or shopping in-store. To satisfy these tech-loving consumers, merchants are adopting new payments strategies and technologies. Recently, Discover® Global Network and 451 Research conducted an international survey exploring this trend. Below are five takeaways for merchants looking to deliver an optimal customer experience.

1. Contactless payments speed up customer transactions

Contactless payment options help keep consumers happy—and checkout lines moving.¹

85%

of global merchants say acceptance of contactless payments **has improved customer satisfaction**

82%

of global merchants say acceptance of contactless payments has been an **important part of their response to the pandemic**

86%

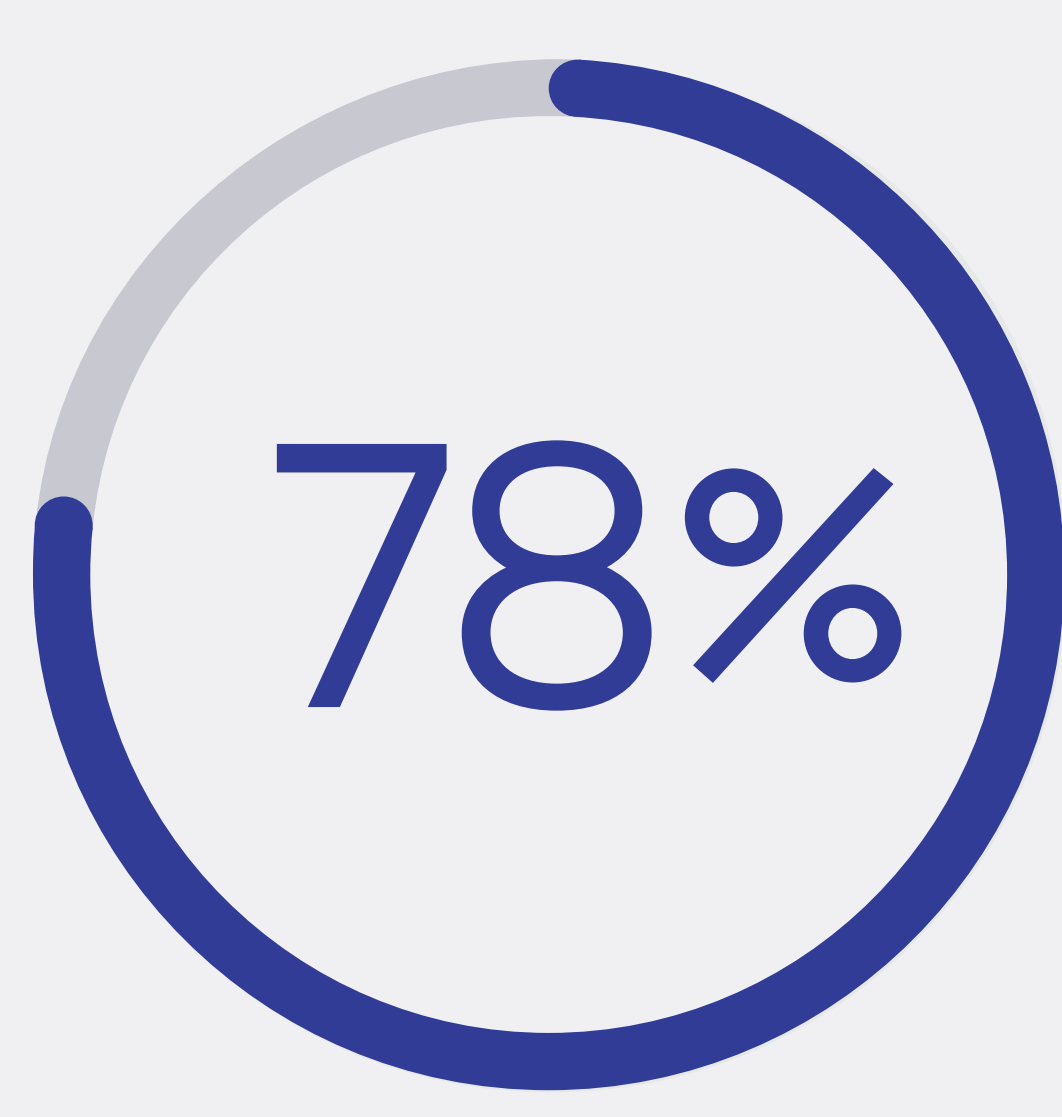
of global merchants say acceptance of contactless payments **has helped shorten lines**

78%

of global merchants say acceptance of contactless payments has **decreased average transaction times**

2. Loyalty programs resonate with consumers

The opportunity to earn a little something extra is a powerful incentive for shoppers when choosing among merchants.¹



of consumers indicated that the availability of a loyalty program somewhat or significantly increases their likelihood to **shop with one merchant over another**

4 key demographics with a special fondness for loyalty programs:¹



Digital payment power users
90%



Digitally advanced consumers
90%



Respondents in Asia
89%



Millennials
84%

3. Next-generation card experiences score big with consumers

Installment payments provide the flexibility that consumers are seeking—especially in Latin America.¹

44%

of consumers are interested in a payment card that executes **payments in installments**

68%

of consumers in Latin American **want that feature**

Many consumers are interested in using their payment cards to store additional credentials such as:¹



Gym memberships



Hotel room keys



Access cards

4. Consumers want a mix of online and in-store experiences

Many shoppers take advantage of digital payments options, but for some nothing beats the brick-and-mortar experience.¹

Nearly 1 in 5

consumers prefer in-store shopping because they receive better advice on how to use the product and what accessories to pair it with



Sales associates are still welcome

21%

of consumers prefer to receive assistance from a sales associate before purchasing a product

Top 3

features that encourage in-store shopping

- The ability to **order online and pick up** in the store
- The ability to **skip the line and pay directly** with a sales associate
- **In-store coupons** offered by credit or debit card issuer or wallet provider

5. Multi-channel flexibility is key when shopping online

Consumers want to make online purchases using their preferred shopping channels and favorite go-to devices.¹



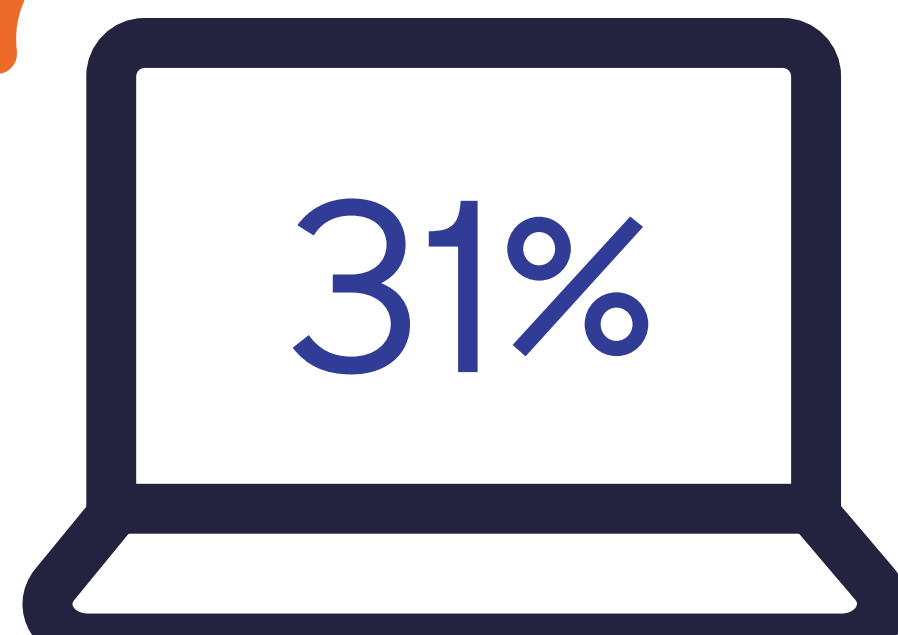
43%



of consumers shop with a **mobile app** from a smartphone or tablet



31%



of consumers prefer accessing an **online website** from a laptop or desktop computer



25%



of consumers use a **mobile website** accessed from a smartphone or tablet

For additional customer experience-enhancing insights, [access the full report](#)

¹ 451 Research, a part of S&P Global Market Intelligence. Custom Global Merchant and Consumer Payments Surveys, Q4 2021.