

AMERICAN EXPRESS 2017 Digital Payments Survey



Online sales are rising and the trend is expected to continue.



73%

of consumers have made three or more online purchases in the past 12 months.

71%

of merchants say their level of annual sales generated through online and mobile channels has increased over the previous year.



HTTPS://

Security continues to be a concern for online purchases.

37%

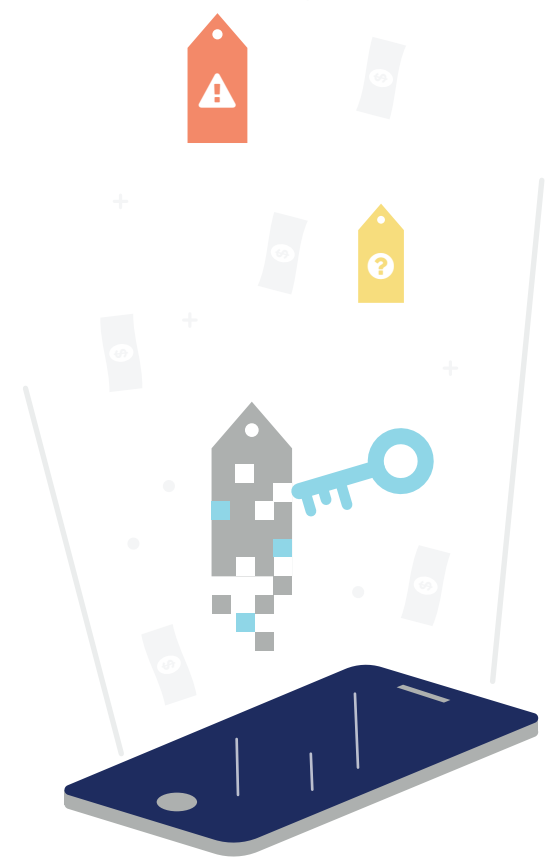
of consumers have abandoned online purchases over fraud fears.

73%

of merchants say their level of fraudulent online sales has increased or remained the same over the past year.

58%

of merchants who experienced an increase in online sales said that enhanced security features played a very significant role.



Security investments and incentives can boost online sales growth



CONSUMERS

who are more likely to purchase an item in-store



MERCHANTS

who experienced an increase in online sales

79%

would consider purchasing online if **free delivery** was offered.

55%

said that **free delivery** played a very significant role.



75%

said **discounts available online** would prompt them to purchase online.

53%

said that **exclusive online discounts** played a very significant role.



50%

said the ability to earn **exclusive rewards** would motivate them to purchase online.

54%

said that **improved check-out** process played a very significant role.

The 2017 American Express Digital Payments Survey was conducted among U.S. consumers and merchants that offer online/mobile payment options to their customers.

The consumer portion of the study is based on an overall sample of 1,020 respondents weighted to U.S. census based upon gender, age, education, race and region. Unless otherwise noted, responses among consumers represent those who have made an online purchase three or more times in the past 12 months based on self-report. The sample size of n=775 has a margin of error of +/- 3.5 at the 95% confidence level. The anonymous survey was conducted online May 8-10, 2017.

The merchant portion of the survey was conducted online among a sample of 401 business leaders in the U.S. who have responsibility for making decisions regarding customer payment options, IT/data security, or online sales strategy and planning. Respondent companies must offer credit/debit card or digital payment options to their customers through online/mobile channels. The sample for the study came from an online panel. The business sample has a margin of error of +/- 4.9 at the 95% confidence level. Fieldwork was conducted May 16-23, 2017.

