Consumers in Control

Consumers continue to seek better ways to shop, pay and manage their money.

For merchants and financial institutions today, it's not enough to just keep up with the competition — it's about keeping up with consumer expectations.



want businesses to better connect their online and in-store experience

62% check online before going to a store

45% use their phone in-store to price compare

have retailer apps on their phone



63% Good deal! In today's economy it is especially important to shop for the best deal

48% Know me! Hope marketers get better at tailoring messages, offers, and ads

45% Easy! If technology is not easy the first time, I stop using it

53% My time is valuable! Speed up the check-out process





use social media prior to a purchase

47% prefer companies that are smart about social media and technology

50% post reviews



Privacy Please

70% think protecting personal information is more of a concern than it was a year ago

62% say it's a violation of privacy when companies give personal information to others



Financial Control

71% expect real time access to financial accounts

75% expect online banking from their financial institution

52% use bank apps



Source: First Data proprietary research — Global Consumer Universal Commerce Tracker 2013. Online survey conducted with nearly 4,000 banked consumers, representing the global 'middle class' in 10 countries (US, UK, Germany, Poland, Mexico, Brazil, Middle East, Singapore, India and China). Global average across 10 countries, based on respondents who answered 8, 9, 10 on 10-point scale. © 2013 First Data Corporation. All Rights Reserved. All trademarks, service marks and trade names referenced in this material are the property of their respective owners. 4623