

What Consumers Think About Ecommerce, Fraud & CX in 2021

Original Research Highlights from ClearSale's
annual State of Consumer Attitudes Report



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How to Use This Infographic

“What we’ve seen is emerge from the pandemic are two types of consumers – experienced online shoppers and new online shoppers. Merchants need to personalize their ecommerce stores to meet the needs of both groups.”



Rafael Lourenco, ClearSale Executive Vice President & Partner

This 2021-2022 report measures how the pandemic impacted the ecommerce industry, including changes in consumer behavior and the distinction between experienced and novice ecommerce consumers.

We asked many of the same questions from our **2020-2021 Global Ecommerce Consumer Behavior Analysis**, plus several new questions, to gather valuable data you can use to develop or adjust your ecommerce strategy.

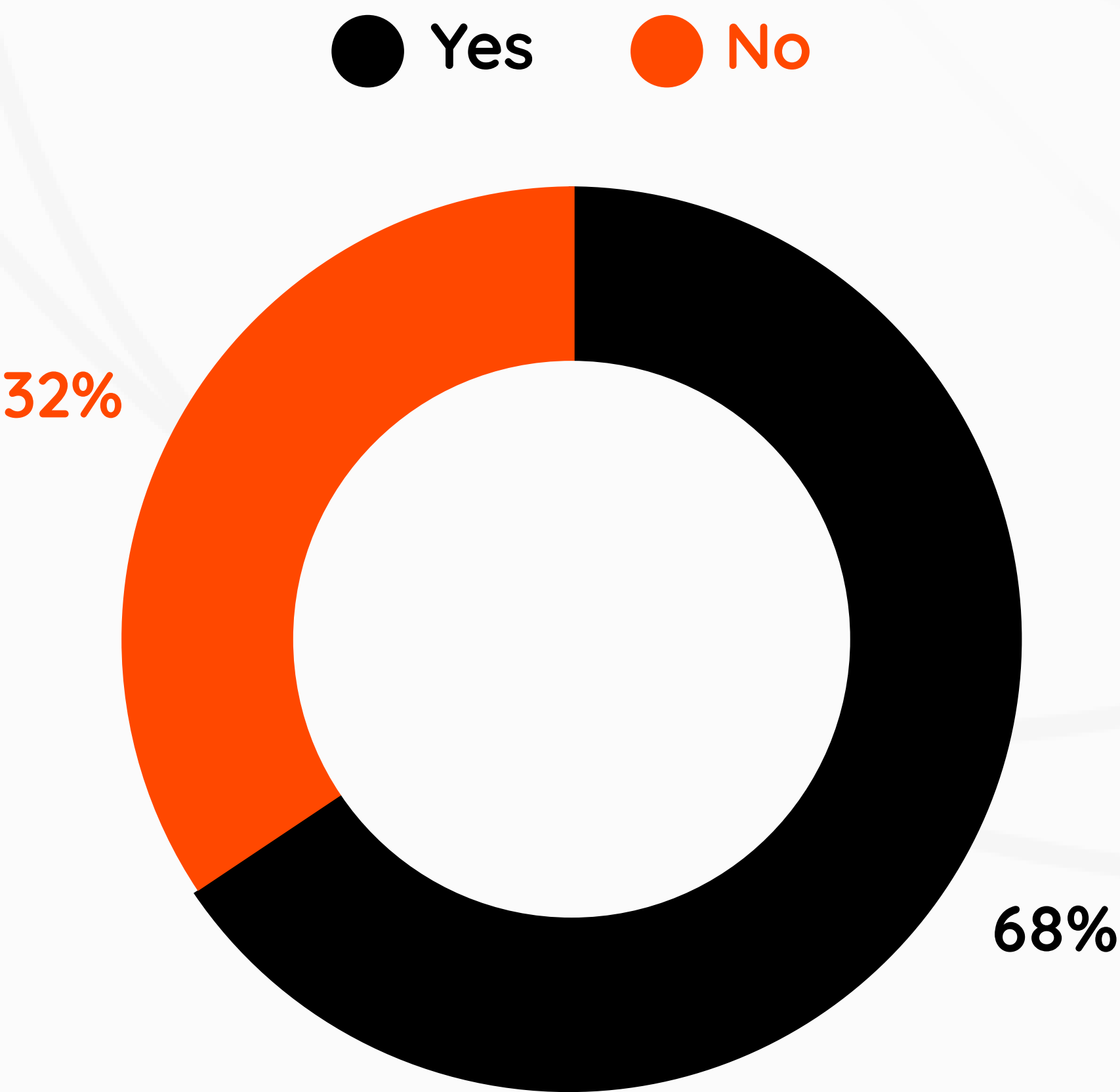
Whether you’re selling in your own country or across borders, run a one-person shop or manage an enterprise-level team, this study has the insights to help you succeed.



How We Shop Has Changed

The pandemic’s impact on global ecommerce has been transformative. 68% of consumers say the pandemic changed their online buying habits.

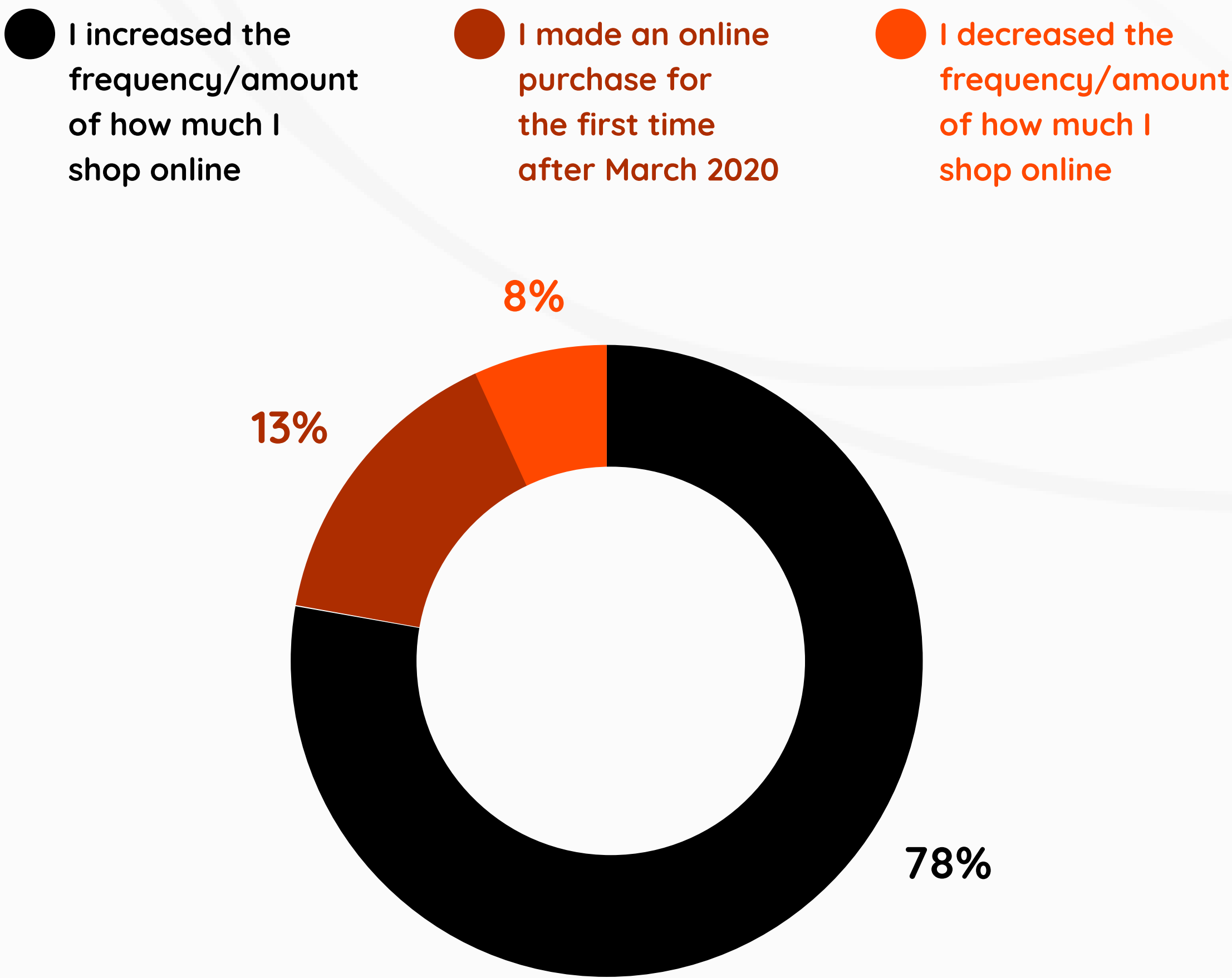
Did the pandemic/lockdowns chance your buying habits or the frequency with which you shop online?



The Big Shift to Online Shopping – For Everybody

13% of consumers made an online purchase for the first time during the pandemic.
These novice consumers looked for known brands and expected to mimic their in-store experience online.

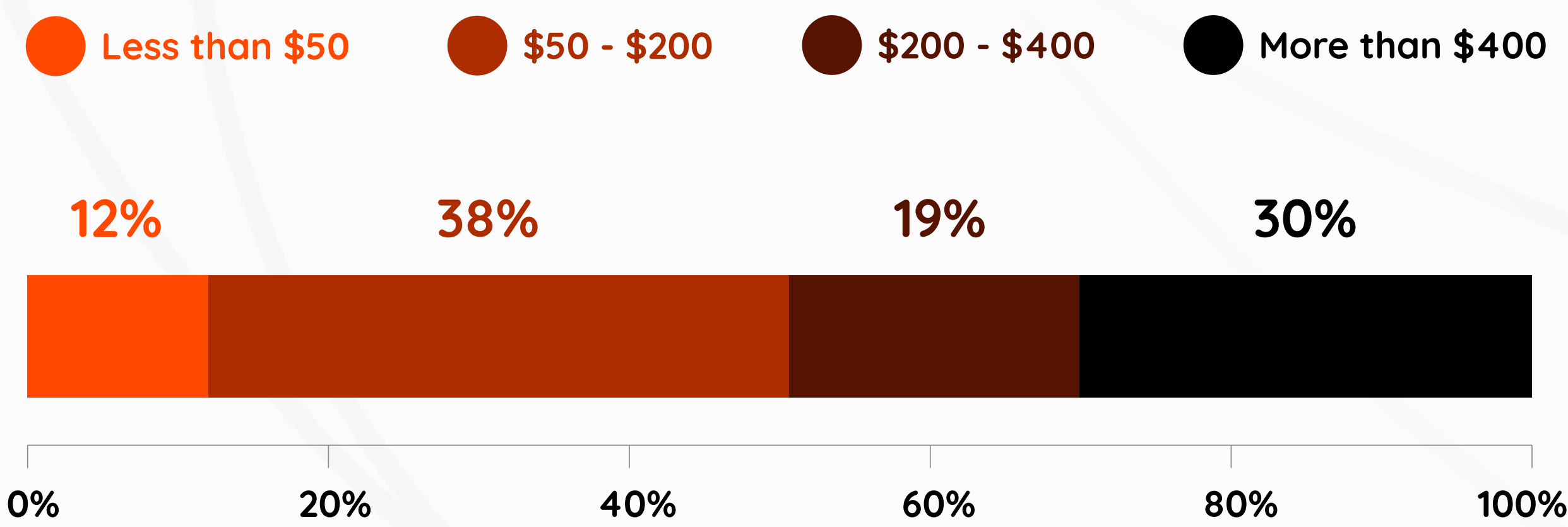
78% increased the frequency and/or purchase amount during the pandemic.
Even ecommerce early adopters relied more heavily on online shopping – and their expectations for CX and UX were high.



We're Spending More Online Than Before

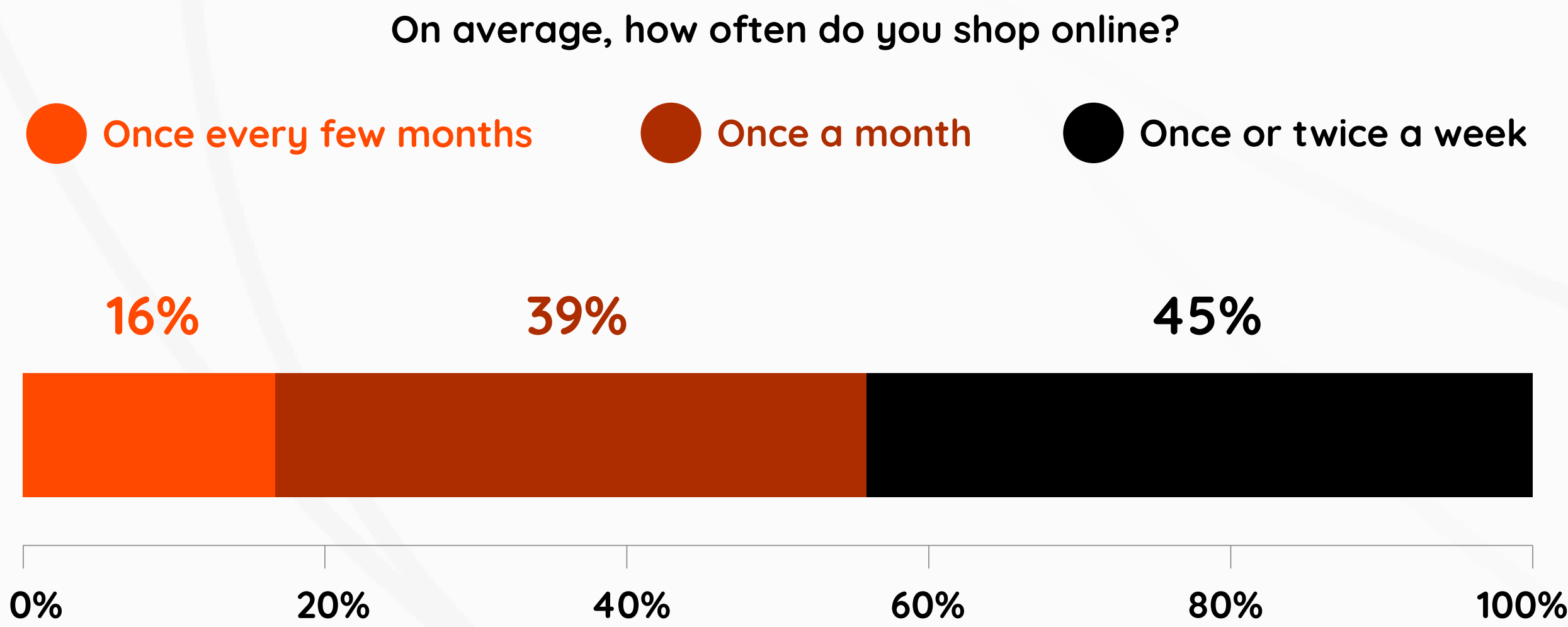
Of the 78% of consumers who told us they're shopping online more in the last 12 months, almost half have increased their spending by at least \$200/month.

About how much more do you spend online per month over the last twelve months?



Online Shopping Is Now Part of Consumers' Routines

45% of consumers say they shop online once or twice a week.



Our Analysis

“It’s important to recognize that novice (or more frequent) shoppers may not fit typical buyer patterns – and their expectations are not the same. The great shift online may have upended everything you thought you knew about your customers – which can have major ripple effects on your decision-making.”

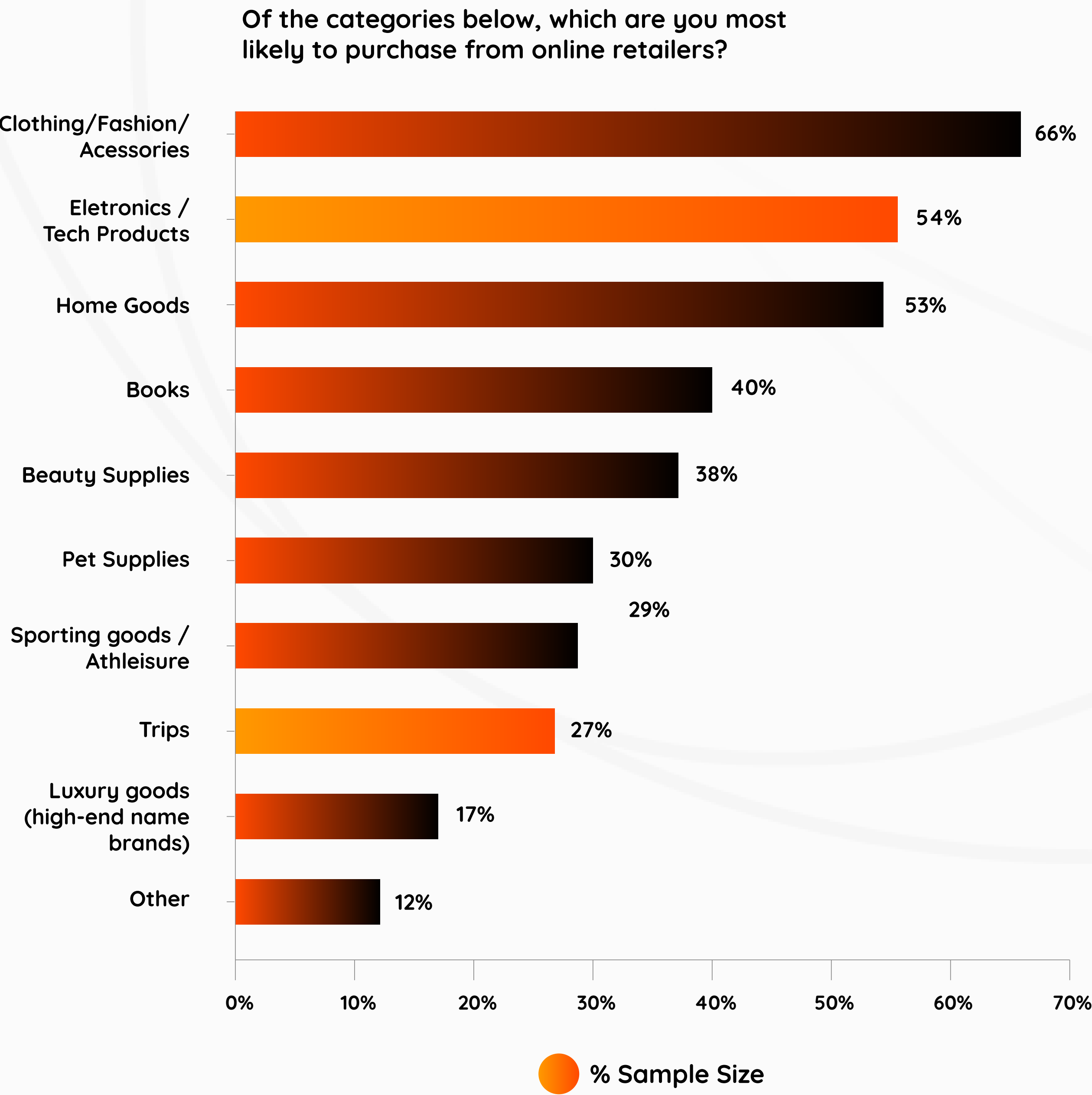


David Fletcher, ClearSale, Senior Vice President



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Which Industries Are Thriving in Ecommerce?



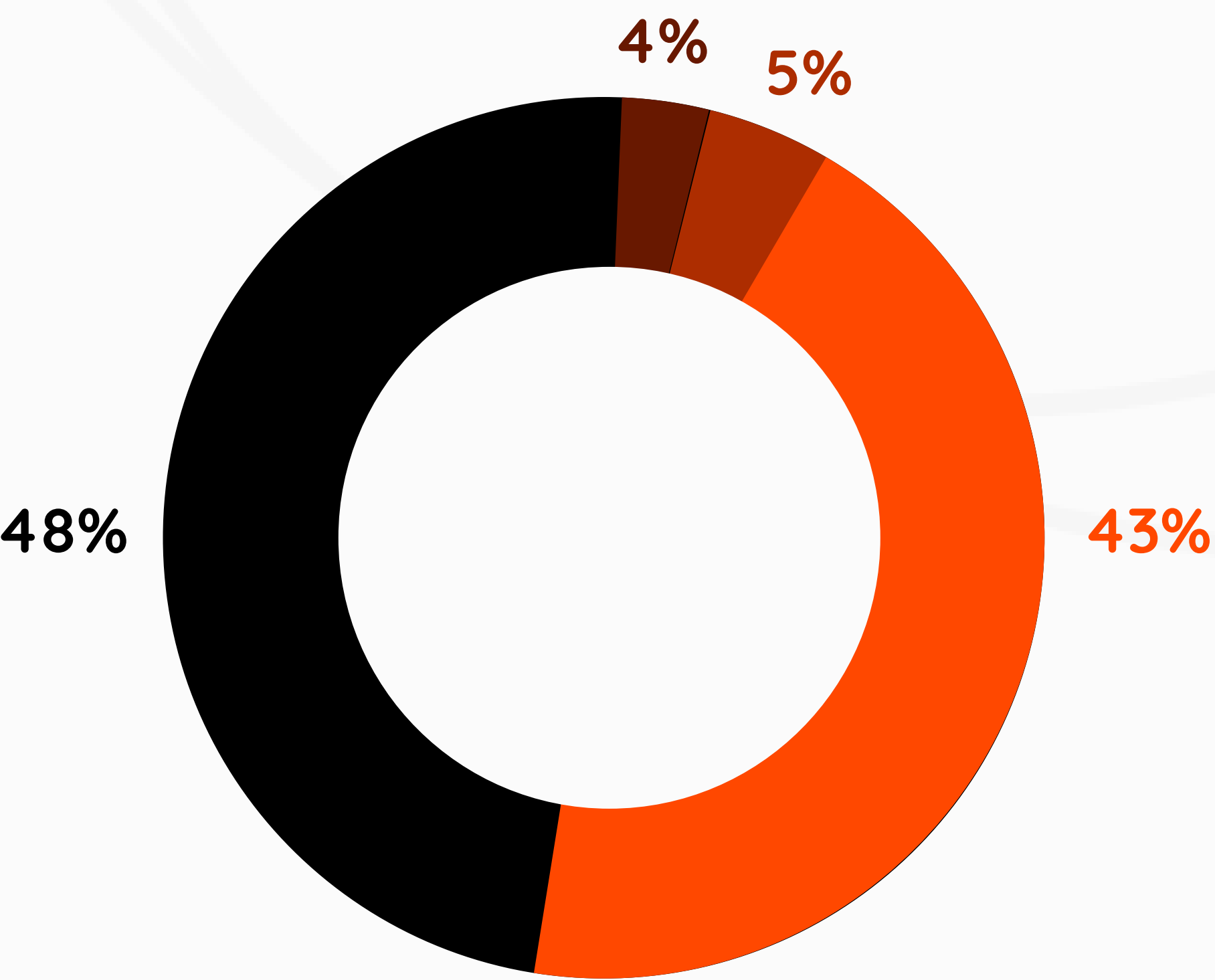
Ecommerce Has Removed Barriers to Cross-Border Shopping

48% of consumers place orders with overseas merchants.

The push to support local business during the pandemic may have inspired consumers to take advantage of local delivery and buy online, pick up in store options.

Do you usually order from local websites or from websites that ae overseas?

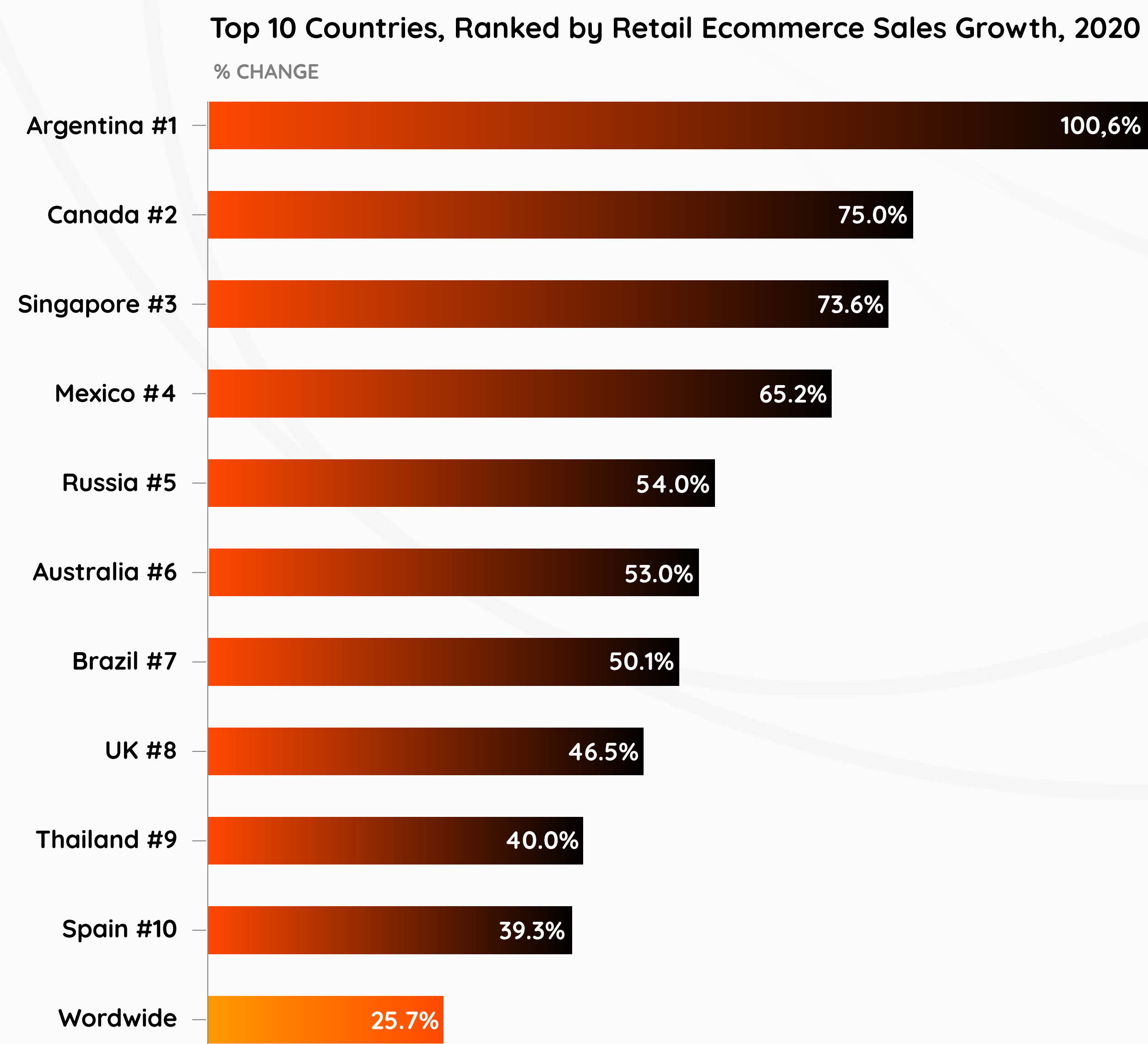
Overseas I'm not sure Local website Both



Global Ecommerce Markets to Watch

Argentina, Canada, Singapore, and Mexico have seen the most ecommerce growth.

Ironically, the top three countries have experienced some of the longest pandemic-related lockdowns.



Source: eMarketer, May 2021



Our Analysis

“Keep in mind that consumers in other countries or cultures may have language barriers and less access to credit. Merchants should view cross-border consumers similarly to novice consumers. What will make their online experience easier and better?”

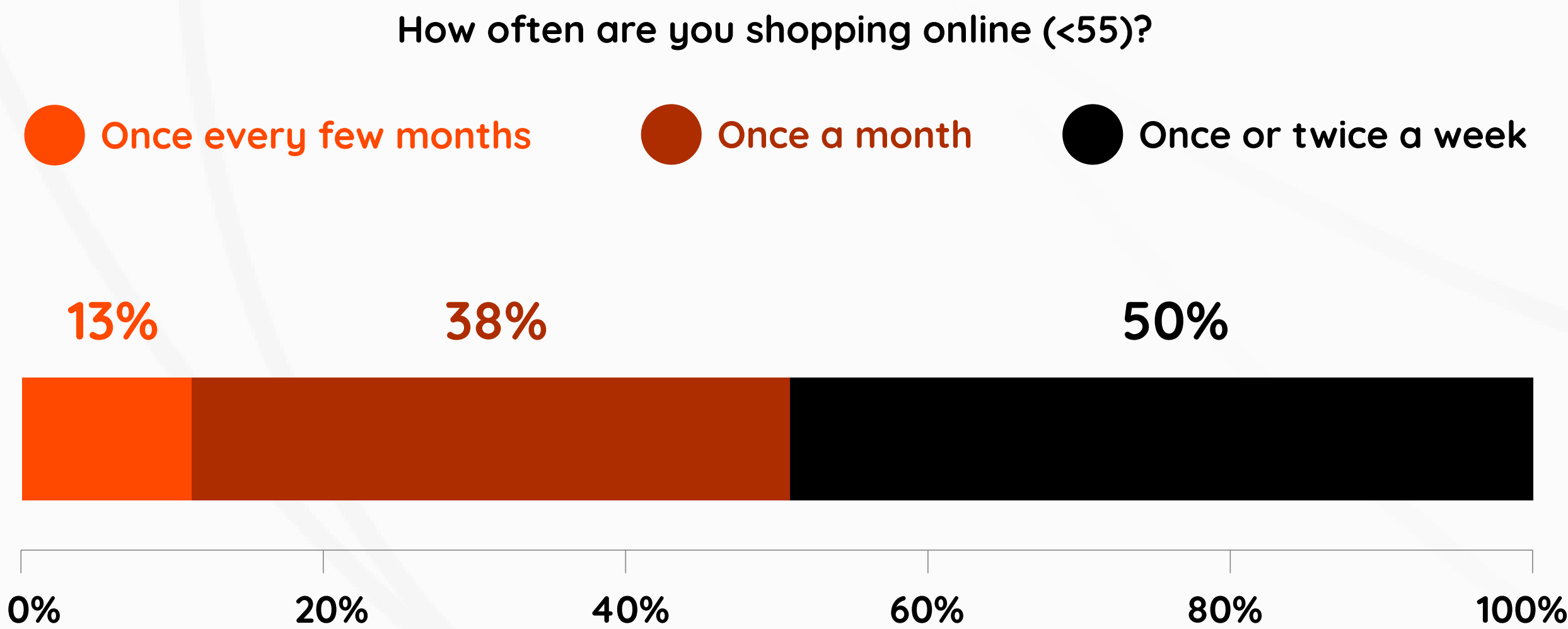


**Rafael Lourenco, ClearSale Executive
Vice President & Partner**



The Generation Gap Is Real

The digitally native younger generations are more frequent online shoppers: 50% of respondents under the age of 55 say they shop online at least once a week.



Our Analysis

“When you create online shopping paths or experiences based on past customer behavior, you’re developing a relationship with the customer. They feel like they’re getting a recommendation from a friend who cares about them.”



**Brooke Carrie, ClearSale Director
of Customer Success**



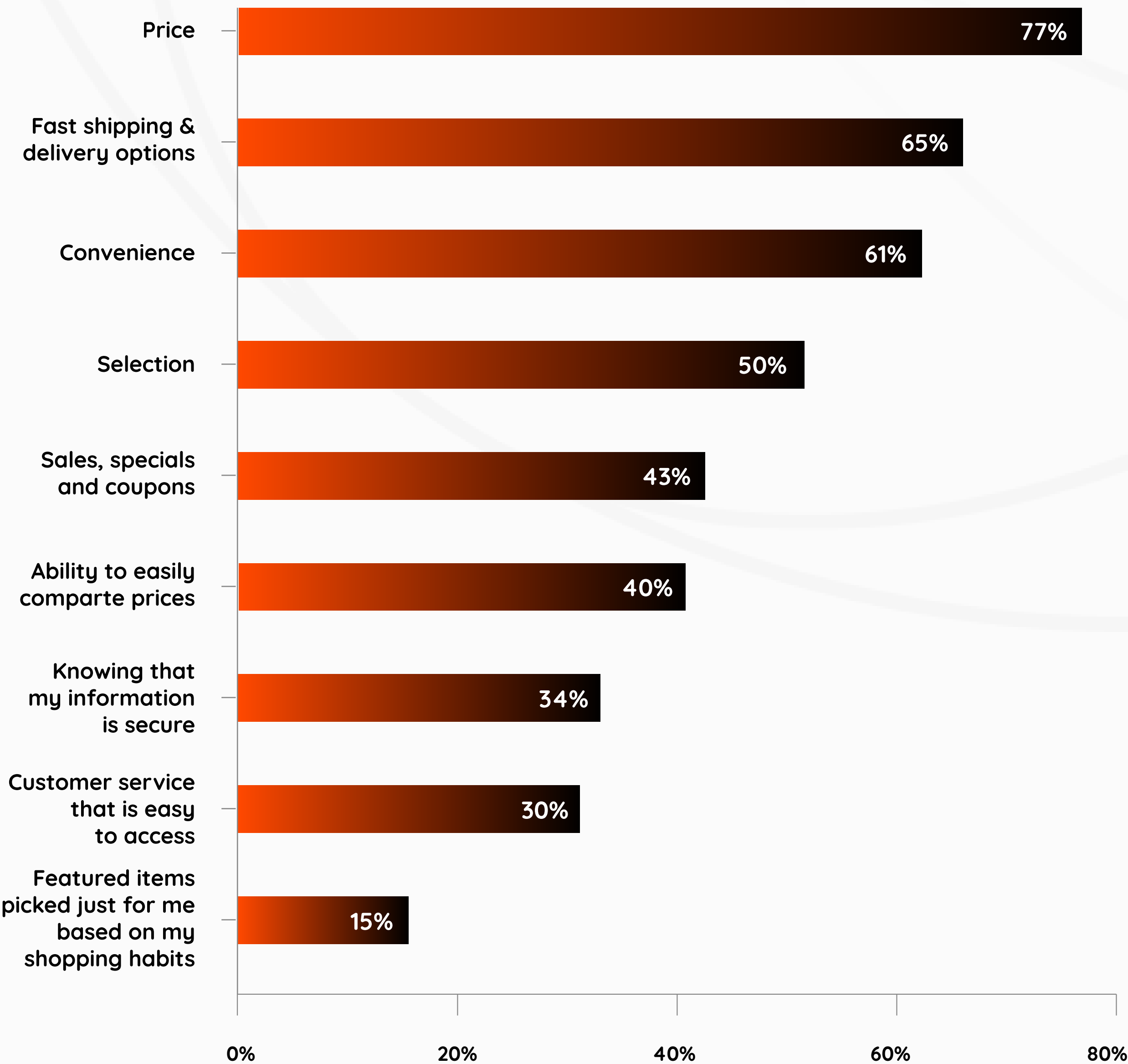
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Ecommerce Focus for 2022: Retaining New Customers

What will keep them coming back to your online store?

Price and shipping have always been important, but CX is emerging as a deciding factor for success.

Now that stores are starting to open back up, what elements would be important too keel you shopping online instead of in-store?



Ecommerce Focus for 2022: Alternative Payment Options

Ecommerce merchants need know their customers' appetite for digital wallets & alternative payment options – and respond accordingly.



Our Analysis

“Look at who your customers are and who you want to target. What barriers to payment can you overcome by offering different payment options? Digital wallets, BOPIS (buy now, pickup in store), and BNPL (buy now, pay later) are gaining massive popularity, especially among younger consumers.”



**Rafael Lourenco, ClearSale Executive
Vice President & Partner**

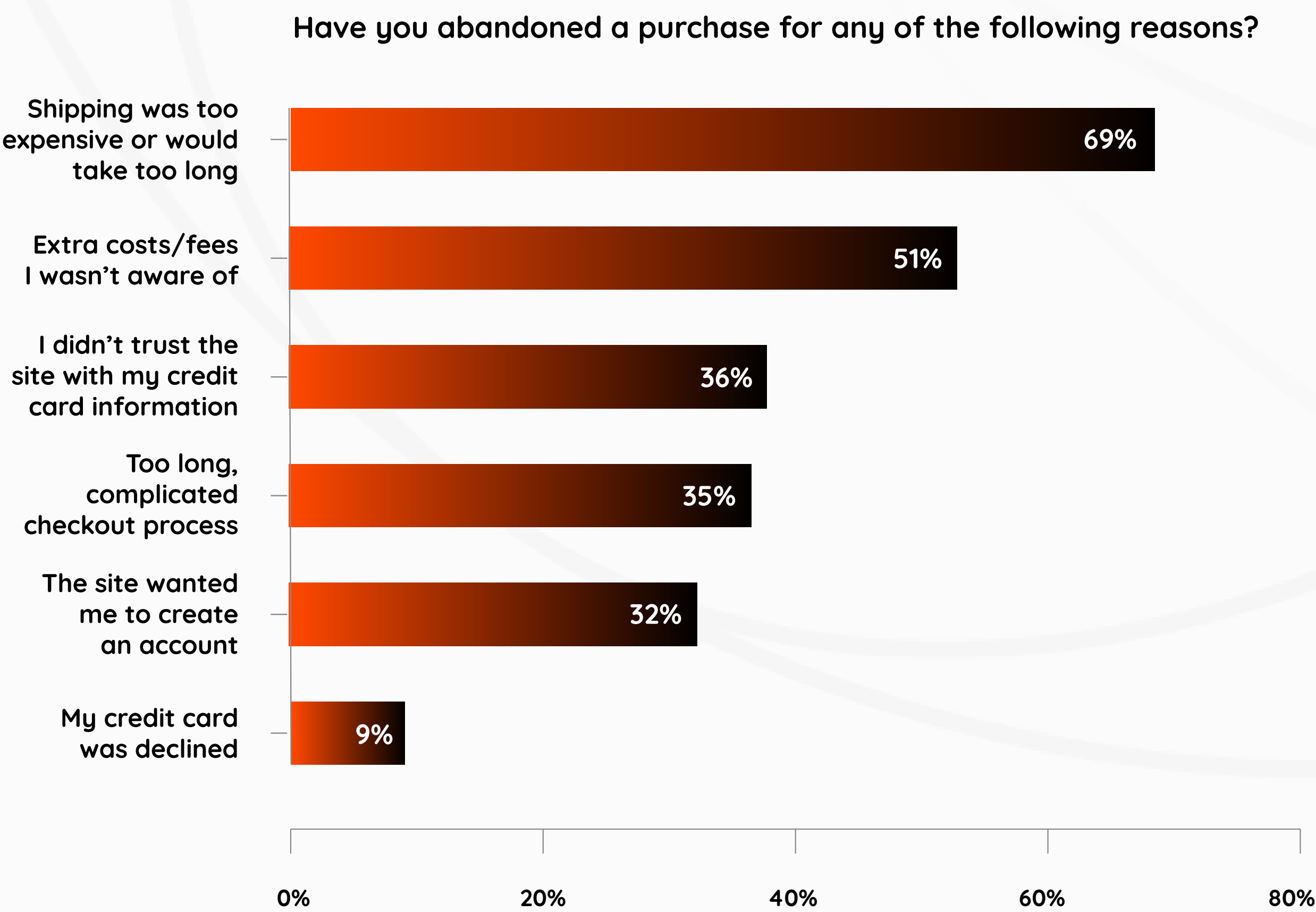


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Ecommerce Focus for 2022: The Customer Experience

Merchants must prioritize better shipping, smoother UX and clear communication.

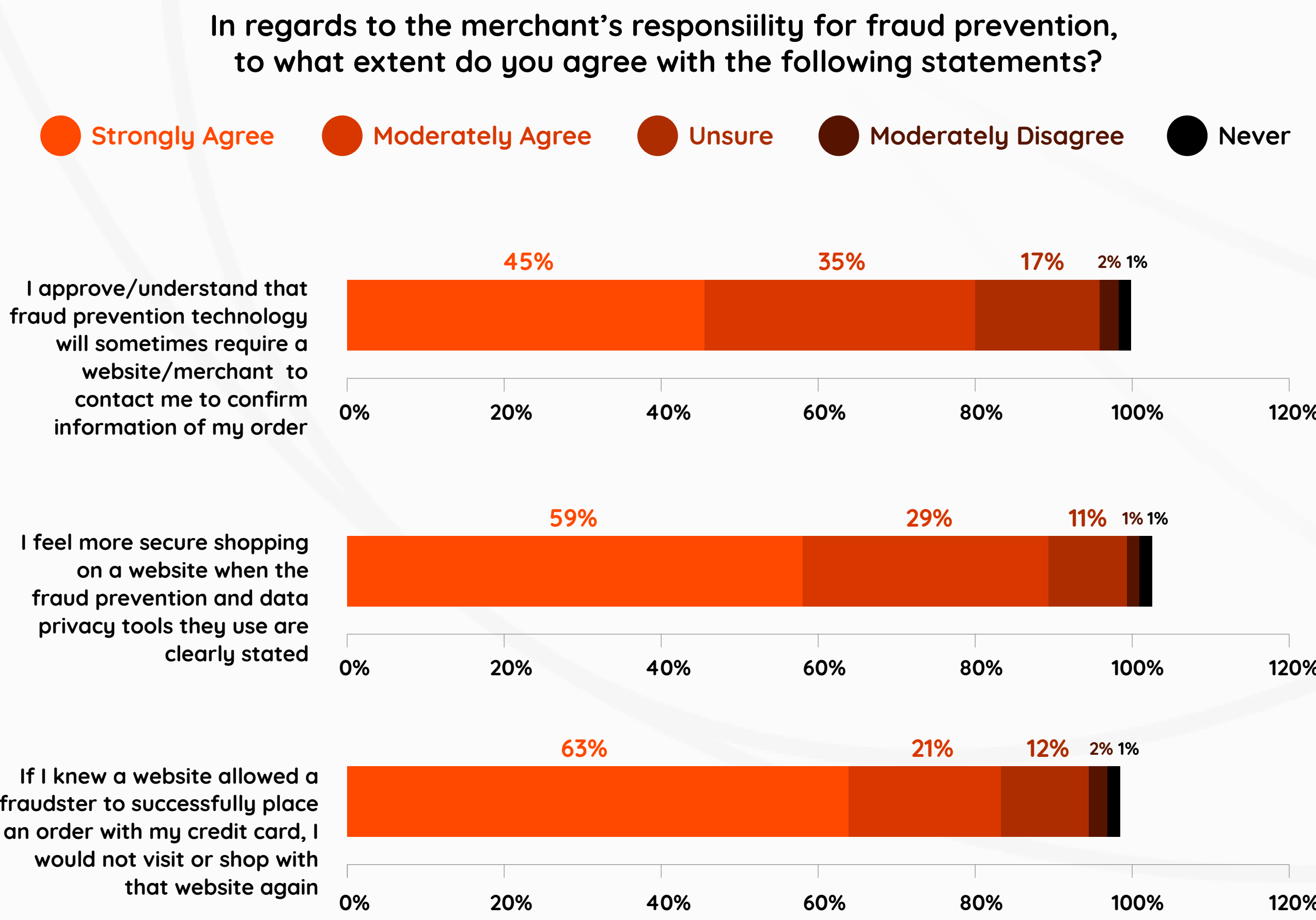
Baby Boomers are still reluctant to use credit cards - 36% of 55+ adults are concerned about identity theft.



Ecommerce Focus for 2022: Fraud Prevention

Consumers want to know how ecommerce stores are protecting them.

Give them information in a way that doesn't interfere with a seamless experience.



Our Analysis

“According to Lexis Nexis, every \$1 in fraud costs merchants \$3.60. That’s up 13% from before the pandemic. And CNP fraud is expected to increase 14% by 2023. Fraudsters found a new “market” of victims during the pandemic: first-time online consumers. As a result, triangulation fraud, phishing, account takeover and other classic fraud schemes are making a comeback.”



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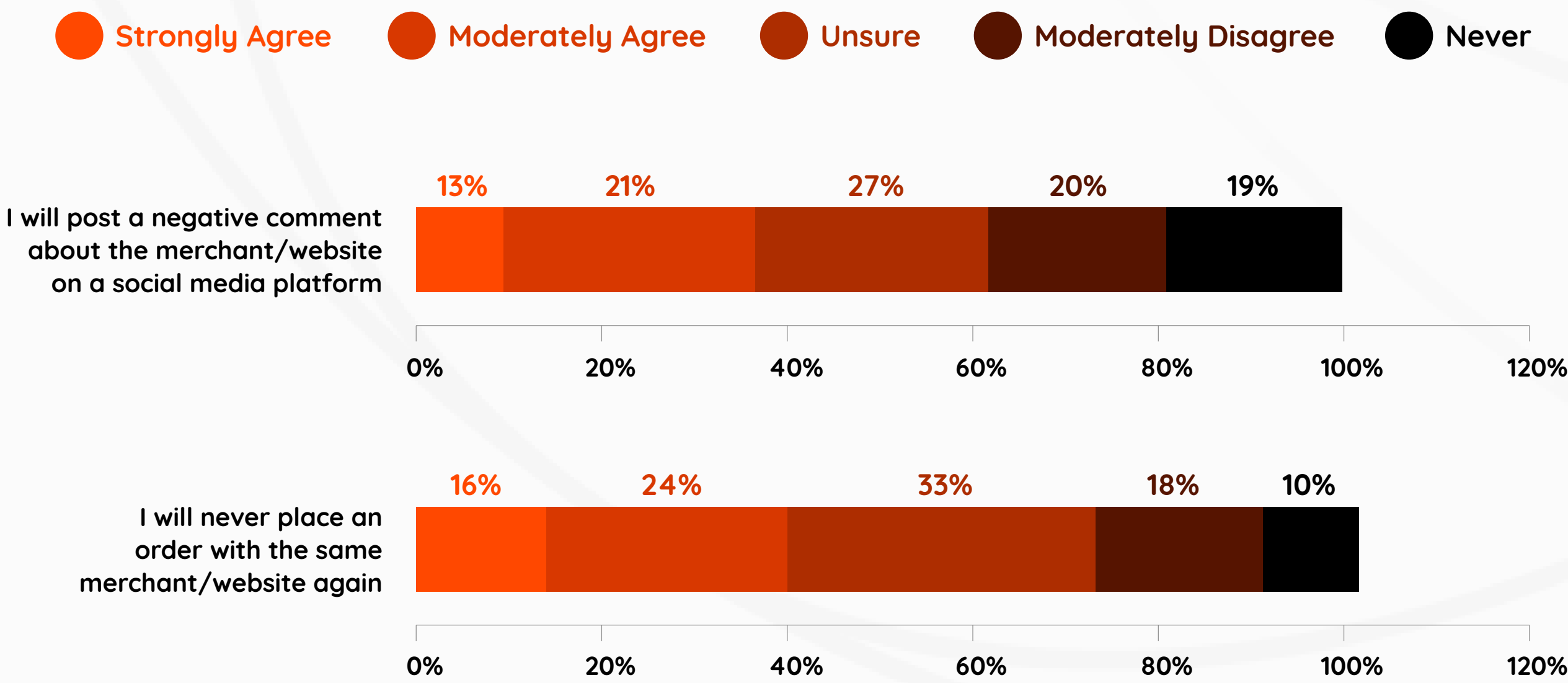


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Fraud Concerns for 2022 – The Effects of False Declines

Many businesses are fighting fraud by turning away customers. False declines are insulting to consumers who generally don't have the time or patience to try again.

An order you are trying to place online has been declined.
To what extent do you agree with the following statements?



Our Analysis

“As consumers shop online more, they have less tolerance for being rejected. Where experienced consumers expect to be approved, novice customers see false declines as a personal insult. Either way, auto-declining flagged orders means lost customers – to the tune of \$118 Billion in yearly revenue. To succeed in 2022, ecommerce merchants need to do everything possible to approve orders – safely.”



**Rafael Lourenco, ClearSale Executive
Vice President & Partner**



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