

The ConnectedEconomy™ Monthly Report benchmarks the digital transformation of consumers across the 10 activities that represent their day-to-day lives. Each month, PYMNTS surveys a population-based sample of roughly 2,500 U.S. consumers to measure the use and adoption of digital tools for how they live, work, shop, eat (how and where they buy food), travel, bank, communicate, stay well, have fun and pay or are paid. This work builds on 15 studies and the more than 21,000 consumers PYMNTS has surveyed since March 6, 2020, and represents the largest and most consistent data set tracking the digital shift accelerated by the pandemic.

PYMNTS  
WHAT'S NEXT  
IN PAYMENTS: **THE**  
**CONNECTED**  
**ECONOMY™**

PYMNTS is where the best minds and the best content meet on the web to learn about "What's Next" in payments and commerce. Our interactive platform is reinventing the way in which companies in payments share relevant information about the initiatives that shape the future of this dynamic sector and make news. Our data and analytics team includes economists, data scientists and industry analysts who work with companies to measure and quantify the innovation that is at the cutting edge of this new world.

PYMNTS

NOVEMBER/DECEMBER 2022 ■

# The ConnectedEconomy™

Monthly Report



**THE  
GENDER  
DIVIDE**

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# INTRODUCTION

**M**en use the internet more than women for nearly everything — from working to gaming to dating and beyond — but the starkest difference is how much more men go online to buy food and groceries.

A projected eight million more men than women ordered their groceries online for home delivery in October 2022 alone, and 9.4 million more men than women placed restaurant orders using aggregators like DoorDash, Grubhub or Uber Eats. Many women still prefer to buy their groceries in person, with a projected 11.2 million more women shopping in brick-and-mortar grocery stores than men in the same time frame.

This is just one of many gender divides PYMNTS uncovered in our latest research. In *The ConnectedEconomy™ Monthly Report: The Gender Divide*, we investigate the key differences in how men and women shop, pay and live online in the increasingly digital-first U.S. economy. We surveyed a census-balanced panel of 2,669 U.S. consumers — 1,432 women and 1,237 men — about how they interact with the ConnectedEconomy™.

**This is what we learned.**



# THE 10 PILLARS

## of the ConnectedEconomy™

Benchmarking consumers' digital behaviors and new routines has been a consistent part of PYMNTS' research since 2016 — well before the pandemic accelerated the shift to digital — but the transition from an app-based world to an ecosystem-driven one was abundantly clear.

PYMNTS accelerated its research efforts in early March 2020, and it now has more observations documenting the shift to digital since the start of the pandemic. PYMNTS' landmark study of 15,000 U.S. consumers, published in June 2021, was intended to further document consumers' digital habits and routines as well as their interest in participating in connected ecosystems to streamline the management of their digital lives.



## The ConnectedEconomy™ persona groups

- **CONVENIENCE-SEEKERS**

These consumers are extremely interested in being able to aggregate or integrate all aspects of their lives online into a single super app.

- **COMMERCE-SEEKERS**

These are consumers who are likely to want to aggregate or integrate data pertaining to their shopping, travel or entertainment preferences and activities into a single app, but are also less likely than others to want to use that app to actually transact.

- **FINANCIAL WELLNESS-SEEKERS**

These consumers are likely to want to aggregate or integrate data related to banking, money management or payments into a single super app to have access to that information and then, crucially, use that data to make or receive digital payments.

- **WAIT-AND-SEE**

These consumers are likely to integrate just a few tasks from a limited area of their lives with a super app.

- **NOT INTERESTED**

These consumers do not want to integrate any life area into a super app.

## Connected consumers and the devices that connect them

- **BASIC-TECH**

These consumers use computers or smartphones primarily and exhibit low overall ownership of devices, possessing three devices on average.

- **MAINSTREAM-TECH**

These consumers are computer, smartphone, tablet, smart TV and gaming console-dominant and own six to seven devices on average.

- **CONNECTED-TECH**

These consumers have all the devices that mainstream users have, but they also incorporate smart home and activity-tracking devices into their ecosystems. They own 11 to 12 devices on average.

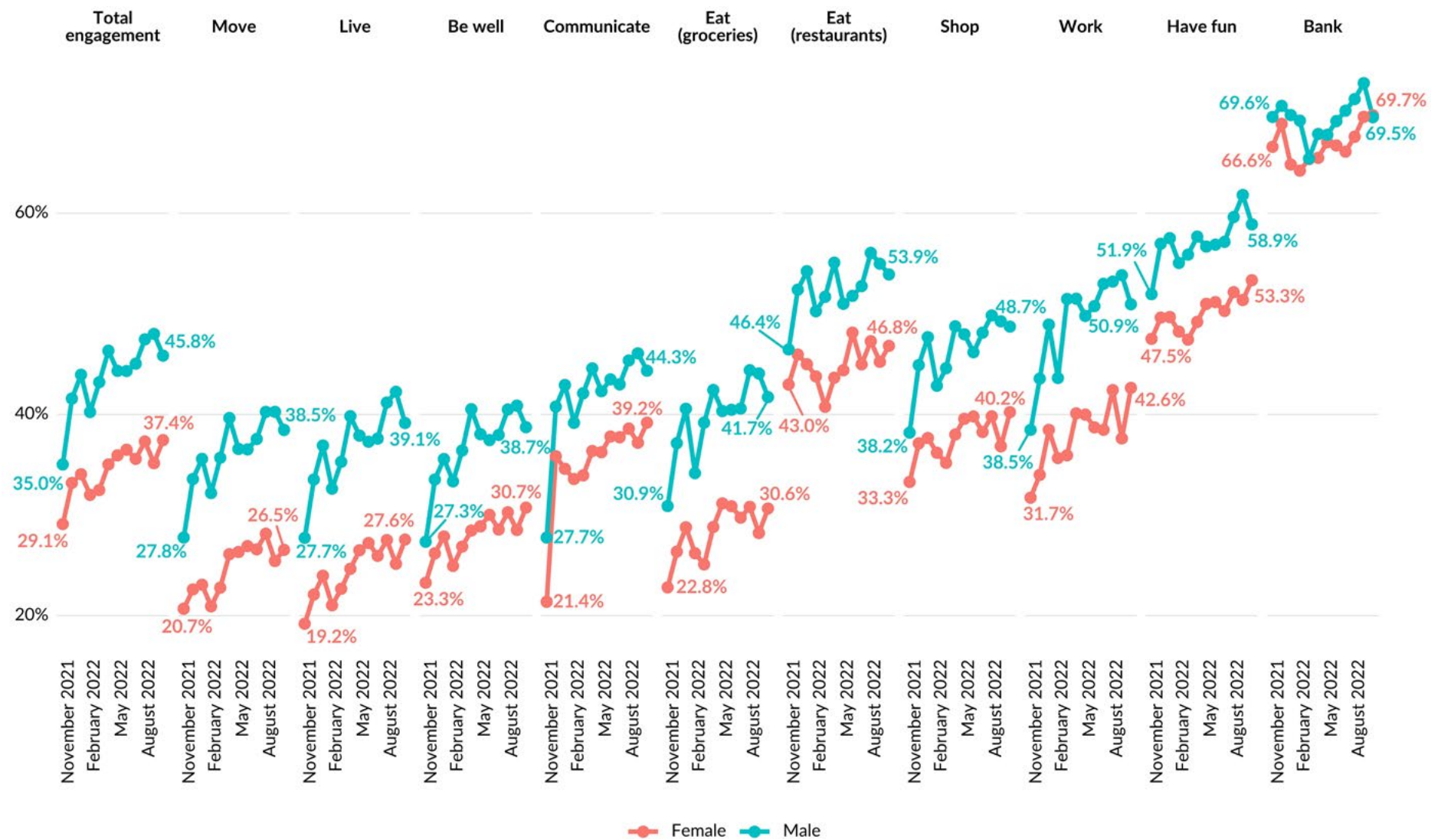
**PART I:**  
**The basics of the digital gender divide**

**Women are less likely than men to use digital means to do almost everything.** Online banking is the only exception, with both women and men participating in equal measure.

Men are 46% involved in the digital economy, while women are 37% involved, on average. This simply means that men are about 22% more likely than women to complete their ConnectedEconomy™ activities online.

This gender gap has been present since November 2021 and shows no sign of disappearing anytime soon.

FIGURE 1:  
**THE CONNECTEDECONOMY™ GENDER DIVIDE**  
Average participation in select pillars of the ConnectedEconomy™, by gender



Source: PYMNTS  
The ConnectedEconomy™ Monthly Report, November/December 2022  
N = 2,669: Complete responses, fielded Oct. 10, 2022 – Oct. 18, 2022

There is just one type of digital activity where we see virtually no gender divide: online banking. Both women and men are about 70% involved in digital banking activities, underscoring just how ubiquitous it has become in consumers' everyday lives — regardless of gender.

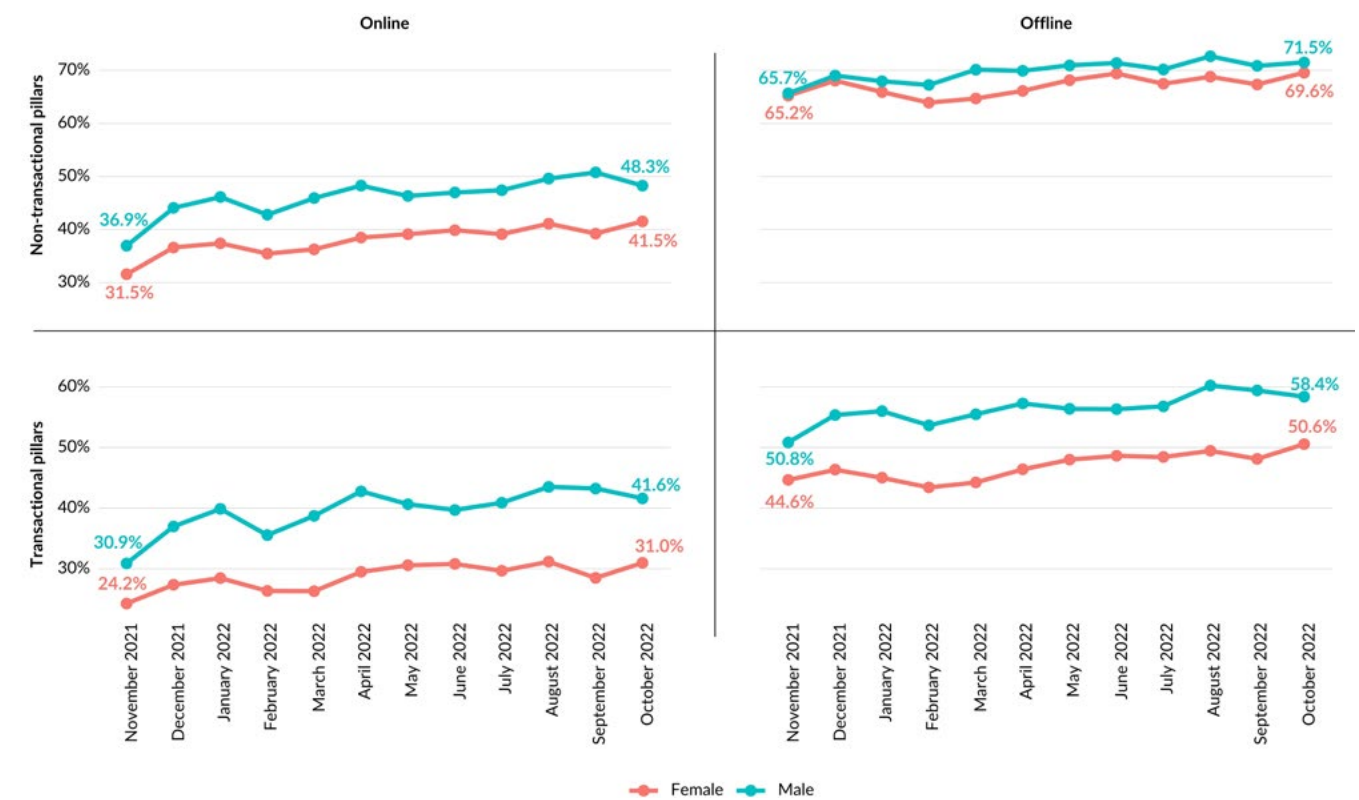
PART I:  
The basics of the digital gender divide

# The gender divide widens when it comes to making transactions, both in person and online.

Women transact online 34% less than men, on average. This means that the average number of women who carry out various digital transactions online is far less than seen among their male counterparts. The average male consumer participated in 14.3 transactional activities online in October, for example, while the average female consumer engaged in just 11.5 activities online.

It is not necessarily the case that women want to transact online any less than their male counterparts. Rather, they are less inclined to make any type of transaction — whether online or in person. The gender divide we see in the ConnectedEconomy™ is also very much present in the economy more broadly. Even offline, women transact 15% less than men. This signals that women seem to be consciously transacting less than men both online and in the physical world, even if that gender divide is much smaller in the latter than in the former.

FIGURE 2:  
**THE CONNECTEDECONOMY™ GENDER DIVIDE**  
Average online and offline participation in select pillars of the ConnectedEconomy™, by gender



Source: PYMNTS  
The ConnectedEconomy™ Monthly Report, November/December 2022  
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The gap is somewhat smaller for non-transactional online activities. Forty-eight percent of men participated in some type of non-transactional digital activity in October, while just 42% of women did the same.

Men also participate in other, non-transactional offline activities, like working at a physical location and attending concerts or shows, 3% more than women.

PART II:  
More than money

## Income and employment explain some — but not all — of this gender gap.

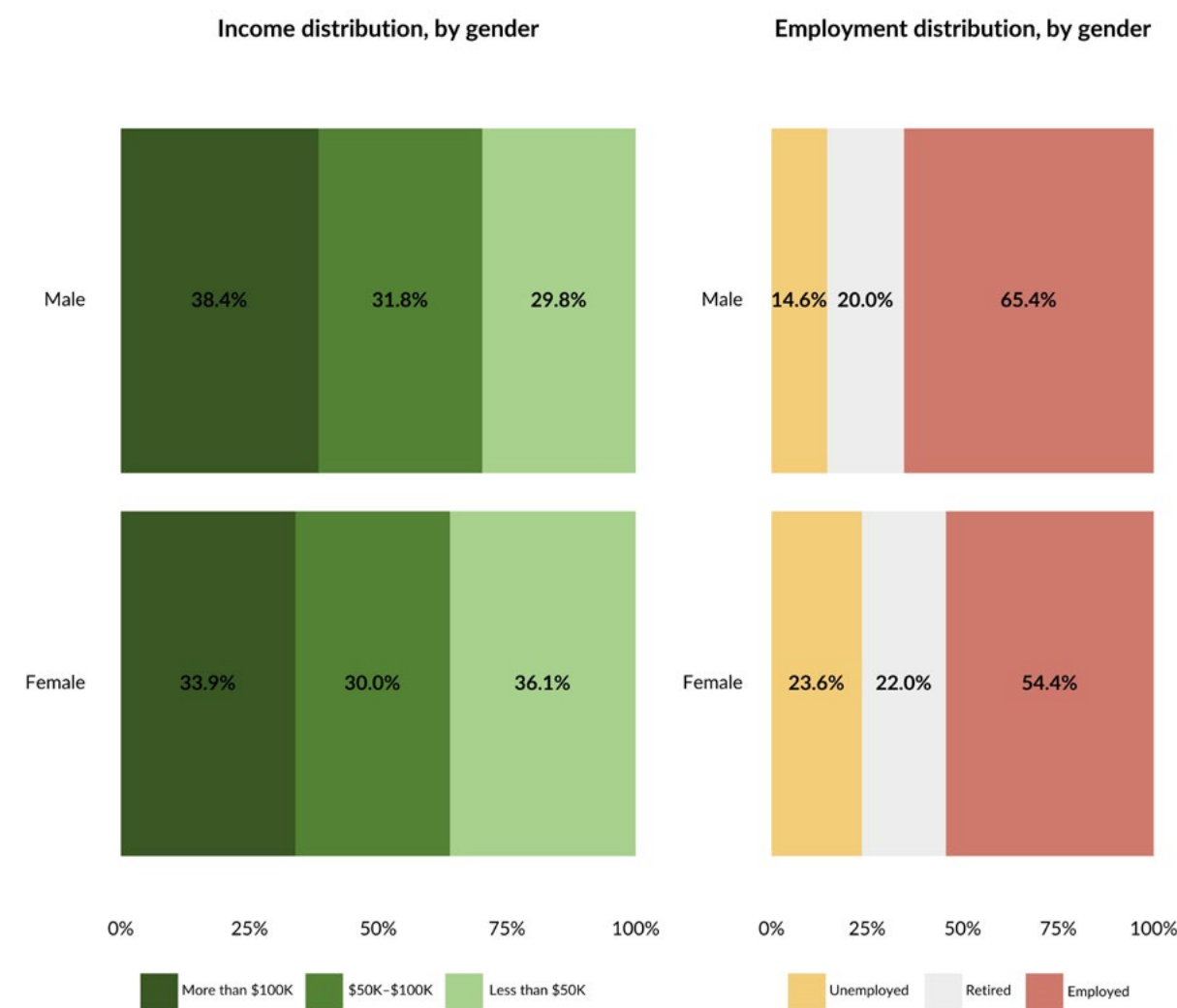
Men are still 16% more digitally involved than women, even when the genders earn similar incomes.

There is one obvious reason that women might be less digitally involved than men overall: They tend to make less money.<sup>1</sup> PYMNTS’ research consistently shows that higher incomes go hand in hand with more digital activity. The more money consumers make, the more of their lives they tend to spend online.

Our most recent study shows that women are 21% likelier than men to earn less than \$50,000 in annual income and 12% less likely than men to earn more than \$100,000 in annual income. Women are also 17% less likely to be employed than men, meaning that far more females earn no income at all.

<sup>1</sup> Author unknown. TED: The Economics Daily. The Bureau of Labor Statistics. 2022. <https://www.bls.gov/opub/ted/2022/median-earnings-for-women-in-2021-were-83-1-percent-of-the-median-for-men.htm>. Accessed November 2022.

FIGURE 3:  
**FACTORS THAT COULD EXPLAIN THE GENDER DIVIDE**  
Income and employment distribution, by gender



Source: PYMNTS  
The ConnectedEconomy™ Monthly Report, November/December 2022  
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Income and employment are only part of this picture, however. Even when women and men earn roughly the same annual incomes, men are still 16% more digitally engaged than women, on average.

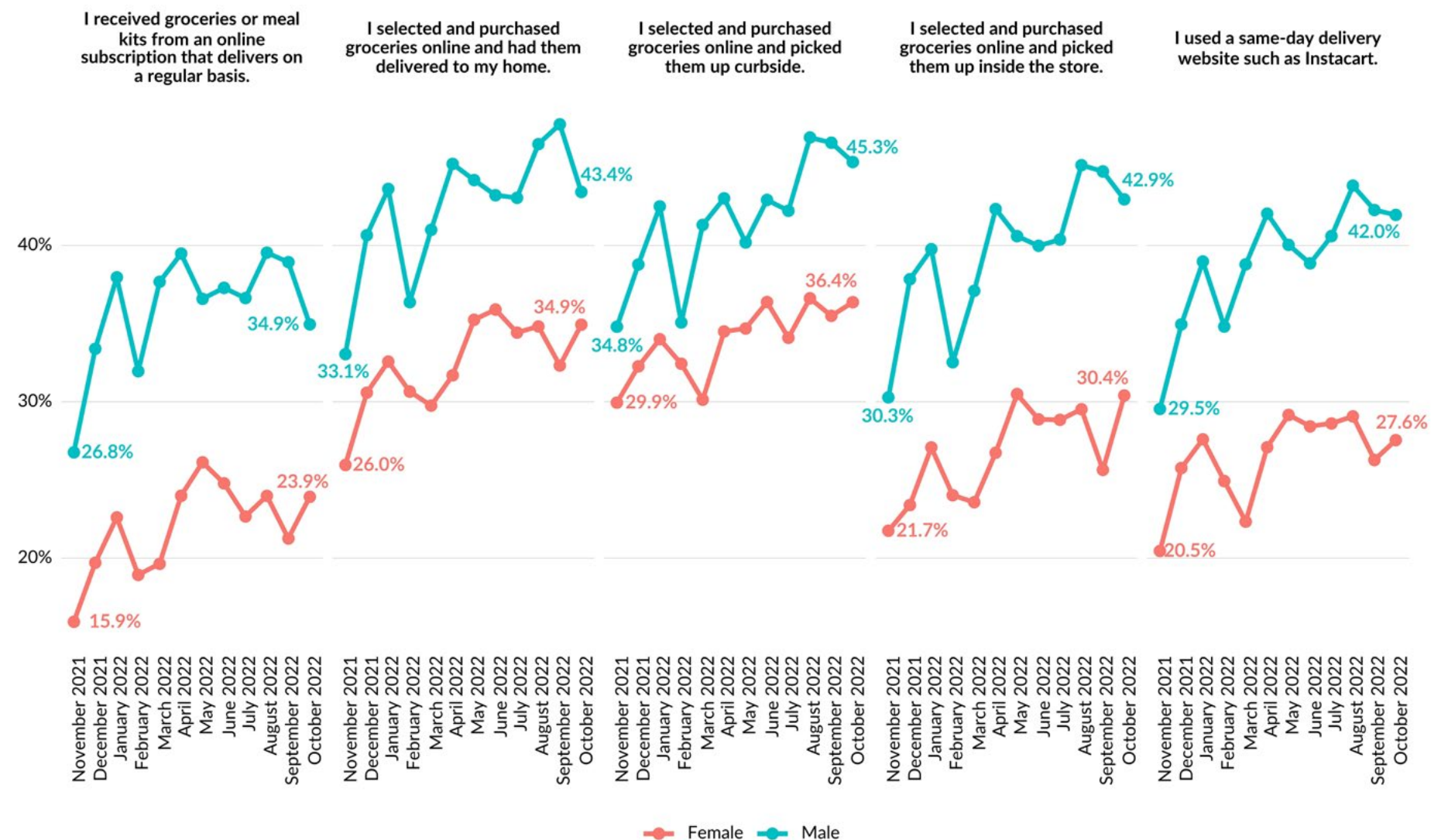
PART III:

How women and men order food online

# The biggest difference between men's and women's online behavior is the way they buy their food and groceries.

Men are especially predisposed to ordering their groceries via Instacart and other same-day delivery services. A grand total of 52.4 million men ordered at least some of their groceries via same-day delivery in October, compared to just 36.6 million women who did the same, with 15.9 million more men using such services than women that month.

FIGURE 4:  
**THE DIFFERENT WAYS IN WHICH WOMEN AND MEN ORDER THEIR GROCERIES ONLINE**  
 Share of consumers' participation in select digital grocery ordering activities, by gender



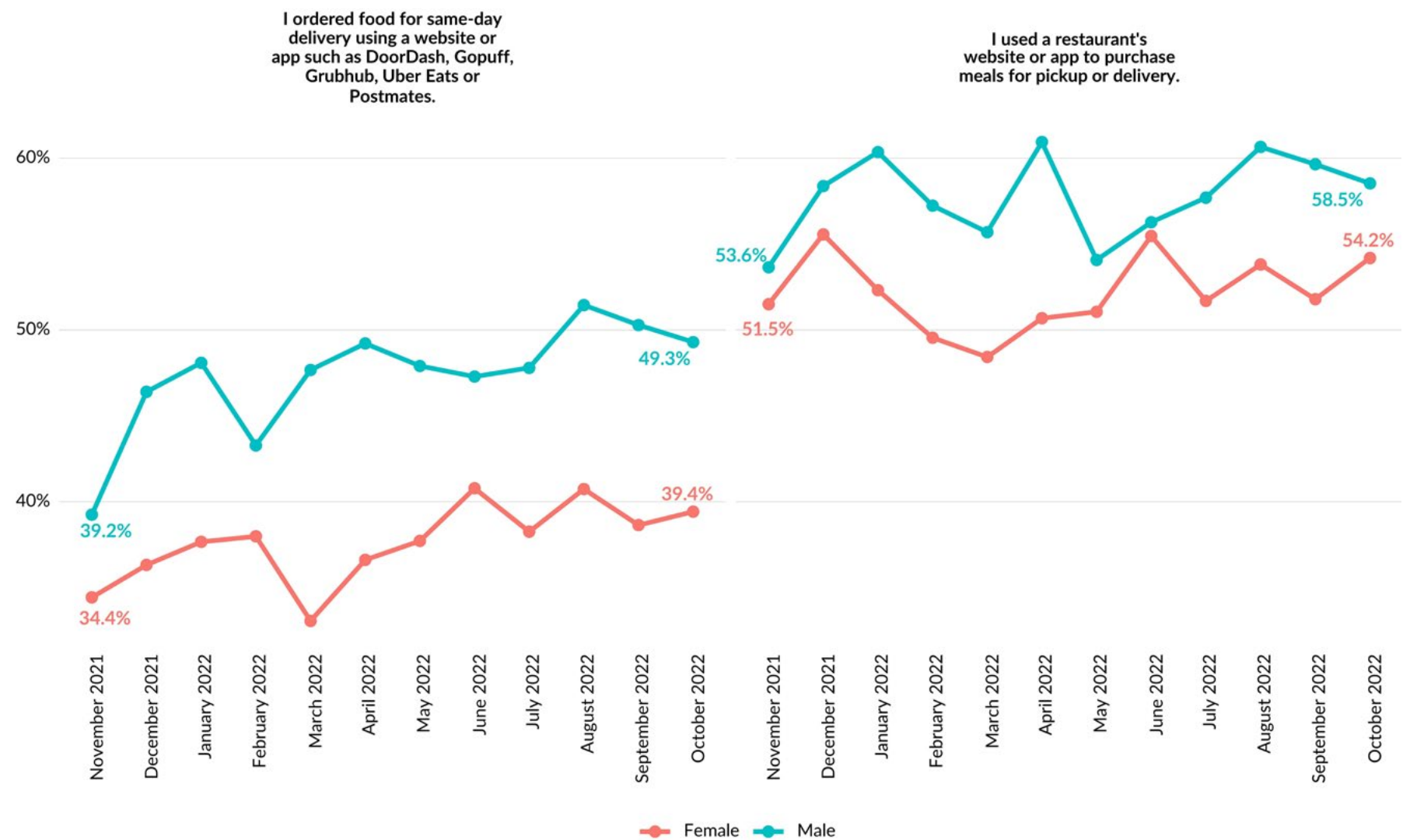
Source: PYMNTS

The ConnectedEconomy™ Monthly Report, November/December 2022  
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Not only do men order more groceries online, but they also place online restaurant orders 15% more than women do. Our research shows that 54% of men on average (67.4 million individuals) placed restaurant orders through a digital channel in October, compared to 47% of women (62.2 million individuals) who did the same.

Men most prefer to order from restaurant aggregators, with 9.4 million more men than women using them in October. Women generally prefer to shop for and buy groceries in stores, with 11 million more women doing so than men in that same time frame.

FIGURE 5:  
**THE DIFFERENT WAYS IN WHICH WOMEN AND MEN PLACE RESTAURANT ORDERS ONLINE**  
 Share of consumers participating in select digital restaurant ordering activities, by gender



Source: PYMNTS  
 The ConnectedEconomy™ Monthly Report, November/December 2022  
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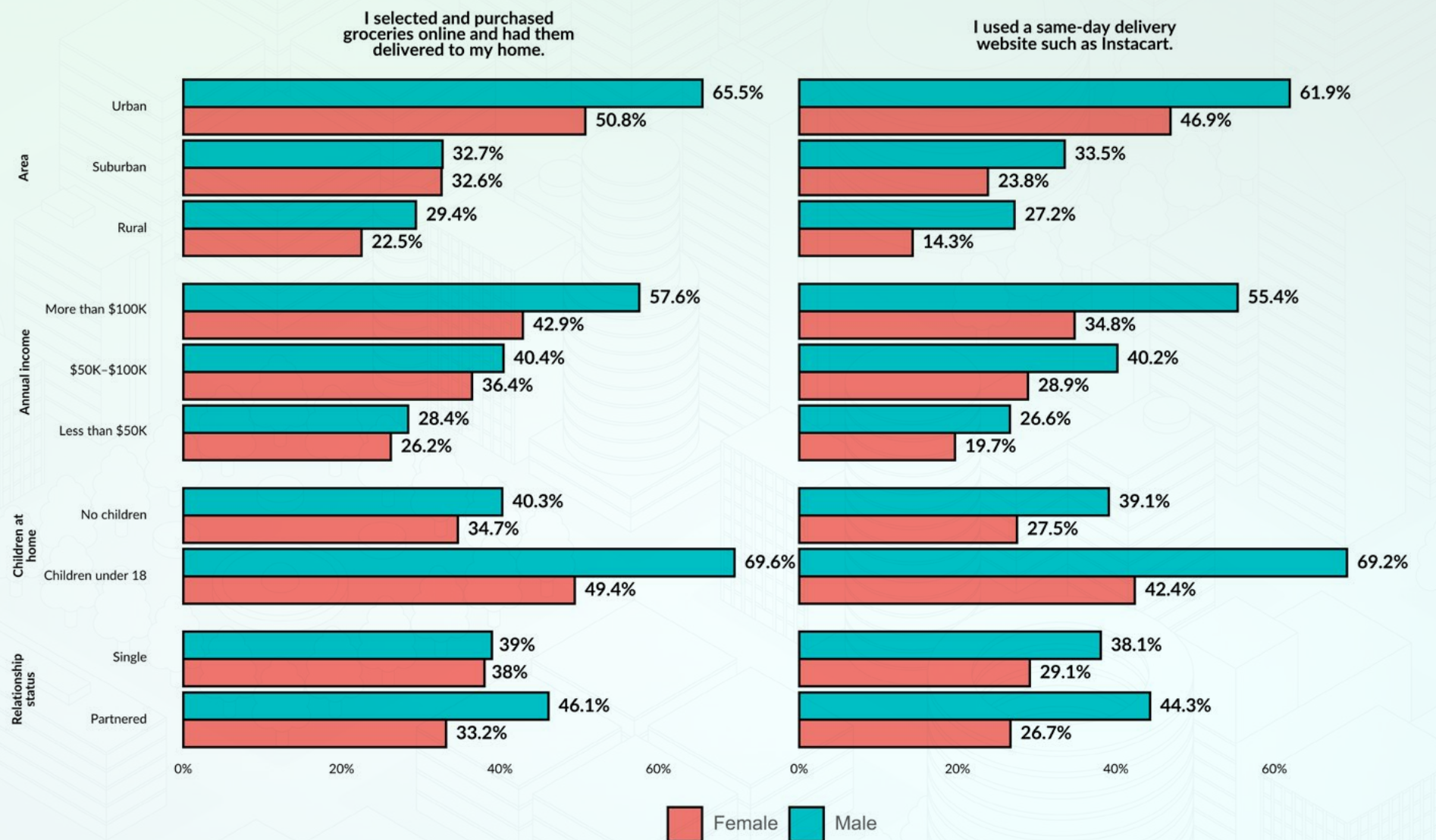
# WHEN MEN SHOP ONLINE FOR GROCERIES

**T**here are two key factors that tend to drive men to order their groceries online. The first is living with children, and the second is living in a densely populated urban area.

Men who live with children under the age of 18 are about 73% likelier than men who do not live with children to order their groceries online for home delivery, and they are 77% likelier to order their groceries on same-day delivery sites like Instacart.

Living with a romantic partner, by contrast, has a modest impact on a man's likelihood of buying groceries online. Our research shows that partnered men are about 16% more likely to order groceries through same-day delivery sites like Instacart than single men, and about 18% more likely than single men to order groceries online for home delivery.

FIGURE 6:  
**THE DIFFERENT WAYS MEN USE THE INTERNET TO ORDER GROCERIES**  
Share of men who order groceries using select digital tools, by demographic



Source: PYMNTS  
The ConnectedEconomy™ Monthly Report, November/December 2022  
N = 2,669: Complete responses, fielded Oct. 10, 2022 – Oct. 18, 2022



## METHODOLOGY

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The ConnectedEconomy™ Monthly Report is based on a survey of a census-balanced panel of 2,669 U.S. consumers conducted between Oct. 10 and Oct. 18 as a follow-up to a continuing series of studies examining consumers' shift to a more digital way of engaging in everyday activities. Respondents were 48 years old on average, and 52% were female. Thirty-two percent of respondents held college degrees. We also collected data from consumers in different income brackets: 36% of respondents declared annual incomes of more than \$100,000, 31% earned between \$50,000 and \$100,000 and 33% earned less than \$50,000. Additional proprietary data from PYMNTS was used for supplementary analysis.

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