

**How The World Does Digital:**

**Different Paths To Digital Transformation**

offers an overview of the current state of the global digital transformation, according to the ConnectedEconomy™ Index. The CE Index provides an objective benchmark for how and at what pace the digital transformation of countries and their economies are progressing and illustrates why some countries and economies are leading or lagging. It presents the framework and the metrics for this exciting journey and the progression of the global — digital-inclusive — GDP.

# HOW THE WORLD DOES DIGITAL

**Different Paths To Digital Transformation**

■ Q3 2022

# How The World Does Digital

The PYMNTS ConnectedEconomy™ Index (CE Index) benchmarks the quarterly progress of the world’s digital transformation across the 11 bellwether countries we track.

This first-of-its-kind global research endeavor surveys consumers about their engagement in 37 key activities across 10 broad categories — the pillars of the ConnectedEconomy™ — that represent their daily routines.

For Q3 2022, the CE Index uses data collected from 30,174 individuals across 11 countries between Aug. 10 and Sept. 16, to analyze how — and how often — consumers engage in 37 different activities, the purchases they made and the payment methods they used. The countries are the United States, the EU-5 (France, Germany, Italy, the Netherlands and Spain), the United Kingdom, Brazil, Australia, Japan and Singapore, which account for approximately 50% of the global GDP.<sup>1</sup>



Based on an analysis of roughly three million data points, PYMNTS has created a unique CE Index score for each country and an average CE Index ranking across all 11 countries, measuring how much progress each country has made in its digital transformation. A 100 is a perfect score, meaning that every person in that country uses digital methods to engage daily in each of the 37 activities.

<sup>1</sup> Author unknown. World Economic Outlook Database: October 2022 Edition. International Monetary Fund. 2022. <https://www.imf.org/en/Publications/WEO/weo-database/2022/October>. Accessed December 2022.

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## The State Of The Digital Economy In Q3 2022

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**T**he Q3 2022 ConnectedEconomy™ Index measures the digital transformation of roughly 30,000 consumers in 11 countries, representing 50% of the global gross domestic product (GDP). Digital transformation is defined as **the number of consumers** who use digital methods to engage in any activity, **the number of digital activities** they engage in and **how frequently** they engage. Quarterly surveys record the changes in 37 routine digital activities for each country, along with opportunities to improve digital engagement. The ConnectedEconomy™ Index score is the ultimate measure of the digital transformation of each country, individually and collectively.



In Q2 2022, digital transformation across all 11 countries climbed 1.2% from Q1 2022 — a sizable jump for a single quarter. We attribute this mainly to rebounds in travel-related activities, as more consumers found themselves free from pandemic-related restrictions and health concerns, particularly in northern hemisphere countries heading into the summer travel season. The big jump in Q2 reflects recovery from the pandemic as well as systemic digital transformation.

In Q3 2022, global digital transformation remained on an upward trend, but the growth rate decelerated to 0.7% quarter over quarter. This slowdown was expected, considering the rebound effects driving the more significant jump in Q2, and should not be viewed negatively — in fact, our data shows strong, sustainable momentum. Consumers increased their participation in key areas of digital transformation, while activities negatively affected by the pandemic, such as those relating to travel, continued to recover.

A critical shift in Q3 2022 was that consumers added more digital activities to their daily lives — particularly non-transactional activities used for routine tasks, communication and entertainment, driving most of this quarter's overall progress toward digital transformation. We view this as much more sustainable than the larger spike in Q2 and a positive sign for continued progress in the quarters ahead.

## Q3 2022 HIGHLIGHTS

# 01

**Consumers worldwide have increased the use of digital methods to conduct their daily activities.**

This quarter, consumers added more digital activities to their daily lives. Sixty-five percent of all consumers in the 11 countries we study engaged in one or more of the 37 digital activities we track at least once a day — a 0.9% increase from Q2 — and 73% did so at least weekly, a 0.5% quarter-over-quarter increase.

# 02

**Consumers made slightly fewer digital transactions, with Germany, Brazil, the U.K. and France showing the steepest declines.**

We found that among activities involving transactions — such as for shopping and banking — digital transformation inched down 0.2% in Q3. Noteworthy slowdowns include a 4.5% reduction in grocery subscription engagement, followed by a 2.2% drop for telemedicine and a 2.1% drop for restaurants' websites and apps. We also found that consumers in Germany, France, the United Kingdom and Brazil made fewer digital transactions than consumers in the rest of the 11 countries we study.

# 03

**A record number of consumers are working remotely and using digital methods to shop for groceries and retail items much more frequently than consumers who do not work remotely.**

Among consumers who worked in the preceding 30 days, 44% reported working online remotely — up from 43% in Q2 2022 and a new high. Sixty-three percent of these consumers also used a digital channel to order groceries for delivery at least once in the month preceding our survey. In total, we estimate that 137 million consumers across the 11 countries included in our Index engaged in some form of online remote work and purchased groceries digitally in Q3.



## 04

**Consumers in Japan increased their use of digital wallets to make in-store purchases by 20% in Q3.**

In Q3 2022, consumers in seven of the 11 countries we study increased their adoption of digital wallets for in-store payments. Across all countries, digital wallets were used for 4% more transactions than in the previous quarter, on average. In Japan, in-store use of digital wallets jumped a staggering 20%, leading all other countries.

## 05

**America's digital transformation is slow, steady and routine-driven.**

The country's ConnectedEconomy™ Index score jumped from 30.8 to 32.6 — a 5.7% quarter-over-quarter increase. In Q3 2022, digital engagement increased in 34 of the 37 digital activities we track, with notable rises in the number of consumers using digital tools and the frequency of these activities. By the end of the quarter, U.S. consumers participated in 4.6 digital activities each day, on average, second only to Brazil.

**ADDITIONAL Q3 2022 DETAIL:****Daily life increasingly revolves around digital activities**

Digital transformation crept forward again in Q3 2022, with the ConnectedEconomy™ Index climbing to 27.6 from 27.4 in Q2 — a 0.7% increase. This reflects a continued rise in digital activities across the 11 economies we study in terms of the number of consumers engaging in digital activities and the frequency with which they do so. However, Index growth decelerated from the 1.2% increase observed from Q1 2022 to Q2 2022.

This quarter, we noted a marked shift in the primary driver behind the Index's increase. In Q2, strong rebounds in the numbers of consumers participating in travel-related and other digital activities fueled most of the quarter-over-quarter rise. In Q3, increases in digital activity frequency played a more significant part. In short, more consumers conducted digital activities daily in Q3 than in Q2, reflecting an increased preference to carry out routine tasks digitally.

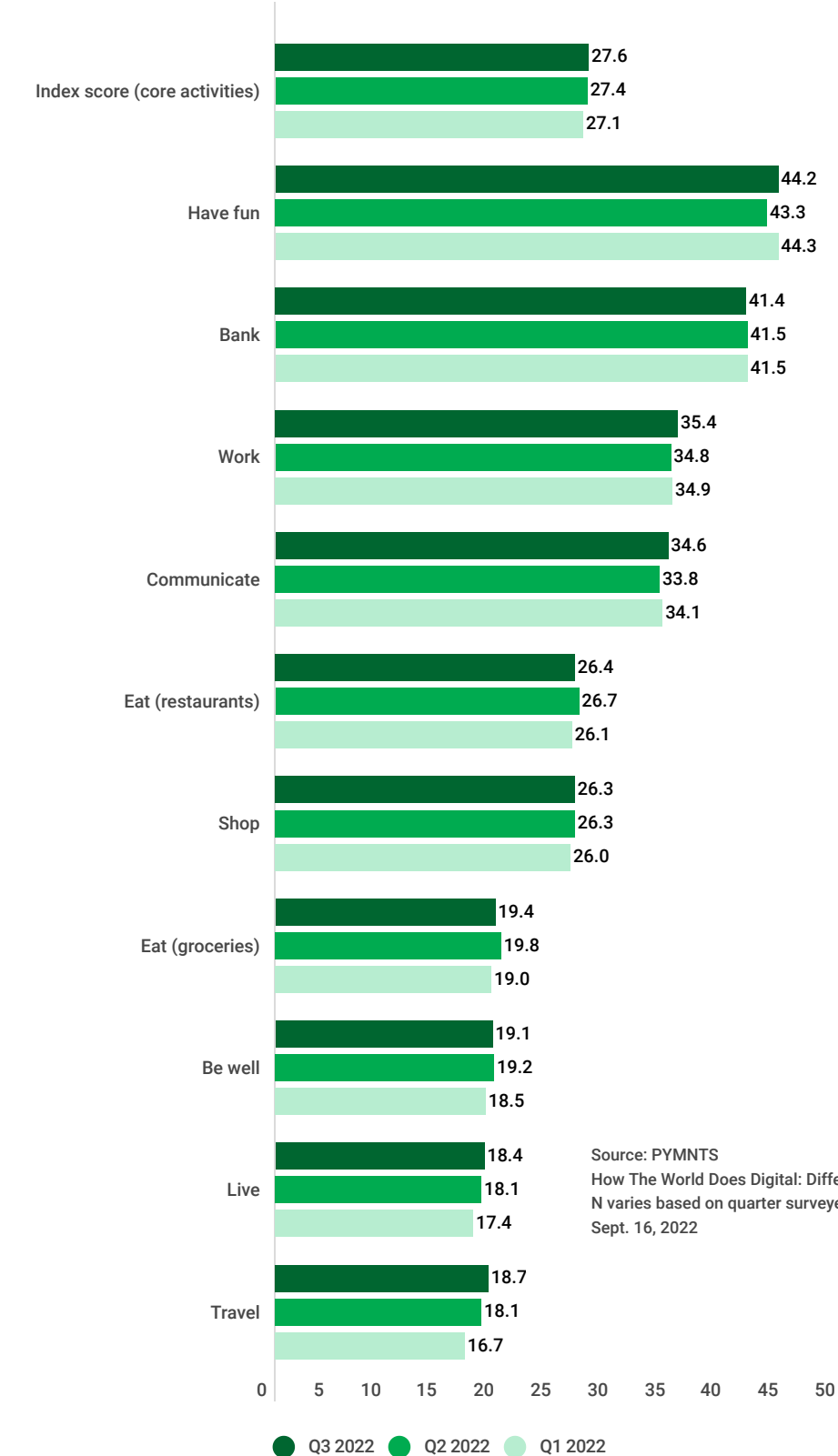


For comparison, the International Monetary Fund forecast that the aggregate GDP for the 11 countries studied would climb 0.5% in Q3 2022, slightly below the 0.7% growth of the CE Index.<sup>2</sup> We expect the digital engagement tracked by the CE Index will continue to deepen around the globe, marking an increase in the number of people involved in the digital transformation.

## THE 10 PILLARS of the ConnectedEconomy™



**Figure 1**  
How digital tools grew across all pillars  
Average measure of the digital transformation, by pillar



<sup>2</sup> Author unknown. World Economic Outlook Database: October 2022 Edition. The International Monetary Fund. 2022. <https://www.imf.org/en/Publications/WEO/weo-database/2022/October>. Accessed December 2022.

## Measuring the digital transformation

The ConnectedEconomy™ Index score measures global digital transformation on a scale of 0 to 100. Digital transformation is the progress of a population, ages 18 and older, in moving away from all-physical environments and analog-only tools to internet-based, connected and smart devices. We measure this by looking at consumers' level of digital engagement in 37 routine activities across three key dimensions:



### PARTICIPATION

This is calculated using the percentage of adults who use digital technology to do something at least once per month.



### ENGAGEMENT

This is measured by the number of activities that consumers perform using digital methods.



### RECURRENCE

This is measured by the average number of times per month these adults engage in these activities.



# Accessing or transacting?

**The Index measures digital engagement within two different sets of digital activities:** those that are “purpose-built” for making a purchase (transactional activities) and those that help consumers access a variety of content or services (access activities).

## ACCESS ACTIVITIES

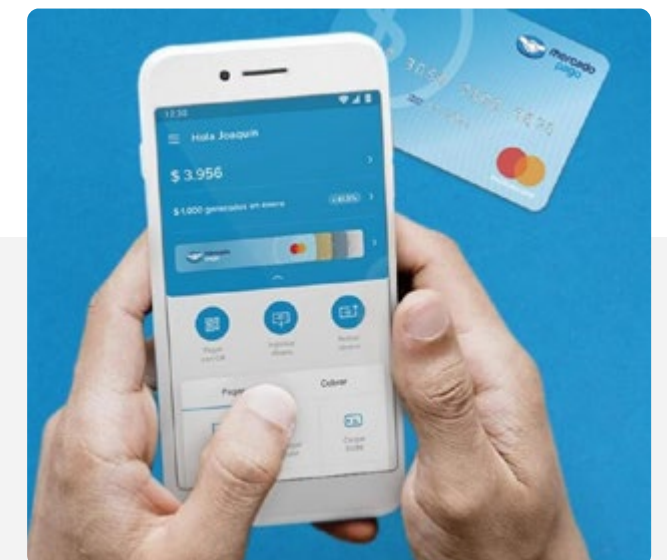
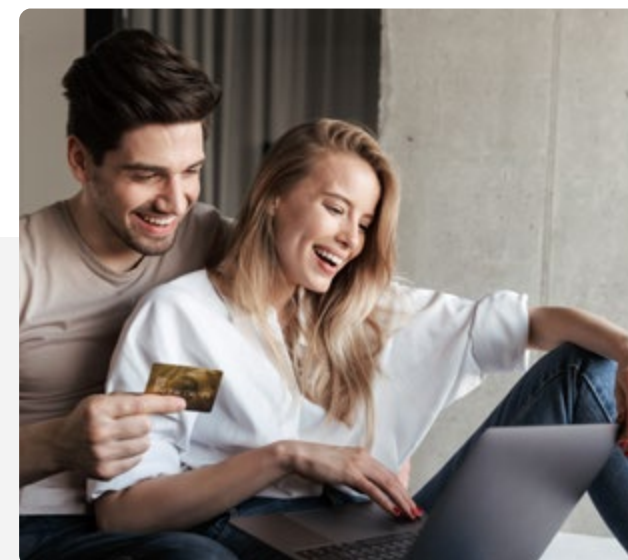
Eighteen of the activities that the ConnectedEconomy™ Index measures are categorized as non-transactional or “access” activities. Examples include watching movies or listening to music, retrieving information from healthcare providers, interacting with friends and family on social networks or checking flight information. Digital engagement within those activities is measured by how many people use digital methods to carry out these activities, how many they engage with and how frequently they do so.



Today, more consumers engage digitally with access activities. For instance, seven times more consumers are engaged daily in watching videos than shopping on a marketplace, and five times more consumers check their social media feeds daily than order food from delivery aggregators.

## TRANSACTIONAL ACTIVITIES

Nineteen of the activities that the ConnectedEconomy™ Index measures are categorized as transactional activities, which are purpose-built for paying for something. Examples include booking travel, paying for retail or grocery purchases, ordering food from a restaurant, paying a doctor or paying bills.

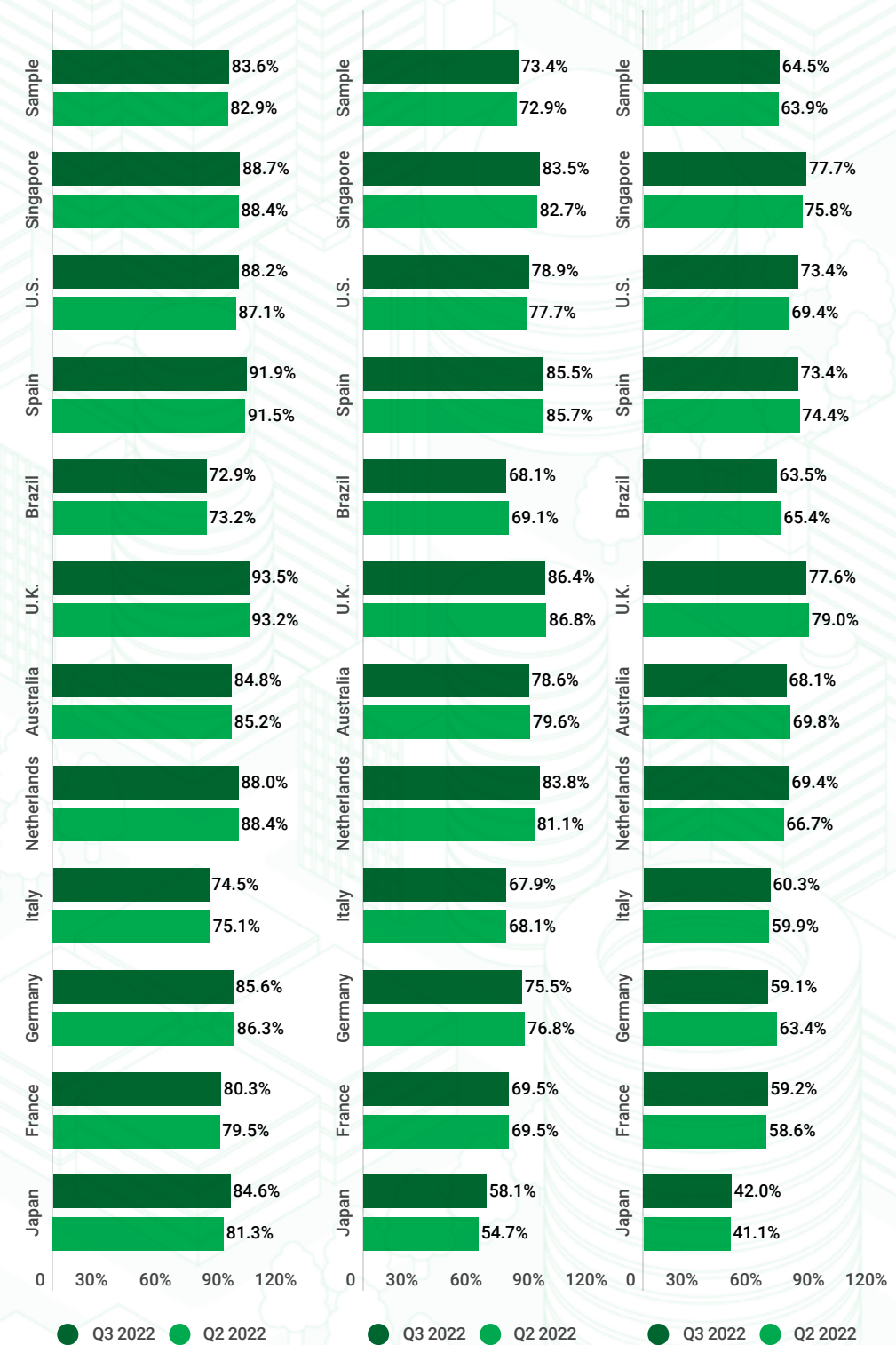




# Consumers are adding more digital activities to their daily routines.

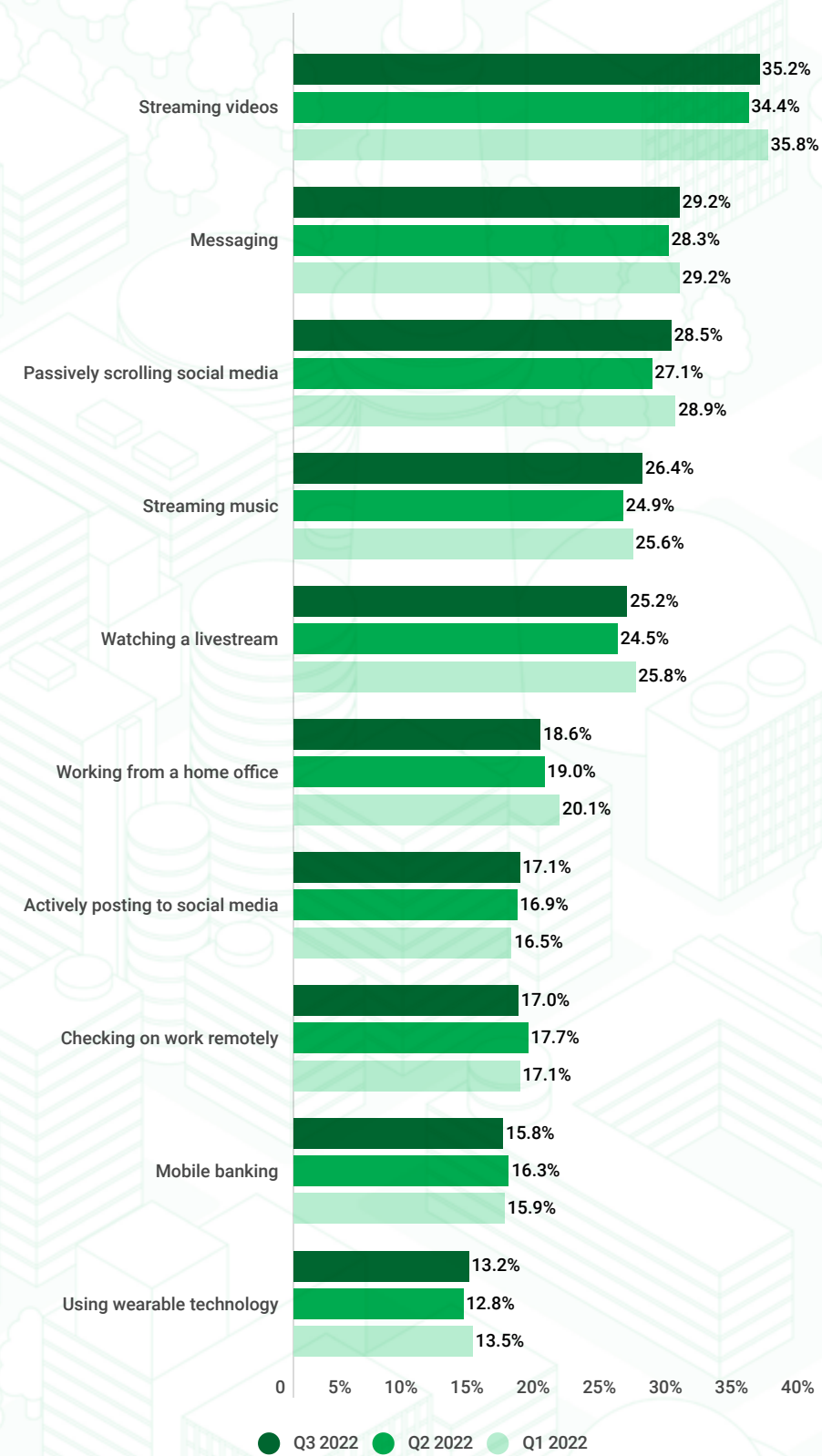
In the 30 days prior to being surveyed, 65% of consumers across the 11 countries conducted at least one of the 37 digital activities we track on a daily basis — a 0.9% increase from Q2 2022 — and 73% did so at least once weekly, up 0.7% from Q2. Monthly participation also rose, with 84% of respondents conducting at least one digital activity per month, 0.8% more than in Q2. The U.K., Spain, Singapore and the U.S. led the other countries in both monthly and daily participation rates.

**Figure 2**  
**Overall digital participation in each country**  
 2A: Share of consumers participating in at least one activity in the last 30 days  
 2B: Share of consumers participating in at least one activity each week in the last 30 days  
 2C: Share of consumers participating in at least one activity each day in the past 30 days



Source: PYMNTS  
 How The World Does Digital: Different Paths To Digital Transformation, December 2022  
 N varies based on quarter surveyed; N = 30,174: Whole sample for Q3 2022, fielded Aug. 10, 2022 - Sept. 16, 2022

**Figure 3**  
**The top 10 daily activities in Q3 2022**  
 Share of consumers who engaged in select activities daily



Source: PYMNTS  
 How The World Does Digital: Different Paths To Digital Transformation, December 2022  
 N varies based on quarter surveyed; N = 30,174: Whole sample for Q3 2022, fielded Aug. 10, 2022 -  
 Sept. 16, 2022

On average, each consumer participated in 3.8 distinct digital activities each day, inching up from the 3.7 we observed in Q2 2022. As in previous quarters, video streaming captured more daily users than other digital activities we track, at 35%, followed by messaging at 29%, social media browsing at 29% and streaming music at 26%, which maintain their position as the top four.

# Reach and frequency:

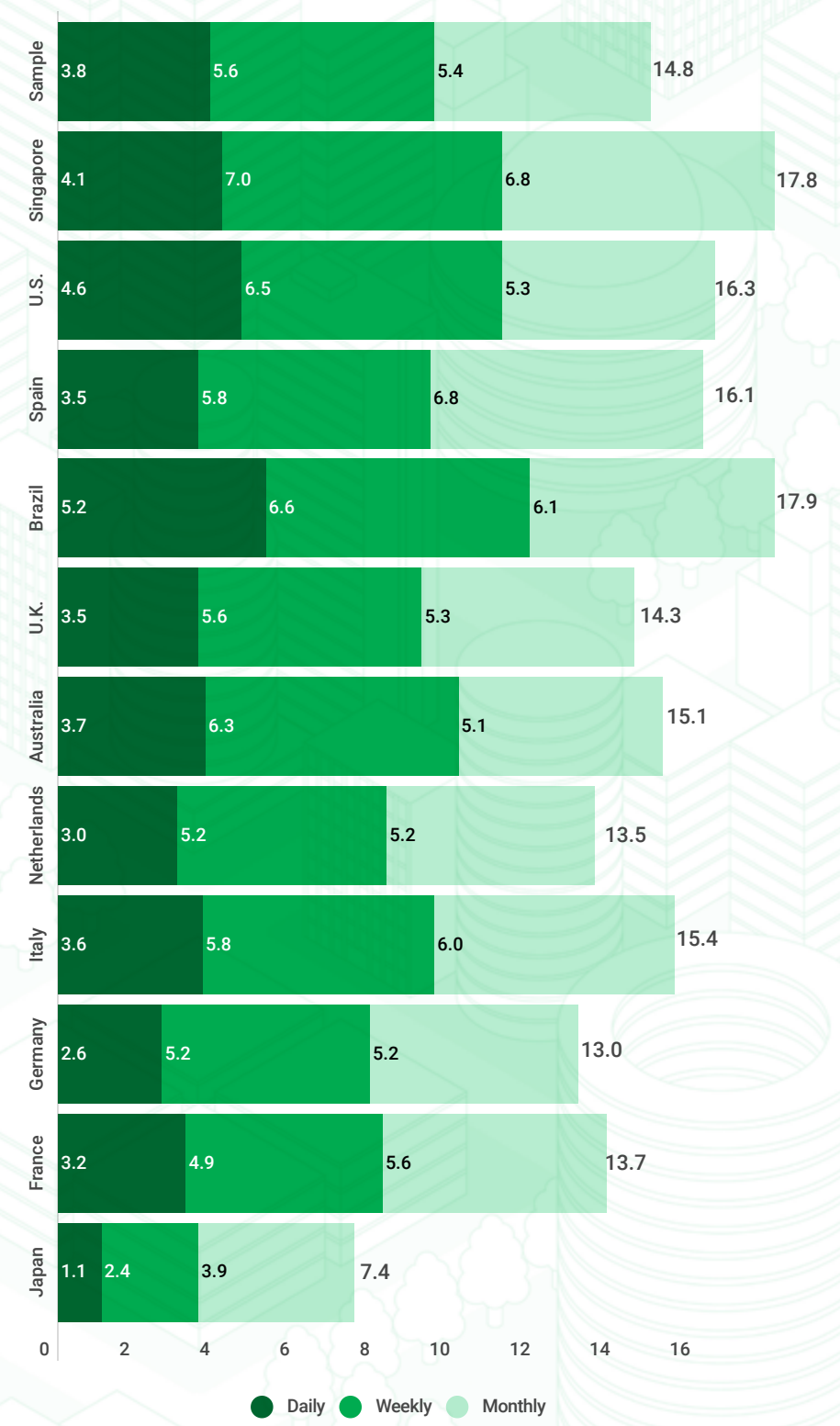
The pace of digital transformation depends on the reach factor (how many different activities the average consumer conducts) and the frequency factor (how regularly they conduct these activities).

# The reach factor:

The average consumer participated in more digital activities in Q3 2022.

In Q3, consumers used more digital tools on average than in Q2 for six of the 10 ConnectedEconomy™ pillars and six of the 11 countries we study. Across the entire sample, consumers carried out an average of 14.8 distinct digital activities in a 30-day period — a slight uptick from 14.7 in the previous quarter, reflecting the deepening ubiquity of digital solutions across multiple areas.

**Figure 4**  
**The reach factor**  
 The number of different digital activities engaged in, by engagement frequency and country



Source: PYMNTS  
 How The World Does Digital: Different Paths To Digital Transformation, December 2022  
 N = 30,174: Whole sample for Q3 2022, fielded Aug. 10, 2022 - Sept. 16, 2022

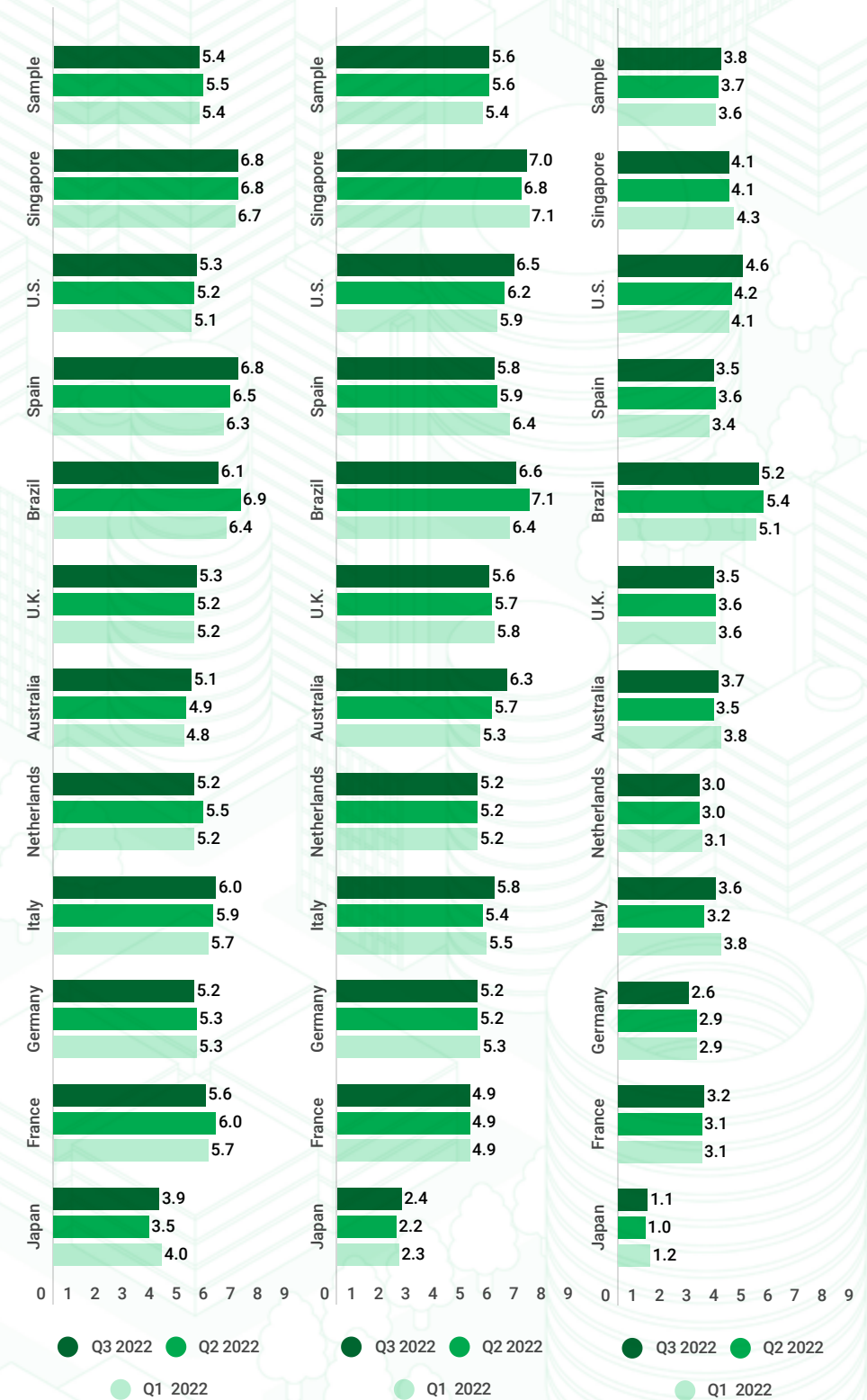


# The frequency factor: The average consumer used digital tools more regularly in Q3 2022.

In Q3, consumers continued to embrace digital activities as part of their daily lives. Our data show upticks in the number of activities consumers are conducting daily and weekly, while the number they participated in monthly fell slightly. This overall trend toward more daily activities varies by country and pillar.

**Figure 5**  
**The frequency factor**

5A: Average number of digital activities conducted monthly, by country  
5B: Average number of digital activities conducted weekly, by country  
5C: Average number of digital activities conducted daily, by country



Source: PYMNTS  
How The World Does Digital: Different Paths To Digital Transformation, December 2022  
N varies based on quarter surveyed; N = 30,174: Whole sample for Q3 2022, fielded Aug. 10, 2022 - Sept. 16, 2022

## Digital activities related to travel, communication and streaming experienced the most significant rises in engagement in Q3 2022.

**W**hile the increase in the overall ConnectedEconomy™ Index in Q3 shows that the global digital transformation is continuing its upward trend, consumers are going digital more heavily in some areas than others. Three areas in particular — travel/transportation, communication and streaming — had the most significant increases in digital transformation.

# 3.2%

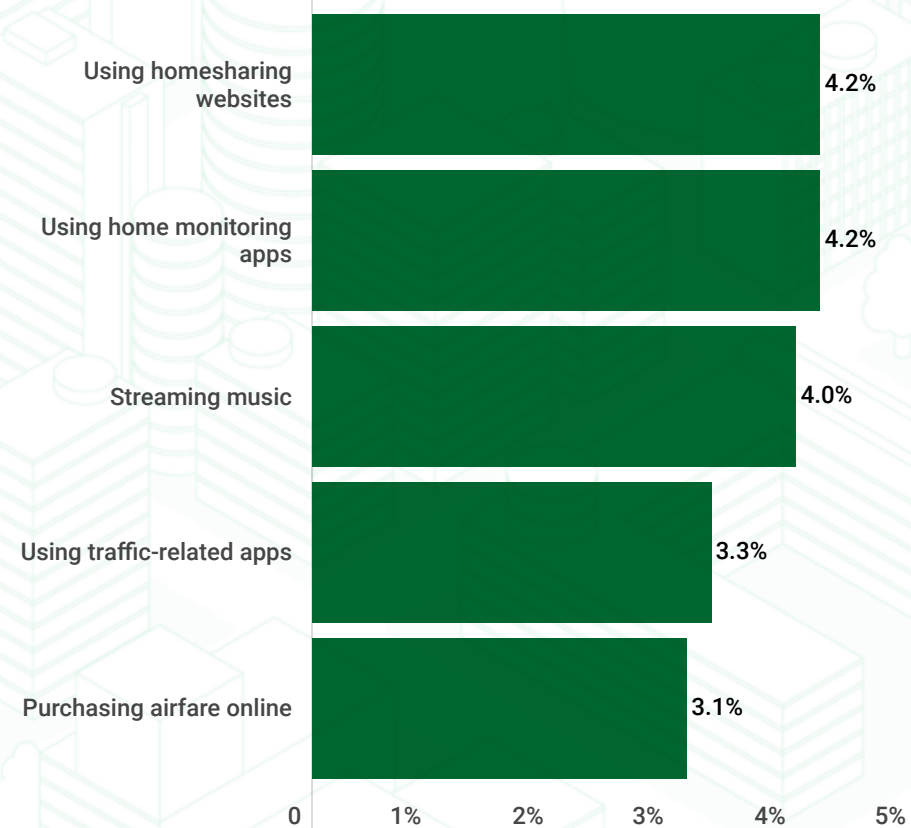
Rise in engagement with digital tools for **travel and commuting** in Q3

Consumer engagement with digital tools for travel and commuting jumped by 3.2% in Q3. Consumers in all but three countries — France, the Netherlands and Brazil — conducted more digital activities, such as purchasing airfare online and researching travel information. Fueling this increase was a 3.4% rise in the number of consumers participating in these activities and a 2.7% climb in the frequency of these actions.

Consumers communicated online more in Q3 as well, ramping up their overall engagement with messaging apps, social media and dating apps by 2.2%. A 3.6% rise in the frequency of these activities combined with a 1.4% uptick in participation drove this increase. Similarly, 2.8% more consumers use music streaming apps and did so 1% more frequently than in Q2.

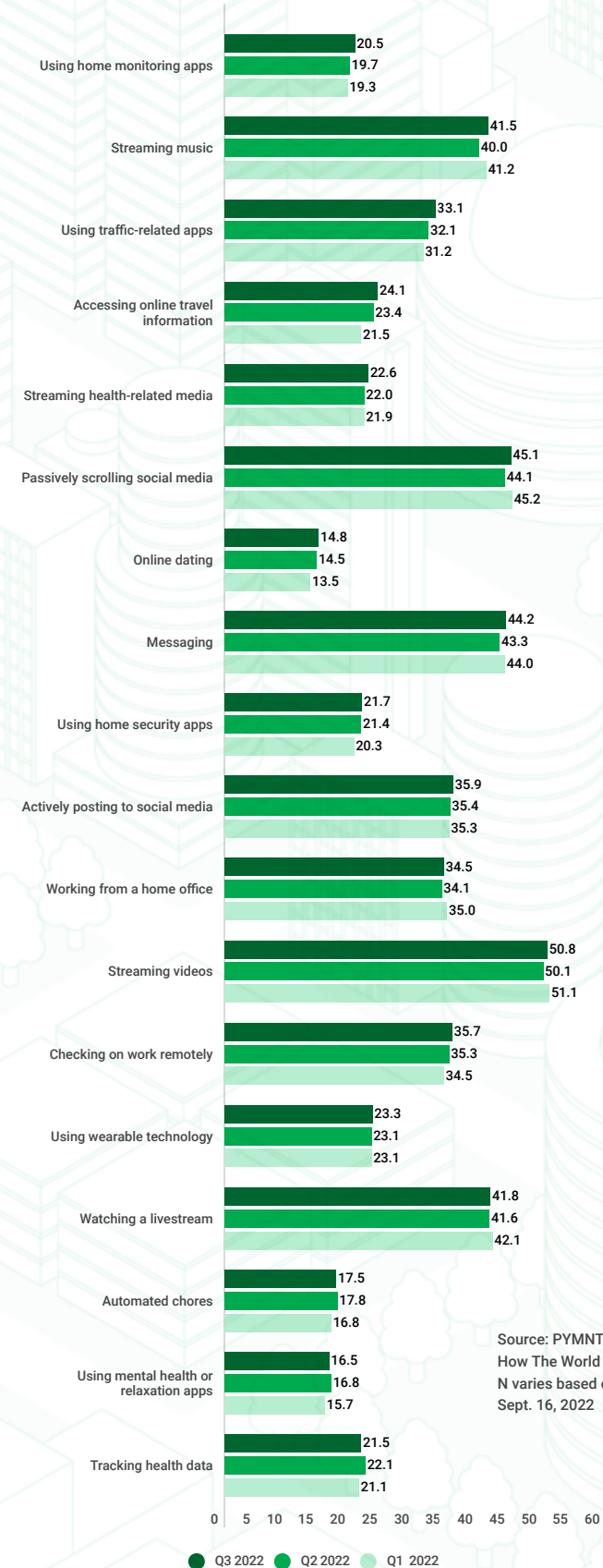
Turning to individual digital tools and channels, Q3 saw an increased digital transformation in 22 of the 37 activities we measure. Consumers upped their use of home monitoring systems by 4.2%, with 3.4% more using these tools daily. Their use of homesharing websites also rose by 4.2%. The other areas with the most notable engagement growth include music streaming, up 4%, traffic-related apps, up 3.3%, and online airfare, up 3.1%.

**Figure 6**  
**The increase in engagement among the top five activities**  
 Percentage increase in consumer engagement with the top five activities between Q2 2022 and Q3 2022



Source: PYMNTS  
 How The World Does Digital: Different Paths To Digital Transformation, December 2022  
 N = 30,174: Whole sample for Q3 2022, fielded Aug. 10, 2022 - Sept. 16, 2022

**Figure 7**  
**Engagement scores for non-transactional activities**  
 0 = No consumer participated in the activity  
 100 = All consumers engaged in activity on a daily basis



Source: PYMNTS  
 How The World Does Digital: Different Paths To Digital Transformation, December 2022  
 N varies based on quarter surveyed; N = 30,174: Whole sample for Q3 2022, fielded Aug. 10, 2022 - Sept. 16, 2022

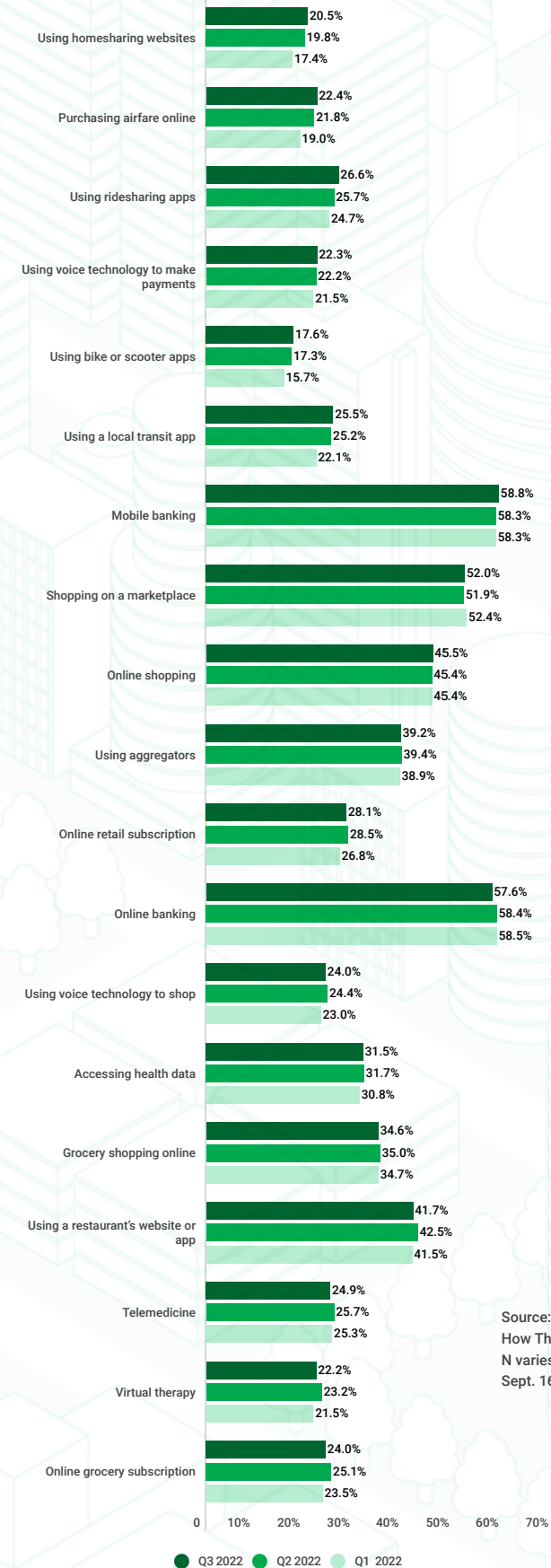
# Progress in digital shopping and banking activities stalled in Q3 2022.

Consumers engaged less in digital activities involving transactions than in the previous quarter.

**A**lthough overall digital transformation increased in Q3, progress in activities that are “purpose-built” to transact fell 0.2% relative to Q2. Of the 19 relevant activities we track — which relate to banking, shopping and paying for services — 12 slipped this quarter. This decline can be partly explained by consumers returning to shopping and paying in person in areas previously disrupted by the pandemic.

Similarly, consumers cut back on digital grocery subscriptions by 4.5% compared to Q2. They also scaled back their use of telemedicine by 2.2% and restaurants’ websites and apps by 2.1%.

**Figure 8**  
**Transactional activity growth**  
 Share of consumers participating in at least one transactional activity per month



Source: PYMNTS  
 How The World Does Digital: Different Paths To Digital Transformation, December 2022  
 N varies based on quarter surveyed; N = 30,174: Whole sample for Q3 2022, fielded Aug. 10, 2022 - Sept. 16, 2022

Zooming into the country level, we find that consumers in Germany, the U.K., France and Brazil reduced digital transactions in Q3, unlike their counterparts elsewhere. Elevated inflation is hurting consumers everywhere, but those in Europe have more reason to cut spending due to spiking fuel costs caused by the war in Ukraine.<sup>3</sup> Brazil, meanwhile, suffered from wider macroeconomic and political uncertainties stemming from the contentious presidential election in Q3, dampening consumer sentiment.<sup>4</sup>

German consumers were more cautious about their discretionary spending in Q3 2022 than in previous quarters, and their corresponding use of digital tools to transact also declined.<sup>5</sup> Consumers' digital retail spending dropped 6% quarter over quarter. This retreat weighed heavily on Germany's transactional activities Index score, which fell from 21.5 in Q2 to 20.7 in Q3.

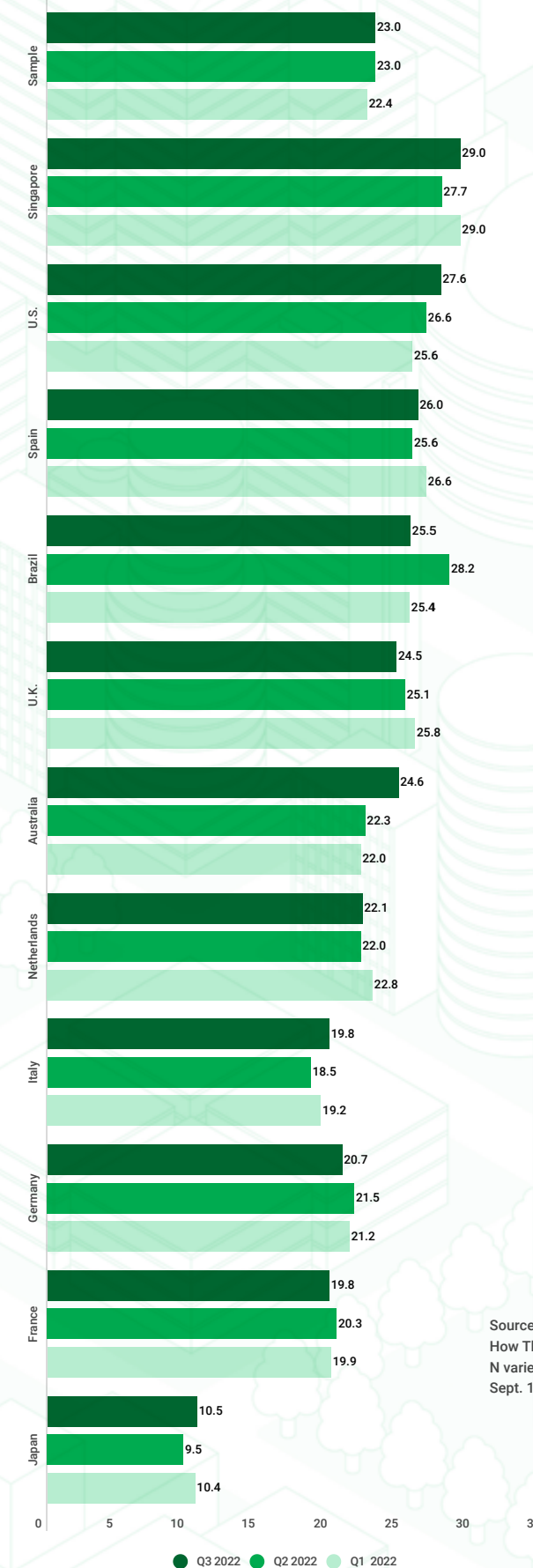
Consumers in Brazil and France also cut back their online spend, with digital grocery subscriptions hit the hardest. In Q3, 14% and 11% fewer consumers in Brazil and France, respectively, used a digital grocery subscription than in Q2.

<sup>3</sup> Author unknown. World Economic Outlook Database: October 2022 Edition. International Monetary Fund. 2022. <https://www.imf.org/en/Publications/WEO/weo-database/2022/October>. Accessed December 2022.

<sup>4</sup> Author unknown. Lula will be Brazil's next president. Now the hard part. The Economist. 2022. <https://www.economist.com/leaders/2022/10/31/lula-will-be-brazils-next-president-now-for-the-hard-part>. Accessed December 2022.

<sup>5</sup> Author unknown. Turnover in retail trade at current prices. Federal Statistical Office of Germany. 2022. <https://www.destatis.de/EN/Themes/Economy/Short-Term-Indicators/Retail-Trade/keh330.html>. Accessed December 2022.

**Figure 9**  
Index score for transactional activities  
Digital transformation of transactional activities, by country



Source: PYMNTS  
How The World Does Digital: Different Paths To Digital Transformation, December 2022  
N varies based on quarter surveyed; N = 30,174: Whole sample for Q3 2022, fielded Aug. 10, 2022 - Sept. 16, 2022

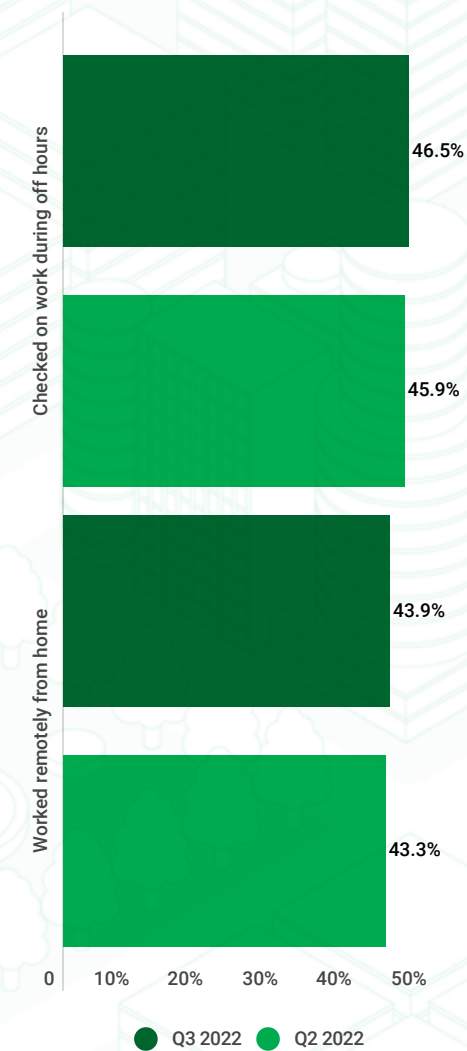


# A record-high number of consumers reported working remotely and using digital methods to make grocery and retail purchases four times more often than consumers who did not work remotely.

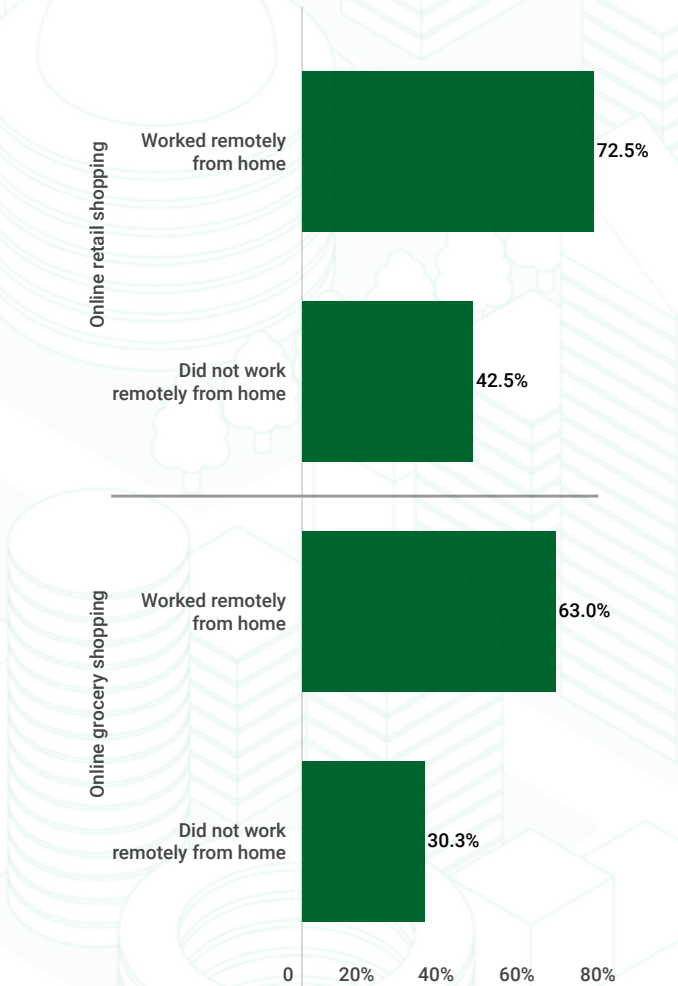
**R**emote work is a crucial driver of the wider digital transformation. Consumers who work remotely tend to conduct more digital activities, and do so more frequently, than those who work in traditional offices or are unemployed.

We found that 44% of respondents who worked during the preceding 30 days performed work online in a remote capacity — up from 43% in Q2 and a new high. These consumers drive engagement in related digital activities and broader digital transformation. Among the 10 pillars of the ConnectedEconomy™, work has the strongest links with the others.

**Figure 10A**  
The remote work effect  
Share of workers who participated in select remote work activities



**Figure 10B**  
The remote work effect  
Share of workers who conducted select shopping activities, by remote work status



Source: PYMNTS  
How The World Does Digital: Different Paths To Digital Transformation, December 2022  
N varies by quarter surveyed; N = 16,917: Respondents who worked during the last 30 days, fielded Aug. 10, 2022 - Sept. 16, 2022

# 63%

Share of remote workers who **used a digital channel to order groceries** in the last month

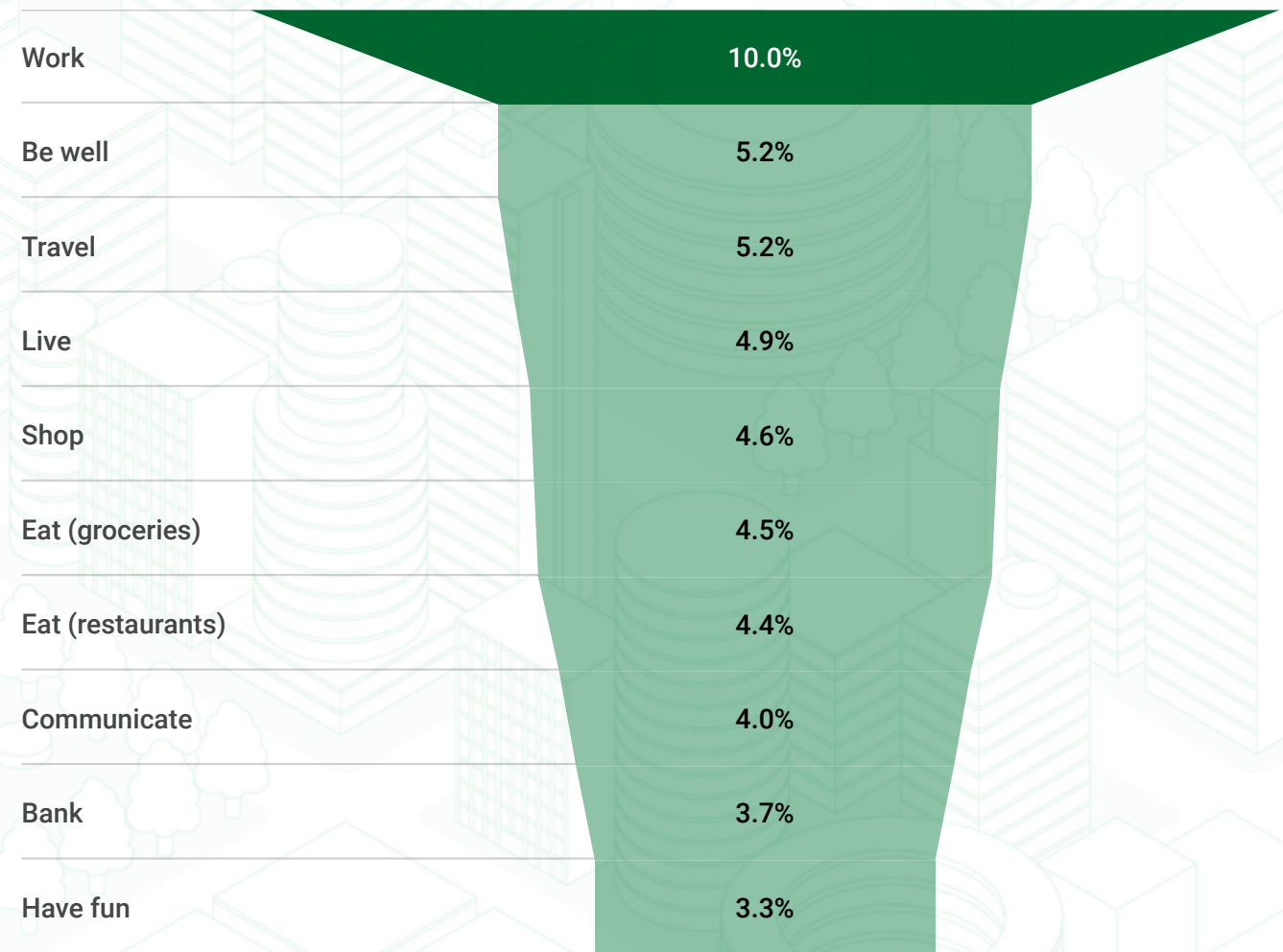
Among consumers who worked remotely online in the last month, 63% also used a digital channel to order groceries for delivery at least once during the same period — an estimated 137 million people across the 11 countries. An even greater share of remote workers — 73%, or approximately 157 million consumers — shopped online for delivery.

Our research shows that the growing demographic of remote workers is pushing forward digital transformation in other areas. To better understand this dynamic, we modeled how a 10% increase in engagement in working remotely would impact other areas. We found that it would drive significant increases across the board, notably 4.6% for digital retail orders, 4.5% for digital grocery orders and 4.4% for digital restaurant orders.

**Figure 11**

**The network effects of digital transformation**

How a 10% increase in the use of digital tools in the work pillar relates to increases in activities in the other pillars



Source: PYMNTS

How The World Does Digital: Different Paths To Digital Transformation, December 2022

N = 30,174: Whole sample for Q3 2022, fielded Aug. 10, 2022 - Sept. 16, 2022

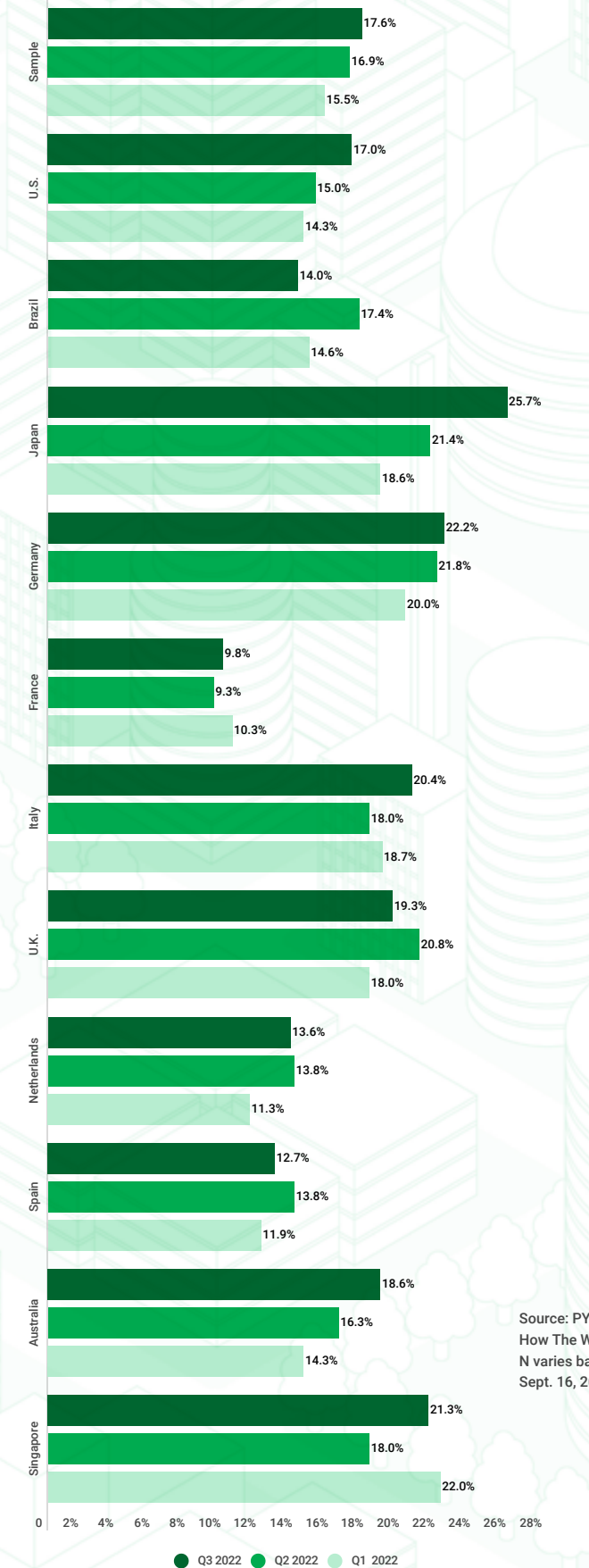
## Mobile payment use increased in Q3 2022 for seven in 11 surveyed countries.

Japan saw the fastest growth, with in-store use of digital wallets climbing 20%.

In Q3, we observed a continued ramp-up in consumer use of digital tools to pay for in-person and online transactions. Consumers in seven of the 11 countries increased their use of digital wallets for in-store payments, accounting for 4% more transactions in the 11 countries than in the previous quarter.

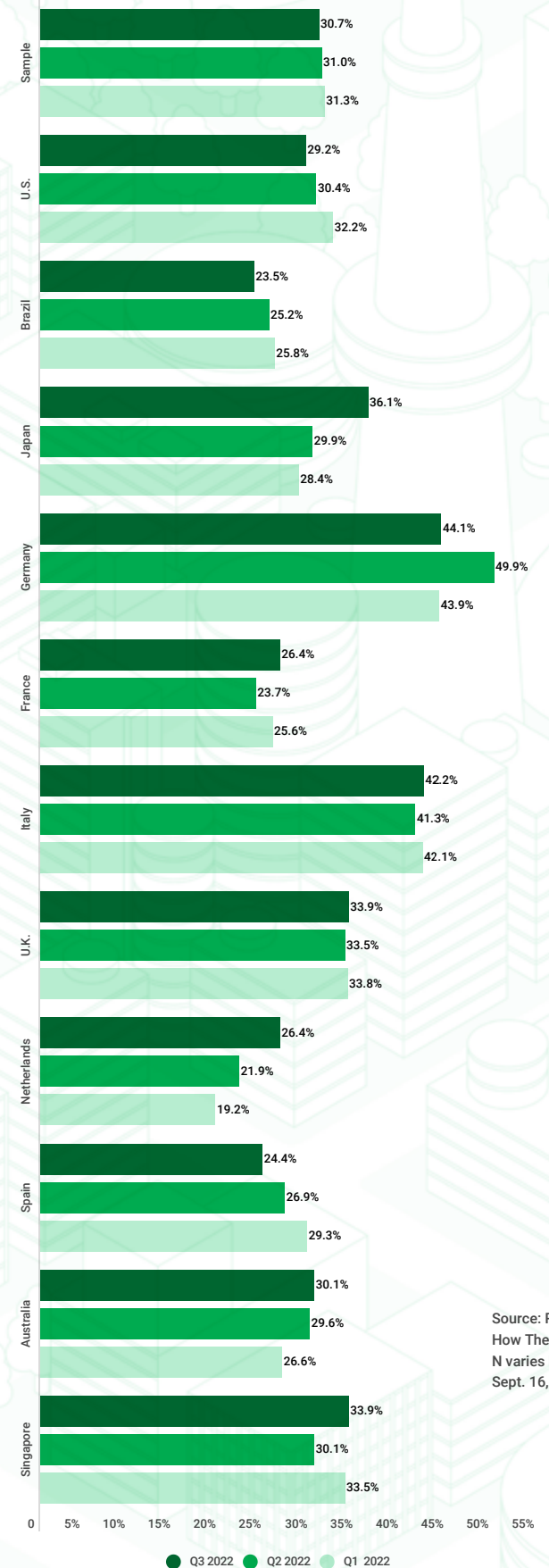
Most notably, Japan — where cash-only retail is still common — saw a 20% increase in the use of digital wallets for in-store payments, indicating the release of pent-up demand post-pandemic. Japan now has the highest rate of in-store digital wallet use among the 11 countries, followed by Germany and Singapore.

**Figure 12**  
**Mobile payment use for in-person transactions**  
 Share of consumers who paid for their most recent physical purchase with a mobile payment, by country



Source: PYMNTS  
 How The World Does Digital: Different Paths To Digital Transformation, December 2022  
 N varies based on quarter surveyed; N = 30,174: Whole sample for Q3 2022, fielded Aug. 10, 2022 - Sept. 16, 2022

**Figure 13**  
**Digital wallet use for online purchases**  
 Share of consumers who paid for their most recent online purchase with a mobile wallet, by country



Source: PYMNTS  
 How The World Does Digital: Different Paths To Digital Transformation, December 2022  
 N varies based on quarter surveyed; N = 30,174: Whole sample for Q3 2022, fielded Aug. 10, 2022 - Sept. 16, 2022

It is equally noteworthy that Japanese consumers heavily prefer using FinTech wallets (digital wallets native to specific geographical areas). Consumers in Japan completed more than 88% of in-store mobile transactions in Q3 2022 using FinTech wallets.

In Q3 2022, consumer use of mobile wallets to pay for in-store transactions also increased in the United States by 13%, Australia by 14% and Singapore by 18%. The difference is that global wallets dominate these markets, accounting for 47%, 74% and 43% of in-store mobile payments, respectively.

Bucking the positive trend, Brazil saw a 19% drop in the use of in-store digital wallets in Q3. The economic windfall of Carnival festivities, which helped drive a temporary 19% rise in digital wallet use in Q2 2022, was eclipsed this quarter by high inflation and political turmoil surrounding the presidential election.

Shifting to online purchases, we found that the use of mobile wallets to complete online transactions remained largely unchanged from Q2, experiencing a slight decrease of 0.3% across the 11 economies we study. However, online shoppers in Japan and the Netherlands ramped up their use of mobile wallets: 36% of consumers in Japan used mobile wallets to complete online transactions in Q3, as did 26% of their counterparts in the Netherlands — a 21% increase in both cases.

DEEP DIVE:

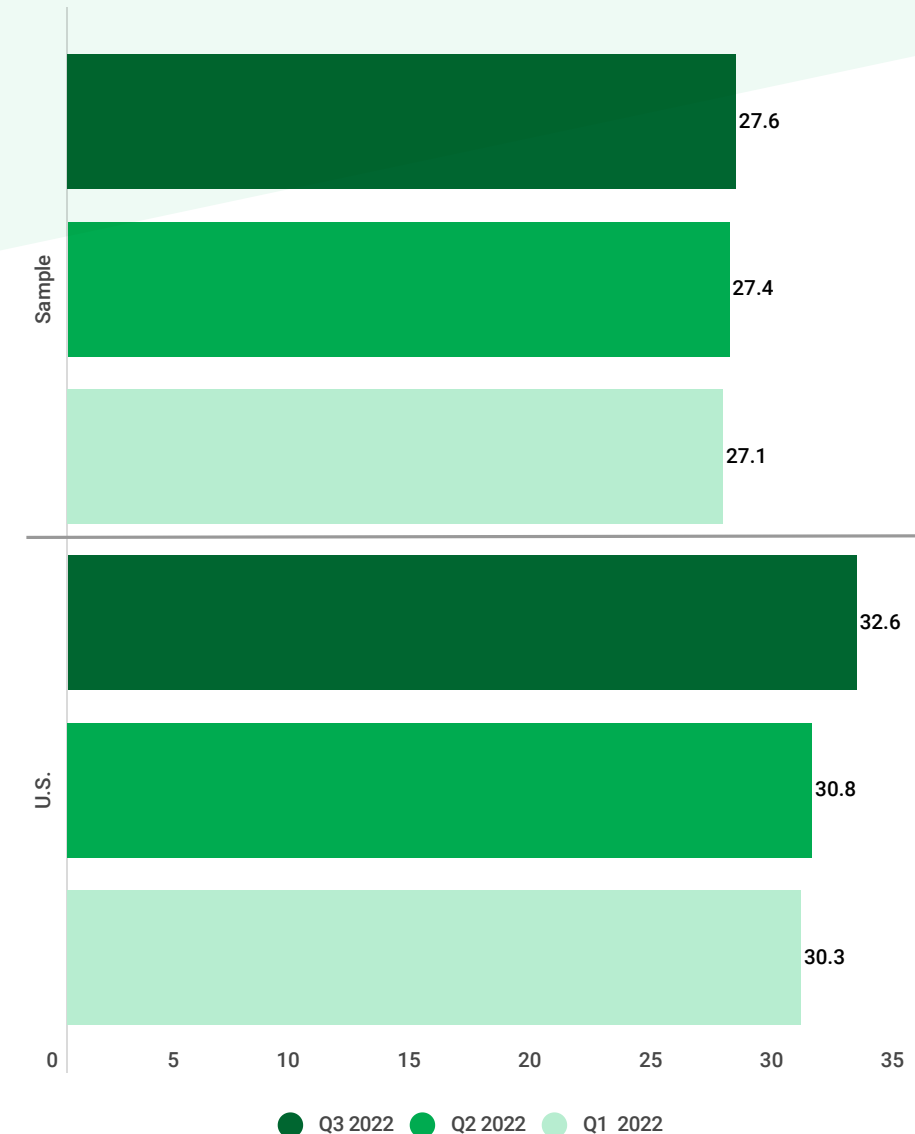
# The “Routine-Driven” Digital Transformation In The U.S.



In this deep dive, we review the overall progress of the digital transformation of consumers in the United States. Two sustained quarters of increasing digital transformation boosted the country’s Connected-Economy™ Index score by 7.6%, rising from 30.3 in Q1 2022 to 32.6 in Q3 2022. U.S. consumers are now more engaged in the Work, Live and Be well pillars than those in any other economy we study.

In work, play and everything in between, the daily lives of U.S. consumers increasingly revolve around digital activities. In Q3 2022, they increased their digital transformation in 34 of 37 activities we track. They surpassed their counterparts in Spain and Brazil and trail only those in Singapore, which remains the undisputed leader in digital transformation.

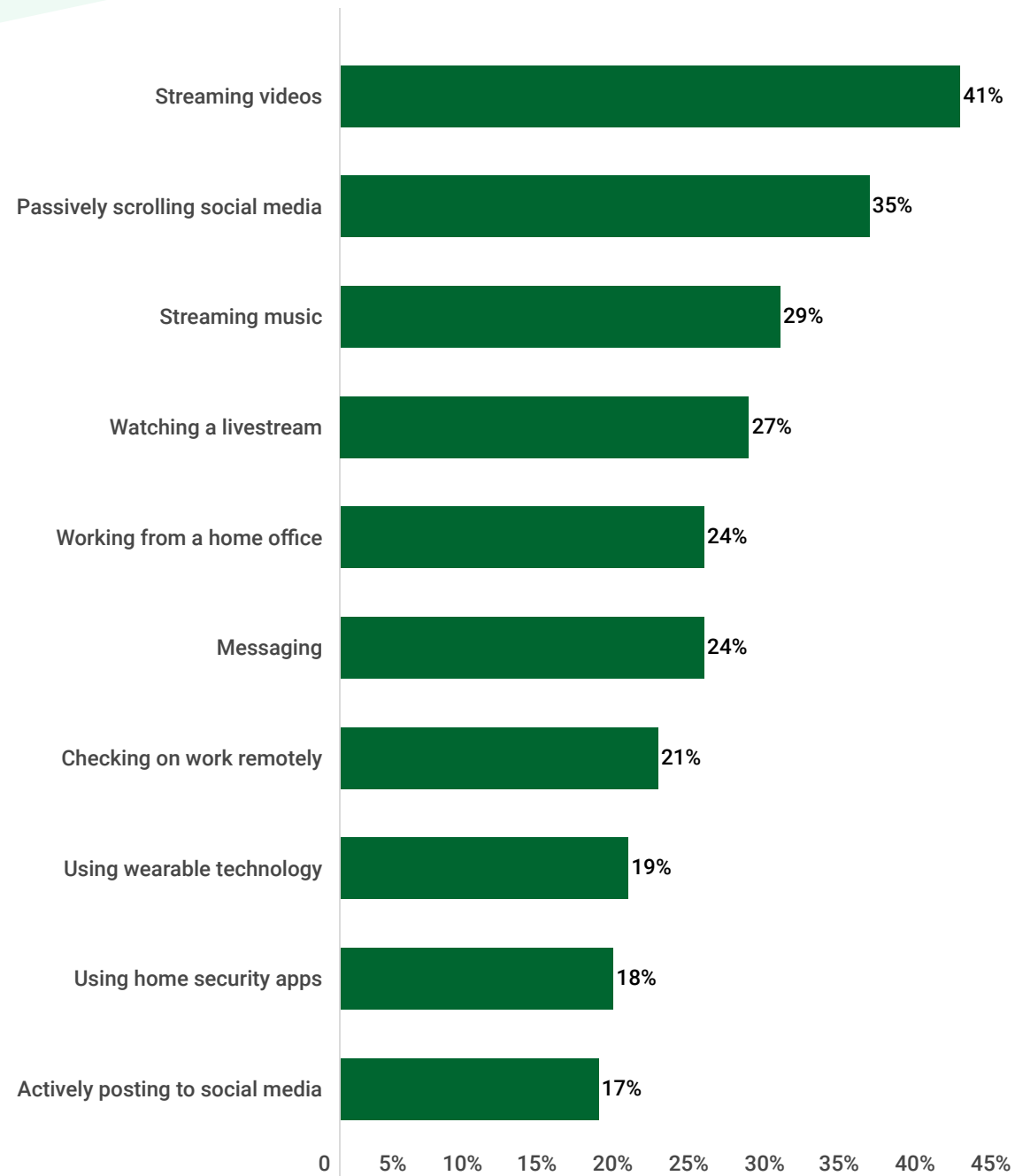
**Figure 14**  
**The U.S.’ digital transformation**  
 How the U.S.’ Index score compares to the average Index over time



Source: PYMNTS  
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U.S. consumers increased the number of activities they are likely to engage in daily by 10% in Q3, driving much of this quarter’s increase in digital transformation. By the end of Q3, U.S. consumers participated in an average of 4.6 digital activities each day, second only to Brazil.

**Figure 15A**  
**U.S. consumers' digital engagement**  
 The top 10 activities U.S. consumers engaged in daily



Source: PYMNTS  
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 N = 30,174: Whole sample for Q3 2022, fielded Aug. 10, 2022 - Sept. 16, 2022

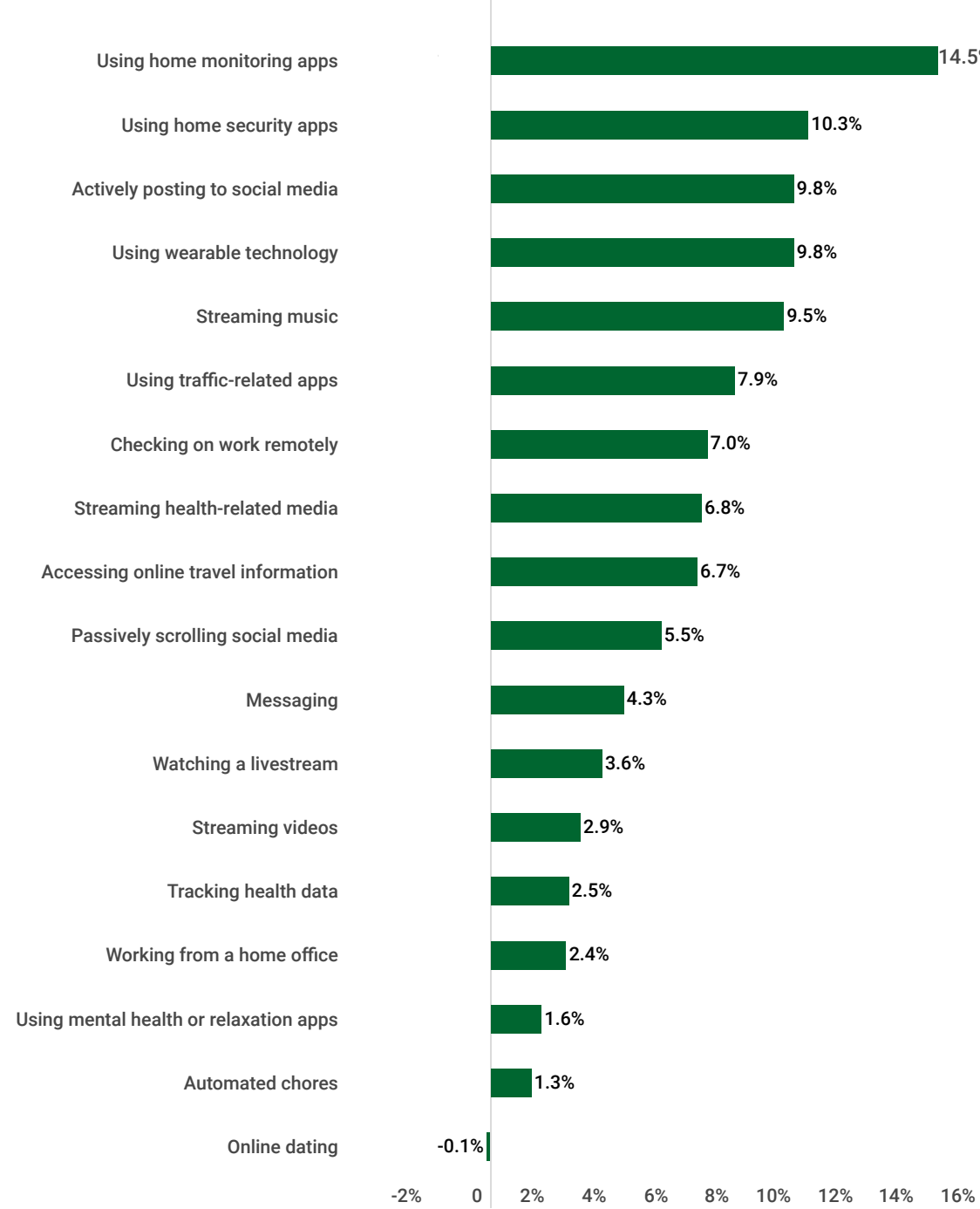
Several particular access activities are helping to quicken the pace of digital transformation in the U.S. Consumers used digital tools to monitor or control home and security systems 15% and 11% more in Q3 than in Q2. Music streaming and wearable technology each enjoyed a 10% boost this quarter. The use of traffic apps/websites saw an 8% increase and uploading social media content saw a 10% increase.

On the transaction side, voice technology represents a key area of increased digital transformation. U.S. consumers made online payments this way 8% more in Q3 2022 than they did in Q2. Digital food ordering also experienced a jump, with U.S. consumers ordering food through aggregators and online for delivery at 7.6% and 6.7% more, respectively.

**8%**  
 Increase in the  
 use of **voice**  
**technology**  
 to make online  
 payments in **Q3 2022**  
 from **Q2**

**Figure 15B**  
**U.S. consumers' digital engagement**

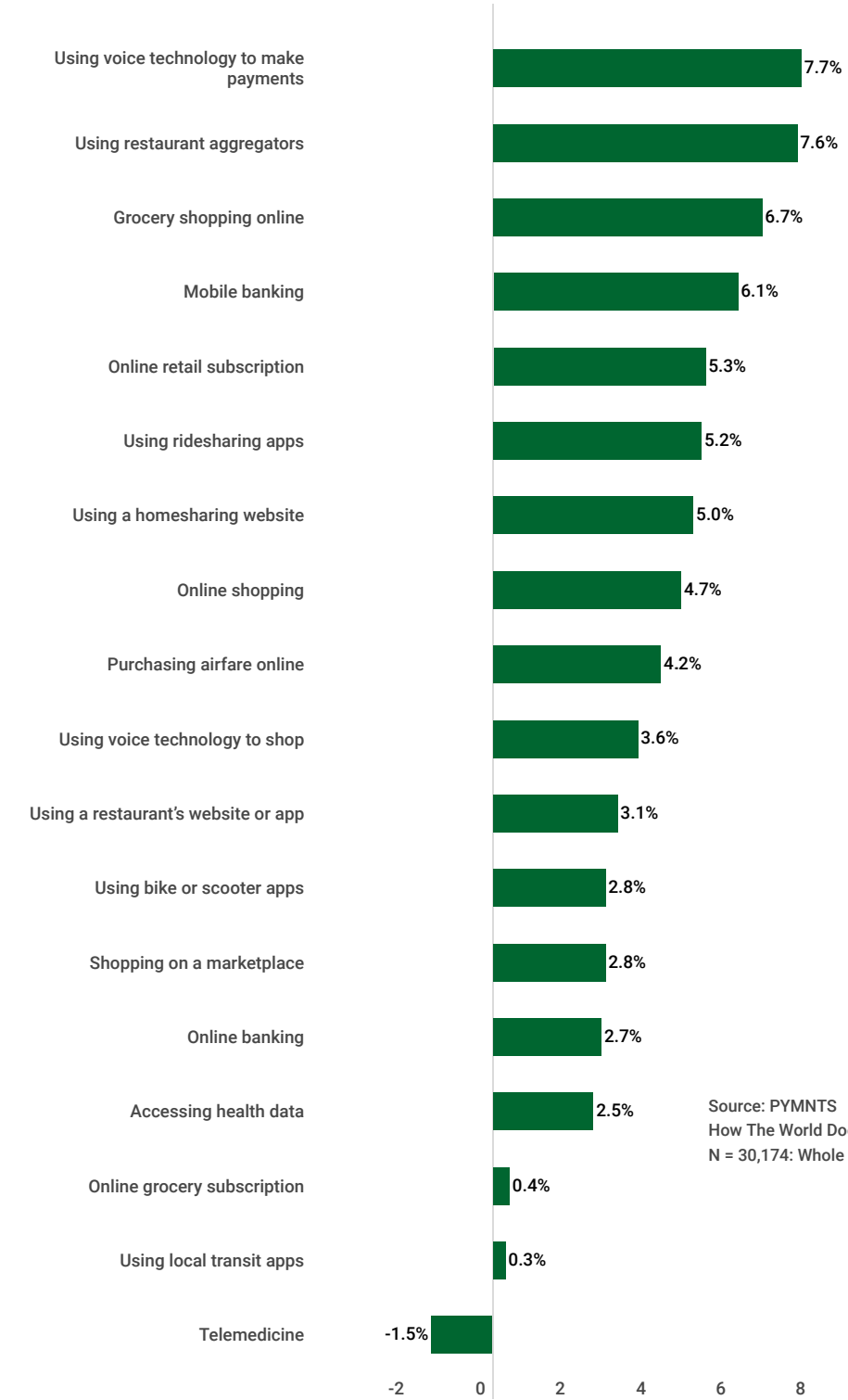
Variation in U.S. consumers' participation in access activities between Q2 2022 and Q3 2022



Source: PYMNTS  
 How The World Does Digital: Different Paths To Digital Transformation, December 2022  
 N = 30,174: Whole sample for Q3 2022, fielded Aug. 10, 2022 - Sept. 16, 2022

**Figure 15C**  
**U.S. consumers' digital engagement**

Variation in U.S. consumers' participation in transactional activities between Q2 2022 and Q3 2022



Source: PYMNTS  
 How The World Does Digital: Different Paths To Digital Transformation, December 2022  
 N = 30,174: Whole sample for Q3 2022, fielded Aug. 10, 2022 - Sept. 16, 2022

## Conclusion

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Overall digital transformation remained on a positive trajectory in Q3 2022, reflecting the ever-greater centrality of digital tools in the routines of global consumers. The ConnectedEconomy™ Index rose 0.7% quarter over quarter, with upticks for six of the 11 countries we study, marking the second consecutive quarterly increase. This quarter's deceleration versus the 1.2% increase in Q2 — heavily driven by rebounds in travel activities after pandemic-related disruptions — should not be taken out of context. This quarter, our data highlighted a more sustainable and fundamental driver behind the steady increase in digital transformation: Consumers are conducting more of the 37 measured activities on a daily basis as digital tools continue to take center stage in their lives.

## Methodology

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The Q3 ConnectedEconomy™ Index was built using data collected from 30,174 consumers across 11 countries from Aug. 10 to Sept. 16. How The World Does Digital: Different Paths To Digital Transformation is the third edition in a continuing series of studies examining global consumers' shift from an analog to a digital-first lifestyle.

The ConnectedEconomy™ Index measures consumer engagement in 37 key activities across the 10 pillars of the ConnectedEconomy™, representing key parts of consumers' daily routines. The countries in our study include the United States, the EU-5 (France, Germany, Italy, the Netherlands and Spain), the United Kingdom, Brazil, Australia, Japan and Singapore, which account for 50% of the global GDP. Each national sample subset was census-balanced to mirror the current population in key demographic areas, allowing us to gauge the progress of digital transformation both within and between countries.

**How The World  
Does Digital**



# ABOUT

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## PYMNTS

**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.

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