The Balancing Act Between Consumers and Merchants in the Digital Payment Age.

Lately, there’s been a give and take between consumers and merchants. As consumers want to use new technology to make payments, merchants have focused on how to best meet those demands. To shed light on where consumers and merchants stand in this increasingly digital age, we consulted consumers as well as 200 U.S. merchants of varying sizes and retail segments.*

### Consumer Profile

- **76%** have used a mobile device to purchase goods or services
- **69%** have used rewards program apps to collect and redeem points
- **53%** have used one-click checkout service to make purchases through an app or on a mobile website
- **28%** have used an NFC wallet to complete an in-store purchase
- **44%** have used a brand’s mobile app to complete an in-store purchase

### Merchant Profile

- **62%** currently have an e-commerce website
- **46%** offer mobile coupons or other offers
- **97%** either have a pay button—or plan to add one on their mobile app—within next 12 months
- **52%** accept NFC-based mobile wallets (e.g., Apple Pay)
- **36%** accept chip cards

### What Consumers Are Demanding

Consumers with smartphones have strong opinions about what is the most important factor in a mobile payment app

- Secure storage of their information: **48%**
- Overall ease of use: **48%**
- Acceptance both in-store and online: **31%**
- Store coupons, loyalty cards and deals: **23%**

### What Merchants Are Hearing

Over the past year, merchants have seen a major shift in how consumers want to shop and pay

- Have seen a call for NFC-based mobile wallets: **45%**
- Have seen a higher demand for mobile coupons: **36%**
- Have witnessed an increase in mobile loyalty: **35%**

#### Why Merchants Are Taking the Next Step

- 3 out of 4 want to meet customer demand
- More than half want to improve security and decrease fraud

To find out how Discover® Digital Exchange (DDX) can help forward-thinking digital players thrive in today’s world, download your copy of Mobile Commerce Readiness: A merchant and consumer perspective.