



What do your customers prefer: Safety or experience?

Trust is a tightrope: Shoppers want seamless online experiences; easy enough to keep them engaged, yet secure enough to protect them from fraud. **The result?** Businesses are left with a nearly impossible balancing act.

All statements, unless otherwise indicated, are derived from *The common good: Creating an ecosystem of transactional trust*, a 2025 market research report from Vanson Bourne and commissioned by Mastercard.

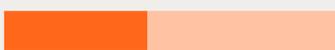
Consumers want shopping to be fast and fuss-free...

85%

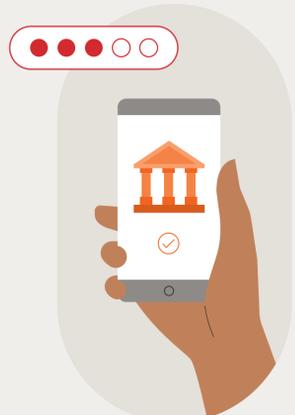


of consumers would give their email address when creating an account to make a purchase online.

43%

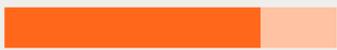


but only 43% would re-enter the same information when completing a transaction.



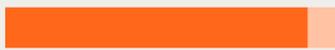
but security remains their top priority.

77%



of consumers prioritize security over speed when shopping online.

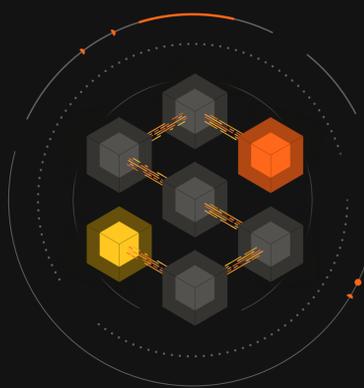
91%



of consumers would consider not using a company altogether if they experienced fraud while making a purchase.

The role of data sharing in securing online transactions

The good news? Consumers are willing to share more data when shopping online to help prevent fraud — as the recent study found. With more consumer permissioned data, merchants and issuers can data share, exchange and create an ecosystem where every transaction is secure, safe and simple.



Understand customer needs

Different demographic groups often have different e-commerce preferences.

- Gen Z is nearly 2.5x more likely to prefer speed above security in online experiences compared to Baby Boomers.



Expand data sharing efforts

Lack of data sharing can lead to false declines or increased fraud.

- Over 60% of issuers share transaction data beyond mandatory requirements, while only 30% of merchants do so.

Deploy new technologies

Streamline payments to reduce the need for customers to re-enter information.

- The average length of a checkout process on e-commerce websites is 5+ steps.¹



Grow revenue and loyalty

Additional consumer insights can help reduce abandonment and build trust and loyalty.

- Organizations can recover \$260b in abandoned orders through better checkout flow and design.²



[Learn more](#)

Visit our website to learn more about how to deliver seamless and secure customer experiences.

Sources:

1. Sellers Commerce, 2024
2. Baymard Institute, 2025

