

ARE CONSUMERS READY FOR A DIGITAL REVOLUTION?

CONSUMERS ARE SLOW TO CHANGE THEIR BEHAVIOURS REGARDLESS OF TECHNOLOGY OR PLATFORM

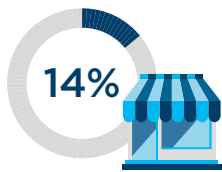


Beacon technology and location-based offers get a lot of press but are they driving mobile offer downloads and digital engagement?

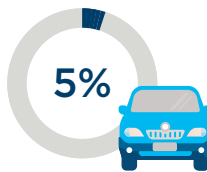
Not currently, but it is early days...

80% OF COUPONS/OFFERS IN EUROPE ARE DOWNLOADED AT HOME

suggesting that it's not shiny new in-store technology that drives engagement with mobile offers but traditional weekly budget planning



Downloaded In-Store/Restaurant



Downloaded Travelling to In-Store/Restaurant



If retailers hope to shift the conversation from home to in-store they need to put the customer first and understand planned purchases versus impulse buys

Speaking of uptake, HOW ARE MOBILE PAYMENTS DOING?

31% OF EUROPEANS

are likely to use a digital wallet, so take-up is improving

5% INCREASE from 2014

Italy 47%
↑ 11%

Spain 39%
↑ 9%

UK 26%
↑ 3%

France 22%
↑ 1%

Germany 22%
↑ 1% from 2014



Uptake is higher in Spain likely due to a very high smartphone adoption rate

Spain 91%

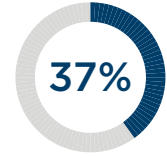
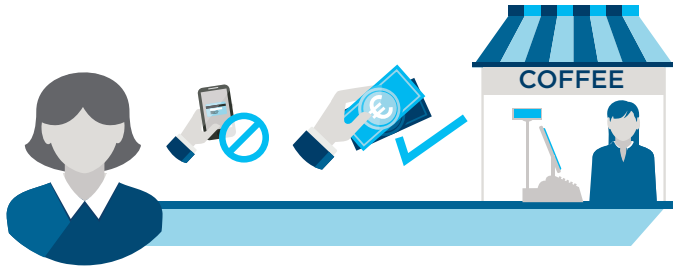
Italy 83%

Germany 77%

UK 75%

France 72%

Reasons for not using a digital wallet are partly based on trust



Prefer to use cash or debit partially because they don't trust that their data will be secure

PREFER CASH OR DEBIT



31%



32%



41%



42%



48%

DON'T TRUST TECHNOLOGY



22%



22%



25%

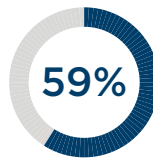
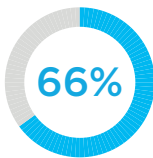
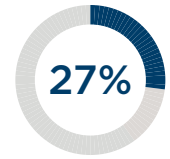
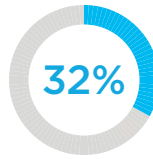


25%



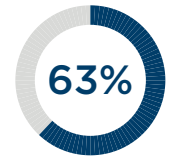
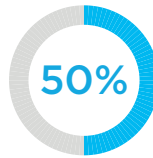
24%

With regard to using digital wallets, WOMEN ARE MOST LIKELY TO SAY THEY'RE WORRIED WHAT WOULD HAPPEN IF THEY LOST THEIR PHONE



but also MORE LIKELY TO USE ONE TO STORE LOYALTY CARD INFORMATION OFFERS AND REWARDS

WHILST MEN HAVE ROUGHLY THE SAME UPTAKE RATE, THEY'RE MUCH MORE LIKELY TO USE THEIR DIGITAL WALLETS FOR CASHLESS PAYMENTS



ONCE AGAIN COMFORT TRUMPS SECURITY AND CONVENIENCE IN TECHNOLOGY

Understand that not all customer segments or markets are created equal and pick your platforms accordingly

What's the takeaway?

Knowing where and when customers are open to engaging on their mobiles could dramatically increase program take-up for brands and help them deliver better experiences for their customers where and when they want them most