worldpay
from FIS

mobile payment
journey

How to optimise your payment experience for mobile

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01

The Mobile Payment Journey

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It's estimated that by 2021 smartphones will outnumber humans*. Shoppers are increasingly moving toward their mobile to shop – mainly fashion and electronic products.

Major retailers are investing in mobile technologies, recognising that the pay-off for converting a shopper can be substantial.

Though brands spend significant amounts on marketing strategies to get shoppers to download their app or use their mobile site, ultimately, the sale happens when they pay.

We asked 16,000 smartphone users in 10 markets how they like to shop online, identifying their pain points and habits to give a broad vision of what retailers need to know about app-based and mobile shopping.

Is enough attention being given to payments as part of the journey?

In this report series, we'll share insights on how to optimise the mobile payment journey, explaining what shoppers expect on a country-by-country level and how the top players in the retail industry make the most of the mobile opportunity.

*CCS forecast, https://www.cbronline.com/mobility/smartphones/smartphones-humans-2021-according-report/
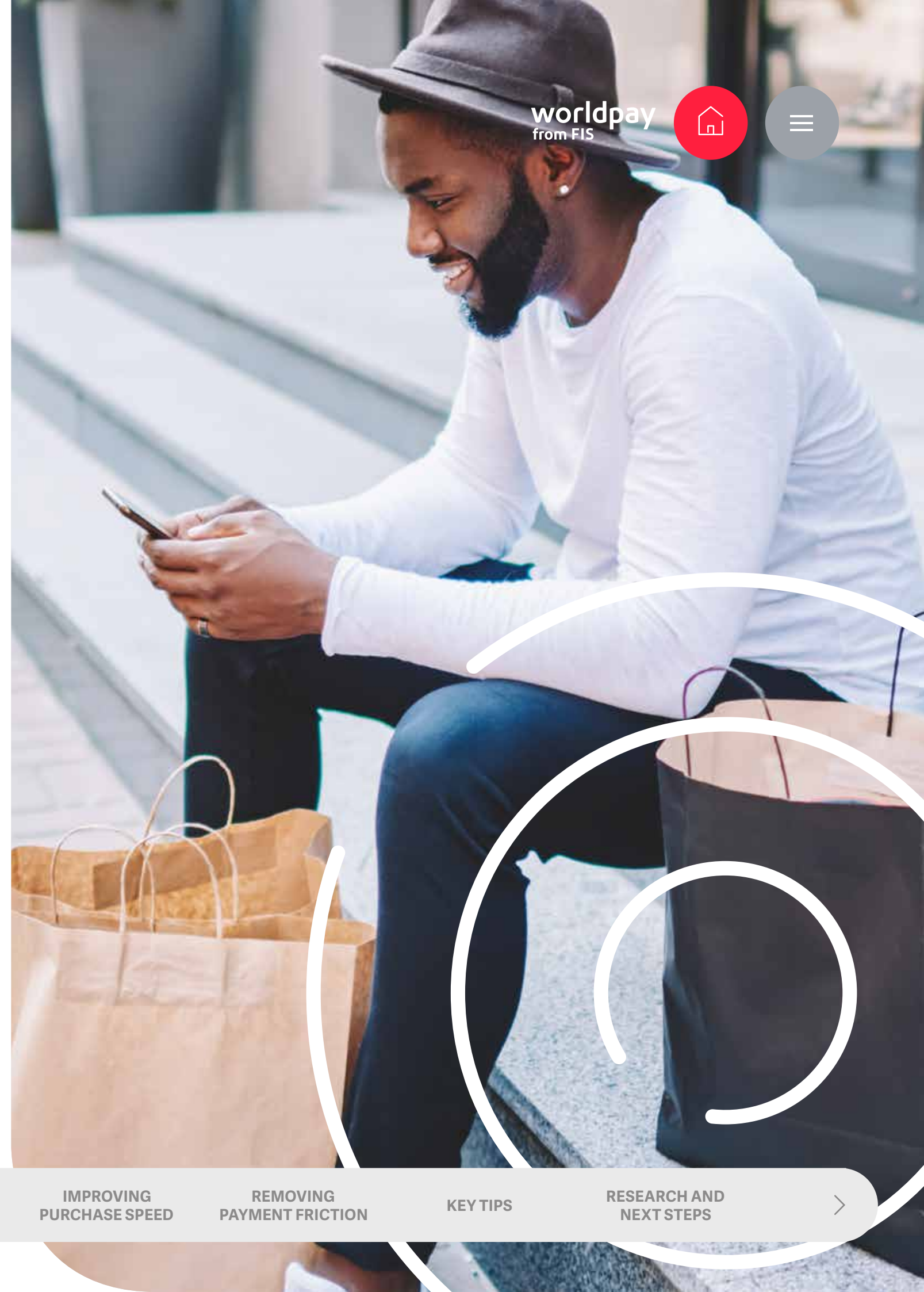
02

Learning from app experiences

To deliver the best mobile experience, it's not enough to just have a mobile-optimised website. 47% of shoppers told us that if a retailer doesn't offer a good mobile experience they'll go to a competitor.

Are you giving your shoppers what they want?

If you're not prioritising a transactional app for your brand, you're not putting your best face forward.

Shoppers in the markets we surveyed showed an increasing trend toward the use of mobile apps over a mobile browser, with 68% saying their last purchase was made using an app.

Even more importantly, 19% of shoppers said they won't buy from a retailer which doesn't have an app.

When asking shoppers why they prefer to pay in-app, the 3 top reasons given were speed (46%), they're more user-friendly (36%) and because their payment details are saved (23%).

Compare to those that bought on a mobile website, rather than in-app. Though speed is again a huge driver (26%), only 18% think mobile buying is more user friendly than the alternatives. And another 18% said they bought on a mobile website because they didn't have a choice!

Retailers need to think about the user experience of apps to increase mobile conversion.

How to get shoppers to download your app:

- Offer discounts, loyalty schemes and exclusive offers to give shoppers an incentive to download

- Make it free

- Engage with your shopper on a regular basis by creating experiences and content to bring the shopper back

19%
OF SHOPPERS SAID THEY WON'T BUY FROM A RETAILER WHO DOESN'T HAVE AN APP

THE MOBILE
PAYMENT JOURNEY

LEARNING FROM
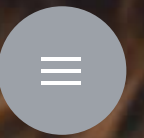APP EXPERIENCES

BUILDING
ON TRUST

GETTING
PERSONAL

IMPROVING
PURCHASE SPEED

REMOVING
PAYMENT FRICTION

KEY TIPS

RESEARCH AND
NEXT STEPS

03

Building on trust

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Our research revealed that 72% of shoppers would only download an app from brands they trust. Retailers must look at ways to build trust with the shopper.

First impressions count, and a shopper's first impression of your app is on the app store. A healthy star rating from existing users can entice new users to trust the app.

Retailers can also use the app description to tell shoppers that their preferred payment type is available, as 24% of shoppers said they dropped out in the last 12 months because their payment method of choice wasn't available.

Transaction security also plays a big role in building trust. 40% of mobile shoppers said the main reason they would stop a purchase would be if they felt the mobile app didn't have sufficient security measures in place.

And 17% dropped out from a mobile purchasing journey in the last 12 months solely because of security concerns.

Retailers can build trust from the homepage, meeting shoppers' expectations when it comes to security, particularly on mobile apps.

61% said they would expect to see digital security logos upfront during app startup. And 24% dropped out in the last 12 months because their preferred payment method wasn't available.

Post-purchase security is also key to building trust – 75% of shoppers expect to receive an email, and 47% expect to receive a text confirming their transaction.

Tips for building trust:

- Add ratings and payment information on the app store description

- Offer familiar payment methods and security logos on the homepage

- Confirm the purchase with an email or text

61% OF SHOPPERS SAID THEY WOULD EXPECT TO SEE DIGITAL SECURITY LOGOS UP FRONT DURING APP STARTUP

04

Getting personal

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Shoppers are now accustomed to finding the product they want, when and how they want it – and quickly. To achieve this, retailers need to create shopping experiences targeted toward the individual customer by utilising shopper data.

Even though tailored recommendations and individualised shopping experiences are common practice, 17% of shoppers still say they don't want to save their personal details due to concerns over sharing sensitive data. This is even more common in developing countries, or for example in Russia where 28% had reservations.

So how can retailers gather the information they need to offer the expected experience and still alleviate security and data concerns? Build user profiles into your shopping experience to store personal details for mobile and app-based browsing.

So many retailers have taken this route that it's become an expectation for shoppers using an app or mobile website. 57% of shoppers say they want to store payment details to make repeat purchases quicker and easier. Convenience rates so highly that 23% of shoppers would not buy more than once from a retailer if there wasn't functionality in place for payment details to be stored.

This is even more important when selling food, as 19% of shoppers buy them once a week or more, as well as clothes, as 31% of shoppers buy them every one to three months.

With preferences stored, app experiences are more targeted, meaning shoppers can be exposed to relevant products and they can go from browse to buy in a matter of seconds.

Did you know that 50% of global shoppers prefer to see purchase confirmations by email? Except in China and South Korea, where text communications are the method of choice - 25% and 22% respectively.

57% OF SHOPPERS SAY THEY WANT TO STORE PAYMENT DETAILS TO MAKE REPEAT PURCHASES QUICKER AND EASIER

Tips for personalising the mobile shopping experience:

- Give shoppers the choice to set up a user profile and save payment credentials

- Reduce the information request and auto-fill as much as possible

- Personalise the communication channel by country

05

Improving purchase speed

—

92% of shoppers rate their experience as being good on mobile. When asking them why, speed and functionality rated highly.

So what do shoppers value the most when it comes to quick checkout?

64% of shoppers say they want to save their personal details to make it quicker next time and 28% say that they don't want to re-enter their details again.

Nearly half of all shoppers say they'd like to use biometrics to make the payment quicker.

Shoppers are becoming increasingly familiar with the concept of fingerprint scanning and facial recognition. Retailers can capitalise on this by offering biometric-enabled eWallets to help reduce the number of steps through checkout.

Drop outs are highly influenced by purchase speed. Additionally, when asked why else they dropped out, 19% of shoppers said they had to enter too much information, while 12% said it was due to re-directs.

This goes to show the consequences can be fatal when navigation doesn't work properly.

Fractured navigation also featured as the top reason a buyer would drop out in the future - with 52% saying they wouldn't buy from a retailer if redirected at payment.

Tips for increasing purchase speed:

- Use auto directs on mobile so shoppers can only access the mobile site

- Try to avoid re-directs and if not possible, make sure they go to mobile-optimised pages only

- Offer eWallets, especially those which are biometric enabled

52%
OF SHOPPERS SAY THEY WOULDN'T BUY FROM A RETAILER IF REDIRECTED AT PAYMENT

Removing payment friction

The average shopper has multiple apps, covering a wide range of interests. However, 71% have between only 1 and 4 retail apps which take payments. The majority of these require passwords to access user profiles, or to complete a purchase.

Shoppers are faced with creating and remembering countless log-in details. And if payment credentials are not stored, they need to use a small screen to enter all the payment details.

Unsurprisingly, 23% of shoppers will stop a mobile purchase if they have to enter all their payment details. They're eager for safe, frictionless ways to pay, while still maintaining an element of control.

This is even more prominent in India and South Korea, where 30% of shoppers will drop out.

Did you know, 66% would like to receive a notification if their payment details are out of date.

To avoid these stumbling blocks, we found that 47% of shoppers globally want to use biometrics to make the payment quicker, with 58% believing it will provide a greater level of security.

Tokenised card details stored by merchants keep users from re-entering them each time they want to buy. Additionally, biometric data allows purchases to be authorised faster via a fingerprint, an iris scan or facial recognition.

It's clearly beneficial to automate payments and make them invisible, but so is the importance of providing some control to the shopper. This is what we call a translucent payment.

If retailers reassure shoppers that they retain an element of control, the pay-off can be huge – with shoppers spending more, more often.

23% OF SHOPPERS WILL STOP A MOBILE PURCHASE IF THEY HAD TO ENTER ALL THEIR PAYMENT DETAILS

The benefits of invisible payments to retailers are clear:

- Use card tokenisation and biometric authentication to create less friction

- Implement one-click solutions to make transactions quicker

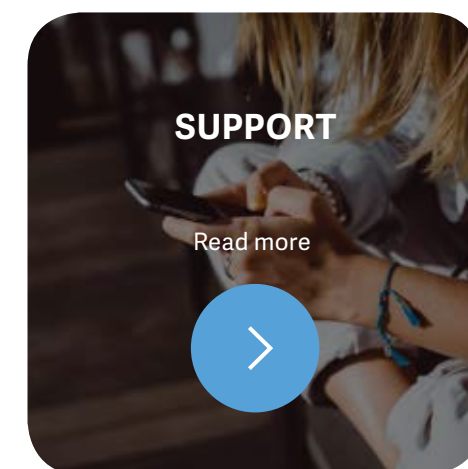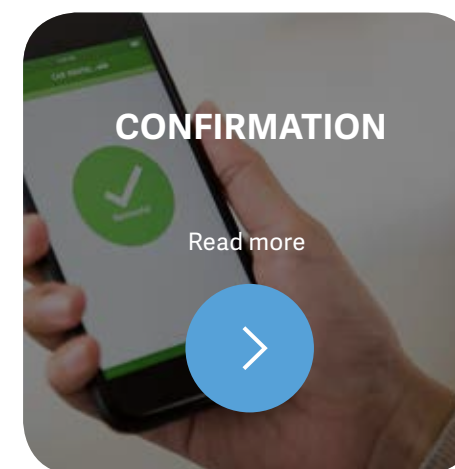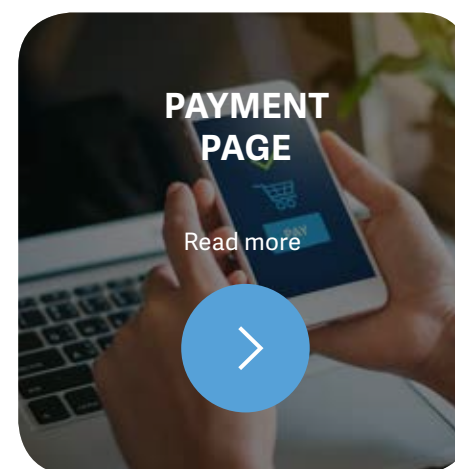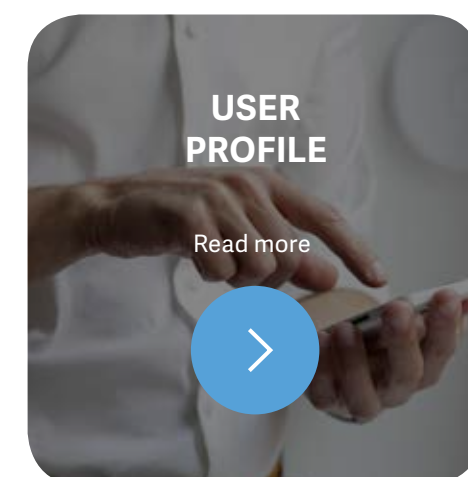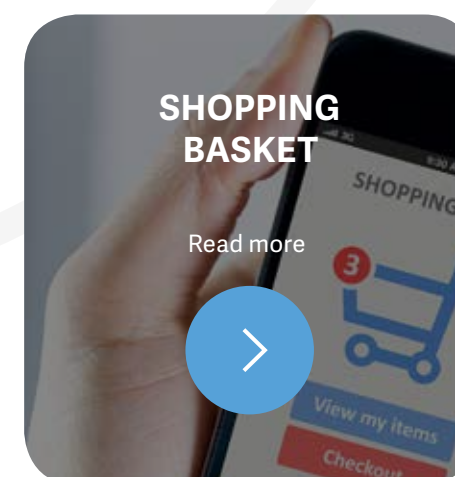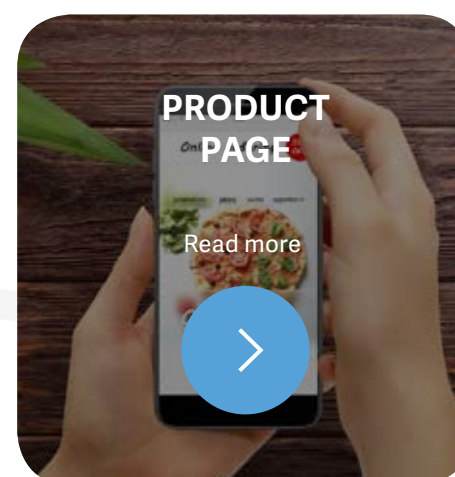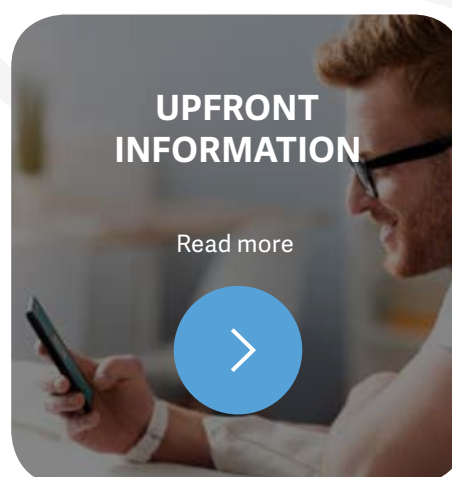- Let the shopper know when their stored details are out of date

07

Key tips

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Retailers need to step up their game around performance on mobile, as many still aren't using best practices for mCommerce - both on mobile sites and apps.

Through this report we've covered some of the main topics that you need to address when creating the perfect mobile purchasing experience.

UPFRONT INFORMATION

Read more

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PRODUCT PAGE

Read more

>

SHOPPING BASKET

Read more

>

USER PROFILE

Read more

>

PAYMENT PAGE

Read more

>

CONFIRMATION

Read more

>

SUPPORT

Read more

>

Click on the various mobile payment journey stages to find out more →
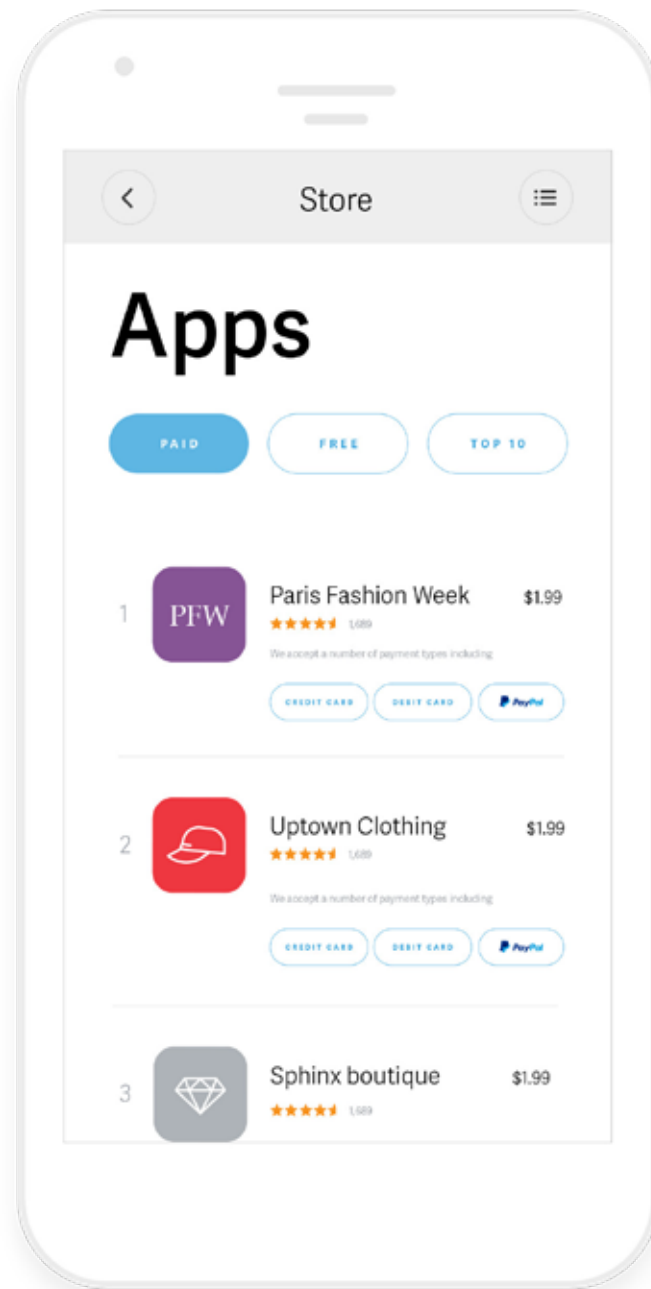
1/7 ⬭ ◯ ◯ ◯ ◯ ◯ ◯

Upfront information

1

Show which payment methods you accept and security logos on your mobile site homepage and app

2

Display additional cost, return and delivery information upfront to reassure customers of any security concerns

THE MOBILE
PAYMENT JOURNEY

LEARNING FROM
APP EXPERIENCES

BUILDING
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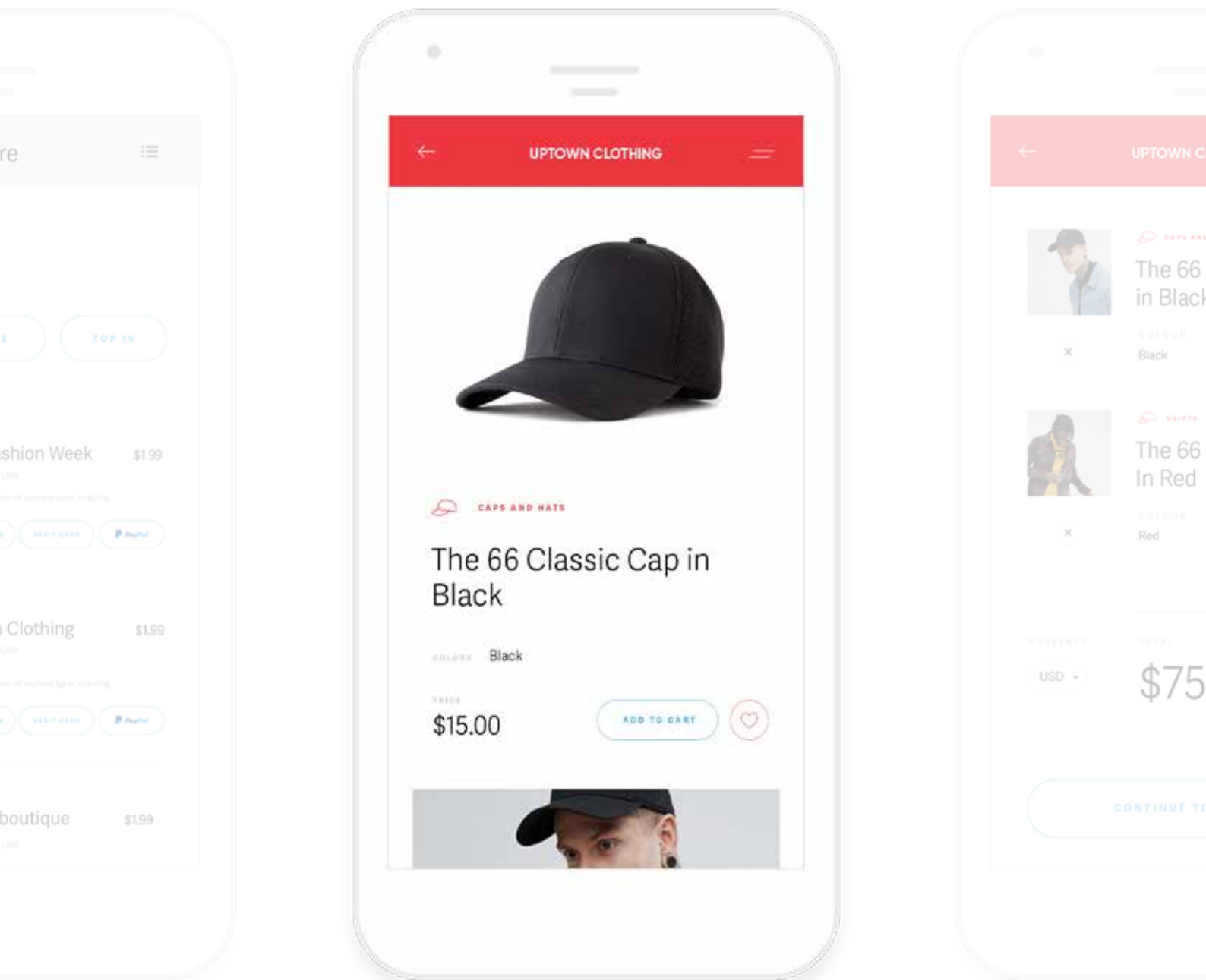
REMOVING
PAYMENT FRICTION

KEY TIPS
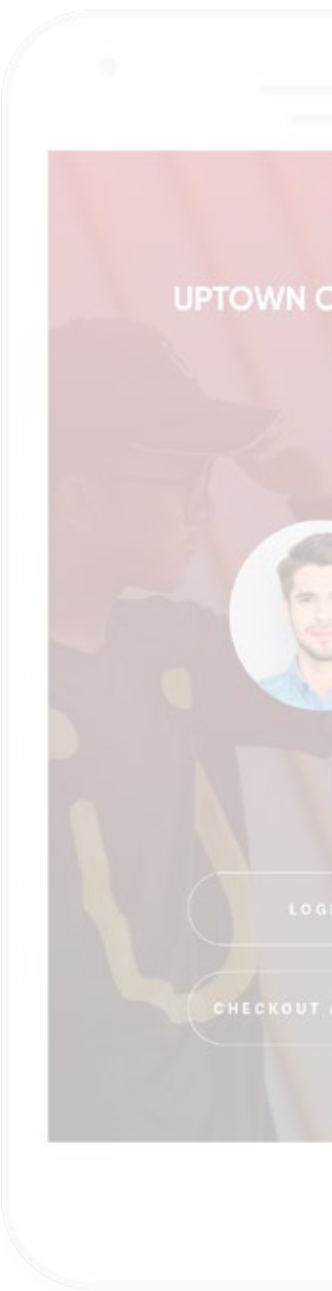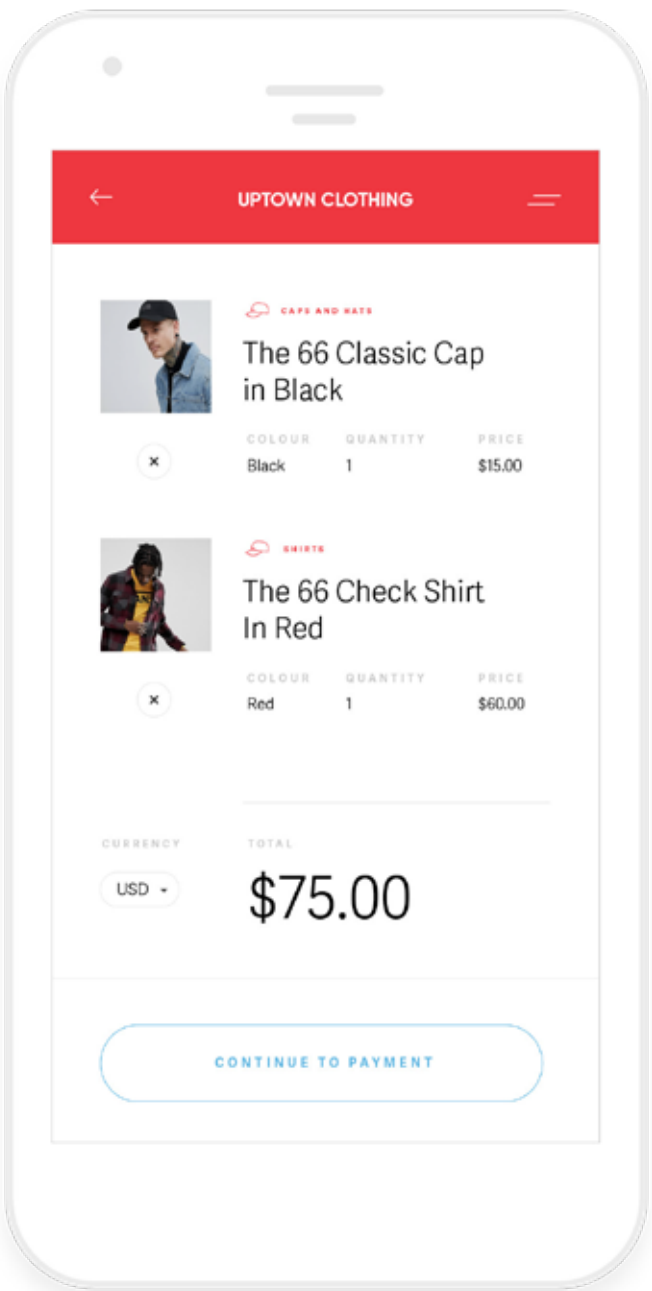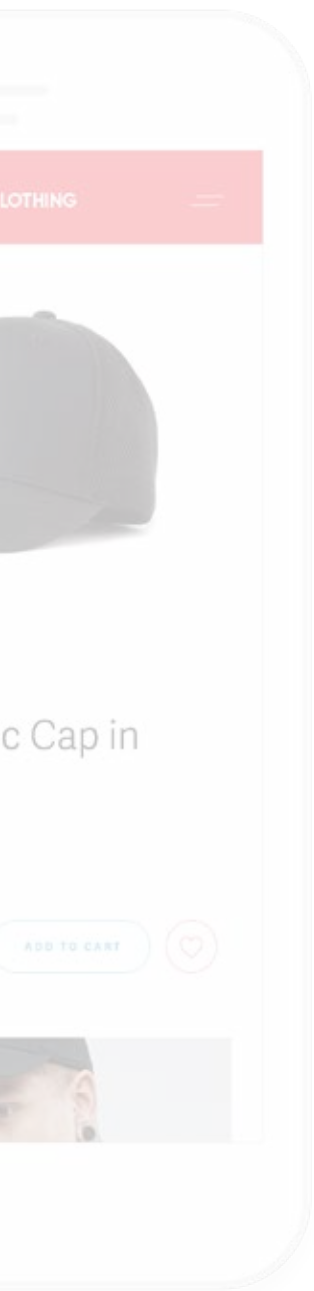
RESEARCH AND
NEXT STEPS

Product page

1

To accommodate the limited screen space, use clickable universal information icons to provide additional information around prices, taxes and payments

2

Be upfront with pricing and avoid adding extra fees in a sneaky way

mobile payment
journey

Shopping basket

1

Have an option to show full cost breakdown and cost descriptions

2

Show the order total before entering card data

UPTOWN CLOTHING

CAPS AND HATS

The 66 Classic Cap in Black

COLOUR	QUANTITY	PRICE
Black	1	$15.00

SHIRTS

The 66 Check Shirt In Red

COLOUR	QUANTITY	PRICE
Red	1	$60.00

CURRENCY | **TOTAL**
USD ▾ | **$75.00**

CONTINUE TO PAYMENT

THE MOBILE PAYMENT JOURNEY | LEARNING FROM APP EXPERIENCES | BUILDING ON TRUST | GETTING PERSONAL | IMPROVING PURCHASE SPEED | REMOVING PAYMENT FRICTION | **KEY TIPS** | RESEARCH AND NEXT STEPS

User profile

1

Give shoppers the choice to set up a user profile and save payment credentials
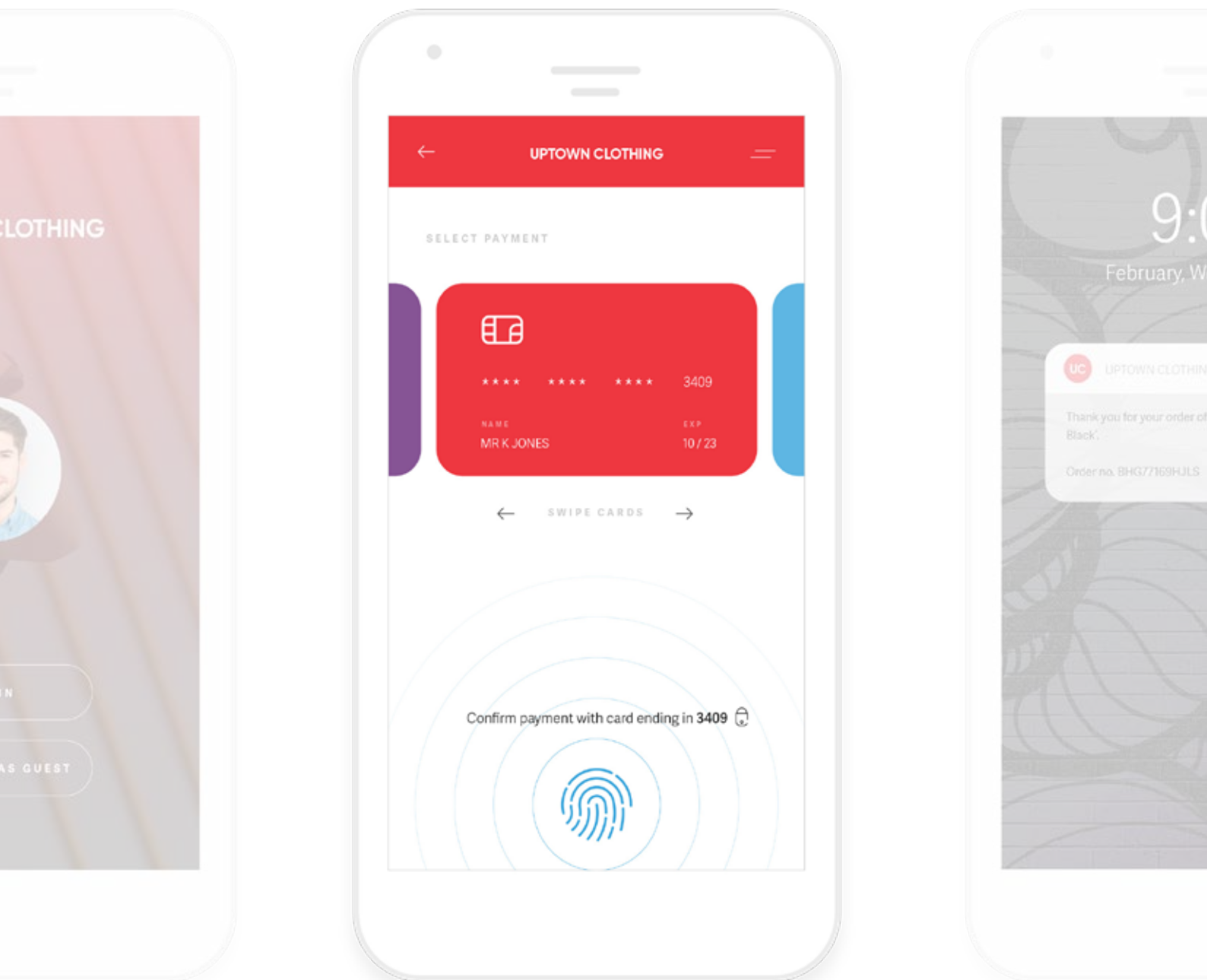
2

Make account registration optional by offering a guest checkout option

3

Place guest checkout at the top of the page, collapse fields and descriptions in an accordion layout

4

If you offer a "Save your password" option on your mobile app, make sure the "Saved payment options" section is password-protected to safeguard your users' sensitive data

5

Ensure users can see the payment types they used to buy within their user profile
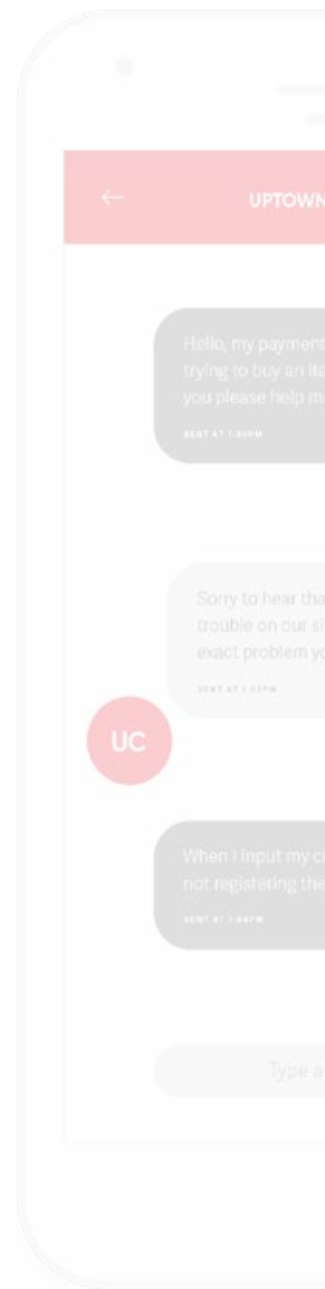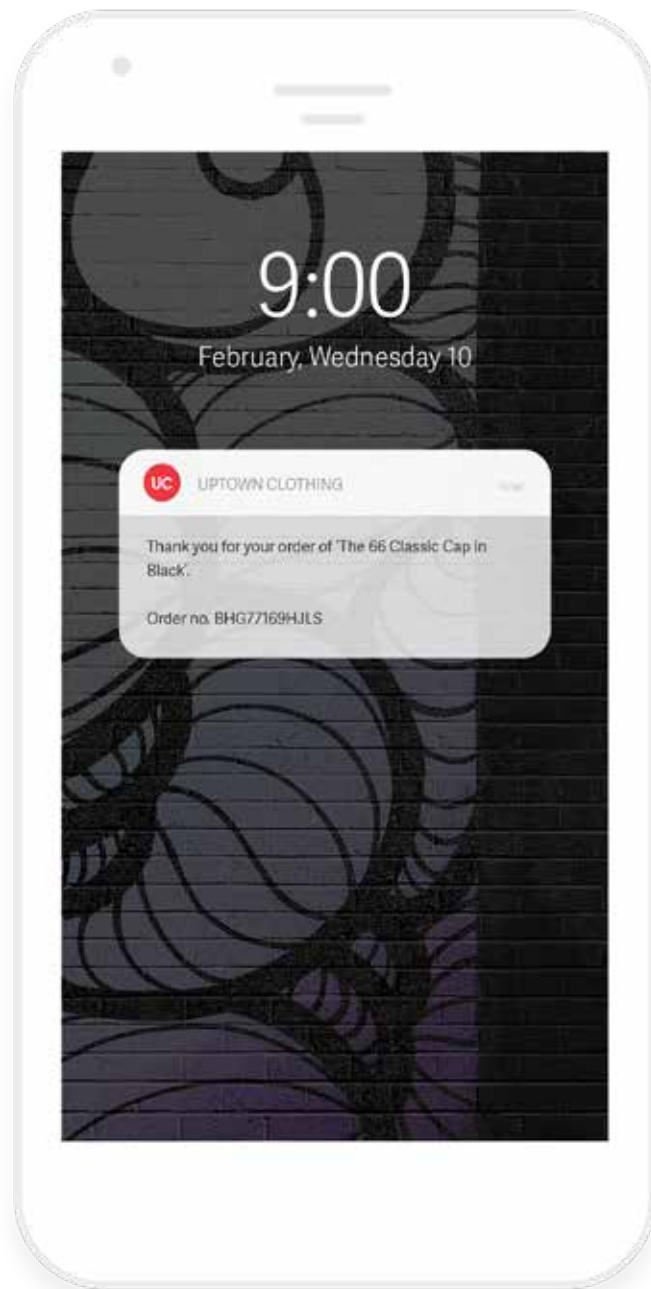
UPTOWN CLOTHING

Classic Cap

Check Shirt

LOGIN

CHECKOUT AS GUEST

SELECT PAYMENT

MR K JONES

SWIPE

Confirm payment wit

Payment page

1

Auto detect the card type based on their card number, and addresses based on post codes

2

Use geo-targeting to replace country drop downs

3

Clearly indicate which fields are required and optional

4

Format card, expiry and CV2 fields based on the card

5

Disable auto correct on address and email fields

6

Have systems which auto update expired cards

7

Offer local payment methods suitable for each market

8

Use tokenisation and biometric authentication to create less friction

9

Implement one-click solutions to make transactions quicker

10

Offer eWallets, especially those which are biometric enabled

UPTOWN CLOTHING

SELECT PAYMENT

**** **** **** 3409

NAME
MR K JONES

EXP
10 / 23

← SWIPE CARDS →

Confirm payment with card ending in **3409**

THE MOBILE PAYMENT JOURNEY

LEARNING FROM APP EXPERIENCES

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KEY TIPS

RESEARCH AND NEXT STEPS

Confirmation

1

Provide a confirmation summary which is sent by email or text

2

Provide reservation summary to pick up in-store by email or text

9:00
February, Wednesday 10

UC UPTOWN CLOTHING

Thank you for your order of 'The 66 Classic Cap in Black'.

Order no. BHG77169HJLS

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mobile payment journey
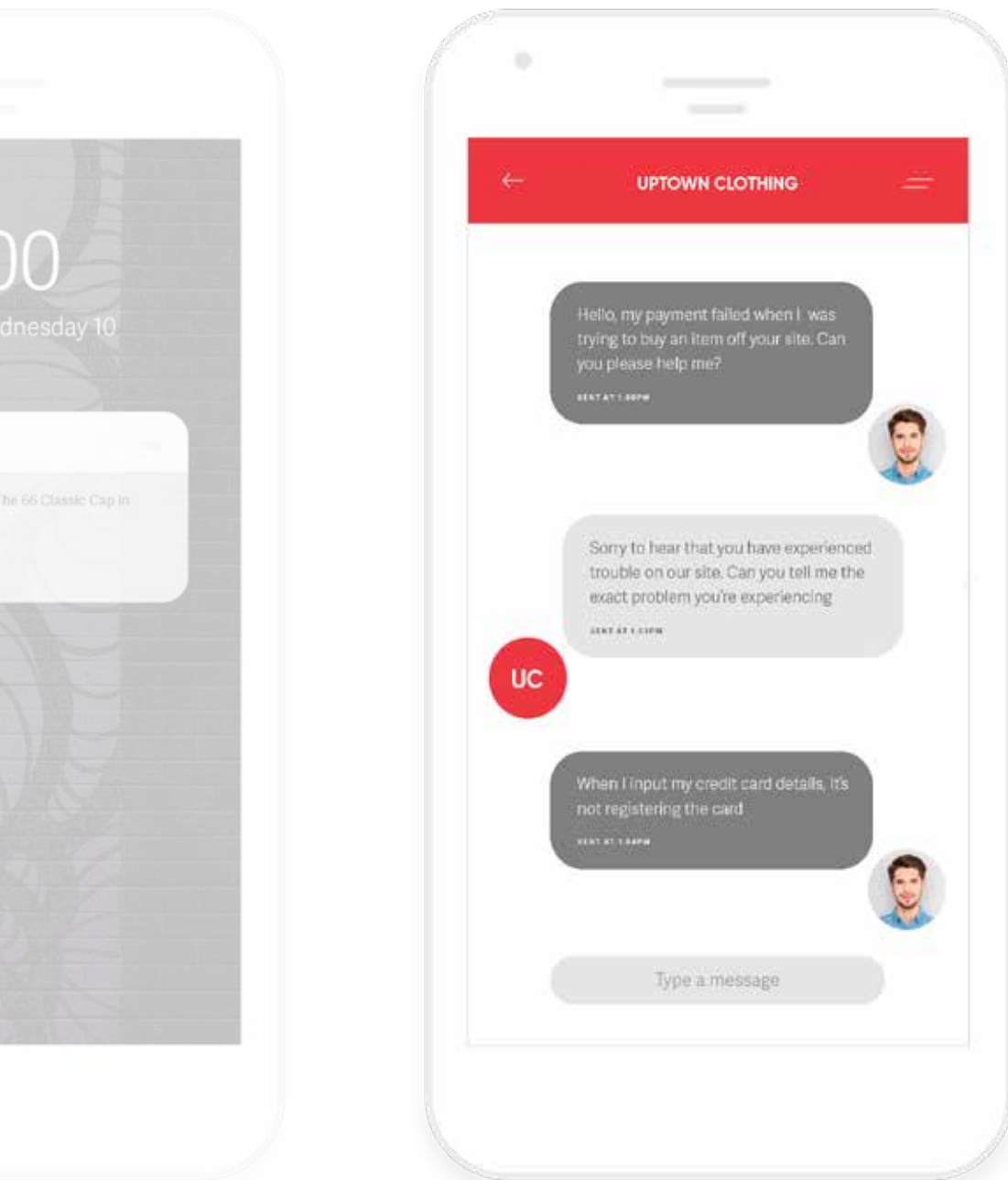
Support

1

Provide detailed error messages if a payment fails, so your customer understands if and why the transaction didn't go through

2

Train your support staff on the payment process across all channels, including mobile live chat, so they can answer questions on the spot

3

Add a robust FAQ section to your mobile website and mobile app so the user doesn't need to move from one channel to another to get the information they need

08

Research and next steps

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About this research

Worldpay carried out research in partnership with Opinium Research LLP, surveying 16,000 smartphone users in 10 countries. Research was conducted in the UK, US, Germany, Brazil, China, Japan, Australia, South Korea, Russia and India to discover payment preferences on mobile for retail, travel, digital content and gaming purchases.

We surveyed a diverse range of shoppers to find out about their mobile payment experiences and what would encourage them to hit the deposit button. In this report series, we will share insights on how to improve your mobile payment journey, what shoppers expect and what top brands in the retail sector are doing to make the most of the mobile opportunity.

About Worldpay

Worldpay is one of the world's leading payment providers. Driven by technology, our products and services are used by over 1.2 million customers globally.

Worldpay enables businesses large and small to take card payments online, in-store, via telephone and on the move.

Find out more at:

www.worldpay.com/global

In our next report, we'll explore how shoppers in different countries perceive mobile payments – and what you can do to localise your mobile app to create the experience they expect.