The future of m-commerce
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Section one: Introduction

The growth of mobile devices has been one of the most important developments in retail over recent years. Device penetration has soared across the UK and overseas, and its impact on the retail sector is being realised. While we are no longer at the dawn of the mobile age, it will be many years before the channel reaches maturity.

The rise of m-commerce

In 2014 approximately 3% of all retail sales, by value, were made via a mobile device. This figure is set to rise to 9.1% by 2019, representing sales of just under £32bn, following growth of 231%. To put that in context, all retail sales are expected to grow by 8.1% over this period and online sales by 44.5% – making mobile the fastest growing retail channel by far.

£32bn

The expected retail sales made via mobile devices in 2019

As more devices are optimised for shopping, and consumer fears over the security of mobile retail lessen, sales will continue to bolster the wider retail market. No retail market is immune from this trend; in order to remain relevant, it is important that companies cater to the needs of the mobile consumer.

Multi-channel retail

Consumers are now able to shop wherever they are, whenever they want. Whilst this presents a vast opportunity for retailers to engage with consumers, it is not without its challenges – one of which is the increase in competition brought about by the channel. Mobile has blurred the lines between physical and online retail, presenting e-retailers with the chance to compete for sales within the territory of their physical counterparts.

Notably, the practice of ‘showrooming’ – whereby consumers visit stores to view products before purchasing online – has exacerbated competition by allowing shoppers to price-check the market in store.

Despite this trend, bricks and mortar stores can benefit from the rise of mobile sales too, with m-commerce increasing Click & Collect usage across the UK, as evidenced in our recent Last Mile report. With more people visiting stores to collect their mobile purchases, retailers have the opportunity to encourage further sales once consumers arrive in their premises.

Our research covers a sample of 221 retailers, as well as 1,500 consumers of varying ages, incomes and geographies across the UK.

By exploring the future of mobile retail, we hope to uncover both consumers’ and retailers’ attitudes towards m-commerce and highlight how retailers can find opportunities to engage with the mobile channel as its value and potential grows.

“Mobile has blurred the lines between physical and online retail.”

Richard Lowe
Head of Retail and Wholesale
The mobile landscape

Smartphone penetration has rocketed since the release of the first iPhone in mid-2007, with the number of adults owning a device rising from 14% in 2009 to 61% in 2014.

By 2019 it is expected that approximately three quarters of the adult population will own a smartphone.

Tablets – mobile devices that are not able to make phone calls or send SMS messages – have grown in popularity, with the number of owners effectively doubling every year since 2011/2012, thanks to both the growing level of innovation and an array of more affordable devices hitting the market. By 2019 tablet penetration is expected to be around 62% of the adult population.

Smartphone penetration decreases with age. While 88% of 16-24 year olds own one, only 14% of those aged 65 and over are engaging with 3G or 4G enabled devices.

Despite an increase of more affordable devices entering the market in recent years, both e-readers and tablets are skewed towards more affluent consumers, with 56% of owners in the AB category (upper-middle/middle classes), compared with 29% in the DE category (working classes).
Women typically devote more time to their mobile devices than men, with just over 40% using their mobile for three hours per day or more on weekends, compared to 30.8% of men.

Across all demographics, call and messaging remain the main priority for 93.1% of mobile device users. Internet browsing and emailing are the next most popular actions with 74.6% of consumers using their devices for this purpose. 35.9% of users are shopping (including browsing) on their mobile devices, emphasising that retailers have the potential to engage with a large audience via mobile channels.

Despite being the least popular activity, it is encouraging to see that around 1 in 10 mobile device users are making mobile payments, highlighting how such new technology is already being adopted.

46.7% of consumers complain of signal problems when using their mobile, with around 28% experiencing problems with app compatibility and usability. Over 50% of mobile users consciously minimise the amount of data they are using on their devices. With consumers trying to cut back on data usage, free Wi-Fi spots are in demand and retailers could benefit from providing reliable Wi-Fi connections in-store, as well as user-friendly apps, in order to encourage greater uptake amongst their mobile consumers.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calls and messaging</td>
<td>93.1</td>
</tr>
<tr>
<td>Internet/email</td>
<td>74.6</td>
</tr>
<tr>
<td>Timekeeping</td>
<td>64.5</td>
</tr>
<tr>
<td>Taking photographs</td>
<td>61.9</td>
</tr>
<tr>
<td>Entertainment</td>
<td>57.9</td>
</tr>
<tr>
<td>Shopping (including browsing)</td>
<td>35.9</td>
</tr>
<tr>
<td>Banking</td>
<td>33.2</td>
</tr>
<tr>
<td>General domestic purposes</td>
<td>23.2</td>
</tr>
<tr>
<td>Booking tickets</td>
<td>18.6</td>
</tr>
<tr>
<td>General education purposes</td>
<td>16.4</td>
</tr>
<tr>
<td>General business purposes</td>
<td>11.5</td>
</tr>
<tr>
<td>Mobile payments</td>
<td>10.7</td>
</tr>
</tbody>
</table>

23.7% of 18-24 year olds use their mobile devices for seven hours or more per weekday, compared with only 1.2% of those aged over 65.
The value of mobile

Sales made by mobile devices are set to reach around £53.6bn by 2024, which would equate to 13.7% of all retail spend in that year.

Mobile sales can be split into two different categories: direct sales, which are sales made directly from a mobile device; and indirect sales, which are sales made via a different channel but influenced by a mobile channel somewhere within the customer’s purchasing decision. When direct and indirect sales are combined, the influence of mobile has a greater impact, accounting for around £28bn of retail spend in 2014.

By 2024 mobile-influenced spending is predicted to reach £112bn, meaning that almost half of all retail sales will involve a mobile device.

Growth from tablets

Tablets generate more than double the proportion of mobile sales represented by smartphones, despite fewer consumers owning one. Their larger screens make these devices ideal for shopping online and have provoked a trend for larger phone screens – leading to the first ever Phablet (a smartphone/tablet hybrid). As smartphone screens get bigger, their usefulness as a shopping device increases and may further bolster the value of the mobile sales channel.

Direct spending per device

<table>
<thead>
<tr>
<th>Device Type</th>
<th>2014</th>
<th>2019</th>
<th>Growth (2014-19)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mobiles/Smartphones</td>
<td>£2,882m</td>
<td>£9,901m</td>
<td>+243.5%</td>
</tr>
<tr>
<td>Tablets</td>
<td>£6,522m</td>
<td>£21,660m</td>
<td>+232.1%</td>
</tr>
<tr>
<td>E-readers</td>
<td>£262m</td>
<td>£429m</td>
<td>+64.1%</td>
</tr>
</tbody>
</table>
Spending across m-commerce sub-sectors

As perhaps expected, m-commerce sales are highest across entertainment and books, where mobile devices account for 17.1\% of sales.

Given the already high penetration in the entertainment and books category, growth is expected to be relatively subdued in coming years, compared with other retail sectors.

Food and grocery shopping claims the biggest proportion of mobile expenditure, with £2.6bn spent via mobile devices in 2014 and £8.8bn forecast for 2019. The convenience of being able to shop and build orders on the go means that mobile devices are likely to be the principal driver of online growth in this sector over the next five to ten years.

Even the clothing and footwear sector, where consumers usually prefer the in-store experience, will benefit from the growth of mobile commerce. This sector may even be one of the fastest growing sectors, given that the highly visual nature of mobile devices makes them ideal for browsing the fashion aisles. M-commerce also lends itself well to impulse purchasing, which is arguably most prevalent in the clothing sector.
Section two: Mobile consumers

77.7% of consumers aged 25-34 shopped using a mobile device last year, compared with just 43.5% of those aged 65 and over.

The age gap is even more obvious among smartphone users specifically, with just 18.8% of those aged 65 and over using their device to shop – compared with more than two thirds of 25-34 year olds.

London has the highest proportion of mobile consumers at 56.3%, whilst Northern Ireland has the fewest of all UK regions with only 35%.

Shopping via a tablet device shows a more varied distribution in terms of age, but also has the strongest skew in terms of affluence, with a notably higher proportion of ABs shopping via a tablet than DEs.

The number of tablet shoppers in London, the East Midlands, Scotland and Northern Ireland is more than 10% above the national average, with Northern Ireland boasting the highest proportion at 45%. Yorkshire and Humberside has the lowest number of users, with just over a quarter (26.3%) using a tablet to carry out m-commerce activities.
Consumer habits

Over half of mobile shoppers (57.7%) browse or research products at least once a week using mobile devices, and 25.1% purchase goods.

The home is the most common place for consumers to engage with m-commerce, with 83.1% of shoppers choosing to do so at home. ‘Second-screening’ is now commonplace, with more consumers shopping whilst watching television (57.8%) than in any other situation or location. Just under a third shop on their mobile during working hours, whilst 17.3% of mobile shoppers do so in cafés and restaurants while out and about.

Across all shopping-related activities, browsing for fun and general interest is the most popular activity carried out on all mobile devices. Price checking and researching product details are also more common than actually purchasing products, again highlighting how many consumers may be using mobile devices for ‘showrooming’.

From browsing to shopping

When the habits of tablet and smartphone owners are analysed aside from all consumers, tablets shine through as the preferred device, especially when it comes to making purchases. In fact, more than twice the proportion of tablet owners made a purchase using that device in the past year (42.9%) compared with 18.6% using a smartphone.

Shopping via a mobile device peaks in the evening (between 8-10pm), with 43.3% of consumers logging on during this time and 27.4% doing the majority of their shopping at this time. Another smaller peak occurs at lunchtime, when 26.3% engage with m-commerce before spending slows slightly in the afternoon.

### Smartphone and tablet owners (%) using their device for different m-commerce activities

<table>
<thead>
<tr>
<th>Activity</th>
<th>Mobile/smartphone</th>
<th>Tablet</th>
</tr>
</thead>
<tbody>
<tr>
<td>Browsed products for fun or general interest</td>
<td>40.9</td>
<td>60</td>
</tr>
<tr>
<td>Compared and/or checked prices</td>
<td>26.1</td>
<td>50.5</td>
</tr>
<tr>
<td>Browsed products with the intention of making a purchase</td>
<td>24</td>
<td>50.8</td>
</tr>
<tr>
<td>Researched specific product details, e.g. colour, material, sizes etc.</td>
<td>20.9</td>
<td>43.2</td>
</tr>
<tr>
<td>Purchased products</td>
<td>18.6</td>
<td>42.9</td>
</tr>
<tr>
<td>Checked up on delivery information</td>
<td>16.9</td>
<td>34.1</td>
</tr>
<tr>
<td>Written a product or service review</td>
<td>7.2</td>
<td>19.6</td>
</tr>
<tr>
<td>Complained about a product or service</td>
<td>5.8</td>
<td>11.1</td>
</tr>
</tbody>
</table>

From the table, it is evident that tablets are more commonly used for purchasing products and researching specific details, whereas smartphones are used more frequently for browsing and comparing prices.
Consumer attitudes

Nearly 40% of consumers are using their laptops and desktop computers less frequently for online shopping, since the rise of m-commerce.

53% of consumers find that being able to shop on their mobile devices has led to them browsing retail websites more than they used to – leading to 33% making more purchases than they used to. 55.5% believe that shopping via their mobile allows them to manage their free time more effectively.

64% of 25-34 year olds predict that they will use mobile devices more regularly for shopping over the coming years – dipping to less than a third of 55-64 years olds and less than a fifth of those aged 65 and over. These figures prove that although it is important for retailers to engage with their audience on mobile channels, there is still a large proportion of the consumer audience that is yet to make the transition from more traditional methods of e-retail, which retailers will need to cater for.

Older consumers were the least likely to be satisfied with the mobile shopping experience, with those aged 55 and over rating most aspects of m-commerce lower than younger consumers – including ease of checkout process, simplicity of website navigation and online security. They were also the least likely to feel that mobile shopping provided them with a personalised customer journey, with those aged 65 and over rating this at just 5.4 out of 10.

| I am shopping less often by desktop/laptop than I used to because I use my mobile. |
|---------------------------------|----------|----------|----------|----------|----------|
| Strongly agree                  | 14.8%    | Agree    | 23.9%    | Neutral  | 6.9%     |
| Strongly disagree               | 12.7%    |          | 42.8%    |          | 15.4%    |
| Disagree                        |           |          |          |          | 15.6%    |
| Strongly disagree               |           |          |          |          | 13.5%    |

Consumers (%) attitudes towards m-commerce
Barriers to mobile retail

22.3% of those consumers who choose not to shop with a mobile device stated that they did not feel secure when shopping via a mobile.

Ease of shopping was the next most commonly cited barrier to mobile retail, with 16.5% finding m-commerce ‘too fiddly’, and 15.5% stating that mobiles don’t allow you to see the products clearly.

Older consumers were the most likely to see the impersonal nature of m-commerce as a reason for not engaging with mobile channels, with 19.1% of those aged over 65 stating that they like to have personal contact when they shop – as opposed to an average of 11.6% across all age groups.

11.6% also stated that shopping via a mobile takes too long, and 6.7% worried that shopping uses too much of a consumer’s personal data allowance. Perhaps this shows that as retailers are building their mobile channels and providing greater content, they are in fact dividing their mobile audience between those that are happy to fully engage via a mobile device, and those who see it more as a convenient, quick alternative to more conventional methods.

22.3% of those consumers who choose not to shop with a mobile device stated that they did not feel secure when shopping via a mobile.

Barriers to mobile retail cited by consumers (%)

<table>
<thead>
<tr>
<th>Security</th>
<th>Ease</th>
<th>Products</th>
</tr>
</thead>
<tbody>
<tr>
<td>I don’t like paying for products on a mobile device</td>
<td>The process of shopping on a mobile is fiddly</td>
<td>Mobiles don’t allow you to see the products clearly</td>
</tr>
<tr>
<td>22.4%</td>
<td>16.5%</td>
<td>15.5%</td>
</tr>
<tr>
<td>I do not feel secure when shopping via mobile</td>
<td>I just dislike the process of shopping via mobile</td>
<td>It is difficult to get a true feel when shopping via a mobile site</td>
</tr>
<tr>
<td>22.3%</td>
<td>13.8%</td>
<td>12.8%</td>
</tr>
<tr>
<td></td>
<td>It is easy to make a mistake when ordering on a mobile device</td>
<td>Mobile sites don’t have the full range of products</td>
</tr>
<tr>
<td></td>
<td>6.3%</td>
<td>2.2%</td>
</tr>
<tr>
<td></td>
<td>Mobile sites are poorly designed</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2.2%</td>
<td></td>
</tr>
</tbody>
</table>

Device issues

- Shopping uses too much of my data allowance: 6.7%
- I don’t really know how to use my mobile device for shopping: 6.2%
- I don’t have a good enough connection to allow me to easily shop online: 3.9%
- My mobile device is incompatible with many websites: 3.3%
- My mobile device doesn’t work very well: 3.1%

Lack of fun/engagement

- I like to have personal contact when I shop: 11.6%
- Shopping via a mobile isn’t very engaging: 7.2%
- Using a mobile takes the fun out of shopping: 6.9%

Speed

- Shopping via mobile takes too long: 11.6%
- It takes too long to enter information like addresses and card numbers: 9%
- Websites tend to be slow on my mobile: 6.6%
Section three: Retailers’ perspectives

63.1% of retailers agree that offering mobile features and facilities is essential to maintaining market share.

44.1% expect traditional desktop websites to generate a minority of sales in five years’ time. Despite these positive expectations for the future of m-commerce, 57% of retailers feel that mobile has added substantially to the cost of doing business online and 70.1% offer neither a mobile website nor a mobile app, whether that is for transactions or simply just for browsing.

Embracing mobile technology

Of the 15.8% that do have a mobile-optimised transactional website, 60% have also developed a transactional mobile app. Generally speaking, retailers that have embraced mobile technology tend to provide a rounded package of features for consumers, rather than opting for just one channel.

46.3% of retailers claim that at least some of their sales come from mobile devices. Given that only 29.9% of retailers provide an optimised m-commerce channel, it seems that a significant proportion are aware that consumers are engaging with this via mobile devices but have not yet looked to cater to their technological requirements.

Marketing their mobile platforms was a priority for a minority of retailers; however, that looks likely to change with 56.3% looking to spend money on promoting m-commerce in the next five years, versus 38.4% today.
Mobile readiness

Only 2.3% of retailers said that their business was at the cutting edge of m-commerce.

Of the retailers that we spoke to, 59.7% offer limited facilities for mobile purchasers, whether that is in-store or on the move. Of those that do, the most commonly offered feature was SMS notifications (14.9%), followed by Wi-Fi in their stores (14%) and mobile websites or apps (both 10.4%).

Notably, some of the key mobile facilities that can enhance a consumer’s in-store experience – such as QR codes on products, mobile devices for in-store use and personalised offers sent directly to in-store consumers – were among the least popular with our respondents.

15.4% of retailers believe that they are level with their competitors when it comes to their mobile offering, whilst 5% say that they have only just started to explore the platform. Information-based websites appear to have been the top priority for retailers when developing their mobile channels, with 42.1% claiming to be fairly or highly enabled in this area. At the other end of the scale, payments appear to have been less of a priority, with 15.4% not enabled for this purpose.
Advantages and disadvantages of mobile

18.6% of retailers believe that m-commerce leads to an increase in sales, and 12.2% think that this platform is advantageous in attracting new customer demographics.

10.4% of retailers believe that mobile platforms are a way of improving customer satisfaction in-store and 9% think m-commerce can increase customer satisfaction online.

Conversely, 9% fear that consumers use mobile services to price-check competitors whilst shopping in-store, and 6.3% cite the expense of creating and maintaining mobile websites as a key disadvantage.

Overall though, there was a slightly positive slant towards mobile from the retailers surveyed. 37.6% highlighted the advantages as opposed to 30.3% focusing on the negatives.

Clearly, the platform has some obvious advantages and disadvantages that are prevalent to retailers’ businesses; however, with sales made by mobile devices predicted to reach around £53.6bn by 2024, perhaps now is the time for retailers to develop their m-commerce offering and capitalise on a growing market.
Future investment in m-commerce

A great deal of potential exists for retailers looking to engage with mobile commerce; however, only 10% of retail businesses have plans for substantial future investment.

Of those that do have investment plans, developing a mobile-optimised website is the most advanced priority – with 12.7% of respondents looking to invest in this area.

11.3% are looking to invest in developing new, or enhancing existing, apps as well as offering more mobile payment options and creating a more seamless mobile experience for consumers.

67.9% of retailers do not have specific future plans for which areas of m-commerce to invest in. It will be interesting to see if this figure decreases dramatically as the channel develops and mobile market share continues to grow.

Despite 17.4% of retailers stating that they think mobile will represent over 25% of their sales in five years’ time, just 10% plan to invest substantially more in m-commerce, and 9% plan to invest significantly less.

A great deal of potential exists for retailers looking to engage with mobile commerce; however, only 10% of retail businesses have plans for substantial future investment.

Retailers (%) planning to invest in certain mobile services in the future

<table>
<thead>
<tr>
<th>Service</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Developing new or enhancing mobile websites</td>
<td>12.7%</td>
</tr>
<tr>
<td>Developing mobile apps</td>
<td>11.3%</td>
</tr>
<tr>
<td>Creating a more seamless mobile experience</td>
<td>11.3%</td>
</tr>
<tr>
<td>Developing mobile services in-store</td>
<td>9%</td>
</tr>
<tr>
<td>Creating or extending free Wi-Fi in store</td>
<td>8.6%</td>
</tr>
<tr>
<td>Improving mobile data gathering/analytics</td>
<td>7.2%</td>
</tr>
<tr>
<td>Integrating mobile systems</td>
<td>7.2%</td>
</tr>
<tr>
<td>Implementing mobile tracking in store</td>
<td>6.3%</td>
</tr>
<tr>
<td>Reducing the cost of mobile transactions</td>
<td>5.4%</td>
</tr>
<tr>
<td>Rolling out mobile services to foreign operations</td>
<td>5%</td>
</tr>
<tr>
<td>Location and mapping facilities for mobile devices</td>
<td>3.6%</td>
</tr>
<tr>
<td>No specific plans</td>
<td>67.9%</td>
</tr>
</tbody>
</table>

Retailers (%) planning to invest in certain mobile services in the future
Section four: Strategies for success

Retailers engaging with m-commerce have adopted a number of strategies and techniques to ensure they are appealing to the mobile market. Below are a few considerations for successful mobile adoption.

- **Personalised conversations with your whole market**
  Ensure that you are communicating effectively with your customers. Use Big Data wisely to provide personalised information or marketing messages that are relevant to each individual consumer and tailor your output to attract a variety of audiences.

- **Expect consumers to multi-screen**
  As mobile technology develops, consumers are growing accustomed to using multiple devices at the same time. Do not see this as a threat; consider the opportunities it provides to engage customers throughout their purchasing journey and explore the possibilities that different screen sizes and capabilities can offer.

- **Use video**
  With the rise of 4G, video content is more accessible via mobile devices and is certainly gaining popularity. Experiment with your company’s video outputs to see how new mediums can encourage more social media interactions or a greater number of homepage hits.

- **Include direct responses in your mobile marketing**
  Videos, social media posts and intuitive websites are fantastic for consumers, but don’t forget to include a clear call to action in your mobile marketing. It is important for businesses to track their outputs and understand how it is driving customer engagement.

- **Invest in free in-store Wi-Fi**
  Customers trying to access the internet whilst in-store may be deterred by lack of connectivity. By offering free Wi-Fi, some retailers are removing this problem for shoppers and making it easier to send direct marketing messages to consumers’ devices.

- **Now’s the time for action**
  M-commerce is no longer a channel specifically for early adopters and, consequently, prices to develop your business’s multi-platform offering have decreased in recent years. Now might be the time to invest in order to realise future opportunities.
Case study: Oliver Bonas

Nearly 60% of our survey population thought all shops should offer free Wi-Fi, but currently only 14% of retailers surveyed do so. Oliver Bonas has recently launched free Wi-Fi in all of its stores nationwide. We explore their reasons for doing so and the benefits they hope it will bring.

The leadership team at Oliver Bonas had been investigating a range of future tech options for some time but took the decision to offer free Wi-Fi last year, rolling it out to all stores in March 2015.

One solution to many problems

Tim Hollidge, Chief Operating Officer of Oliver Bonas explained that they took the decision to favour Wi-Fi because it was the option that seemed to offer them the most solutions in one package. Enhanced in-store broadband connectivity was the approach that allowed them to marry up a number of back-end processes at the same time as improving front-line customer service.

Improved customer experience

The free Wi-Fi in Oliver Bonas stores improves the customer experience by deepening the shopping options and gives purchasers wider access to products that might not currently be available in that particular store. It also provides access to the brand’s social media sites for design inspiration. Of course, it also helps customers manage their own data usage when out shopping too and generates goodwill.

Improved operational management

Tim and his team took the decision to supplement the additional Wi-Fi provision by providing tablets in each location. These are linked to all back-end systems and can be used to check availability across the network, act as additional tills during busy periods, assist with processing Click & Collect purchases and help in-store customers interested in the interest free credit product offering.

The decision meant the company had to invest in improving the broadband infrastructure across all the group’s stores – adding extra lines and installing smart servers to balance usage.

Measuring success

The free Wi-Fi has only been on offer for a few weeks but already the qualitative feedback from all users has been strong. The team is now working on a set of KPIs to measure the effectiveness of the investment and will look to expand the range of services offered to both customers and employees through the enhanced connectivity.

What the future holds

In providing free Wi-Fi access to customers, Oliver Bonas has already met one of the key demands of an increasingly selective customer base. Utilising that investment to further improve customer experience and help increase sales, via a range of in-store promotions offered through the Wi-Fi connection, will be the next stage of the journey.
Key takeaways

• By 2019, it is expected that three quarters of the UK adult population will own a smartphone and 62% will own a tablet

• By 2019, it is estimated that £32bn of retail sales will be made directly via a mobile device, rising to £53.6bn by 2024

• Mobile will be the fastest growing retail sales channel over the next 10 years – influencing up to £112bn of retail sales in some form

• There is a marked difference in age groups’ uptake of mobile purchasing – 77.7% of 25-34 year olds purchased via a mobile device in 2014, compared to only 43.5% of those aged 65 and over

• Despite the exponential growth in the use of mobile channels by consumers, only 10% of retailers surveyed have plans for significant investment to enhance their m-commerce offering.

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About the author

For further information and to find out how our sector specialist teams can support your business, please contact Richard Lowe, Head of Retail and Wholesale.

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