

PAYPAL X BUSINESS CHICKS

HOW TO MAKE YOUR BUSINESS MORE MOBILE FRIENDLY



ELAINE HERLIHY
DIRECTOR OF CUSTOMER
ENGAGEMENT

—
UNDERSTANDING
mCOMMERCE

1 — UNDERSTANDING MOBILE EXPERIENCES

2 — SOCIAL COMMERCE

3 — MILLENNIALS

THE mCOMMERCE OPPORTUNITY



9 in 10 (88%¹) of
Australians over twelve
years-old own a mobile phone.



Mobile is a brand's single
biggest opportunity to
create a positive emotional
connection with a consumer.



39% of PayPal's total
payment volume comes from
a mobile device, compared to
less than 1% in 2010.

1

UNDERSTANDING MOBILE EXPERIENCES

***THE WHERE, WHEN, WHY AND HOW
WE ENGAGE WITH MCOMMERCE***



WE KNOW AUSTRALIANS ARE ON BOARD, BUT BUSINESSES NEED TO CATCH UP



72%

Almost **three quarters** (72%) of Australian smartphone users use their mobiles to shop or make payments.

48%

Nearly half (48%) of Australians who buy via mobile do so at least once a week, with **1 in 8** (12%) now mobile shopping on a daily basis.

55%

Only 55% of Australian business are ready to accept payments from the **3 in 4** (72%) Aussies transacting on a mobile.

PREFERENCE FOR MOBILE IS RISING



Almost **2 in 5** (37%) Australians prefer to use a mobile device, rather than desktops or laptops, to shop and pay online. That rises to almost **1 in 2** (46%) for under 35s.

WHERE ARE MOBILE TRANSACTIONS TAKING PLACE?



AT HOME

Three-quarters (76%) of us prefer to shop and make payments on their mobile while in the comfort of our own homes.



WATCHING TV

Nearly **half** (45%) of respondents make mobile purchases or payments while watching TV.



AT WORK

A **third** (34%) of people are mobile shopping at work.

WE LEAVE OUR MOBILE AS A LAST RESORT



We are only turning to the laptop when the mobile experience is terrible and we are sick of trying to make it work.

Customers are more likely to abandon a purchase when the experience isn't optimised.

mCOMMERCE IS CROSS-CATEGORY



The top category for mobile spending is **bill payments**.



Food and drink, travel, clothing and accessories, health and beauty categories experiencing increasing levels of mCommerce.



It doesn't matter what business you have or what industry you operate in, mobile commerce is relevant for you.

2

SOCIAL COMMERCE

Why your business should be where your customers are



WE ARE ALL CONNECTED



Close to **8 in 10** (79%²) of us are now social media users.



Australians using social media, **more than a third** (35%³) access social media more than **five times** per day.

SOCIAL COMMERCE IS BECOMING MORE PREVALENT



19% percent have purchased something via social media in the past six months, up from **11%** last year.



22% said that after seeing items on social media they will go and purchase from an online store.

THE THREE STAGES OF SOCIAL COMMERCE CAPITALISATION

1

***GET ON BOARD, MAKE
SURE YOU HAVE A SOCIAL
MEDIA PRESENCE***

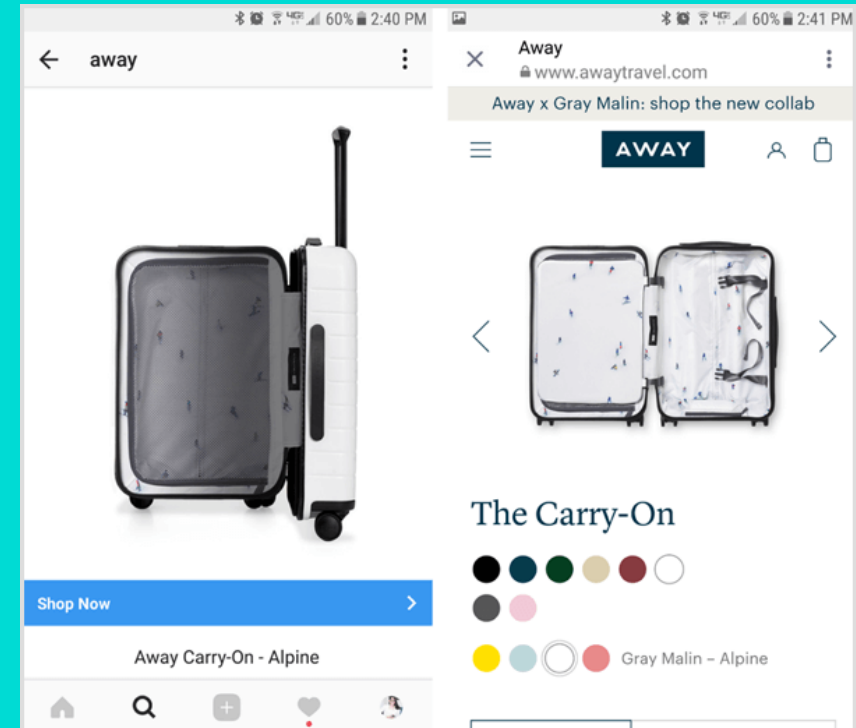
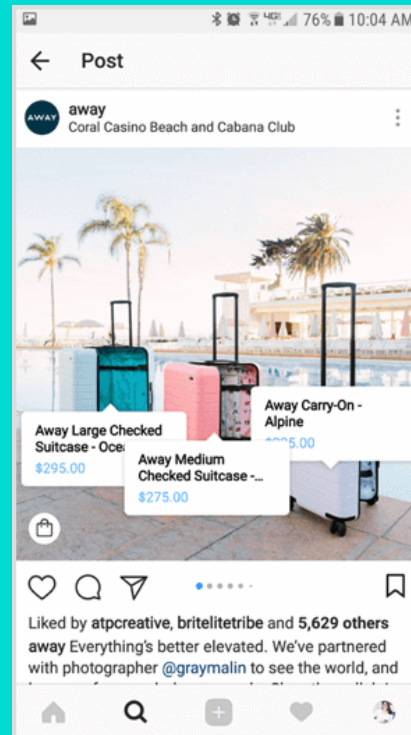
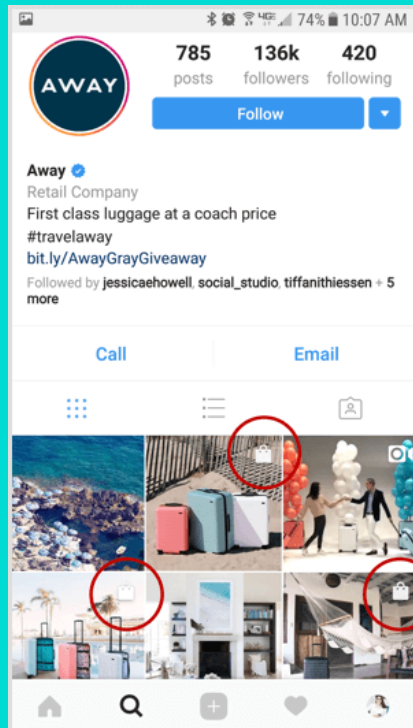
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***USE SOCIAL MEDIA PLATFORMS
AS STRATEGIC SALES AND
MARKETING CHANNELS***

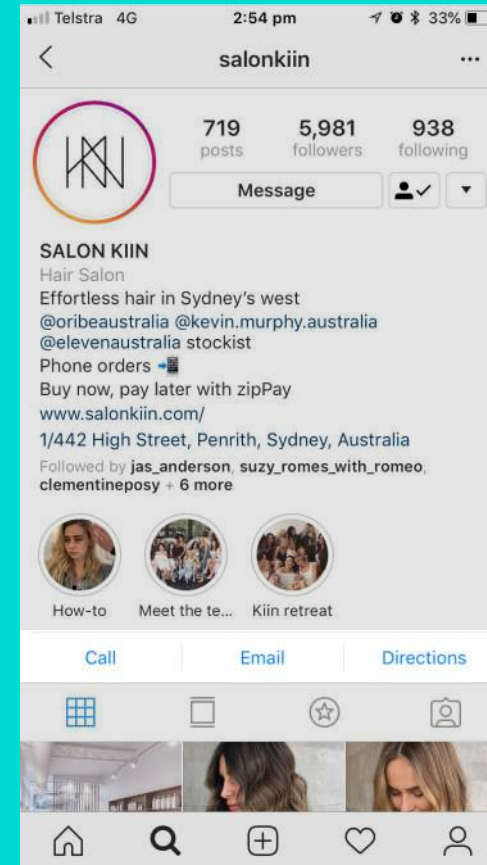
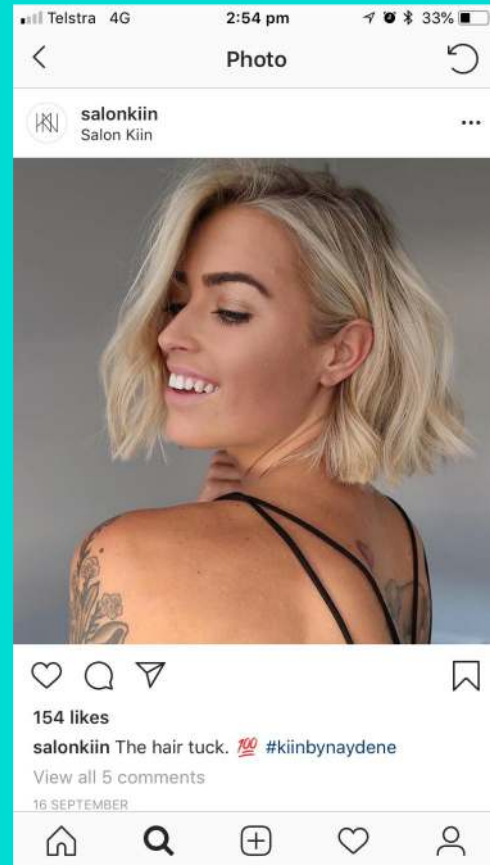
3

***USE THE SOCIAL MEDIA
SALES TOOLS THAT ARE
NOW ON OFFER***

SHOPPABLE POSTS



CONSIDER ACTION BUTTONS





TAKEAWAY

***REMEMBER THE THREE STAGES: GET ON IT, USE IT
STRATEGICALLY, AND GET ACROSS THE SALES TOOLS***

3

MILLENNIALS

ENGAGING DIFFERENTLY WITH DIFFERENT DEMOGRAPHICS



ALL ABOUT MILLENNIALS



They spend more, and they spend more often, but they have expectations to boot.

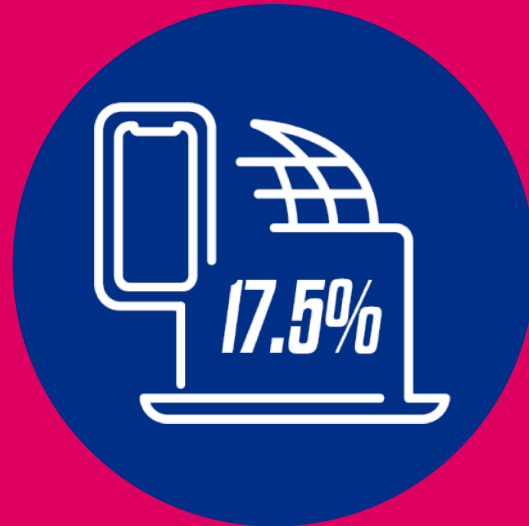


Millennials account for about a fifth of our population (22%⁴).



By 2030 it is predicted that Australia's millennial generation will earn two out of every three dollars of generated income⁵.

THE FUTURE FOR ONLINE RETAIL



Online shopping is expected to account for **17.5%** of total retail spending by 2030.⁵



Gen Z...Globally there are almost **2 billion** of them.

MILLENNIAL SPENDING HABITS



93%

Almost all young Australians
(93%) make purchases or
payments on mobile.



53%

Over **half** of them spend more
than \$100 a month on their
mobiles (53%).

GOOD EXPERIENCES MATTER ACROSS ALL DEMOGRAPHICS



A **third** (33%) of 18-35 year-olds said that they have abandoned purchases or payments because they weren't optimised.



1 in 4 (24%) people over the age of 50 are shopping on their mobiles weekly.

The background is a solid blue color with a repeating pattern of white line-art icons. The icons consist of a smartphone with a Twitter bird logo on its screen, arranged in a staggered grid.

TAKEAWAY

INVEST IN MOBILE AND SOCIAL FIRST STRATEGIES

PETER COWAN:

***DIRECTOR, MID MARKET,
SMALL BUSINESS***

***mCOMMERCE DRIVERS AND
BARRIERS — TECHNICAL
BUILDS & mCOMMERCE
CONSIDERATIONS***

1 — UNDERSTANDING MOBILE-OPTIMISATION

2 — TIPS FOR A BETTER MOBILE EXPERIENCE

A: FORM FILLING

B: LOAD TIMES

C: STEPS TO CHECKOUT

THE BIGGEST DRIVERS OF MOBILE COMMERCE



32%

Convenience

23%

Ease of use

22%

More shopping options

THE BIGGEST BARRIERS TO MOBILE COMMERCE



A large blue circle with a white border, containing the text '38%' in a bold, italicized white font.

38%

Slow page loading



A large green circle with a white border, containing the text '20%' in a bold, italicized white font.

20%

Check-out problems

1

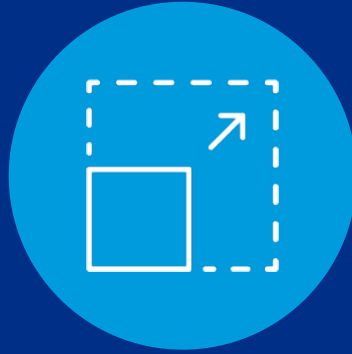
UNDERSTANDING MOBILE-OPTIMISATION



mCOMMERCE EXPERIENCE OPTIONS



***MOBILE OPTIMISED WEB
DESIGN/M-SITES***



***RESPONSIVE DESIGN
WEBSITES***



APPS

2

TIPS FOR A BETTER MOBILE EXPERIENCE

PAGE LOAD TIMES, FORM FILLING & STEPS TO CHECKOUT



The background is a solid blue color with a repeating pattern of white line-art icons. The icons include a smartphone and a bird (representing Twitter) inside a speech bubble, arranged in a grid-like fashion.

PAGE LOAD TIMES

What do your customers see?



*IF YOUR PAGE DOESN'T LOAD
IN 3 SECONDS, HIGHER
ABANDONMENT OCCURS*



*LOAD ABOVE THE FOLD
CONTENT FIRST*

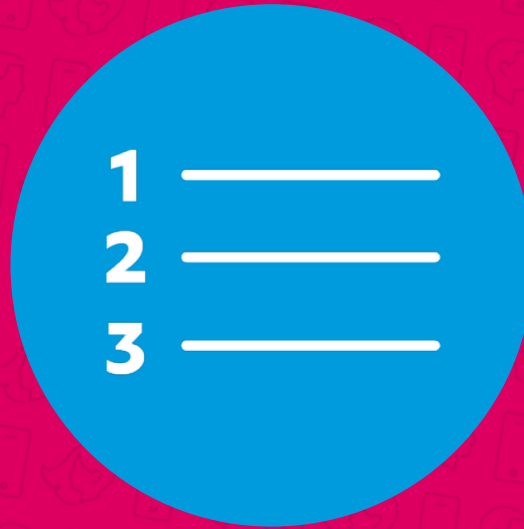
The background of the entire image is a repeating pattern of light blue icons on a dark blue background. The icons include a smartphone, a Twitter bird, and a speech bubble with a checkmark, arranged in a grid-like fashion.

FORM FILLING

Don't lose customers for the sake of data



**CONSIDER A GUEST
CHECKOUT**



**CONSIDER MOVING PAYMENT
DETAILS HIGHER IN THE
CONSUMER JOURNEY**



**CONSIDER ASSISTED
ACCOUNT CREATION**



STEPS TO CHECKOUT

Creating a seamless experience

STEPS TO CHECKOUT

ORIGINAL

11 STEPS



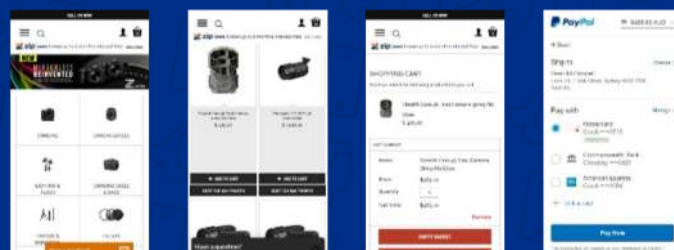
RECOMMENDED

5 STEPS



EXPRESS

4 STEPS



REFERENCE TRANSACTION

Tokenization: The fastest experience for recurring customers

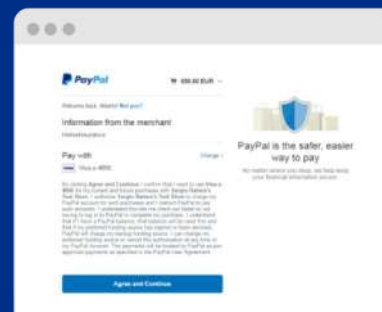
FIRST PURCHASE



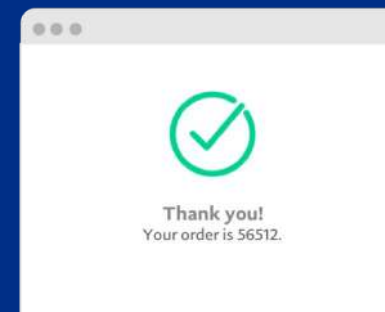
Checkout with PayPal



Login at PayPal



Accept Billing Agreement

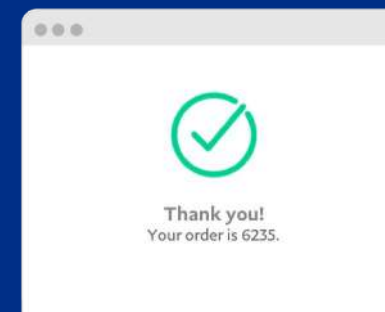


Confirmation

NEXT PURCHASE



Checkout with PayPal



Confirmation

***SEEMS A LOT?
IF YOU'RE JUST STARTING OUT, CONSIDER:***

1

***AN OFF THE SHELF SOLUTIONS PROVIDER
(EG. SHOPIFY)***

2

A MARKETPLACE

A QUICK RECAP

1

IT DOESN'T MATTER WHAT BUSINESS YOU'RE IN, mCOMMERCE IS RELEVANT FOR YOU

2

ESTABLISH YOUR SOCIAL COMMERCE STRATEGY — REMEMBER THE THREE STAGES

3

PUT YOURSELF IN YOU CUSTOMER'S SHOES — ASK YOUR MOST EASILY-FRUSTRATED MATE TO TEST YOUR MOBILE EXPERIENCE

4

SLOW PAGE LOADING IS A HUGE DETERRENT FOR CONSUMERS

5

HAVE A SLICK AND FRICTIONLESS CHECKOUT EXPERIENCE

6

CONSIDER PARTNERING WITH EXPERT PROVIDERS

For more info on mCommerce and how to optimise your experience download the PayPal mCommerce Index [here](#)

For extra resources on mobile-optimisation, click [here](#)

To find out how to optimise your mobile or social payments contact PayPal Australia on 1800 729 725 or visit paypal.com.au/business

1. Deloitte Australia, 2017, Mobile consumer Survey
2. Sensis, 2018, Yellow Social Media Report
3. We are Social/Hootsuite, 2018, Digital in 2018 in Oceania
4. McCrindle, 2018, Australia's Population Map
5. Macquarie Wealth Management, 19 June 2017, Australian Macro Strategy: Millennials – more to invest in than avacados