MOBILE COMMERCE PLAYBOOK

WHY MOBILE IS THE WINNING INGREDIENT TO COMMERCE

To say mobile devices are an important component of modern life might be an understatement, considering how ubiquitous it has become in people's daily routines, inspiring interactions from the moment they wake up until they go to bed at night. Mobile is not only a highly personal device, but for a growing number of global consumers, it's also becoming their primary means for accessing the Internet.

To underscore this point, we need only look at how often people are using their devices to connect to the world around them with 1 in 5 global users reportedly checking email, text and social media updates once every 10 minutes or upwards of 150 times per day Mobile also serves as the main screen in people's content consumption habits, accounting for an astounding 60 percent of digital media time in the U.S.

As a result of this always-on, mobile-first mindset, consumers have developed a new set of expectations around how they transact through these devices. Shopping and commerce more broadly, can now happen at any moment and from any location, creating a host of new opportunities and challenges as companies look to engage with consumers. What's more, the influence of these on-demand behaviors has an especially profound link to intent, considering that 93% of people who

use mobile to research go on to complete a purchase of a product or service. (Google/ Nielsen, Nov 2013).

Because mobile is always at hand, it has the ability to touch every stage of the purchase path from discovery all the way through to payment. And while checkout is often viewed as the end of the transaction, mobile's presence opens the door to new consumer-centric experiences from service and fulfillment to contextual recommendations, which contribute to deeper relationships and long-term loyalty. In this way, merchants must consider how to seamlessly integrate mobile into the entirety of their sales and marketing mix, whether it's the sole platform for engagement or as a means of interacting with other channels, particularly social media and physical retail.

This Playbook is intended to help businesses take a forward looking approach to leveraging mobile as a core part of their offerings to deliver personalization, relevancy and convenience to every consumer at key moments in this commerce journey. The findings and recommendations are designed to inspire startups, brands and retailers as they look to create best-in-class mobile commerce experiences that sync with the reality of today's consumer behaviors.

6 KEY ACTION PLANS FOR MOBILE COMMERCE SUCCESS

With the rise of mobile-first commerce, both consumers and merchants are poised for big changes ahead. Particularly as more consumers use their mobile devices as their primary means to purchase, there is a growing set of expectations as to how mobile should complement and enhance their lives. As a result, merchants must evolve their mobile offerings to meet these new desires.

Through research and analysis, the PSFK Labs team identified key opportunities where future-forward merchants and brands can evolve their best-in-class mobile commerce experience.

"BECAUSE MOBILE IS ALWAYS AT HAND, IT HAS THE ABILITY TO TOUCH EVERY STAGE OF THE PURCHASE PATH FROM DISCOVERY ALL THE WAY THROUGH TO PAYMENT."

* Streamline The Experience

With the rise of mobile-first commerce, both consumers and merchants are poised for big changes ahead. Particularly as more consumers use their mobile devices as their primary means to purchase, there is a growing set of expectations as to how mobile should complement and enhance their lives. As a result, merchants must evolve their mobile offerings to meet these new desires.

* Build On Personalized Expectations

The relationship people have with their mobile devices is different than those with other technologies: they are with them all the time and customized to their particular behaviors and uses. Keeping this in mind, merchants should look to design services that build on this relationship, leveraging known data and behaviors to deliver utility and surprise at key moments that deliver on and anticipate need.

* Capture On-Demand Intent

Always-on connectivity now enables purchases to happen anywhere, which has changed the nature of how consumers expect to be able to browse and buy. Whether through social, in print or out in the real world, mobile should give users the ability to quickly connect to products or services as they encounter them and choose appropriate purchase options, capitalizing on their buyer intent.

* Sync Interactions Across Channels

Because mobile can serve as both a standalone experience and complement to other channels, it can be a unifying factor in all of a consumer's interactions with a merchant or brand. Syncing consumer profiles across channels opens the door to tailored offerings at every stage of the purchase path, while making loyalty a key component of longer term strategies.

* Generate Trust Through Transparency

As hacking scandals and misuse of personal information become more rampant and public, ownership, control and transparency around data will become competitive advantages. Being up-front with consumers about how their personal data is being used and adding value to the overall commerce experience can position merchants and brands as trusted allies in an otherwise uncertain marketplace.
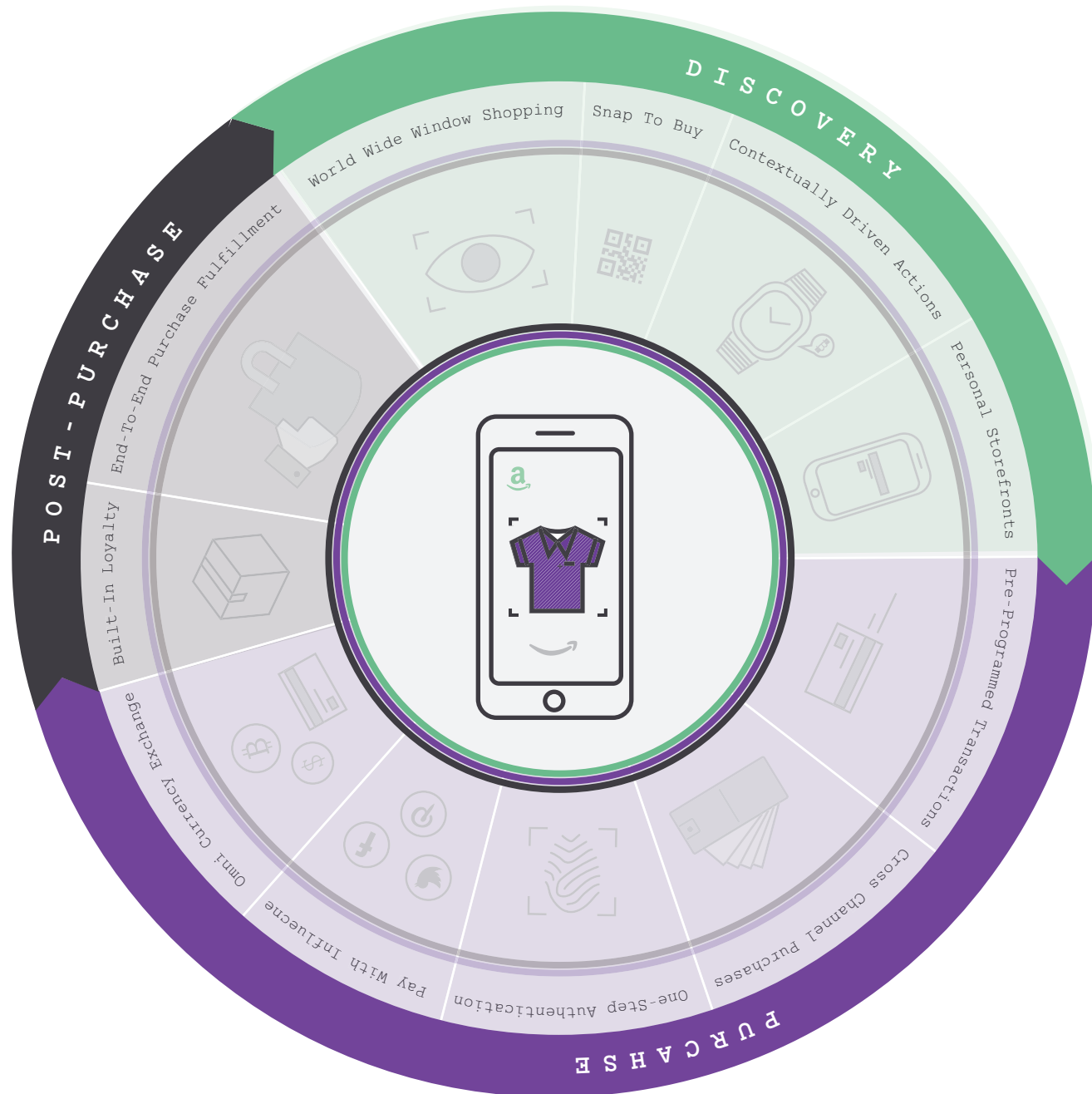
* Recipes To Simplify Actions

While portability and everywhere access are clear advantages, reduced screen size and a reliance on touchscreens can make organizing complicated tasks on mobile devices overly difficult. By developing custom tools and shortcuts, and partnering with outside services, merchants and brands can enable users to have more control over their mobile experience.

MOBILE PATH TO PURCHASE

While mobile commerce disrupts the traditional purchase flow which customers abide by when stepping into a physical store, each customer still follows their own unique purchase path. This path follows them from their initial moment of discovery, the moment they decide to make payment, and how the transaction continues post-purchase.

This chart details 11 key trends driving the mobile commerce experience and how they can be mapped onto a typical consumer journey: discovery, purchase and post-purchase. This framework can be used by merchants to identify specific trends that would apply to areas they want to develop.

DISCOVERY

World Wide Window Shopping
Snap To Buy
Contextually Driven Actions
Personal Storefronts

PURCHASE

Pre-Programmed Transactions
Cross Channel Purchases
One-Step Authentication
Pay With Influence
Omni Currency Exchange

POST-PURCHASE

End-To-End Purchase Fulfillment
Built-In Loyalty

HOW BRAINTREE IS POWERING
THE MOBILE COMMERCE REVOLUTION

Mobile e-commerce solutions are quickly gaining traction and increasingly becoming an integral part of a forward thinking merchant's toolkit. Consumers are spending more time than ever on mobile, surpassing laptops and desktops to make mobile the primary computing device for many customers. A majority of all e-commerce sessions are now being initiated on a mobile device, prompting merchants and consumers alike to harness personal mobile devices to connect, communicate, search and buy.

As a specialty payments provider, Braintree is empowering businesses to accept seamless online payments, as well as allowing their customers to complete purchases through simple one-click verifications. The result is an invisible and automated payment experience for every user. By streamlining this purchase experience, Braintree allows mobile transactions to take place in a customer's spare moments; in the few minutes at the end of their kid's soccer practice, in the back of a cab, or on their way to a retail store.

By developing infrastructure that helps merchants rewire their approach to digital commerce, Braintree helps deliver more convenient and efficient transactions to every consumer. Braintree offers simple APIs to help its merchants implement tools that remove friction, creating a fluid, commerce-centered mobile experience. By using tokenization, Braintree makes sure that merchants never see sensitive information, eliminating the risk of individual merchants or retailers becoming subject to security breaches or hacks.

As merchants and consumers enter the early stages of the mobile e-commerce revolution, an effortless and secure payment solution is quickly becoming a must-have feature. The foundation for mobile payment innovation has already been laid - the technology exists, the consumer behaviors are established and customers are voicing a need.

Braintree is spearheading this advance, so merchants must ask themselves - will they join in, or be left behind?

www.braintreepayments.com

"Mobile has become the primary computing device, and obviously that device doesn't sit on your desk or in a briefcase. It's always on, always with you, which means that people also now are spending more hours per day in total on a computing device. That has profound implications for the broader application environment, but certainly for ecommerce companies, retailers, anybody building a business."
— **Bill Ready, CEO, Braintree**

"Whether you are a consumer, a merchant, larger company, technology provider or even a government entity, you have to be ready for consumers to consume your goods, services, and content on mobile. There is a Massive shift underway that to everyone inside and outside the technology space should prepare for."
— **Aunkur Arya, General Manager of Mobile, Braintree**

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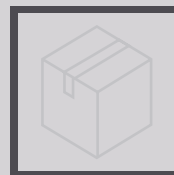
Additional Resources

I.
WORLD WIDE WINDOW SHOPPING

An emerging set of tools and services are taking digital commerce beyond the walls of brand and retailer sites allows shoppers to quickly discover and buy products on a wider variety of platforms. This increased flexibility gives merchants the ability to reach customers wherever they spend their time, creating increased opportunities to showcase products and enable sales.

"Mobile has become the primary computing device, and obviously that device doesn't sit on your desk or in a briefcase. It's always on, always with you, which means that people also now are spending more hours per day in total on a computing device. That has profound implications for the broader application environment, but certainly for ecommerce companies, retailers, anybody building a business."
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BEST IN CLASS INNOVATION
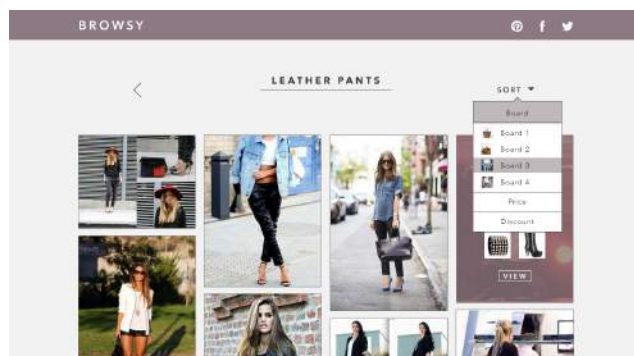
BROWSY

SERVICE MAKES PINTEREST BOARDS INSTANTLY SHOPPABLE

Online retail service Browsy helps users on popular image-based social media platform Pinterest find and purchase the items they save to their "pinboards." To do this, Browsy imports users' pinboards to their platform then compares the images to its library and finds the retailer with the item for the lowest price. Browsy also creates a custom board which essentially becomes the user's shopping cart on Pinterest. All the recognized images from the shopper's other boards are available on the Browsy board. Here, the link leads to the Browsy website where the shopper can make her purchase.

browsy.com
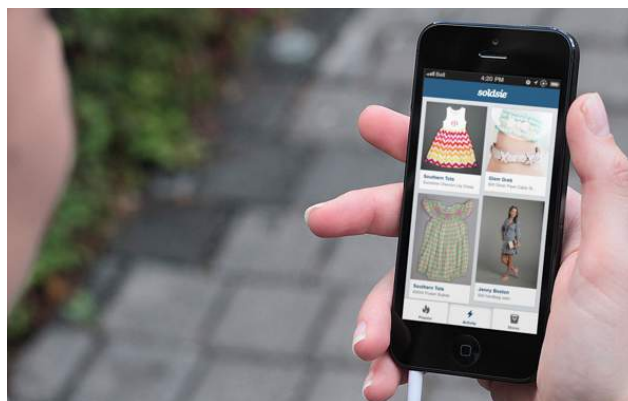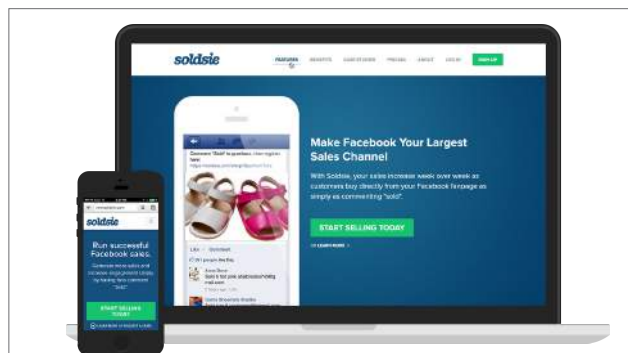
SOLDSIE

E-COMMERCE STARTUP MAKES ANY SOCIAL INTERACTION BUYABLE

Soldsie is a San Francisco based e-commerce startup that aims to monetize Facebook and Instagram profiles, allowing for fans to seamlessly purchase products through the comment function. A seller uploads an image or post of a product prompting interested friends, family and fans to comment "sold" to complete the purchase. By harnessing the mobile and social reach of apps like Facebook and Instagram, Soldsie allows for customers to stay in-app to make a purchase. The service requires the buyer to sign up with Soldsie in a one-time interaction in order to share and activate certain delivery and payment information. When the customer comments "sold" in the future, Soldsie automatically sends a payment invoice as well as the purchased product to the buyer's home.

new.soldsie.com
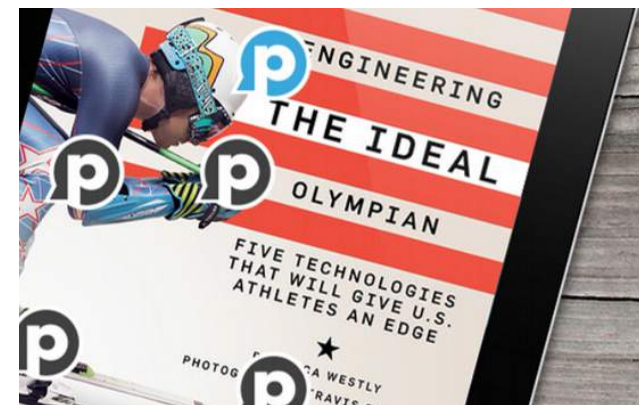
PIXBI

E-PLATFORM ALLOWS READERS TO CLICK, SAVE AND SHOP

Pixbi is a New York based startup that allows for magazine readers to save, share and purchase products through magazine imagery. The service focuses on creating opportunities for customers to make purchases by simply clicking a visual - to uncover the portrayed brand, price point, material and any additional information. This allows for the reader to remain in-app when fulfilling purchases.

pixbi.com

SUPPORTING INFORMATION

"Fifty percent of all the sales that we saw in our platform were from mobile devices, which is obviously a huge shift from where we, and anyone else, was at a few years ago. I think that 50 percent is just a testament to where the trend is actually going, it's probably being held back by a lot of websites that aren't responsive, and aren't mobile-friendly."
— **Mohith Julapalli,** Co-Founder and CTO, SKU IQ

"I believe that people don't want to feel sold to all the time. But on the other hand, we do buy things all the time, and if there's technology that brings that closer, makes it personalized and is actually helpful, then it will latch on."
— **Rob Katcher,** Founder Hiku

"It is not hard to imagine a future in which […] there could be a very different looking shopping environment that is tremendously much more mobile than it has been historically."
— **Joe Beier,** Executive Vice President Of Shopper And Retail Strategy, GfK

Google runs a shoppable video experience called "Shop The Hangout," where viewers can tune into a Google Hangout video chat with their favorite designer while shopping from the designer's collection. The collaboration between these designers and Google has produced over 150 million mentions on social media and a 5% increase in traffic on the designers' sites the day of the hangout, as well as 3.57 million views and 369 million impressions on social media.
— **Think With Google Statistics,** August, 2014

The use of mobile applications for shopping purposes doubled in the past year, with 41% of consumers actively using mobile apps while shopping.
— **CFI Group,** Retail Satisfaction Barometer survey, June 2014

Internet shopping via a PC or laptop dropped from 78% to 63%, while the use of smartphones doubled from 8% to 15% and tablets from 5% to 10% in the past year.
— **GfK,** FutureBuy Study, October, 2014

Marc Jacobs Beauty
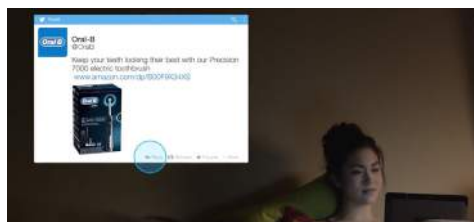Beauty Retailer Launches App Making Instagram Profile Shoppable
marcfam.marcjacobs.com

Conde Nast & MasterCard
Partnership Turns Readers Into Shoppers By Offering One-Click In-Content Shopping Access
mstr.cd/1x533rG

Amazon
Hashtag Allows Shoppers To Add Twitter Mentions To Their Online Shopping Carts
www.amzn.to/1o72jPt

LEVERAGING THIS TREND

* **Leveraging Showrooming**
  Comparing and contrasting products and services is a natural consumer behavior, and merchants should cater to customers wish to find the most favorable deal. By accepting showrooming behaviors retailers, could benefit from minimizing stock, and expanding the array of products offered.

* **Make Everything Shoppable**
  Retail is moving away from the traditional brick and mortar model, and merchants are increasingly required to explore other avenues to reach interested consumers. Retailers should aim to have an established presence on the platforms where their target consumers spend their time.

* **Provide One-Click Efficiencies**
  Provide simple and intuitive ways for shoppers to add items to their virtual cart, creating a bridge between browsing and buying.

* **Harness Add-On Services**
  Use existing technology to add a shoppable element. By harnessing add-on services, retailers can quickly expand into new arenas.
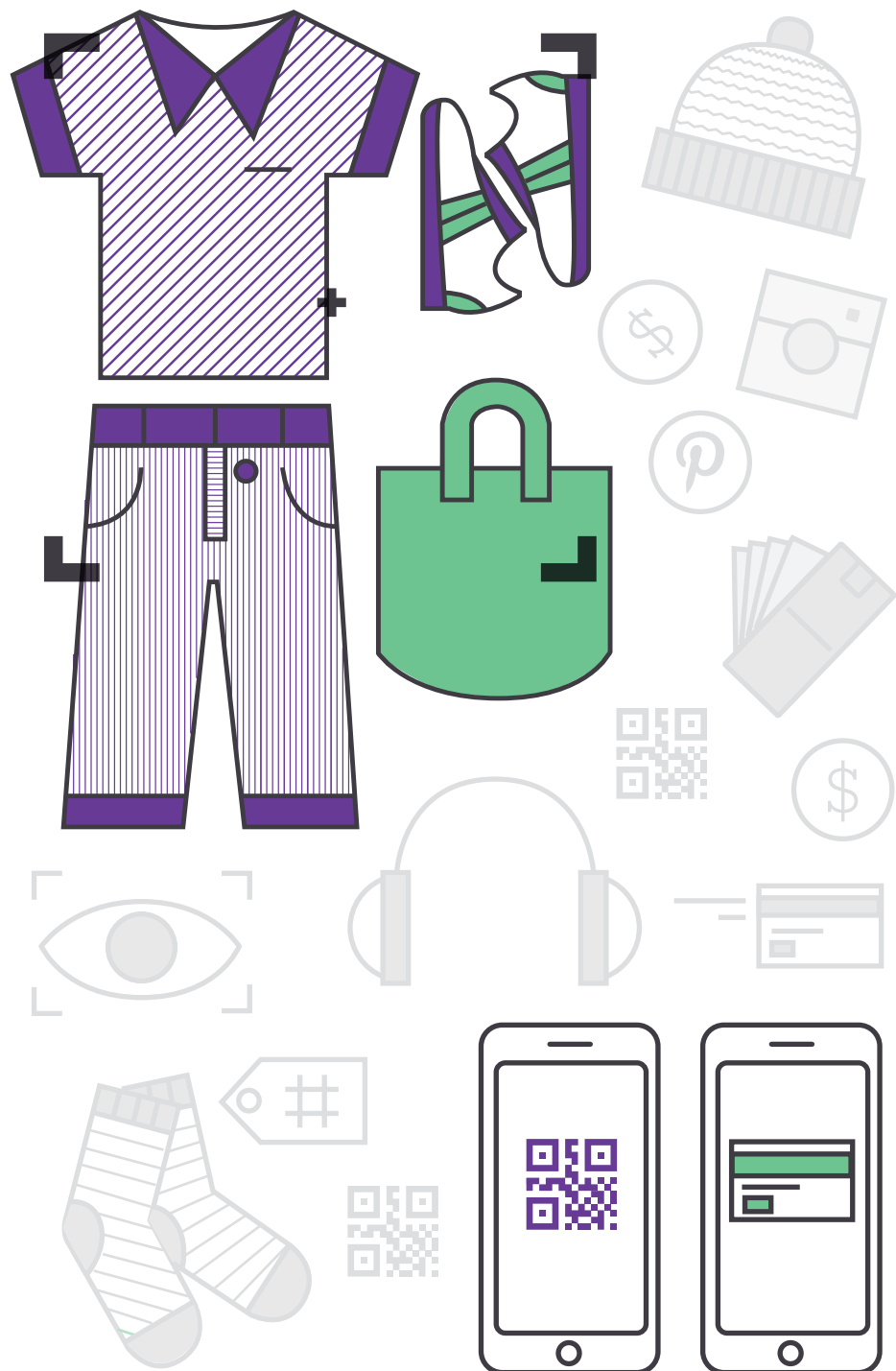
II. SNAP TO BUY

Image recognition technology is streamlining the path to purchase process by allowing shoppers to snap photos or scan bar codes to identify potential purchases, and add them to a shopping cart to buy. By transforming any product interaction into a sales opportunity, using an existing set of tools, these services are expanding the possibilities of mobile commerce.

" [Image-based purchasing] speaks to that desire for instant gratification, the desire to go from seeing something, wanting something, and then immediatly having that. The next step is to make customers have it in-hand within the hour."
— **Rob Katcher, Founder, Hiku**

BEST IN CLASS INNOVATION

TARGET

BIG BOX RETAILER USES IMAGE RECOGNITION TO STREAMLINE MOBILE PURCHASES

'In A Snap' is an iOS application from retailer Target that uses image recognition to let consumers shop items from the pages of any magazine or printed ad. Using an iPhone, iPad or iPod camera, app users can scan or photograph any visual printed material to see if items on the page are available at Target. A single click will add the item to the customers mobile cart, and be saved for future checkout.

bit.ly/Vj8ow0
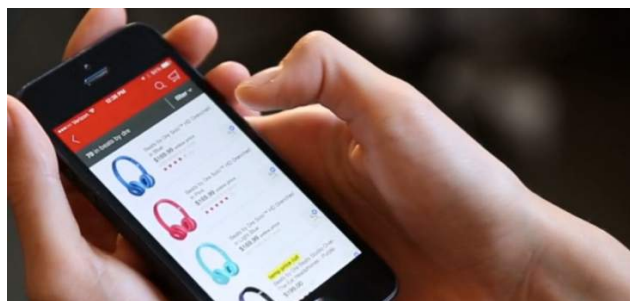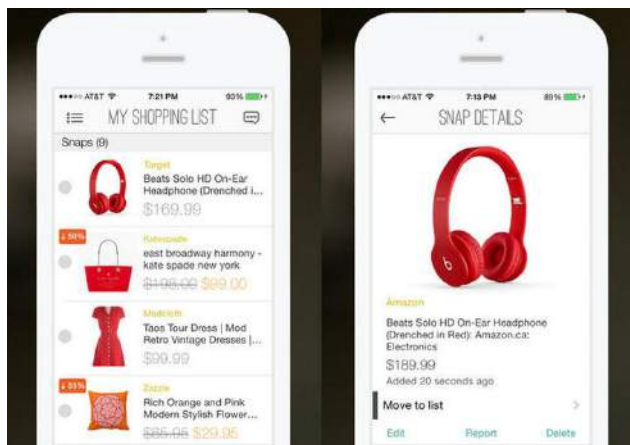
SNAPUP

SERVICE TURNS SCREENSHOTS INTO FULL SHOPPING LISTS

Snapup is a m-commerce app that aims to simplify shopping by allowing users to track, save and compare purchasable items across platforms, apps and web browsers. Users take screenshots of products they are interested in and Snapup automatically adds them to a wishlist and tracks price point and availability. Shoppers can categorize products, create different lists for different purposes, and share wishlists with other users. The price tracking feature allows users to know when an item goes on sale, and when ready to complete a purchase, the user can do so within the app through a one click purchasing interface.

snapup.com/

HIKU

PRODUCT SCANNER AUTOMATICALLY RESTOCKS CUSTOMER'S FRIDGE

Hiku is an app and product scanner kit that makes it easier to create digital shopping lists that can be shared between devices and used to buy online. It consists of two parts — a handheld scanner and an iOS app. The small device can be used to scan the barcodes of items at home to add them to a shopping list, alternatively, users can use its voice recognition technology to dictate the shopping list out loud. When they're done, the app creates a digital list which shoppers can use while they're at the supermarket, simply swiping items once they're in the basket to check them off or order the items directly from the store, eliminating the need to go at all.

www.hiku.us

SUPPORTING INFORMATION

"If you're a consumer and you're going to choose a new product or service, it's has to be easier than what is out there currently. The new service is trying to break a habit. People are used to taking their forms of payment around with them - they've been doing that for years and years. So to impact customer behavior, the new innovation has to be really elegant, seamless and significantly easier than what's currently available."

— **Greg Hong,** CEO and Founder, Reserve

"People want purchased products in-hand immediately, so companies need to set up a system where that is possible. Commerce is going to become more natural and integrated into your life. When commerce is integrated into that moment where you want something, it becomes wildly powerful."

— **Rob Katcher,** Founder Hiku

"There is no doubt image recognition will play a major role in mcommerce next year. We've reached that tipping point where enough consumers have the 'scan reflex' and nothing is more natural than scanning an image of the product. Also, I think consumers have developed QR code fatigue. We're sick of seeing those ugly codes and tags and want an easier, more natural an aesthetic way: image recognition is that."

— **Nick De Toustain,** Director of Sales, LTU Technologies

"The rise of 'sensory tech' is particularly exciting - with phones operating as an extension of our physical senses - whether it's with touch and payments, or image-recognition/augmented reality, driving habits such as virtual try-ons and catwalk videos through to instant m-purchase out of print magazines, bus stops posters, shop windows and more."

— **Jess Butcher,** Co-Founder & CMO, Blippar

"The [scan-to-buy] technology will help to further bridge the gap between offline (in-store showrooming) and online, mobile and desktop, browsing and purchasing. In 2014, consumers started to use image recognition technology provided by retailers. I expect that adoption will grow at rapid rates in 2015 as more retailers realize the benefits and advantages of the technology for both consumers and their respective businesses."

— **Djamel Agaoua,** CEO, MobPartner

"If the scan-to-shop feature doesn't add significant value, let alone function properly, customers will do the same thing that they've done with UPC and QR code scanning and just ignore it."

— **Chris Mellow,** Director of Digital and Engagement, Grupo Gallegos
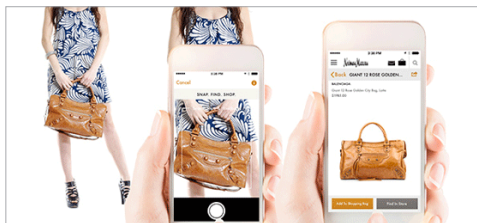
Neiman Marcus
Luxury Retailer Integrates Image Based Search Function Into App
bit.ly/1vwjSN6

Asap54
Visual Recognition Tech Lets Fashonistas Buy Clothes They See By Snapping A Photo
www.asap54.com/

Snapdonate
App Recognizes Charity Logos From Photos To Make Donating Easier
snapdonate.org/

LEVERAGING THIS TREND

* **Take Advantage of Already Existing Software Tools**
Integrate already existing software tools to create a faceted visual shopping approach. With plentiful of startups and companies looking to bring retailers closer to potential customers through imagery, there is an opportunity to quickly integrate additive technology to increase sales and streamline purchases.

* **Provide Intuitive Ways To Purchase**
Invest in streamlining the shopability of your online and offline offerings. In-store settings could incorporate nudges and incentives for guests to connect with your brand online and vice versa.

* **Integrate Visual Experiences**
Customer behaviour is becoming increasingly image- centric, and retailers should aim to seamlessly integrate visual experiences that allow for guests to benefit by engaging with the brand. This provides a unique opportunity for retailers to connect with customers on a personal level and gain insights into what their customers like and dislike.

* **Incorporate Scannable Elements Into Retail Environments**
Allowing customers to scan their environment and learn more through their mobile device provides a more intimate and personal way to interact with product / surrounding.

III.
PERSONAL STOREFRONTS

A new slate of services are helping improve the transition from online to mobile shopping by paring down the interface into an experience that is more visual, personal and easier to navigate. These services provide a more curated and intuitive experience for shoppers to discover and buy products on their mobile device.

"I think that over a number of years you'll see additional signals and data that can make the consumption of services and goods throughout the day much more streamlined. The way that you consume and the way that merchants deliver goods and services will become much more streamlined. I think you're going to see much more contextually rich stuff happening in the commerce space."

— **Aunkur Arya,** *General Manager of Mobile, Braintree*

BEST IN CLASS INNOVATION
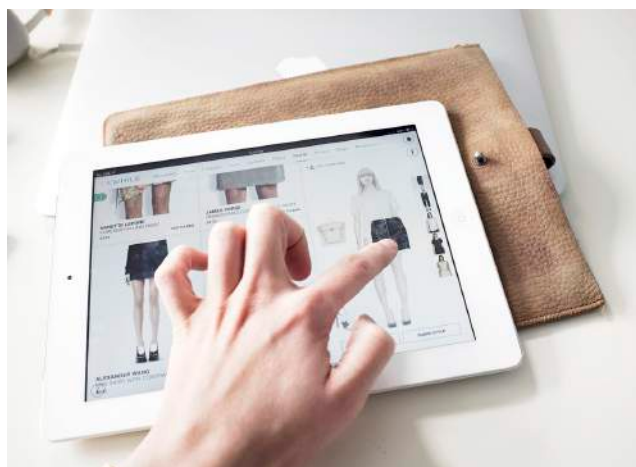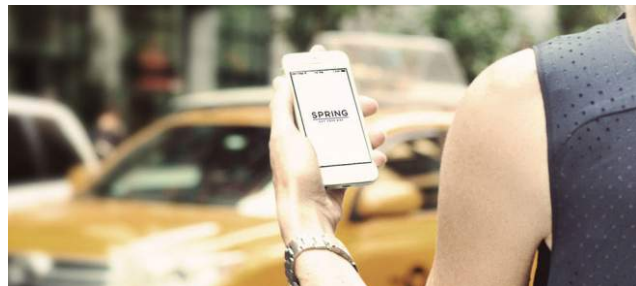
SPRING

### SHOPPING SERVICE MAKES IMPULSE PURCHASES EASIER BY OFFERING CURATED PRODUCTS

Spring is a New York City based startup that is making impulse buying a swifter process for shoppers. The app relies on a familiar navigation model - a vertical feed somewhat similar to Instagram's interface. Upon signing up, users are given a list of retail brands whose products customers can scroll through, which they can add or remove based on preference. As the user begins their own curation, the app also gets better at suggesting purchases. Spring has more than 100 major retail partners, including brands like Nicole Miller, Michael Kors and Levi's. Upon buying an item, the customer receives the item directly from the brand and all customer service is handled by the brand as well. The goal is to create access to a direct-to-consumer model so brands can bypass department stores, whilst creating an intuitive environment for consumers to browse products and make purchases.

www.shopspring.com
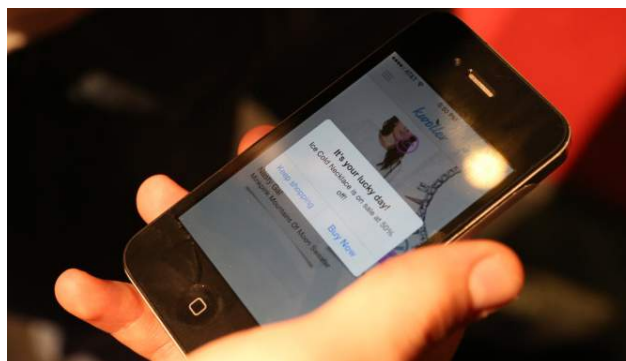
KWOLLER

APP HARNESSES SWIPEABLE PRODUCT INTERFACE TO LEARN USER PREFERENCES

Kwoller is a personal shopping assistant that lets users quickly swipe through a series of products, effectively sorting out what they dislike and saving the products they like for later purchase. By lending user-interaction aspects from dating app, Tinder, Kwoller lets the user swipe right if they like a suggestion, saving it to a love list, and swipe left if they don't, with the added upwards swipe to share with friends. Based on this, the app learns the preferences of its user over time to further tailor its product suggestions. Kwoller allows for the user to send products to their friends to get a second opinion and is also integrated with Pinterest for browsers to easily add suggested products to their personal boards.

www.kwoller.com

CLINIQUE

BEAUTY BRAND HELPS CUSTOMERS MAKE PURCHASING DECISIONS THROUGH LIVE CHAT CAPABILITIES

Estée Lauder's Clinique brand has developed a mobile site featuring components that allow consumers to choose the right color of foundation, watch informational videos and live chat with online representatives. Created with a responsive web design, the site offers 70 interactive features which are intended to simplify decision-making such as tabs like "Personalized, Just For You" and "Your Info at Your Fingertips" which makes it possible to reference previous purchases, save consultation results, replenish favorite products and create favorite lists. If more assistance is needed, shoppers can consult with a representative for advice and tips.

www.elcompanies.com/pages/clinique.aspx

SUPPORTING INFORMATION

"To us, it's not just about completing the sale on mobile, it's about peaking the customers interest. You can either come in the store or continue interacting with your website. We see this as more of it's not just about the sales on mobile, but it's about the engagement on mobile. That's the most important thing, just peaking their interest so they come in the store"

— **Mohith Julapalli,** Co-Founder and CTO, SKU IQ

"Things have become so much more personalized with all this transacting. When I log in to my Amazon account, whether I'm on my mobile phone or on my laptop, they know it's me. They can personalize things. Not every company has that level of insight immediately. This seamless log in experience definitely ups the level of personalization that merchants and retailers can offer. That's an opportunity and a challenge. Not every retailer has that type of analytic capability to provide personalized offers."

— **Rob Katcher,** Founder Hiku

"A big benefit is the real-time data that mobile is able to tap into, and will be able to tap into, in terms of how much you know about the consumer, and how much more we will be able to know as people using apps and using other interfaces on their mobile phones. As a marketer, that presents huge opportunities as well."

— **Lara Crystal,** Founder, Minibar Delivery

"Forward thinking retailers have grasped that in the digital age they need to meet customers wherever they want to be met. Consumers have been incredibly receptive, and what makes it fun and interesting is that shopping behavior is highly varied and complex."

— **Jaron Waldman,** Founder & CEO, Curbside

"Impatience is the new virtue. Consumers respond to just-in-time information and ignore news before they need it. IWWIWWIWI (I want what I want when I want it) has never been more essential to satisfying the expectations of today's consumers."

— **Kit Yarrow, "Decoding the New Consumer Mind: How and Why We Shop and Buy."**

"It's all about relevance. Consumers have shown over the years that they're quite willing to give up information about themselves if the resulting solution to their lifestyle need is relevant. It has to be at the right moment in time and the appropriate solution at the right price."

— **Brian Kilcourse,** Managing Partner, RSR Research

Line Mall
Japanese E-Tailer Rethinks 'Push' Shopping Through Integrated Point System
mall.line.me

Argos
Retailer Launches Swipe-to-Like Shopping Game That Challenges Friends To Make Wishlists
bit.ly/1Gv4yRv

BluePromoCode
Personalized Coupon App Provides A More Tailored Mobile Shopping Experience
bluepromocode.com

LEVERAGING THIS TREND

* **Offer Flexible Channels**
  Make sure that each retail channel is optimized for its specific use case. Responsive platforms will ensure seamless and personal interaction, with maximum relevance for possible customers.

* **Curate The Experience**
  Mobile platforms offer limited screen space when contrasted with web, so directly porting the experience across platforms can present issues. It is important to curate material specifically for mobile, offering a more streamlined and relevant experience that make sense to mobile users.

* **Platform Specific Learning**
  Mobile platforms are a great opportunity to collect data and platform-specific learnings from customers, which can be leveraged to improve interactions.

IV. CONTEXTUALLY DRIVEN ACTIONS

Mobile sensor technologies like geolocation and in-store beacons are being leveraged to give consumers a more personalized and immersive experience each time they shop. By delivering relevant information and communications, these services help transform the mobile phone from a passive device to an active agent that helps shoppers along their purchase path.

"Payments will fade into the background. It will be really about predicting what consumers want or using signals like location or things like that to just be smarter about what time of day goods or services are delivered."

— **Aunkur Arya, General Manager of Mobile, Braintree**

BEST IN CLASS INNOVATION

URBAN OUTFITTERS

CLOTHING RETAILER APP PINGS SHOPPERS IN THE DRESSING ROOM WITH LAST-MINUTE REWARDS

Clothing retailer Urban Outfitters is aiming to increase engagement by notifying loyal customers at key moments in their shopping trip. The Urban Outfitters native app Urban On, sends notifications prompting shoppers to log in through social media when entering the store, and then serves relevant messages. When customers are in the changing room the app nudges shoppers to take selfies of themselves wearing the store's products in line to pay, where they can shake the smartphone to uncover their loyalty card and earn a digital badge.

www.urbanoutfitters.com/urban/on/urbanon.jsp

PLACEUS

CONTEXTUALLY AWARE SERVICE DETERMINES USER HABITS TO STREAMLINE ERRENDS

PlaceUs is a tracking app that leverages that users tend to repeatedly visit the same locations. It uses artificial intelligence and ambient sensing technology to determine the patterns and motions of its user. The idea is to help people stay connected with a close circle of loved ones. As the app learns the user's routines, it can do things like automatically send a message to their spouse when they head home from work or when they're stuck in traffic on the way to daycare. In stores, it can recognize recurring purchases such as a coffee order at a cafe and automatically place the order. The idea is to harness the phone's sensors to create a sort of 'group AI', which learns over time and helps make improvements in the user's daily routine.

company.alohar.com/placeus

QUIRKY + PONCHO

RETAILER AND WEATHER APP PARTNER UP TO ADVERTISE ACS WHEN WEATHER IS HOT

Hardware brand Quirky partners with personalized weather alert service Poncho to run AC ads when local temps rise above 75 farenheits. Poncho customizes all messaging and sends weather alerts twice a day, to subscribers based on their location, morning routine, prefered commute end of day schedule. The contextual ads present Quirky's AC at the moment when subscribers are on their way home and most inclined to imagine the benefits of owning an AC.

poncho.is
quirky.com

SUPPORTING INFORMATION

"Add intelligence to the mix, and the future is about aggregated learning regarding behaviors and preferences that can help ensure relevant interactions. Geolocation-enabled mobile platforms can completely change an experience based on proximity."

— **Sheryl Kingstone,** Director of Research & Mobile Leadership Strategies, Yankee Group

"Folks are going to navigate to your Web site from mobile devices, so you need to make sure it is optimized for the devices they want to use. Mobile apps will deliver a two-way experience, use the context data available from the phone or tablet and offer better convenience than a mobile optimized site"

— **Jeffrey Hammond,** Principal Analyst, Forrester Research, Cambridge

"We need to reach our consumers where they are, and we're moving more spending into environments where context and content are relevant."

— **Andrew Gross,** SVP of Marketing, Serta Mattress

"Location awareness has to be meaningful for customers. To deliver the right information and the right messaging, we have to understand how customers engage with the brand - are they in-store, online or on a mobile device"

— **Ivy Chin,** Senior Vice President of E-Commerce & Omni-Channel Digital, Belk

"Different customers behave differently and seek different ways of communication. Use each technology for a purpose that fits. There is not one right answer. What is right is what's right for your brand and your targeted customer base. It's less about a one-size-fits-all approach and more about understanding your target audience. Those who look holistically at customer engagement in a targeted way are the most successful."

— **Jon Lawrence,** Senior Director, Solution Marketing

"The Zero Moment of Truth, describes a revolution in the way consumers search for information online and make decisions about brands. We saw that people are increasingly making these decisions at the Zero Moment— the precise moment when they have a need, intent or question they want answered online. A brand that answers these questions at just the right time scores a double win: it helps improve a consumer's life and stands to gain a competitive advantage over brands that don't."

— **Jim Lecinski,** Vice President, Americas Customer Solutions, Google

Proximity payments will reach $41B, making up nearly half of all mobile payments in 2017.

— **National Retail Federation,** US Mobile Payments Forecast, January 2013

Shoppers who received location-based beacon messages were 19 times more likely to interact with advertised products. In-store app usage was 16.5 times greater for users who received a location-based message, and shoppers who received a beacon message were 6.4 times more likely to keep an app on their phone, compared with those who did not.

— **inMarket,** Shopper Behavior Survey, June 2014

Walgreens reported seeing 4x the average spend from consumers when they combined in-store shopping with the use of a mobile app versus in-store shopping alone.

— **Mcommerce Summit,** Mobile Engagement And Context Study, May 2013

When they don't receive customized, relevant content and offers, 54% of consumers are willing to end their relationship with a retailer.

— **CMO Council,** April 2014

In 2014, 36% of global consumers are willing to share their current location with retailers via GPS – that's almost double the number who were in 2013.

— **IBM,** January 2014

Koken Met Aanbiedingen
Mobile Service Delivers Recipes Based On What's On Sale At Local Supermarkets
www.kokenmetaanbiedingen.nl

Pebble
Smartwatch Automatically Checks-In At Stores When Customer Enter
getpebble.com

Google Now
Service Alerts Users When Nearby Stores Carry Products They've Searched For
www.google.com/landing/now

LEVERAGING THIS TREND

* **Aggregate Learned Data About Users To Predict Future Wants And Needs**
Data around how, when and where consumers are using their mobile device can be of great value to merchants. Leverage this data for greater insights into how to communicate with customers.

* **Connect With Customers Upon Entry**
Harness the opportunity connect with store guests at the beginning of the brand interaction as opposed to when they are already at the checkout. Empower store guests by offering wayfinding tools allowing them to access search functions and make stock-checks by themselves, which would save time and free up store clerks to handle more complex customer inquiries.

* **Invest in Learning More About Your Customers**
By taking into account external factors that impact customer needs, retailers can offer a wider variety of relevant products. Analyze customer cases to learn where to best intervene with product suggestions, support and rewards.

* **Maximize Existing Tech**
A majority of urban consumers have access to personal tech that retailers could leverage to present relevant offerings that cater to specific situations, locations or consumer needs.

6 STORES DOING THE MOST TO INTEGRATE MOBILE INTO THE IN-STORE EXPERIENCE

Building a successful brick and mortar experience relies upon giving shoppers the ability to use their mobile device as an ever-present shopping companion, helping them navigate aisles and discover new products. Here are some of the best examples of stores that are doing the most to integrate mobile:

Urban Outfitters

The Urban Outfitters native app Urban On, sends notifications prompting shoppers to log in through social media when entering the store, and then serves relevant messages such as targeted promotions and nudges to share their experience on social.
bit.ly/1ECeVDy

Best Buy

Best Buy has added support for IFTTT (If This Then That) into its native mobile application, which allows users to program in their own unique recipes that affect their in-store experience. Customers can identify certain products they are interested in, and opt to receive immediate push notifications of price or stock changes.
developer.bestbuy.com/blog/tagged/ifttt.html

Walgreens

A new app from Walgreens Pharmacy is experimenting with the addition of 3D imagery to its in-store maps, which creates a detailed image of each store location using a special camera, and then merges that information with retailer floor plans and data showing where products are on shelves to offer highly contextual discounts.
walgreens.com

Rebecca Minkoff

Rebecca Minkoff and eBay have partnered to unveil a new 'Connected Wall' store concept, which features a mirrored display that shows videos and complementary fashion suggestions, and enables interaction as shoppers can touch the surface to request associates to prepare fitting rooms, order drinks and even change   the environment's lighting.
rebeccaminkoff.com
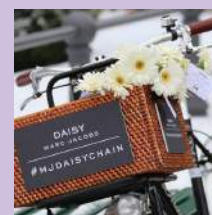
Marc Jacobs

Luxury fashion house Marc Jacobs hosted a money-free pop-up event that accepted tweets as the exclusive form of currency. Tweets with the hashtag #MJDaisyChain could be redeemed for in-store credit, and the most creative tweet of each day was awarded a Marc by Marc Jacobs handbag.
marcjacobs.com

Strabucks

Starbucks has included a delivery service offering in their loyalty app now allowing customers to not only order and pay, but have beverages delivered to their location. Coffee fans can pre-order their morning cup of Joe to skip lines, but in 2015 will be able to have a standing order of morning coffee automatically ordered, paid for and delivered to their desk.
starbucks.com/card/rewards

V. PRE-PROGRAMMED TRANSACTIONS

Accessible programming languages are allowing consumers to link a growing slate of digital platforms with real-world actions, to trigger a predetermined set of next steps. These simple programming recipes are bolstered by an emerging marketplace of sensors, leading to new and seamless ways to complete a variety of transactions.

"There's almost a multitasking element to [online purchases] that easily becomes overwhelming. People have to enter all of this information and there is much to be gained by simplifying those steps, and having it be more streamlined."
— **Chris Bennett, Co-Founder, Soldsie**

BEST IN CLASS INNOVATION

DOROTHY

RIDERS CAN ORDER AN UBER BY CLICKING THEIR HEELS THREE TIMES

Dorothy is a wearable device that lets users tap their heels together to trigger a pre-programmed action on their mobile device. The system consists of Ruby – an Arduino micro-controller with a built-in Bluetooth chip, accelerometer, and coin cell battery – and the Dorothy iPhone App. The connected device slips onto a shoe, and when triggered with three heel clicks, the onboard accelerometer wirelessly sends a signal to the user's phone to perform the desired action. This can then be used to program a wide range of actions using the "If This Then That" (IFTTT) standard, opening up possibilities such as tapping your heels to order dinner through Seamless or hail an Uber cab.

bit.ly/1t5nlB4
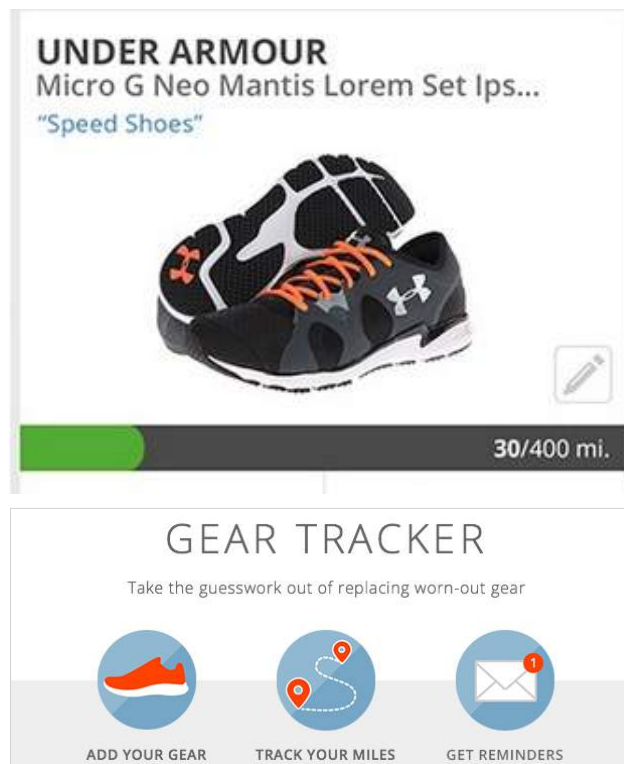
ZAPPOS

PLATFORM TRACKS SHOE MILEAGE TO GIVE REMINDERS WHEN TO BUY A NEW PAIR=

Online shoe retailer Zappos created the Gear Tracker feature that integrates with MapMyFitness and tracks the mileage their shoes cover. To use the Gear Tracker, MapMyFitness members click "Add Gear" tab in their workout screen. Which allows them to browse the Zappos catalog to find their shoes. For each workout, users select which shoes they used and the appropriate distance will be added. When it is time to purchase a new pair, users can complete the transaction directly from MapMyFitness. Recommendations are provided based on users' preferences. "Retired" gear is kept in the app creating a virtual trophy case of past accomplishments. By encouragin,g users to track their distance, Zappos can help users avoid injury from worn-out shoes whilst helping drive sales.

bit.ly/1w4kwT3
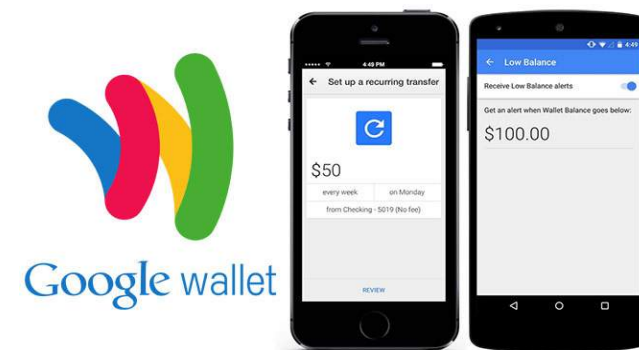
GOOGLE

WALLET PROGRAMS AUTOMATIC BANK TRANSFERS WHEN ACCOUNT IS LOW

Google announced a new feature for its Google Wallet app, which adds the ability to send money to the Wallet through recurring bank transfers, ensuring users always have some money in their account. Users can choose from weekly, bi-weekly, and monthly options, and can cancel the transactions at any time. Additionally, they can now set up low balance alerts to keep track of their funds. Google has been quickly expanding the capabilities of Wallet, and what first started as a simple mobile payment tool is now expanding into a full-fledged mobile personal finance hub.

bit.ly/1xdKtKm

SUPPORTING INFORMATION

"While automation can be expedient, the resulting impersonal tone and risk of poor information are formidable…most importantly, merchants are missing an opportune moment to connect with current and prospective customers."

— **Lauren Freedman,** President, E-Tailing Group

"There is no technophobia in the consumer mindset. People will increasingly use interactive-type experiences if they bring value and services to them."

— **Vincent Druguet,** Deputy General Manager, DigitasLBi France

"When we look at what our experience is, at the end of the meal, Reserve is a "no click" interaction – which is one of the really elegant parts of our service. You go to the restaurant, you finish your meal and at the end of the experience, you don't even have to pull out your phone. Everything is already done and taken care of. Whenever we talk to our restaurant partners, one of the things that they mention is that they try to make a really hospitable, wonderful, elegant experience and at the end they have to ask for money. To take the payment out of the process completely allows the restaurant partners to work on how to improve their hospitality."

— **Greg Hong,** CEO and Founder, Reserve

Amazon found that every 100 milliseconds of downtime cost them 1% in sales, and Google found that an extra .5 seconds in search page generation time dropped site traffic by 20%.
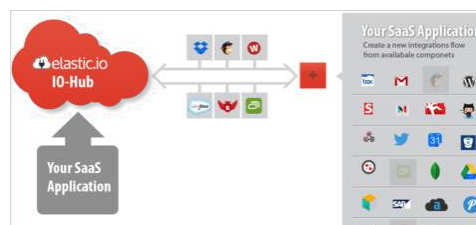
— **Clustrix,** Cyber Monday Customer Survey, October 2014

Best Buy
Retailer Adds Support For Programmable Recipes So Customers Can Be Notified Of Price Drops And Stock Changes

https://developer.bestbuy.com/blog/tagged/ifttt.html

Elastic
Platform Lets Merchants Program And Automate Processes Across Mobile And Web
www.elastic.io

Jawbone
Fitness Band Users Can Program Online Actions When Specific Goals Are Acheived
ifttt.com/jawbone_up

LEVERAGING THIS TREND

* **Provide The Tools**
  Personalization is important, and giving users better tools to re-program or re-purpose their products provides an additional layer of interaction which helps build community and loyalty.

* **Learn From Behavior**
  Tap into the habitual behaviours of consumers, to incentivise repeat business. By creating the opportunity for seamless automatic interactions, merchants ensure that customers will continue to use their product or service.

* **Build Community Tools For Users To Learn From Each Other**
  Similar to other open-source projects, it is important to provide users with an through which they can share ideas about the things they have discovered, and build a strong sense of community around the shared achievement of programming their products.

* **Harness Reminders to Incentivize Repeat Business**
  Scheduled reminders, such as automatic bank transfers or product replacement notifications can nudge consumers to fulfill a purchase. Customers will gain insight into the lifespan of products they are using, and learn when they need to be replaced.

VI. CROSS CHANNEL PURCHASES

A new range of services are targeting mobile as a key tool to help bridge the gap between online and offline shopping behaviors. These platforms help merchants leverage the true power of their brick and mortar stores, while giving shoppers more tools to shop on their own terms and buy with confidence.

"Online/offline worlds are starting to blend because of consumer access to mobile devices. Consumers are using their mobile devices as shopping aids in the store. Retailers should look upon this as an opportunity, that if a retailer can convince you to use their app in the store, it can actually help them build a richer interaction with their customers than what they could have before the mobile world."

— **Bill Ready, CEO Braintree**

BEST IN CLASS INNOVATION
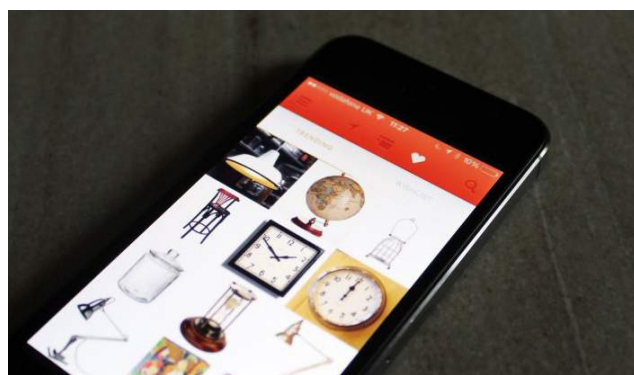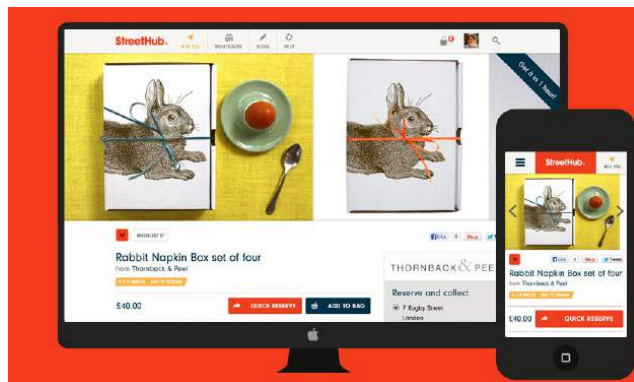
STREETHUB

MOBILE SERVICE HELPS BRICK AND MORTAR BOUTIQUES COMPETE WITH ONLINE GIANTS

StreetHub is an iOS app that lets shoppers purchase items from their favorite London boutiques online then collect the items in store or have them delivered. Partnerships with over 300 independent boutiques in London let users browse multiple shops online before finding their perfect item. In addition to adding a delivery service through StreetHub's partner Shutl, boutiques are able to expand their reach beyond the walls of their stores. The service reflects the growing trend of online to offline transactions seen by retail giants such as Amazon, eBay, Selfridges, and more.

WALGREENS

IN-STORE APP HARNESSES AUGMENTED REALITY TO HELP FIND PRODUCTS AND DRIVE LOYALTY

Walgreens Pharmacy is developing a mobile app that's part loyalty and discount program and part immersive product finder, which is designed to be integrated with the store. Working together with Aisle411, a producer of in-store mapping solutions, Walgreens is experimenting with the addition of 3D imagery to its in-store maps. Using Google's Tango technology, the mobile-app firm creates a three dimensional map of each retail location using a special camera that captures 2 million data points per second and takes into account the user's orientation. It then merges that information with retailer floor plans and data showing where products are on shelves to offer highly contextual discounts. For instance, as someone walks down the aisle, a notification might pop up on their mobile phone suggesting they visit the cold drinks section to get reward points. The initiative is being trialed in four US stores.
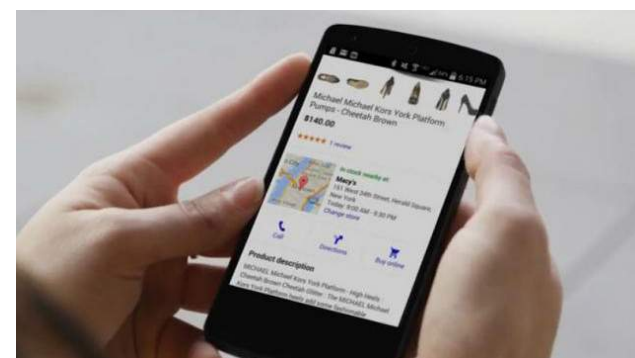
STOCKNEARBY

RETAIL SEARCH ENGINE LOCATES PURCHASABLE ITEMS NEARBY IN THE CORRECT SIZE

StockNearby is an online search engine for finding fashion items available in nearby stores. The search engine browses the inventory of over 1000 retailers to help shoppers see which stores have the items they want and more importantly - in their size. Shoppers can view inventory by boutique allowing them to browse without ever entering the store. If a shopper finds an item they love, they can put it on hold or have it delivered. StockNearby is providing a digital window into brick and mortar inventory in real time.

www.streethub.com

www.walgreens.com

www.stocknearby.com

SUPPORTING INFORMATION

"The biggest trend in commerce is how easy it is to do it. The tools that are out there for developers are just amazing. Whether it's Stripe, or Braintree, or layered on top of that, anyone can do commerce so easily."
— **Rob Katcher,** Founder Hiku

"Retailers don't have time to put everything online, because as soon as they do, it's out of date, all the SKUs and inventory quantities. That's a perfect category for some new tech to help with. We see that as probably something that's going to change in 2015. You're going to see a lot more visibility of in-store inventory online."
— **Mohith Julapalli,** Co-Founder and CTO, SKU IQ

"I predict every retailer is going to be leveraging social to drive sales to their products in the next three years. If they're not, they're going to be being left behind. With the advent of the buy buttons, I think social is going to play a big role in commerce over the next two years."
— **Chris Bennett,** CEO and Founder, Soldsie

"55 to 60% of all online traffic [during the 2014 Black Friday holiday weekend] was happening on mobile devices, and for IBM, smartphones and tablets accounted for 52.1% of all online traffic, exceeding traditional PCs for the first time"
— **Shawn DuBravac,** Chief Economist and Director Of Research, Consumer Electronics Association

"The smart retailer needs to be in every venue where the consumer is shopping. It could be on their smartphones, it could be on their iPads...or their computer or their store. The toughest thing is having the inventory, and knowing how much to carry online and in-store."
— **Jennifer Black,** Founder and President, Jennifer Black & Associates

"Revolution has started. Consumers do not care about channels. They want to be able to be informed and buy from any device, in real-time. They want the same level of personalization as they do have on an e-commerce website."
— **Vincent Druguet,** Deputy General Manager, DigitasLBi France

U.S. retail mobile commerce sales are expected to soar to $132.69 billion, or 27% of Web sales, in 2018, from $42.13 billion, or 16% of total Web sales, last year.
— **E-tailing Group,** Mystery Shopping Report, August 2014

59% of smartphone-armed showroomers prefer looking up product information on their phone to asking salespeople for help.
— **Consumer Electronics Association,** In-Store CE Retail Experience Using Mobile Devices, December 2014

"We love click-and-collect sales, because [the customer has] already made their decision, she knows where to go in the store, and when she gets there, she almost always buys something else — spending about 125% of her intended order. And she doesn't require a delivery fee."
— **Terry Lundgren,** CEO, Macy's

41% of consumers actively use mobile apps to access relevant information while shopping, up from 21% last year. The numbers are even higher for consumers between the ages of 18 and 34 years old, with 67% using mobile apps during their shopping experience.
— **CFI Group,** Mobile App Study, July 2014

"All of us in e-retail have been surprised at how fast mobile has ascended. Two years ago we envisioned a multi-device world where people would discover on the smartphone, browse on the tablet, and land back on the desktop to buy, but we were wrong about multi-device usage. The largest growth area in shopping on the web is mobile-only consumers"
— **Scot Wingo,** CEO, ChannelAdvisor Corp

60% of consumers said they often browse products online before ultimately purchasing them in stores.
— **Nielsen Global Survey of E-commerce,** August 2014

Kate Spade
Fashion Retailer Transforms Construction Barricade Into An Interactive Mobile Shopping Experience
http://bit.ly/12DBAS8

Rebecca Minkoff
Digital Screens at Fashion Retailer Mix In-Store and Online Interactions
www.rebeccaminkoff.com/

Amazon
Online Retailer Lets Commuters Shop From Digital Ads
www.amazon.com
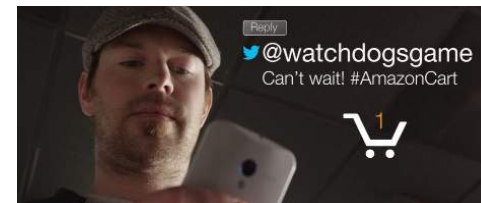
LEVERAGING THIS TREND

* **Partner Up**
  As more consumers use internet research as a means to discover new products, their niche tastes grow. Build partnerships with existing brands and services that complements the existing cross-channel behaviors of your customers.

* **Take Chances On Smaller Brands**
  Small to mid-sized merchants have the opportunity to compete with larger retailers by increasing their product portfolios to include more speciality products without the cost of stocking them at every location.

* **Build A Common Toolset That Works Across All Brand Outlets**
  Whether a brand is selling through their store, on the web or a mobile device, it is important for shoppers to feel a sense of continuity in message across all platforms.
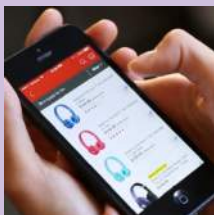
# TOP 6 APPS THAT MAKE MOBILE TRANSACTIONS FRICTIONLESS

The key to crafting a successful mobile experience is designing services that are able to conform to a user's existing lifestyle, rather than the other way around. Below are some of our favorite services that are turning daily chores into a seamless process.

SnapUp

SnapUp is a m-commerce app that simplifies shopping by allowing users to track, save and compare purchasable items across platforms, apps and web browsers. Users take screenshots of products they are interested in and SnapUp automatically adds them to a wishlist and tracks price point and availability.

snapup.com
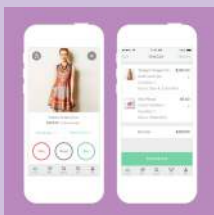
Keep

Keep is a mobile app that lets users select merchandise from multiple vendors across the Web, and add it to a single cart and expedite checkout. Its main feature is called OneCart, which stores payment info and allows for one-click payment for all items in the cart.
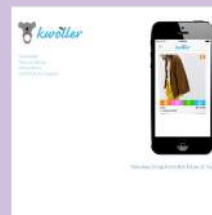
keep.com

Google Wallet

Google announced a new feature for its Google Wallet app, which adds the ability to send money to the Wallet through recurring bank transfers, ensuring users always have some money in their account. Users can choose from weekly, bi-weekly, and monthly options, and can cancel the transactions at any time.

bit.ly/1xdKtKm

Kwoller

Kwoller is a personal shopping assistant that lets users quickly swipe through a series of products, effectively sorting out what they dislike and saving the products they like for later purchase. By lending user-interaction aspects from dating app, Tinder, Kwoller lets the user swipe right if they like a suggestion, and swipe left if they don't.

kwoller.com

Shift

Shift is a new credit card-sized device that allows users to pay with their traditional bank accounts, loyalty points, and even virtual currencies. Users can load multiple payment options onto the card — whether it's their bank account, digital currency wallet, bitcoin account or loyalty membership.
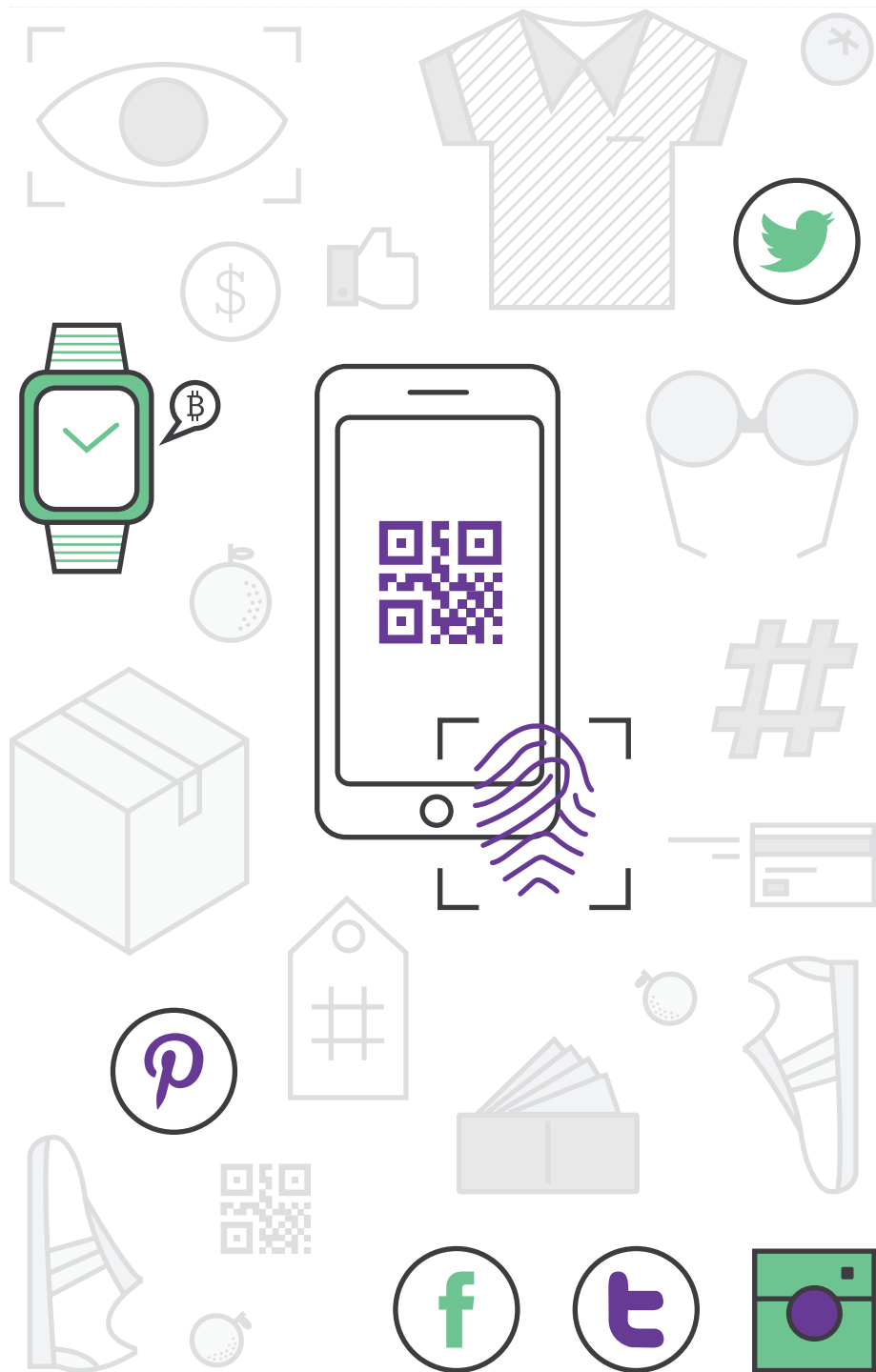
shiftpayments.com

Reserve

Reserve is a mobile app that allows diners to quickly secure reservations at nearby restaurants as well as expedite the payment process following a meal. Users can book a table, access restaurant information, read the menu, and even bid on hard to get bookings by offering to pay above market value.

reserve.com

VII.
ONE STEP AUTHENTICATION

A major roadblock to the wide acceptance of mobile devices as a complete point-of-sale solution is the worry about the safety and security of personal information. A new range of services are stepping in to make this process safer, using tools such as biometric indicators and all-in-one keys to verify and safeguard consumer payment data.

"The difference in conversion on a one-touch kind of checkout, versus entering your card information is dramatic. A transaction where the consumer has to go type in their card information tends to convert at two-thirds less the rate on mobile, than it would on laptop or desktop. One-touch-style buying experience completely bridges that gap"
— **Bill Ready,** CEO Braintree

BEST IN CLASS INNOVATION

NYMI
BRACELET MEASURES HEARTBEAT AS A UNIQUE BIOMETRIC AUTHENTICATOR

The Nymi wristband is a wearable device that identifies a wearer by their unique cardiac rhythm to authenticate their identity as an alternative to using passwords or PIN codes for devices. Created by biometric technology company Bionym, Nymi functions on a 3-factor security system, which includes the wristband, the wearer's unique heartbeat and a smartphone or device registered with the Nymi app. When the Nymi is clasped around a wrist it powers on, and by placing a finger on the topside sensor while the wrist is in contact with the bottom sensor, an electrical circuit is completed. After feeling a vibration and seeing the LEDs illuminate to indicate the authentication process is complete, the wristband wearer can securely unlock any Nymi-paired device.

www.getnymi.com
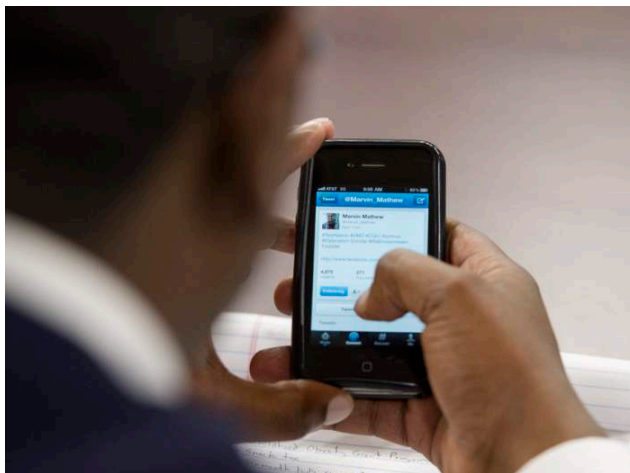
TWITTER
SOCIAL LOGIN SERVICE USES MOBILE NUMBER TO LOG INTO THIRD-PARTY SERVICES

Twitter has announced a new service called Digits, which allows users to login to third-party apps using their mobile number as a unique identifier rather than a password – in a similar model to Snapchat, WhatsApp and Viber. The purpose of this 'social sign-in' service is to simplify the login process for users, while providing more reliable demographic information to web developers. After downloading an app, the user simply has to enter their phone number, and the app will verify it by sending a text message to that number and reading it automatically.

dev.twitter.com/products/digits

STUBHUB
TICKET RESELLER INTRODUCES ONE TOUCH AUTHENTICATION FOR SEAMLESS PAYMENTS

StubHub is currently one of the world's largest ticket marketplaces, providing a dynamic place for buyers and sellers to safely, securely, and quickly buy and sell tickets online. Recently, the company has integrated with PayPal to offer a One Touch secure payment option that allows users to pay with a single touch of their mobile device. Trust is a major component of StubHub's success, and the ability to pay with PayPal can help bolster the security of users payment details and build confidence in a seamless One Touch system.

www.Braintreepayments.com/case-studies/stubhub

SUPPORTING INFORMATION

"I think we're moving to a place where the username and password will become less relevant over time. There will be different ways to authenticate that aren't so based on username and password."

— **Aunkur Arya,** General Manager of Mobile, Braintree

"One challenge is data security and how you choose to use that data is very important. Moreover, how you choose to store it and what you want to do with that data and how do you convey your intentions to your customer. Being transparent helps because that's what creates trust in the relationship, but obviously data security and how safe people will feel, will definitely affect what they're uncomfortable giving up and what they're comfortable sharing."

— **Lara Crystal,** Founder Minibardelivery

"Industry-wide initiatives, such as tokenization, have the potential to significantly increase the level of security and subsequently the general public perception about payments — specifically the kind initiated on mobile devices."

— **Alberto Jimenez,** Director of Mobile Payments, IBM

"By harnessing mobile, we can do a suite of verifications at anytime. We're trying to create services where you can spontaneously decide you want to go do something, and we're available at the touch of a button, right there with you, at any moment, without any second step."

— **Greg Hong,** CEO and Founder, Reserve

"All friction is being removed from payments so that we'll almost make transactions without realizing it. We'll also move beyond contactless mobile payments to paying with our bodies —our iris, our thumbprint, etc."
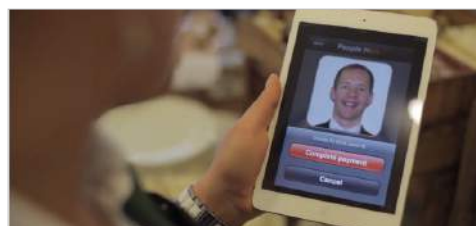
— **Lucie Greene,** Worldwide Director, JWTIntelligence

BehavioSec
Authenticatior Analyzes Unique Behavioral Biometrics Like Speed, Temperature and Rhythm To Verify User Identity

www.behaviosec.com

AliPay
Food Chain Introduces Facial Recognition Based Payment Verification

global.alipay.com/ospay/home.htm

EveryKey
Wristband Replaces The Need For Keys And Passwords

everykey.com

LEVERAGING THIS TREND

* **Rethink Payment Flow**
  Excessive or confusing steps in the payment process can cause shoppers frustration or even make them walk away. Rethink the process by which users log in or authenticate themselves so it is both quick and seamless.

* **Implement Tools**
  Creating the opportunity for guests to use alternative authentications, which is a great way to incentivize current customers, as well as attract new consumers.

* **Strengthen Your Payment Channels**
  Retailers could widen their scope to include alternative methods of authentication while making sure that they reassure customers of possible safety concerns. There are a range of services that aim to help alleviate this process and without any standard, merchants have to be inclusive and flexible.

VIII.
PAY WITH INFLUENCE

Merchants are beginning to understand the impact that social influence and consumer data can have on their bottom line, as they look to leverage this organic reach and information to drive more sales. As a result, companies are experimenting with sustainable ways to accept their shoppers' social media activity and personal data as concrete forms of payment.

"[The] experience of predicting the type of content I need throughout the day [is possible] because I am willing to share some signals with Google. You are going to see merchants, particularly on mobile, start to ask consumers for a little bit more signal or a little bit more data to actually become more contextually aware."

— **Aunkur Arya,** General Manager of Mobile, Braintree

BEST IN CLASS INNOVATION

ONEPIECE
RETAIL POP-UP USES SOCIAL MEDIA FOLLOWERS AS CURRENCY

OnePiece is a Norwegian clothing brand that has harnessed the power of its Instagram and Twitter followers to increase its impressions by trading discounts for social media promotions. During a temporary promotion Instagram users who have aggregated 40,000+ followers' could receive discounts on products at the OnePiece retail store New York City. The #socialcurrency concept allows for shoppers to leverage their social media accounts and their followers to receive discounts dependent on their social influence. For every 500 followers a shopper receives a dollar discount, with the max set at twenty US dollars. To leverage the discount the shopper needs to share an image captioned with the stores' hashtag.

www.onepiece.com/en-us
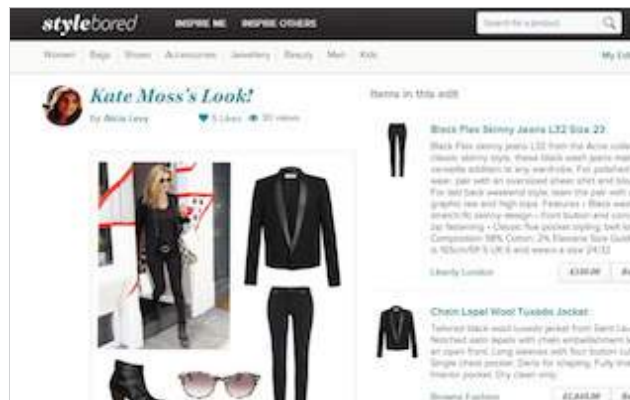
STYLEBORED
ONLINE SERVICE INCENTIVIZES SOCIAL SHARING THROUGH FINANCIAL REWARDS

Stylebored is a social commerce site that incentivizes social sharing with cash back bonuses for fashion brands. Brands like Belstaff, Donna Karen, and Saks Fifth Avenue are among the labels partnering with the service. When someone makes a purchase through a user's unique link, the poster is awarded a small sum. Users can also put together outfits and photoshoots to share with their networks. Those popular on social media and with a discerning eye can use the platform as an opportunity to earn extra cash.

www.stylebored.com

MARC JACOBS
TRADE HASHTAGS FOR HANDBAGS AT A FASHION BRAND'S TWEET SHOP

Luxury fashion house Marc Jacobs hosted a money-free pop-up event in London's Covent Garden that accepted tweets as the exclusive form of currency. Tweets with the hashtag #MJDaisyChain could be redeemed for in-store credit, and extra credit was redeemed for tweets including an uploaded image or video. The most creative tweet of each day was awarded a Marc by Marc Jacobs handbag. To support pop-up patrons in creating great tweets, the pop-up included a social media oriented lounge that included a cocktail bar, nail bar, photo booth and DJs. By treating social activity as redeemable currency, the event successfully leveraged the brand's online presence, converting underutilized social media behavior into targeted in-store engagement.

www.marcjacobs.com

SUPPORTING INFORMATION

"Snowden opened up the psyche of consumers and made them realize they're giving away data every time they do anything, sometimes they get enough stuff in return, and sometimes they don't."
— **Matt Hogan,** Founder, Datacoup

"Our whole idea of value, exchange and currency is being disrupted with new systems that trade in trust, social currency and other commodities. People are finding new ways to trade, and brands are enabling this by creating alternative payment and currency systems."
— **Lucie Greene,** Worldwide Director, JWTIntelligence

"Leveraging Instagram and Twitter is a great way to drive personal engagement with consumers. Allowing consumers to put their own personal spin and interpretation on something allows them to feel more connected and involved with the brand."
— **Raquel Cadourcy,** VP of business development and strategic accounts, HelloWorld

"Brands can make the most of the authentic and trusted endorsements generated by their followers by providing incentives for these individuals to share with their wider social networks."
— **Jascha Kaykas Wolff,** SVP of Marketing & Customer Success, Involver

"Retailers can build a community of brand advocates around their most influential and active users. This is how brands must view social media—not as a way to push content/deals onto fans/followers, but as a way to build a community of advocates who do this on their behalf."
— **Justin Yoshimura,** Co-Founder & CEO, 500 Friends

"This whole social currency concept is about people's passion for brands. Their love and emotion towards it. And frankly, it's difficult for these manufacturers to ignite that without being where they are and giving consumers an outlet to fuel the fire."
— **Laura Davis-Taylor**, SVP Managing Director, BBDO/Proximity

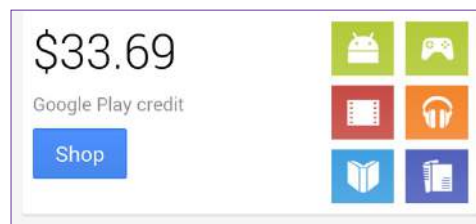*Each retweet of a brand tweet correlated with $20.37 in revenue.*
— **Sum All**, 2013

IHeartRadio
T-shirt Vending Machine Accepts Instagram Photos As Payment
www.iheart.com

Google Cosumer Survey
Search Giant Rewards Market Research Responses With Digital Store Credit
www.google.com/insights/consumersurveys/home

Verizon
Mobile Carrier Offers Customers Rewards In Return For Targeted Ad Data
www.verizonwireless.com/support/what-is-verizon-selects-video

LEVERAGING THIS TREND

* **Rethink What Can Be Accepted As Payment**
Customers that pass positive experiences on to their social circles could have a large impact on retail. Encourage customers to leverage their social value in lieu of other methods of payment.

* **Reward Consumers For Sharing**
Build loyalty programs and incentives that increasingly reward users as they share their experience over social channels.

* **Offer Condition-Based Discounts**
Merchants can design unique events around social sharing that draw in customers across all channels.

IX. OMNI CURRENCY EXCHANGE

The importance and viability of alternative currencies have been growing over the past year, particularly with the dramatic rise of Bitcoin. As more consumers see the value in these emerging transactions, merchants are starting to put processes in place with to accept a wider variety of payments from loyalty points to cryptocurrencies, expanding the notion of what can be counted as currency.

"The reality is that customers may not have a single dominant wallet in ecommerce, but they might have multiple wallets, that are relevant to consumers and merchants. The faster that merchants accept that they should support multiple payment types and multiple wallets to improve conversion at checkout, the better off they will be. [...] They could accept PayPal, Apple Pay, and eventually Bitcoin."

— **Aunkur Arya, General Manager of Mobile, Braintree**

BEST IN CLASS INNOVATION
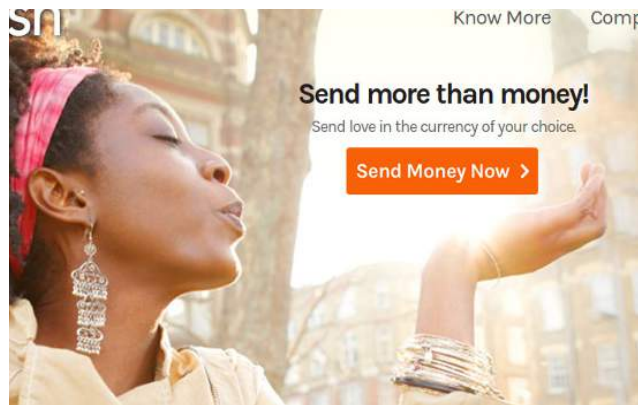
FASTACASH
PAYMENTS SERVICE LETS USERS GENERATE SAFE LINKS TO TRANSFER MONEY OVER ANY PLATFORM

Singapore-based global payments platform Fastacash is a global social platform that allows users to transfer value (money, airtime, other tokens of value) along with content (photos, videos, audio, messages) through social networks and messaging platforms. The company has developed a patent-pending link-generation technology that enables the value transfer with a secure link. The startup has raised more than $17 million in funding to make this possible.

www.fastacash.com
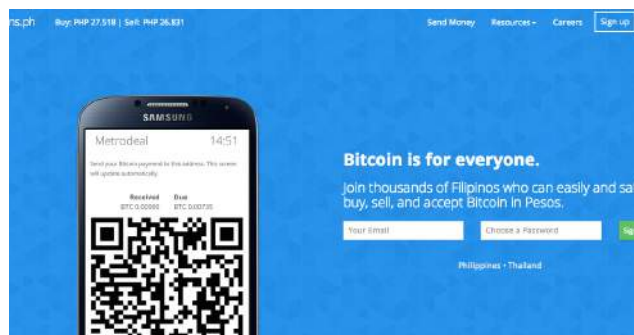
COINS.PH
MOBILE BITCOIN WALLET TARGETS DEVELOPING MARKETS

Coins.ph is a mobile Bitcoin wallet developed in the Philippines that is bringing the cryptocurrency to populations without access to secure banking. Available on Google Play, the app lets users buy and sell Bitcoin, store the currency in their digital wallet and keep track of the market. However, it also enables the sending of Bitcoin between family members and friends in a quick and easy way. Those with the app can either send money as Bitcoin, or select an option that allows the recipient to pick it up as cash or put it straight into their bank account in their chosen currency. For emerging markets, money transfers and paying bills can be a complicated process for many families, especially those who need to send cash to their loved ones across borders.

www.coins.ph
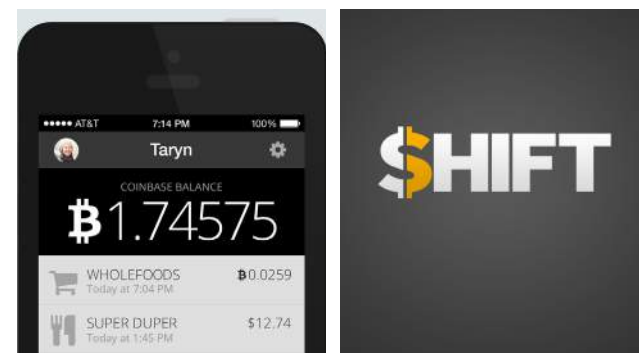
SHIFT
DEVICE COMBINES TRADITIONAL AND VIRTUAL CURRENCIES IN ONE CARD

Shift is a new credit card-sized device that allows users to pay with their traditional bank accounts, loyalty points, and even virtual currencies. The card appears and operates much like a standard debit card, except it's tied to a Shift account, rather than a traditional bank account. Users can load a number of their money sources onto the card — whether it's their bank account, digital currency wallet, bitcoin account or loyalty membership. The card can be used to pay for groceries with real cash in one shop, and moments later used to hand over Bitcoin for a coffee in another. It can handle payments in different fiat currencies and comes with an app to show exactly what's been purchased with the card.

shiftpayments.com

SUPPORTING INFORMATION

"It is not hard to imagine a future in which [...] there could be a very different looking shopping environment that is tremendously much more mobile than it has been historically."

— **Joe Beier,** Executive Vice President Of Shopper And Retail Strategy, GfK

"The really interesting story in money is its digitization, and the huge amount of friction that exists in the system, and the way that technology destroys all those costs."

— **Boris Schlossberg,** Managing Director of FX Strategy, BK Asset Management

"Just as the technology of printing altered and reduced the power of medieval guilds and the social power structure, so too will cryptologic methods fundamentally alter the nature of corporations and of government interference in economic transactions."

— **Timothy May**, Founder, CypherPunks

"The two stakeholders who must ultimately adopt new payment innovations - merchants and consumers - have to be convinced that moving away from what they know and feel comfortable with is worth the effort...Getting to ignition - when there is a critical mass of consumers and merchants - just takes time."

— **Karen Webster,** CEO, Market Platform Dynamics

"Shifting the bulk of the poor's financial transactions into digital form is the catalytic change that can strip the majority of cash processing costs out of the system and make ongoing costs predictable. This means that the shift to digital can pave the way for affordable and far-reaching services that directly address poor people's needs."

— **Rodger Voorhies**, Director of Financial Services, Bill & Melinda Gates Foundation

Google runs a shoppable video experience called "Shop The Hangout," where viewers can tune into a Google Hangout video chat with their favorite designer while shopping from the designer's collection. The collaboration between these designers and Google has produced over 150 million mentions on social media and a 5% increase in traffic on the designers' sites the day of the hangout, as well as 3.57 million views and 369 million impressions on social media.

— **Think With Google Statistics**, August, 2014

Newark Airport
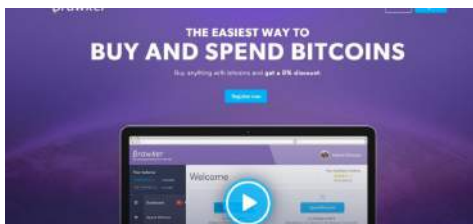Flyers Can Pay With Air Miles At Terminal Stores
marcfam.marcjacobs.com

Plastc
All-In-One Card Works As A Single Payment System For Everything
mstr.cd/1x533rG

Brawker
Decentralized Exchange Lets Shoppers Purchase Anything From Any Merchant Using BitCoin
www.amzn.to/1o72jPt

LEVERAGING THIS TREND

* **Provide User-Friendly Ways To Adopt Alternative Currencies**
The process of buying and holding cryptocurrencies such as Bitcoin can be a confusing process for many users. Provide built-in tools that guide buyers through each step of the process on how to acquire and use alternative currencies.

* **Build Tools To Automate Currency Exchange**
Digital currencies fluctuate much more rapidly than fiat currency, so it is important to build tools that give consumers ease-of-mind when they are doing an exchange that they are getting a fair rate.

* **Rethink What Constitutes Payment**
Interaction has value, and actions such as customers sharing their personal data can be used as an alternative means of payment.

4 SERVICES THAT ARE MAKING MOBILE COMMERCE PERSONAL

Mobile devices inspire a much more personal relationship with technology than a desktop computer or television: they are with us at all times, and customized to our interests and behaviors. Here are some of our favorite services that are adding to that level of personalization by delivering truly tailored experiences on a mobile device.

Soldsie

E-commerce startup Soldsie helps merchants monetize their Facebook and Instagram profiles by allowing fans to seamlessly purchase products through the comment function. A seller uploads an image or post of a product prompting interested friends, family and fans to comment "sold" to complete the purchase without leaving their newsfeeds. By harnessing the mobile and social reach of apps of these popular networks, Soldsie lets merchants create retail experiences on the channels where their customers are spending their time.

new.soldsie.com

Browsy

Online retail service Browsy helps users on popular image based social media platform Pinterest find and purchase the items they save to their "pinboards." To do this, Browsy imports users' pinboards to their platform then compares the images to its library and finds the retailer with that item available for the lowest price. Browsy also creates a custom board which essentially becomes the user's shopping cart on Pinterest.

browsy.com

Clinique

Estée Lauder's Clinique brand has developed a mobile site with features that help shoppers choose the right color of foundation, watch informational videos and live chat with online representatives. Created with a responsive web design, the site offers 70 interactive features which are intended to simplify decision-making such as tabs like "Personalized, Just For You" and "Your Info at Your Fingertips," which makes it possible for customers to easily reference previous purchases, save consultation results, replenish favorite products and create favorite lists.

elcompanies.com/pages/clinique.aspx

Behaviosec

Swedish startup BehavioSec has invented a new type of personalized authentication that serves as an alternative to passwords. Instead, the service works to identify users by their unique biometric fingerprint, which includes a combination of ways in which users interact with their device, such as the force with which they hit a key, the angle they use to swipe a touchscreen, or their typing speed. This type of identification frees users from the burden of memorizing complex passwords, and simply allows them to interact with their device as they normally would to confirm their identity.

behaviosec.com

X.
BUILT-IN
LOYALTY

As more consumers turn to mobile to make their everyday payments, these platforms are offering increased incentives for return users. These programs simplify the loyalty process into a unified mobile interface and make it easy for consumers to manage their relationship with brands.

"The few minutes at the end of your kid's soccer practice, or the few minutes you have in the back of a cab, or on the train, or things like that, where people are trying to get things done, and will have more propensity to show loyalty with retailers that give them great experiences, and let them just get those things done in that moment in time."

— **Bill Ready**, CEO Braintree

BEST IN CLASS INNOVATION
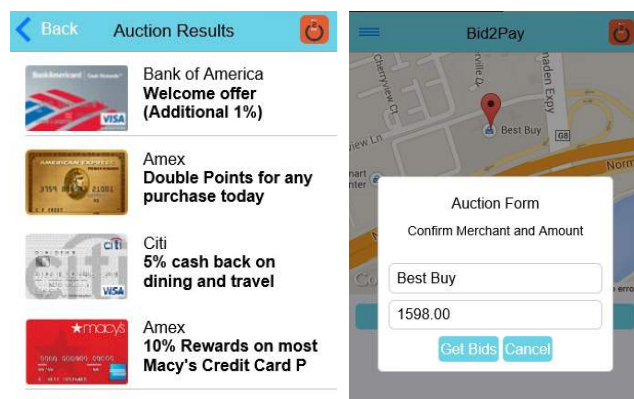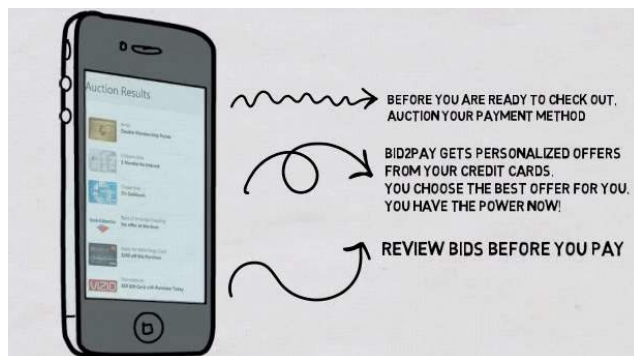
BID2PAY
CREDITCARD COMPANIES AND BANKS BID FOR CONSUMER PURCHASES

Bid2Pay is a web platform and app that allows banks and credit card companies to bid for a shoppers purchases by offering the most relevant gifts, points and rewards. Bid2Pay harnesses every payment opportunity to deliver additional rewards to its user and aims to empower the consumer by making credit card companies compete for purchases. Before a buy, the user logs into the app and auctions off the purchase and method of payment. Bid2pay gets personalized offers from the credit card companies that the user reviews, and picks the method of payment that offers the most relevant and interesting discounts or rewards.

paymentpower.net

THANX
SERVICE OFFERS LOYALTY POINTS THROUGH A SINGLE MOBILE INTERFACE

Thanx is a mobile loyalty app that enables consumers to collect loyalty points on their mobile purchases by simply registering their existing credit card. Thanx customers can sign up to their favorite loyalty schemes by registering their credit or debit card numbers through the platform. Instead of providing consumers with a separate card for each loyalty account, Thanx gets computer systems to simply link the credit card number automatically to multiple accounts. This means that points are automatically earned whenever consumers shop at Thanx's partner stores, without any extra process of finding and handing over cards, coupons and 'buy 10 get one free' stamp sheets. The service comes with a free mobile and web app that lets users track their spending and rewards. It currently works with Visa, MasterCard, Amex and other credit card providers, and Thanx has already teamed up with a range of popular merchants.

www.thanx.com

TAOBAO
ONLINE RETAILER REWARDS PURCHASES WITH FREE MOBILE DATA

Alibaba's e-commerce marketplace Taobao has released a new customer loyalty feature to engage Chinese online shoppers. In cooperation with China's three major telecom operators, the new service allows merchants on Taobao, Tmall or affiliated platforms to gift small sums of mobile data to their customers. Alibaba noted that the data can be deposited in the purse and withdrawn in a lump sum, either to users' connected phone number or given to others, as a data package from China Unicom, China Mobile or China Telecom. Withdrawal ranges were set between 10MB to 1GB, and can be used countrywide during the month of withdrawal.

www.taobao.com

SUPPORTING INFORMATION

"Emotional expectations of brands are on the rise. Consumers are asking, "How does this brand improve my life?" and "How do I feel about this brand?" There is a thirst for authentic connections. Passive consumers are being replaced by active brand voters who opt into a brand ethos that meshes emotionally with their own lives."

– **Kevin Roberts,** CEO Worldwide, Saatchi & Saatchi

"You have to be no less than a customer concierge, doing everything you can to make every one of your customers feel acknowledged, appreciated, and heard. You have to make them feel special, just like when your great-grandmother walked into Butcher Bob's shop or bought her new hat, and you need to make people who aren't your customers wish they were."

— **Gary Vaynerchuk**, "The Thank You Economy"

"Always keep in mind the old retail adage: Customers remember the service a lot longer than they remember the price."

— **Lauren Freedman**, President, E-tailing Group

45% of consumers redeem coupons and offers received via mobile.

— **CFI Group,** Mobile App Study, July 2014

59% of Americans would try a new brand or company for a better service experience.

— **American Express** Survey, 2011

32% of shoppers said their loyalty to a favorite retailer has increased over the last year. 23% said it was because of a loyalty program

- **Accenture,** Consumer Research, 2014

Chuck - E - Cheese
Game App Rewards Play-Time At Home With In-Store Tickets
www.chuckecheese.com

Apple
Retailer Introduces Reward Card To Support Apple Pay
support.apple.com/en-us/HT6288

American Express
Credit Card Partners With Uber To GIve Riders Double Membership Rewards With Each Ride
blog.uber.com/tag/amex

LEVERAGING THIS TREND

* **Provide Appropriate Incentives**
  Merchants should make sure that they are providing relevant incentives for returning customers to make sure that they feel rewarded for regularly engaging with the brand.

* **Reward Users**
  Rewards are a crucial building block in strengthening and retaining customer loyalty. Thank your customers for bringing their repeat business to you and nudge them to share their positive experiences to like minded peers.

* **Build-In Location Based Incentives**
  Make sure that the loyalty incentives are situational as well as personalized. Take advantage of the opportunity to send nudges and reminders when consumers are in need of support and inspiration.

XI.
END-TO-END PURCHASE FULFILLMENT

A new host of services are streamlining the mobile shopping experience, automating the details and connecting each step of the purchase path into one fluid service. The power of these 'one click' efficiencies are making it easier to process mobile transactions, from booking and delivery through to checkout.

" "We start to look at the problem space we can take on from start to finish and turn it into a mobile experience. For people in general, [we ask] how can they go out and have an entire experience just on mobile - leave their wallet at home, that kind of stuff. I think that's an important trend there that we're paying attention to, and we're very much trying to be a part of."
— **Bill Ready, CEO, Braintree**

BEST IN CLASS INNOVATION
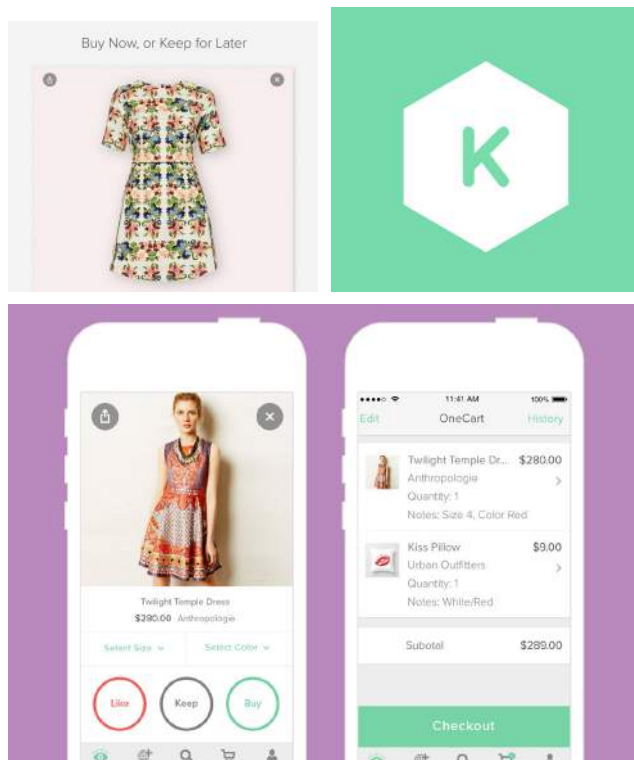
KEEP

UNIVERSAL SHOPPING CART FOR THE WEB CUTS DOWN ON ABANDONED PURCHASES

Keep is a mobile app that lets users select merchandise from multiple vendors across the Web and add it to a single cart and expedite checkout. Its main feature - OneCart, functions as a universal shopping cart that allows Keep users to select items from any online merchant, add it to one list of products, and check out with one single click. Keep stores users' credit card and shipping information, so there is no need to input info repeatedly. The application aims to remove the process of visiting different stores online and entering the same payment information over and over, instead offering a streamlined system for check-out.

keep.com
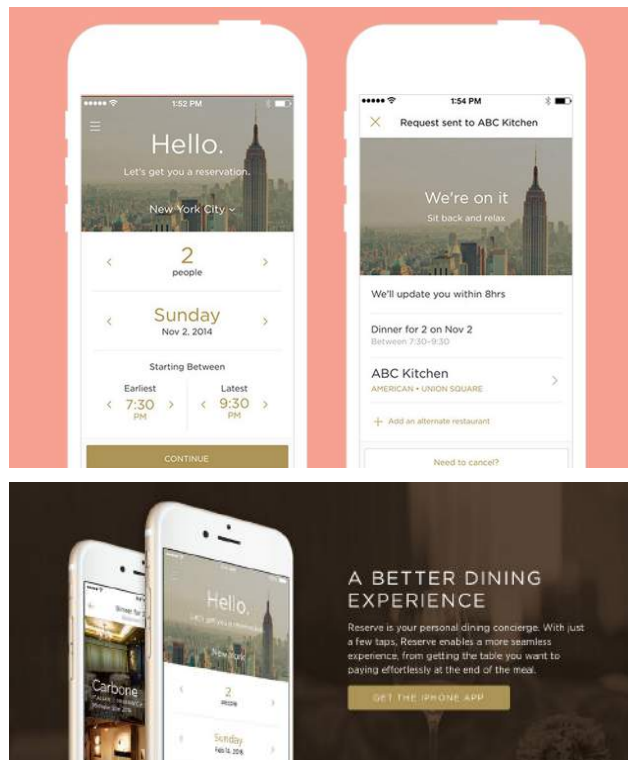
RESERVE

RESTAURANT CONCIERGE SERVICE HELPS DINERS RESERVE A TABLE AND PAY THE BILL

Reserve is a mobile application that allows diners to quickly secure reservations at nearby restaurants as well as expedite the payment process following a meal. Guests begin by specifying a date and time they'd like to reserve a table and the application will provide dining suggestions. After selecting a restaurant, users can book a table, access restaurant information, read the menu, and receive reminders around their booking. On top of booking, Reserve also functions as a mobile payment service. Customers keep their payment information on file and following a meal, no bill is presented. Instead, the transaction can be completed through the application, which adds a $5 flat fee to the bill, regardless of party-size.

reserve.com

STARBUCKS

COFFEE COMPANY INTEGRATES DELIVERY SERVICE INTO ONE-STOP-SHOP LOYALTY APP

Coffee shop giant Starbucks has included a delivery service offering in their loyalty app now allowing customers to not only order and pay, but have beverages delivered to their location. Coffee fans can currently pre-order their morning cup of Joe to skip lines, but in 2015 will be able to have a standing order of morning coffee automatically ordered, paid for and delivered to their desk, resulting in a very integrated and highly convenient service offering.

www.starbucks.com/card/rewards

SUPPORTING INFORMATION

"The giants of the space will begin offering more services that are typically identified with a boutique store – clienteling, messenger services, etc."

— **Charlie Cole,** CEO, The Line

"Marketers can no longer wait for consumers to tell them what they need — they have to anticipate future needs. By the time someone can articulate what she wants, she's frustrated that she doesn't have it. Understanding your consumer's life and figuring out what she'll want next — whether it's a product alteration, a faster way to check out, or more excitement — before she even knows she wants it tames impatience and creates a bond."

— **Kit Yarrow,** "Decoding the New Consumer Mind: How and Why We Shop and Buy."

"Continuing on the payments versus commerce debate, at this point in the mobile payments journey, it is clear that neither consumers nor merchants will adopt mobile payments simply for the payments portion of it. There is nothing fundamentally wrong with the way we initiate and accept payments today. However, there are a number of activities that take place before and after the transaction that can deliver tremendous value to the consumer and the merchant, both in terms of relevance and the ability to drive top-line growth, respectively."

— **Alberto Jimenez,** Director of Mobile Payments, IBM

"Seamlessness is a tall order for most traditional retailers. In many cases we have found a significant gap between consumer expectations and reality, but we believe seamlessness is achievable. Traditional retailers must take stock of their operational capabilities. They require a presence at every stage of the customer journey to deliver a consistently personalized, on-brand experience from discovery through research, purchase, fulfillment and beyond to product maintenance or returns."

— **Chris Donnelly,** Global Managing Director, Accenture Retail Practice

When consumers struggle in an app, they abandon it (and their carts): 51% abandon the cart and close the app (lost purchase) when they struggle in a retail app; 20% stop using the app entirely.

Consumers want in-app customer care: 92% say it would be helpful to have customer care automatically provided within an app to help complete a task or goal.

— **Contact Solutions**, Mobile Shopping Cliffhanger study, October 2014

The Amazon Mayday button connects Kindle Fire HDX tablet owners to an Amazon customer service representative via webcam. Among tablet owners, 75% of customer service interactions now come via the button.

— **Amazon**, June 2014

Whole Foods' partnership with grocery delivery app Instacart has resulted in digital shopping carts 2.5 times the size of their brick-and-mortar counterparts.
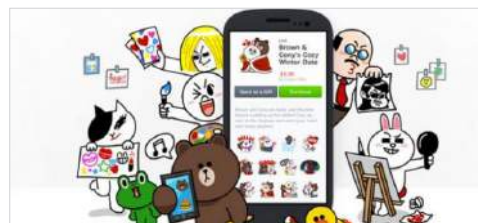
— **Wall Street Journal,** November 2014
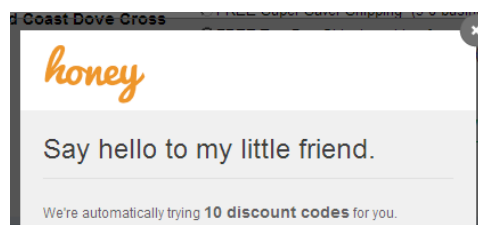
Honey
Browser Plug-In Lets Users Purchase From Multiple Stores In A Single Click
www.joinhoney.com

Line
Messaging App Integrates Mobile Payment Options To Become Lifestyle Platform
line.me/en

Zomato
Restaurant Guide Adds mobile Payments Into App For A All-In-One Experiences
www.zomato.com

LEVERAGING THIS TREND

* **Refine The Process**
  Find new efficiencies and cut out unnecessary steps for customers. Sustain an ecosystem that allows for customers to seamlessly arrive at their end goal, without having to repeatedly deal with individual steps.

* **Mobile Experiences Need Not Be Economized**
  Empower mobile applications to include the same range as web platforms whilst remaining efficient and contextual.

* **Provide A Helping Hand**
  Guide users through each step of the process by providing easy and seamless access to customer service representatives.

Methodology

PSFK Labs employed a research methodology called Grounded Theory Analysis to gather emerging ideas from the marketplace, which were later used to identify trends featured in this playbook. Grounded Theory analysis is a systematic methodology in the social sciences that takes a bottom-up, data-driven approach to generating assertions about larger ideas, trends and movements based on research collected around a directional brief.

Over the course of eight weeks, PSFK Labs' global group of researchers gathered news and opinions about emerging ideas and innovations related to a directional brief. During this process, the team looked for weak signals that pointed to signs of change. These could take the form of new products, services, technologies, creative projects and/or businesses. At the end of the research process, the team compiled over 600 data points that we observed helping everyone from consumers to organizations become more fluent with mobile commerce and payments.

PSFK Labs' analysts conducted pattern recognition, where they identified clusters of similar ideas appearing within the marketplace. Clusters with several supporting examples were defined as Trends. After the trend analysis process, we looked at how these trends could be successfully applied to the field of mobile commerce, and provided actionable suggestions on how these trends can be used. Our recommendations are mapped to each trend.

Tastemakers

Bill Ready, CEO, Braintree

Bill is the CEO of Braintree where he and his team built one of the most innovative and influential startups in the payments industry. With its emphasis on mobile-first experiences, elegant tools for developers, and incredible customer support, Braintree developed industry-leading payment solutions that power many of the world's most disruptive new businesses, including Uber, Airbnb, OpenTable, and Rovio/Angry Birds.
Braintreepayments.com

Aunkur Arya, General Manager of Mobile, Braintree

Aunkur is the General Manager of Mobile at Braintree. He is a technology veteran with more than 12 years of start-up experience in the mobile consumer and online spaces. He previously led business development for value-added services for Google Wallet - in Google's Commerce division.
Braintreepayments.com

Chris Bennett, Co-Founder and CEO, Soldsie

Chris is the Co-Founder of Soldsie, a social commerce platform that allows customers to purchase products through comments on Facebook, Instagram, and Pinterest. His platform enables customers to register their payment information with Soldsie, and then comment on stores' pages, channels and feeds to activate a charge to their account, and initiate the shipping process.
web.soldsie.com

Greg Hong, Founder and CEO, Reserve

Greg is Reserve's CEO and Co-Founder, responsible for setting and executing the vision of allowing customers to reserve a table within a set time window from a "curated list" of restaurant partners. Prior to starting Reserve, Greg was a small business consultant and the Director of Business Operations at true[X], where he ran their ad operations team from pre-revenue to $20 million.
reserve.com

Lara Crystal, Co-Founder, Minibar Delivery

Lara is the co-founder of Minibar Delivery, a new startup centered around the delivery of wine and spirits. She is the former VP of Marketing and Founding Employee at Rent the Runway.
minibardelivery.com

Mike McEwan, Founder and CEO, Jane.com

Mike is the founder and CEO of Jane.com, an online retailer which offers customers the convenience of purchasing without having to share personal financial information through Paypal. The company's success is partially founded on his belief in building vendor relationships, paying its vendors more than any other daily deal site.
jane.com

Mohith Julapalli, Co-Founder and CTO, SKU IQ

Mohith is the co-founder of SKU IQ, an innovative and patent pending software that integrates popular eCommerce and POS technology, syncing real time inventory data without IT disruption. He has over 10 years experience architecting and building beautiful, scalable applications.
skuiq.com

Rei-Ling Dulebohn, Sr Marketing Manager, Munchery

Rei-Ling Dulebohn is Senior Marketing Manager at Munchery, an online food retailer that delivers chef-prepared dinners on-demand or within an hour of a scheduled time. Prior to joining Munchery she was Marketing Manager of Analytics and E-Commerce at Everlane, an online-only brand that is rethinking the way retail works.
munchery.com

Rob Katcher, Founder and CEO, Hiku

Rob is the CEO and founder of Hiku, a simple physical device that helps people build a smarter grocery list. His device allows users to simply speak into the device or scan the products you need and it syncs to a smartphone application so users can access their shopping list anytime, anywhere.
hiku.us

About Braintree

ABOUT PSFK

Braintree is connecting the world and empowering people through payments. They work to provide the tools people need to build businesses, and make it possible for companies all over the world to accept payments online and let customers make a purchase with one touch. So an engineer in London can launch his latest mobile venture in Sydney. And a student in New York can pay her rent.

Braintree builds the technology, and you make it meaningful with your ideas and innovations.

Braintreepayments.com
@Braintree

Each day we share better ways to live, work, and play through PSFK.com and social platforms. We publish new ideas across areas such as design, retail, technology and travel and hit 10 million impressions per month across our channels.

Our thought leadership reports are written by out PSFK Lans team–a group of researchers who study trends in the market places and advise brands like Apple, BMW, Google and Samsung on decisions to leverage emerging opportunities and threats. Check out PSFK's other reports on Cities, Health, Travel and Retail–plus branded content editorial series produced in partnership with sponsors on the Future of Light, the Real World Web and Wearable Tech.

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