

DIMENSION REPORT

MOBILE & CROSS-CHANNEL: FEBRUARY 2019

“ It is estimated that within two to five years, buying via a mobile will be more commonplace than using a desktop PC ”

INSIDE

- Learn from the best: case studies on Carrefour, Gigantti and Screwfix
- The future role of physical stores
- The Top100 European retailers in this key Performance Dimension

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whitepaper.



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Introduction



Welcome to the latest Dimension Report in our IREU Top500 series. This time around, the subject is Mobile & Cross-channel. At the centre

of this area of RetailCraft is the idea of enabling customers to buy goods in ways that suit them. That might mean supporting a purchase that begins with research on a desktop PC and continues via mobile search, but is completed within a retailer's app. The customer may then opt to pick up an item at a specific store.

Even European retailers not yet able to offer these kinds of joined-up purchases are familiar with the essential ideas here – if only because of competitors offering such services. But that does not mean retailers should be blasé about the challenges cross-channel retail poses. These kinds of joined-up retail experiences are difficult to get up and running. To sustain them in a cost-effective manner is just as tough.

This has made us think anew about bricks and mortar stores. What should their role be within a retailer's overall business? Of course, the answer will vary from company to company, but this seems to be a question that retail professionals will be posing on a regular basis in the years ahead. This, we suspect, is a theme we will explore in more detail in our second IREU Top500 Mobile & Cross-channel Dimension Report, published later this year.

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The thriving European ecommerce sector

Online retail in Europe is maturing quickly. New technology is launching all the time and, for us at Klarna, the overarching trend is the rise of new and flexible payment solutions. With competition hotting up across Europe, ensuring that consumers are attracted to a retailer they want to stay loyal to is vital

GETTING THE BASICS RIGHT

Despite retailers currently focusing more than ever on their online offering, and the high street facing challenging times, we continually hear from retailers that some of the basics of online are not where they should be. For example, many retailers are still not optimised for mobile, despite this having been a growing channel for years. The headlines around online retail often centre on future technologies such as delivery by drone. But sound advice for retailers is not to get distracted and forget the basics. Quality product, UX, stock management and a slick checkout experience are must-haves for success.

Customer experience and customer service are both key battlegrounds among online retailers – this is where the fight to stay on top of the high street and battle online behemoths like Amazon will be won. Retailers must resist implementing technology for the sake of it. We find that customers want frictionless tech – things like easy payments – that make their shopping smoother and more convenient. Consumers need technology that works seamlessly behind the scenes to make the buying process more enjoyable.

FORTUNE FAVOURS THE BRAVE

When it comes to technology, it's true that fortune favours the brave. Innovation requires bravery – it means making the first move by recognising the need or future need for change. The advantage of implementing something first is huge, yet retailers need to make sure that they're focusing on areas that shoppers will value.

When it comes to doing something new, there is an inherent risk. Retail leaders must ensure that, at every level of the organisation, there is a focus on the areas that are important to the business, and an understanding that new things can take time to be established. Successful retail leaders inspire others within the company to get excited about innovation and are consistent with pushing boundaries for the benefit of the shopper.

ADVICE FOR RETAILERS

Increasingly, shoppers are expecting to be able to pay however and whenever is most convenient for them. There is still an issue with consumers abandoning baskets in the checkout and being frustrated with online payments, which really chimes with what we hear from retailers. Improving the customer experience will be key in the future for retailers looking to improve their sales. Streamlining steps to purchase, enabling one-click purchases and providing multiple payment options, will all be vital to keep pace with the high expectations of consumers. For example, take the common issue of wanting to see, touch and try out goods before parting with your cash when shopping online. Klarna's Pay later solves this by giving consumers up to 30 days to pay for online purchases, meaning they only have to pay for what they love.

THE FUTURE OF PAYMENTS

Now is an incredibly exciting time for the industry, with Europe a hotbed of new financial technology. This is partly due to a culture of fintech innovation but it's also down to customer demand. As retailers integrate this tech into their customer journey, we'll see a payments revolution. We predict we will see greater collaboration between the new wave of fintech, retailers and banks. Once this connection is made, we believe that the industry can reach its potential. The focus should always remain on how we can solve problems for consumers and for us, that's what our proposition is all about. ■



LUKE GRIFFITHS
GM, KLARNA UK

ABOUT KLARNA

It's all about smooth (yes, with three 'o's). Klarna is Europe's leading payments provider and a newly-licensed bank. It wants to revolutionise the payment experience for shoppers and merchants alike by giving online consumers the option to pay now, pay later or over time – offering a trusted, frictionless and smooth checkout experience. Klarna works with 89,000 merchants, including ASOS, Topshop and JD Sports in the UK, to offer payment solutions to users across Europe and North America. It is active in 14 countries.

SMOOTHING THE CUSTOMER JOURNEY

While mobile has become the preferred ordering device for many shoppers, real-world stores still dominate the market across Europe. Penelope Ody looks at why cross-channel integration is now a priority

LOOKING BACK, IT seems very unlikely that when the very first iPhone appeared in June 2007, anyone realised just how much smartphones were going to change the world, the lives and behaviours of people and – of course – shopping habits. Researchers now believe that typical smartphone users look at their device 150 times every day, spending three out of every 24 hours staring at its small screen.

As for shopping habits, it is now estimated that within two to five years, buying via a mobile will be more commonplace than using a desktop machine, with 54% of global online shopping expected to be via mobile devices.

The proportion opting for mobile does vary significantly by geography, though. South Koreans are the most enthusiastic, with mobile already accounting for 55% of total online orders, while during China's 'singles day' in November, 90% of all Tmall's orders came via mobile. According to the Salesforce Shopping Index, 63% of all global online shoppers currently start their customer journey on a mobile device, with 45% closing the sale the same way.

While the growth of online has left high street retailers struggling in some geographies, bricks and mortar remain a significant component in most customer journeys, which makes good cross-channel integration essential. UK shoppers are currently the most likely to buy online, with others in Europe less enthusiastic. According to the Centre for Retail Research* while more than 17% of total retail sales in the UK are online, that figure is only around 7% in Switzerland, Austria and Belgium, and lower than 4% in Spain, Poland and Italy. Only Germany (at just over 15%) and France (10%) come close to the UK.

The CRR also suggests that high street shops in the UK currently account for 36.6% of retail spending. While that may be well down from the 50% share in 2000, once you add retail parks and shopping malls into the mix, bricks and mortar still accounts for more than 80% of total retail spend, even in the UK.

While the customer journey may start on a mobile, concerns over payment security deter many. A Shopgate study found that 15% of millennials worry about identity theft when paying for goods with a mobile, so prefer to buy

via a retailer's app, which is perceived as more secure. While many apps – notably those from Amazon, Google Maps and Facebook – are used regularly, a great many more are rarely looked at, with one in five apps used only once in the six months after downloading. Those that enable actual purchases are far more likely to be heavily used than those offering less tangible benefits. Amazon's, for example, includes one-click ordering, parcel tracking and delivery information, while Starbucks' payment app has become the most popular by usage in the USA.

Apps can also help digitise the store and improve that much-needed channel integration. John Lewis' app stores electronic receipts, Zara's adds augmented reality displaying videos of models wearing in-store garments once a shopper scans the item tag, while Pull & Bear's app allows in-store shoppers to scan a garment tag and then buy the item via their phones.

Alongside the growth in use of mobiles for shopping is increased adoption of digital wallets. Juniper Research suggests that by the end of 2019, 2.1bn consumers worldwide will be using mobile wallets, often for in-store payments. Juniper suggests that more than 50% of US retailers now accept ApplePay, although in Europe, most shoppers still prefer contactless cards to mobile wallets. However, where the mobile wallet is linked to a retail loyalty scheme, European shoppers – especially millennials – are more likely to use them.

For retailers looking to expand overseas, accepting payments from mobile wallets is vital. Worldpay estimates that by 2022, 42% of shoppers in-store in the Asia Pacific region will use this payment method.

The many uses for mobiles will certainly continue to expand, but those will include many uses that enhance the real-world shopping experience rather than simply providing an alternative way to buy. ■

*Centre for Retail Research: 'Retail At Bay 2018 Report' and 'Online Retailing: Britain, Europe, US and Canada 2017' www.retailresearch.org

IREU 500 MOBILE & CROSS-CHANNEL DIMENSION

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The top retailers of the IREU Top500 2018
Mobile & Cross-channel Dimension, measured
on dozens of metrics of innovative practice

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MOBILE & CROSS-CHANNEL TOP50

Amazon	Euronics	The Perfume Shop
Ao.com	Galeries Lafayette	Rewe
Apple	Gall & Gall	Rue du Commerce
Argos	Gamma	Sainsbury's
Billa	Gigantti	Schuh
Bricoman	GO Outdoors	Screwfix
BUT	H&M	Tesco
Carrefour	Hagebaumarkt	Toolstation
Coop	Halfords	Travis Perkins
Darty	Holland & Barrett	Truffaut
Debenhams	Hornbach	Vanden Borre
DeBijenkorf	Leroy Merlin	VanHaren
Dm	Maisons du Monde	Vente-Privée
Dunelm	Media World	Wehkamp
E-shop.gr	Nature & Découvertes	Wickes
Edeka	Nisbets	X-Kom
eMag	OBI	

MOBILE & CROSS-CHANNEL TOP100

3Suisses	Fnac	New Look
A.T.U.	Foot Locker	Office
B&Q	Footasylum	Otto
Baur	Hema	Pimkie
Bershka	IKEA	Prenatal
Boots	Interflora	Promod
Bou langer	Intersport	Pull & Bear
Burton Menswear	Jack & Jones	Saturn
Cache Cache	John Lewis	Selfridges
Carphone Warehouse	Karwei	Smyths
Castorama	Lloyds Pharmacy	Tommy Hilfiger
Cath Kidston	Manor	Topman
Clarks	Marks & Spencer	Uniqlo
Coradrive.fr	Massimo Dutti	Vertbaudet
Decathlon	Media Markt	Waterstones
Electro Depot	Mondadori Store	Zara
Ernsting's Family	Nespresso	

A MULTICHANNEL WORLD

If we are not there already, we are certainly moving to a mobile-first world. How are European retailers responding to this new reality? Jonathan Wright considers what the numbers might tell us

WHEN LOOKING AT developments within multichannel retail, it really is impossible to ignore the impact of the smartphone. For although the word 'disruption' is now used so often that it's in danger of becoming just one more meaningless buzzword, the surprising number of uses found for it, as well as the number of other devices that it has rendered obsolete, makes the smartphone truly the most disruptive technology of the modern era.

Our rapid adoption of the smartphone also means that retailers have had little more than a decade to adjust to consumers not just conducting research via mobile devices but even purchasing big-ticket items. Other changes in behaviour include customers in physical stores comparing prices with those available online.

Essentially, those retailers within the IREU Top500 that have performed most strongly within the Mobile & Cross-channel Dimension are those that have not just understood the central role of the smartphone, but also how offerings need to be built around it – via mobile-first websites, apps and direct messages – connecting to different channels.

RetailX research continues to reflect these developments and, in 2018-19, focused on:

- Mobile websites: optimisation and responsiveness, load times, site search, etc
- Multichannel features: offering account access across different channels, returns, order collection, etc
- Mobile apps: whether companies have an app, features, sophistication of product imagery, etc

KEY FINDINGS: LOGISTICS

This idea of connecting channels is central to the most striking result within RetailX research, when researchers found that 62% of multichannel retailers in the IREU Top500 allow ecommerce orders to be returned to their stores. This figure was up from 43% in mid-2017, an increase of 19 percentage points (pp).

Other key findings in the area of cross-channel logistics follow a similar pattern. For example, 21% of the Top500 support returning ecommerce orders via a drop-off at a third-party location, an increase of 7pp. Turning to fulfilment rather than returns, click and collect is offered by 64% of the Top500, a 3pp increase, which suggests this

will soon become a service consumers expect as a matter of routine.

Collating these findings, RetailX researchers also looked in detail at such features as whether retailers currently offer pre-packaged labels, along with how many returns options they offer.

KEY FINDINGS: APPS

The second area where RetailX research was especially significant lay in the analysis of retailers' apps. Well-designed apps create an environment in which retailers can manage customers' accounts and, conversely, where customers can manage their interactions with retailers about their purchases. From both sides, there are advantages to processing a return or a click-and-collect order through an app (or responsive website).

Whatever the factors encouraging retailers to offer an app, research showed where retailers have been investing – and divesting. Android apps are now slightly less popular, for example, with 53% of the Top500 having one in mid-2018, down from 56% in 2017. There is likewise a 3pp decrease in the number of retailers with an iOS app, to 59%.

SECTOR BY SECTOR

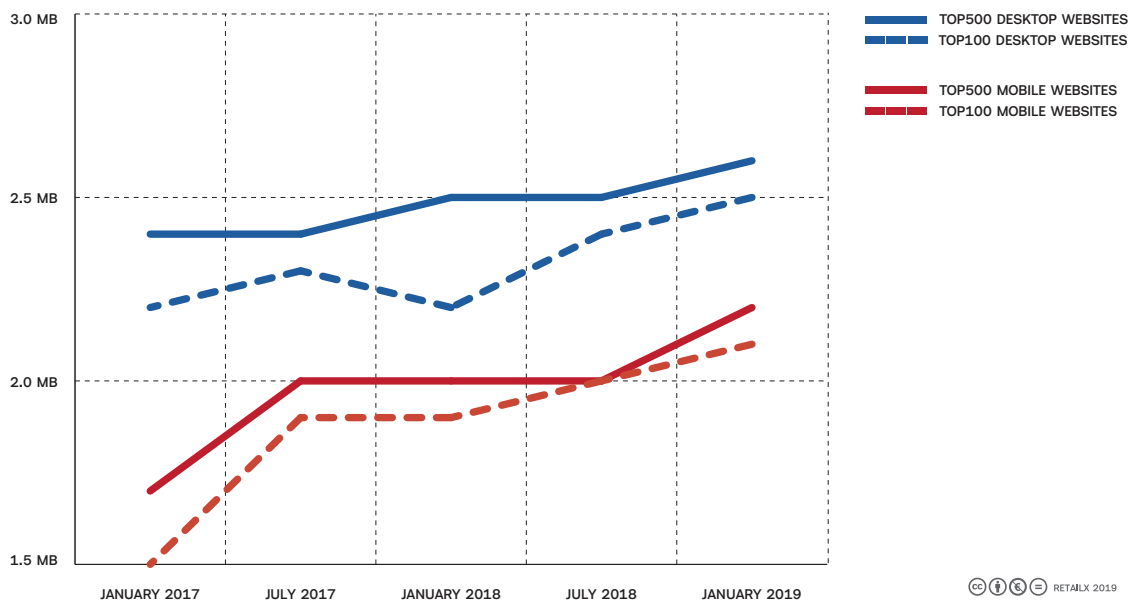
Retailers selling sports and leisure footwear are most likely to offer click and collect, with 70% of retailers in the sector offering this. Retailers selling sports and leisure clothing (69%), homeware (66%) and garden products (65%) also perform strongly.

The standard timeframe to have products ready to collect varies. For retailers selling drinks, groceries and ready-made food, the median time in our research period was 24 hours, as against 72 hours for retailers selling fashion clothing and fashion footwear, and direct-selling brands. The three-day figure has surprised us, considering we are supposedly in an era of fast fashion.

Turning to apps, marketplaces (89%) and retailers selling groceries (82%), drinks (77%), garden products (77%) and ready-made food (76%) are most likely to have an Android app. It's least common among retailers selling fashion goods (50-52%) and direct-selling brands (43%).

There are subtle differences in the figures for iOS apps, with retailers selling groceries (83%), drink (79%), and

THE MEDIAN WEBSITE PAGE SIZE OF THE TOP500 AND THE TOP100



Landing pages have grown in size over the analysed period, with mobile pages growing at a higher rate

garden products (78%), along with marketplaces (89%), most likely to offer an iOS app. At the other end of the scale, iPhone apps are least common among retailers selling stationery and crafts (48%), children's toys and accessories (58%), and Homeware (60%) as well as direct-selling brands (55%).

Turning to specific features, some findings say much about the priorities of different sectors. Homeware sellers with an iOS app are most likely to incorporate augmented reality into their apps (6%). In contrast, few other sectors have any retailers offering this functionality. Multichannel retailers with an iOS app that sell ready-made food (59%), fashion accessories (50%) and cosmetics (49%) are most likely to include a store finder in their apps, presumably to facilitate purchases by, for instance, customers buying items for dinner on their way home.

REGIONAL VARIATIONS

Researchers found that click and collect is most commonly offered in France (63%), the Netherlands (61%) and the UK

(57%). It is least common in Slovenia (16%), Croatia (24%) and Bulgaria (26%), although we would expect the latter figures to grow rapidly.

Same-day collection is most common among Top500 retailers operating in Ireland (18%) and France (15%). In Luxembourg, Croatia, Hungary, Portugal, Bulgaria and Sweden, fewer than 5% of localised Top500 companies offer this option.

MOBILE WEBSITE PERFORMANCE

The Top500's largest mobile landing pages are localised to Greece and the UK, with median sizes of 2.4MB and 2.4MB, respectively. The smallest – and, it follows, all things being equal, the fastest to load – are localised to Luxembourg, Switzerland and Austria, with median sizes of 1.7MB, 1.8MB and 1.9MB, respectively.

While the rise of 4G means that page sizes are less of an issue than previously, retailers probably need to guard against complacency here as there's ample research to support the idea that consumers hate to wait. ■

CARREFOUR: 2022 PLANS EMBRACE GOOGLE AND LOCAL



Image credit: Carrefour

Carrefour and Google are working together to offer more purchase and pick-up options to shoppers

THE FRENCH SUPERMARKET GIANT is working hard at multichannel innovation on several fronts. In June 2018, it confirmed plans to establish an innovation lab alongside Google Cloud, with the objective of driving digital change and developing new customer experiences such as voice ordering and in-store shopping. Under this link-up, Carrefour goods are also being made available to buy via the Google Assistant in France, as well as through a new Google shopping website.

By early 2019, it's expected that French users will be able to buy groceries via channels that include Google Home, the Google Assistant on their mobile phone or via a new Google shopping destination in France. Delivery will be to their home, or to pick-up from the store.

More than 1,000 Carrefour staff were trained in the second half of 2018 with the support of Google Cloud. Alongside this, more than 160,000 Carrefour staff are also now using Google G Suite solutions, from Gmail to Drive and Hangouts.

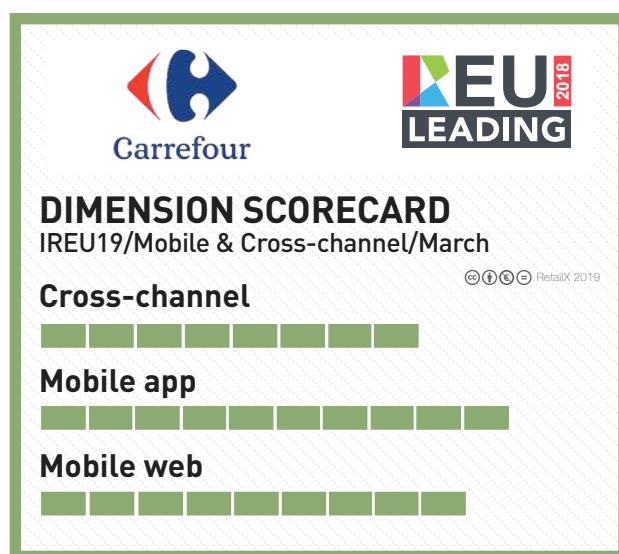
"This alliance makes Carrefour the first partner of Google on grocery ecommerce in Europe, creating a strong bond between the two companies," said Alexandre Bompard, chief executive of Carrefour. "It also marks an important step in the new story written by Carrefour since the announcement of the Carrefour 2022 plan [in January 2018]. It allows us to accelerate our digital evolution and get a head start in deploying the omnichannel approach we want to offer our customers."

Another project that illustrates Carrefour's ambitions is on a smaller scale but still has the potential to scale up if

successful. Carrefour Belgium has a programme underway that aims to combine the convenience of online retail with the quality and authenticity of local produce. An ordering system is allowing customers who shop via the retailer's site, or the Carrefour app, to type in their postcode and choose their nearest store. From there, they are able to browse a range of local products through a special tab on the site.

The products are then prepared in-store and customers can receive their shopping through delivery, if available in their region, or make use of the Drive offering, launched in Belgium in November 2013. This is a pick-up scheme that allows customers to collect shopping they have ordered online without having to get out of the car.

The initiative also ticks some boxes for Carrefour in relation to its 2022 manifesto. This public ambition includes a renewed focus on ecommerce, with the aim of becoming the "omnichannel universe of reference" in the future. ■



GIGANTTI: ON A JOINED UP FAST-TRACK TO GROWTH

GIGANTTI IS ONE of the Nordics brands of the London Stock Exchange-listed electronics and telecoms retail group Dixons Carphone, which was formed through a merger four years ago between Dixons Retail and Carphone Warehouse. The overall group's core retail business makes it the largest multichannel specialist electrical and telecommunications retailer in Europe.

Gigantti is performing particularly strongly right now, with sales up 10% in its most recent results – well ahead of the performance of the group as a whole. Like other parts of the business, the challenge from here onwards is to continue to make more of the brand and the group's multichannel strengths by investing in staff and in the customer experience, both online and in-store.

Since April this year, the group has been headed by Alex Baldock as group chief executive. He and the rest of the board have set out their stall to better join up the offer to customers in all markets, and especially to invest more in staff in-store.

Evidence of this sharpened customer focus is to be seen in part by what's happening in the group's core Currys PC World stores in the UK. These are often used as a testbed for initiatives that are then rolled out to the rest of the group, including Gigantti in the Nordics.

At Currys PC World, staff have recently been issued with tablets on a trial basis to help them assist customers with researching products in store. After some tweaking, the tablets now give staff access to a cut-down version of the retailer's consumer-facing website, with functionality that will help them when talking to customers.

A version of the technology had already been trialled in other parts of the group, with Carphone Warehouse stores giving staff the capability to offer a guided journey for customers. Learnings from this installation were then fed back into the Currys PC World project, and the expectation from here is of a wider roll-out.

In-store staff being given access to tablets has been welcomed by most UK shoppers

Initiatives tested in the UK quickly find their way to the Nordics

Stuart Ramage, ecommerce director for Dixons Carphone, says all the signs are that customers appreciate interacting with staff who have access to digital assets, since it has doubled the net promoter score registered in participating stores.

Anecdotal feedback from those involved in the trial reveals that customers believe they're getting a better quality of service when interacting with staff using a tablet because they regard it as a genuine and informed interaction. Staff are able to use product comparisons and reference buyers' guides to aid customers in deciding which product to buy. Customers notice and welcome that they can have helpful and informed staff interactions.

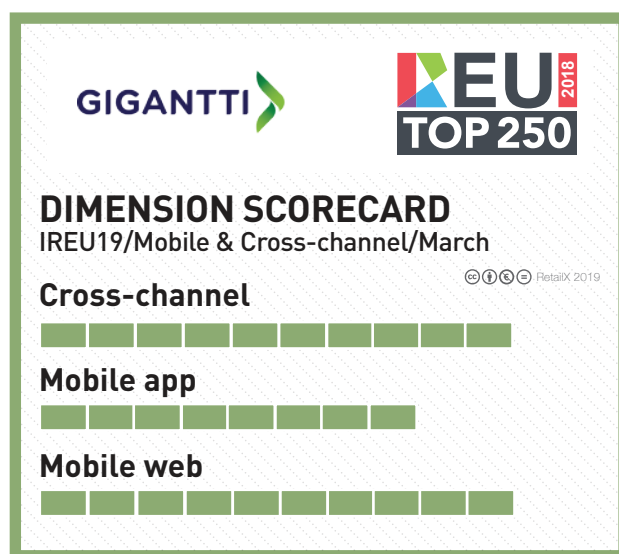
There's no timetable yet for Gigantti to feel the benefit of such improvements but this kind of tech deployment is relatively easy to extend, so the Nordics should soon be feeling the benefit too. ■



Image credit: Gigantti



Image credit: Gigantti

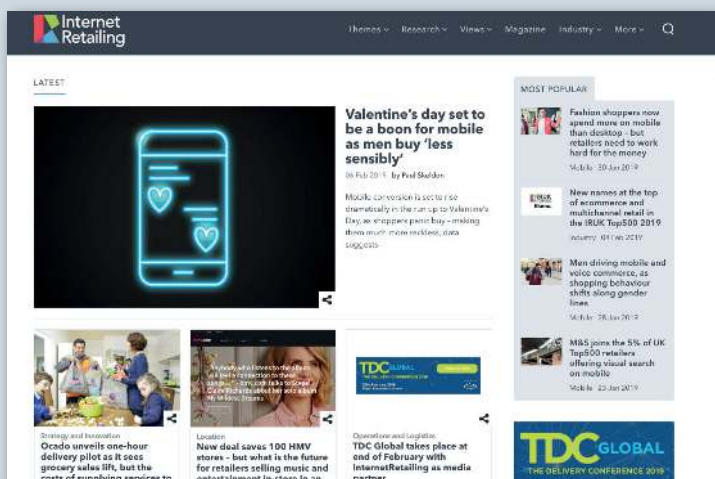




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Articulating the Themes

Mobile & Cross-channel expertise is only going to grow in importance in the years ahead. To gain new insights, and to see what's happening within this Dimension on a regular and ongoing basis, register to become a member at InternetRetailing.net, which is **completely free to retailers**.

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- Email engagement index: revealing open rates, spam rates and other interaction metrics [in conjunction with Knowledge Partner Return Path]. Plus analysis of email content [in conjunction with Knowledge Partner Beetle]

In addition, we will publish a second Dimension Report on Mobile & Cross-channel in spring 2019, in which we will look at what's changed in key metrics over the winter, summarising the indices and trackers, and focusing on the most revealing aspects of our ongoing research.

Our **next IREU Top500** main report, collating all this research, will be released in **July 2019**.

Conclusion

IT MAY SEEM counter-intuitive to conclude a Dimension Report on Mobile & Cross-channel by focusing on stores, but there are good reasons for this. However ecommerce develops, there will always be a role for the store, a place where customers can look at and touch items. As to how that store might look and what its role might be within a retailer's overall offering, this is far less certain in the years ahead. This is an issue that has been brought into sharp relief recently within the UK, where the costs of high street and even out-of-town stores have been a recurring theme where companies have failed. Even where retailers have been rescued, as with House Of Fraser and HMV, there have been store closures.

In short, stores are expensive to run and, looking across many retailers' retail estate holdings, some need to be closed – but this is only part of the story. We are in an era when retailers, along with those who run local government, are having to think anew about town planning. The retail space in many smaller towns in particular is dreary and dull. As the British experience proves, trying to liven up towns with mid-market chain restaurants and coffee shops is not a long-term answer.

It may be that we need to be more radical, that we need to create new kinds of spaces – markets, and even so-called 'maker-spaces' where people can gather and work on an ad hoc basis. This sounds idealistic, but we suspect places with these kinds of spaces will attract more footfall. Retailers will follow, but if that means gentrification destroying what made these places interesting, a cycle of decline may set in again.

In contrast, by engaging imaginatively with the issues here, retailers may find clues over how to create new kinds of exciting retail spaces, the kinds of stores that help to facilitate cross-channel retail because people want to visit them. ■

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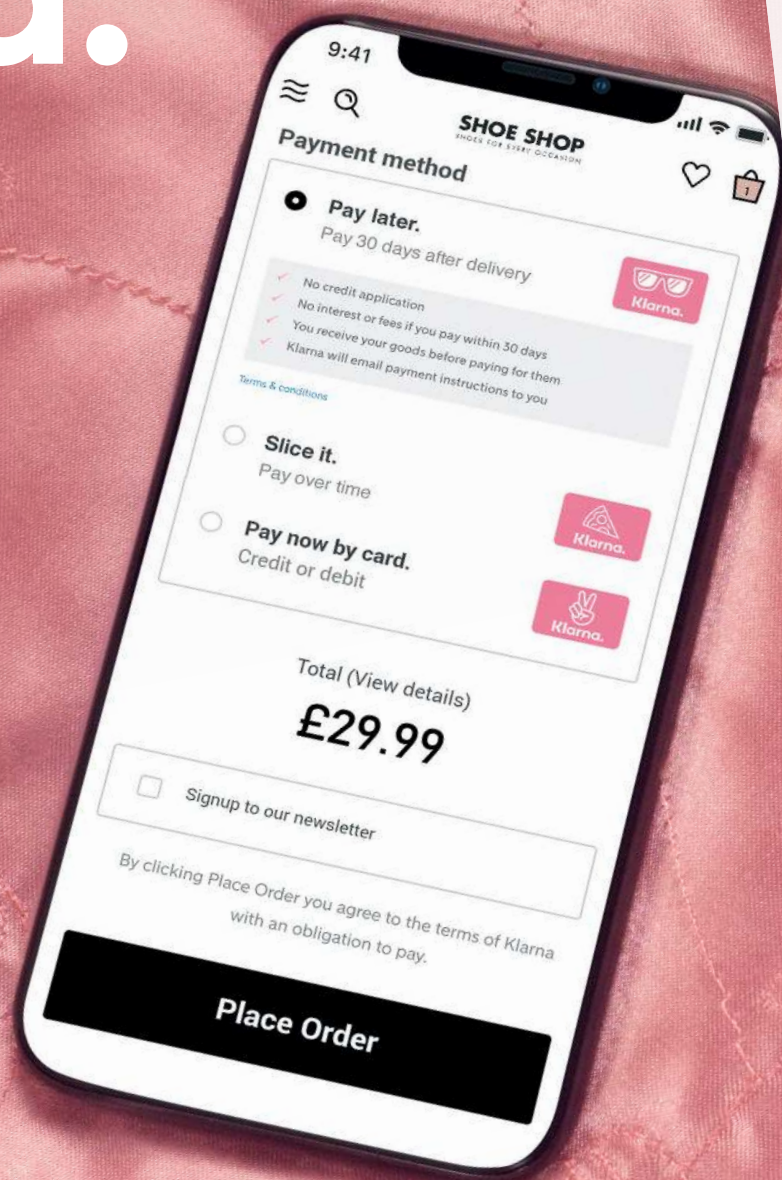
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