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In-store mobile payments expected to more than double

By Caitlyn Bohannon

The shift to EMV, the emergence and integration of Apple Pay and an increase of smartphone usage will all result in a burst of mobile payments in the apparel and accessories space in 2015.

Merchants are more on board with engaging and prompting loyalty with their customers via smartphones, increasing the likelihood of mobile payment integration. Customers that are more likely to join rewards programs with their favorite brands are also more likely to take advantage of mobile payments.

“Our research projects in-store mobile payments in the U.S. to grow from $3.7 billion in 2014 to $10 billion in 2015,” said Jordan McKee, senior analyst at 451 Research, Boston. “A number of factors will drive this growth, including the EMV liability shift, Apple Pay and increasing smartphone penetration.

“Merchants’ collective visions around mobile payments are improving, and we continue to see more view mobile as a means of increasing engagement and loyalty,” he said.

“This is good news for payments, especially as merchants begin to move their customers into an integrated mobile commerce environment that couples payments with loyalty and rewards.”

Need for cross-device

The fashion industry enlists a great need for cross-device capability.

In 2014, customers have been much more likely to use multiple devices throughout their entire journey and have different expectations for each device.

“Catering to cross-device shoppers, the holy grail of marketers, is a huge opportunity and challenge,” said Corey Pierson, CEO of Custora, New York. “According to our data, high-value, repeat customers are three times more likely to be cross-device shoppers than they were in early 2012.

“The fastest-growing retail brands segment their customer bases and know that different customer segments have unique device preferences, which often translate to varied product category preferences and specific purchasing patterns,” he said. “Being able to identify these customers and offer them a personalized shopping and marketing experience will be key but is no easy feat to accomplish.”

Meanwhile, the prevalence of purchases made via mobile
is increasing.

"According to the Custora ECommerce Pulse Mobile Report mobile commerce in the last four years has had a tremendous growth trajectory," Mr. Pierson said. "U.S. mcommerce sales have skyrocketed from $2.2 billion in 2010 to $42.8 billion in 2013.

"This growth isn't showing any signs of slowing down," he said.

"In fact, Black Friday was really 'Mobile Friday,' as 30.3 percent of all online orders took place on mobile devices, up from 22.5 percent on Black Friday 2013."

**When and where**

Surprising numbers came from this year's Black Friday purchasing habits in regards to social media, and very few purchases were directed from social sites.

"Figuring out how to drive transactions - and not just brand conversations - on social media is another ecommerce challenge," Mr. Pierson said. "According to our mobile report, social media platforms, including Facebook, Twitter, Instagram, and Pinterest, drove less than one percent of ecommerce orders in 2014."

Even though social may not yet be the best channel for commerce, Buy Now buttons could change this.

A more established trend, personalization and context have become a best-practice tactic in 2014. By 2015, it will be crucial. Marketers should not overthink strategy and content presentation. Simplicity has shown to be more efficient and engaging.

"In 2015, marketers must increase their focus on personalization and context," Mr. McKee said. "Consumers want unique experiences tailored to their behavior, and successful marketers will deploy strategies to leverage purchasing history, location and personal preferences to deliver.

"Marketers must also keep in mind three new consumer demands that have come to the forefront: context, immediacy and simplicity," he said.

"Consumers respond positively to campaigns and initiatives that effectively marry these items."
New native mobile apps poised to change automotive commerce

By Michael Barris

An explosion of native mobile application innovation will rip through the automotive industry in 2015 as buyers move toward tools that solve specific tasks in the shopping process.

Application programs developed for use on a particular mobile platform or device will be in demand as customers clamor for the capability to get specific information and negotiate with a few taps in their smartphone via text message. Mobile will be the key to simplifying and smoothing the complex car-buying process for both customers and dealers.

“Now that we, as Americans, spend more time using apps than the Web, it’s clear that customers gravitate towards tools that solve specific tasks really, really well,” said Stephen Gandee, vice president of mobile and advertising products with Edmunds.com, a car-shopping research site.

“The mobile payment space and Apple Pay specifically are demonstrating customers can securely and simply make big and small purchases by just holding up their phone,” he said.

“We see this as further evidence of big changes for 2015.”

Adoption growing

The public’s demand for mobile automotive commerce is large and growing, based on the rate of adoption of mobile communication tools among Edmunds’ 10,000 U.S. dealership partners.

Customers want to search and find inventory, validate a fair price and then communicate with a salesperson on the next steps, including a test drive, viewing images of specific features and a current vehicle’s trade-in value.

“Car buying is a big financial decision with many steps to complete a purchase,” Mr. Gandee said. “Automating an end-to-end checkout procedure demands innovative user-experience design and discipline on creating something simple but powerful.

“Solving that requires a platform for buyers and sellers to communicate many specific details about the car itself and of the financial transaction,” he said.

The new year also will bring more partnerships between automobile brands, service providers and technology companies as the market for accessories, global positioning system navigation products and mobile applications increases.
These partnerships will shape the industry and create even larger opportunities moving forward,” said Eric Mugnier, senior vice president of MC Saatchi Mobile Americas. “Tech giant Apple developed solutions to link mobile users with their cars, a product like CarPlay is already available with selected manufacturers.

“This is likely to take off in 2015 and continue for years to come within the industry,” he said.

The challenge will be to create true partnerships that will benefit all parties involved.

Otherwise, automotive commerce could suffer from the lack of collaboration that dogs the mobile payment industry.

Losing skepticism
Meanwhile, the success of Amazon’s and Uber’s mobile apps points to increased consumer-purchase intent and a larger value of items purchased.

“People are no longer skeptical about buying via their mobile phone,” Mr. Mugnier said.

“This past June, a recent study commissioned by xAd showed that 54 percent of consumers who used mobile devices in the car-shopping process ended up making a purchase,” he said.

“This means that consumers are ready for the next step and will one day buy a car solely via their mobile device.”
Banks poised to push own mobile wallets despite Apple Pay integration

By Alex Samuely

While most major banks and financial institutions will continue to integrate with third-party payment systems such as Apple Pay, weighing the necessity of standalone branded mobile wallets will be prevalent in 2015.

Mobile payments will continue to rise from strength to strength next year, and banks should insure that they are in positions to leverage mobile in a way that assures customers about security, offers streamlined banking procedures and works with a user-friendly interface.

“Most banks have been spectators in mobile commerce to date, but Apple Pay's early success has caught their attention and many are worried about being disintermediated from their customers,” said Chris Gardner, co-founder of Paydiant, Boston.

“Look for banks to begin to assert themselves in this space in 2015 and solidify their role as their customers' most trusted provider for financial services, including mobile payments,” he said. “While banks will continue to partner with the likes of Apple Pay out of necessity, I also expect to see many banks launch their own branded mobile wallets and payment instruments which are compatible with other mobile payment systems at retail.”

Understanding mobile payments

Financial institutions should aim to explore all areas of mobile payments and mcommerce at their disposable, including mobile wallets, loyalty programs and mobile ATM transactions. Organizations such as American Express have integrated with mobile payment solutions Softcard and Apple Pay to offer consumers pay-on-the-go options, a mobile strategy that will continue to dominate the banking sector.

“Mobile payments are not new, but they are still misunderstood – especially in banking,” Mr. Gardner said. “Ultimately, it's not about the payment piece; it's about marketing and the opportunity to strengthen customer relationships, differentiate the bank's brand, and create new incremental revenue streams to offset declining interchange fees.”

Developing their own mobile wallets would also lead to an increase in banks' branding opportunities.

“Banks have a lot at stake here and time is running out. Apple Pay has momentum – something Google Wallet was not able to muster,” Mr. Gardner said. "For banks, this would be a big lost opportunity. If they wait too long, they risk conceding their customer relationships to third parties along with their role as their customers..."
most trusted provider for financial services."

Exploring different areas

Apple Pay and Google Wallet were two of the most-discussed mobile banking strategies of 2014. In 2015, financial institutions should seek to go beyond those and select more features to include their mobile applications, such as ATM transaction capability.

"Another area of mobile commerce that uniquely advantages banks and is likely to emerge in 2015 is mobile ATM transactions," Mr. Gardner said. "Using their own mobile banking application, banks will enable their customers to withdraw cash from an ATM using just their mobile device.

"It provides added convenience and security for both consumers and banks while enabling banks to develop greater affinity between their customers and their banking apps," he said. "Mobile cash access is a logical extension of their current mobile banking app and something many banks will use as a gateway feature to mobile commerce."

The slew of banking apps and mobile payment solutions may seem too competitive, but experts argue that consumers appreciate being able to select the service app or payment system that fits their needs best.

"Consumers want a choice – just like they do with credit cards, debit networks, gift cards and loyalty programs," Mr. Gardner said. "Consumers will base their preferences around the functionality, loyalty and incentives the apps offer.

"The payments part of it will be an afterthought," he said. "Retailer, bank and other third party wallets will co-exist."
Books, music and video will delve more into user engagement, retention

By Caitlyn Bohannon

Books, music and video brands will have an opportunity to leverage mobile to attain higher user engagement and retention in 2015.

Big things are expected from this industry next year, given a growing number of emerging opportunities such as YouTube Music Key, which remains in testing.

“We are just scratching the surface on what’s possible with books, music, and video on mobile,” said Momchil Kyurkchiev, CEO of Leanplum, San Francisco.

“All three are considered long-form content, which means that apps in this space will focus heavily on user engagement and retention,” he said. “Monetization tends to follow time spent in apps, so we expect to see app developers experimenting with different revenue models.

“For example, YouTube Music Key, even though still in private beta, is a promising way to deliver YouTube’s vast music library to mobile.”

Scratching the surface

Mobile payments are a driving force, enabling more convenience for both consumers and brands.
“Mcommerce will clearly continue to explode in these segments,” Mr. Kyurkchiev said. “In 2013, mcommerce was really just starting to take off, and everyone was experimenting.

“In 2014, it became real for many firms and they started to take it seriously, often splitting off as a separate business unit,” he said. “The year 2015 will continue this staggering growth and provide an opportunity for the right companies to really grow their user base and revenues, solely based on the quality of their mobile commerce experiences; the stakes have never been higher.”

Prolonging interaction
A big challenge for these marketers will be creating ongoing user engagement within apps, according to Mr. Kyurkchiev. Push locations are a good place to start in this case.

“Shazam has mentioned their main challenge is user engagement,” he said. “There are lots of tools to drive this; let’s say a user who downloaded your media app has done a basic install but not re-engaged with the app recently.

“Strategic use of a push notification to remind them of the value of the app, or a special offer they can participate in can drive them back to the app to ultimately become a loyal user.”

Retailers and brands are slowly learning that the mobile channel is unique, but some still lack in this area. Not only are consumers faced with a smaller screen, the content and experience as a whole must be different from desktop.

Tech opportunities
Although there are challenges, these retailers and brands can still take advantage of the technological abilities available to them.

“As mobile devices evolve, so do the habits of their users,” Mr. Kyurkchiev said. “Increasingly sophisticated push notification capabilities, like those introduced in Apple’s iOS 8, allow users to immediately and easily take actions directly inside a notification.

“This opens up a new opportunity to engage and direct your users to take action, whether it’s just playing media in an application or moving them through the purchase cycle,” he said.

Social is another driver for these brands.

“We’ve reached the point where we can de-couple social data from inventory,” said Matt Rosenberg, senior vice president of marketing at 140 Proof, New York. “Public data people generate in social platforms will increasingly be used to inform ad targeting in mobile environments, particularly apps, that you might not think of as inherently social.

“This will unlock the amazing power of social data without keeping the narrow scope of ‘buying Facebook’ or ‘buying Twitter,’” he said. “The retail industry in particular will benefit from this use of social data, and marketers will more accurately identify the consumers who will be interested in a new kitchen gadget, pair of running shoes, or particular clothing brand.”
B2B mobile commerce capabilities are no longer optional but crucial

By Caitlyn Bohannon

The prominence of mobile is proving that omnichannel experiences will be crucial to business-to-business relations in 2015.

Just as B2C brands are being forced towards mobile integration to satisfy their customers, B2B solutions must also strongly consider mobile as a game changer in all areas.

Mobile technologies work to serve as ways to please the client and keep them coming back for more.

“We’ll see massive growth in the business-to-business mobile commerce space next year,” said Mark McDonald, Co-CEO of Appster, San Francisco. “The mobile marketing spend will increase next year and we’ll see an increase in sophistication of the tools available to marketing.

“Things like focused mobile retargeting, Facebook-retargeting app developers on their advertising platform and more utility value driven apps by brand which allow people to experience something for free in exchange for engaging with the brand, such as Nike+,” he said. “Focus on training stake holders in your business to the growth of mobile and remember just because the mobile space is growing quickly, that’s no more guarantee than the dotcom boom of the 90s for making ROI.

“You need to be disciplined, focus on analytics, retargeting, innovative ad formats and work to make sure you stand out.”

Adding creativity

Nissan’s digital and social marketing campaign for its rugged commercial vans stars Poison lead singer Bret Michaels and uses humor, making the statement that business-to-business ads do not have to be boring.

Similarly, financial corporation BB&T’s mobile application CashManager OnLine for commercial and corpo-

rate clients enables them to work outside their offices and lend more flexibility for managing accounts while on the go.

Mobile is on an upward swing for all marketers, and B2B companies that are investing in it are seeing the benefits.

“My prediction for B2B mobile marketers in 2015 is twofold; first, it will be more crucial than ever to fine tune your call-to-action on mobile to fit the de-
sired user experience,” said Jim Yu, CEO at BrightEdge. “Those visiting your mobile content are likely prospects, not established customers, and first impressions are crucial.

“Direct mobile users to digestible content that has proven to be ‘sticky’ on mobile devices, such as videos, instead of that five page whitepaper,” he said. “Secondly, having a good mobile experience will not be ‘optional’ next year.

“Historically, if your site performs well on desktop, that translates to mobile, but that won’t work in 2015; major sites like Google, Bing, and Facebook will deprioritize your site in mobile search results if it’s low quality. Time and time again, as I scroll through other B2B companies’ mobile sites, the site is just halfway there — buttons, titles, text all mobile-optimized — but then it comes to a screeching halt, more often than not due to images that aren’t resized for mobile.”

Case in point, mobile needs to be optimized - on both smartphones and tablets - for all experiences. This helps provide consumers and marketers an overall engaging experience.

Make the investment
As B2B brands compete for attention in the world of marketing, a light shines on mobile as being a crucial channel for investment.

Experts expect budgets allocated toward mobile to grow significantly in 2015.

“Put your mother where your mouth is,” said Nish Modi, senior vice president of product and innovation at SecureNet, Austin.

“Despite the growth and potential, most companies have traditionally allocated a relatively modest budget toward mobile commerce solutions and development,” he said.

“In 2015, we will see an upward tick in mobile commerce technology investments and also omnichannel commerce solutions.”

An increase in budget allocation will lead to more sophisticated mobile involvement.

If businesses work together and channel mobile in the right ways, clientele will surely jump on board due to their willingness for mobile experiences.

“We will continue to see a ramp-up in solutions that leverage core mobile specific features, such as geo-location, cameras and fingerprint readers to make business easier,” Mr. Modi said.
Catalogers look beyond mcommerce to craft comprehensive strategies

By Chantal Tode

Now that many catalogers have tackled the basics of mcommerce, in 2015 they will be looking at how to extend their mobile strategy to encompass driving brand awareness, content marketing and Web traffic.

With mobile payments quickly gaining steam, catalogers will also need to address which solutions to embrace and how best to integrate them.

There is no shortage of mobile tactics and features catalogers could embrace, so the challenge will be in finding the right ones that will help them deliver the kind of seamless, cross-channel experiences that shoppers increasingly demand.

“The biggest challenge for catalogers as they develop their mobile commerce strategies for 2015 will be identifying what they are trying to accomplish with their investment,” said Geoff Wolf, executive vice president of client strategy at J. Schmid and Associates.

“Mobile commerce can be about a lot more than just an order channel for customers who already know what they want to purchase,” he said. “As an order channel, the challenge is fairly straightforward – how easy can a brand make it for placing an order.

“Beyond that, there are opportunities for brand awareness, being a resource for content and driving Web site traffic to mention a few. Each of these other objectives has its own needs and upside. The risk for 2015 will be a lack of focus and trying to do too much.”

Mobile payments
One important opportunity for catalogers next year will be mobile payments.

While mobile payments have been slow to gain steam, they are quickly heating up now that Apple has come out with Apple Pay, which provides a quick, easy way for users to complete a purchase either online or in-store.

While some retailers are looking to develop their own payments solutions to enable a more direct relationship with customers, this may not be what consumers are looking for.

“The addition of mobile payments, like adopting Apple Pay and similar tech, will happen in 2015,” said Beck Besecker, CEO of Marxent Labs.

“While this kind of functionality can be available thor-
ough a retailer-specific app by registering a credit card, consumers are really interested in a universal solution, such as Apple Pay," he said.

"Quite a bit of work will still need to be done to align e-commerce platforms like WebSphere with Apple Pay, but we'll see the first few projects in '15."

Optimizing mobile conversions
Apple Pay is only available to users of iOS devices, meaning catalogers will need to consider other solutions such as Google Wallet if they want to be inclusive of Android users.

There are also digital options such as Visa Checkout, Amazon Payments and PayPal that work across both iOS and Android devices. As more catalogers embrace responsive Web design, mobile payments can bring another level of ease and convenience that can help will increase conversion rates on mobile.

"Catalogers should be looking at alternative payments such as Amazon Payments, Visa Checkout, and PayPal," said Ken Burke, founder and CEO of MarketLive. "Whichever player they choose, catalogers will need to move to implement one of these forms of payment to ensure they are optimizing the interactions and conversions of mobile visitors."

Visualization experiences
One strategy that catalogers such as IKEA and Hammacher Schlemmer have already adopted is the use of image recognition and augmented reality to enable customers to use a smartphone to scan an item of interest in a print catalog for more information or to make a purchase.

Catalogers are likely to look to further streamline these experiences going forward.

"Interactive or visualization experiences like IKEA and Hammacher have implemented are finding some success," Marxent Labs' Mr. Besecker said. "However, they yet to create that seamless experience where you can point, click and purchase right from a catalog."
Well-functioning wearables and smart toys will prevail in 2015
By Alex Samuely

As consumers turn to electronics with self-sufficient capabilities, the popularity of fitness wearables and smart toys will continue to rise in 2015 – provided that the technology is easy to use and offers a frictionless user experience.

Microsoft and Google have already entered the foray with their Band and Fit wearables, respectively, while a plethora of smart products including mobile application-controlled frying pans have been gaining attention.

Smartphones are poised to continue their upward trajectory next year, but wearables offer an innovative perspective at the convenience many consumer electronics provide.

"No question there will be a proliferation within the device categories we already use; some of this will be driven by the relationships between electronics manufacturers and large educational/corporate/government organizations, but consumer and smaller business demand will drive the market too," said James McNally, director of business development at Fuzz Productions, Brooklyn, NY.

"To re-state what’s now a perennial cliché, fitness trackers and wearables will continue to evolve, although it’s pretty clear now that we – consumers, hardware manufacturers, software developers – are taking our time to realize the promise these devices hold.

"One interesting category will be smart toys – everything from more capable, self-sufficient drones and robots to instruments that help users learn to play."

Functioning hardware
Consumer electronics will be faced with the task of creating seamless experiences to compete with major brands’ products.

Many electronics also require apps to control the device or collect data, so backend support will need to be provided on both fronts.

"In most categories, electronics marketers will have all the same ‘old new’ problems," Mr. McNally said. "Among these will be creating or procuring highly functional software to accompany things like new hardware products."

"As an app development shop, we see firsthand that it’s not easy, straightforward, or cheap for a company to release truly excellent software to accompany a new hardware product. Take a smartwatch app for exam-
ple; it can be difficult to define what the optimal UX is, or to find a software company that can help with that definition.

“Then implementing such software in a robust, scalable, and cost-effective way is also a challenge. This ties back to marketing because we customers are wary of the Zune issue. It doesn’t matter how great the hardware is if there isn’t an appropriately robust software ecosystem behind it.”

Marketers should think about push notifications and other wearables; the wearable will be more in front of the face of your consumer, so how will you integrate the notifications for these opportunities, per Sandhya Suryam, marketing director at Atimi, Vancouver, Canada.

“What you can expect to see is more importance on fashionable design as well as core functionality,” Ms. Suryam said.

Creating awareness
Smaller brands and companies will have to offer unique features or lower prices to attract more brand awareness.

Educating consumers will also be a possible issue, but can be combated with simple interfaces or user-friendly products.

“Another challenge in the brave new world of electronics is educating up the consumer,” Mr. McNally said.

“Brands or marketers often bear some of the burden, especially as tech advances allow new categories to explode overnight,” he said.

App developers can also choose to partner with wearables or fitness devices to create brand awareness and drive more downloads.

Brands such as Domino’s have integrated with select smartwatches to offer real-time updates on orders, and this type of integration can be expected to increase in 2015.

Ultimately, products must offer real value to the customer to insure return on investment for marketers and investors. However, as the wearables space grows even larger and attracts a wider client base, brands with unique and useful devices will be well poised to drive sales.

“Consumers love new toys built around bleeding-edge tech, but at the end of the day, if the product isn’t intuitive to understand or use, it’s pretty difficult to sell it in mass quantities,” Mr. McNally said.
Drugstores well positioned to benefit as mhealth surges

By Chantal Tode

Drugstores will be in a unique position to take advantage of several important mobile trends next year as mobile-driven health solutions gain adoption at the same time that shopper convenience for everyday purchase becomes paramount.

Look for drugstores to pay close attention to developments in wearables, how they are being leveraged for health and wellness services, and how they will fit in.

As mobile traffic continues to grow along with device proliferation, these retailers will also be exploring responsive Web design and other solutions for delivering a seamless experience across devices.

“We will continue to see device proliferation, creating a large opportunity to execute responsive design and ensure shopping digital experiences are optimized across devices,” said Rich Lesperance, senior director of personalization and CRM at Walgreens.

“Additionally, alternative devices such as the iWatch will create new types of applications, challenging retailers to ensure their best services are available via APIs that can translate to new form factors,” he said.

Mobile health

Walgreens, a leader in mobile marketing, continues to push its strategy forward.

Other drugstores have followed its lead in areas such as using mobile to enable shoppers to easily refill prescriptions, find out when prescriptions have been and be reminded when they need to take their medication.

In 2014, Walgreens has been bullish on partnering with other innovators in the mobile space.

For example, Walgreen partnered with WebMD to enable its users to access prescription refill and scheduling appointment options for Walgreens via the WebMD Web site or their mobile devices.

“Pharmacies will continue to take a more prominent role in the healthcare ecosystem in 2015, and mobile plays an even more important part in connecting with patients and providing them with the tools needed to remain in control of their health for themselves and their family,” said Dana Marotto, vice president of marketing at mscripts.

“Medication adherence will continue to be a serious issue in 2015 - mobile technology represents a significant
opportunity for pharmacies to open up new outreach options and foster real-time engagement with patients at critical points in their therapy to maintain and encourage adherence," she said.

**In-store engagements**

Drugstores are also likely to pay more attention to how to engage with customers in-store via technologies such as iBeacons.

Walgreens was an early tester of iBeacon technology at its Duane Reade stores in early 2014 to remind in-store shoppers that they have digitally clipped coupons available to use.

These retailers will be paying close attention to the surge in interest around mobile payments since the introduction of Apple Pay.

Walgreens reported that in-store near-field communications payments doubled after integrating Apple Pay.

While drugstores were early adopters of mobile pharmacy solutions, they face growing competition, with Walmart introducing its mobile pharmacy solution in the spring of 2014 and more combination supermarket drugstore locations also enter the space.

However, if drugstores can prove their expertise in medication management – supported by mobile programs – they could be well positioned to benefit from some of the changes taking place in the healthcare system.

"An important focus for pharmacies in 2015 is their impact on STAR ratings for health plans - STAR ratings are issued by the Center for Medicare & Medicaid Services for health plans," Ms. Marotto said. "A health plan is measured on several dimensions including medication management and adherence for specific disease states.

"A health plan will receive federal bonus payments based upon its STAR rating," she said. "Mobile pharmacy solutions improve medication adherence through ease of refills, provide access to patient education and send medication reminders which all help improve patient outcomes, and thereby positively impact the STAR ratings of health plans.

"Health plans may send more patients to those pharmacies which demonstrate the best patient outcomes, which translates into preferred relationships with those plans resulting in a win-win-win for the health plan, the pharmacy and most importantly, a healthier patient."
Mobile Commerce Daily

ENTERTAINMENT

Entertainment brands' selling tactics evolve as mobile consumption grows

By Caitlyn Bohannon

More entertainment content was consumed via mobile devices than ever before in 2014, causing a huge disruption for the entertainment industry, but for now the change is more of a benefit to consumers than brands.

While mobile payments and services are a problem-solver for consumers, mobile has entertainment brands in a panic, but for 2015, they can remember that a simple strategy is the best one to have.

While security threats still linger, it is expected that the New Year will show improvement thanks to Apple Pay and others alike.

“The music industry will continue to face challenges in 2015 in the mobile space due to the explosion of streaming services that offer music at little to no charge,” said Benjamin Hordell, partner at DXagency. “How do you continue to sell music in an environment where consumption is moving completely to digital?”

“Music marketers will have to re-evaluate the way they reach their target consumers via mobile given that traditional methods will become less effective,” Mr. Hordell said.

“They will need to focus their marketing tactics in the mobile space reaching the consumers on their individual phones, find new ways to be top of mind and create compelling packages that pair the traditional product, like album downloads and CDs, with a compelling companion product such as a limited edition product, experience or piece of merchandise.”

Opportunity for some

While the move to mobile is a delight for consumers, it is not as easy for marketers to adapt to.

"On the flip side, the opportunities are tremendous for consumers to instantly purchase their music wherever they are at any given moment," Mr. Hordell said.

“This generation, who needs instant, faster, better are primed to convert to purchase when enticed,” he said.

Another challenge for marketers is how consumers’ expectations are constantly changing.

“You have heard many times the term 'mobile first,'” Mr. Hordell said.
Hordell said. “The modern day music fan is on the go and is essentially a moving target.”

“Music marketers need to be able to localize their marketing efforts to promote concerts and events while maximizing the efficiency of their marketing budgets,” he said.

“Additionally marketers should look to build their mobile lists so they can reach fans consistently without always having to rely on paid media.”

Security still remains an issue.

However, new players in the game, such as Apple Pay, can possibly start to eliminate these concerns.

“Consumers aren’t really looking for security in entertainment; they just like not having to carry paper around,” said Paula Rosenblum, managing partner at RSR Research, Miami.

“I’ve grown really bullish on Apple Pay, just as I was about PayPal in-store, because it eliminates the need to expose one’s credit card info to retailers,” she said. “Google Wallet does expose credit card info, or so I’ve been told.

“Tokenization, the technology Apple Pay uses, doesn’t expose credit card numbers to anyone really. There’s a ‘hashed’ version of the card stored on the phone, and all the rest is back at the mother ship or card issuer.”

Inevitable issues

Despite the efforts of Apple Pay, security threats still remain, and scammers are relentless.

Security exists across all channels, not just mobile. Therefore, it is important that marketers educate consumers about mobile payments.

“Still, there’s no way to ensure security,” Ms. Rosenblum said. It’s not an act performed at a moment in time, it’s a continual process, and it remains to be seen if Apple Pay is anything more than a novelty.

“The Sony breach continues to demonstrate that nothing is private,” she said. “Emails, payments and customer data files are all susceptible to theft by someone with an axe to grind.

“It’s going to cost some jobs and cause Sony to lose face. It’s a problem, and we haven’t seen the end of it yet. Think of all the things we put in emails.”
Loyalty programs provide best opportunity for food and beverage marketers
By Alex Samuely

Food and beverage brands must look to loyalty programs within their mobile applications to retain and reward current customers and drive sales with new clients.

Large conglomerates such as Starbucks and Dunkin’ Donuts have been leading the sector with their integrated mobile loyalty programs that also offer free items upon enrolling. Consumers are seeking to build long-lasting relationships with preferred brands, and rewarding them with seasonal offers and monthly discounts is a surefire way to maintain steady sales.

“Mobile is now playing a dominant role in the customer journey and food and beverage brands will be rushing to implement an omnichannel, personalized strategy that meets customer demand,” said Puneet Mehta, CEO of MobileROI, New York. “While we saw some great innovation come out in 2014 by food and beverage brands, next year will be ripe for novel approaches to connect with consumers in highly personalized and contextual ways, which most programs have lacked to date.”

“The biggest opportunity for food and beverage brands in 2015 lies with mobile loyalty programs,” he said. “Loyalty programs lend themselves perfectly to mobile because they focus on building customer relationships, and with mobile’s ability to be real-time and context-aware, participation, engagement and advocacy in loyalty programs will soar.”

In-app loyalty
Marketers for smaller food and beverage brands should be looking to integrate loyalty programs into their mobile applications, if possible. With every major beverage brand from Starbucks to Dunkin’ Donuts making headlines for integrated rewards platforms, loyalty programs will become requisite to maintaining a strong client base.

Incentives for frequent purchases also drive more in-store traffic, which may be helpful for brands with fewer bricks-and-mortar stores. These types of offers are easier to implement with a mobile wallet solution, which is another tactic that will be ruling mcommerce in 2015.

If mobile users can store their loyalty cards or rewards points within a branded app, and also use that app to pay for orders, it will result in a streamlined experience for consumers and store employees alike.

“Food and beverage brands will also need to connect to the mobile wallet to modernize the customer journey, allowing for frictionless payment - via Apple Pay
or Google Wallet, if applicable - as well as seamless integration with loyalty cards and redemption offers," Mr. Mehta said. "Mobile centers on simplicity, and the brands that will be the most successful in 2015 will focus on streamlining the customer experience."

Mobile ordering
Choosing the right technology to draw customers may be a challenge for some food and beverage marketers. Mobile ordering has slowly begun to appear in select areas, with many large brands planning nationwide rollouts in the first quarter of next year.

Brands that have a large footprint of bricks-and-mortar stores should certainly be looking into adding a mobile-ordering system and offering customers the ability to customize their food just as they would in-person. However, the caveat will be insuring that the technology works correctly and does not malfunction or create problems for staff members.

"It will be critical to select the right technology partner who can support their migration to new technologies and hardware required to support mobile commerce needs in 2015," said Reggie Kimble, small business director of business development at NCR Silver, Alpharetta, GA.

“There are many companies who can build an app or build a device, but there are few who have a proven track record of success in supporting technology and helping customers meet their operational goals in doing so."

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**Mobile Commerce Daily** MOBILE COMMERCE OUTLOOK 2015
Gas stations fuel shopper convenience with mobile payments, loyalty

By Chantal Tode

As mobile payment adoption ramps up, gas stations and convenience stores will be at the forefront of determining which solutions work best for the kind of small, everyday purchases these retailers specialize in.

Since gas stations and convenience stores chains are all about helping customers get what they need quickly so they can get back on their way, mobile payments would seem to make a lot of sense for this industry. At the same time, mobile payments open the door to programs for driving customer loyalty with easy-to-use applications that can bring added value for users.

"Today and looking ahead to 2015, customers are demanding a quicker and more convenient experience," said Howard Curtis, director of marketing and CRM at Mapco, which operates 377 gas station and convenience store locations in seven states.

"The industry is quickly realizing that in order to keep up, they need to embrace mobile technology," he said. "We anticipate more and more convenience stores like Mapco, and retail at large, will turn to mobile payments in 2015 and work with leaders like PayPal to demonstrate convenience to their customers.

"We also expect many to fold new or existing rewards programs into mobile payments initiatives to help drive use incentive and establish brand loyalty among its customers."

Deliberating on mobile
The gas station and convenience store industry has not been running headlong into mobile, with smaller chains such as Cumberland Farms, Kangaroo Express and Speedway among the first to begin to test mobile solutions. More recently, bigger players have jumped in such as Sunoco, which has a mobile payments app in the works, and Citgo, which is piloting a mobile loyalty program.

Merchants in other industries have opted to trial mobile loyalty first as a way to test the grounds for the more complicated move into payments, something more gas stations could opt for next year. Despite the growth in mobile payments, some gas stations are likely to proceed slowly, given the costs involved in replacing pump technology to enable mobile payments.

"Purveyors of gasoline are known for being savvy and keeping an astute eye on costs," said Michelle Tempesta, head of marketing for Paytronix. "They should seek to understand the mobile payments market, but enter only when a serious business case can be made for their chain.

"What will the ROI be on installing a mobile payment solution?" she said. "The ROI calculation will obviously include an analysis of what percentage of the market the station can capture by having mobile payment.

"As loyalty programs continue to proliferate throughout the convenience store marketplace, executives should consider the entire guest experience when considering mobile payment."

Pump it up
Replacing pump technology to accommodate mobile payment will likely happen in the future, but not until credit card fees are lowered or consumer adoption peaks.

As the mobile payments space is becoming more crowded with options, one challenge gas stations will face is picking the right solution for their customers.

Mapco launched in-app payments with PayPal in August 2014, giving customers who pay using PayPal in the mobile app an extra 2 cents per gallon off the price of gasoline, on top of the instant 3 cents per gallon that the chain’s My Rewards program members receive.

"Security is a key consideration at the moment and mobile payment options through a trusted partner that has been around for 15 plus years, like PayPal, ensure a more secure transaction as it eliminates the need to publicly share credit card information," Mr. Curtis said.
Home improvement strengthens customer engagements via mobile experiences

By Chantal Tode

In 2015, hardware and home improvement retailers will look beyond mobile sales and traffic to focus on customer-centric solutions targeting first-time homebuyers or renters, digital content strategies and partnerships with influential applications such as Houzz or Redfin.

As the economy in the United States begins to improve, hardware and home improvement retailers such as Home Depot are seeing sales strengthen, a trend that should continue into next year.

Consumers are increasingly taking on big home improvement projects and retailers need to harness technologies, such as augmented reality, iBeacons and push notifications to ensure they are meeting the expectations of these sophisticated shoppers.

“The largest age group in the U.S. today are 23-years-olds,” said Pat Murphy, vice president of mobile relationship management at Funmobility. “How are they engaging this demographic and ensuring that they will be customers as they become homeowners and do-it-yourselfers?

“They can’t reach this audience with print, direct mail or email for that matter,” he said.

“If they aren’t careful, they could lose an entire generation of customers because they aren’t keeping their store brand relevant through mobile engagement.”

Younger consumers
Hardware and home improvement retailers can expect the same general mobile trends as other retailers for 2015, which are increases in mobile traffic and mobile sales.

However, there are several unique opportunities for retailers in the home improvement space for the upcoming year.

One is the need to focus on younger customers who are renting their first apartments or purchasing their first homes. These consumers tend to be heavy users of mobile and expect mobile-first solutions that enhance the shopping experience.

For example, Lowe’s recently introduced a Holoroom in its store in Toronto, creating a life-size immersive experience enabling shoppers to see how products will look in their bathroom using augmented reality and a specially designed tablet. It is the first concept to come out of the Lowe’s Innovation Labs.

DIY content
Both big and small hardware retailers will need to consider how to leverage mobile to reduce shopper frustrations.

“The consumer is still leading the charge when it comes to mobile with both hardware and home improvement retailers,” Mr. Murphy said. “The smaller retailers are trying to attract younger customers and they know that print advertising and direct mail are not working.

“The smarter retailers who are using mobile to engage their customers are finding that mobile customers spend more time and money while shopping,” he said.

“According to Google – and our numbers back this up – the median Basket size of a mobile loyalty customer is 40 percent higher than a non-mobile customer.”

As mobile consumption of video content continues to grow, hardware and home improvement retailers will be paying close attention to opportunities for bringing do-it-yourself videos and other content to their customers.

“When you think about the home improvement category, there’s a great opportunity for retailers to provide relevant content for consumers via mobile,” said Bridget Fahrland, vice president of client strategy at Fluid Inc.

“When you’re under a sink working on a repair or if
you're in your workshop, you're much more likely to use a phone or a iPad for a walk through of the sites," she said.

"Or if you're in a store trying to find what tools you're going to need for a certain project, mobile content can help consumers navigate from A to B."

Unique partnerships
Also likely to be on hardware and home improvement retailers’ radars is the need to safeguard their customers’ personal information on mobile.

Some may also look to leverage the growth of third-party mobile applications in this category to get in front of potential customers.

"Zillow, Houzz and Redfin all have great mobile apps," Ms. Fahrland said. “Hardware and home improvement retailers should consider how to create unique partnerships with these companies to think about how to benefit their users.”
Although slow to start, the health and beauty industry is finally integrating mobile more extensively, with high hopes for customer relationship management involvement in 2015.

Much like consumers venturing to YouTube for video tutorials, retailers and brands have an opportunity to provide similar engagement on their mobile applications and Web sites. Making recurring connections with their most dedicated customers via mobile can promote deep relationships.

"Mobile adoption is the biggest driver of our massive expansion right now," said Melody McCloskey, co-founder and CEO of StyleSeat, San Francisco. "Apps like Uber and Open Table have set expectations for seamless booking and payment, and consumers are now looking for simple, clean, one-tap experiences to reserve beauty services.

"Next year is set to be a real turning point in an industry that has historically been slow to embrace technology," she said. "It's time to start thinking about CRM strategy across all devices.

"Our customers are increasingly booking across desktop and the app interchangeably, and it's crucial to have cohesive messaging across all touch points. While not easy from a technical standpoint, the payoffs to integrated, cross-device retention strategy are huge."

CRM leading to sales
Customer relationships are built from the ground up. More specifically, mobile customers are not just any customer and should be approached carefully given the outline of the mobile channel.

Once consumers download an app, they will quickly judge and make a decision to keep the app or not. Since marketers are not dealing with a lot of time, they must act efficiently.

Health and beauty customers are looking for helpful advice, insight and recommendations. Therefore, they are more likely to make a purchase when a brand or retailer solves a problem for them via mobile.

"Investing the time up front to ensure that you have infrastructure and measurement in place will pay off in the long run," Ms. McCloskey said. "It's not enough to just drive app installs - you have to truly understand the value of a customer that engages via mobile first.

"Cohesive messaging and a unified view of the customer..."
will be key in scaling mobile acquisition and retention programs," she said.

Embrace mobile
Health and beauty marketers can especially drive users back to their apps with the right messaging techniques, which can use previous purchases, preferences and health information.

A short, interactive survey is an efficient way to get information about consumers, which can lead to better targeting.

"Mobile commerce for the health and beauty categories, and especially mobile influenced in-store sales for health and beauty have a very strong outlook in 2015," said Bryan Leach, CEO of Ibotta, Denver. "We've seen great success with companies such as Sephora engaging consumers in new and unique ways on their mobile devices along the path to purchase and ultimately driving them in store to purchase.

"Mobile influence is here to stay," he said. "It's going to get bigger in 2015, and 2016, and thereafter.

"Marketers can either sit on the sidelines or figure out how they can drive sales, loyalty and engagement with key audiences, such as millennials, for whom mobile has become the number one screen."

Although it may seem complex and impossible to get right, mobile is quite simple. Customers expect easy interfaces and little guess work.

"The biggest challenge and the biggest opportunity are actually the same, and it's simply the willingness of retailers to embrace mobile as a key way to market and communicate with customers in 2015," Mr. Leach said. "Those willing to embrace new and innovative platforms have the biggest opportunity to win, and those who can quickly transition from test and learn environments to at-scale national programs will capitalize on important first-mover advantages."
Omnichannel, location-based messaging key for home furnishings marketers

By Alex Samuely

Home furnishings retailers should focus on providing extensive omnichannel support and leveraging location-based push notifications to further enhance customer experiences and drive in-store traffic.

Home goods retailers such as Asda have begun rolling out proximity-based targeting to entice mobile device users to visit nearby locations, while mobile applications similar to Amazon’s Flow allow consumers to snap photos of furniture and browse similar pieces. Mobile provides a plethora of valuable opportunity for home furnishings marketers, and creating an omnichannel experience across all communication channels is key in 2015.

"Large furnishers have begun a tremendous shift to develop compelling digital experiences, from creating elegant mcommerce sites to new native mobile apps that help distributors close more deals with their customers," said Himanshu Sareen, CEO of Icreon Tech, New York.

"The home furnishings market represents almost 8 percent of the U.S.’ half-trillion dollar ecommerce industry," he said. "With a strong real-estate market and booming ecommerce growth, we predict that the biggest winners in the home furnishings market will be the ones who invest in relationships at the mobile level."

Growth of beacons

More home goods marketers will be turning to beacon technology to send consumers relevant offers and drive in-store sales. As home goods are not necessarily at the forefront of customers’ minds when walking down the street or browsing at shopping malls, beacons provide an optimal way of sending contextual push notifications to drum up interest in home brands.

"The home furnishings market has been slow to adopt true mobile-first strategies," said Puneet Mehta, CEO of MobileROI, New York. "As we experienced in 2014, consumer expectations for interacting with a brand anytime, anywhere will be heightened and an omnichannel, personalized approach will need to be implemented to woo this new consumer.

"IBeacons will certainly be adopted widely in the industry to drive in-store engagement, allowing brands to interact with consumers at precise decision moments," he said. "IBeacons will only be successful, though, if a brand diversifies away from strictly offers and the content is tailored to every individual."

Leveraging loyalty programs will also be an imperative tactic in 2015, as more and more brands are rewarding consistent customers with monthly deals or seasonal promotions.

"To break through the noise, brands will need to offer unique experiences that can generate loyalty, spur social conversations and drive revenue," Mr. Mehta said. "For instance, a brand may launch a tool that allows a person to snap a picture of a room or individual piece of furniture he or she likes and show similar items that are available for sale, creating a ‘style profile’ based on the pictures or even just helping the shopper keep an inspiration board."

Using analytics

The best way to offer relevant deals to customers is to use analytics that enable the brand to suggest personalized picks. ecommerce site eBay has introduced a new iPad app that categorizes its homepage based on users’ previous searches and saved favorites.

Brands seeking to leverage competition must display all possible choices to the consumer through a preferred method of communication – which is often mobile.

"By harnessing predictive analytics, home-furnishing brands can aid in the discovery and motivate purchases like never before," Mr. Mehta said.

"Finally, as more resources are shuffled to mobile advertising, marketers must think beyond the click. Too often today, mobile ads click to confusing, non-mobile-optimized, irrelevant landing pages. Make sure mobile advertising dollars are not wasted by ensuring mobile ad landing pages are optimized to drive conversion."
Marketers will tap mobile wallet surge to influence shoppers

By Michael Barris

Marketers in the year ahead will leverage a dramatic surge in mobile-wallet usage to influence shoppers who will rely on their phones more during the buying process.

With Apple Pay growing in popularity among consumers, marketers who started testing mobile wallet marketing in 2014 will finally have the scale they need to move beyond testing and into significant customer influence.

Mobile wallets will represent a growth opportunity for marketers seeking to boost profitability and engage global customers as ad spending rises.

"Mobile wallet usage will explode in 2015, which is great news for mobile marketers because it can be used to influence shoppers who are looking to their phones more and more during the buying process," said Alex Campbell, co-founder and chief information officer with Vibes.

"You can now have your message front and center in someone's actual wallet, right next to their credit card," he said.

Setting goals
The issues and challenges facing marketers on mobile will be familiar. Topping the agenda will be a continued lack of clear goal-setting around mobile.

"Without clear goals you can't have clear results, and this often leads to marketers wondering if mobile works," Mr. Campbell said.

"We've seen a few clients on the verge of scrapping mobile only to see it grow beyond their wildest dreams and actually become a center of their entire marketing strategy.

"These are programs that are now driving $10 million and up of attributable incremental revenue, and it's just the beginning," he said.

Smart marketers should understand that the challenges they will face on mobile will stem from a lack of strategy, not an abundance of technology.

Mass merchants such as Walmart and Target will be models for marketers looking for inspiration on how best to invest in mobile on various fronts, including point-of-sale, in-store, online and native applications.

With consumers spending more time on their devices, a higher than projected surge in global mobile advertising spending will challenge marketers to look for missed opportunities.
In October, a Mobile Marketing Association report forecast that mobile ad spend could reach as much as $220 billion globally and $70 billion in the United States alone, excluding mobile search.

The projected figure – four to seven times above current levels – indicates that the amount brands should spend on mobile has been grossly underestimated and that the industry is likely to be larger than predicted.

The numbers in the report, “How Big is the Mobile Marketing Opportunity,” fit with the Interactive Advertising Bureau’s research showing that more consumers want to respond in the mobile marketplace with their digital wallets or the swipe of a phone, ratcheting up the pressure on marketers to catch up.

The IAB’s “State of the Mobile World” report, which analyzed data from IABs in 30 countries, noted that regardless of the place, consumers lead the way, leaving media companies, agencies and brands puzzled by mobile or unsure how to respond to the shift of the digital audience to phones and tablets.

The findings underscore the need for marketers to get up to speed in meeting the demands of increasingly mobile-savvy consumers.

The year ahead will spotlight two issues in particular for marketers: measurement and creativity.

The return on investment of a dollar spent and the optimized level for mobile in the marketing mix will become more and more critical as increased budgets are allocated toward mobile.

Understanding which mobile execution best suits a given mobile objective will be crucial as marketers expand their mobile strategies.

Gaining sophistication
On the creative side, a priority will be gaining sophistication in creating a consumer experience specific to mobile’s smaller screen size.

“Mobile marketing will continue to present the highest growth opportunities for marketers faced with increasing profitability as well as reaching and engaging customers around the world,” said Sheryl Daija, chief strategy officer for the Mobile Marketing Association.

“As mobile is widely acknowledged to be the channel that gets you the closest to your consumers, those marketers that leverage this uniqueness of mobile will gain competitive footholds in their vertical markets, as well as use mobile to transform their marketing and their business.”
Large retailers ramp up innovation as mobile becomes established tactic

By Chantal Tode

Mobile will become a more important and established part of the marketing mix for mass merchants, department stores and malls in 2015 as the lines continue to blur between physical and digital retail.

Coming out of the 2014 holiday season, it is clear that the smartphone is playing an increasingly important role throughout the path to purchase, including researching products on the mobile Web and as a shopping tool while inside a store. With the deadline for the transition to EMV POS technology coming up in the fall of 2015, many retailers are likely to take the opportunity to add mobile POS and mobile payments.

“This year's Black Friday and Cyber Monday reports highlight the continuation of a 5-year trend in declining consumer in-store visits, which is making the competition for each store visit more critical,” said Jason Goldberg, vice president of commerce strategy at Razorfish.

“Today's consumers are transforming the retail industry and most store visits are now planned trips that usually involve online pre-shopping activities from mobile devices,” he said.

“Because of this, it's critical that retailers offer engaging, responsive mobile tools to facilitate those pre-shopping activities.”

Mobile innovation

Mobile's bigger role in the path to purchase is evident from holiday sales results, with IBM reporting that mobile shoppers accounted for 53 percent of all traffic on Thanksgiving, 49 percent on Black Friday and 41 percent on Cyber Monday.

To take advantage of these trends, savvy retailers are using mobile for innovative omnichannel experiences. For example, both Macy's and Target introduced image recognition capabilities in their apps in 2014 to make it easy for shoppers to find items of interest by snapping a photo of them.

Walmart introduced the Savings Catcher feature on its mobile app, enabling shoppers to scan a print receipt and automatically search for lower prices on purchased items at nearby retailers. If the app finds the same item for a lower price elsewhere, shoppers get a refund via an electronic gift card.

Macy's, Lord & Taylor and a number of malls also introduced iBeacons to engage with in-store shoppers via offers, notifications and inspiration content on
their smartphones.

Retailers are also ramping order online, pick-up in store strategies.

**Omnichannel experiences**

Expect more mass merchants, department stores and malls to follow suit with their own mobile-enabled omnichannel experiences next year.

“We know that mobile represents an important and effective set of marketing channels given its ability to drive contextual interactions,” said Jay Henderson, strategy director at IBM ExperienceOne.

“We've also seen this year an explosion of micro-location technologies like iBeacon and other Bluetooth Low Energy technologies, so this holiday season we are seeing the lines blur between digital and physical shopping,” he said.

“In 2015, retailers must continue to refine their mobile capabilities to help consumers at home, curled up on the sofa with a tablet or smartphone for some couch commerce, in the store for price comparison, reviews, store maps, discounts and coupons, or even on the go – to locate the nearest store or make a quick purchase.”

One of the challenges retailers will face next year is handling the significant growth in mobile Web traffic.

The issue was evident during the holidays when retailers such as Best Buy struggled with slow performance and outages because of a surge in mobile traffic.

How best to address the need for strong mobile experiences will be an ongoing question, with many retailers leaning towards responsive Web design for its ability to deliver site content based on a user's device even though sites typically have slower load times on mobile. Finding the right balance of optimized experiences and strong performance will be a priority.

**In-store capabilities**

Beyond that, retailers will also be focused on creating stronger mobile in-store experiences.

“Access to in-store inventory, great store locators with accurate store hours, and context sensitive in-store mobile features to help shoppers comfortably research unplanned purchases and get social proof are going to be critical,” Razorfish’s Mr. Goldberg said.

“Additionally, a big investment retailers need to make in 2015 is in-store mobile features, like micro-geolocation, beacons, and in-store search, that give shoppers a reason to the retailers mobile apps vs. competitive third party apps,” he said.
The potential for a tighter linkage of mobile advertising to actual purchasing will be an important development in the media sector in the year ahead.

Better location technologies, such as beacons, will continue to provide marketers with a more comprehensive picture of shopping and purchasing patterns.

For media entities, the increasing prominence of beacons has great ramifications, since in many cases they will have the opportunity to bridge the physical and digital worlds of mobile commerce.

“We’re going to see a lot more ‘shopping off the page,’ where mobile consumers will be linked from traditional media properties to an actual purchase opportunity,” said Chuck Martin, CEO of Mobile Future Institute and the author of Mobile Influence.

“Mobile consumers are shopping all the time and this pattern will be extended into tried and true media, where many consumers already are visiting for information,” he said.

“This doesn’t mean news stories will become aggressive selling points, but being able to purchase something while a consumer is in reading or information-gathering mode can be viewed as more of a service.”

Desktop purchasing

Although media consumption will continue at a rapid pace, the commerce portion of the media may not have the urgency needed to grow revenue originating on mobile in 2015 as consumers continue a pattern of consuming on mobile, but purchasing on desktop.

“More media is consumed in a mobile environment than ever before,” said Niels Meersschart, chief technology officer with Qualia. “There is no reason to expect that trend to slow down in 2015.

“However, the commerce portion of the media may not have the urgency needed to grow revenues originating on mobile,” he said. “A common pattern may continue to be: purchase on desktop and consume on mobile.

“Tablets offer an alternative for that. Movies and magazines offer the greatest opportunity for growth for tablets.”
Mobile also helps drive purchases, especially when consumers are watching television, and that growth is expected to increase.

The introduction of capabilities that allow products in a movie or TV show to be made available for mobile purchase instantly via mobile tracking technologies is helping drive these purchases.

**Driver’s seat**

Media properties will be faced with how they want their loyal subscribers to purchase while they watch or read, from them or from an outside provider of the product or service.

They are in the driver’s seat and will have to take great care in how they involve themselves in commerce.

“With the continued proliferation of mobile tracking technologies, many consumers are likely to better learn what is being tracked and there may be some backlash,” Mr. Martin said.

“The challenge for marketers is to provide value to mobile shoppers to give them reasons to be targeted based on location and other behaviors,” he said. “Media properties already are trusted purveyors of information, a high position in the value chain.

“The challenge will be not to abuse the trust while walking the fine line of facilitating mobile purchasing whenever and wherever a consumer wants.”
Tracking purchase behavior key to gaining visibility in mobile retail space

By Michael Barris

Cross-platform tracking and attribution will be vital in 2015 as visibility-hungry mobile retailers ramp up their understanding of what drives consumers to make purchases on their sites.

Players will need to understand how to optimize their strengths to get the most out of consumer purchase behavior. The knowledge gap reflects the challenges smaller mobile retailers face in taking share away from giants such as Amazon.com and eBay, which account for more than half of mobile purchases.

“Visibility is a huge problem in mobile commerce,” said Julian Zehetmeyr, founder of MobFox. “For retailers, that means they have to be excellent at understanding what factors drive consumers to make purchases and to optimize their strategies to maximize this behavior.”

Increasing visibility
To increase visibility, smart mobile retailers will deploy a mechanism for tracking consumer behavior on mobile to identify how the customer gets there. Second, the savvy mobile retailer will understand what parts of the media buy drive traffic most effectively.

“Having a mobile site that is conducive to mobile shopping will always be a huge challenge,” Mr. Zehetmeyr said. “While it’s becoming easier and easier to purchase on mobile, the actual shopping experience still lacks.

“This is why mobile has been so successful for showrooming or for making that purchase, but not necessarily for actual shopping and product discovery,” he said. “This is still an area that is ripe for innovation.”

The new year promises to be a good one for mobile customer engagement strategies and for businesses to improve customer acquisition and loyalty through mobile Web, marketing and apps.

As consumers increasingly turn to mobile for its accessibility and enabling of purchase anytime, anywhere with a single touch via wireless technology, marketers can expect mobile commerce to experience significant growth.

Users are adopting mobile payment apps such as Apple Pay and Google Wallet, to streamline their purchases, cut the path to purchase down significantly, and avoid the extra step of finding their credit card and manually entering their details.

“With these advancements in mobile commerce, desktops are no longer the easiest environment for purchase, as consumers can act and close the loop more quickly and directly from their mobile device,” said Paul Bremer, chief revenue officer and general manager for mobile with Rhythm.

New strategies across the customer journey can increase engagements and help customers learn about products, make purchases, request service or earn rewards. Mobile solutions can help businesses gather contextual information such as an individual user’s location, stated preferences, purchase behavior and social interaction.

“By capturing this data, businesses can gain analytical insight while delivering a customized experience,” said Sheryl Kingstone, Toronto-based research director for Yankee Group. “Another point is that users prefer mobile customer service. The mobile phone has climbed 12 percent as the preferred channel for customer service in the last four years, while the home telephone has plummeted 34 percent.”

Differing experiences
Businesses today are struggling to create differentiated customer engagement that ensures a personalized customer experience. When all interaction channels work seamlessly together, revenue opportunities increase while the delivery of consistent service improves.

“While it’s looking pretty rosy from an opportunity perspective, we can’t underestimate two major issues that are not going away anytime soon: consumer concerns over data privacy and businesses concerns over data security,” Ms. Kingstone said.
Mobile in-store experiences provide advantage in battle with Amazon

By Chantal Tode

Amazon could grab a bigger slice of office supplies sales through its significant push into mobile, but in 2015, Staples, Office Depot and other retailers will move to quickly catch up by harnessing mobile’s power to enhance the in-store experience.

Office supplies retailers’ sales are declining as more workers use tablets and other digital devices to replace paper and pens.

At the same time, the considerable resources both Amazon and Staples are pouring into building world-class mobile commerce strategies is making it tough for other retailers in this sector to compete.

“We’re excited by the growth we’re seeing in our mobile channels,” said Faisal Masud, executive vice president of global ecommerce at Staples. “More and more of our customers are going to our mobile Web site, using the Staples smartphone app or opening emails on their device.

“In 2015 we’ll continue to iterate all of our mobile properties, adding in features and functionality that will help our customers make more happen with their business,” he said.

“We’ll be particularly focused on enhancements to our iPad app, personalization, improved product assortment and shopping convenience options, like store pickups and order tracking.”

In-store experiences

One of the biggest trends in mobile in 2014 was how retailers are leveraging the medium to help enhance the in-store experience.

The trend will only gain steam in 2015 and the office supplies category will be no exception.

In the office supplies category, this was evident in how Staples rolled out Apple Pay to its stores, enabling shoppers with a more recent iPhone model to quickly and easily complete a purchase from their phone.

Staples was slow to embrace mobile but its efforts here picked up significant steam in the latter part of 2014 and will continue into 2015.

As other office supplies retailers upgrade their point-of-sale systems in 2015 in anticipation of the deadline to meet EMV standards, many will use the opportunity to introduce mobile payments.
Mobile is also increasingly being used in store to market to shoppers. While beacons were the focus of much of the attention around this strategy in 2014, Office Depot took a slightly different approach and partnered with the Shazam app to enable shoppers to access offers and other content on their smartphones by connecting with the in-store sound system.

Online strategies
As these in-store engagement strategies are relatively low-cost and take advantage of how shoppers are already behaving in stores, more retailers in this category will jump on board in 2015 and provide special offers and related content to insure they do not lose a sale to a competitor.

Office supplies retailers will also ramp up their strategies online through the use of responsive design or adaptive design to more efficiently provide an optimized experience across devices. Boosting the mobile online experience will be crucial in 2015 as traffic and sales from smartphones continue to grow at a brisk pace.

Office supplies retailers will also need to make sure they offer a first-grade mobile app that incorporates rewards and daily deals for their most loyal customers.

Additionally, incorporating mobile payments into an app will help streamline the experience for users.

"Mobile payments present a tremendous opportunities for retailers," Mr. Masud said.

"We recently rolled out Apple Pay in Staples more than 1,400 retail locations in the U.S. and have incorporated it into the Staples iOS and iPad apps, giving customers another option when checking out," he said.

"Innovations like these, combined with the increase use of mobile devices not only on the go, but in stores, will make mobile payments a key area all retailers will be watching in 2015." •
Online retailers must prioritize mobile to keep up with consumers

By Michael Barris

Online retailers will need to move mobile to the top of their to-do lists in 2015, as smartphone penetration deepens and consumers become increasingly comfortable and confident making purchases on mobile.

Far stronger than expected quarterly mobile commerce revenue growth across a broad index of retailers shows why online retailers who do not accelerate mobile programs will miss an opportunity.

“While most large online retailers have mobile sites, many small to midsize businesses still do not and need to be sure they are ready to handle the big surge in mobile originating digital traffic,” said Wilson Kerr, vice president of sales and business development at Unbound Commerce. “Many of our large enterprise class retailers are redesigning the mobile sites they launched one to two years ago to eliminate friction points and increase conversion rates.

“A redesign of the Finish Line mobile site yielded a 100 percent conversion rate increase, for example. Rockport also recently completed a mobile site audit which was used to map out their redesign and relaunch,” Mr. Kerr said. “The result was a mobile commerce year over year revenue increase of over 200 percent over the Thanksgiving holiday shopping weekend.”

High priority

In another example of why online retailers must assign a high priority to mobile in the year ahead, Walmart reported 70 percent of its online holiday traffic was from mobile. Another big challenge continues to be the lack of connectivity between marketing departments and the ecommerce teams typically in charge of the mobile site.

“Smart online retailers are breaking down these silos as fast as they can, to take maximum advantage of the revolution happening in mobile,” Mr. Kerr said.

“Every promotional email, Facebook post, or tweet, or consumer touch point can be leveraged through deep linking as a conversion opportunity, if that touch point is accessed via mobile. These days, it almost always is,” he said.

Online retailers should have a firm handle on their percentage of mobile traffic, their conversion rate, and where friction points are occurring during interaction with their mobile site. Interstitial pop-ups that occur on ecommerce sites can drive extremely high bounce rates when they are displayed on mobile mobile, yet many retailers are not aware of this.

Responsive design mobile sites are still slow, in comparison to dedicated integrated mobile sites, and many retailers who have taken the response of path still do not test changes they make on their ecommerce platform, or the rich content they display, across the multitude of mobile devices that consumers are increasingly using to access their site.

Must-have

PayPal Mobile Express checkout is rapidly becoming a must-have for mobile commerce sites and Google Wallet is coming on strong. Data entry in the checkout process in mobile device can be a big friction point.

Mobile wallets help reduce friction at this crucial part of the purchasing funnel by auto filling ship to and bill to address information and plugging credit card information into the correct fields. Online retailers will also increasingly look to drive mcommerce sales from mobile ads as they begin to figure out how to attribute sales across channels.

“We believe in 2015 more brands will begin solving their measurement and attribution challenges across channels,” said Chuck Moxley, chief marketing officer for 4INFO.

“Brands and agencies will recognize it is possible to calculate a meaningful return on ad spend by connecting mobile impressions to online, mcommerce and in-store sales.”

Mobile Commerce Daily  MOBILE COMMERCE OUTLOOK 2015
Retailers to build stronger customer relationships for increased conversion

By Caitlyn Bohannon

As predicted in early 2014, specialty retailers were planning to spend the year building its customer relationships, a tactic that will help drive increased mobile commerce in 2015.

Retailers such as Gap and Urban Outfitters have dominated the space this year due to dedicated social presences and high-quality mobile shopping experiences. Smaller retailers are learning from these top dogs, which will lead to a burst in mobile conversion for specialty retailers in 2015.

“Mobile commerce and mobile point-of-sale adoption rates among specialty retailers will continue increasing in 2015,” said Janna Finch, retail market researcher at Software Advice, Austin. “Specialty and apparel retailers with high traffic in particular stand to benefit from a properly deployed mPOS, because by doing away with a traditional POS, they can speed checkout, especially during peak times, thereby improving customer experience.

“The challenge is that the checkout processes in some sectors aren’t well-suited for mPOS, including the apparel sector which requires the use of de-tagging equipment,” she said. “In stores where de-tagging and bagging are vital, the full benefit of an mPOS may not be realized.”

Remember the customer
The challenge and opportunity for specialty retailers lie within the customer journey, which can only be understood from a retail perspective when customer behavior is taken into consideration.

“Continue to keep in mind that a customer’s experience is still the most important consideration,” Ms. Finch said. “Don’t adopt new technology or create mobile apps just for the sake of doing so, or because your competitors have already done it.

“You must consider how the new technology will impact how your customers engage with you,” she said. “If the technology will improve their experience and store operations, its deployment will be more successful.”

By providing a convenient experience, customers are more likely to use a retailer’s offering, whether it is a mcommerce app or mobile Web site. With mcommerce numbers up and growing, the best specialty retailers in 2015 will be those with seamless experiences.

“This is just the beginning,” said Marla Schimke, vice president of marketing at Zumobi, Seattle. “According to comScore, 66 percent of time spent with online retail in September 2014 occurred on mobile devices, which is up from 52 percent in March 2013.

Apply the app
Branded apps show more promise for the New Year. Knowing that consumers stick to only a few apps on their devices, specialty retailers can set themselves apart with a nicely interfaced app and by aggregating their content through social media, video and blogs.

“According to the Content Marketing Institute, 74 percent of content marketers aim to create a better mobile strategy in 2015, and they can do so by learning how to capitalize on their most important owned media asset, which is their branded app,” Ms. Schimke said. “The opportunity lies in brands looking beyond the utility-focused functions of their branded apps and thinking about them rather as owned media channels.”

However, keeping consumers engaged on a branded app is easier said than done.

“There are challenges,” Ms. Schimke said. “In truth, nearly 22 percent of apps downloaded are never used more than once; also, users spend an average of 15 minutes per month in the app, which is about 30 seconds.

“Keeping the consumer engaged is an obstacle all brands face, so creating a clear, easy path to purchase on mobile is essential,” she said. “Give users a reason to continue engaging with their branded app.”
Live events important for reaching sporting goods consumers on mobile

By Alex Samuely

Sporting goods and apparel brands are likely to spend more on mobile marketing efforts in 2015 than in previous years, and will bridge direct relationships with publishers to offer relevant advertisements during live sporting events.

Leveraging social media is also imperative for sporting goods marketers, as fans are frequently communicating on social mobile applications during games or other notable events.

“The only companies that seem to be spending significant amounts outside of social media are the large players: Nike, Adidas, Under Armour, and etc.,” said Shawn Aguilar, digital marketing manager at TapSense, San Francisco. “This is partly due to their licensing agreements with professional sports leagues across the world along with college athletics. In 2015, I see more brands outside of sports apparel spending for better quality inventory.

Driving in-store sales
New York-based sporting retailer Hesselson’s proved that smaller brands can find the extra push for commerce on social media and mobile. To sustain holiday season sales in the first quarter of the year, the store used G/O Digital’s social advertising platform to display an in-store offer on Facebook. After generating buzz on social media and running the promotion, Hesselson’s saw 60 in-store redemptions and an 1,100 percent return on investment.

“The challenge I see for marketers in 2015 is understanding mobile technology,” Mr. Aguilar said. “Especially the newer apparel companies in the space. The bigger apparel companies have been in mobile now for a while and understand the technology much better than their newer competition.

“I also see scale being an issue for the smaller apparel companies that do not have the massive budgets the other players do.”

Timing promotions
Mobile provides a clear communication channel to send relevant deals to customers. Brands should invest in push notifications and location-based advertising to offer goods to guests based on the season.

“On the Rakuten Affiliate Network side, we saw that sporting goods are our leading vertical in mobile orders and reached almost 27 percent of all orders this past November, representing an increase of 48 percent year over year,” said Jessica Joines, chief marketing officer of Rakuten Marketing, New York.

“Sporting goods consumers are on the go and they want experiences that are seamless – in the store and online via mobile devices,” she said. “On the Rakuten Display side, we will see an uptick in mobile commerce for sporting goods during the first couple months of 2015, as winter sports come into full swing. We’ll see more mobile expansion moving into April to May, as outdoor sports start up again.”

Brands should also take advantage of live sporting events that provide optimal ways of reaching a wide audience of consumers and jumping into relevant conversations on social media.

“Mobile will continue to expand throughout 2015, as sporting goods companies continue to make the checkout process more mobile,” Ms. Joines said.

“Sporting goods marketers will have opportunities, but will also face challenges.”

Mobile Commerce Daily
Augmented reality will open opportunities in toys and hobbies

By Michael Barris

Augmented and virtual reality will make the biggest impact on the toys and hobbies space heading into the new year as marketers battle it out for attention and customer loyalty.

While the greatest opportunity will be in virtual reality games and entertainment, the biggest challenges will be differentiating brands and products from one another and generating brand loyalty.

The issues underscore how mobile has evolved into an in-demand product feature from a new technology in a crowded marketplace.

“There is so much to choose from,” said Beck Besecker, CEO and co-founder of Marxent. “For instance, there are five or six major types of building blocks and a score of smaller brands.

“Brands like Lego, Mega Bloks and Magformers will have to continue to find innovative ways to gain loyalty and shelf space through pre-purchase engagement and helping consumers to understand the value of sticking with their brand rather than trying a different brand,” he said.

Holiday coins
The year ahead will build on the achievements of 2014, when augmented reality enhanced collectible holiday coins from the Perth Mint along with an AR coin experience that commemorated the 75th anniversary of Batman.

“These are early experiments which use AR to supplement the content and excitement around gifting and collecting,” Mr. Besecker said. “Also, as an extension of the score of crowdfunded AR toys proposed in 2014, we expect to see products like AR creative learning kits, AR wallpaper and more engaging AR storybooks hit the market in 2015.”

Interactive toys that use mobile image and object recognition will catch on. Toys that trigger special effects and permit the purchase of more content through micro-transactions also will be in vogue.

Apple’s iBeacon technology, combined with other mobile features such as gaming and AR, will see implementation both at the individual store level and at shopping centers nationwide. Retailers will leverage beacon technology to drive mobile shoppers in-store with unique experiences.
Once in-store, toy manufacturers will use packaging to engage consumers at the point of service.

The year to come also will see a significant shift toward mobile gamification and the selfie culture in brand marketing as brands hurry to take advantage of emerging consumer tech such as the Samsung Gear headset, Google Cardboard and the millennial obsession with Instagram.

“We're already seeing huge interest from major retailers in custom, branded augmented reality gaming and 3D exploration experiences,” Mr. Besecker said.

As the year unfolds, toy retailers’ streamlining of the coupon redemption process could expand.

Early last year, Toys “R” Us rolled out a mobile advertising campaign that directly integrated Apple’s Passbook so consumers could easily save a limited-time offer. The mobile ads ran inside Kiip’s network of mobile applications, including the Unblock Me iPhone app. The campaign supported Toys “R” Us’ bigger post-holiday marketing efforts.

As consumers completed levels and games in Unblock Me, the ads popped up as virtual rewards. Once consumers unlocked the rewards, they could click through to view the Toys “R” Us offer.

**Mobile advertising**

Toys “R” Us has also been innovative with other forms of mobile advertising in the past.

Its programs have included leveraging voice recognition to help gift buyers find the perfect holiday present and leveraging mobile coupons with post check-in foursquare ads.

“Next year, you will see mobile commerce for toys and hobbies continue to displace traditional point-of-service environments,” said Niels Meersschaert, chief technology officer with Qualia. “However, reducing barriers to purchase remains the greatest challenge.”
Travel marketers must insure that their mobile applications encompass a slew of personalized booking functions and also offer in-destination resources so that the customer receives the complete brand journey on mobile.

More consumers are looking to book through apps that offer specific booking features, such as choosing the location of the hotel room and amenities available. However, more users are also looking to access in-destination app features once they arrive at their vacation spot, which is a relatively untapped market.

"Mobile is growing faster than desktop – 18 percent more – and we believe the mobile-only audience will only continue to increase and encompass a larger demographic," said Carin van Vuuren, chief marketing officer of Usablenet, New York. "While the majority of mobile travelers are 25-44, Baby Boomers are quickly becoming consumers of mobile technology.

"Consumers have also begun showing an interest in in-destination resources, such as room service, appointment availability, reservations, poolside service available in-app which could become a vital point in their decision-making process going forward."

**Customer journey**
As customers look for mobile accompaniment along all steps of their travel journeys, marketers must insure that their mobile services are accessible from the browsing stage to the vacationing stage. If users can browse potential activities and itineraries for desired destinations on their mobile devices, it may provide a better visual of the trip and prompt them to book it. Seamless booking functionalities must be stressed within apps, as they are imperative to driving impulse purchases as well.

"Everything is incredibly dynamic, so you have to be agile and risk tolerant to succeed," said Jon Guljord, senior director of mobile marketing for Expedia, Bellevue, WA. "The challenge of this cross-device time we’ve entered is that it creates ambiguity in the efficacy of market spending, which performance marketers are not accustomed to. They have to be okay with this, use proxies, and still try to solve the problem."

Brands must also target leisure and business travelers differently. Business travelers are more apt to seek quick booking and bypass activity possibilities for networking and restaurant categories instead.

"We are also noticing changes in business travel," Ms. van Vuuren said. "Business travelers are experiencing more immediacy and autonomy using their own digital devices, and because of that, they are able to access services and functionality using personal networks and apps more readily than many traditional travel systems.

"No doubt this will lead to more disruption and innovation in business travel management as everything moves to mobile."

**Personalization and convenience**
These are two key factors that aid in driving commerce for hospitality marketers. More brands should emulate Starwood Hotels & Resorts’ room catalog app, which offers guests the option of choosing all amenities in their hotel rooms – a personalization tactic that has been very successful for the brand. If a customer is feeling catered to during the browsing or searching process on mobile, he or she will be much more likely to complete the transaction in the hopes of carrying that feeling to the next step of the travel journey.

"We believe there will be a growing challenge for brands to balance consumer need for personalization, with demand for convenience," Ms. van Vuuren said. "If travel brands can provide convenience, while making the interaction more relevant and personalized, it could open up opportunities on mobile.

"Travel brands and marketers need to keep in mind that the modern traveler is almost always connected and expects information’s and services that simplify the entire travel process," she said.