

# GUIDING MERCHANTS TO SUCCESS IN THE 21ST CENTURY

HOW TO PROVIDE THE SOLUTIONS MERCHANTS NEED TO STAY RELEVANT  
IN THIS EVER-CHANGING RETAIL ENVIRONMENT



## Mind the Millennial

Millennials are more likely than older generations to visit retail stores (35% vs 22%) and are more than twice as likely to use mobile devices to find items (44% vs 18%)



## Know Thy Customer

51% of U.S. consumers like it when services are personalized according to their interests.



## Spread Out Investments

Three billion loyalty cards will operate as mobile-only or be integrated into mobile apps by 2020. (up from 1.4 billion in 2015)



## Stay Secure

96% of data breaches in the world focus on payment card data.



## Create "Instagrammable" Experiences

43% of global online shoppers said interaction with their favourite brands on social media made them respect/value the brand more.



## Think Outside the Checkout

Nearly 90% of U.S. adults want shorter checkout times.



## Unify Your Brand

3 out of 4 customers who find online information useful are more likely to visit stores