

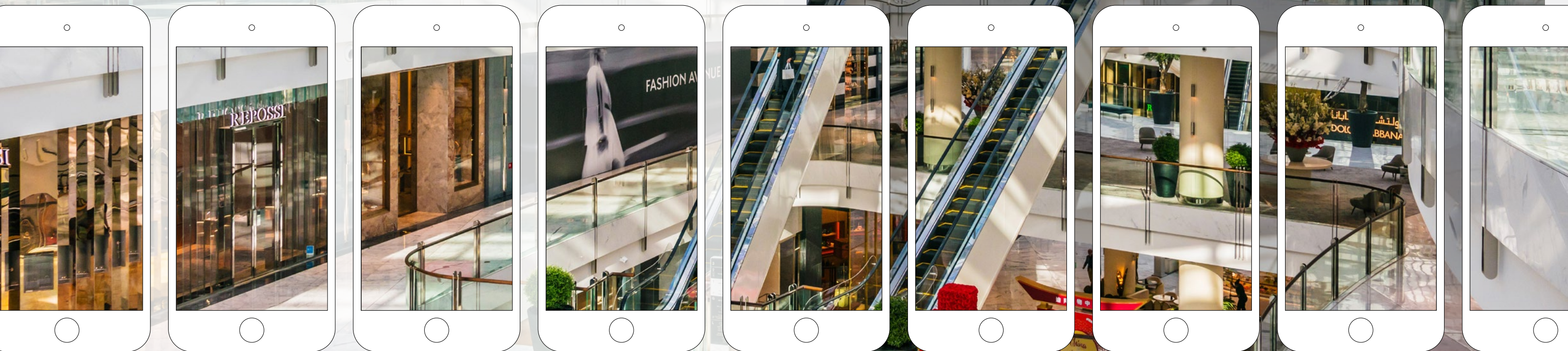
# Which Apps Do They Want?

Engaging Brick-And-Mortar Shoppers Via Mobile Apps

## The Which Apps Do They Want?

### Engaging Brick-And-Mortar Shoppers

Via Mobile Apps report, a PYMNTS and LISNR collaboration, analyzes survey data collected from 1,045 American consumers to learn how they use merchant apps to enhance in-store shopping experiences, and their interest in downloading more in the future. Our research covered consumers' usage of in-app features like loyalty and rewards offerings and in-store navigation, helping to assess how merchants can design apps to distinguish themselves from competitors.



# Which Apps Do They Want?

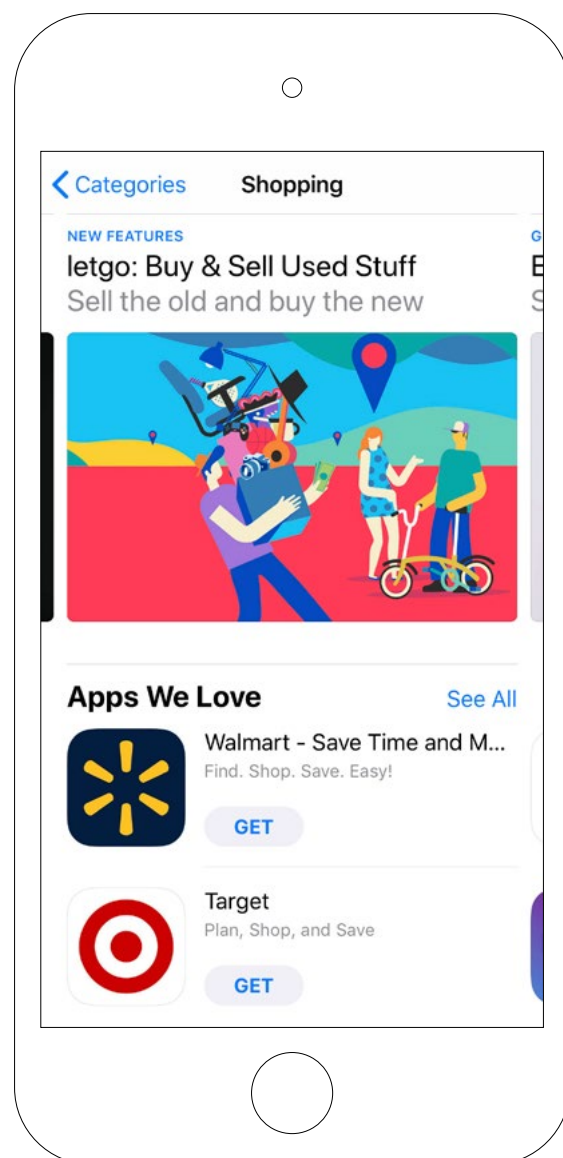
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The Which Apps Do They Want? report was done in collaboration with LISNR, and PYMNTS is grateful for the company's support and insight. [PYMNTS.com](https://pymnts.com) retains full editorial control over the following findings, methodology and data analysis.

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# Introduction



The United States Patent and Trademark Office issued a trademark registration in 2010 granting Apple intellectual property rights over its then-ubiquitous marketing slogan, “There’s an app for that.”<sup>1</sup> The phrase first appeared in iPhone 3G television advertisements in 2009 to showcase the company’s App Store.<sup>2</sup> It quickly gained notoriety not as a slogan, but as an oft-used and accurate joke: No matter how ridiculous or niche an idea seemed, there was an app for it. Ten years later, people are still joking about the slogan.

<sup>1</sup> Chen, B. Apple registers trademark for ‘There’s an app for that’. Wired. 2010. <https://www.wired.com/2010/10/app-for-that/>. Accessed August 2019.

<sup>2</sup> iPhone 3G commercial “There’s an app for that.” YouTube. 2009. <https://www.youtube.com/watch?v=szrsfeyLzvg>. Accessed August 2019.

The number of available apps has skyrocketed since 2009, with the App Store alone offering more than 2 million. Add to that those available through the Google Play Store, and consumers have more than 5 million from which to choose.<sup>3</sup>

For all the millions of available apps, though, the truth is that consumers are highly selective about downloading them. PYMNTS’ research indicates that 77.6 percent of all consumers have five or fewer retail merchant apps on their mobile devices. This means merchants must not only develop and support apps that offer features their customers find useful, but also provide shopping experiences that help them stand out from the competition.

<sup>3</sup> Solis, B. Too many apps for that: AI and machine learning humanize app development and marketing. Forbes. 2017. <https://www.forbes.com/sites/briansolis/2017/12/04/there-are-too-many-apps-for-that-ai-and-machine-learning-humanize-app-development-and-marketing/>. Accessed August 2019.

So, what do consumers actually want from their merchant apps? In which in-app features are they most interested? What would entice them to download more?

In the Which Apps Do They Want? Engaging Brick-And-Mortar Shoppers Via Mobile Apps report, a PYMNTS and LISNR collaboration, we surveyed 1,045 consumers to determine how merchants can customize their mobile apps to enhance users’ in-store shopping experiences and distinguish themselves from competitors. We assessed how consumers use mobile apps to plan shopping trips at physical stores, as well as what might motivate them to download more of them in the future.

These are our key findings:

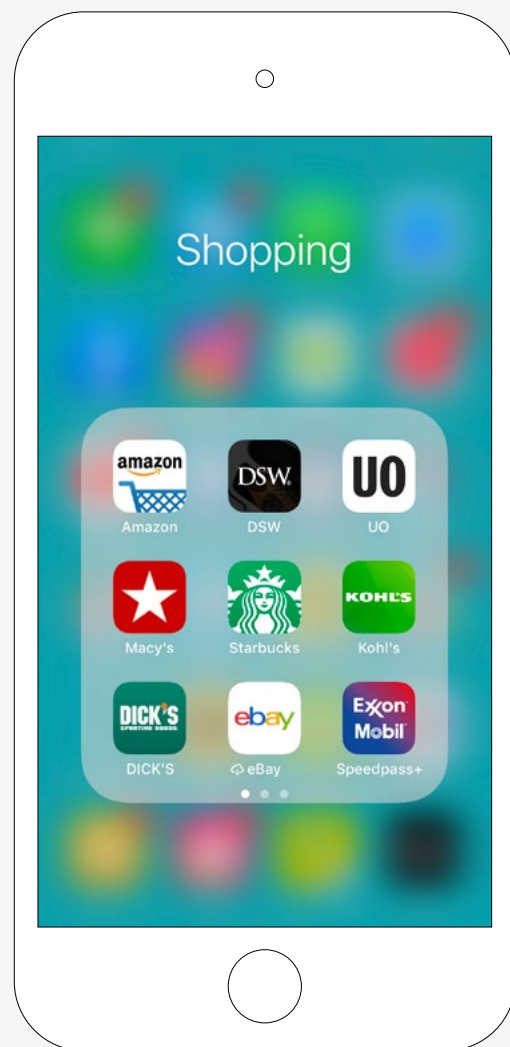
## 01 **Just over half of consumers use mobile apps while shopping in stores.**

Fifty-three percent of in-store shoppers use merchants' mobile apps to access value-added features like coupons, purchase histories and payment options, making it the most common digital channel through which they enhance their brick-and-mortar shopping experiences. This means in-store consumers are more inclined to use apps rather than rely on mobile browsers, which is reported by 45.3 percent of mobile device owners. In fact, 33.6 percent of surveyed consumers use apps in-store frequently (at least once a week), and 37.2 percent do so occasionally (between once per month and twice a year).

Consumers rely on not only merchants' apps when shopping in their stores, but also those offered by competitors and third-party aggregators. Fifteen percent of in-store shoppers use other merchants' apps, for example, and 6.9 percent utilize third-party offerings to access value-added, in-app features to enhance their experiences.

## 02 **Twelve percent use merchants' mobile apps to make in-store payments.**

Consumers use mobile phones to enhance their brick-and-mortar shopping experiences in many ways, but few rely on them for in-store payments. Just 12 percent of respondents report using merchant apps to make such payments, while 11 percent say they use mobile wallets to do so. Respondents are much more likely to report using credit cards (63.9 percent), debit cards (63.4 percent), cash (55.7 percent) or store cards (21.2 percent) for in-store transactions.



**03** Eight out of 10 consumers have five or fewer retailer apps — likely including at least one from a mass merchant — on their devices at any given time.

Our research indicates that consumers use apps often, but generally prefer to minimize the number of merchant offerings stored on their devices. In fact, 77.6 percent of our respondents have five or fewer merchant apps on their mobile phones, meaning retailers are essentially competing for one of just a few slots per device.

This competition is made even more palpable because one of those spots is likely occupied by a mass merchant's app. More than eight out of 10 consumers would download at least one such app on their mobile devices, and six of the top 11 most-common offerings are those branded by retail heavyweights like Amazon, Walmart and Target, for example. In other words, non-mass merchant retailers are likely competing for one of four or fewer slots per device. That said, the 22.4 percent of consumers with six or more mobile device apps are more zealous in their usage of them, and were more likely than others to express interest in downloading more in the future.

**04** Consumers would be more interested in using a merchant's app for payments if it allowed them to skip checkout lines.

Brick-and-mortar shoppers do not like waiting in lines, and they appear to be more willing to download apps that could help them avoid doing so. Our research shows 45.9 percent of mobile app users would be interested in downloading frequently visited merchants' offerings and using them to make payments if doing so would allow them to bypass checkout lines at brick-and-mortar locations. In comparison, just 36 percent say they would be interested in downloading these merchants' apps as they are.

**05** Bridge millennials constitute the largest portion of app users and will likely continue to do so.

Almost all generations express more interest in downloading hypothetical future versions of retailers' apps rather than those currently offered. Such willingness is highest, however, among bridge millennials, those aged 30 to 40 who straddle the divide between millennials and Generation X. Our survey reveals that 46.3 percent of these consumers express interest in downloading more merchant apps now, and 54 percent say the same for hypothetical future apps.

These findings and other insights help shed light on consumers' complex relationships with their mobile apps. The following report will delve even deeper into these key findings, exploring in detail who uses merchants' apps, why they do so and what retailers can do to boost their downloads and usage.

# Using apps to shop and pay

**W**hen it comes to shopping in stores, consumers and their mobile phones are practically attached at the hip. They use their phones for everything from accessing discounts and coupons (cited by 46.8 percent) to looking up product information (43.3 percent) and comparing prices at competing merchants (33.6 percent).<sup>4</sup>

<sup>4</sup> 2019 Remote Payments Study, PYMNTS.com. 2019. <https://www.pymnts.com/remote-payments-study/>. Accessed August 2019.



Consumers use several different mobile channels to connect to the internet while shopping in stores. Fifty-three percent of respondents report using merchant apps to do so, for example, while 45.3 percent report using their devices' web browsers.

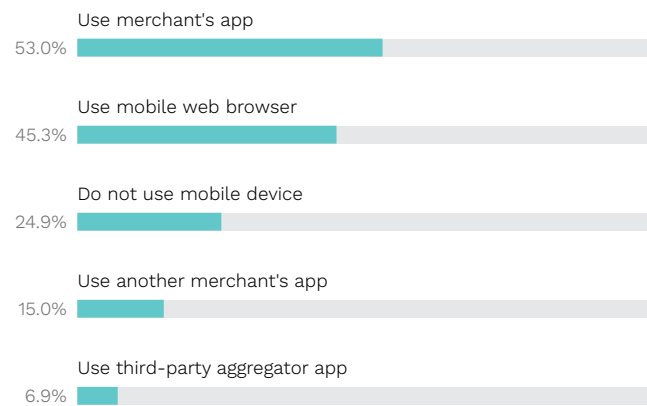
Another 15 percent use other merchants' apps while shopping in their favorite retailers' stores, and 6.9 percent use apps supported by third-party aggregators.

Our study shows that 33.6 percent of respondents report using merchants' mobile apps frequently (at least once per week), 37.2 percent do so occasionally and 29.2 percent do so infrequently (less than twice per year).

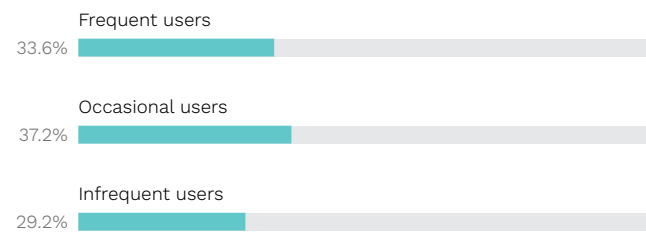
While mobile technology has become an integral part of many shoppers' in-store experiences, they rarely use such tools to make in-store payments. In fact, 12 percent report using a merchant's app on their devices to make such payments, and just 11 percent say they rely on mobile wallets at brick-and-mortar locations. Consumers instead more often pay for in-store purchases via credit card (cited by 63.9 percent), debit card (63.4 percent) and cash (55.7 percent).

**FIGURE 1:**  
**Consumers' mobile device usage when planning shopping trips and in-store experiences**

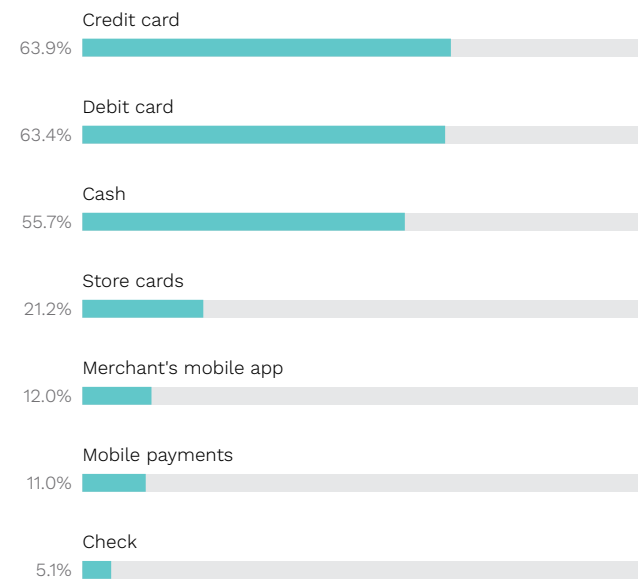
a) Share who use select methods to enhance their in-store shopping experiences



b) Portion who report using apps while shopping in stores, by frequency



c) Share who report using select payment methods to make in-store purchases



This raises a question: Why would consumers in checkout lines opt for the hassle of digging through their pockets for payment options instead of simply settling their bills via mobile app or wallet? The answer is simple: Less is more when it comes to storing merchant apps, and consumers do not want one for each retailer they visit on a regular basis.

# So many apps, so little mindshare

The market for merchant apps may be large, but it also has high barriers to entry. Our research shows that most consumers are unwilling to download and use more than a few apps, with 63.4 percent indicating they have between one and five stored on their mobile devices, and 14.3 percent claiming to have downloaded none.





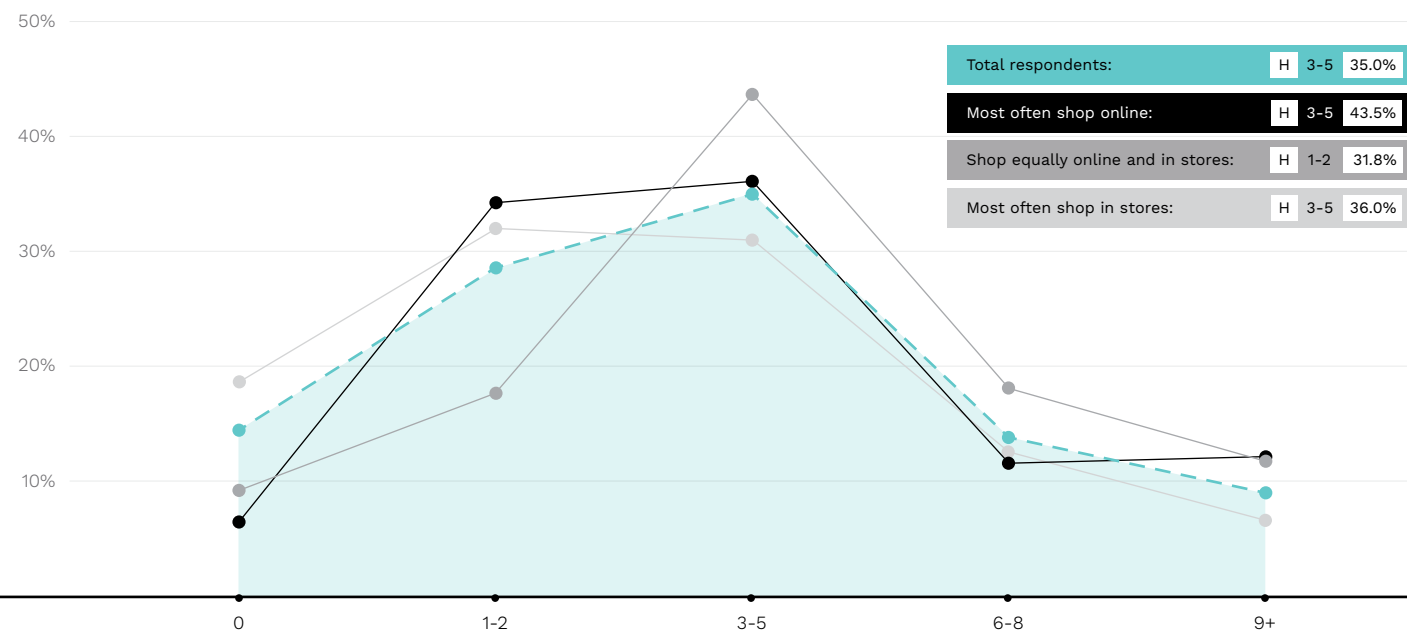
Just 22.4 percent of respondents have more than five apps stored on their devices, meaning merchants must offer features that can compel consumers to download their own options rather than those of their competitors.

Interestingly, consumers with more apps on their mobile devices appear to be inclined to make more online purchases than those who download fewer. Among respondents who shop mostly in physical stores, just 18.7 percent have installed more than five merchant

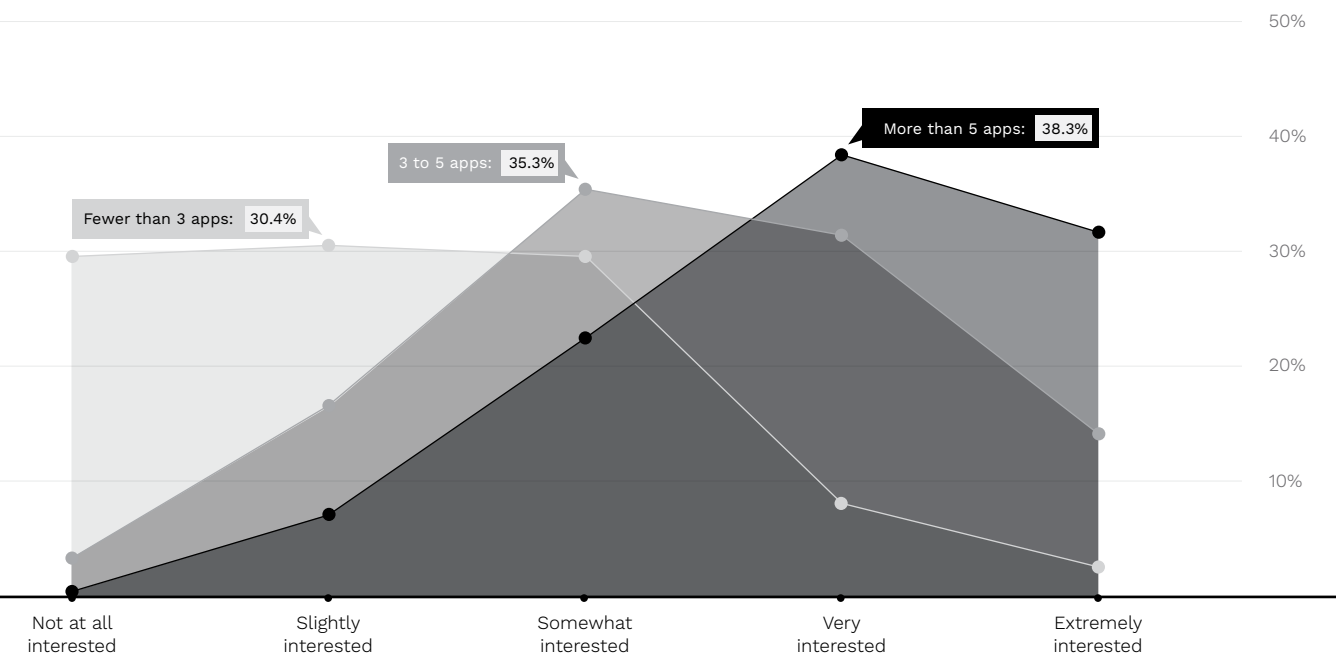
apps on their devices. This compares to the 23.4 percent of consumers who mostly shop online who say the same.

Consumers with more than five apps on their devices are also those most interested in downloading more. Our survey shows that 69.9 percent of respondents who have six or more merchant apps express either “very” or “extremely” strong interest in downloading more, while just 0.5 percent were not at all interested in doing so.

**FIGURE 2:**  
**Number of merchant apps consumers keep on their mobile devices**  
 Portion who have installed select numbers of merchant apps on their mobile devices, by frequency of in-store versus online shopping



**FIGURE 3:**  
**Consumers' interest in downloading more merchant apps**  
 Share who express interest in downloading apps for merchants they visit regularly, by number of apps downloaded



# 45.2%

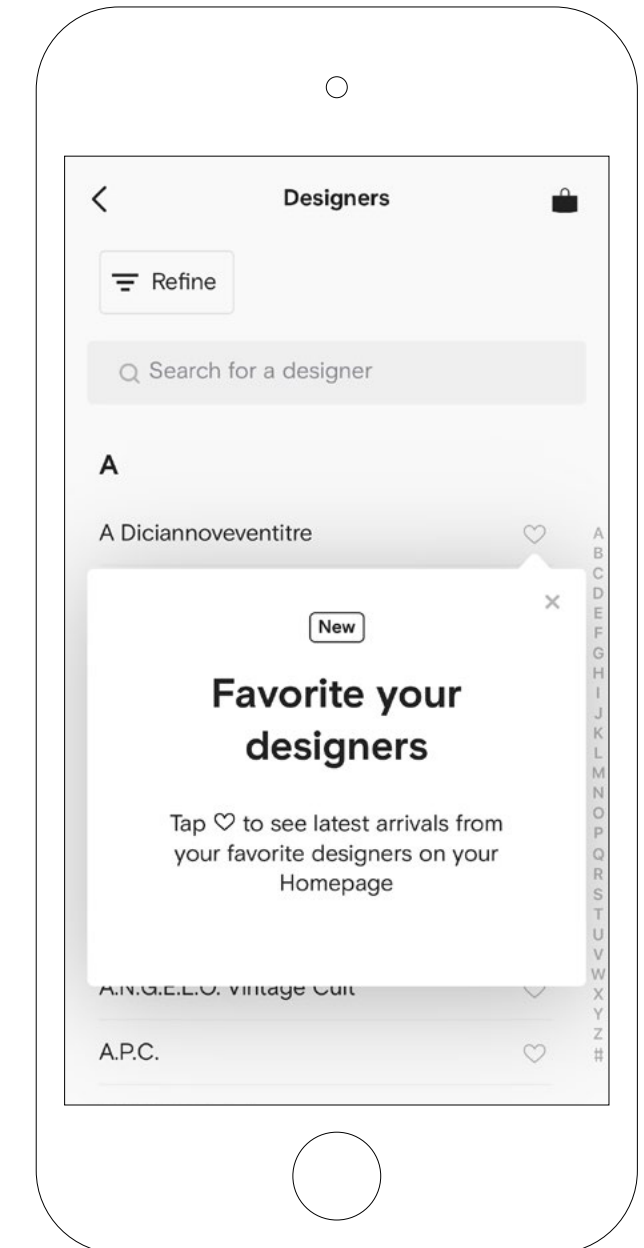
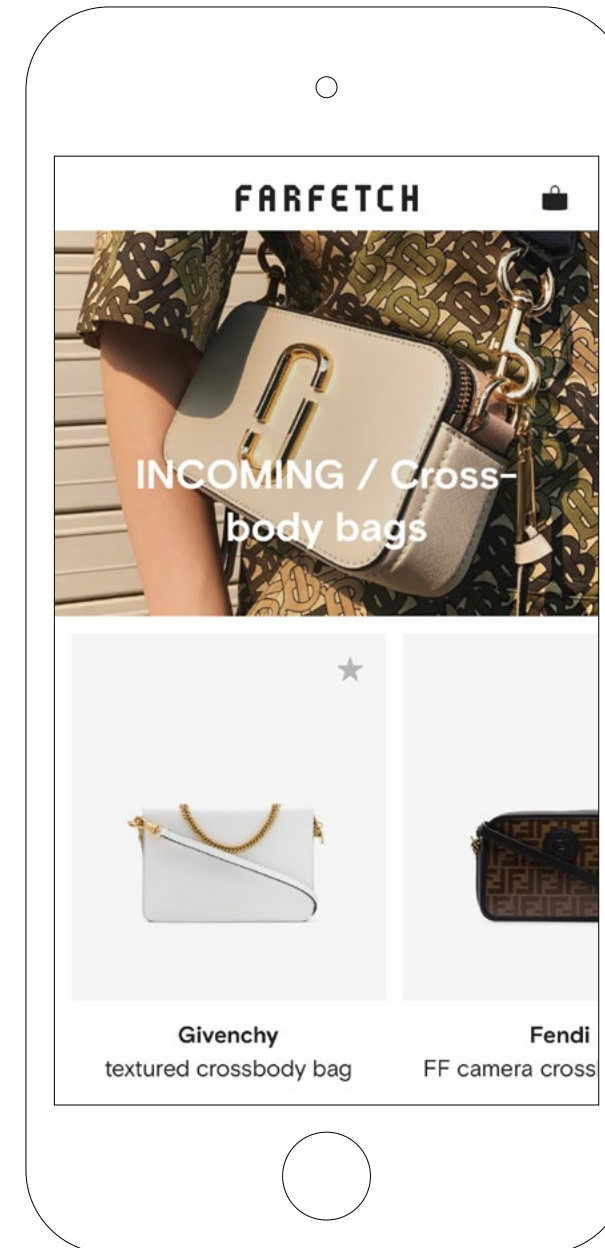
of consumers with between three and five merchant apps on their mobile devices are **interested in downloading more.**

Consumers with five or fewer merchant apps also express greater interest in downloading more of them in the future, but to a lesser extent. Just 10.5 percent of those with fewer than three merchant apps report feeling “very” or “extremely” interested in downloading more in the future, for example, compared to the 45.2 percent of those who have between three and five and say the same.

That said, most consumers express at least some interest in accessing more merchant apps, though their interest levels vary depending on how many already

have. The selection of apps kept by consumers is not set in stone, either, and they may add or remove them over time. Merchants thus always have opportunities to encourage consumers to download their offerings, regardless of how many they store at any given moment.

The trick for these retailers, then, is to make their apps useful or interesting enough that consumers will want to download them. As we will determine, there are several in-app features and experiences merchants can implement to give themselves a competitive edge.



# Looking toward **the future**

**A**pps offer retailers countless ways to engage their customers and enhance their in-store shopping experiences, whether by helping them navigate brick-and-mortar stores, offering coupons or enabling payments. Yet, not all of these tools function properly, and some can be difficult to manage and use. This brings up a question: Would consumers download and keep more merchant apps if they had additional features and were easier to comprehend? Our research suggests that, for many of them, the answer is yes.



We asked respondents if they would be interested in downloading hypothetical future versions of merchants' apps that support select in-store features and payment options, such as navigational assistance and access to coupons and rewards programs. In many instances, consumers are likely to express more interest in future offerings over current ones.

As seen in Figure 4, 84 percent of respondents who express interest in future apps say they would like to use them to access coupons or weekly specials, and 78.1 percent say they would do so for loyalty and rewards programs. These figures are 87.6 percent and 79.7 percent, respectively, among respondents who would download merchants' current offerings.

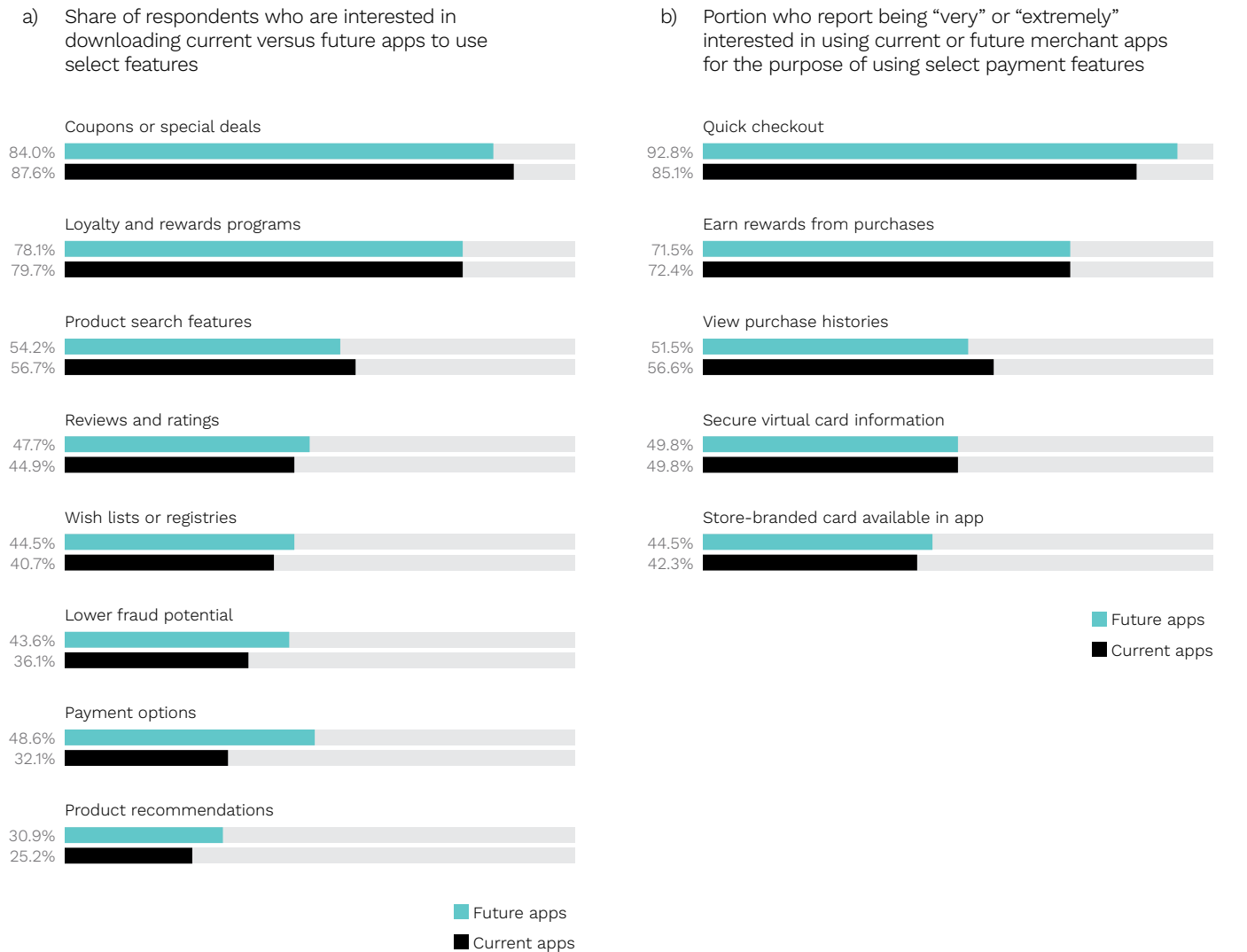
Other in-app features in which respondents express interest include the ability to search for new products, nav-

igate physical stores and make in-store purchases. Our analysis reveals that 54.2 percent would be interested in using future apps to search for new products, while 56.7 percent would be interested in downloading current offerings to do the same.

We also find that a feature allowing consumers to navigate brick-and-mortar spaces would appeal to 43.6 percent of respondents interested in future apps and 36.1 percent of those willing to download current ones. Paying via merchants' apps is also a draw for many respondents, including 48.6 percent of those interested in future apps and 32.1 percent of those in current ones. Improving in-app payment features like loyalty and rewards programs and storing payment card information could also entice consumers to download more offerings.

**FIGURE 4:**

**Why consumers are interested in downloading current versus future apps**



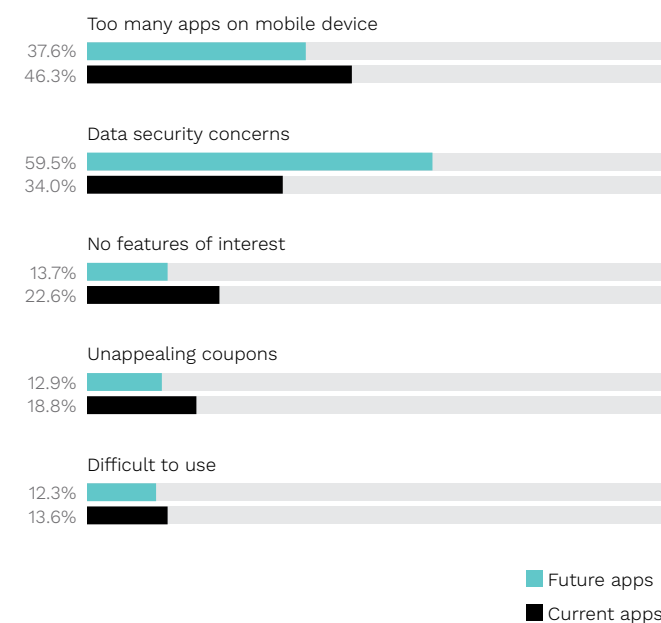
Among the various in-app, payment-related features in which respondents express interest, allowing consumers to skip checkout lines grabs the most attention. In fact, 85.1 percent of respondents who are willing to use their merchants' current apps to make in-store payments are interested in this feature, as are 92.8 percent of those intrigued by future offerings.

Accessing in-app loyalty reward programs is the second-most common reason listed by respondents interested in paying via merchant apps, with 72.4 percent of those willing to use merchants' current offerings citing it. It was also listed by 71.5 percent of those who express a desire to download merchants' hypothetical future apps.

Consumers are evidently interested in using the in-app features offered by their current mobile apps, but want these offerings to be easier, faster and more convenient to use than they are now.

Improved app functionality may even prompt consumers to download more of them, according to our research. Respondents were less likely to cite having too many apps as a hinderance to downloading more when discussing future offerings. Our research finds 46.3 percent say they would not be interested in downloading current merchant apps because they already have too many, and 37.6 percent of those say the same about future app offerings.

**FIGURE 5:**  
**Reasons select consumers do not want to download current or future merchant apps**  
Share who are not interested in downloading current or future mobile offerings, by reason



There is still one potential hurdle that merchants must face before consumers ramp up their downloads: data security. Among respondents who are not interested in downloading merchants' future apps, 59.5 percent cite this as the reason for their apprehension.

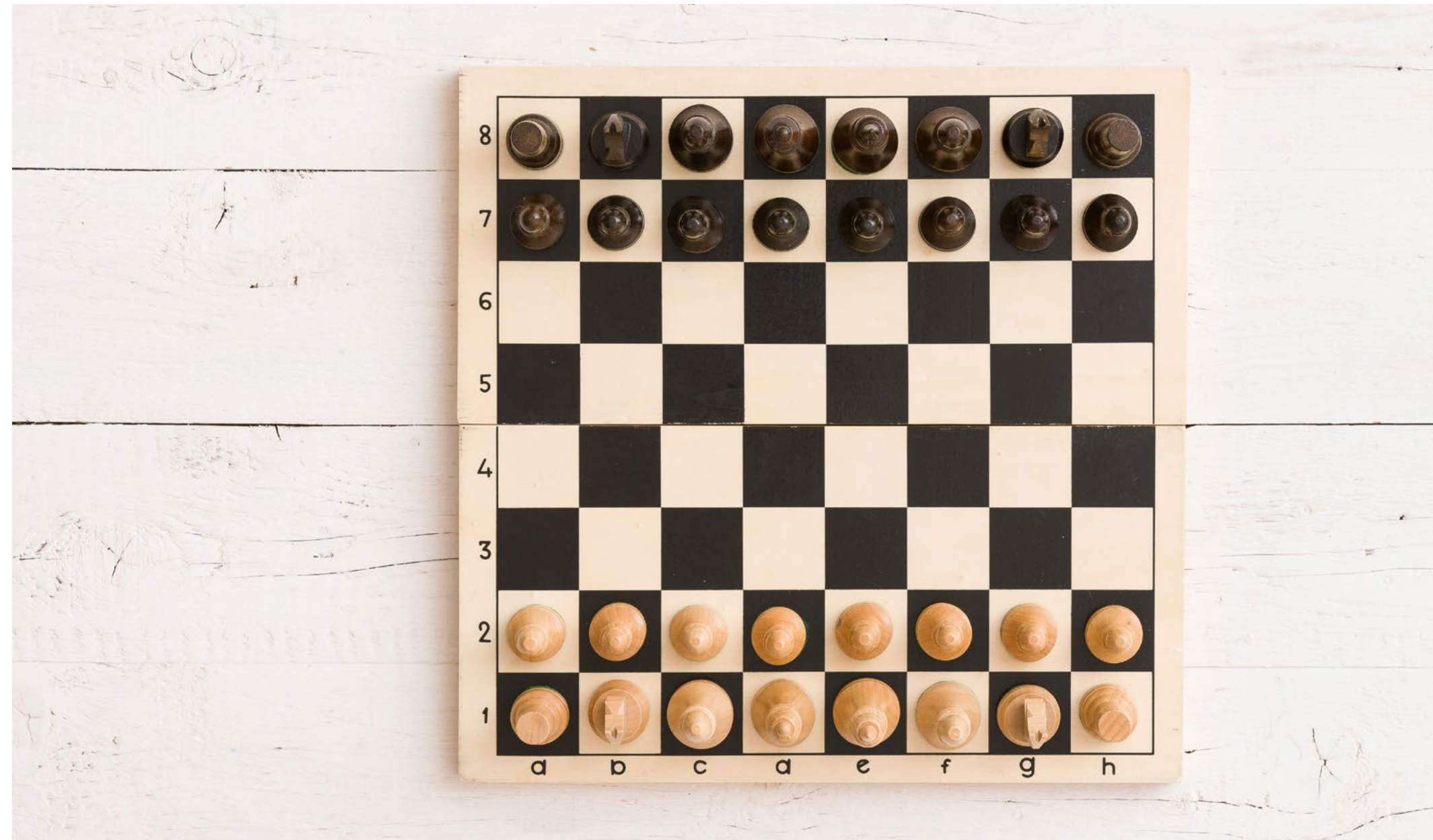
This makes sense. Reports about mass data breaches and digital security system flaws have become recurring features in the modern news cycle, and it would thus be understandable for consumers to feel uneasy at the prospect of increasing their app usage.

As such, it is imperative for merchants to improve their data security measures in addition to offering more shopping features and faster, easier checkouts. Education is just one part of merchants' larger, ongoing battles to entice consumers to download their apps, after all.

# Winning the battle

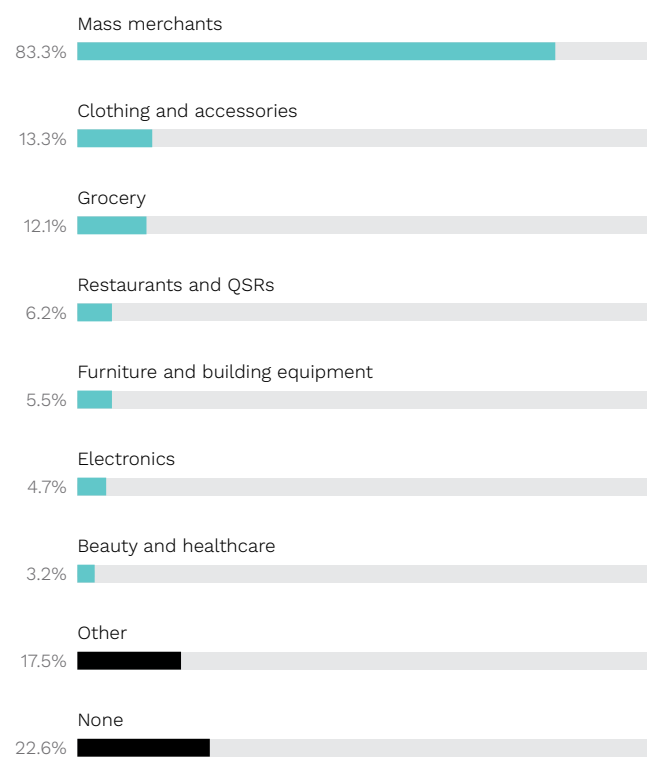
With most mobile users storing five or fewer apps, it is fair to say that there is little room for new merchant offerings to enter the market. Yet, this barrier to entry affects merchants in certain sectors far more than those in others.

Our survey found that 83.3 percent of all consumers would like to download apps offered by mass merchants they visit frequently. This was more than six times the share of respondents who say they would download those from any other merchant type.

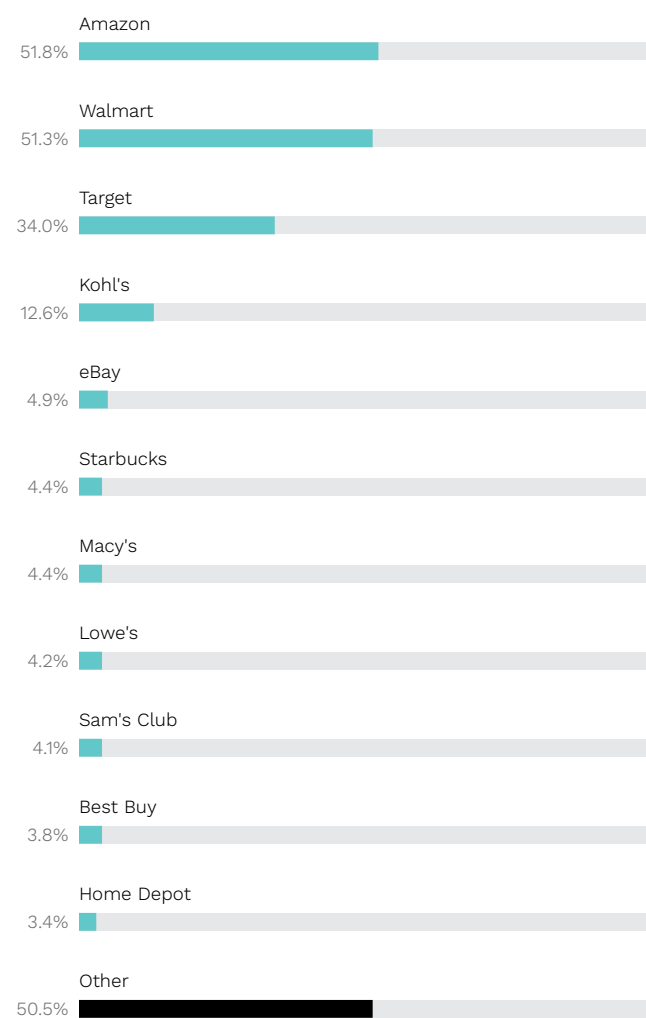


**FIGURE 6:**  
**Merchant apps consumers would like to download**

a) Share who express interest in downloading merchant apps, by industry segment



b) Portion who express interest in downloading apps from select merchants



It is perhaps not surprising that Amazon, Walmart and Target represent the top three apps consumers are most interested in downloading, cited by 51.8 percent, 51.3 percent and 34 percent of them, respectively. Kohl's (12.6 percent), Macy's (4.4 percent) and Sam's Club (4.1 percent) follow their lead, meaning six of the top 11 retailers in whose apps respondents have expressed interest are mass merchants.

Thus, retailers that are not mass merchants have a harder time convincing customers to download their mobile apps, and this competition only intensifies among those from other market segments.

The second- and third-most in-demand types of merchant apps were those supported by clothing and accessories retailers and grocers, respectively. Fewer consumers are willing to download these merchants' apps, however, with just 13.3 percent of respondents saying

83.3%  
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mass merchants.

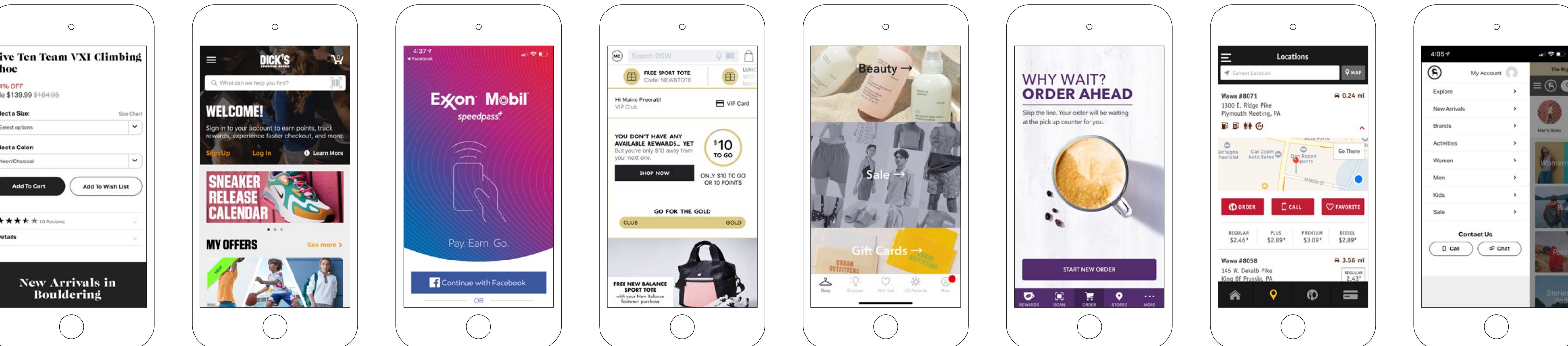
they would be interested in accessing those from their favorite clothing and accessories retailers and 12.1 percent saying they would download those from their regular grocers.

Such insights could make it seem as though the mobile app adoption race is

an uphill battle. It can be won, however. While the app market appears to be dominated by mass merchants and larger brands, it also has a very long tail. At least half of all consumers we surveyed use merchant apps that are not among the top 11 most-downloaded offerings.

In fact, our survey respondents listed more than 2,000 retailers ranging widely in terms of size and segment, and not all were national chains. Some of the more recognizable retailers included Dick's Sporting Goods, DSW, Exxon and Urban Outfitters, while other, more niche or

regionally specific names included The Coffee Bean & Tea Leaf, Wawa and the Awesome Store. This indicates that the mobile app market holds big potential for smaller players to claim their stakes. For these merchants, it is only a matter of knowing their customers.

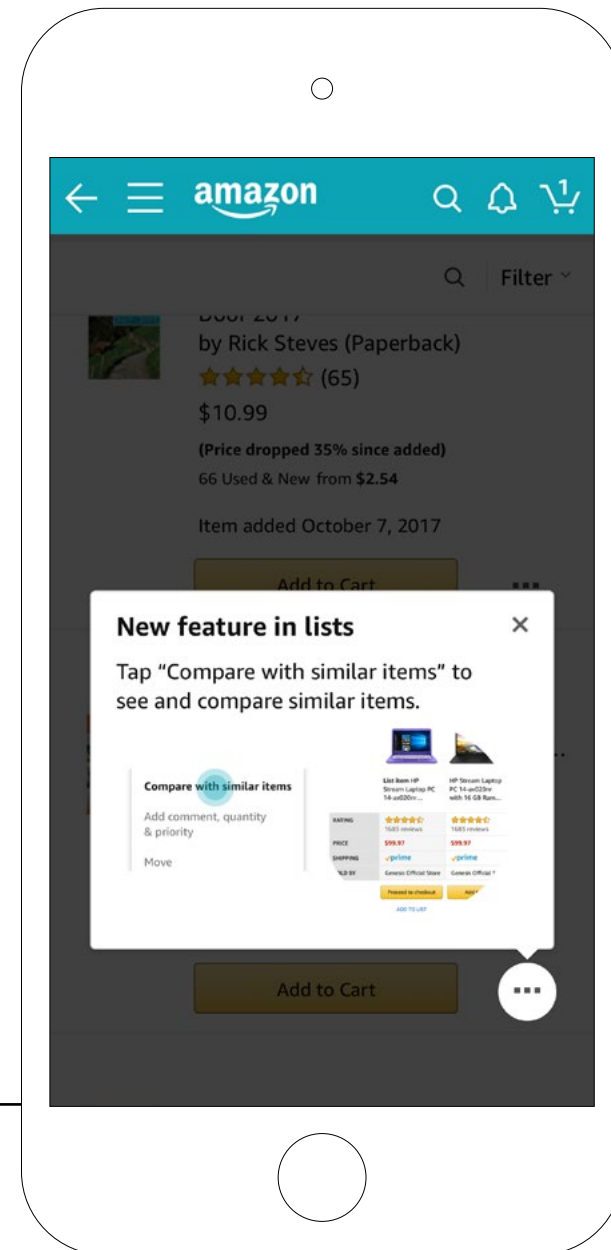
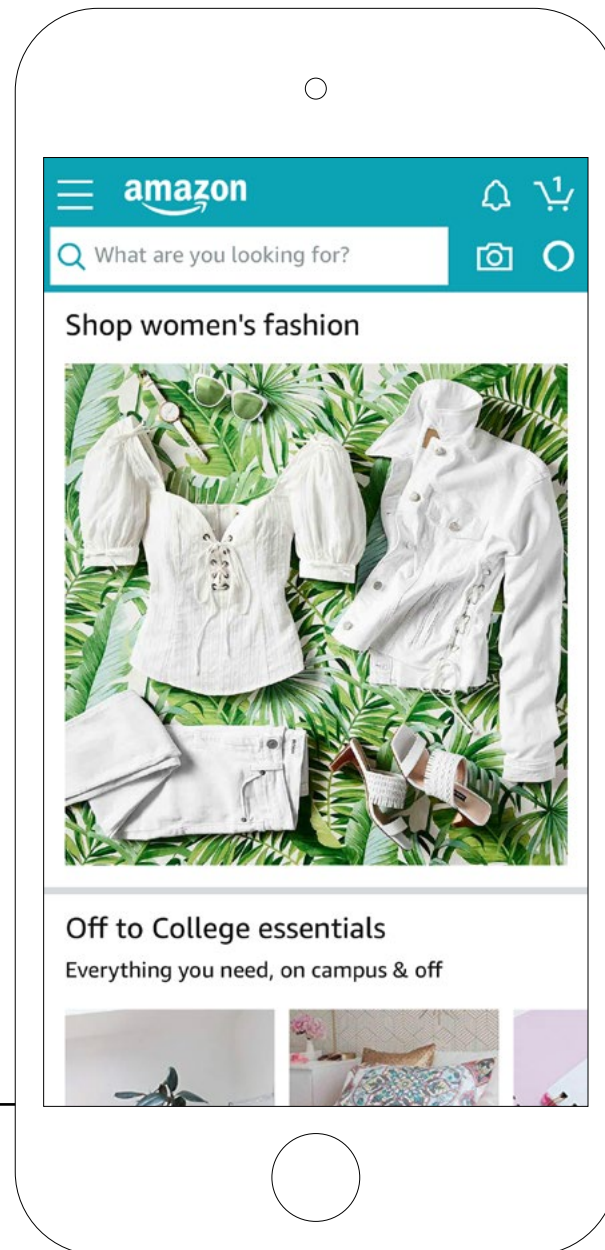




# Merchant apps through the **generations**

It is crucial for niche and specialty merchants seeking to compete with big-box retailers to know their customers well. Who are they? How do they use apps? Why are they interested in downloading more of them? Most importantly, in which types of features do they express the most interest?

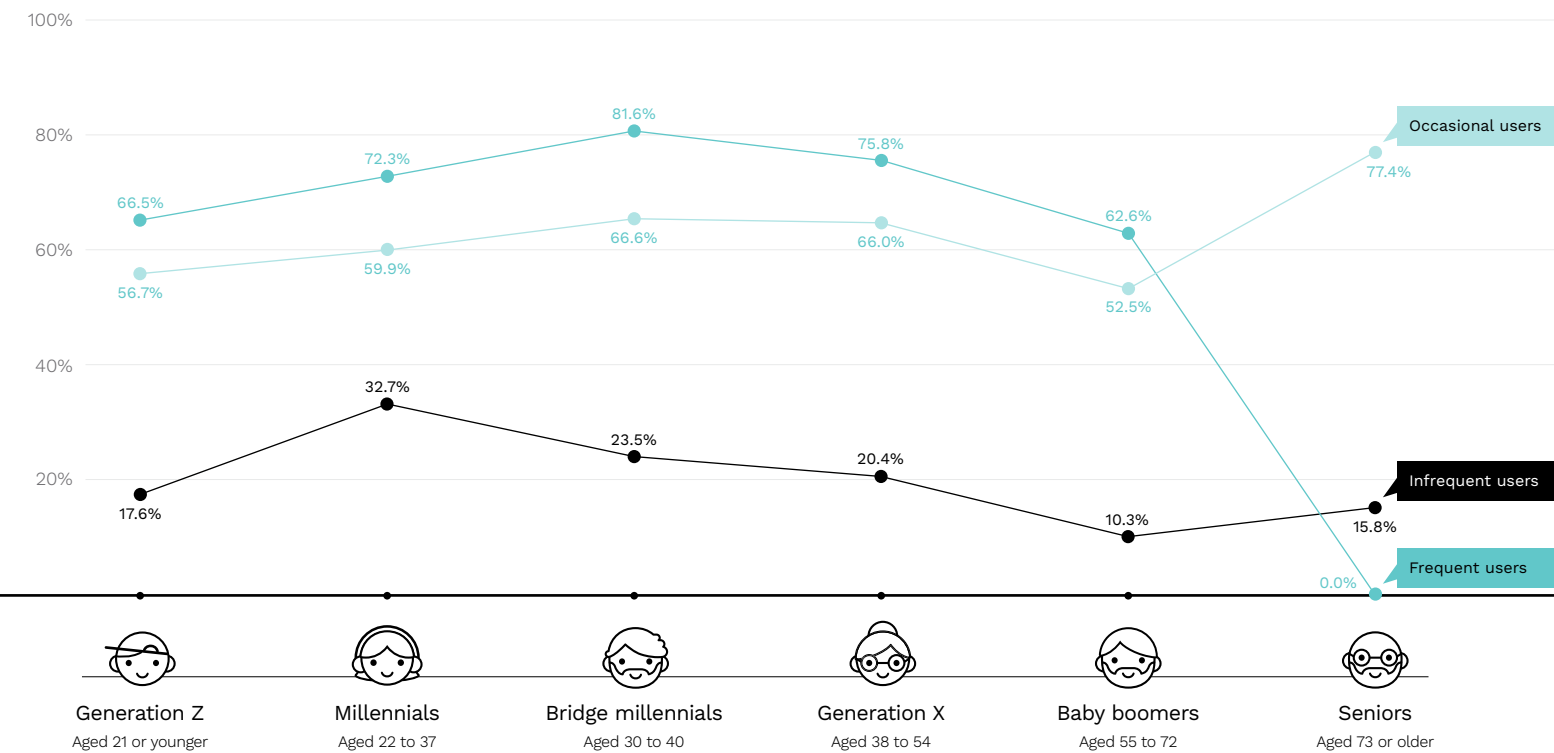




Our research suggests that while app usage is widespread among consumers of all ages, certain generations report using their favorite merchants' offerings more frequently than others. The heaviest users

are millennials, members of Generation X and bridge millennials. The latter group represents a distinct consumer segment comprised of those aged 30 and 40 years old who not only share cultural charac-

**FIGURE 7:**  
**Generations' in-store merchant app usage at favorite retailers**  
Share from different generations who report using merchant apps in stores, by frequency of use



teristics with both of the former generations, but also enjoy higher incomes as a result of being more professionally established.

In our sample, 81.6 percent of bridge millennials who use their favorite merchants' apps while shopping in stores report doing so frequently, while 66.6 percent say they do so occasionally. These values are 75.8 percent and 66 percent, respectively, for Generation X shoppers who use their favorite retailers' apps in brick-and-mortar stores. Seniors, meanwhile, represent the only generation that does not use its favorite merchants' apps frequently.

Millennials and bridge millennials also express the greatest interest in downloading apps. The latter are the most likely of all generations to say they would download merchants' current apps, cited by 46.3 percent for retailers

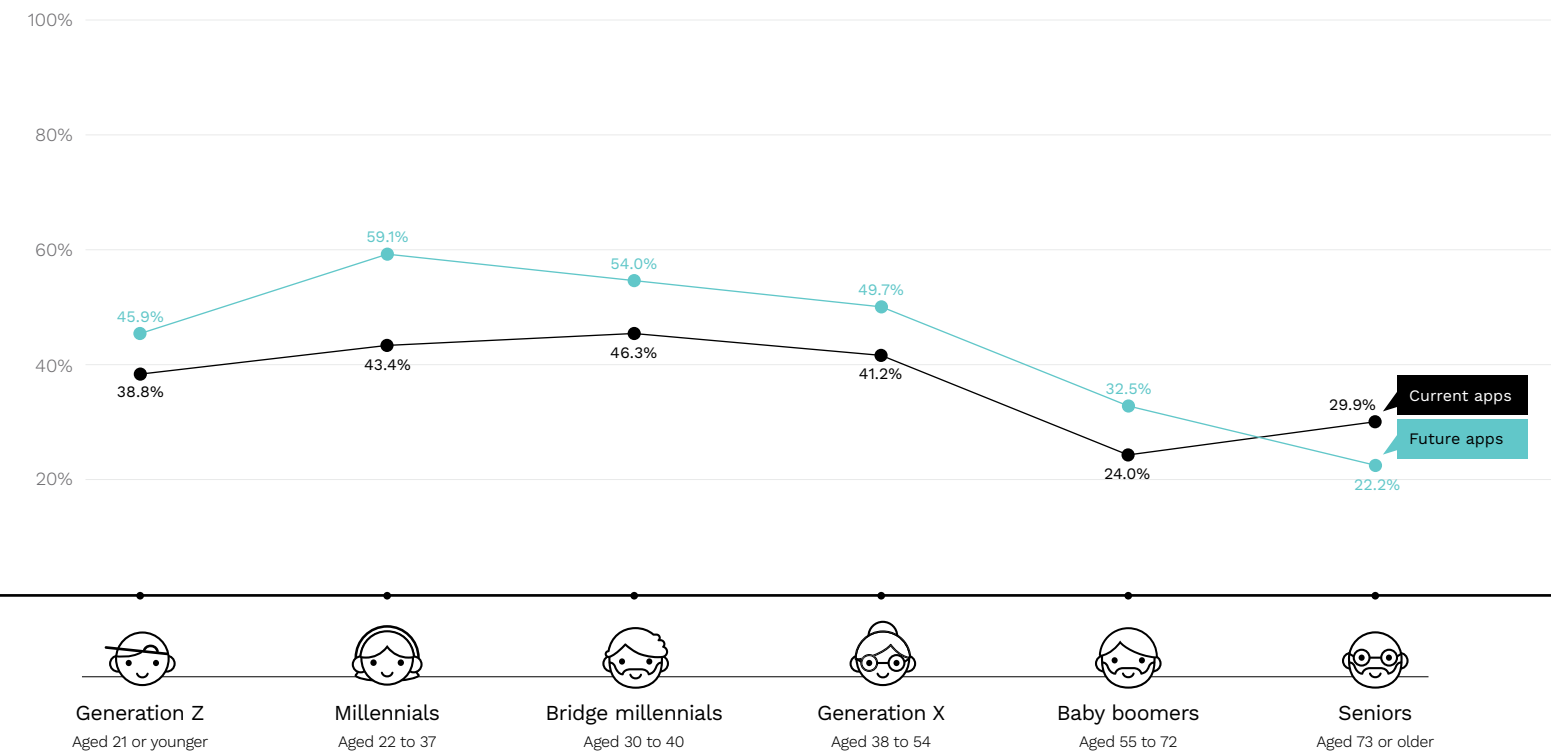
59.1%  
of **millennials** would be willing to  
download merchants' future app offerings.

they visit often. On the other hand, millennials are those most willing to access future apps at 59.1 percent.

Nearly every generation exhibited more interest in downloading hypothetical, future apps than those currently offered

by merchants — a sign that retailers still have work to do. Seniors were the only exception, with 29.9 percent saying they would download currently offered apps compared to the 22.2 percent who would prefer future offerings.

**FIGURE 8:**  
**Consumers' interest in current and future apps at merchants they frequently visit**  
Share who report being "very" or "extremely" interested in current or future apps, by generation



Respondents from different generations not only express varying levels of interest in downloading current versus future apps, but also cite different reasons for doing so.

When asked which particular features might prompt them to download merchants' current or future apps when making payments, millennials, bridge millennials, Generation X members and baby boomers showed more interest in using current apps to help avoid checkout lines than in earning and redeeming loyalty and rewards when making payments. On the flip side, Generation Z respondents and seniors expressed more interest in loyalty and rewards offerings than in checkout line-mitigating features.

We observe a separate and distinct generational divide among respondents who were asked whether they might download future apps for the express purpose







of making payments, however. Generation Z consumers are most interested in apps that would allow them to safely store payment card information, with 63.3 percent saying this might incentivize them to download hypothetical offerings going forward. Meanwhile, seniors and bridge millennials are those most interested in future apps that would allow them to view their payment histories and receipts.

It also appears that consumers of different generations want many of the same things from their app payments. Avoiding checkout lines is the primary draw for downloading them in the future, regardless of generation. Consumers of all ages also see the value behind in-app loyalty and rewards programs, though the feature is a distant second. Merchants looking to boost their downloads would be advised to include these two functions when designing their apps.

FIGURE 9:

**Consumers' interest in select in-app payment features**

Share of respondents who cite select features as reasons they would consider downloading current or future apps for making payments, by generation

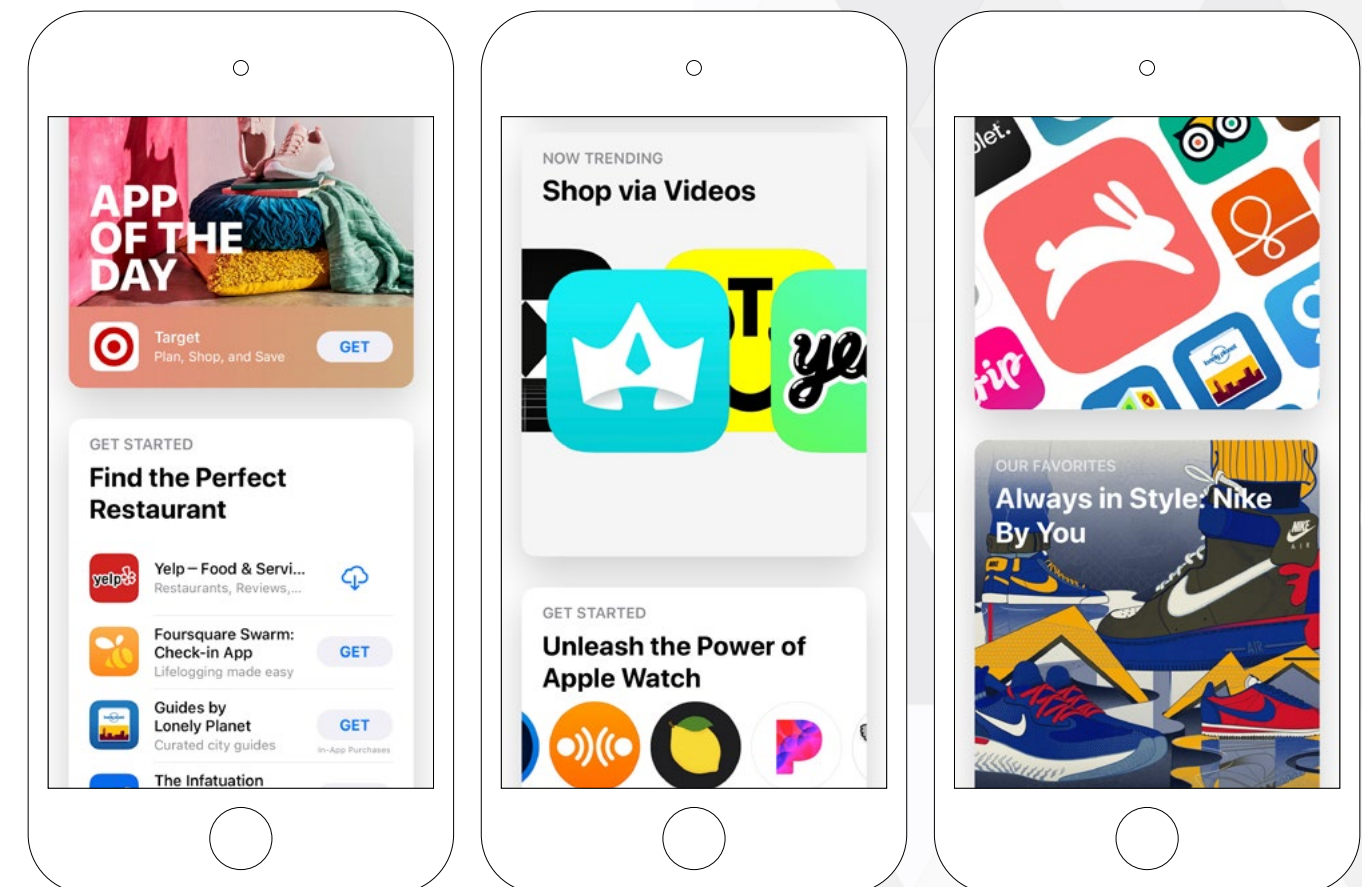
	 Generation Z	 Millennials	 Bridge millennials	 Generation X	 Baby boomers	 Seniors
<b>CURRENT APPS</b>						
Quick checkout	66.0%	87.9%	89.7%	88.2%	88.7%	34.3%
Earn rewards from purchases	76.6%	81.2%	83.3%	67.8%	57.2%	<b>100.0%</b>
View purchase histories	62.7%	59.4%	63.7%	57.6%	45.5%	34.3%
Secure virtual card information	27.9%	47.5%	49.7%	55.5%	54.1%	66.7%
Store-branded card available in app	38.1%	38.4%	41.4%	45.7%	46.9%	32.5%
Other	0.0%	1.2%	1.6%	1.2%	0.0%	0.0%
<b>FUTURE APPS</b>						
Quick checkout	90.7%	88.0%	89.2%	93.9%	97.5%	<b>100.0%</b>
Earn rewards from purchases	64.2%	73.7%	73.0%	72.3%	69.5%	71.0%
View purchase histories	55.4%	56.8%	64.1%	54.0%	39.0%	65.8%
Secure virtual card information	63.3%	45.6%	47.8%	52.0%	48.2%	51.5%
Store-branded card available in app	54.0%	41.1%	46.7%	42.8%	51.6%	14.7%
Other	0.0%	1.8%	1.1%	0.0%	0.0%	0.0%

# Conclusion

Merchant apps are essential rather than optional components of brick-and-mortar retail in 2019. Most consumers now expect to use their mobile devices in stores, and at least half aim to use apps when doing so. If they cannot use merchants' own offerings, however, chances are they will turn to those provided by aggregators.

The challenge merchants face is developing apps that truly distinguish them from their competitors. Consumers

download and use only so many apps at once, meaning it is no longer enough for retailers to simply offer them. Merchants must instead use their apps to offer features that help them stand out from the competition. Providing features that allow users to skip checkout lines would likely be a game-changer for merchants, but it is only the foremost of many functions that could compel users to download and — more importantly — use their retailers' apps.



# Which Apps Do They Want?

## ■ METHODOLOGY

For the Which Apps Do They Want? Engaging Brick-And-Mortar Shoppers Via Mobile Apps report, PYMNTS surveyed 1,045 American consumers to learn how they use merchant-supported mobile apps while shopping in stores, as well as how their willingness to download and use them might change if they offered enhanced functionality.

Our sample was census-balanced to provide a representative snapshot of the wider American populace. Among surveyed consumers, 51.6 percent were women and 32.1 percent had obtained at least a bachelor's degree. Respondents averaged 46.8 years of age, and their income distribution also closely matched that of the United States Census: 33.4 percent earned less than \$50,000 in annual income, 30.8 percent earned between \$50,000 and \$100,000 and 35.8 percent earned more than \$100,000.

# About

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## PYMNTS.com

PYMNTS.com is where the best minds and the best content meet on the web to learn about "What's Next" in payments and commerce. Our interactive platform is reinventing the way in which companies in payments share relevant information about the initiatives that shape the future of this dynamic sector and make news. Our data and analytics team includes economists, data scientists and industry analysts who work with companies to measure and quantify the innovation that is at the cutting edge of this new world.

## LISNR®

LISNR enables better ways to pay across the customer journey globally with the most advanced Ultrasonic Data Platform. Its sound-based technology was originally created to send micro-communications to a variety of devices quickly and easily. Today, its proprietary software powers secure and seamless payment methods using ultrasonics where data is encoded into inaudible "tones", which transmit then decode the data using only standard speakers and microphones. Today, Visa, Synchrony Financial, and Government Enterprises trust this solution to power retail, financial service & mobility solutions globally. Founded in 2012, LISNR has offices in Oakland, CA and Cincinnati, OH. Major investors include Visa, Intel, Jump Capital, R/GA, and Synchrony Financial.

We are interested in your feedback on this report. If you have questions, comments or would like to subscribe, please email us at [WADTW@pymnts.com](mailto:WADTW@pymnts.com).

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