

# CATCH UP WITH NEW SPENDING HABITS

**Irish customers spend more than €6.6 million online every day – but with most of that leaving the country, Irish retailers are losing out, writes Jessica Kelly**

**A**s shopping habits change, so too do customer expectations, but are our businesses doing enough to keep up with the demands of the customer?

Gavin Peacock, chief executive of TRC Solutions, explains the importance of a solid online shopping structure for both businesses and consumers. “A retailer’s success or failure lies in the customer experience they deliver. With the rise of smart phones and tablets, online shopping and online browsing has exploded in recent years. The kind of consumer this has produced is one that not only wants but expects a consistent, personalised customer experience no matter what channel they use to interact with a brand – in store, on their website, via an app on a smartphone,” he said.

“Recent reports have shown that 87 per cent of consumers see the ability to purchase from a retailer from different channels as important. To remain competitive, retailers need to introduce Omni Channel strategies within their organisation. Omni Channel takes Multi Channel and puts a layer of customer service on top whereby customers’ experience is the same across all the interaction points, as are promotions and pricing. Consistency is the key.”

TRC Solutions is a certified SAP partner in Ireland, delivering the leading ERP (Total Business Management) solution SAP Business One into retailers and SMEs across the country. Peacock explained how the business aids retailers in bringing their businesses online

“TRC have an Omni Chan-

nel platform for retailers. We provide retailers with a single source of information where they set up a stock item in one database that serves multiple channels – everything from loyalty schemes and payment gateways to e-commerce and m-commerce solutions, alongside essentials like EPoS (electronic point of sale) and accounts.

“Every retailer has computerised accounts, EPoS, and some if not all of the rest. However, they are all disparate solutions and the cost of having multiple disconnected products is high, from both a monetary and risk perspective. We want to encourage retailers to make strategic purchases rather than buy standalone, so when they deploy a loyalty solution, they already want to be thinking about how, at a later date, it might integrate with an e-commerce product and share the same database. It will contain all the information you need: different price points and customer discounts, whether you are selling wholesale or through multiple outlets; you can see it all from the same database.”

How does Ireland fair in the move towards a better online shopping experience?

“Ireland is definitely behind Britain in moving towards an omni channel retail strategy and the use of mobile technology to drive sales,” said Peacock. “Some of this is due to lack of knowledge on solutions out there and a fear that they will be costly and time consuming. Specialist retail technology providers like TRC Solutions can help advise retailers and we encourage them to plan for the



**Louise Phelan,**  
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future.”

Louise Phelan, vice president of PayPal’s global operations in Europe, the Middle East, and Asia, explained the Irish movement to embrace the internet as a shopping forum.

“There’s no doubt about it, Irish consumers are internet-savvy, but most of them are spending their money on websites outside of Ireland. Embracing digital technology is a necessity when it comes to staying relevant to consumer demands. I believe many Irish businesses are missing out on the opportunity offered by digital commerce. It’s a huge business opportunity and more Irish businesses need to invest in their online presence to capitalise on it.”

PayPal has grown considerably here in Ireland since its foundation with just 25 staff working there in 2003 to some 2,500 employees in both Dublin and Dundalk today. They have 165 million active PayPal accounts across the globe, which is an increase of 13 million on last year.

Seven million merchants offer PayPal as a payment option. The company says that this facility continues to grow 33 per cent year on year with businesses opting to display the PayPal logo on their websites. Some companies, however, are still uncertain about the online space according to Phelan.

“A lot of companies worry that e-commerce is too complex a space for them. The reality is that it’s quick and easy to set up payment options like PayPal. Businesses spend a lot of money, time and effort on driving customers to their website, so they



**Gavin Peacock,**  
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TRC Solutions

want to ensure visitors make purchases there. PayPal optimises all our payment flows to make it easy for people to purchase.

“Convenience is king – fewer clicks means less friction, which means a potential increase in sales conversions. Many businesses find local regulations and security requirements like Payment Card Industry (PCI) Security Standards daunting. PayPal removes these complexities for businesses. We are one of the most widely adopted online and mobile payments platforms in the world and our integration fulfils PCI requirements. This means that you can focus on adding value to your business and are confident that you are complying with regulations,” said Phelan.

“Our new product Braintree vZero is ideal for companies looking to expand into the mobile market. It is engineered for the future of e-payments, which means easy access to new payment methods, advanced features, and security tools as they come on stream. It gives businesses simple access to complex functionality. It is the perfect way to break into the market because it offers free processing on the first €50,000 worth of transac-

tions,” she said.

Phelan said we can continue to expect to see a further move towards mobile retail

“Consumer habits are hard to keep up with, but there is no denying the top trend is the move to mobile. Shopping is becoming increasingly mobile, and smart phones and tablets are driving more and more revenue. Two thirds of Irish people now own a

smartphone and tablet penetration in Ireland is at 40 per cent. The ability to provide anytime, anywhere shopping is essential for Irish businesses looking to grow their sales at home and abroad. We see this all the time in PayPal. Last year we processed over \$46 billion in mobile payments; a quarter of our total transactions,” she said.

“There’s a mobile revolution taking place and Irish companies need to be positioned to take advantage of that. Mobile isn’t a fad – it’s around to stay. That’s why businesses need to build their website with the mobile experience in mind. At PayPal our service is made for mobile, providing on-the-go shoppers with a faster, simpler checkout experience whichever device they use to shop on,” she said.



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