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COLUMNS

## Why is shopping on your phone so difficult?

February 18, 2015



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A recent Shopify study that showed 40.3 percent of ecommerce site traffic in the United Kingdom is from smartphones. That is phenomenal growth in smartphone usage. Shoppers have clearly stated that they like to shop on their phones.

But there is a very serious problem with online smartphone purchases. Tiny keyboards make it very difficult to enter credit card, billing and shipping information – about 150 keystrokes. Google puts smartphone shopping cart abandonment at 97 percent.

## Characterization

People want to shop on their phones, but do not want to enter all that information – a significant gap between what the market wants and what is provided by the online retailers.

One solution is PayPal or various other copycats, which store your credit card number and process your payment after an authentication process. This is a significant improvement over typing 150 characters on a tiny keyboard.

But you enter your email address, on the average 22 characters. Then a password of minimum 8 or 9 characters containing numbers, upper and lower case characters and a symbol, each time changing your keyboard layout.

Perhaps you want to be safer and use a longer and safer password. Imagine typing that every time you want to buy something online.

We can do better.

Touching on

Our phones are not only a communication device, but they can be a security device too, and a good one at that, as well. They are much safer than using passwords.

Smartphones can become our digital identity, which can automatically authenticate us and make payments for us on our command.

Our phones know who we are. They can authenticate us. I love the Touch ID on my iPhone. They can remember our credit cards and shipping addresses.

If we have such capability in our hands, why are we being asked to type 150 characters on tiny keyboards every time we buy something, even though 97 percent of shoppers said they are not going to do it? It is so counter-intuitive.

We should be able to buy without having to type anything. Indeed, our phones can provide all the information needed for purchase. And now we have solutions that provide such an alternative and then are more secure.

SO THE BIG question is, when will online retailers, financial institutions and others involved in ecommerce catch up and provide the level of ease of use shoppers deserve?

The mobile revolution makes this possible. What are we waiting for?

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