

How mobile commerce is driving consumer behaviour change

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Australians are looking for businesses to make their services easily available on the devices we carry with us everywhere, all the time. The notion of 'always on' access presents a significant opportunity for companies to engage with their customers by offering true value through mobile experiences.

Throughout 2018 we have witnessed how mobile has supported the rapid consumer adoption of an entirely new concept: container recycling via reverse vending machines.

Return & Earn: Recycling goes digital

For many New South Wales and Queensland residents a trip to the local supermarket now includes using the TOMRA reverse vending machines to help reduce plastic waste and earn a little extra cash.

Unlike traditional recycling schemes, users of TOMRA reverse vending machines can choose to have their funds digitally refunded into their PayPal account. Not only do these consumers feel good about recycling, they also receive the instant benefit of funds going straight into their digital wallets.

Across NSW and QLD, PayPal users recycled more than 120 million containers in 2018, that's more than 33,000 every day.

A key driver of the use of these new recycling programs is the myTOMRA app. For consumers it does exactly what it sets out to do - it makes digital refunds for recycling easy. With over 12% of NSW recyclers and more than 10% of QLD recyclers currently using PayPal to receive their deposits, we've seen \$13.8 million in refunds transferred via PayPal alone.

The partnership with TOMRA, a leader in digital recycling solutions, has allowed us to take what is traditionally perceived as an unpleasant task and turn it into an interactive, digital experience for Australian consumers.

The power of mobile

Container recycling via reverse vending machines was a totally new concept in Australia and TOMRA required a rapid adoption to be successful. The answer was mobile.

The success of the myTOMRA app - with its instant refund to a PayPal digital wallet - is the result of its convenience and ability for consumers to interact. The concept of reverse vending machines may have been new but using mobiles to transact is a behaviour many consumers are now comfortable with and proactively seek out.

Our partnership with TOMRA has proven to us that consumers are now comfortable moving money around digitally, not just making payments. With consumers now demanding both sides of the mCommerce equation it is time to step up to the mobile challenge.

For businesses, this demonstrates an interesting behaviour change. Receiving funds is the other half of the mobile commerce equation; it is a step beyond just making payments via mobile. The fact that consumers are now comfortable both receiving and making payments via mobile highlights the relevance and ease of use of digital wallet platforms.

Payments are a key touchpoint in business to consumer interaction, and the seamless payment experience afforded by a digital wallet can be key in driving habitual consumer engagement.

As a result, we are seeing a focus on mobile commerce extend to sectors like utilities, insurance and government. These are classic examples of traditional industries who are now focusing on increasing engagement with consumers by providing meaningful and useful mobile experiences. In fact, it is the customer experiences afforded by digital wallets like PayPal that are instrumental in helping them deliver on this strategy.

Mobile continues to influence how consumers behave and how they want to interact with brands. Through our partnership with TOMRA we witnessed firsthand how mobile and seamless payments are driving behaviour change. The opportunity to capitalise on a consumer base infatuated by mobile is no longer something brands can ignore.

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