

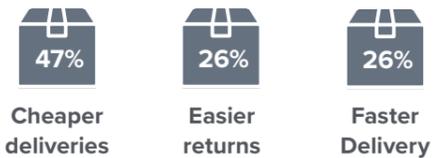
# The Digital Tipping Point

## Executive Summary

### FACTORS POWERING ONLINE GROWTH



Top 3 factors which would drive further online growth include:

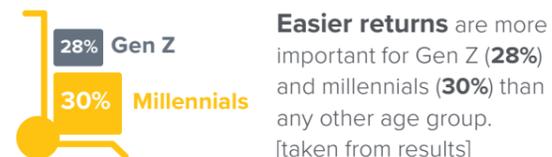


all of which are key areas of investment for retailers.

Online accounts for a quarter of shopping occasions



Millennials spend the highest proportion online, currently averaging **£42.32** per online transaction and spending **£110.45** online each month.



**Five consecutive years** of net closures of retail stores



### RISKS TO ONLINE GROWTH



Consumers protecting their data

Over a quarter of respondents have taken some action to limit the amount of data shared with companies, reaching **almost a third** for 16-24 year olds.



Most believe businesses benefit the most

**Two thirds** of consumers think that businesses benefited more than consumers in the **exchange of personal data**.

Just **8%** of respondents thought that consumers benefited the most with **26%** saying that there was an equal exchange of value.



Consumers to demand more in exchange for data

Financial rewards, free and discounted products rank most highly for **consumer preferences** in terms of a data exchange.