

The state of online shopping.

How the COVID-19
pandemic has changed
the way UK consumers shop



Online shopping isn't new, but it sure has changed.

Advancements in both mobile and e-commerce technologies in recent years have made consumers increasingly more comfortable and confident with the notion of online shopping. The unprecedented arrival of COVID-19 and all its restrictions, though, have forced even digital naysayers to swap their physical shopping trolleys for online carts and transition to e-commerce stores.

This report examines the results of a survey conducted on behalf of Entersekt on 1,000 UK consumers. With Black Friday kicking off the holiday shopping season and some of the biggest retail events of the year, the aim of the survey was to establish the exact extent of the changes in consumers' shopping habits brought on by the pandemic.

The survey focused on shopping behaviors, priorities while shopping online, how decisions were made about where to shop, as well as attitudes towards security and fraud. The results, of course, have huge implications for retailers and financial institutions looking to keep the online shopping experience safe, secure and user friendly.





In summary, consumers are shopping differently these days.



26%
are now **shopping less in physical stores** than before the pandemic.



29%
are **using less cash now** that they're shopping online more.



14%
will **not visit physical stores** for this year's Black Friday or Cyber Monday deals.



7%
have been **shopping impulsively** out of stress or boredom.



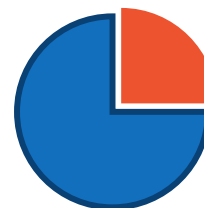
15%
are **using mobile phones** for online shopping now more than before COVID-19.



11%
are more concerned about **fraud and identity theft** while shopping online.



11%
say **security** during online shopping has grown in importance to them.



26%
claim their **habits have not** been affected at all.



Let's start with shopping habits.

In trying to establish shifts in consumers' shopping habits, respondents were asked to select different ways in which the pandemic had impacted their behavior.

Most notably, over a quarter (26%) of respondents indicated they were shopping less in store, with 29% saying they were using less cash since the start of the pandemic. In the 55+ demographic, 38% were using less cash than before. Interestingly, the data revealed that the older the respondent, the less likely they were to be using cash, possibly because younger respondents had already been using cards before, while older consumers were being forced to adjust.

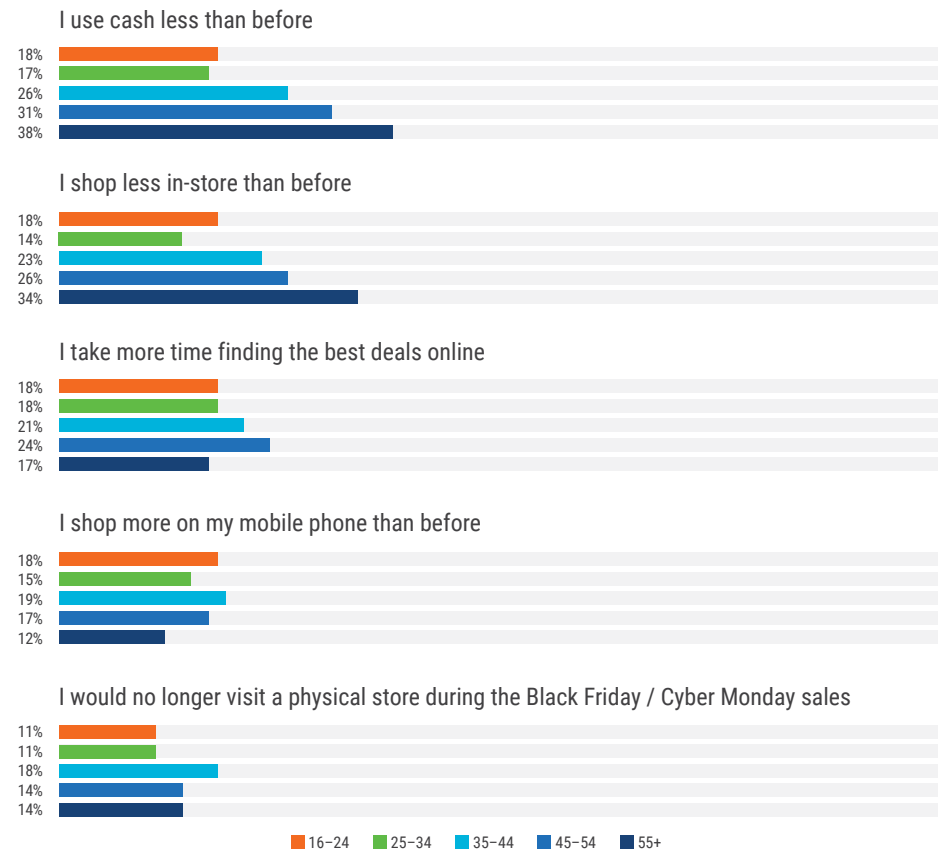
On visiting physical stores for Black Friday and Cyber Monday deals, 14% said that they would not be venturing out. Those between the ages of 35 and 44 were the least likely to visit a store, with nearly one in five claiming they would no longer visit a store during the Black Friday and Cyber Monday sales.

OTHER IMPORTANT FINDINGS:



With regards to mobile phone usage, 15% of consumers said they were shopping more on their mobiles. Of that, 19% of the 35–44 demographic were using mobiles more, and more women than men shopped via their devices.

Interestingly, only 26% claimed that the pandemic had not impacted the way they shop at all.





Where, then, are people going to shop?

With physical stores falling out of favor, we wanted to know where consumers were choosing to shop online and why. When asked, 42% of respondents said they used an online marketplace like Amazon, Gumtree or eBay. In fact, over half (51%) of over 55s used online marketplaces while one-third of 16–24-year-olds preferred to go directly to a website they knew they want to buy from.

What’s more, 24% of 25–34-year-olds preferred to Google what they were looking for and choose the *safest* looking option. Women and those between the ages of 45 and 54 were more likely to Google what they were looking for and choose the *cheapest* option.

A substantial number of respondents (21%) also claimed to have clicked on links in articles, emails, or Facebook and Instagram ads. Men and 25–34-year-olds were the most likely to click on links in articles.

OTHER IMPORTANT FINDINGS:



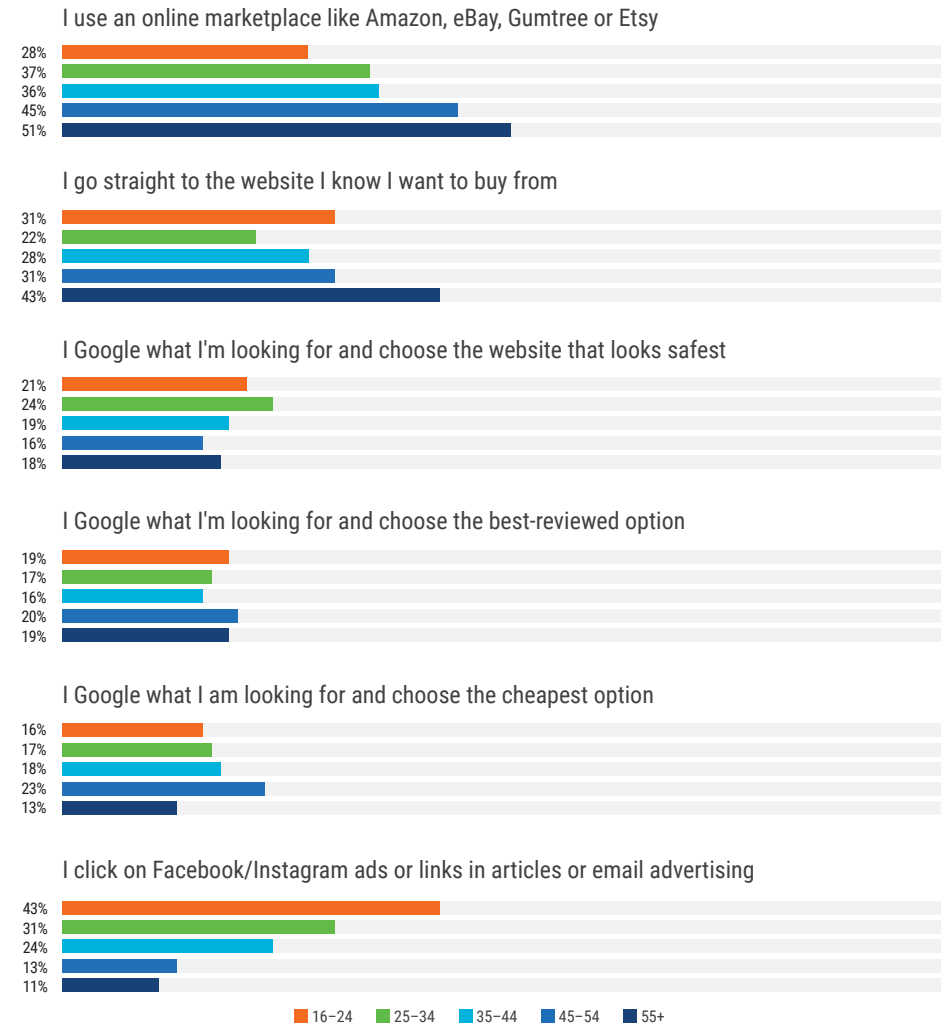
34% of respondents said they went straight to the website they knew they wanted to buy from.



21% said they'd clicked on ads in Facebook or Instagram, click links in articles or click links in email marketing campaigns.



more women than men clicked on Facebook or Instagram ads (10% versus 7%).





Understanding the online checkout experience.

Shoppers' priorities

When asked about their thoughts on the most important aspect of an online checkout experience, 42% of respondents said security was the most important, 25% said it was being able to use a digital wallet such as PayPal, and 20% said convenience and speed of checkout were at the top of their lists.

While the younger demographic appeared to prioritize convenience and speed (22%), for half (50%) of those in the 55+ age group, security was the most significant aspect of an online checkout experience.

Women valued being able to use a digital wallet more than men (27% versus 23%) and convenience and speed was a bigger concern for men (21%) than women (18%).

The most important thing about online checkout is:

Ages 16-24



Ages 25-34



Ages 35-44



Ages 45-54



Ages 55+



■ Security ■ Ability to use digital wallet ■ Convenience & speed ■ Nothing in particular

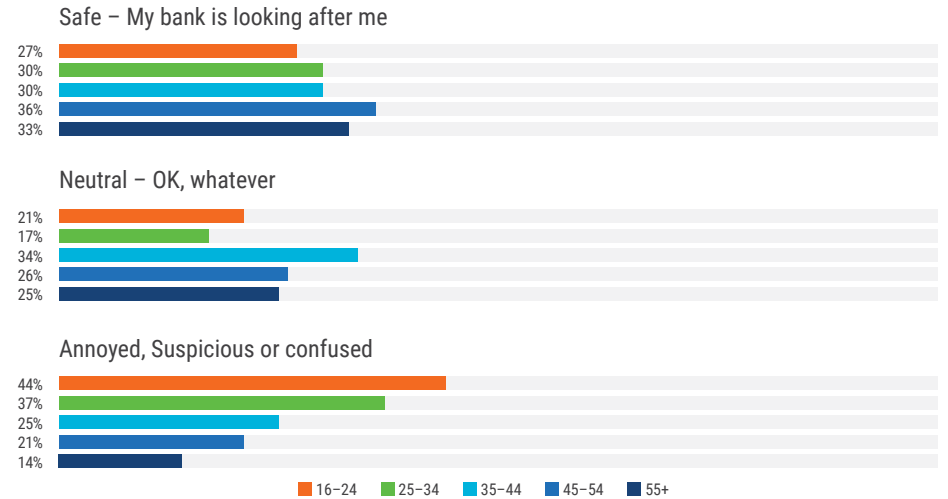


Unexpected security measures

When it came to unexpected security measures popping up at checkout, 31% of respondents said it made them feel safer and that their banks were looking out for them. Another 25% felt annoyed, suspicious or confused – the 16–24-year-old demographic especially so, perhaps owing to a lack of patience.

In fact, 21% of 16–24-year-olds said they'd abandoned a shopping cart completely due to authentication issues, which is significantly higher than the overall average of 13% of consumers.

When unexpected security measures are applied at checkout, it makes me feel:





Perceptions around security and fraud.

The pandemic may have slowed some things, but fraud is not one of them. As the holidays draw nearer, fraudsters will most certainly be prepared to take full advantage of unsuspecting consumers during the imminent e-commerce rush. We wanted to gauge the average consumer's attitude to fraud, and we weren't disappointed.

Almost one in every five respondents claimed to have been a victim of fraud or knew someone that had. Possibly because online shopping is newer to them, the 55+ demographic appeared to be the most concerned about fraud when shopping online.

When digging a little deeper and looking at those who'd said they value security at checkout the most, only 6.5% said they usually check the website for SSL and use a password manager. Nearly a quarter (23%) said they always check the website for the lock icon; however, only 19% of 16–24-year-olds said they do this.

Again, the 55+ age group came out tops at using password managers, with nearly one in five saying they used one. More men than women claimed they used a password manager (17% versus 9%).

OTHER IMPORTANT FINDINGS:



of respondents claimed to store their passwords in their browser for convenience.



of 16–24-year-olds appeared twice as likely to store passwords in their browser.



felt confident they could spot a phishing email – men were more confident than women.

I feel confident that I would be able to spot a phishing email



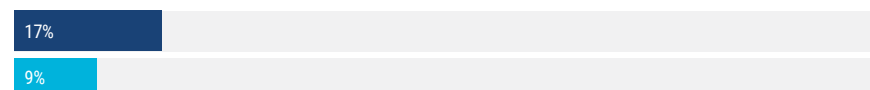
I always check the website (mobile or desktop) for security
E.g. SSL certificate indicated with a lock icon



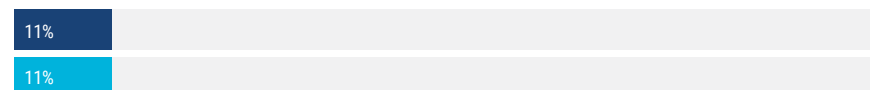
I have had to abandon a purchase due to problems with authentication
E.g. forgotten password, not receiving a one-time PIN, confusing interface



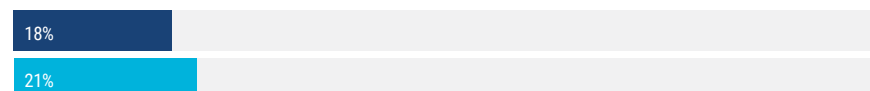
I use a password manager



I store my passwords and/or payment details in my browser for convenience



I have been or know someone who's been the victim of fraud from shopping online



■ Male ■ Female



Methodology

This report was compiled using the results of an online survey conducted on behalf of Entersekt by global market research consultancy [Censuswide](#). The survey took place between 3 and 6 November 2020 and polled a nationally representative sample of 1,000 consumers in the United Kingdom. Censuswide is a member of the global association [ESOMAR](#), the voice of the data, research and insights community. It also complies with the [Market Research Society](#) (MRS) code of conduct based on the ESOMAR principles. Before fieldwork commenced, the questionnaire was compliance tested to ensure it was in line with MRS codes of conduct.



About Entersekt

Entersekt is a leading provider of strong device identity and customer authentication software. Financial institutions and other large enterprises in countries across the globe rely on its multi-patented technology to communicate with their clients securely, protect them from fraud, and serve them convenient new experiences irrespective of the channel or device in use. They have repeatedly credited the Entersekt Secure Platform with helping to drive adoption, deepen engagement, and open opportunities for growth, all while meeting their compliance obligations with confidence.

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