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Volume 21, Issue 7

## How to meet customer expectations in the fast-paced mobile market

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In the fast-paced world of mobile communications, standing still is not an option. Today's consumers are tech-savvy, time-conscious and have zero patience for clunky experiences. They expect everything to work - fast, seamlessly and without a second thought.

With competition fiercer than ever, mobile providers are under serious pressure to keep up. Those who can't deliver smooth, customer-first digital experiences risk being left behind by brands that move faster, listen better and build smarter.

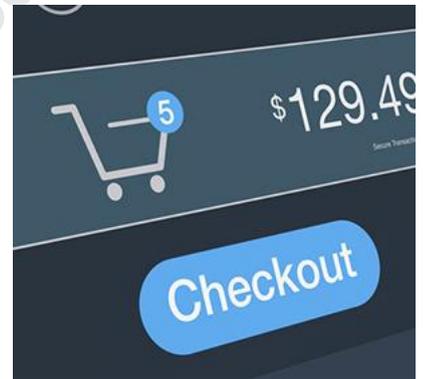
In fact, research shows that [80 percent](#) of UK mobile phone users have a monthly contract and [68 percent](#) of them choose Direct Debit to pay their phone bills, with convenience being the key deciding factor. In a world that thrives on instant gratification, customers are searching for the most seamless ways to manage their mobile service, with little to no friction in the process.

The ability to pay automatically through a secure and reliable method such as Direct Debit makes customers' lives easier by reducing the mental load of remembering monthly payments. There are currently more than [20](#) mobile service providers operating across the UK, serving [93 percent](#) of adults who own a personal mobile phone; amounting to approximately [89.5 million](#) active mobile subscriptions.

As these providers look to stay competitive and maintain or increase their slice of the pie, we must focus on creating value-driven, easy-to-use services that meet customer expectations at every touchpoint. This is more important than ever in a market where switching providers is often quick and hassle free.

With comparison tools readily available online, customers can easily evaluate alternatives and make the switch with just a few clicks - raising the stakes for providers to consistently deliver standout experiences and retain customer loyalty.

Here, convenience, security and reliability are key. Customers expect simple systems, confidence that their money and data are safe, and the assurance that processes will work the first time around. No one wants to waste their valuable time repeating authentication that's failed upon the first attempt.



For providers, one of the simplest and most effective ways to meet these expectations is to offer flexible, accessible payment solutions that customers can rely on.

## The Challenge of Cart Abandonment

One of the major issues that mobile providers face today is the global phenomenon of cart abandonment. Over [70 percent](#) of online shopping carts in the UK are abandoned, a significant portion of which can be attributed to payment issues. [13 percent](#) of customers abandon their purchase when they cannot find their preferred payment method, while many give up if the process feels too complicated or slow.

In March 2024, we launched [ASDA Mobile](#)'s Pay Monthly Contract service, which offers customers a choice of 12 and 24-month terms, alongside our existing Pre-Pay (Pay-as-you-go) option. At the time of launch, the lack of a Direct Debit payment option was posing challenges to our customer acquisition efforts.

More applicants than anticipated were abandoning their purchase journey upon discovering their preferred payment method was unavailable, demonstrating that demand for frictionless payment methods has grown and the mobile industry is not exempt from this surging trend.

Customers simply want to be able to sign up, select a plan and pay for their service, without encountering any unnecessary obstacles along the way. If mobile providers fail to meet these expectations, they risk frustrating potential customers, losing sales and ultimately damaging their reputation in the process.

The key to addressing cart abandonment lies in understanding customer preferences and integrating the most widely used, trusted payment solutions into the user experience. For mobile providers, this often means offering Direct Debit as an option for paying monthly contracts, as it's both familiar and convenient for many customers.

## Introducing a Paperless Direct Debit option

As a result, to stay competitive and cut down on cart abandonment, we knew we had to step up our game. It became clear that offering a smarter, smoother way to pay wasn't just a nice-to-have. It was essential for us to remain competitive in an already-crowded marketplace. We always understood the value of Direct Debit in creating a seamless, flexible payment journey. Once we saw the friction that the delays in implementation were causing, including missed opportunities, drop-offs and frustrated customers, launching Direct Debit quickly became a top priority. We rolled it out fast to meet our customers' expectations.

What really drove this home was how many of our customers were already using Direct Debit for everyday essentials, such as utilities, subscriptions and streaming services. We leaned into that familiarity, introducing a fully paperless Direct Debit setup to give customers a payment method they already trusted, without any extra admin.

This digital-first solution wasn't just about keeping up, it was about meeting customers where they are. With no paperwork or forgotten transfers, our customers can choose a reliable and automated way to handle monthly payments that fit effortlessly into their lives.

And there was a bonus. By going paperless, we made the sign-up process faster and more efficient - not just for our customers, but for us too. It's a win for convenience, a win for the planet and, most importantly, a big win for the overall customer experience.

# The Impact on Customer Acquisition and Retention

By stripping away any friction from our payment process, we transformed a common pain point into a competitive advantage. We've seen cart abandonment rates have dropped significantly while conversions are on the up.

Our customers appreciate the simplicity of the process: they can sign up for a plan, breeze through the process of setting up their Direct Debit and move on with confidence. No hoops, no hassle. Our customers can stay on top of their payments and benefit from effortless onboarding.

This streamlined experience hasn't just made life easier for our customers, it's fueled a tangible lift in customer acquisition. With fewer potential customers dropping out at the payment stage, we have seen a noticeable increase in new sign-ups. It's clear that when we remove complexity from the equation, more people are eager to join. Our simplified, intuitive systems have become a key part of our appeal, setting us apart in a crowded market.

Additionally, we've also seen retention rates climb. Our customers value the easy, automated payment system and the reliability that comes with it. Offering peace of mind, the set-it and forget-it nature of Direct Debit gives customers one less thing to worry about and helps build a sense of reliability they can count on.

When payments just work, there are fewer reasons for customers to leave. This level of convenience and reliability lays the foundation for stronger, more loyal long-term relationships with our customers. Although we are still in the early stages, the results are already speaking volumes. The increasing number of customers opting for Direct Debit highlights a clear preference for this payment method over others. When it comes to mobile payments, it illustrates that we're in tune with what our users want.

And, by offering a wider range of flexible payment options, we're ensuring that we're catering to diverse customer needs - allowing everyone to find a method that suits them.

## Minimising Disruption to Customers

For many companies, overhauling payment processes and systems can feel like navigating a minefield. Changes require careful planning, a solid technical foundation and often, a shift in internal operations to eradicate fears of overly complex and risky disruptions. However, when we introduce our paperless Direct Debit option, we transformed what's often a daunting challenge into a smooth, near-effortless evolution.

How? We took a customer-first approach. From day one, our main priority was to ensure that any changes would be simple, intuitive, and hassle-free for both our internal teams and the people using our service. We teamed up with Access PaySuite, to ensure the transition was smooth, secure and seamless.

With deep roots in the telecommunications sector, Access PaySuite became an essential ally in bringing our vision to life. Their platform slotted seamlessly into our existing billing infrastructure, offering a secure, reliable and efficient way to handle payments without any headaches.

The real win is that we achieved all of this without missing a beat operationally. Our teams stayed focused, our customers stayed satisfied, and our service never skipped a beat. Behind every great customer experience is a system that just works. By getting that right behind the scenes, supported by the right partner, we were able to deliver true value.

## Focusing on the Future

Mobile service providers can't afford to stand still. As phones become the hub for everything from banking, to entertainment, to managing everyday life; customers expect services that are not only reliable, but effortless.

On the surface introducing a paperless Direct Debit option looks like a small change, but it's one that makes a big difference. It gives customers a familiar, low-effort way to manage their payments with no paperwork and no stress.

But we're not stopping there. This is just the first step in building a smarter, more responsive payment experience. We're constantly listening to feedback and looking for ways to improve, because that's what keeps people coming back.

Direct Debit has quickly become a key part of that experience. It helps us simplify sign-ups, reduce missed payments and keep things running smoothly behind the scenes - all while giving customers one less thing to think about.

In the end, it all comes down to putting the customer first. When we make their lives easier, everybody wins. And with tools like paperless Direct Debit in place, we're in a strong position to keep growing, keep improving and stay ahead in a fast-moving market.

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