



Yours Clothing wins big with Klarna.

Case study

While UK value-retailers are feeling the pinch, plus-size specialist Yours Clothing is bucking the trend and expanding its omni-channel operations fast. Armed with a brand new native-app and Klarna pay in 3, its sights are set on reaping even bigger rewards as time and cash-strapped consumers seek new ways to browse and buy from their mobiles.

Yours is now the UK's fastest growing plus-size retailer, with 157 stores across the UK, Ireland and Europe and lots more in the pipeline. Offering womens wear ranging from sized 16-40, it delivers unrivalled choice at an appealing price point. Yours' physical presence, along with its 14 international webstores and 'socially active' sales consultants, have contributed to its omni-channel success at home and abroad.

Customer

Yours Clothing

Business focus

Plus-size fashion retailer

Location

UK

Klarna solution

Klarna Pay in 3 in mobile app

Challenge.

With more of its customers now buying from their mobiles, Yours recently replaced its wrapper solution with a high performance native mobile app based on the PoQ commerce platform. Delivering a better customer UX and new ways to engage, it also presented an ideal opportunity for the company to update its app-based checkout options.

Andrew Killingsworth, founder and CEO of Yours Clothing explains, "Our customers are typically 25-50 year-olds, often with partners and kids. They have busy lifestyles and lots of financial commitments, which means that they often run out of cash to spend on themselves by the end of the month. Many of our customers are familiar with Klarna pay later, which we helped champion in the UK. We wanted to provide our customers with even more flexibility in how they managed their online spend, by including Klarna pay in 3 in our new mobile app."

Solution.

PoQ's app platform already supported Klarna's payment products, which made integration really easy. By harnessing the full functionality of a native app with

the payment flexibility of Klarna's pay in 3, Yours was able to deliver a market-leading app experience.

Klarna pay later is already popular with Yours' online customers. They like the reassurance of being able to browse in the webstore and then try outfits on, in the privacy of their own homes. Pay in 3 offers the same great advantages, it's just as instant, fuss-free and creates no credit footprint for them. With pay in 3, they get even longer to pay in full. Spend can be divided into three smaller amounts and paid in 20/40/60 days, which makes it a really attractive proposition for shoppers with a tight monthly budget.

Results.

Yours was initially sceptical about whether it would see any impact from changing from a wrapper to a native app – but the difference in terms of UX has been immense. In addition, using pay in 3 as a differentiator has had a huge impact on the company's e-business.

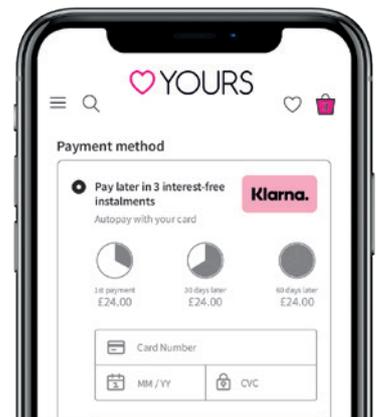
"Whereas the old app was slow and clunky, the new one is really intuitive and great to browse and buy," says Andrew. "As a result, more people

are now returning to use the mobile platform than ever before with mobile sales now accounting for 60% of all our online business. At the same time, adding Klarna pay in 3 to the app checkout has created a 135% increase in users, compared to our previous instalment-based payment options.

"Since we launched our new app and Klarna pay in 3, downloads have gone through the roof, particularly with iOS users. For us, success is measured on sales. Since introducing our Klarna pay in 3 enabled app, we have seen an increase of 50% on sales and a significant uplift in AOV compared to our previous app platform."

Case study source: Live event recording, PoQ Commerce 2019.

Session: Yours Clothing and Klarna: Winning in Retail by Delivering the Best Customer Experience.



Benefits.

Klarna pay later has also been hugely successful in helping Yours break its monthly conversion drain, creating consistently higher sales volumes in the later part of the month.

Andrew confirms, "Our marketing campaigns now focus on promoting the pay in 3 message in week three, with the app playing a central role, driving push notifications straight to customers' mobile phones. With Klarna, our customers can ditch FOMO and buy when it suits them, taking advantage of either a 30-day payment window (with pay later) or spread their purchase cost across 60 days with pay in 3."

"Either way, with Klarna our customers are inspired to buy more. They have complete confidence when using our app that they can order with one click, receive their outfit, try it on, and have time to return it if unsuitable – without having to part with their cash upfront and without the hassle of waiting for a refund. For a plus-size retailer, where size and fit are important, that's a real winner."