

Maverick millennials



Millennials are excitable, anxious, impulsive and impatient, making the Gen Y shopping journey a rollercoaster of emotions.

They value speed, inspiration and flexible payment options, but are easily distracted and de-railed from purchases.

Retailers should help this group decide by giving item suggestions, ensuring the website is optimised for mobile and offering an array of payment options to make it easy for customers to make the purchase.

This group experiences an **initial buzz** at the start of the shopper journey...

68%

feel excited
when adding items to their basket



42%

feel excited
when reviewing their basket



This group are **ruled by their heart**; there are three key emotions that could make them reconsider a purchase:



28%
ANNOYED
they have to enter so many details



52%
WORRY
they can't afford the purchase



21%
shop whilst
BORED
and browsing on the phone

These shoppers are **fickle**, baskets are easily abandoned, and retailers disappoint them at their peril:

66%

say a **stressful online shopping experience** has caused them to abandon their purchase



30%

haven't completed a purchase because they've been **distracted by other messages** on their phone



33%

listed **being too busy** as a distraction for not completing a purchase



38%

have **left a negative review** as a result of a poor online shopping experience



They are more likely to **complete** a spontaneous purchase if...

They're in a hurry;

23% will purchase if they are **in a hurry** and need to buy quickly



They want to treat themselves;

40% purchase spontaneously if they feel they **deserve a treat**



They can spread the cost online;

21% are more likely to complete a purchase if they know they can **spread the cost over time**



They could get instant financing;

33% would like to be presented with the option of **instant financing**



The basket is the **key point** in the process...



3/4 of millennials **use their basket as a wish list**



use the basket as a tool to review the cost

How can you nudge shoppers to a better online journey?
Download insight from Klarna and Reading University:
klarna.com/uk/emotion



Pay now.



Pay later.



Slice it.

Klarna.