

# How seamless payments, social commerce, and loyalty apps are driving mcommerce growth

Article

“People are just using their smartphones more,” our analyst Carina Perkins said on an episode of the [“Behind the Numbers: Reimagining Retail” podcast](#). And they’re using those mobile

devices to buy things: By 2027, US **mcommerce** sales will claim nearly half (49.1%) of all ecommerce sales, per our November 2023 forecast.

That growth is due to developments in mobile technology, such as 5G, and the experience getting faster, streamlined, and more secure.

**Device differences:** US mobile sales will increase at almost twice the rate of desktop sales this year, and will account for most of the growth in overall ecommerce.

Mobile hasn't won out on all metrics, however. Conversion rates were higher on desktop (3%) compared with mobile (2%), per a September 2022 report by Kibo Commerce. Another report by SaleCycle found that cart abandonment rates worldwide are higher for mobile (83.2%) than desktop (71.8%).

Mobile payments are getting more seamless, especially through the use of mobile wallets, removing a major roadblock for buying, our analyst Yory Wurmser said. This year, 64.9% of US smartphone users will be mobile wallet users, reaching 161.6 million people in the US, according to our April 2023 forecast.

**Seen on social:** Most **social commerce** purchases will take place on mobile devices. "And as platforms become more sophisticated in how people can complete in-app sales and through different ad formats, that's only going to push mcommerce in the future," Perkins said.

TikTok, for example, is testing ways to make all videos shoppable. A new feature would identify products in videos, leading TikTok users to buy or browse similar items, according to Bloomberg. The feature should help drive mcommerce sales via TikTok's 40.7 million social buyers in the US this year, per our September 2023 forecast.

TikTok's audience is primed to shop, even if they don't check out through the app. UK referral traffic from TikTok content to retailer websites grew by 378% between January 2022 and May 2023, according to a June 2023 report from Adobe.

**Getting appy:** "Especially in the UK, retailers have digitized their **loyalty programs**, launching them through apps," Perkins said. That will lead to more people engaging on mobile, at home, and even in-store, to read reviews, compare prices, unlock personalized deals, and pull up loyalty account details. Nearly three-quarters (74%) of consumers worldwide say they're likely to use a retailer app when shopping at its physical store, per March 2023 Airship data.

Although the use of mobile in-stores doesn't directly contribute to mcommerce sales, it points toward the growing comfortability of mobile shopping. "Mobile [devices] are the bridge between digital and in-store," said Perkins. "And as retailers develop their apps and its functionality, it will drive sales on both sides."

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