Jumpmind

Plugged in shoppers:

How digital behaviours are shaping customer journeys in Europe

Exec Summary

Europe's connected consumers are bringing digital behaviours to brick-and-mortar stores with their in-store use of smartphones and other technologies.

To understand how in-store journeys are being shaped by online connectivity - both before and during a store visit - and how consumers really feel about tech like self-checkouts, Insider Trends and Fern Insights surveyed 1,005 consumers across the UK, France, Germany, and the Netherlands in November 2025.

The results reveal that more than half of shoppers use their smartphones in store, with younger generations almost guaranteed to be enhancing their in-store journey through their phone. We also found that shoppers use tech in advance of a store visit to maximise their experience and that appetite for self-checkout varies significantly by country.

Three findings matter most for retailers:

1. **Younger shoppers use their phones heavily while shopping in-store**
   Smartphones are helping customers be more informed and streamline their in-store journey.
2. **Pre-visit digital behaviours shape store trips**
   Shoppers routinely pre-check hours, promotions, prices, and availability before they visit the store.
3. **Self-checkout usage is growing**
   While grocery initiated the adoption of self-checkout, more shoppers in other retail verticals are choosing to use self-checkout tech when made available and the experience is frictionless.

More than half of European shoppers use their smartphone when shopping in-store

Retailers can't ignore the fact that most people who visit the store are now armed with a powerful smartphone in their pocket.

According to GSMA, the global organisation that represents mobile operators and organisations across the mobile ecosystem, 79% of Europe's population use mobile internet.

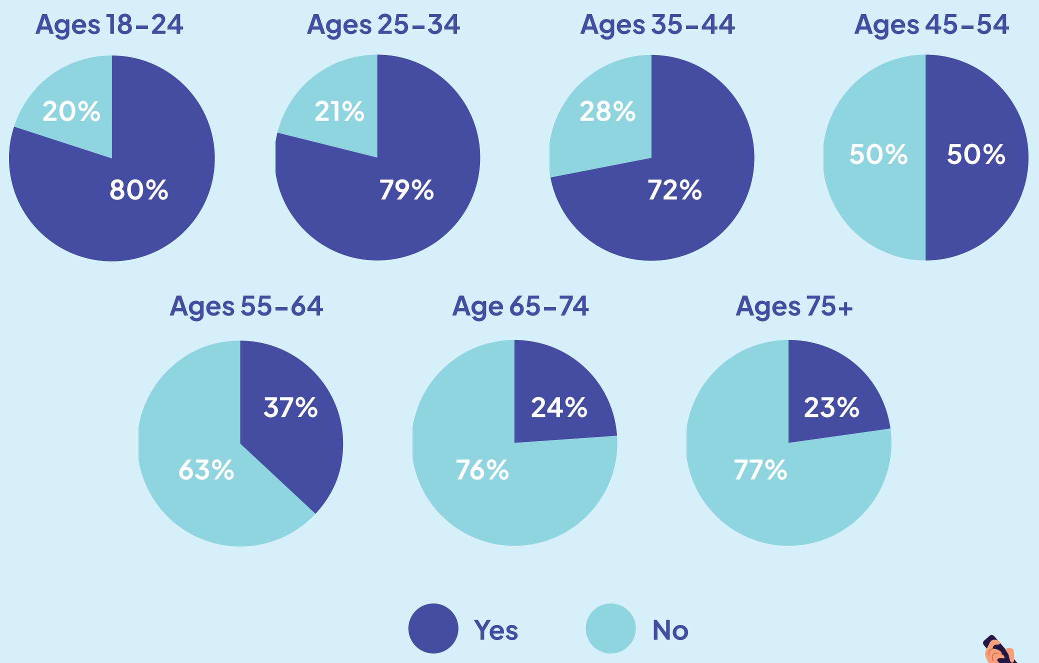
In our research markets, the Netherlands (82%), the UK (82%) and France (80%) all have above average mobile internet penetration, while Germany (79%) is in line with the European average.

Understandably, this is impacting the in-store experience. Our research found that 53% of European shoppers say they use their phone to help them while they shop in-store.

On the face of it, this demonstrates a fairly even split between those who do and don't use their phones in-store. However, when you dig deeper, there is a clear generational behaviour split which retailers must be aware of.

Shoppers aged between 18 and 44 overwhelmingly say that they use their smartphone when shopping in-store, whereas those aged 55 to 75+ predominately say they don't use their smartphone to help them in-store.

Do you use your phone to help you while you shop in-store?



Responses to "*Do you use your phone to help you while you shop in-store (for anything other than groceries)?*"

Those in the 45–54 age bracket are split 50–50 on whether they use their smartphone to help them or not.

As younger generations continue to increase their spending power, retailers must cater for the use of smartphones in store if they want to maintain high levels of customer experience.

Mobile payments, loyalty access, and discounting hunting are the top in-store smartphone activities

When looking at what those consumers who use their smartphone in-store are actually doing on their screens, our research reveals that:

What consumers use their smartphone for when in-store

- **33%** use their smartphone for mobile payment (eg. Google Wallet, Apple Pay)
- **32%** use their smartphone to access a retailer/brand's loyalty scheme
- **30%** use their smartphone to look for discounts
- **29%** use their smartphone to take photos (to remember, share, or decide later)
- **22%** use their smartphone to compare prices at other retailers

Among these behaviours, there are some differences when we look at the individual markets.

The UK has a significantly higher adoption rate for mobile payment at 45% compared to the Netherlands (30%), France (27%), and Germany (28%).

Shoppers in France and Germany are more likely to use their phone to access a retailer or brand's loyalty scheme at 36% and 38% respectively.

German shoppers are also much less likely to take photos on their smartphone when in a store (21%). This is a common behaviour in the Netherlands (34%), the UK (32%), and France (30%).

Forward-thinking retailers are aware of shoppers' content-creating behaviours and are designing their stores specifically to support this, rather than just as places to sell products. They think of the store like an immersive advert, where consumers who capture content and share it online are doing the brand's marketing for it.

German shoppers are leading the AI chatbot revolution in-stores

One emerging area that has different adoption rates across these four markets is the use of AI chatbots in-store, such as OpenAI's ChatGPT.

Notably, shoppers in Germany demonstrate much higher usage rates in stores than the other markets at 14% compared to 9% of respondents in the UK, 8% in France, and just 2% in the Netherlands.

This shows that retailers shouldn't just be thinking about AI from an operational perspective, but also around how consumers may be using the tech to support their journeys in-store.

While shoppers may feel more informed by using AI, there is the potential that any advice or information may not be correct. Retailers need to think about ways to navigate this and educate or direct consumers as required.

This means that staff need to have accurate, verified data about products on hand so that they can help consumers make the right buying decisions.

Meanwhile, 29% of customers in the Netherlands who use their smartphone in store say they access a store's app or website to get more information (e g size, colour, materials). Shoppers in the UK (16%), France (14%), and Germany (20%) lag behind in this behaviour.

This could point to a potential information gap in stores in certain markets where customers have to self-serve to find out what they want to know. But it could also indicate the growing informed nature of shoppers, who want to be sure they are making the right choice.

How do you use your phone when shopping in-store?

Using mobile payment (e g Google Wallet, Apple Pay)	33%
Using a retailer/brand's loyalty scheme	32%
Looking for discounts	30%
Taking photos (to remember, share, or decide later)	29%
Comparing prices at other retailers	22%
Calling/messaging friends or family for advice	21%
Comparing prices with the company's website	20%
Checking reviews	19%
Buying a product online after comparing prices	19%
Scanning QR codes shown in-store	19%
Using a store's app or website to get more information (e g size, colour, materials)	18%
Using social media while browsing	15%
Buying online because a product isn't available in store	14%
Use ChatGPT or AI chatbot	9%
Searching for styling inspiration or outfit ideas online	9%
Something else	3%
None of the above	2%

Responses to *"You said you use your phone while you shop in-store. How do you use your phone?"*
Respondents could select all that apply

Self-checkout usage is growing

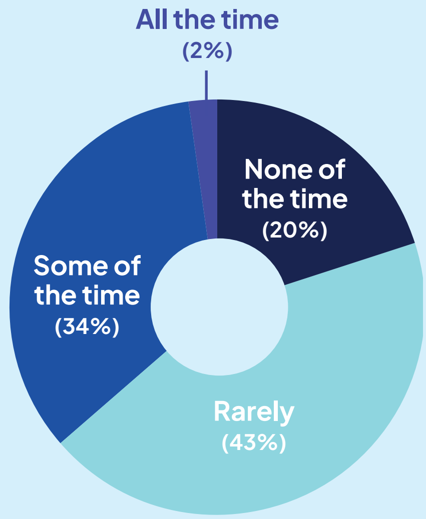
The retail industry may be well aware of the concept of self-checkouts, but for many shoppers their main experience of the technology is still within the grocery industry.

This limited exposure, within a single, narrow segment of retail, can shape consumer perceptions towards new technologies as a whole. There is often a chicken-or-egg situation where it's a question of whether the demand for a technology comes first, or whether the opportunity to use the tech and see the benefits drives the demand.

However, our research found that 61% of European customers say they have used self-checkout technology in stores, outside of grocery shopping.

Again, the picture varies a bit between the four different markets we surveyed.

How often do you go into a store and end up buying online later?



Response to *"How often do you go into a store and end up buying online later (for anything other than groceries)?"*

Respondents from the UK and France demonstrate a high usage of self-checkout tech in non-grocery stores at 74% and 71% respectively. Whereas, only 33% of respondents in Germany report using self-checkout tech (outside of grocery shopping).

Shoppers from the Netherlands are more evenly split between those who have used self-checkout tech in non-grocery stores (58%) and those who haven't (42%).

The difference between regions is likely down to the penetration of the tech among non-grocery segments of retail.

For example, data from German retail institute EHI says that in 2025, there was an increase of more than 140% in the number of stores with a self-service checkout option, compared to 2023.

However, EHI says that of all stores with self-service checkout options, 60% are in the food retail sector. Drugstores have the next highest self-checkout penetration at 21%, which indicates that the tech is still in the early phase of adoption in the wider German retail industry.

Nearly half of European shoppers want self-checkout as an option

For retailers looking to make decisions on tech investments, there must always be a balance between the operational benefits (such as cost savings and performance improvements) and customer behaviour (do they want to or can they be trained to want to use the tech).

In our research, nearly half of European shoppers (47%) say they'd like the option to use a self-checkout. Only 27% say they wouldn't want the option, almost the same percentage as those who don't feel strongly either way (26%).

UK respondents in particular are very receptive to having the option of using a self-checkout at 60%. This figure could be partly down to the fact that a higher percentage of our UK respondents belong to younger age brackets, but it also speaks to the well-established nature of self-checkout tech in this market.

It is a different story among our German respondents who are more likely to not want the option to use self-checkout tech (42%).

Across all four markets, 30% of respondents say that they'd actually prefer to shop with retailers that offer self-checkouts, indicating that there is a market opportunity for retailers who have the technology.

47% would like the option to use a self-checkout

Again, the UK shows a preference towards shopping with retailers that offer self-checkouts while German shoppers say they wouldn't prefer retailers with self-checkouts.

50% of European shoppers agree that self-checkouts are faster

One of the main benefits associated with self-checkouts is that they're faster than queuing and using a manned checkout.

Our research shows that European shoppers agree with this assessment with 50% saying that self-checkouts are faster. This figure rises to 60% in the UK.

Notably, only 9% of respondents from the Netherlands disagree with the idea that self-checkouts are faster, meaning that the majority of shoppers find the tech to be faster or are undecided.

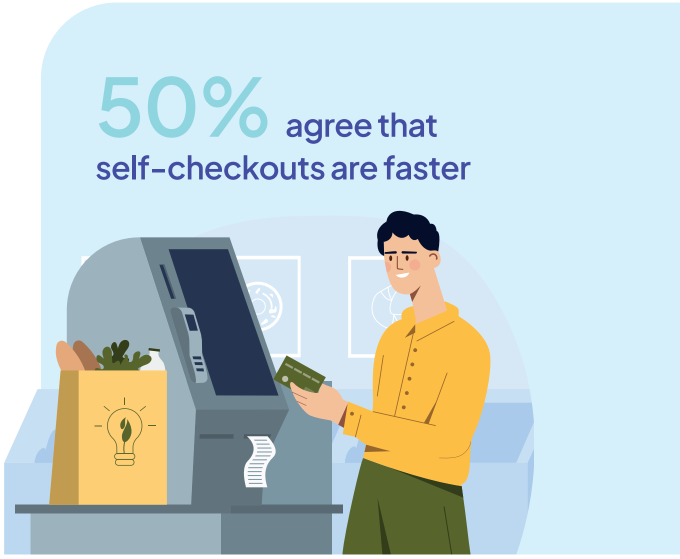
Of course, a shopper's perception of how fast self-checkout tech is will be influenced by the store conditions at the moment of purchase, their particular customer journey that day, and the type of self-checkout system the store is using.

For a customer who only wants to buy a few items in a store where other shoppers are using the manned counter for more complex transactions, such as returning something, self-checkout is likely to be a lot faster.

Likewise, a self-checkout system that can identify and total up a number of different items without the customer having to individually scan them is going to be quicker than a system that is essentially a customer-facing version of a manned checkout.

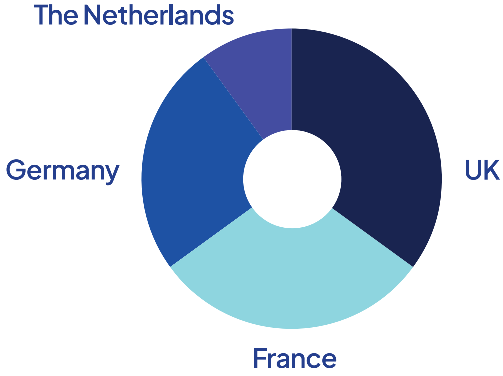
It's because of these variables that our research found a broadly even split between those who would always use a self-checkout if available (41%) and those who wouldn't automatically use a self-checkout if offered (35%).

For the majority of consumers, flexibility in their buying journey is the most important thing and they want to be able to choose between different options to get maximum benefit.



Survey Methodology

Insider Trends and Fern Insights conducted an online survey in November 2025 and received responses from 1,005 consumers across the UK, France, Germany, and the Netherlands.

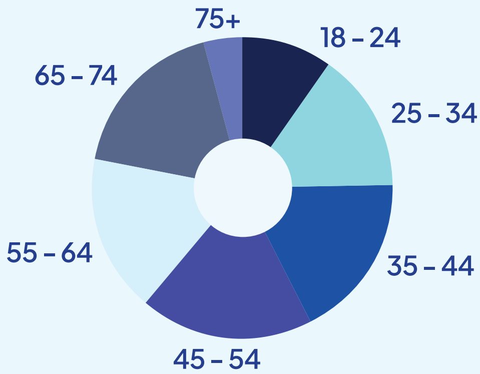


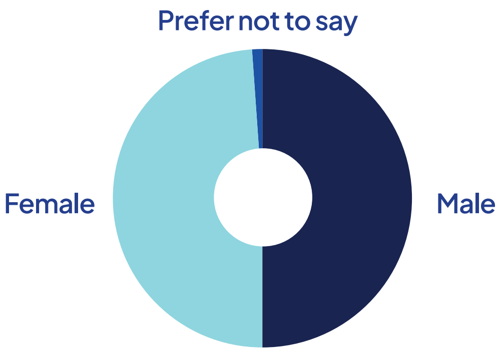
Geographic presence of respondents

- UK: **35%**
- France: **30%**
- Germany: **25%**
- The Netherlands: **10%**

Age of respondents

- 18 - 24: **10%**
- 25 - 34: **15%**
- 35 - 44: **18%**
- 45 - 54: **19%**
- 55 - 64: **17%**
- 65 - 74: **18%**
- 75+: **4%**





Sex of respondents

- Male: **50%**
- Female: **49%**
- Prefer not to say: **1%**

Percentages may not total due to rounding.

About Jumpmind

Known for its cloud-native, mobile Point of Sale (POS) platform, Jumpmind offers the most modern and technologically leading POS and unified promotions to support inspired shopping experiences that empower both shoppers and the retail associates who serve them.

While most POS platforms are designed to meet retailers' current needs, Jumpmind builds a system designed for the future. Business requirements can shift, customer expectations can evolve, and hardware preferences change over time. That's why Jumpmind solutions — which are built by retail industry veterans — are technology agnostic, adaptable and future-proof, enabling retailers to stay ahead of the curve through agility, at scale.

For more information, visit **www.jumpmind.com**