



# 2021 UK Merchant Gift Card E-Commerce Evaluation



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## INTRODUCTION

The gift card market in the United Kingdom is seeing significant growth. According to recent research from the Gift Card and Voucher Association (GCVA) supported by Blackhawk Network, the market is now worth £6.9 billion, up almost £1 billion from its previous evaluation in 2019. Furthermore, [GlobalData research](#) forecasts that by 2025, the market will have grown to £8.71 billion, and Persistence Market Research analysis states that the global [gift card market](#) is expected to increase at a compound annual growth rate (CAGR) of above 12 percent over the coming decade.

Merchants with optimised, agile, and targeted gift card programmes are well positioned to capture their share of this growing market. The retail landscape is evolving rapidly, and e-commerce is booming, accelerated by the impact of the COVID-19 pandemic, as consumers increasingly move online for their shopping needs.

With this in mind, merchants that put in the effort to optimise their online gift card programmes stand to reap the benefits of this growing market, including increased customer engagement and revenue. In order to do so, it is crucial for merchants to stay up to date with the state of the industry as well as the performance of their own gift card programmes.

NAPCO Research, in conjunction with Blackhawk Network, conducted a comprehensive evaluation of the state of merchants' gift card e-commerce offerings to help UK merchants gain accurate insights into their performance. This is the first assessment for the UK market and provides benchmark data for merchants within their own verticals as well as the larger industry, enabling them to recognise and build on their strengths and improve upon their weaknesses, as well as identify areas for development and differentiation.

This assessment evaluated 50 brands across more than 100 unique criteria. Key components evaluated included the online consumer purchase and recipient experience of both digital and physical cards (e.g. payment and delivery options, ease of discoverability); business-to-business (B2B) e-commerce offerings; personalisation options; the use of gift cards for marketing initiatives; innovation; and the post-purchase experience.

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*“According to recent research from the Gift Card and Voucher Association (GCVA) supported by Blackhawk Network, the gift card market in the United Kingdom is now worth £6.9 billion, up almost £1 billion from its previous evaluation in 2019.”*

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## METHODOLOGY

This assessment evaluates criteria impacted by a range of stakeholders across merchant organisations as well as gift card platform providers and fulfilment partners, providing a comprehensive insight into the merchant gift card e-commerce market in the UK.

The assessment captured publicly accessible information about merchants' consumer and B2B gift card e-commerce programmes. Criteria were designed to identify expected and emerging capabilities for merchants' digital and physical gift card offerings to consumers through desktop, mobile website, and mobile app. The study also evaluated the recipient experience for both digital and physical cards, including redemption options.

The research was conducted from January 2021 through March 2021. All steps possible were taken to ensure gift card purchases typified actual consumer transactions. Our analysts went through the research and buying experience, purchasing both physical and digital gift cards when possible from each of the 50 merchants evaluated. The purchase experience was examined every step of the way in order to experience it through the eyes of both the buyer and recipient, including the use of real email and physical addresses. This was done to replicate the actual purchase experience and minimise the risk of transactions being declined as potentially fraudulent.

In assessing the full gift card experience, from discovery to delivery, merchants were scored on how they promote the online sale of gift cards to both consumer and business buyers. Merchants were measured against a range of criteria covering the specific elements of the purchase and recipient process. These are grouped into the categories listed below:

- Discoverability/Awareness
- Gift Card Offering Flexibility
- Checkout/Post-Purchase
- Recipient Experience
- B2B Programme
- Product E-Gifting
- Promotions
- Customer Service
- Innovation

## MERCHANTS WE EVALUATED

When selecting merchants to evaluate, we included as many giftable verticals as possible. Our final list included 50 top merchants, handpicked by Blackhawk Network, from the following categories:

- Department Stores
- E-Tailer
- Entertainment
- Fashion
- Grocery
- Health & Beauty
- Home & DIY
- Hospitality
- Sports & Leisure

# FINDINGS AND RESULTS

In the overall rankings, Amazon.com took the top spot by a significant margin. Earning a total score of 85 percent of available points, Amazon is 13 percentage points clear of its closest challenger, TK Maxx, which earned 72 percent of the total points available. It is worth noting that [in the recent US Merchant Gift Card Omnichannel Evaluation](#), Amazon also topped the e-commerce rankings, demonstrating a consistently strong performance across geographic locations, a key quality in a global brand.

Amazon scored above average in seven of the nine criteria categories, often significantly higher. The e-tail giant earned the maximum points available in discoverability, illustrating that its physical and digital gift card programme is easy to find across its desktop website, mobile website, and mobile app. Furthermore, Amazon’s gift card landing page is aesthetically pleasing and displays relevant and up-to-date information, gift cards can be found in the gifting section of its website, and its site search function yields gift cards and directs users to a page for purchasing them across desktop, mobile web, and mobile app. These criteria are an achievable way of assisting consumers in the simple and straightforward first step to making a gift card purchase. However, the overall average discoverability and awareness score for merchants evaluated was 50 percent, indicating there are opportunities to make the process of finding gift cards online a simpler experience.

Amazon’s next highest criteria score is in the checkout and post-purchase category, earning 96 percent of the available points. This is understandable given Amazon’s track record in delivering a frictionless and convenient user experience. The online merchant also scored well in gift card offering flexibility (87 percent), B2B (88 percent), and recipient experience (79 percent).

However, there are opportunities for Amazon to further develop its use of gift cards as part of marketing promotions (57 percent) and customer service (50 percent), although these results still surpass the merchant average. In the two categories in which Amazon did not exceed the average, e-gifting and innovation, it earned a disappointing 0 percent on both counts. By scoring highly in the majority of categories, though, Amazon demonstrates that a holistic approach must be applied to the gift card purchase experience, just as it is to other customer journeys.

TK Maxx also performed well in the discoverability and awareness category, earning 92 percent, and earned 93 percent for the checkout and post-purchase criteria. In the area of personalisation and customisation, average scores among all merchants were on the poor side, as will be highlighted further in this report. However, TK Maxx demonstrates its strength in this all-important area with heavily customisable gift cards that can be personalised with chosen images and messaging (see figure 1 on the next page).

Chart 1  
**Top 10 Overall**

BRAND	SCORE
Amazon.com	85%
TK Maxx	72%
ODEON	66%
H&M	65%
Apple	64%
B&Q	64%
Marks and Spencer	64%
New Look	59%
Mitchells & Butlers	58%
Asda	56%
Ted Baker	56%

Another strong example of gift card customisation comes from cinema chain ODEON, which provides the buyer with 26 faceplate options for digital cards and 8 faceplate options for physical cards, covering a range of occasions (figure 2). ODEON, the only entertainment brand in the top 10, took third place overall, earning 66 percent of the total available points. H&M and Apple rounded out the top five with total scores of 65 percent and 64 percent, respectively.

## POSITIVITY IN PAYMENTS

Among categories evaluated, the checkout and post-purchase experiences resulted in the highest average score, 58 percent. Generally, the merchants evaluated scored well, offering a smooth and straightforward checkout process, particularly on desktop, using language and imagery that reassured customers the process is secure. In addition, the merchants evaluated did a good job of ensuring customers are not required to create an account in order to make a purchase and requiring only the minimum amount of information needed to complete the purchase. A safe, simple, and fast checkout process can have a significant impact on customer satisfaction and improve conversion rates by reducing checkout abandonment.

Figure 1

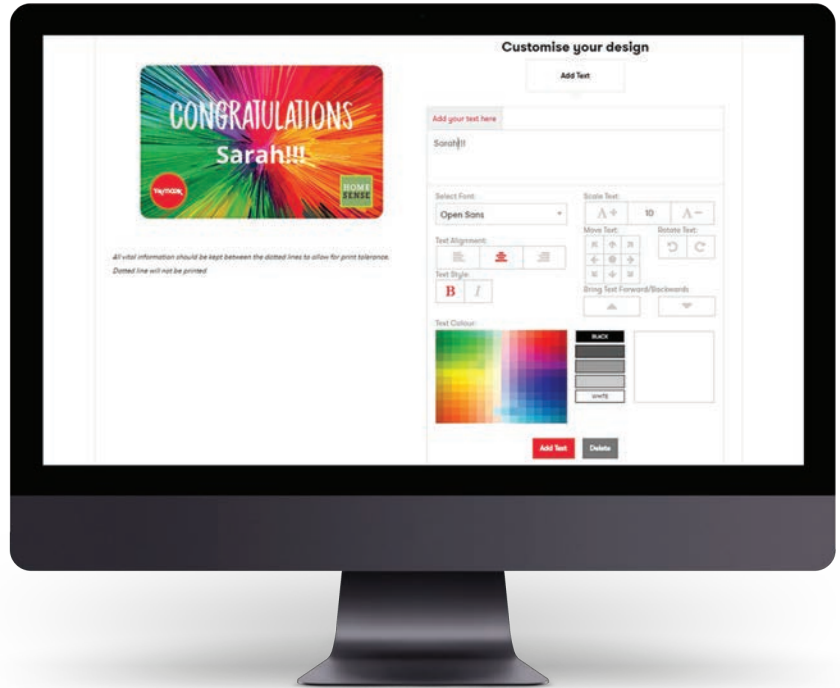


Figure 2



While the checkout process was broadly positive, merchants may be missing an opportunity to drive loyalty post-purchase. Scores regarding opportunities to enter a loyalty account number, to sign up to be a loyalty programme member, and to sign up to receive emails or newsletters were all low, indicating that merchants may be overlooking a useful tool in building long-term customer relationships.

Another area worth highlighting is the assessment of payment options. Desktop and mobile web scores for these criteria are high, but mobile app scores are considerably lower than the other channels. This finding is surprising, since a mobile app is a channel where payment flexibility is especially advantageous. Providing a range of payment options will boost user experience and subsequently increase conversion rates. Again, there is a risk of customers deciding not to complete the purchase if their preferred payment method is not available at checkout. When it comes to mobile, this is even more of a possibility as the channel continues to grow. [According to Statista](#), mobile commerce will make up 72.9% of all e-commerce globally in 2021. Providing a range of payment methods, including options such as PayPal and Apple Pay, is increasingly important to your chances of converting those visitors into customers.

## THE APP OPPORTUNITY

Across criteria categories and vertical markets, mobile apps left plenty of room for improvement. Apps earned an average score of 25 percent, compared with 48 percent and 47 percent for desktop and mobile web, respectively. Merchants routinely provided a weaker gift card purchase and recipient experience within their mobile apps than the other channels evaluated. Of the 39 merchants evaluated with apps, 20 scored 0 percent in all app criteria, with many not offering gift cards within their apps at all. Attention to the gift card purchase experience within apps is clearly lacking. This is almost certainly a missed opportunity to drive loyalty and build a long-term relationship with customers, particularly with younger audiences. Research from Comscore finds that smartphone users between the ages of [13 and 24 are the heaviest mobile app users](#), while data from mobile analytics platform [App Annie states that Generation Z](#) take first place for total sessions and total time spent per month in the top-rated non-gaming mobile apps.

The strongest performer by a significant margin in the mobile app category is Amazon, earning 95 percent of the available points. The closest challenger was fashion merchant H&M, with 70 percent. Amazon stood out from competitors by making gift card purchasing through its app a near seamless experience, with gift cards easy to locate, gift ideas presented, an extensive range of faceplate options for digital and physical cards, and desirable personalisation options such as adding personal photos and videos to digital gift cards.

Perhaps the most significant takeaway of this report is that merchants must improve performance when it comes to the ease and experience of purchasing gift cards within their apps. Consumers that have downloaded a merchant's app are more likely to be loyal and regular customers. By failing to populate their apps with gift card options, many brands are missing out on potential sales opportunities with people already engaging with their brands. It is also important for merchants to ensure that the payment process within their mobile apps is as straightforward as possible if they want to increase conversions.



Fashion merchants evaluated performed better than other verticals in the area of mobile app payment options, with ASOS, Zara, Superdry, and Ted Baker offering the standard Visa, MasterCard, Amex, and Maestro, with additional options including PayPal, Apple Pay, Google Pay, Afterpay, Klarna, Clearpay, and Switch. A study from [Juniper Research](#) forecasts that total spend via digital wallets will exceed £7.2 trillion globally in 2025, up from £4 trillion in 2020. Therefore, it's clear that merchants cannot afford to ignore the importance of offering multiple digital payment options.

Chart 2

### Average Scores Across Device Type



TOTAL SCORE	DEVICE SCORES			
	Desktop	Mobile Web	Mobile App	Device Agnostic*
44%	48%	47%	25%	47%

\*"Device Agnostic" refers to all criteria that do not pertain to a particular device such as desktop, mobile website, or mobile app. Examples include criteria around gift card promotions, physical gift card packaging, and customer service.

### SUBSCRIPTIONS ON THE RISE

Regarding verticals, the e-tailers evaluated earned the highest average score with 58 percent. Surprisingly, however, the one major subscription-based e-tailer assessed scored well below average. This may reflect the perception that subscription-based merchants' offerings appear less "giftable." However, subscription models and gifting in this space is a growth area in e-commerce, with interest in subscription boxes for items such as flowers and plants, fruit and vegetables, baked goods, and craft beers fueled by the COVID-19 pandemic — and many of these products lend themselves to gifting. The average Brit spends £60 per year on subscription services, with [Brits spending more than £2 billion](#) every year on subscriptions. There is clearly an opportunity for subscription-based merchants to capture market share with a strong gift card programme.

Chart 3

### Average Scores Across Brand Category

BRAND CATEGORY	AVERAGE TOTAL SCORE
E-Tailer	58%
Department Stores	56%
Entertainment	52%
Fashion	48%
Home & DIY	48%
Health & Beauty	44%
Grocery	38%
Hospitality	37%
Sports & Leisure	37%

## GIFT CARD TRENDS

### DISCOVERABILITY IS THE FIRST STEP TO SUCCESS

As referenced above in the section outlining Amazon's success, discoverability is the first challenge to overcome when looking to boost sales of gift cards online. After all, if gift cards are not easily discoverable, merchants are failing at the first hurdle and missing out on their share of an almost £7 billion market. While some brands assessed, such as Amazon, TK Maxx, ODEON, H&M, and Apple, earned encouraging scores for the discoverability and awareness criteria, others fell short.

Part of the assessment for this criteria category was merchants' gift card landing pages. Specifically, are merchants providing an aesthetically pleasing page with useful information related to their gift card programmes? The merchants earned an average score of 73 percent on desktop and 71 percent on mobile web, with a mobile app score significantly lower at 36 percent. However, for some, a failure to locate gift cards within the gifting sections of the merchant's websites was an oversight — both desktop and mobile websites scored an average of 26 percent, with mobile apps earning just 13 percent. Mobile apps, as evidenced here, are lagging in terms of gift card discoverability, scoring far lower than the other device types. Merchants need to do more to make gift cards easily discoverable within their apps.

### GOING BEYOND SEASONAL WITH GIFT CARD PROMOTIONS

Gift card promotions can be beneficial for driving sales, customer loyalty and brand awareness, as well as engaging new markets. [Blackhawk Network's analysis](#) showed that brands failing to run gift card promotions miss out on an average of 37 percent of annual revenue. This research found that merchants are missing opportunities to utilise gift cards as a promotional tool, with the average score in the promotions criteria category at just 5 percent. Assessing the use of gift card promotions across merchants' websites, social media pages, Google search results, email marketing, and apps, the results should be a motivating factor for investment in promotions.

The promotions criteria category yielded some of the lowest scores, with an average score of 5 percent, pipped to last place by brands offering e-gifting at 4 percent. As part of the promotions criteria evaluation process, brands were assessed on promotions across their websites (which produced an average score of 10 percent), social media (4 percent), Google search results (4 percent), email marketing (6 percent), and apps (0 percent), with each category lagging and, unsurprisingly, apps in last place.

It is important to note that the data reported on in this report was not collected during a peak promotional period. However, utilising the periods outside of these peak times, which often coincide with the busiest shopping seasons, can be valuable in driving sales when interest in gift cards may ease off. There is an opportunity for originality and creating niche promotional campaigns to boost engagement outside of seasonal/occasional promotions. Particularly in the current climate, ensuring your online gift card programme is supported by promotions will be an important asset for attracting customers in a hypercompetitive e-commerce market.

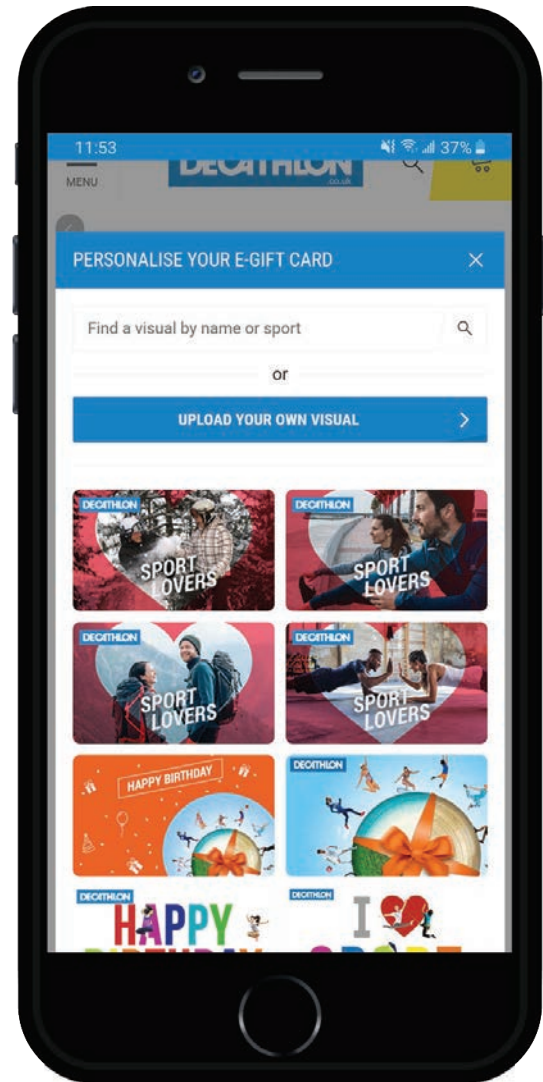


## THE PERSONAL TOUCH

In 2021, personalisation is far beyond a ‘nice to have.’ Customers have come to expect a personalised experience in almost every aspect of the consumer journey. Younger consumers in particular are looking for targeted, dynamic interactions with brands. [A recent report from Accenture](#) found that 91 percent of consumers are more willing to make purchases from merchants that remember them and provide relevant offers, and an overwhelming majority (83 percent) are more inclined to share their data in return for a personalised experience. To the right is an example of how sporting goods merchant Decathlon enables its customers to personalise their digital gift cards during the purchase process (figure 3), offering them the option to select from a number of stock images or upload a personal photo.

This evaluation found that personalisation within the gift card purchasing process could be altogether improved, with advanced personalisation options such as specialised faceplates and adding personal photographs or videos with digital cards a particularly weak area. All of the merchants assessed scored zero on advanced personalisation for physical gift cards on desktop, mobile web, and mobile app. Merchants’ scores for advanced personalisation on digital gift cards weren’t much better, with merchants earning 4 percent, 3 percent, and 3 percent across desktop, mobile web, and mobile app, respectively.

Figure 3



## B2B IS DRIVING GIFT CARD GROWTH

The UK merchants assessed in this report are broadly performing adequately when it comes to promoting gift cards to B2B audiences, with a B2B programme average score of 43 percent. Although B2B criteria accounted for less than 5% of total scores, it is important that retailers do not overlook this growing area. Looking at GlobalData’s forecast that the gift card market is set to grow 24.7% over 2019–2025, with the total value of the market set to reach £8.71bn by 2025, primarily driven by growth in B2B sales, there is certainly room for improvement to capitalise on this significant opportunity.

Merchants were evaluated on how easy it is to obtain information about how their corporate gift card programme works (earning an average score of 50 percent); how easy is it to find corporate gift cards on the merchant’s e-commerce site (45 percent); how easy is it to sign up for the corporate gift

card programme (30 percent); and whether their B2B programme offers both physical and digital gift cards (47 percent). The findings indicate that despite opportunities in the B2B category, many merchants are leaving a significant amount of money on the table by not investing in growing their number of customers purchasing gift cards in bulk.

To highlight the positive, Amazon, Asda, ASOS, New Look, Primark, Costa, Boohoo, Sainsbury's, Lastminute.com, Mitchells & Butlers, and ODEON all have distinct B2B/corporate gift card homepages. The top three merchants in the overall rankings, Amazon, TK Maxx, and ODEON, all scored 100 percent for their B2B offerings, and there were a number of strong examples to point to as innovative B2B gift card programmes.

Apple successfully highlights its B2B offering by providing 50 card packs for businesses, as well displaying a nice visual promoting its gifts for business on the gift card landing page (figure 4 and figure 5). Supermarket chain Asda, which earned 100 percent in the B2B category, allows users to add digital gift cards to their e-wallets, as well as providing a handy B2B bulk discount calculator which customers can use to input their gift card budget on the 'Asda for Business' homepage.

Figure 4



Figure 5



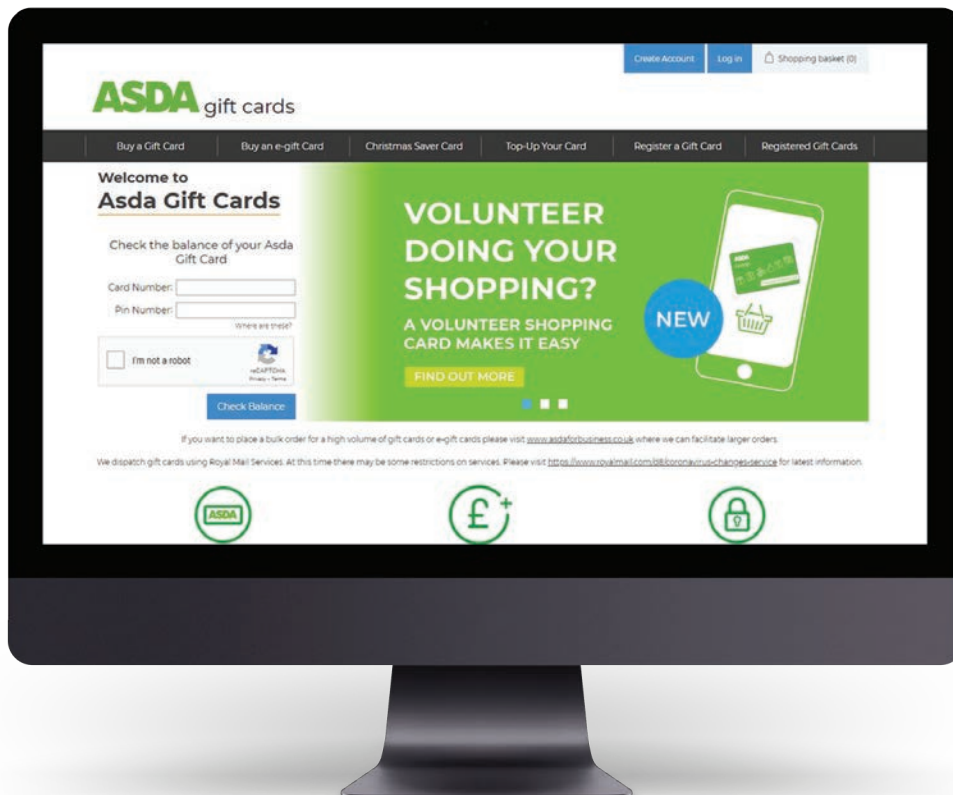
## INNOVATION IS KEY

Just as personalised online shopping experiences are increasingly the norm, consumers are looking for unique and memorable interactions with merchants as well. Merchants should be considering how innovative their gift card offerings are and differentiating themselves from competitors by providing an engaging experience for shoppers. Technology and consumer demand evolves rapidly. Therefore, even if your offering is currently strong, don't get left behind by failing to update and rejuvenate. Furthermore, the effects of COVID-19 on the retail market are evident, and therefore connecting with consumers in original and authentic ways will be critical moving forward. This dynamic extends to the sale of gift cards, from discovery through to fulfillment.

The average score earned by merchants in the innovation category was poor, coming in at only 6 percent. To score points in the innovation category, merchants needed to demonstrate unique ways to sell, use, or deliver gift cards, above and beyond the norm. While this concept can be challenging to quantify, there are some specific examples of merchants assessed in this report that have proven to be innovative within their gift card programmes.

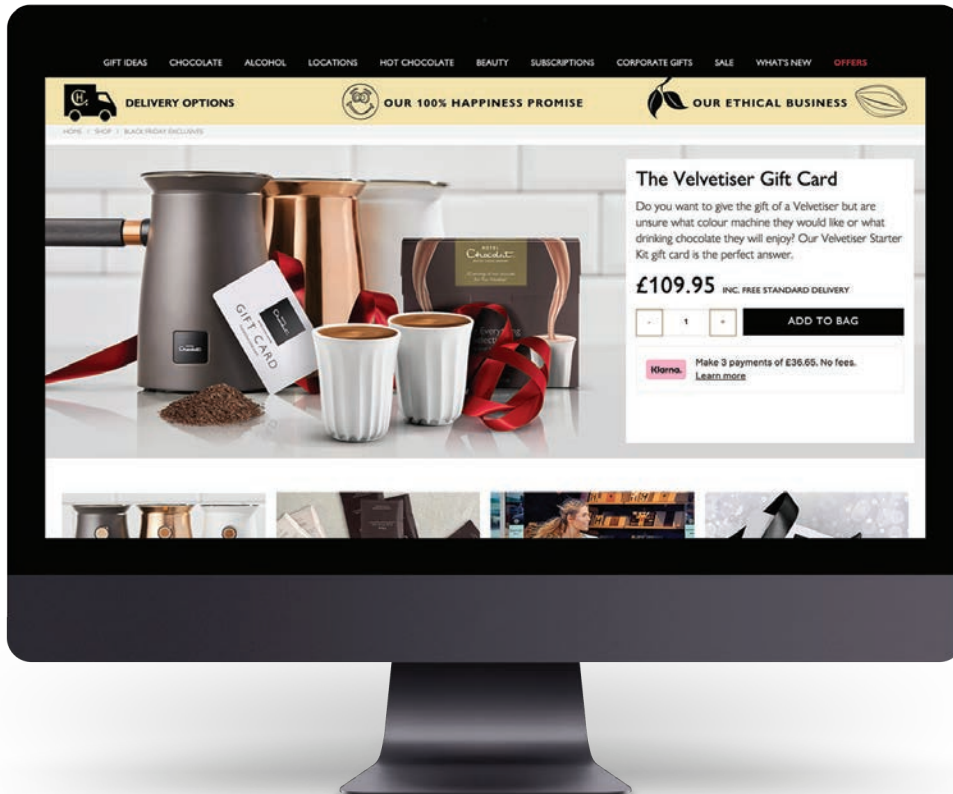
For example, supermarket chain Asda offers a volunteer shopping card (figure 6) which it has positioned as a COVID-related measure to help shoppers that may be vulnerable and need to self-isolate and therefore require assistance while shopping. Asda also offers a Christmas savings gift card, which allows shoppers to spread the financial burden of the holiday season throughout the year and to get rewarded with a cash bonus for saving.

Figure 6



Pictured below (figure 7), chocolatier Hotel Chocolat also demonstrates an innovative use of gift cards, offering a 'Velvetiser' Starter Kit gift card — the Velvetiser is the company's own hot chocolate machine, and it is available in a range of colours with a variety of drinking chocolate options. Consumers are given the option to purchase a gift card so the recipient can make their own choices. These types of innovations can be valuable drivers of customer engagement and acquisition.

Figure 7



## 7 KEY TAKEAWAYS FOR MERCHANTS

- 1. A personalised experience is not optional.** Personalisation is a necessary component of your gift card programme and a valuable tool in differentiating it from others in the market. Providing a truly bespoke experience consumers will remember will help build long-lasting relationships and can be particularly useful in appealing to a younger demographic who are personalisation natives thanks to the omnipresence of platforms such as Amazon, Netflix, and Spotify.
- 2. The customer journey is no longer linear.** With consumers interacting in multiple channels daily, merchants must extend their multichannel optimisation to the gift card purchase and recipient experience. If they don't, they will lose out on a significant growth market. A number of merchants evaluated were earning strong scores on desktop and mobile web but not performing well on mobile app. Consistency across platforms is important. A customer-centric approach is needed, and if merchants aren't engaging with customers in the way they prefer, a competitor will.
- 3. Overlook discoverability, and consumers may overlook your brand.** Making consumers aware of your gift card offering, as well as ensuring gift cards are easy to locate and accompanied by relevant information and a straightforward, aesthetically pleasing experience, should be the first step on any merchant's journey to a more successful gift card programme. Creating a strong gift card offering but leaving it buried, obstructed, or difficult to find is counterproductive.
- 4. App optimisation may hold the key to an untapped opportunity.** The merchants that are not offering their gift cards within their mobile apps are missing the chance to meet their customers where they are. By not including gift cards within their mobile apps, merchants are failing to provide a valuable, revenue-driving product in a channel their customers frequent. By optimising the gift card purchasing experience across devices, brands can allow customers to engage with the programme on their terms, increasing the likelihood of conversion.
- 5. The B2B space is ripe for exploration.** The B2B gift card market is on the rise, and it's the perfect time for merchants to strengthen this aspect of their gift card programme. Many major B2C brands may be reluctant to invest time and resources selling gift cards to businesses, but they only need to look at the revenue forecasts to realise that they may be missing out on a major source of revenue.
- 6. Get proactive with promotions.** Gift card promotions should not be restricted to traditional holidays and occasions. Getting creative with gift card promotions is a great way to drive sales outside of seasonal spikes. Offering off-season rewards and incentives that appeal to your audience can be an opportunity to target and acquire new customers.
- 7. Innovate to differentiate.** With a few exceptions, innovation among the merchants assessed in this report was generally low, even among brands that are known for being creative and inventive outside of gift cards. To capitalise on the significant gift card market, brands should be extending the innovation that is apparent in other aspects of their business to gift cards. Doing so will help them to stand out from the competition, form a deeper and more personal relationship with customers, and drive revenue.



## CONCLUSION

The overall results in this report indicate that there are plenty of opportunities for UK merchants to develop areas of their gift card e-commerce programmes to better capture revenue in this growing market. While there are a number of positive individual cases that can be highlighted across merchants and criteria categories, the overall data paints a picture of a gift card landscape in need of improvement.

The good news is that many of these improvements are attainable through a clear understanding of where and what adjustments are needed, namely, a better understanding of the opportunities that are being missed, how the areas that have been found lacking can be enhanced, and where to invest attention and resources. This report, and the data and insights collected, serves as a starting point for this by providing a transparent and detailed assessment of merchants' online gift card programmes.

Merchants can utilise gift cards to build stronger connections with both new and existing customers through personalised experiences. Personalisation scores in this report revealed a weakness in merchants' gift card programmes. This is particularly avoidable as many of the leading merchants evaluated are successfully providing personalised user experiences in other areas outside of their gift card programmes, which suggests a certain apathy towards a nearly £7 billion industry that is worth reconsidering.

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*"Merchants can utilise gift cards to build stronger connections with both new and existing customers through personalised experiences. Personalisation scores in this report revealed a weakness in merchants' gift card programmes."*

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Merchants should also be looking to boost the performance of their mobile apps. A truly optimised gift card programme should help customers make purchases when, where, and how they want. In addition to their low scores across the board on mobile apps, many merchants failed to even include gift cards within their apps, which is certainly an oversight. Many consumers choose to engage with apps for a quick, easy, and frictionless experience — this should be a goal for all brands and needs to be reflected in their apps.

There are also missed opportunities to connect with younger audiences, who are the fastest-growing app users. Gen Zers have grown up with smartphones in their hands, and [recent research from App Annie](#) found that finance and shopping apps are of growing importance to their generation. In fact, Gen Zers reportedly spent 60 percent more of their time with apps in these categories during Q3 2020 compared to the same quarter in the previous year.

This report can be used as a valuable benchmark to assess the opportunities available to UK merchants in the growing gift card industry. It can be utilised alongside further internal research and assessments into the opportunities available, as well as in collaboration with external platform providers and fulfilment partners with authority in the marketplace. This report offers expert insight into what makes an e-commerce gift card programme profitable and successful.



## APPENDIX A: Ranking of Top 10 Merchants by Overall Score



RANK	BRAND	TOTAL SCORE	DEVICE SCORES			
			Desktop	Mobile Web	Mobile App	Device Agnostic*
1	Amazon.com	85%	87%	95%	95%	77%
2	TK Maxx	72%	74%	75%	No App	70%
3	ODEON	66%	68%	67%	61%	67%
4	H&M	65%	73%	70%	70%	58%
5	Apple	64%	65%	58%	No App	66%
5	B&Q	64%	61%	64%	64%	66%
5	Marks and Spencer	64%	61%	66%	66%	64%
8	New Look	59%	58%	54%	46%	68%
9	Mitchells & Butler	58%	58%	58%	61%	58%
10	Asda	56%	52%	52%	56%	61%
10	Ted Baker	56%	58%	53%	53%	57%

\*"Device Agnostic" refers to all criteria that do not pertain to a particular device such as desktop, mobile website, or mobile app. Examples include criteria around gift card promotions, physical gift card packaging, and customer service.

## APPENDIX B: Ranking of Product Vertical by Overall Average Score



RANK	VERTICAL	TOTAL SCORE	DEVICE SCORES			
			Desktop	Mobile Web	Mobile App	Device Agnostic
1	E-tailer	58%	58%	57%	95%	57%
2	Department	56%	62%	65%	33%	59%
3	Entertainment	52%	54%	56%	39%	56%
4	Fashion	48%	52%	52%	32%	50%
4	Home & DIY	48%	52%	55%	30%	51%
6	Health & Beauty	44%	48%	42%	42%	41%
7	Grocery	38%	41%	40%	9%	48%
8	Hospitality	37%	43%	39%	11%	43%
8	Sports & Leisure	37%	43%	41%	20%	37%

## Digital Assessment: 102 Evaluation Criteria, 203 Max Points (163 w/out App)

<b>DISCOVERABILITY/AWARENESS</b> 36 POINTS (24 POINTS W/OUT APP)	<b>CHECKOUT/POST-PURCHASE</b> 34 POINTS (30 W/OUT APP)	<b>B2B PROGRAMME</b> 8 POINTS	
<ul style="list-style-type: none"> <li>• Findability – home page/menu</li> <li>• Findability – search</li> <li>• Landing page info/aesthetics</li> <li>• Availability of digital and physical</li> </ul>	<ul style="list-style-type: none"> <li>• Integrated cart</li> <li>• Loyalty programme support</li> <li>• Payment options</li> <li>• Checkout and order completion</li> <li>• Post-purchase communication</li> </ul>	<ul style="list-style-type: none"> <li>• B2B programme findability/details</li> <li>• B2B programme registration</li> <li>• B2B available card types</li> </ul>	
<b>GIFT CARD OFFERING FLEXIBILITY</b> 71 POINTS (48 W/OUT APP)	<b>RECIPIENT EXPERIENCE</b> 40 POINTS	<b>PROMOTIONS</b> 7 POINTS (6 W/OUT APP)	
<ul style="list-style-type: none"> <li>• Faceplate options</li> <li>• Personal message</li> <li>• Advanced personalization</li> <li>• Denominations</li> <li>• Delivery time</li> <li>• Self purchase flow (desktop only)</li> <li>• Physical card form factors / packaging options</li> <li>• Upsell</li> </ul>	<ul style="list-style-type: none"> <li>• Delivery</li> <li>• Brand experience</li> <li>• Redemption options</li> <li>• Mobile friendly (digital)</li> <li>• Security (digital)</li> <li>• Balance check</li> <li>• Reload</li> <li>• Regift</li> </ul>	Promotions leveraging gift cards (retailer website, email, social media, Google search results)*	
		<b>PRODUCT E-GIFTING</b> 4 POINTS	Brand offers Product e-Gifting
		<b>CUSTOMER SERVICE</b> 2 POINTS	<ul style="list-style-type: none"> <li>• Email (responsiveness &amp; accuracy)</li> <li>• Social Media** (responsiveness &amp; accuracy)</li> </ul>
		<b>INNOVATION</b> 1 POINT	Innovative concepts

\*promotions data collected 2 times: early February and early March

\*\*reached out to merchants via Facebook for customer service scoring

## ASSESSMENT NOTES

### • CRITERIA WEIGHTING

Varying number of points per criteria based on importance (ranging from 1 point to 6 points)

### • SELF-PURCHASE

We also looked at the quality of the experience merchants create for consumers buying a gift card for themselves. Scoring on a range of zero to two points was based on how companies make the buying process easier to complete for a self-purchase, such as eliminating steps or fields normally needed when purchasing a gift card for others.

### • MOBILE APPS

Merchants with commerce-oriented mobile apps were evaluated with a different maximum score than those without mobile apps. Criteria that applied to mobile apps weren't assessed for those without one, and merchants without mobile apps weren't penalised. In the final calculation, merchants with mobile apps were assessed against a maximum score of 203 points; those without a mobile app were assessed against a maximum score of 163.

### • INNOVATION

Merchants were evaluated for innovative initiatives in the purchase, delivery, or fulfillment of gift cards at the discretion of the researcher.

### • PROMOTIONS

Merchants were evaluated based on their gift card promotional activity and awareness of that promotion (website, email, social media & Google search). Data was collected two times in 2021: early February and early March.

### • B2B

Merchants were evaluated based on whether they had a B2B gift card programme (i.e., sell gift cards in bulk to corporate clients). Points were awarded based on the ease of finding the programme on the merchant's website, ease of signing up, and whether the programme was available for both digital and physical cards.

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# WHO WE ARE

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NAPCO Research crafts custom data-centric solutions that leverage our highly engaged audiences across the markets in which we operate, our industry subject matter experts and in-house research expertise. We partner with our clients to identify their unique business problem and create solutions that enable deeply informed decision-making.

NAPCO Research can help with:

- Business goal prioritization
- Opportunity discovery
- Market segmentation
- Landscape insight
- User needs and wants
- Product features and functionality
- Content marketing strategy
- Sales strategy and tactics
- Market conditions
- Benchmarking
- Industry trends
- Brand awareness

Contact [research@napco.com](mailto:research@napco.com) to talk with our analysts to find out how we can help you with your research needs.

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# WHO WE ARE

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## **About Blackhawk Network**

Blackhawk Network delivers branded payment solutions through the prepaid products, technologies and network that connect brands and people. We collaborate with our partners to innovate, translating market trends in branded payments to increase reach, loyalty and revenue. Serving 28 countries, we reliably execute security-minded solutions worldwide. Join us as we shape the future of global branded payments. Learn more at [blackhawknetwork.com/uk-en](https://blackhawknetwork.com/uk-en).