Don’t Cut it Out—Check it Out

No one enjoys the hand cramps and paper cuts from cutting coupons. And keeping track of little slips of paper can be quite a hassle. But the savings… don’t they make it all worth it? Perhaps. However, there’s a better—and less painful—way to collect coupons. A way with *no* scissors or paper involved—just a smart phone!

Digital coupons have soared in popularity over the last few years, and [as this chart shows](http://www.statista.com/statistics/275670/adult-mobile-coupon-users-in-the-united-states/), they’re not slowing down any time soon.

So, why are digital deals replacing Sunday morning clip-a-thons? Well, there are a few reasons. The obvious being, people just aren’t subscribing to print media like they used to.

But the decrease in newspaper subscriptions isn’t the only explanation for the increase in mobile couponing. After all, this type of couponing wasn’t prevalent 10—or even 5—years ago when print subscriptions began to decline. According to a study by the [Pew Research Center](http://www.pewinternet.org/2015/04/01/us-smartphone-use-in-2015/), only 35% of Americans owned a smartphone in 2011; a number that number skyrocketed to 64% in 2015.

One can surmise that because of the number of smartphones in circulation, marketers are now reaching their audiences through the screen with more targeted and localized deals. In this [Mobile Commerce Daily](http://www.mobilecommercedaily.com/96pc-of-consumers-will-search-for-mobile-coupons-in-2015-report) study, 60 percent of shoppers surveyed claimed to make shopping with the aid of a mobile device a top priority. And this [eMarketer report](http://www.emarketer.com/Article/US-Mobile-Users-Turn-Smartphones-Tablets-Redeem-Coupons/1010801) found 70% of mobile users rely upon mobile coupons to find the best deal.

To break it down [even further](http://www.trueship.com/blog/2015/03/24/one-click-savings-a-quick-look-at-2015-mobile-coupon-statistics/#.V08SV8D2aJA):

* **47%** of mobile consumers want retailers to send coupons to their devices when they are in or near the store
* **42 million** Americans use digital coupons
* Over **28% of people** who own a mobile device, tablet or smartphone, will use mobile coupons this year, accounting for over **52 million** people in the U.S. alone
* According to Juniper Research, mobile coupon usage will surpass **1 billion** users by 2019

So, how can you be sure you’re getting the biggest bang for your buck? Digital deal apps like Groupon, Living Social or BaZing—offered through your credit union—are great starting points. So put down the scissors, pick up your smartphone and start saving now!