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Module: Designer Thinking and Innovation

DESIGN THINKING AND INNOVATION

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Introduction

The rapid growth of e-commerce has transformed the UK retail landscape, especially as digitalisation has encouraged more small and medium-sized enterprises (SMEs) to move their operations online. The shift towards online shopping has created important opportunities for independent retailers, including wider market reach, lower dependence on physical stores and greater access to digital payment and delivery systems. However, this transition has also exposed significant weaknesses in the customer journey, particularly in relation to trust, delivery reliability and post-purchase protection.

For large e-commerce platforms, customer trust is strengthened by familiar systems such as predictable delivery, straightforward returns and clear refund processes. Independent online retailers, by contrast, often find it harder to offer the same level of reassurance, even when their products are attractive or competitively priced. This creates a trust gap in the market, where consumers may hesitate to buy not because they dislike the product, but because they are uncertain about whether the item will arrive on time, whether it can be returned easily or whether they will be protected if something goes wrong. Recent research on the UK post-purchase experience indicates that a large majority of online shoppers check a retailer's returns policy before completing a purchase, highlighting how strongly returns and delivery assurances shape consumer trust in online retail (**ZigZag & Shipup, 2023**).

This report argues that one promising opportunity for innovation in the UK market is the development of services that strengthen trust for purchases made through independent online retailers. In response to this gap, the report introduces SafeBuy, a buyer-protection platform concept designed to support customer confidence before, during and after purchase. Rather than focusing only on the transaction itself, SafeBuy is intended to improve the wider customer experience by offering visible trust signals, clearer delivery assurance and stronger post-purchase protection at the product-viewing stage.

Using the five stages of Design Thinking Empathise, Define, Ideate, Prototype and Test this report will identify key opportunity areas in the UK e-commerce market and evaluate how a concept such as SafeBuy could create value for both consumers and smaller retailers. The discussion will focus on user pain points, market gaps, technological enablers and the scalability and sustainability of the idea. In this way, the report aims to show how a human-centred innovation approach can help reduce consumer risk and support more competitive digital growth among independent retailers in the UK.

User Pain Points

2.1 User Pain Points

In the current UK e-commerce landscape, many consumers frequently face a trade-off between lower prices on independent websites and higher levels of trust on major platforms. Small online shops and external websites often offer cheaper or more suitable products than Amazon or eBay, and in many cases the retailers themselves are honest and reliable. Broader research on online shopping habits shows that consumers are strongly motivated by convenience, perceived safety and predictable delivery when choosing where to buy online (**Scout, 2021**). However, customers do not always recognise these brands, are unfamiliar with their delivery partners and processes, and are unsure how refunds or returns would be handled if something goes wrong. As a result, even when the product is attractive and the retailer appears legitimate, the perceived risk associated with delivery and post-purchase support discourages many consumers from completing the purchase.

These concerns are heightened when demand is time sensitive. Products such as party decorations, food items, medicines and travel-related goods lose much of their value if they arrive late, meaning that delays can turn a planned purchase into a complete waste. Consumers who rely on online shopping because they lack time to visit physical stores are particularly vulnerable to this uncertainty. For example, a customer may pay a monthly subscription to a major platform to ensure next-day delivery yet wait a full week for a similar product ordered from a small pharmacy website even after paying an additional delivery fee. This experience reinforces the perception that independent retailers are less reliable, not necessarily because of poor intentions, but because their logistics arrangements, tracking systems and customer communication do not match the standards set by large platforms. Consequently, many consumers avoid buying from smaller online shops, not due to doubts about product quality, but because they cannot be confident that their orders will arrive safely, on time and with adequate protection if problems occur. This challenge is reinforced by consumers' strong preference for established marketplaces. (**Masters ,2019**) reported that 89% of consumers were more likely to purchase products from Amazon than from other e-commerce websites. This indicates that trust, familiarity and perceived security strongly influence online purchasing decisions.

2.2 Market Gaps

The current UK e-commerce environment reveals a fundamental gap between what many consumers need in terms of delivery assurance and protection, and what independent retailers actually communicate and deliver through their own online channels. Consumers increasingly recognise that they are not simply buying a product, but a complete service that includes predictable delivery, transparent information and clear recourse if something goes wrong. Recent research on last-mile logistics shows that delivery speed, reliability and flexibility are key drivers of online purchasing decisions, often determining whether

consumers complete a transaction or abandon it altogether (**Last Mile Experts, 2025**). Major platforms such as Amazon have shaped expectations by prominently displaying delivery dates, offering next-day options through subscription services and providing well-known buyer protection schemes. In contrast, many independent retailers either hide or delay critical information about delivery times and returns until the final stages of the checkout process, requiring customers to commit to payment before they fully understand when the product will arrive or how problems will be handled.

This lack of upfront clarity creates a strong psychological barrier. When a customer sees a product on a small retailer's website but cannot confirm whether it will arrive in two days or only after five to seven working days, the perceived risk increases sharply. For time-sensitive purchases such as skincare treatments, medicines, party decorations or food items, this uncertainty can be decisive: a delivery that arrives late may render the product useless, turning the entire purchase into a loss. Recent evidence also shows that delivery speed has a measurable impact on post-purchase outcomes in online retailing, with shorter delivery times affecting customer satisfaction and return behaviour (**Masuch et al., 2024**). In these situations, many consumers are willing to pay a higher price on a major platform simply because they receive a specific delivery promise and can see, before paying, that their order is covered by robust tracking and refund mechanisms. Industry commentary on delivery tracking also suggests that being able to monitor orders in real time reduces perceived uncertainty and makes customers more comfortable completing online purchases (**The Psychology of Delivery Tracking, 2024**). The trade-off therefore shifts from "cheap versus expensive" to "uncertain versus secure", and independent retailers often lose.

A further gap lies in the absence of an intermediary layer of trust that operates independently of the major platforms. At present, small retailers who want to offer platform-level reassurance must either list their products on marketplaces such as Amazon or invest heavily in their own logistics, tracking and customer support systems. Both options have limitations: selling through a marketplace can erode margins and brand control, while building proprietary infrastructure is costly and complex. As a result, many retailers continue to rely on basic courier services and generic website templates that do not provide strong trust signals at the product-viewing stage. There is no widely recognised service that allows customers to see, directly on a small retailer's site, a clear guarantee such as "delivery by [date] with buyer protection included", backed by a neutral third party.

This combination of unclear delivery information, limited visible protection, and the absence of an independent trust layer creates a substantial market gap. Independent retailers may offer competitive products and prices, yet still fail to convert potential customers because they cannot credibly answer the simple question: "Will this arrive in time, and will I be protected if it does not?" The opportunity, therefore, lies in developing services that make delivery commitments and buyer protection visible before payment, enabling consumers to buy directly from smaller retailers with the same level of confidence they currently associate with dominant platforms.

2.3 Technological enablers

Several technological developments in the UK e-commerce ecosystem create favourable conditions for solutions that enhance trust and delivery assurance for independent retailers.

The widespread adoption of digital payment systems, including card payments, digital wallets and open banking interfaces, has standardised secure transactions even for small businesses. These tools reduce the need for retailers to manage sensitive financial data directly and allow third-party services to integrate payment authorisation with additional features such as buyer protection, escrow arrangements or automated refunds. **(Zheng, Chu and Cao, 2025)** At the same time, advances in application programming interfaces (APIs) enable different systems such as payment gateways, courier platforms and order management tools to communicate in real time, creating opportunities for coordinated tracking and status updates across multiple providers.

Logistics and delivery technologies also act as important enablers. Major courier companies and last-mile delivery services now offer parcel tracking, estimated delivery windows and status notifications as standard features, and many provide APIs that allow retailers to display this information directly on their websites. This infrastructure means that even small retailers can, in principle, offer customers more precise delivery information without building their own logistics networks. However, individual retailers often lack the technical capacity to integrate these services effectively. A trust-focused intermediary could aggregate these logistics data streams, translate them into clear delivery promises and present them consistently across different retailers' websites. **(Kam et al., 2026)**.

Finally, developments in data analytics and user interface design support more sophisticated trust signalling. Real-time analytics can be used to monitor delivery performance, refund rates and customer feedback across multiple retailers, allowing a third-party service to calibrate risk, set appropriate guarantees and adjust policies dynamically. On the front end, user interface patterns such as trust badges, delivery countdowns and clear summaries of protection terms have become familiar to consumers, reducing cognitive effort when interpreting trust-related information. Together, these technological enablers make it feasible to design a buyer-protection platform that connects to existing payment and logistics systems, standardises the presentation of trust signals and offers scalable assurance mechanisms for independent online retailers.

2.4 Potential for scalability and sustainability

A trust-oriented solution designed to support independent online retailers in the UK market has strong potential for scalability. **(OECD, 2026)** Once a core platform is developed to integrate with common payment gateways and courier services, it can be rolled out across a wide range of retailers with relatively low marginal cost. Each new retailer added to the system benefits from existing integrations and standardised processes, while the platform gains additional data on delivery performance and customer behaviour. This network effect can strengthen the reliability of delivery estimates and risk assessments over time, making the service more accurate and valuable as participation increases. Because many of the underlying technologies such as APIs, cloud infrastructure and analytics tools are inherently scalable, the platform can expand from local to national coverage and, if needed, to other markets with similar conditions.

Sustainability is also supported by the alignment of incentives between consumers, retailers and the trust platform itself. Consumers gain clearer delivery information and buyer protection, which can reduce wasted purchases and increase confidence in buying from

smaller retailers. Retailers, in turn, can convert more website visitors into paying customers without necessarily competing on price alone, thereby improving revenue and justifying the fees associated with the service. The platform can adopt a business model based on subscription fees, transaction-based commissions or tiered service levels, allowing it to generate recurring income while spreading risk across a large number of transactions. Furthermore, by encouraging more efficient use of existing logistics networks and reducing the volume of failed or late deliveries, such a system can contribute to more sustainable resource use within the broader e-commerce ecosystem.

Applying the design thinking framework

3.1 Empathise

In this context, two main user groups are particularly affected by the trust and delivery challenges identified in the UK e-commerce landscape: consumers who rely on online shopping for convenience and time-saving, and independent retailers who wish to sell directly through their own websites. Many consumers use online channels because they have limited time to visit physical stores, especially for everyday items such as medicines, skincare products, food and household goods. For these users, the key priority is not only finding an appropriate product but also having confidence that it will arrive within a specific timeframe and that they will be protected if something goes wrong. Their experiences with major platforms have taught them to expect clear delivery dates, reliable tracking and straightforward refund processes, and they feel anxious when these elements are missing.

Independent retailers, including small pharmacies, local boutiques and specialist party-decoration businesses, face a different but related set of pressures. They often stock products that are cheaper, more specialised or simply unavailable on major platforms, yet they struggle to convert online interest into completed purchases. Customers may browse their websites, recognise the value of the products and even accept a slightly higher price, but still hesitate to buy because delivery times are uncertain and buyer protection is either unclear or absent. For example, a customer may find a specific skincare treatment or medicine only on a small pharmacy website but decide not to place an order because the delivery date is revealed only at the payment stage and appears as a broad range of several working days. In time-sensitive situations, such as preparing for a birthday party or managing a health-related treatment, this uncertainty is unacceptable.

These interacting perspectives highlight a shared emotional landscape: consumers feel that they are “buying risk” when they purchase from unfamiliar websites, while independent retailers feel that they are losing sales not because their products are inadequate, but because they cannot credibly signal reliability and protection. Research shows that 85% of online shoppers would not order again from a retailer after a poor delivery experience **(Dupuy, 2022)**. Both groups are affected by the absence of a neutral, recognisable service that can provide clear delivery commitments and buyer guarantees across multiple independent retailers. Understanding these frustrations, fears and constraints is essential for designing a solution that addresses real needs rather than merely adding another layer of complexity to the online shopping experience.

3.2 Define

The empathise stage shows that both consumers and independent retailers are constrained by the same underlying issue: the absence of a clear and reliable trust framework when purchases are made directly through small retailers' websites. Research into UK online

marketplaces shows that consumers rely on these platforms throughout their purchase journeys and often pay limited attention to safety and trust cues until late in the process (**Online Marketplaces Consumer Journeys, n.d.**). Consumers who depend on online shopping to save time and manage time-sensitive needs feel exposed when delivery dates are ambiguous, tracking is limited and buyer protection is not visible before payment. Independent retailers, in turn, see customers abandoning carts or choosing major platforms instead, even when their own products are cheaper or more suitable, because they cannot provide the same level of reassurance about delivery and post-purchase support.

Problem statement:

Independent online retailers in the UK lack a standardised and recognisable way to demonstrate trustworthy delivery and buyer protection at the product-viewing stage, leading consumers to perceive direct purchases as high-risk particularly for time-sensitive products and to favour major platforms that make these assurances explicit. These challenges sit within broader shifts in consumer behaviour, as shoppers across Europe increasingly prioritise convenience, speed, transparency and trust over price alone (**Group and Newby, 2025**)

This problem creates a structural disadvantage for independent retailers: they compete on product and price, but not on perceived security. As long as delivery information and protection guarantee remain hidden, fragmented or only revealed at checkout, consumers will continue to “buy security” from large platforms rather than from the retailers themselves, limiting the growth of independent e-commerce despite the wider digitalisation of SMEs.

3.3 Ideate

With a clear understanding of users’ needs and a defined problem statement, the next step is to explore possible solutions that could reduce the trust gap between independent retailers and major e-commerce platforms. Several broad approaches can be considered. One option would be to support each retailer individually in improving their own websites, for example by rewriting delivery and returns policies in clearer language, adding manual updates about orders and negotiating better terms with courier services. While this could provide incremental improvements, it would also require significant effort from each retailer and would not create a consistent, recognisable trust experience across different websites.

A second option would be to develop a simple trustmark scheme, whereby retailers that meet certain standards display a logo or badge on their websites. This approach could help signal that a retailer has been vetted, but on its own it would not address the underlying operational issues that cause consumer anxiety. A static badge cannot guarantee delivery times, automate refunds or provide real-time updates about orders; it primarily communicates past assessment rather than ongoing protection. Consequently, although a trustmark might increase confidence to some extent, it would still leave many of the practical uncertainties around delivery and post-purchase support unresolved.

A more ambitious option is to create a service that combines the signalling function of a trustmark with concrete operational support in the form of buyer protection and delivery assurance. In this model, a neutral third-party platform would integrate with retailers' payment and logistics systems and present standardised trust information directly on product pages, before the customer proceeds to checkout. Such visible trust signals are known to reduce uncertainty, increase confidence and improve conversion on e-commerce websites, especially for lesser-known brands (**Why trust signals are so important for e-commerce websites | Insights, 2025**). Customers would be able to see specific delivery commitments, tracking availability and the terms of buyer protection for each order, backed by the platform rather than by individual retailers alone. This reduces the cognitive effort required to evaluate unfamiliar websites and makes the perceived risk of buying from independent retailers closer to that of purchasing through major platforms.

SafeBuy: chosen concept

In this report, the selected solution is SafeBuy, a buyer-protection and delivery-assurance platform that operates as an independent trust layer for independent online retailers. SafeBuy is not conceived as another marketplace that forces retailers to sell inside a single platform; instead, it connects to retailers' existing websites and systems in order to display clear, standardised trust signals at the product-viewing stage. For consumers, SafeBuy would make it possible to see, before paying, when an item is expected to arrive, how it will be tracked and under what conditions they will receive refunds or compensation if something goes wrong. For retailers, it offers a way to leverage shared infrastructure for logistics, payments and protection, without losing control over their brand or customer relationships. By combining these elements, SafeBuy aims to make direct purchases from smaller retailers feel as secure and predictable as buying through a major platform, while helping those retailers compete more effectively in the UK e-commerce market.

3.4 Prototype (Minimum Viable Product)

The initial prototype of SafeBuy is conceived as a lightweight, modular service that can be integrated into independent retailers' existing websites without requiring them to rebuild their entire e-commerce infrastructure. At its core, the MVP focuses on three essential functions: displaying clear delivery commitments, providing visible buyer protection and enabling basic order tracking. These features are designed to address the most critical user pain points identified earlier: uncertainty about delivery dates, lack of protection if something goes wrong and limited transparency during the post-purchase journey while keeping implementation requirements manageable for small retailers.

From the customer's perspective, SafeBuy appears directly on the product page as a branded trust module rather than as a separate website or marketplace.

(**naimuddoula@gmail.com, 2026**) When a shopper views a product on a participating retailer's site, they see a SafeBuy panel that states an estimated delivery date or range, indicates whether next-day or express options are available and summarises the key terms of buyer protection in simple language. This panel also includes a recognisable SafeBuy badge to signal that the order will be covered by a standardised protection scheme, such as refunds in cases of non-delivery or significant delays. Importantly, this information is shown

before the customer proceeds to checkout, allowing them to make an informed decision without having to guess or search for delivery details.

Behind the scenes, the MVP connects to payment gateways and courier services via existing APIs to retrieve basic order and shipping information. When a customer completes a purchase, SafeBuy records the transaction, links it to the retailer's chosen delivery service and activates tracking notifications that can be accessed through a simple status page or email updates. In the first version, the buyer protection mechanism focuses on clearly defined scenarios, such as non-delivery within an agreed timeframe or orders that are lost in transit, with straightforward claims procedures managed by SafeBuy rather than by each retailer individually. This reduces administrative burden on small businesses while giving consumers a single, consistent point of contact for resolving problems.

The prototype is intentionally limited in scope, prioritising clarity and reliability over complex features. By concentrating on a small set of high-impact functionalities delivery commitments, visible protection and basic tracking SafeBuy's MVP aims to demonstrate that an independent trust layer can meaningfully reduce perceived risk for consumers and increase conversion rates for retailers. **(Tuckwell,2025)** Feedback gathered from early adopters on both sides can then inform future iterations, such as more granular delivery options, dynamic pricing for protection or integration with additional logistics partners.

Test and Refine

4.1 Test and refine

To evaluate the effectiveness of the SafeBuy MVP and to guide further development, a structured testing and refinement process would be required. **(Raj, 2024)** and **(Gomez, 2024)** The initial pilot could involve a small number of independent retailers representing different sectors, such as a local pharmacy, a specialist party-decoration business and a niche online boutique. These retailers would integrate the SafeBuy module into their existing websites and offer it to a subset of customers over a defined period. During this pilot, quantitative data would be collected on key indicators such as conversion rates, cart abandonment, delivery performance, refund requests and customer support enquiries, both before and after the introduction of SafeBuy. **(Alonso et al., 2023)**

In parallel, qualitative feedback from consumers and retailers would be essential to understanding how the service is perceived and where it can be improved. Consumers could be invited to complete short surveys after completing a purchase, focusing on their sense of trust, clarity of delivery information and overall satisfaction with the post-purchase experience. Retailers could provide feedback through interviews or focus groups, highlighting implementation challenges, operational impacts and any changes observed in customer behaviour. Particular attention would be given to time-sensitive purchases, where SafeBuy's delivery commitments are most critical, to assess whether the platform genuinely reduces anxiety and increases willingness to buy from independent websites.

Based on these insights, SafeBuy would be refined iteratively. If data show that customers still find delivery information unclear, the design of the trust module could be adjusted to highlight dates more prominently or to explain contingencies more clearly. If retailers report difficulties integrating certain courier services, technical connectors could be prioritised or simplified. Additional features, such as more granular protection tiers or enhanced communication tools, would be introduced only when evidence suggests they address real user needs rather than adding unnecessary complexity. In this way, the test-and-refine phase ensures that SafeBuy evolves as a human-centred solution, grounded in observed behaviour and measurable impact rather than in assumptions alone.

4.2 Discussion and critical evaluation

While SafeBuy offers a promising response to the trust and delivery challenges faced by independent online retailers, the concept also presents several limitations and risks that must be acknowledged. First, the effectiveness of the platform depends heavily on the quality and reliability of the underlying logistics and payment partners. If courier services fail to meet agreed delivery windows or if payment disputes are slow to resolve, SafeBuy's promises to consumers may be compromised, even if the platform's own processes are well designed. This creates a dependency risk: the perceived credibility of SafeBuy is only as strong as the weakest link in the network of retailers and service providers with which it integrates.

A second limitation concerns adoption and incentives. For SafeBuy to achieve meaningful impact, a critical mass of independent retailers must be willing to integrate the service and to adjust their internal processes to align with its standards. Small retailers may be reluctant to share data, pay subscription fees or change existing workflows, particularly if they have limited technical capacity or if they do not immediately see a clear return on investment. There is also a risk that retailers with poorer delivery performance might avoid joining the platform altogether, creating a selection bias in which only relatively well-organised businesses participate. In such a scenario, SafeBuy could struggle to reach precisely those retailers whose customers currently experience the greatest uncertainty and risk.

From the consumer perspective, there is a potential challenge related to trust and brand recognition. **(Corbitt et al.,2003)** Introducing a new trust brand into an already crowded digital environment does not automatically guarantee that users will understand or value it. Consumers are familiar with established marketplace guarantees and payment protections, but may initially be sceptical about a new, independent service. If SafeBuy's communication is not sufficiently clear, or if early users encounter inconsistent experiences across different retailers, the platform could be perceived as just "another badge" rather than as a substantive layer of protection. This highlights the importance of careful onboarding, transparent communication and rigorous monitoring of service quality during the early stages of deployment.

Another critical consideration relates to data governance and regulatory compliance. SafeBuy would need to handle sensitive information about transactions, delivery performance and potentially customer behaviour across multiple retailers. Ensuring compliance with data protection regulations, such as the UK GDPR, and maintaining robust cybersecurity standards would be essential both legally and ethically. Any data breach or misuse of information could severely damage the platform's credibility and undermine the very trust it aims to create. In addition, the platform would need to maintain clear boundaries around its role as an intermediary, avoiding conflicts of interest for example, by not prioritising certain retailers in ways that could be perceived as unfair or opaque.

Finally, there are broader questions about long-term sustainability and systemic impact. By adding a new intermediary, SafeBuy risks contributing to further fragmentation in the e-commerce ecosystem if it is not carefully positioned. Some stakeholders might argue that strengthening existing consumer protection laws or improving industry-wide standards could be a more efficient route than creating a new service. Others might question whether shifting responsibility for trust from retailers to a third party could discourage retailers from improving their own practices. These critiques do not invalidate the SafeBuy concept, but they underscore the need for ongoing evaluation of its effects on market dynamics, retailer behaviour and consumer expectations.

Conclusion

This report has demonstrated that, while digitalisation has created significant opportunities for UK SMEs, it has also highlighted a critical weakness in the online customer journey. Independent retailers often struggle to provide the same levels of trust, delivery assurance and post-purchase protection as major e-commerce platforms, leading many consumers to prioritise reliability over price or product variety when deciding where to buy. In this context, the central challenge is not only to expand digital channels, but to strengthen the mechanisms that make direct online purchases from independent retailers feel predictable and secure.

Drawing on the Design Thinking framework, the report developed SafeBuy as an independent trust layer that integrates with retailers' existing websites to offer clear delivery commitments, visible buyer protection and basic tracking at the product-viewing stage. Although the concept depends on retailer adoption, dependable logistics partners and robust data governance, it provides a human-centred response to an identifiable market gap. Overall, SafeBuy emerges as a viable and scalable venture concept that could help independent retailers compete more effectively in the UK e-commerce landscape, provided that it is implemented through iterative testing, close collaboration with stakeholders and continuous refinement.

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