



How Will Santa Shop in the COVID-19 Era? PCI Pal Study Shows Massive Shift to Online Shopping This Holiday Season

New data shows retailers must prioritize online data security and customer experience this holiday season

Charlotte, N.C., October 20, 2020 -- Ahead of the peak holiday shopping season, a new study from secure payment solution provider PCI Pal® shows that millions of Americans are now official converts to online shopping, and this behavioral shift will last long beyond the COVID-19 era. With over 70% of respondents reporting plans to continue shopping online for some or most of their shopping even after the COVID-19 pandemic is over, it's now more important than ever for businesses to build and implement a secure digital strategy for the holidays.

A few other trends for retailers to keep in mind:

- **Can you please spell G-a-b-b-a-n-a?** Despite 2020 bringing many changes and unexpected turns, one thing remains constant: consumers' loyalty. 86% of respondents reported they still plan to shop with their same favorite retailers this holiday season, with 54% planning to do so online and 32% in-store.
- **Sincerely Securely, Santa:** It's no surprise that data security is a top concern for consumers going into this holiday season, with 60% of respondents reporting they feel more concerned about their data security as a result of COVID-19. However, one slip-up from a business could have more dire consequences than ever before: 70% of respondents reported they would stop shopping with a brand for a few months or even permanently if it suffered a data breach ahead of the holidays.
- **Safety supersedes security:** While 70% of consumers plan to continue shopping online after COVID-19, some still feel uneasy about how it could impact their personal data security. Nearly 20% of consumers perceive online shopping as the least secure method for making purchases, while in-store shopping is still perceived as the most secure by 57% of respondents. If online shopping is the future, then businesses must take steps to ensure their customers feel as secure shopping on their website as they do in-store.
- **The social shopping dilemma:** Given [new features](#) on Facebook and Instagram, consumers are increasingly turning to social media for their shopping. According to [research](#) from Salesforce, purchases from a social channel referral saw big increases in Q2 2020, growing 104% across the entire industry. Yet, just like online shopping, consumers feel insecure shopping on these platforms: 46% of respondents reported they find social media to be the least trusted shopping channel. It seems that when it comes to their sensitive financial information, consumers are not yet ready to overshare on social media.
- **Customer experience should be on Santa's "Nice" list:** Just as shopping has shifted online, so, too, has customer service. With a majority of respondents reporting a preference for email (about 36%) or phone (33%) for their customer service needs, retailers will need to ensure that both of these channels are set up to offer a smooth customer experience.

"Retailers faced an unpredictable and unexpectedly challenging year due to the COVID-19 pandemic," said Geoff Forsyth, CISO, PCI Pal. "What they can control, however, is delivering a seamless, secure shopping experience in-store and across digital shopping channels to offer customers much-needed peace of mind this holiday season."

For more information on the survey, you can download an infographic on the findings [here](#).

About PCI Pal

PCI Pal® is the global provider of secure payment solutions for contact centres and businesses. PCI Pal's globally accessible cloud platform empowers organisations to take Cardholder Not Present payments securely without bringing their environments into scope of PCI DSS and other card payment data security rules and regulations.

With products in the cloud and served from PCI Pal's cloud environment, integrations with existing telephony, payment, and desktop environments are flexible and proven, ensuring no degradation of service while achieving security and compliance.

PCI Pal provides a true omnichannel solution so payments can be managed securely via telephone, IVR or across any digital channel, including Webchat, Whatsapp, Social Media, Email and SMS. Their new Speech Recognition capability for both Agent Assist and IVR Payment solutions allow users the option of allowing callers to securely speak their sensitive card details while PCI Pal processes the data and prevents it from entering the company's environment.

PCI Pal has offices in London, Ipswich (UK) and Charlotte NC (USA). For more information visit www.pcipal.com or follow the team on Twitter: <https://twitter.com/PCIPAL>

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