



Gift prices and transaction security top the list of festive shoppers' worries for 2021, in PCI Pal®'s annual yuletide survey

Survey of over 2000 shoppers identifies where they intend to spend this year, and whether supply chain delays are impacting how and when they buy

Following a survey of more than 2,000 UK consumers into their shopping plans for the festive holidays, [PCI Pal](#), [LON:PCIP] the global provider of cloud-based secure payment solutions, has found that 62% said they would not purchase from a brand that they know has been subject to a data breach – 26% saying this would be a permanent ban.

In fact, security of transaction came out as the second highest requirement that shoppers are looking for when purchasing gifts – moving up from fifth place in a comparable 2020 survey. While 26% of consumers said prices are their main priority, 19% said that the security of the transaction is most important to them, followed by 10% who suggested cost of delivery.

Two thirds (64%) are concerned by the recent uptick in cyberattacks and fraud during the Covid-19 pandemic, and how companies are handling personal data during the holiday shopping season. Of those who gave a concerned response, 48% said they plan to make purchases via retailers' websites (lower than 2020 data which was 66%) while 35% said they planned to make purchases in-store this holiday season.

Those aged between 18-34 were the most likely to be concerned with how companies are handling personal data over the holiday shopping season, with 76% of this age group mentioning this.

Social media came out on top as the 'least secure' channel for shopping, with 65% of shoppers mentioning this over and above shopping via mobile apps, online, instore or by phone. This unease has increased for shoppers, with over 40% suggesting this same channel in PCI Pal's 2020 survey, highlighting a lower confidence level in shopping via social media links or apps.

Almost a quarter of consumers (24%) said they have been a victim of a data security breach or payment fraud in relation to their bank account or payments card in the past, and when asked what

action they took as a result, only 37% said they changed their passwords, while 20% switched to a new bank or payment card provider.

Are Supply Chain Delays Impacting Christmas Shopping?

When asked if the supply chain delays and transportation issues were changing how and where they shop this December, 28% said that they are not concerned and intend to shop as usual, while 27% said that they intend to shop online but earlier than usual to avoid any related ramifications. Only 6% said they have already completed all of their shopping, ahead of time to avoid potential delays.

Even with mandatory facemasks making a comeback in England, Scotland and Wales due to the threat of the Omicron Covid variant, the percentage of shoppers intending to visit the high street has in fact increased this year: 64% of consumers said that they typically will do holiday gift shopping in-store, versus just 30% who said the same in 2020.

Almost three quarters (74%) said that they would however continue to shop via digital channels even after Covid-19 was over, with over a quarter of respondents (28%) suggesting they would use online for “most of their shopping” (compared to 35% in 2020), while 47% will use the web for “some of their shopping” (versus 44% in 2020).

43% (the highest proportion) said they plan to shop in-store with *the same retailers* they normally purchase from this holiday season, compared to 36% in 2020 showing an overall increase in brand loyalty. For those suggesting that they will shop with new retailers this year, better prices and deals were mentioned as the reason by 30%. This compares to 48% of shoppers in 2020 who cited a perceived lack of security or privacy.

How are shoppers paying for Christmas?

Almost half (49%) confirmed they intend to use Debit cards to pay for the majority of their holiday purchases, while 42% suggested credit cards, followed by a surprising 27% who confirmed they intend to pay by cash. Interestingly 5% said they would be using Cryptocurrency, where accepted.

Geoff Forsyth, Chief Information Security Officer , PCI Pal said, “Our annual festive shopping survey reveals that while online remains the preferred method for gift shopping, a return to high street and physical stores is increasing, perhaps as shoppers didn’t have the same opportunity to do so last November and December due to local restrictions. Buyers remain wary however of cyber security

risks and how their personal data is being handled by retailers, with more than two thirds mentioning this as a concern.

“One thing is clear that shoppers are a creature of habit and even amid the many headlines relating to potential supply chain delays, 50% said that they are not concerned, with 28% saying they plan to shop over the festive period as they typically would.”

For more information on PCI Pal visit www.pcipal.com, call +44 207 030 3770 to arrange a demonstration or follow PCI Pal on [Twitter](#).

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Notes to Editors:

About PCI Pal

PCI Pal is a leading provider of SaaS solutions that empower companies to take payments securely, adhere to strict industry governance, and remove their business from the significant risks posed by non-compliance and data loss. PCI Pal’s mission is to safeguard reputation and trust by providing customers with secure payment solutions for any business communications environment including voice, chat, social, email, and contact centre.

PCI Pal is integrated to, and resold by, some of the worlds' leading business communications vendors, as well as major payment service providers.

The entirety of the product-base is available from PCI Pal’s global cloud platform hosted in Amazon Web Services ("AWS"), with regional instances across EMEA, North America, and ANZ. PCI Pal products can be used by any size organisation globally, and it is proud to work with some of the largest and most respected brands in the world.

For more information visit www.pcipal.com or LinkedIn: <https://www.linkedin.com/company/pci-pal/>.

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