



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

Third annual holiday shopping survey of over 2000 shoppers identifies year-over-year trends, 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 US 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 63.7% said they would not purchase from a brand they know has been subject to a data breach.

However, the security of a transaction was ranked only third highest as a requirement for shoppers when purchasing gifts. While 24.9% of consumers said speed of delivery is their main priority and 21.8% noted cost of delivery, only 18.1% said the security of the transaction is most important to them.

That said, a whopping 77.3% have grown more 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, 43.2% said they plan to make purchases via retailers' websites, while 33% said they planned to make purchases in-store this holiday season.

The results from last year's annual holiday shopping survey indicated 46% of respondents believed social media was the least secure channel for shopping. However, this year, despite the increase in scams, we saw a drastic drop in concerns around shopping on social media (22.4%). Social media now is only slightly more feared than shopping online (21.7%) and mobile apps (20.9%).

Over a third of consumers (36.3%) 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, but despite general security concerns, only 14.3% said they switched to a new bank or payment card provider, while 54% did nothing at all.

Are Supply Chain Delays Impacting Christmas Shopping?

When asked if the supply chain delays and transportation issues were changing how and where consumers shop this holiday season, 22.8% said they are not concerned and intend to shop as usual, while 30.1% said they intend to shop online but earlier than usual to avoid any related ramifications. Only 6.2% said they have already completed all of their shopping ahead of time to avoid potential delays.

With the CDC recommending facemasks again in the United States due to the threat of the Omicron Covid variant, the percentage of shoppers who would normally shop in-stores has decreased from 40.8% before the pandemic to 30.4%, while those shopping online have increased from 56.5% to 64.8%.

Almost three quarters (72.6%) said they would continue to shop via digital channels even after Covid-19 was over, with nearly a third of respondents (29.2%) suggesting they would use online for

“most of their shopping” (compared to 28.1% in 2020), while 43.4% will use the web for “some of their shopping” (versus 43.2% in 2020).

47.3% (the highest proportion) said they plan to shop in-store with *the same retailers* they normally purchase from this holiday season, compared to 53.6% in 2020. For those suggesting they will shop with new retailers this year, better prices and deals were mentioned as the reason by 39.4%. This compares to 39.5% of shoppers in 2020 who cited a lack of online inventory as the reason for the shift.

How are shoppers paying for Christmas?

39.7% confirmed they intend to use debit cards to pay for the majority of their holiday purchases, followed closely by 34.8% using credit cards.

Geoff Forsyth, Chief Information Security Officer, PCI Pal said, “Our third annual festive shopping survey reveals that while online remains the preferred method for gift shopping, a return to main 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 three quarters mentioning this as a concern.”

PCI Pal secures payments via business communications channels for some of the largest companies in a range of markets, including retail, logistics, financial services, public sector and utilities.

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About PCI Pal

PCI Pal (LON: PCIP) 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.

Its 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 center.

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

PCI Pal products can be used by any size organization 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 follow the team on LinkedIn: <https://www.linkedin.com/company/pci-pal/>.

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