



Help your business grow with PayPal's powerful consumer knowledge



Approximately 41% of U.S. consumers were shopping through digital channels by the end of 2020 – more than a 75% increase from early March 2020.¹

Online shopping is here to stay, and PayPal can help you establish a trusted, seamless online customer experience. Known across the world as a highly secure payments partner, we have **416+ million active global account holders** who purchased **\$310 billion worth of goods in Q3 of 2021 alone.**²



We understand global enterprise needs, and our vast customer reach and transaction volume give us valuable insight into customer preferences and their buying habits – insight that can help you **acquire, convert, and retain customers.**



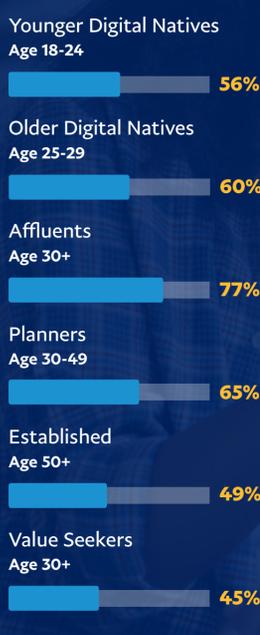
Connect with a global base of active customers who trust the PayPal brand



Of PayPal's active global accounts, **208.9 million** are in the United States. Active U.S. account holders are almost equal when it comes to gender, and **40% are younger than 35.**³

Online vs. in-store shopping preferences by segment⁴

Percentage who prefer to shop online vs. in-store



By offering PayPal, you can access a large and ever-growing customer base of active consumers in the United States and around the globe.



Global
44% of active accounts were outside the United States, as of September 30, 2021.⁵



Cross-border
32% of PayPal active accounts have made more than **6 cross-border transactions.**⁵



Growing
PayPal added an average of **91 consumers every minute in Q3 2021.**²



Active
PayPal active account holders made an average of **44 payment transactions Q3 2020 – Q3 2021.**²

Trust is paramount in the online shopping world, and consumers trust PayPal.



79% of U.S. consumers rate "trust that their financial information is secure" as the top factor they consider when paying online.⁶



PayPal is the **second most trusted brand globally,**⁷ the fourth most trusted brand in America,⁸ and **one of the most trusted brands across all payment providers in the United States.**⁶



PayPal is the most trusted **buy now, pay later brand among Millennial and Gen Z consumers** in the United States.⁶

Offering PayPal can help you acquire, convert, and retain customers

When a merchant offers PayPal, users are more likely to trust that merchant, feel secure, make a purchase, and return.

Acquire



When it comes to digital payments, **PayPal is the most trusted brand globally to keep financial information secure.**⁹



69% of U.S. PayPal users feel more secure shopping at a merchant that accepts PayPal.¹⁰



The digital boost from COVID-19 has resulted in a **54% increase in new PayPal signups across markets.**¹¹



Convert



PayPal can **increase checkout conversion by 28%.**¹²



49% of PayPal users have abandoned a purchase because PayPal was not available.¹⁰



PayPal's buy now, pay later solutions are **boosting merchants' conversion rates and increasing cart sizes by 39%.**¹³

PayPal helps increase checkout conversion across verticals¹²



Retain



PayPal **increases repeat purchases by 13%** from the same merchant.¹²



PayPal users are **7% more likely to have a favorable online experience** vs. non-PayPal users.¹⁴



Merchant Net Promoter Score is **8 points higher when paying with PayPal.**¹⁴



We have a front-row seat to global consumer preferences. Using our robust marketing tools and shopping channels, we can help you reach more buyers, boost conversions, and drive loyalty. In fact, **75% of the top 1,500 North American and European retailers already offer PayPal.**¹⁵

[Learn more](#)

Discover how we can use our consumer knowledge to help power **your** business

Contact your Account Manager or call 1-855-787-1009.

¹ PYMNTS.com, commissioned by PayPal. The Holiday Retrospective Report: Merchant Insights for 2021 and Beyond, is based on a census-balanced survey of 2,070 U.S. consumers conducted on Jan. 7, 2021.

² PayPal Q3 Earnings-2021, based on internal data. Active Accounts: An active account is an account registered directly with PayPal or a platform access partner that has completed a transaction on our Payments Platform or through our Honey Platform, not including gateway-exclusive transactions, within the past 12 months. Number of payment transactions per active account: total number of payment transactions within the previous 12-month period, divided by active accounts at the end of the period. Customer engagement or activation is defined as number of payment transactions per active account.

³ Statista Global Consumer Survey, May 2020. It is being conducted as an interactive online survey; the target population are U.S.-based internet users between 18-64 years of age.

⁴ Humanizing Segments Target Persona Research, November 2021, based on internal data.

⁵ PayPal internal data, Q2 2021. Cross-border users – who had 6+ cross-border transactions. Actives – send/receive 1+ transaction in past 12 months.

⁶ An online study commissioned by PayPal and conducted by Netfluential in November 2020, involving 1,000 U.S. online shoppers ages 18-39: Gen Z (18-23) and Millennials (24-39).

⁷ Morning Consult – The 15 Most Trusted Brands Globally, March 2021. Morning Consult surveyed more than 330,000 consumers across 10 international markets to provide a global view on the current state of consumer trust across brands.

⁸ Morning Consult – The 25 Most Trusted Brands in America, January 13, 2020.

⁹ TRC online survey commissioned by PayPal in April 2021 involving 5,000 consumers ages 18+ across U.S., U.K., DE, FR, AU (among Millennial & Gen Z BNPL users ages 18-40), U.S. (n=214), U.K. (n=258), DE (n=262), AU (n=369), FR (n=157).

¹⁰ An online study commissioned by PayPal and conducted by Netfluential in November 2020, involving 1,000 U.S. online shoppers ages 18-39. (Among PayPal users, n=682).

¹¹ PayPal internal data, Q1 2020.

¹² Nielsen, commissioned by PayPal, July 2020 to September 2020 of 15,144 U.S. consumers to understand and measure the impact that PayPal has for U.S.-based LE merchants across different verticals.

¹³ PayPal Q2 Earnings – 2021.

¹⁴ Nielsen Online Survey commissioned by PayPal, June 2020 of 2,801 U.S. consumers including at least 200 PayPal transactions and 200 non-PayPal transactions in each vertical.

¹⁵ Digital Commerce 360 – 2021 Europe.