

Next Gen Payments & Credit: How Retailers Increase Sales & Attract Millennials With Financing Innovation

Hosted by PayPal Credit

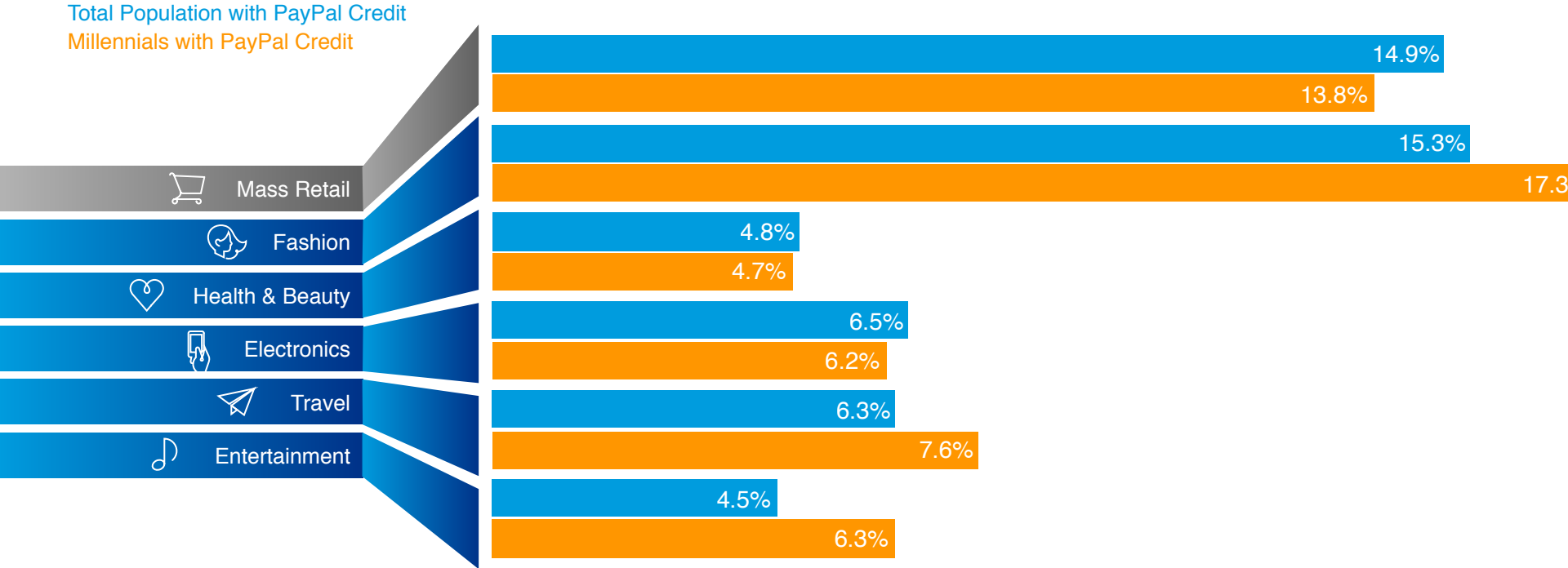


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Where Are Millennials Spending?

Greater portion of Millennials' PayPal Credit spending is directed to specialty retail, travel and entertainment than traditional, mass retail.

% of PayPal Credit Spend



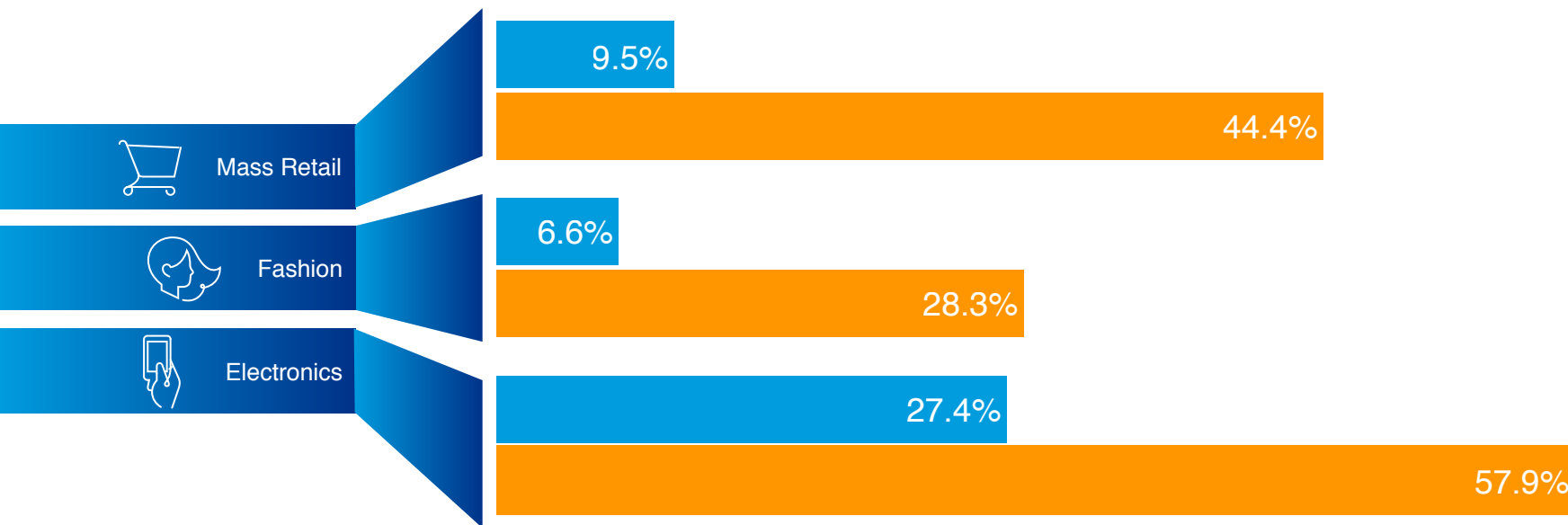
Credit's Impact on Millennial's AOV

They're spending more as well in specific categories—PayPal Credit AOV increase for Millennials in Mass Retail, Fashion & Electronics is significantly higher than the overall population's AOV increase in these categories.

PayPal Credit vs. PayPal Average Order Value Increase

Total Population with PayPal Credit

Millennials with PayPal Credit



This Trend will Only Increase with the Next Gen

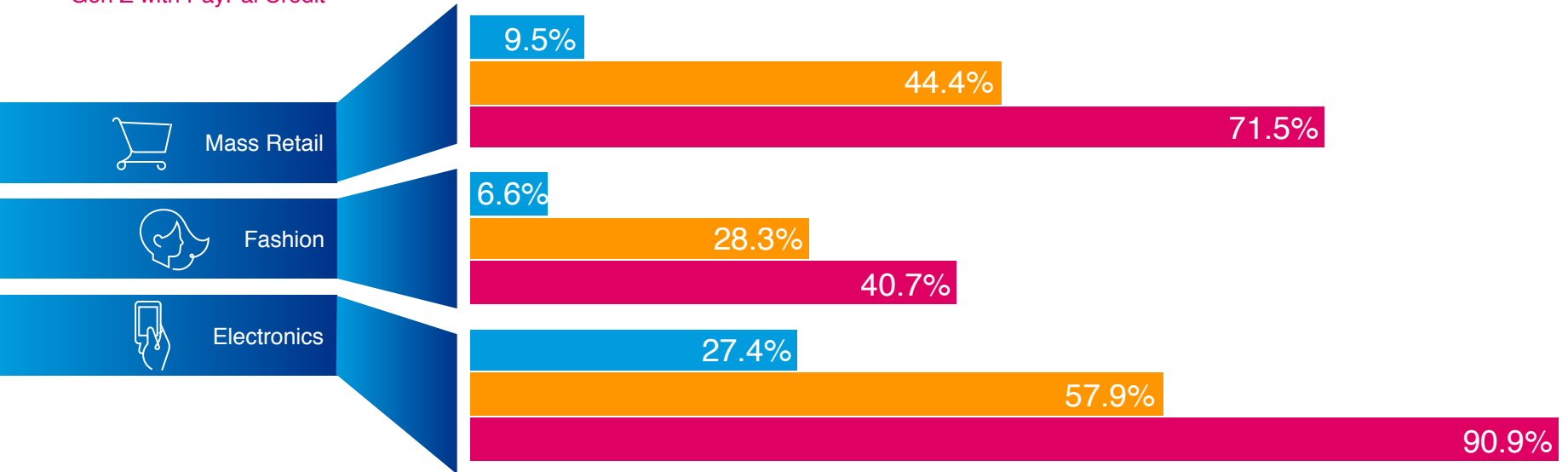
In those same categories, the PayPal Credit AOV increase is even more pronounced for Gen Z.

PayPal Credit vs. PayPal Average Order Value Increase

Total Population with PayPal Credit

Millennials with PayPal Credit

Gen Z with PayPal Credit



Source: Based on PayPal's analysis of internal data of all PayPal and PayPal Credit customers from April 2018 to March 2019. Millennials defined as born between 1981 and 1997. Gen Z defined as born between 1998 and 2001.

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