

# Happy Digital Christmas 2016

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paysafecard is the European prepaid payment solution for paying for digital goods online, available to everyone. No credit card or bank account is needed. With its core product, the company is represented at over 500,000 sales outlets in 43 countries worldwide. Thousands of renowned online shops and online entertainment providers accept paysafecard as a payment method.

## Intro / December 2016

**Dear Readers,**

The end of the year brings, depending on your perspective, either the quietest or the most exciting time of year – but it is always a time of high revenue. Current studies and surveys show us who in the digital world profits the most. Some of the highlights of these results are available for your use and interest in the following articles.

**Best regards and a happy new year,  
Your paysafecard team**

## #Trends of the season: Gift-giving goes digital

paysafecard surveyed 1,000 people in each of 4 different European countries about how and what they purchase as part of their Christmas gift-giving.

### Clear result #1: Online shopping continues to grow!

Only 14.5% state that they literally spend zero cents online for Christmas presents. However, 26.7% plan to make up to one quarter of their purchases online, with another 31% planning to make half of their purchases in this way. In total, one quarter of those surveyed already buy more than half their Christmas presents online, and just under 5% use only online purchases.

The generational differences were also quite clear: The proportion of online spending is highest among 20- to 29-year-olds (at just under 50% of all Christmas spending), with this proportion continually decreasing with each older age group, until it reaches a mere 22% of all Christmas gift purchases in the 60+ age group.

### Clear result #2: Young and old shop differently online

16- to 19-year-olds primarily buy games (46%) and digital goods (43%) online. Books play only a minor role here at just under 30%; these are primarily purchased online by older target groups who are, in turn, even less interested by digital gifts.

### Clear result #3: Online vouchers reign supreme

In many countries, vouchers are on the path towards a top ranking for Christmas presents purchased online. In Austria almost 30% plan such a purchase, and in Germany just under 40%. Switzerland (33%) and Great Britain (just under 25%), are only slightly lower.

### Clear result #4: Austrians spend more than Germans, but less than the British

The British really love forking out Christmas cash: On average, they want to spend 452 euros on presents this year, followed by the Swiss with 380 euros and Austrians with 372 euros. Germany lies much further behind at just 291 euros.



In Austria, around 60% of those surveyed spend up to 300 euros for Christmas presents, just under 20% remaining below the 100 euro threshold. On the contrary, a good quarter spend between 300 and 500 euros, and 15% spend more than 500 euros for presents at „the most wonderful time of the year“.

## #Seasonal rituals: Where to be over the Christmas holidays

A recent poll explored where Austrians like to gather at Christmas time.

84% of those asked said the place to be are the **Christmas markets**, with 5% preferring to be alone, and 4% with work colleagues. The most preferred companions are family (58%) and friends (32%). Almost 90% indicated that the upper limit for Christmas market spending was 100 euros, with the average spend reaching 65 euros. Hot drinks such as the classic punch, as well as food, were nominated as the most important purchases at 89% and 58% respectively.

According to IMAS, 32% of Austrians bake **Christmas cookies**, and it's likely almost 100% eat them up gladly... The most popular Christmas cookie across all groups in society is the unrivalled vanilla crescent cookies, with 28% of the vote. The only other treat with more than 10% were the powdered jam cookies known as „Linzer Augen“, at 12%. Only 4% answered with „I don't like Christmas cookies“.

Can **Christmas shopping** be fun? 41% of those surveyed said „Yes“, while 34% find it a chore (the rest are undecided). Respondents give gifts to an average of 5-6 people, with only 1% of those surveyed giving gifts to more than 16 people. On the other hand, 4% refuse to give gifts to anybody at all.

## #Lying at log-in: Safety over truth

Marketagent, on behalf of paysafecard, asked Europeans of all age groups 16+ a question of morality: Have you ever given purposefully incorrect details for online activities in order to protect your privacy? More than a quarter (28.4% to be exact) of those surveyed answered candidly: „Yes, I have!“.

A more detailed view shows that false entries decline as age increases: Almost 60% of 16- to 19-year-old male respondents admitted to the white lie. At the other end of the age spectrum is the group least willing to enter false data: Close to a mere 11% of those aged 60+ said they had. Interestingly: Over 72% of Germans aged 16 to 19 responded in the positive, compared to just 39% of British youths of the same age.

## #From voucher to account: my paysafecard makes it possible

paysafecard stands for secure and easy online payments – without the need to enter data such as bank account or credit card details.

Customers can pay even more easily with paysafecard by signing up for the my paysafecard free online payment account. A one-time identification process is undertaken in just a few clicks. After that, you just load your my paysafecard account with paysafecard PINs. It therefore makes it easy to get started in the world of paysafecard for anyone who receives paysafecard vouchers for Christmas.

With my paysafecard, users can make payments quickly and securely using their user name and password at thousands of online shops. At the same time, my paysafecard offers an easy overview, from one regular account, of all incoming and outgoing amounts. That means a perfect overview of all expenditure and total transparency of available resources.

In addition to the classic PC and laptop, more and more people are owning smartphones and tablets – yet again paysafecard has the answer: The paysafecard app offers numerous functions with which users can further boost their enjoyment of online entertainment.

That's where paysafecard direct comes in, wherein every my paysafecard customer can load new funds onto their online payment account directly from the sales outlet. Thanks to this development, using the paysafecard online prepaid payment method is now even simpler and safer. The unique my PLUS loyalty programme brings many benefits to my paysafecard customers, such as attractive offers from numerous and well-known online stores.

## Publisher and media owner:

**paysafecard.com Wertkarten GmbH**

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