

Over 80% Credit Card Users See more Value Shopping Online During Festive Season: Paisabazaar Survey

Category: Business

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e-Commerce Platforms Clear Choice for Credit Card Users



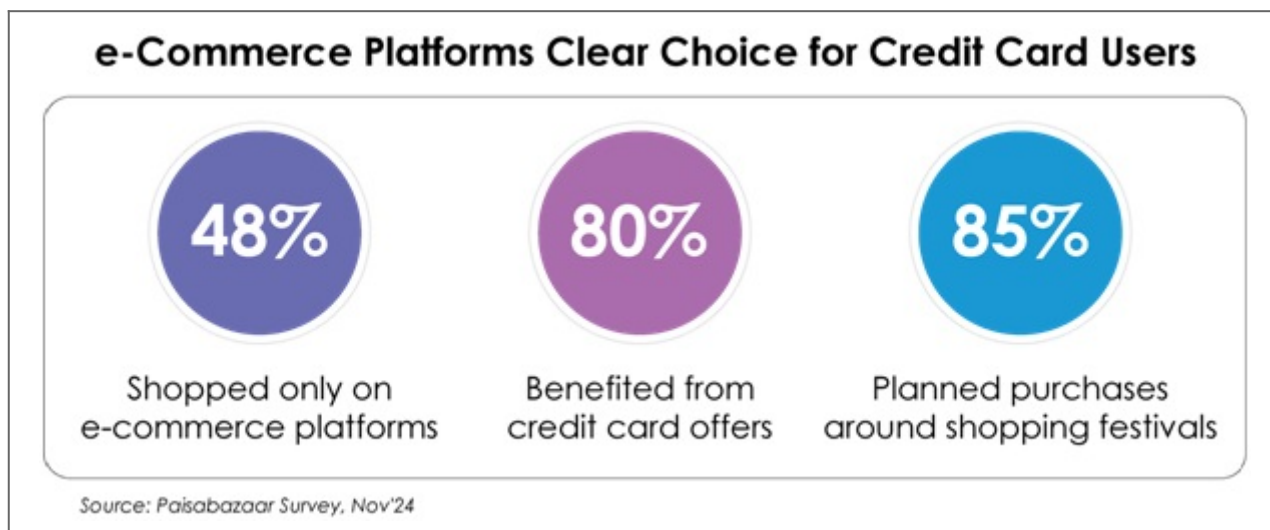
Source: Paisabazaar Survey, Nov'24

- Over 48% card users shopped only online, another 45% shopped majorly online with some in-store purchases
- 80% respondents benefited from credit card offers on e-commerce platforms
- 85% card users planned festive shopping around shopping festivals on e-commerce platform to maximise savings

A survey by **Paisabazaar**, India's largest marketplace for consumer credit and free credit [score platform](#), revealed a strong consumer preference for online shopping during festive season. More than 48% of respondents who used [credit cards](#) for their festive shopping chose only e-commerce platforms, another 45% shopped majorly online with some purchases at physical stores, whereas only 7% said they preferred in-store shopping, making online platforms a clear choice for the

majority.

This trend is attributed to attractive discounts and deals offered by [e-commerce](#) platforms like Amazon and Flipkart during their festive season sales. Approximately 85% of credit card users said they planned their [festive](#) shopping specifically around these e-commerce sales, to capitalize on credit card-based offers and other discounts.



The survey revealed that 80% benefited from discounts and offers, 48% shopped [online on e-commerce](#) platforms, and 85% planned shopping around shopping festivals

The survey found that over 80% of the respondents benefited from discounts and offers on their credit card on [e-commerce](#) platforms, compared to just 11% who took advantage of offers on their cards at physical stores, further underlining the preference for online channels. Only 9% said they did not find any major offers on their credit cards this [festive](#) season.

Rohit Chhibbar, Head of Credit Cards, Paisabazaar, said, “The shift towards [online shopping](#) during the festive season reflects a clear consumer preference for convenience and value, driven by attractive credit card offers on major e-commerce platforms. From high cashback to no-cost EMI options, credit cards are now empowering consumers to access greater value in their purchases, which [ultimately strengthens the ecosystem of digital transactions and customer](#) loyalty. At

Paisabazaar, we are committed to enable our consumers choose the right cards and make informed decisions in usage to make most of the benefits.”

Credit [card users who shopped online](#) revealed that they made highest savings through card-specific offers on leading platforms like Amazon and Flipkart. Around 2 out of 3 of these shoppers also said they have [credit cards that are specifically designed around shopping-related benefits](#) on online and offline purchases. Higher cashback and accelerated reward points were other popular ways how people saved on online platforms through credit cards during [festive](#) season.

No-cost EMI [option also emerged as a powerful motivator for online purchases](#), with 68% of credit card users opting for EMI facilities and 57% specifically selecting no-cost EMI. This trend highlights how [online shopping](#) platforms, through flexible payment options, continue to make high-ticket items more accessible, further strengthening online shopping as the preferred choice for festive spending.

Gadgets, clothing and accessories, and home appliances emerged as the top three categories for [festive](#) spending. Over 75% of respondents reported that they primarily spent on gadgets such as smartphones and smartwatches, likely driven by significant discounts offered on these items during major sales events like Amazon's Great Indian [Festival](#) and Flipkart's Big Billion Day.

Survey details: ~700 credit card users; 45% from Tier 1 Metros; 68% salaried; 76% under 35 years

About Paisabazaar

- Paisabazaar is [India's](#) largest marketplace for consumer credit and free credit score platform. It is part of the PB Fintech Group ([listed on Indian](#) stock exchanges since 2021)

- Over the last decade, Paisabazaar has earned the trust and goodwill of over 45 million consumers from [823 cities and towns across](#) India.
- Every month, the platform receives over 20 lakh enquiries from more than 1000 cities.
- Paisabazaar over the years has built deep partnerships within the lending ecosystem, partnering with 60+ Banks, NBFCs, NBFC fintechs, to offer wide [choice](#)
- Paisabazaar has been running [India's](#) largest credit awareness initiative, by offering consumers their credit score from the credit bureaus for free
- Paisabazaar's co-created strategy helps meet consumer need gaps, through a robust array of exclusive, first-in-market and best-in-class digital products, built with partner [Banks](#) and NBFCs
- Paisabazaar is also an ISO (27001: 2013) certified organization with industry-best controls, to safeguard the best interest of consumers. We are also a PCI DSS certified organization

