Retailers are hopeful for holiday sales...

22% of retailers say their future depends on this year’s holiday sales.

Financing options open doors, and wallets.

31% of retailers offering “buy now, pay later” solutions say it helps increase sales.

...but nearly half of retailers (47%) feel unprepared, and have not adapted their e-commerce approach due to COVID.

An online study commissioned by PayPal and conducted by Netfluential in August 2020 involving 1000 U.S. PayPal SMB merchants selling products directly to consumers through a website or e-commerce platform. The sample is made up of merchants in different verticals, 200 in fashion, 200 in cosmetics and 600 across home-goods, furniture, garden electronics and sport.