



Retail in a post-lockdown world

COVID-19 this year continued to impact consumers' finances

Consumers are still spending less in certain categories, particularly:

Luxury goods



-64%

Clothing

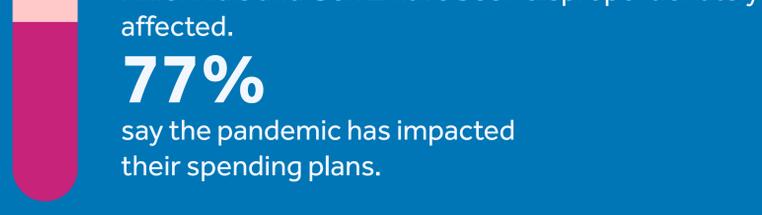
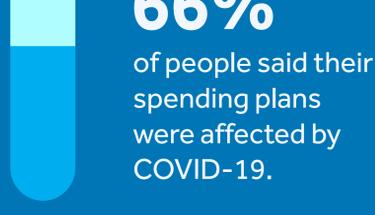
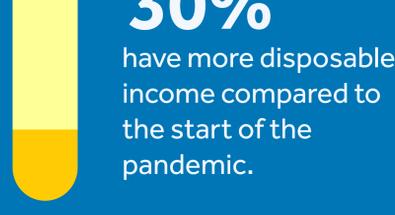


-60%

Home improvement



-50%



Many have changed the way they spend for good, but are still planning big ticket purchases (£500+)



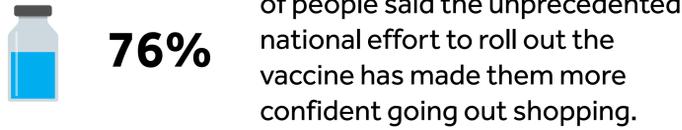
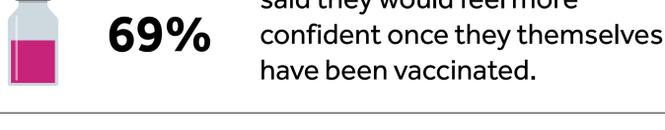
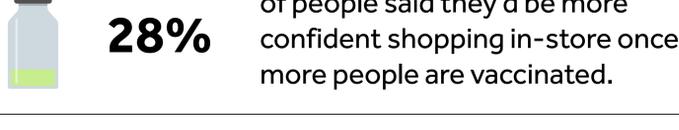
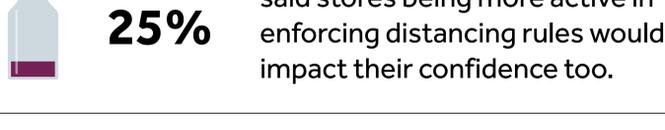
Of those who said they have more disposable income:



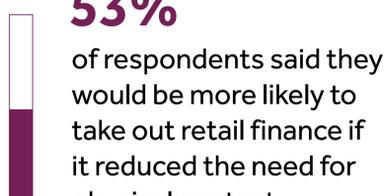
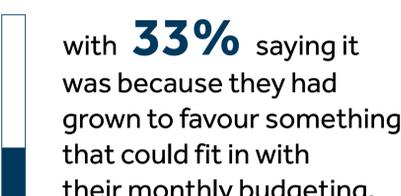
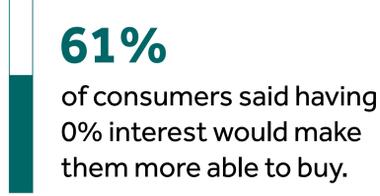
The shift to online has been accelerated



The vaccine and social distancing have improved consumer confidence



Retail finance continues to provide compelling motivators for purchase whether online or in-store



If you would like to discover more about Retail Finance as a payment option for your business by visiting our website www.barclayspartnerfinance.com