

Turn the holiday season into the Smooth season.

The **top causes of stress** during holiday shopping are



financial limitations



crowded stores

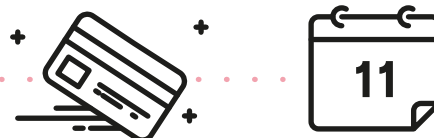
followed by **long lines, out-of-stock items** and **online delivery delays**.

40%

of adults say they do not make holiday purchases on their credit card, instead **choosing** to use cash, debit cards, or **advanced payment options, like Klarna**



for those that use credit cards, the **average expected time to pay** this amount **back is 11 months**



74%

have **stopped a purchase** or selected a cheaper alternative **due to their budget**.



75%

are **interested in paying off** their purchases in installments.



Klarna's research was a survey of 1,100 consumers in the US, in conjunction with Finn Partners, December 2018.

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Smooth payments.