

# A nation of hobbyists

Tapping into home & garden hobbyists.

Home and garden hobbyists are gardening on average

**10x** a year...



...taking up an average of **5** home crafts a year.



## Consumer financing

Introducing **flexible payment** options can help **spread the cost of a purchase over time** – particularly important for big ticket items.



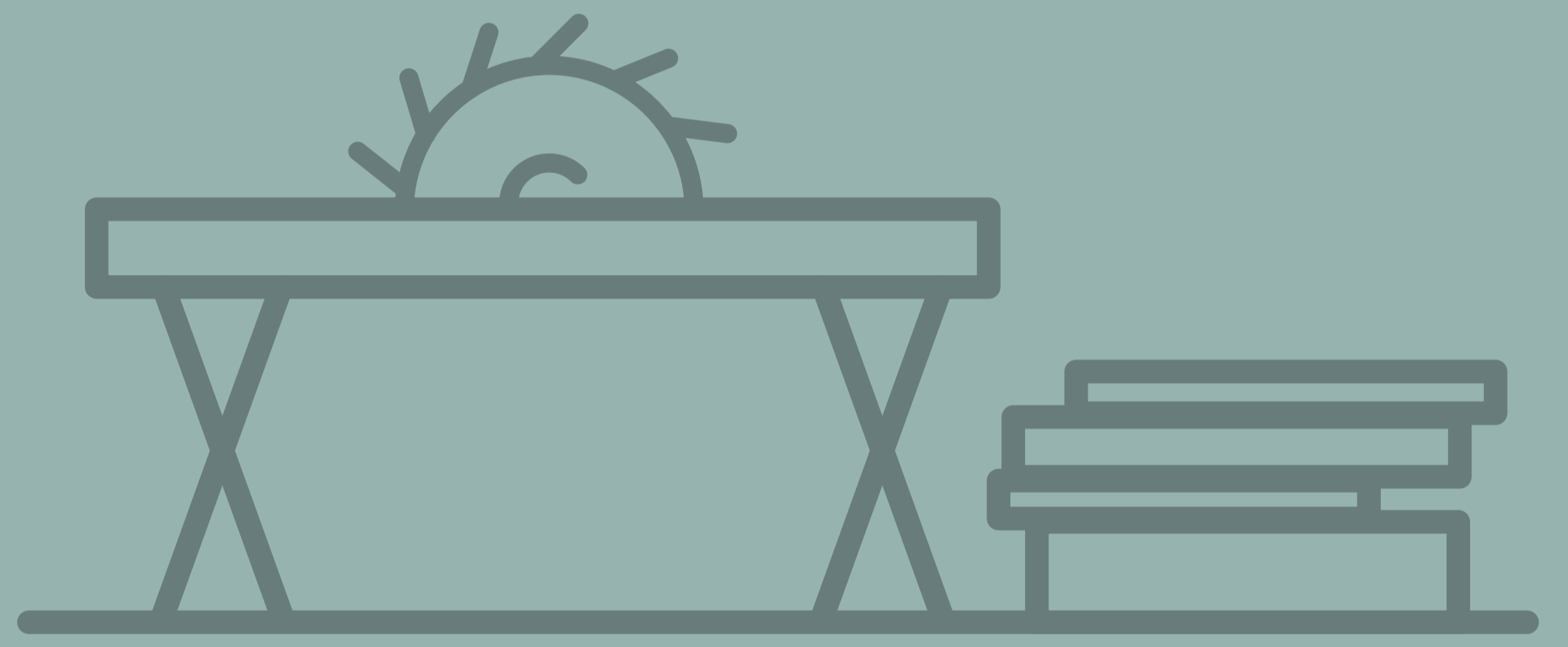
## Credit made clear

Integrate consumer credit into your checkout flow – **no re-directs** – make the **application straight-forward with clear language and real-time decisioning.**

Even more **specialized skills**, such as **furniture making**, are gaining popularity.

**3x**

a year people are putting their **carpentry skills** to use.



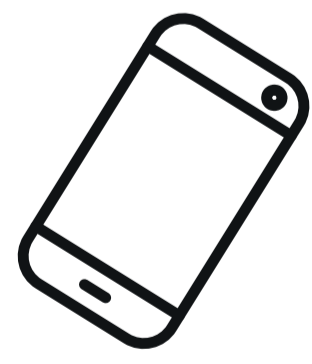
**52%**

need to **save for months** before they can buy new home and garden goods.



## Convert browsers into buyers

Ensure a **smooth buying journey** by reducing extra steps in the checkout and **offering multiple payment options.**

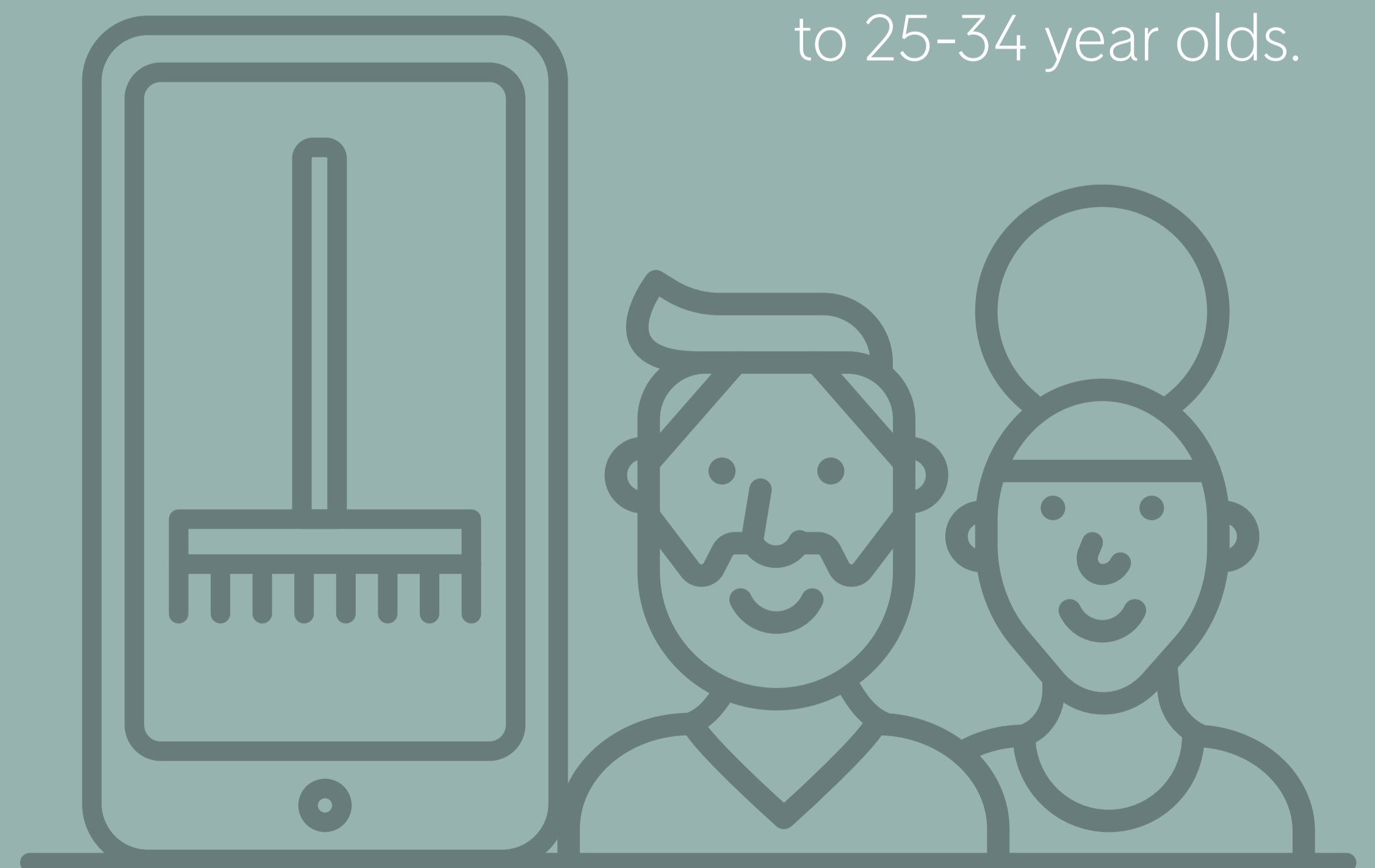


## Mobile shopping

Millennials are also more likely to be **browsing on-the-go** – so merchants must ensure their website is **optimized for mobile.**

**45+**

**year olds** are more likely to buy home and garden goods **online** compared to 25-34 year olds.



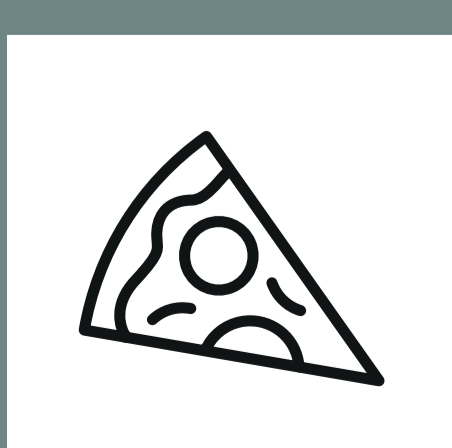
Klarna commissioned survey of 2,000 UK consumers in October 2017.



Pay now.



Pay later.



Slice it.



Slice it in 4.