## Bespoke Survey Research October 2023

## Online Retailers

Volume 43 | Quarterly Survey
1,000 US Consumers Balanced To Census
Tickers Covered: AMZN, ETSY, W, TEMU, OSTK, WISH, Shein, WMT, TGT, etc.

## KPIs and Key questions

1. The financial condition of the average consumer has been worsening in the most recent history of our survey. Consumers report declines in savings and increases in their credit card debt. They also, on net, are more likely to report that it is getting easier to make their credit card payments each month (both full balance and minimums).
2. Consumer spending confidence currently sits at Neutral, which is lower $\mathrm{q} / \mathrm{q}$ and in-line with readings one year ago (which is at the lower end of what we have historically observed since survey inception).
3. Awareness of and engagement with Temu has increased considerably since we started tracking it in the beginning of 2023. However, we would note that $\mathrm{q} / \mathrm{q}$ growth in these metrics was far less pronounced in our October wave relative to our July wave (and the share of Temu customers who say they are more episodic shoppers than regular shoppers increased $\mathrm{q} / \mathrm{q}$ ).
4. Respondents remain more concerned with counterfeit / fake items on platforms like Wish.com, Temu, Shein, and eBay compared to other platforms.
5. Face mask purchasing continues to fall sequentially.
6. The share of consumers who are paying Prime members has been unchanged in recent history of our survey.
7. Among customers of each platform, self-reported Amazon engagement trends are generally positive/consistent. Trends are a bit weaker compared to recent history for Wayfair and Etsy.

## Noteworthy Stats:

of respondents said that their credit card debt has been increasing in the next 12 months (compared to $18.7 \%$ who said that it has been decreasing).
of respondents said it is getting more difficult to make their credit card payments in full (vs. $8.8 \%$ who said it is getting easier).
of respondents said it is getting more difficult to make their minimum payment for their credit card bill (vs. 12\%, who said it is getting easier).
said their savings have declined since the start of Covid (vs. $16.2 \%$, who said their savings have increased).

## NEW QUESTIONS

## Online Retailers

## HOW MUCH CREDIT CARD DEBT DO YOU HAVE? IE - HOW MUCH OF AN OUTSTANDING BALANCE DO YOU CARRY OVER FROM MONTH TO MONTH?

## Posed to all respondents.



## Online Retailers

## HAS THE AMOUNT OF CREDIT CARD DEBT THAT YOU HAVE BEEN INCREASING OR DECREASING OVER THE PAST 12 MONTHS?

Posed to all respondents.


## Online Retailers

## IS IT GETTING EASIER OR MORE DIFFICULT TO PAY THE FOLLOWING EACH MONTH...

## Posed to all respondents.



## Online Retailers

TO THE BEST OF YOUR ESTIMATION, DID THE AMOUNT OF MONEY YOU HAVE SAVED CHANGE SINCE THE START OF THE COVID-19 PANDEMIC?

## Posed to all respondents.



## Online Retailers

## IF YOUR HOUSEHOLD INCOME DECLINED BY 5-10\%, WHICH OF THE FOLLOWING WOULD BEST DESCRIBE HOW IT WOULD IMPACT YOUR...

## Posed to all respondents.



## Online Retailers

## IF YOU LOSE YOUR JOB, WHICH OF THE FOLLOWING WOULD BEST DESCRIBE HOW IT WOULD IMPACT YOUR...

## Posed to all respondents.



## BESPOKE Surveys

## Online Retailers

## WOULD YOU DESCRIBE YOUR USAGE OF THIS PLATFORM AS REGULAR (IE, ONGOING) OR EPISODIC (OCCASIONAL, AT IRREGULAR INTERVALS)

Posed to all respondents who shop the below.


Compared to July (Weighted Average)


## Online Retailers

# YOU MENTIONED YOUR SHOPPING OF THIS PLATFORM IS MORE EPISODIC (IE, OCCASIONAL, AT IRREGULAR INTERVALS). CAN YOU GIVE US AN EXAMPLE OF AN OCCASION OR NEED THAT WOULD PROMPT YOU TO SHOP THIS PLATFORM? 

Posed to all respondents who shop the below and their use is more episodic than regular.

Amazon



## Online Retailers

# YOU MENTIONED YOUR SHOPPING OF THIS PLATFORM IS MORE EPISODIC (IE, OCCASIONAL, AT IRREGULAR INTERVALS). CAN YOU GIVE US AN EXAMPLE OF AN OCCASION OR NEED THAT WOULD PROMPT YOU TO SHOP THIS PLATFORM? 

Posed to all respondents who shop the below and their use is more episodic than regular. eBay

CHRISTMASTIME ORIGINALGIFTSRARELYUSED
BIDDINGONASPORTSITEM LIVEFEDERINSECTS COSONALCOLIECTING COMPUTERPARTS
BIDDINGONASPORTSITEM PERSONALCOLLECTING COMPUTERPARTS NEVERUSEDIT
LOOKINGORCERTAINCOINS
LOCATINGAVINTAGEAUTOPART SOMETHINGOLD
CANTFINDITEMANYWHEREELSE


NOT SURE IWASHORNYIDECIDEDTOBUYDILDOS THEYDONTHAVEWHATINEED
SPECIALRAREGITT
HOLIDAYSORBIRTHDAY
LOWPRICE WHENICANTFINDSOMETHINGFROMOTHERVENDORS ONLYUSEDITFORCHRISTMASLASTYEAR VINTAGEITEMS LOOKINGUPPRODUCTSCONVENUENCE GIFTSPARTS
 SOMETIMESNEEDITEMSSHIPPEDFROMOTHERCOUNTRIES OOKINGFORSOMETHINGSPECIFIC
$\qquad$ WHENWENEEDBOOK
aUTOPARTS DEPENDSWHATINEED
GREATPRICES

## Online Retailers

```
YOU MENTIONED YOUR SHOPPING OF THIS PLATFORM IS MORE EPISODIC (IE, OCCASIONAL, AT IRREGULAR INTERVALS). CAN YOU GIVE US AN EXAMPLE OF AN OCCASION OR NEED THAT WOULD PROMPT YOU TO SHOP THIS PLATFORM?
```

Posed to all respondents who shop the below and their use is more episodic than regular.

## Etsy



## Online Retailers

# YOU MENTIONED YOUR SHOPPING OF THIS PLATFORM IS MORE EPISODIC (IE, OCCASIONAL, AT IRREGULAR INTERVALS). CAN YOU GIVE US AN EXAMPLE OF AN OCCASION OR NEED THAT WOULD PROMPT YOU TO SHOP THIS PLATFORM? 

Posed to all respondents who shop the below and their use is more episodic than regular.

Overstock


## Online Retailers

# YOU MENTIONED YOUR SHOPPING OF THIS PLATFORM IS MORE EPISODIC (IE, OCCASIONAL, AT <br> IRREGULAR INTERVALS). CAN YOU GIVE US AN EXAMPLE OF AN OCCASION OR NEED THAT WOULD <br> PROMPT YOU TO SHOP THIS PLATFORM? 

Posed to all respondents who shop the below and their use is more episodic than regular.

Wayfair



## Online Retailers

# YOU MENTIONED YOUR SHOPPING OF THIS PLATFORM IS MORE EPISODIC (IE, OCCASIONAL, AT IRREGULAR INTERVALS). CAN YOU GIVE US AN EXAMPLE OF AN OCCASION OR NEED THAT WOULD PROMPT YOU TO SHOP THIS PLATFORM? 

## Posed to all respondents who shop the below and their use is more episodic than regular.

Wal-Mart

 LIKETOSHOPSALEITEMSIFICOULDGETFREESHIPPINGSOMEHOWIWOULDUSETHEMMUCHMOREREGULARLY LOWESTPRICEORAVAILABLEFORLOCALPICKUP
GIFT
HOMEFURNISHINGS
BESTPRICEIITARGETAMAZONISOUTOFSTOCKINMYPRODUCTSNOTSURE
OFFERPRICEREDUCTION IFITHASABETERPRICETHANANOTHERVENDOR
FORLOWPRICES SALLES THEYNEDMORESALILSANDFASTERSHIPPING
CHRISTMASBIRTHDAY
ONLYIFITSONEOPTIONTHATHASITINSTOCK LOCATINGAWATERFILTERCARTRIDGE IFICANTFINDITINASTORE ONLYWHENINEEDTOFINDSOMETHING

ODDSANDENDS BESTPRICEANDAVAILABILITY NEEDINGTORESUPPLYANDRESTOCK
DDSANDENDS BESTPRICEANDAVAILABILITY NEEDINGTORESUPPLYANDRESTOCK THINGSNOTONSHELFATLOCALWALMART
GIFTSGARDENHOUSEHOLDHOLIDAYS

BETTERPRICES BESTDEAL QUICKNED SPECLALLRIICES SOMEONESWISHLIST
DONTKNOW SPECIFICNEED

LOWFUNDSITWASTERRIABLE
EVERYTHING

IFIHAVEAGIFTCARD HOSEHOLDITEMS

# YOU MENTIONED YOUR SHOPPING OF THIS PLATFORM IS MORE EPISODIC (IE, OCCASIONAL, AT IRREGULAR INTERVALS). CAN YOU GIVE US AN EXAMPLE OF AN OCCASION OR NEED THAT WOULD PROMPT YOU TO SHOP THIS PLATFORM? 

Posed to all respondents who shop the below and their use is more episodic than regular.

Target


## Online Retailers

# YOU MENTIONED YOUR SHOPPING OF THIS PLATFORM IS MORE EPISODIC (IE, OCCASIONAL, AT IRREGULAR INTERVALS). CAN YOU GIVE US AN EXAMPLE OF AN OCCASION OR NEED THAT WOULD PROMPT YOU TO SHOP THIS PLATFORM? 

## Posed to all respondents who shop the below and their use is more episodic than regular.

Wish.com



## Online Retailers

# YOU MENTIONED YOUR SHOPPING OF THIS PLATFORM IS MORE EPISODIC (IE, OCCASIONAL, AT IRREGULAR INTERVALS). CAN YOU GIVE US AN EXAMPLE OF AN OCCASION OR NEED THAT WOULD PROMPT YOU TO SHOP THIS PLATFORM? 

Posed to all respondents who shop the below and their use is more episodic than regular.

## Temu



## Online Retailers

# YOU MENTIONED YOUR SHOPPING OF THIS PLATFORM IS MORE EPISODIC (IE, OCCASIONAL, AT IRREGULAR INTERVALS). CAN YOU GIVE US AN EXAMPLE OF AN OCCASION OR NEED THAT WOULD PROMPT YOU TO SHOP THIS PLATFORM? 

Posed to all respondents who shop the below and their use is more episodic than regular.

Shein



## BESPOKE Surveys

## Online Retailers

## HOW OFTEN DO YOU THINK THERE ARE COUNTERFEIT / FAKE ITEMS BEING SOLD ON THIS PLATFORM?

Posed to all respondents who shop the below.
October 2023


July 2023


## Online Retailers

## WHEN YOU SHOP ETSY, HOW MUCH DOES IT MATTER TO YOU THAT YOU ARE SUPPORTING SMALL BUSINESSES AND MAKING A POSITIVE IMPACT WITH YOUR PURCHASES?

Posed to all respondents who shop Etsy.


## Online Retailers

## HOW DO YOU MOST COMMONLY FIND YOURSELF SHOPPING ON ETSY?

Posed to all respondents who shop Etsy.


## OVERALL SHOPPING TRENDS

## Online Retailers

## HOW CONFIDENT DO YOU CURRENTLY FEEL TO SPEND MONEY?

## Posed to all respondents



Very Strong
Confidence

## Online Retailers

## ARE THE FOLLOWING TYPES OF ACTIVITIES BECOMING MORE OR LESS POPULAR?

## Posed to all respondents



## SALES AND TRUST

## Online Retailers

## HAVE YOU NOTICED ANY CHANGES TO HOW GOOD THE SALES / PROMOTIONAL OFFERS ARE ON THESE PLATFORMS RECENTLY?

## Posed to respondents who are aware of each of the following platforms:

October 2023
$\square$ It has significantly worsened $\quad$ It has slightly worsened $\square$ No change $\quad$ It has slightly improved $\quad$ It has significantly improved


## Online Retailers

## HAVE YOU NOTICED ANY CHANGES TO HOW GOOD THE SALES / PROMOTIONAL OFFERS ARE ON THESE PLATFORMS RECENTLY?

## Posed to respondents who are aware of each of the following platforms:

July 2023


April 2023


## Online Retailers

## HOW MUCH TRUST DO YOU HAVE IN THE FOLLOWING?

Posed to respondents who are aware of each of the following platforms:


|  | $\mathrm{N}=$ |
| :--- | :--- |
| Etsy | 807 |
| Amazon | 969 |
| Ebay | 912 |
| Groupon | 711 |
| Overstock | 710 |
| Wayfair | 796 |
| Wish.com | 597 |
| Temu | 710 |
| Shein | 547 |

## FURNITURE PURCHASE TRENDS PRE / DURING / POST PANDEMIC

## Online Retailers

HOW MUCH OF YOUR FURNITURE PURCHASES DID YOU/WILL YOU BUY ONLINE VS IN-STORES...

## Posed to all respondents.



## Online Retailers

## HOW MUCH OF YOUR HOME FURNISHINGS AND OTHER ITEMS FOR THE HOME PURCHASES DID YOU/WILL YOU BUY ONLINE VS IN-STORES...

Posed to all respondents.


## Online Retailers

Posed to all respondents.


Ability to touch, feel, and see in person

- Oct (23)

■ Jul (23)

- Apr (23)
- Jan (23)
- Oct (22)
- Jul (22)
- Apr (22)
- Jan (22)
- Oct (21)

■ Jul (21)

- Apr (21)
- Jan (21)

Convenience of buying online

## Online Retailers

WHEN IT COMES TO BUYING HOME FURNISHINGS AND OTHER ITEMS FOR THE HOME, WHICH IS MORE IMPORTANT?

## Posed to all respondents.



Ability to touch, feel, and se $e$ in person

Convenience of buying online

## FACE MASKS

## Online Retailers

## HAVE YOU PURCHASED MASK(S) THIS YEAR?

## Posed to all respondents



## Online Retailers

## WHICH WOULD YOU PREFER FOR PURCHASING MASKS?

Posed to all respondents


## Online Retailers

## GOING FORWARD, HOW OFTEN DO YOU EXPECT TO NEED TO PURCHASE NEW MASKS OR FACE COVERINGS?

## Posed to all respondents



## Online Retailers

HOW OFTEN DO YOU EXPECT TO WEAR A MASK DURING THE FOLLOWING PERIODS?

## Posed to all respondents



## SHIPPING

## Online Retailers

## HAVE YOU NOTICED ANY CHANGES IN AVAILABLE SHIPPING TIMES WHEN USING THIS PLATFORM RECENTLY?

## Posed to users of each site/app.



## AMZN PRIME TRENDS

## Online Retailers

## ARE YOU CURRENTLY A SUBSCRIBER TO AMAZON PRIME?

## Posed to Amazon users

Yes, I have access to Amazon Prime from a family member or friend's log-in

Yes, I am the account holder and pay for the subscription


Oct (23) $\square$ Jul (23)
Apr (23)
Jan (23)
Oct (22)
$\square$ Jul (22)

- Apr (22)
- Jan (22)
- Oct (21)
$\square$ Jul (21)
- Apr (21)
- Jan (21)
- Oct (20)
- Jul (20)
- Apr (20)
- Jan (20)
- Oct (19)
- Jul (19)
- Apr (19)
- Jan (19)

Oct (18)

- Jul (18)
- Apr (18)
- Jan (18)

Oct (17)

- Jul (7)
- Apr (17)
- Jan (17)

80\% 100\%

## Online Retailers

## WHEN DID YOU START YOUR CURRENT AMAZON PRIME MEMBERSHIP?

## Posed to Amazon users who are Prime members.


$100 \%$

## Online Retailers

## FOR HOW MUCH LONGER DO YOU INTEND TO BE AN AMAZON PRIME MEMBER?

Posed to Amazon users who are Prime members.


## Online Retailers

## HAVE YOU EVER BEEN AN AMAZON PRIME SUBSCRIBER IN THE PAST?

## Posed to Amazon users who are not prime subscribers



## COMPETITIVE DYNAMICS

## Online Retailers

## WHICH OF THE FOLLOWING BEST DESCRIBES HOW OFTEN YOU PURCHASE ITEMS THROUGH EACH OF THE FOLLOWING WEBSITES/APPS?

## Posed to all respondents



Never
One time, but not since
Occasionally
Regularly

## BESPOKE Surveys

## Online Retailers

PLEASE RATE HOW LOYAL YOU ARE TO THIS APP/SITE FOR THE TYPES OF ITEMS YOU BUY FROM THEM:
Posed to users of each site/app


## AMZN TRENDS

## Online Retailers

## DO YOU EVER USE OR VISIT AMAZON (EITHER THE WEBSITE ON YOUR COMPUTER OR THE APPLICATION ON YOUR MOBILE DEVICE)?

Posed to all respondents.


60\%

40\%

20\% $\qquad$

0\%


## Online Retailers

## AMAZON USERS - HAVE YOU PURCHASED AN ITEM FROM AMAZON DURING THE PAST THREE MONTHS?

## Posed to Amazon users

100\%


70\%

60\%
엉


## Online Retailers

## AMAZON USERS - HAVE YOU PURCHASED AN ITEM FROM THE AMAZON MOBILE APP IN THE PAST THREE MONTHS?

## Posed to Amazon users



## Online Retailers

## PURCHASED THROUGH AMAZON IN THE PAST THREE MONTHS - HOW MANY ITEMS HAVE YOU <br> PURCHASED THROUGH AMAZON IN THE LAST THREE MONTHS?



## AMAZON USERS - ON AVERAGE, HOW MANY ITEMS DO YOU BUY THROUGH AMAZON A MONTH?



## Online Retailers

## AMAZON USERS - RECENT USAGE

|  | -o-My recent usage has INCREASED | -o-My recent usage has DECREASED | ---My recent usage is the SAME |
| :---: | :---: | :---: | :---: |
|  |  |  |  |
| 70\% |  |  |  |
|  |  |  |  |
|  |  |  |  |
| 40\% |  |  |  |
| 20\% |  |  |  |
|  |  |  |  |
|  <br>  |  |  |  |

## AMAZON USERS - EXPECTED USAGE

|  | -o-I expect my usage to INCREASE. | -o-l expect my usage to DECREASE. | -o-I expect my usage to remain the SAME |
| :---: | :---: | :---: | :---: |
| 80\% |  |  |  |
|  |  |  |  |
| 50\% |  |  |  |
| 40\% |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

## WAYFAIR TRENDS

## Online Retailers

## ALL RESPONDENTS - DO YOU EVER USE OR VISIT WAYFAIR?




BESPOKE Surveys
Online Retailers

ON AVERAGE, HOW MANY ITEMS DO YOU PURCHASE FROM WAYFAIR PER MONTH?


## Online Retailers

## WAYFAIR USERS - RECENT USAGE



## Online Retailers

## WAYFAIR USERS - EXPECTED USAGE



## BESPOKE Surveys

## Online Retailers

## WAYFAIR USERS - WHAT PERCENTAGE OF YOUR TOTAL FURNITURE AND HOME FURNISHINGS PURCHASES DO YOU MAKE THROUGH WAYFAIR?



## Weighted Average of Chart Above:



## Online Retailers

## HAVE YOU EVER BROWSED THE WAYFAIR MOBILE APP FOR ITEMS?

## Posed to Wayfair users.

I have when searching for furniture in the past, but not recently


## Online Retailers

## HAVE YOU USED ANY OF THE FOLLOWING FEATURES WHILE BROWSING WAYFAIR?

Posed to Wayfair users who have browsed the mobile app.


## Online Retailers

## DO THESE FEATURES IMPROVE THE SEARCH AND EVALUATION OF PRODUCTS WHEN FURNITURE SHOPPING ONLINE?

Posed to Wayfair users who have used the following features.


## BESPOKE Surveys

## Online Retailers

## HOW LIKELY ARE YOU TO USE WAYFAIR FOR YOUR NEXT FURNITURE PURCHASE?

Posed to Wayfair users.


## Online Retailers

HOW DOES THE WAYFAIR SHOPPING EXPERIENCE COMPARE TO...
Posed to Wayfair users.


## Online Retailers

## HAVE YOU EVER BROWSED FOR THE SAME TYPE OF FURNITURE PRODUCT ON BOTH WAYFAIR AND

AMAZON?

## Posed to Wayfair users.



## Online Retailers

## IN THE COURSE OF YOUR SEARCH, DID YOU FIND ANY ITEMS THAT WERE IDENTICAL AND LISTED ON BOTH WAYFAIR AND AMAZON?

Posed to Wayfair users who have browsed for the same type of furniture product on both Wayfair AND Amazon.


## Online Retailers

## WHEN YOU WERE SHOPPING FOR THE SAME FURNITURE CATEGORY ON BOTH WAYFAIR AND AMAZON, WHICH PLATFORM HAD BETTER...

Posed to Wayfair users who have browsed for the same type of furniture product on both Wayfair AND Amazon.

Pricing


Selection of Furniture Products



- Oct (23)
- Jul (23)
- Apr (23)
- Jan (23)
- Oct (22)
- Jul (22)
- Apr (22)
- Jan (22)
- Oct (21)
- Jul (21)
- Apr (21)
- Jan (21)
- Oct (20)
- Jul (20)
- Apr (20)

100\%

## Online Retailers

## IF YOU NEEDED TO SHOP FOR A TYPE OF FURNITURE TODAY, WHICH PLATFORM DO YOU THINK WOULD HAVE BETTER...

## Posed to ALL Wayfair users.

Pricing




## Online Retailers

## DO YOU PLAN TO DO ANY OF THE FOLLOWING IN THE NEXT FEW MONTHS?

Posed to ALL respondents.


Definitely WILL NOT Probably WILL NOT Probably WILL Definitely WILL

## ETSY TRENDS

## Online Retailers

## HAVE YOU PURCHASED ANY MASKS / PROTECTIVE FACE MASKS ON ETSY IN THE PAST MONTH OR TWO?

## Posed to Etsy users.



## Online Retailers

## THINKING ABOUT YOUR MASK PURCHASE FROM ETSY, WAS IT YOUR FIRST TIME PURCHASING AN ITEM FROM ETSY OR HAD YOU ALREADY PURCHASED OTHER ITEMS FROM ETSY BEFORE?

## Posed to users who purchased a mask from Etsy.



## DO YOU EXPECT TO CONTINUE SHOPPING FOR PRODUCTS ON ETSY IN THE FUTURE?

Posed to users whose first purchase from Etsy was a mask.


## BESPOKE Surveys

## Online Retailers

## ALL RESPONDENTS - DO YOU EVER USE OR VISIT ETSY (EITHER THE WEBSITE ON YOUR COMPUTER OR THE APPLICATION ON YOUR MOBILE DEVICE)?

70\%

60\% $\qquad$


20\%

10\%


Online Retailers

ETSY USERS - HAVE YOU PURCHASED AN ITEM FROM ETSY IN THE LAST THREE MONTHS?


## Online Retailers

## PURCHASED THROUGH ETSY IN PAST THREE MONTHS - HOW MANY ITEMS HAVE YOU PURCHASED THROUGH ETSY IN THE LAST THREE MONTHS?



ETSY USERS - ON AVERAGE, HOW MANY ITEMS DO YOU BUY THROUGH ETSY PER MONTH
30\%

## Online Retailers

## ETSY USERS - RECENT USAGE



## ETSY USERS - EXPECTED USAGE

-o-l expect my usage to INCREASE.


## CROSS-TAB ANALYSIS

## Online Retailers

## CURRENT SPENDING CONFIDENCE OVERALL...



* This chart filters respondents who occasionally or regularly shop each of the above and shows how confident these respondents currently feel overall in spending money.


## Online Retailers

Experience with Amazon - Purchased items...

## BY SELF-REPORTED CREDIT SCORE

OCTOBER 2023

*This chart filters respondents by their self-reported credit score and shows how likely each cohort is to be a customer of the company noted above.

## Online Retailers

Experience with eBay - Purchased items...

## BY SELF-REPORTED CREDIT SCORE

OCTOBER 2023

*This chart filters respondents by their self-reported credit score and shows how likely each cohort is to be a customer of the company noted above.

## Online Retailers

Experience with Etsy - Purchased items...

BY SELF-REPORTED CREDIT SCORE

OCTOBER 2023

*This chart filters respondents by their self-reported credit score and shows how likely each cohort is to be a customer of the company noted above.

## BESPOKE Surveys

## Online Retailers

Experience with Overstock - Purchased items...

BY SELF-REPORTED CREDIT SCORE

OCTOBER 2023

*This chart filters respondents by their self-reported credit score and shows how likely each cohort is to be a customer of the company noted above.

## BESPOKE Surveys

## Online Retailers

Experience with Wayfair - Purchased items...

BY SELF-REPORTED CREDIT SCORE

OCTOBER 2023

*This chart filters respondents by their self-reported credit score and shows how likely each cohort is to be a customer of the company noted above.

## Online Retailers

Experience with Wal-Mart - Purchased items...

## BY SELF-REPORTED CREDIT SCORE

OCTOBER 2023

*This chart filters respondents by their self-reported credit score and shows how likely each cohort is to be a customer of the company noted above.

## Online Retailers

Experience with Target - Purchased items...

## BY SELF-REPORTED CREDIT SCORE

OCTOBER 2023

*This chart filters respondents by their self-reported credit score and shows how likely each cohort is to be a customer of the company noted above.

## BESPOKE Surveys

## Online Retailers

Experience with Wish.com - Purchased items...

## BY SELF-REPORTED CREDIT SCORE

OCTOBER 2023

*This chart filters respondents by their self-reported credit score and shows how likely each cohort is to be a customer of the company noted above.

## Online Retailers

Experience with Temu - Purchased items...

## BY SELF-REPORTED CREDIT SCORE

OCTOBER 2023

*This chart filters respondents by their self-reported credit score and shows how likely each cohort is to be a customer of the company noted above.

## BESPOKE Surveys

## Online Retailers

Experience with Shein - Purchased items...

BY SELF-REPORTED CREDIT SCORE

OCTOBER 2023

*This chart filters respondents by their self-reported credit score and shows how likely each cohort is to be a customer of the company noted above.

