

# Crypto users' spending behavior



of the full potential of their digital currencies.



Period:

2gether users (10K) **Countries:** Eurozone (19 countries)

Sample:

2gether users can buy, sell and spend their digital currencies without fees. The 2gether Visa card allows users to spend up to 13 types of crypto.

2gether is a collaborative financial platform, where users go beyond using euros to take advantage

Profile of the crypto user

#### Age range of crypto users 1.1

#### 31% 25%



19%

### **Female**



15,64%

11,20%

€ 132,65

Ripple

8.342 M€

14.304 M€

**Ethereum** 

**Bitcoin** 

117.421 M€

9,82%

8,82%

### Unemployed, retired

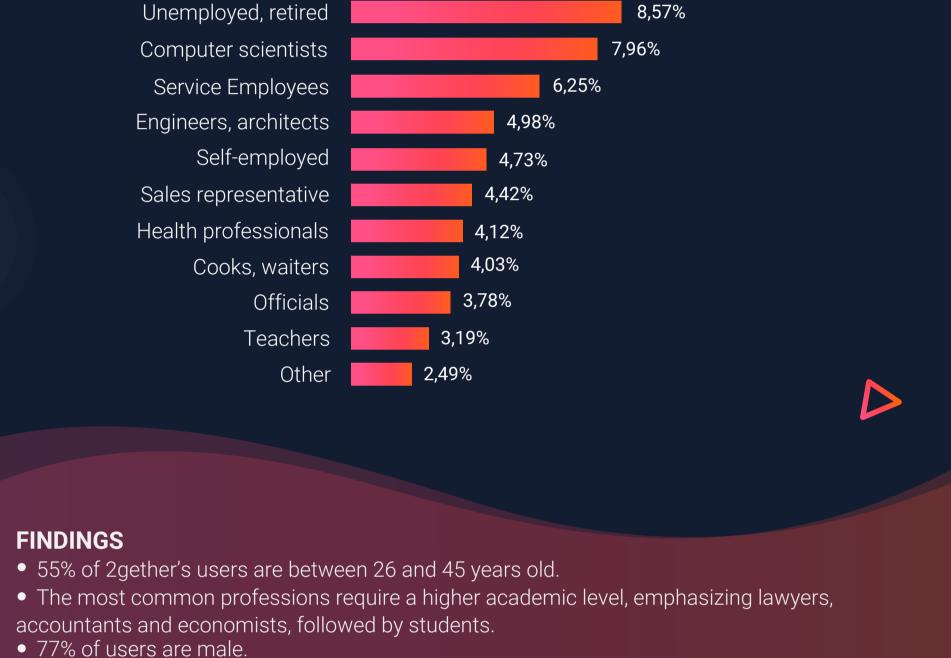
Operators, transporters

Students

Lawyers, accountants, economists

Senior executives, businessmen

1.3



### The spending behavior of the crypto user

per user

Average monthly spending

with cryptocurrency

€ 112,56

#### 2.1 Euro expenses against crypto expenses with the 2gether Visa card

37% € EUR 63%

CRIPTO

Average monthly spending with euros per users **FINDINGS** • 37% of the expenses in the app are done with cryptocurrencies. • Users spend an average of €112,56 with cryptocurrency every month. The most used cryptocurrencies to pay with the 2gether Visa card 2.2 Cryptocurrency payments Market capitalisation **Bitcoin Cash Bitcoin Cash** 3.398 M€ .62%

## capitalisation of both coins.

**FINDINGS** 

2.3

**FINDINGS** 

What do users spend their cryptocurrency on?

Ripple

2,16%

**Ethereum** 

39,28%

**Bitcoin** 

• The most used coin in payments is BTC, followed by ETH.

51,80%

Restaurants and hotels 32,71% Supermarkets and grocery stores 19,13%

• ETH has a higher payment use than BTC if we compare the volume of payments with the

- Commuications 11,91% Transport 11,85% Recreation and culture 8,30% Finance and investment 6,77% Healthcare 4,16% Furniture and household expenses 2,83% Clothing and footwear 2,34%

• Users spend their cryptocurrency in restaurants on food.

expense. \*Eurostat Statistics Explained

By 2gether

www.2gether.global

resturants and on food receives fourth place in the ranking, with house supplies being the first

• In comparison with European consumption habits, based on euros, the consumption at







