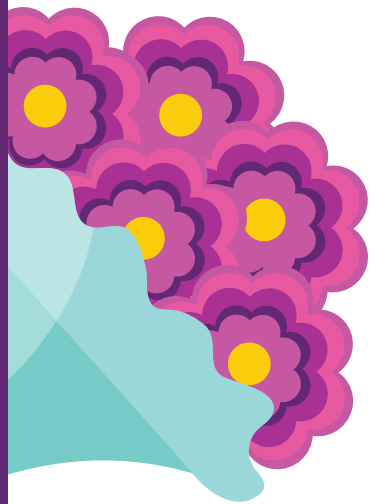


Valentine's Day Spending Trends



Jewellery spend peaks at 1-2pm



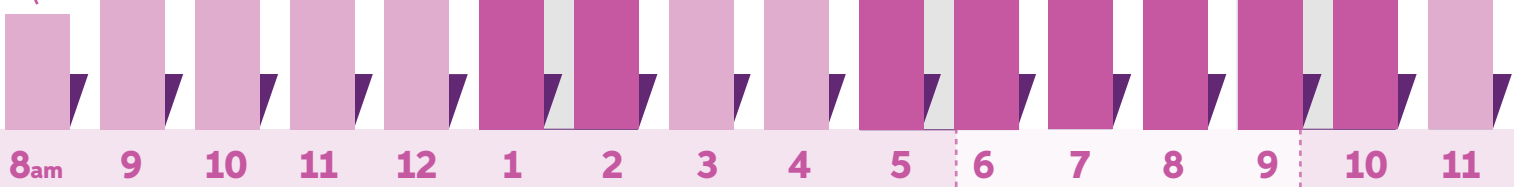
Florist spend peaks at 5-6pm



Pubs/Drinking spend peaks at 9-10pm



Thursday Feb 14th 2019



Nationally, spending is up **42%** overall on Valentine's Day



37% of all spend on Valentine's Day happens between 6-9pm

- Restaurants up 91%
- Florists up 458%
- Pubs/bars up 51%
- Jewellers up 60%
- Hotels up 18%

FLORISTS INSIGHTS



male spend increases **2,407%** on the day

female spend increases **121%** on the day

Average amount spent in florists **€44**

Males in Tipperary spend most (**€54**)



70% of spending throughout the day is using chip and pin, suggesting the average transaction is above the €30 contactless limit.



However, only **5%** of spend on the day was using a digital wallet, suggesting many users are unaware that transactions of up to €5,000 can be made using Apple, Google or FitBit Pay.

