

## Crypto users' spending behavior

**Period:**  
From April to December (2019)

**Sample:**  
2gether users (10K)

**Company:**  
2gether

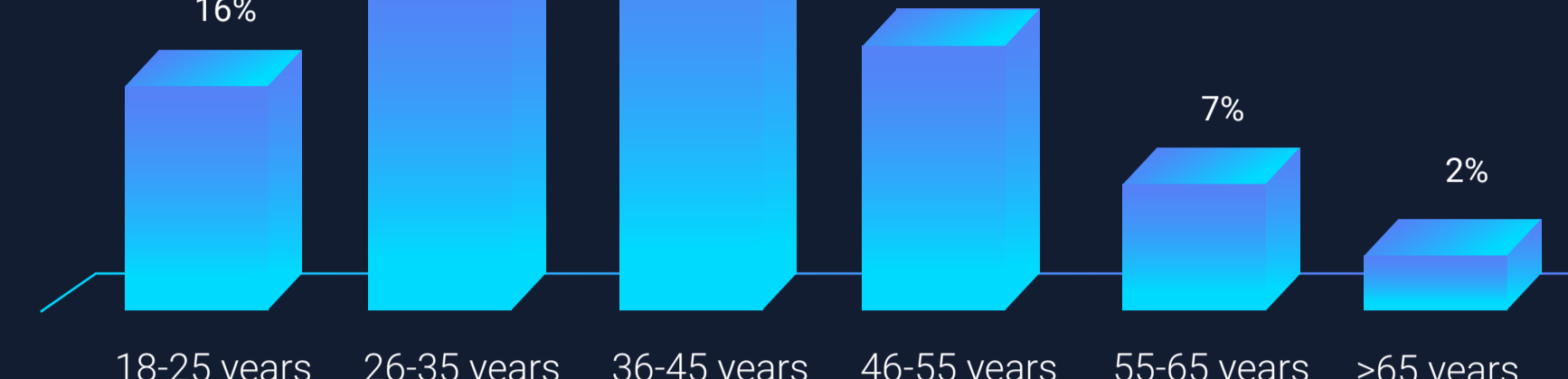
**Countries:**  
Eurozone (19 countries)

2gether is a collaborative financial platform, where users go beyond using euros to take advantage of the full potential of their digital currencies.

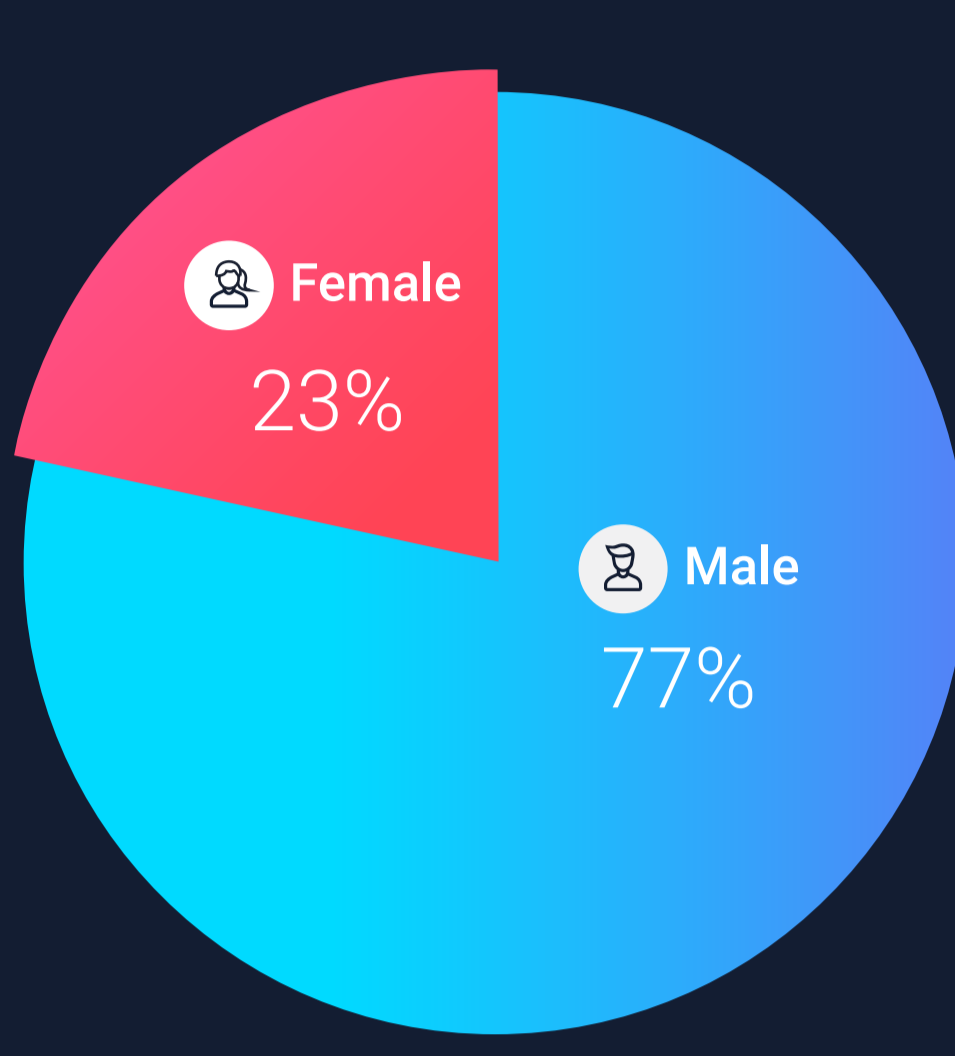
2gether users can buy, sell and spend their digital currencies without fees. The 2gether Visa card allows users to spend up to 13 types of crypto.

### 1 Profile of the crypto user

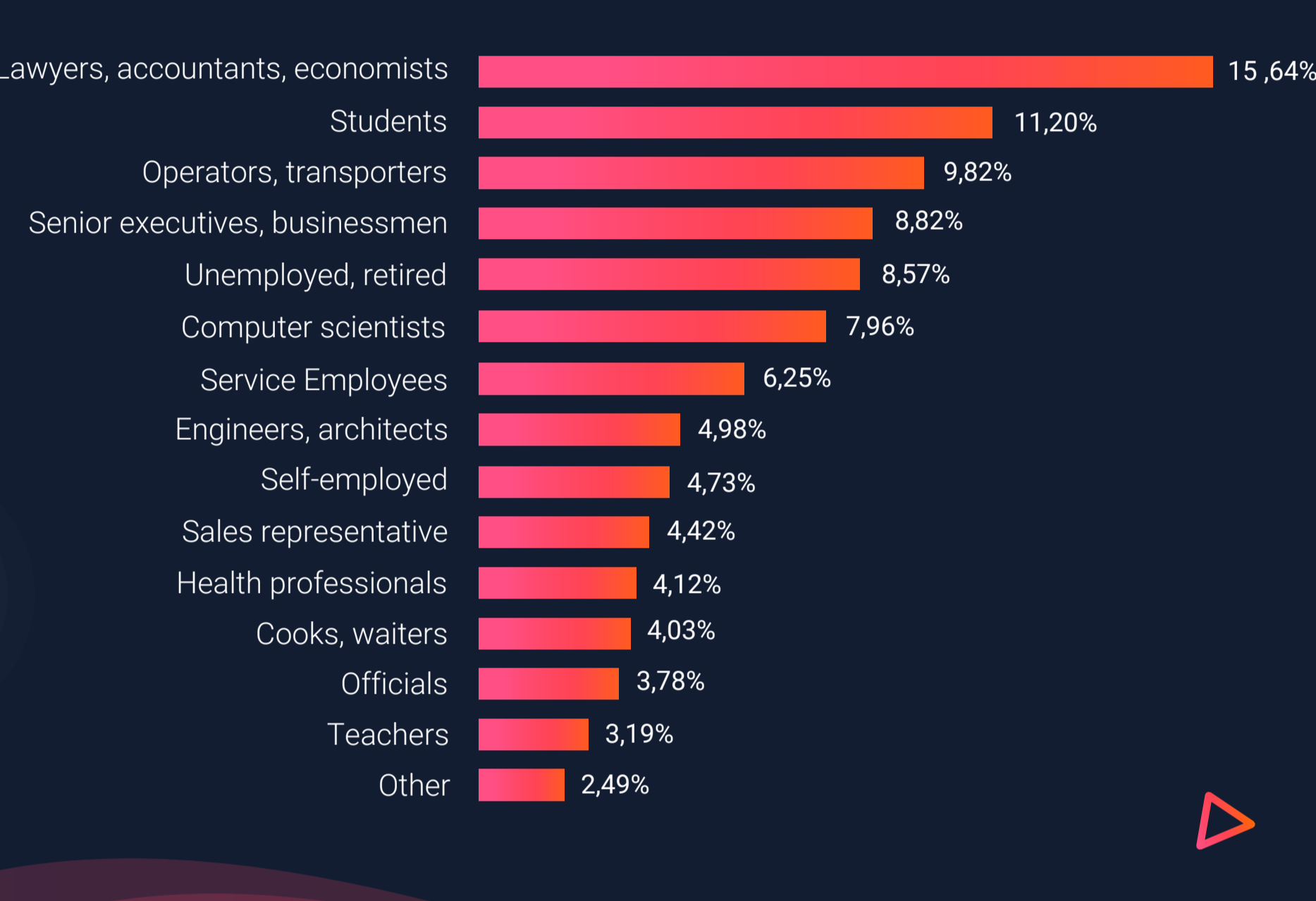
#### 1.1 Age range of crypto users



#### 1.2 Gender segmentation of crypto users



#### 1.3 Where do crypto users work?

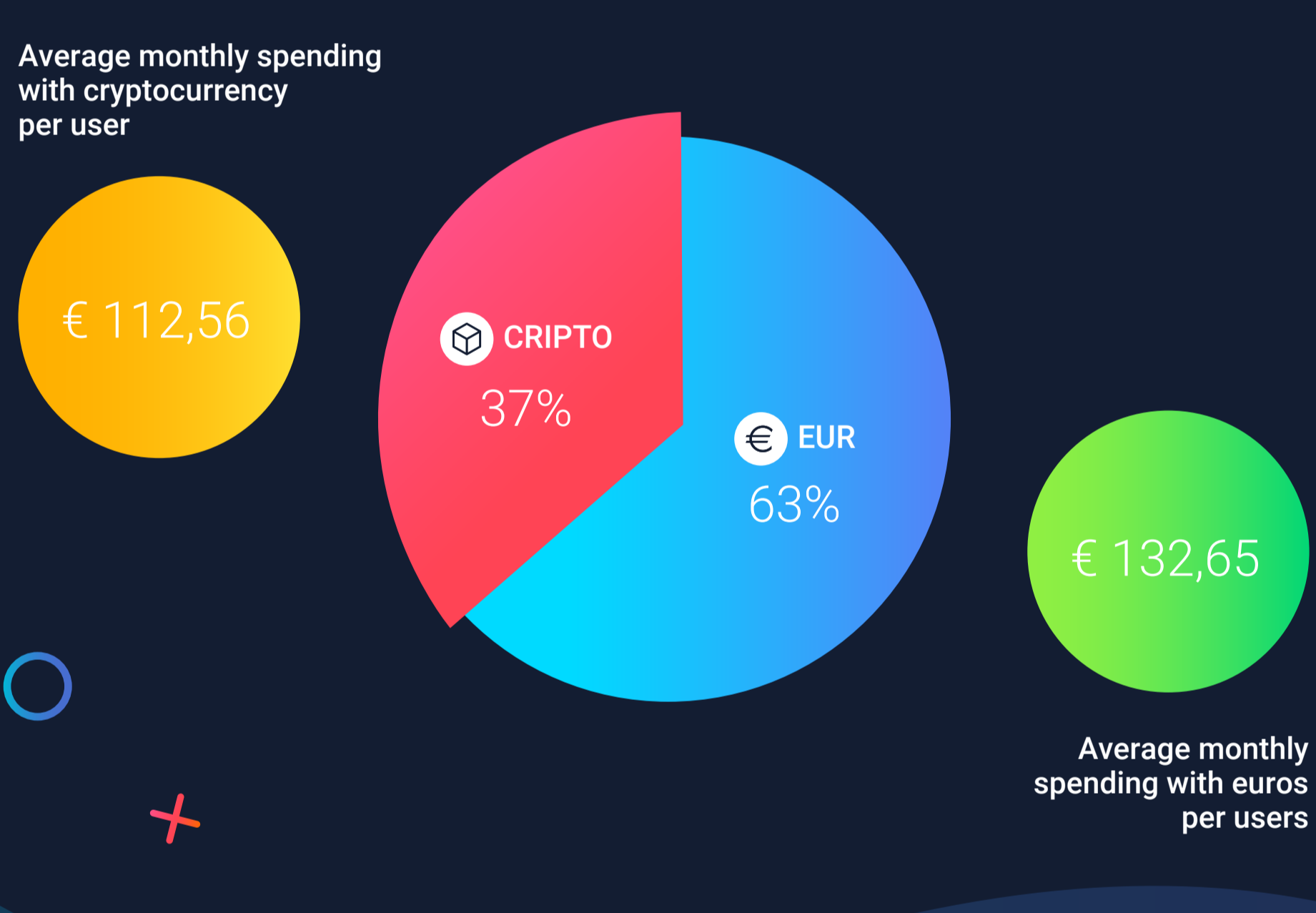


#### FINDINGS

- 55% of 2gether's users are between 26 and 45 years old.
- The most common professions require a higher academic level, emphasizing lawyers, accountants and economists, followed by students.
- 77% of users are male.

### 2 The spending behavior of the crypto user

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

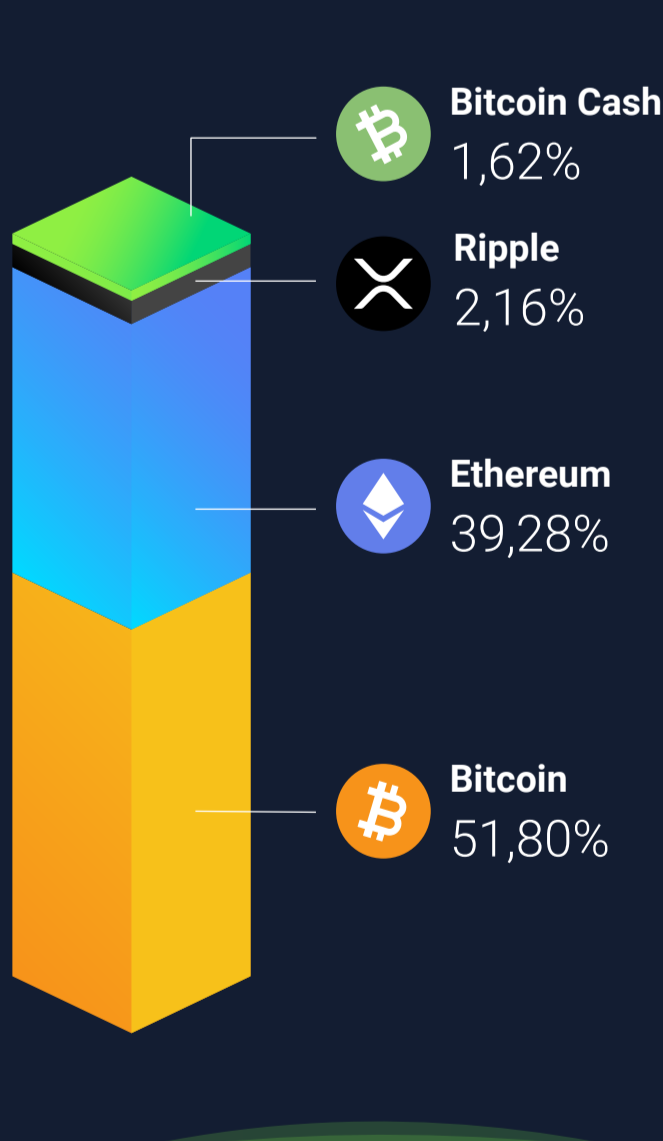


#### FINDINGS

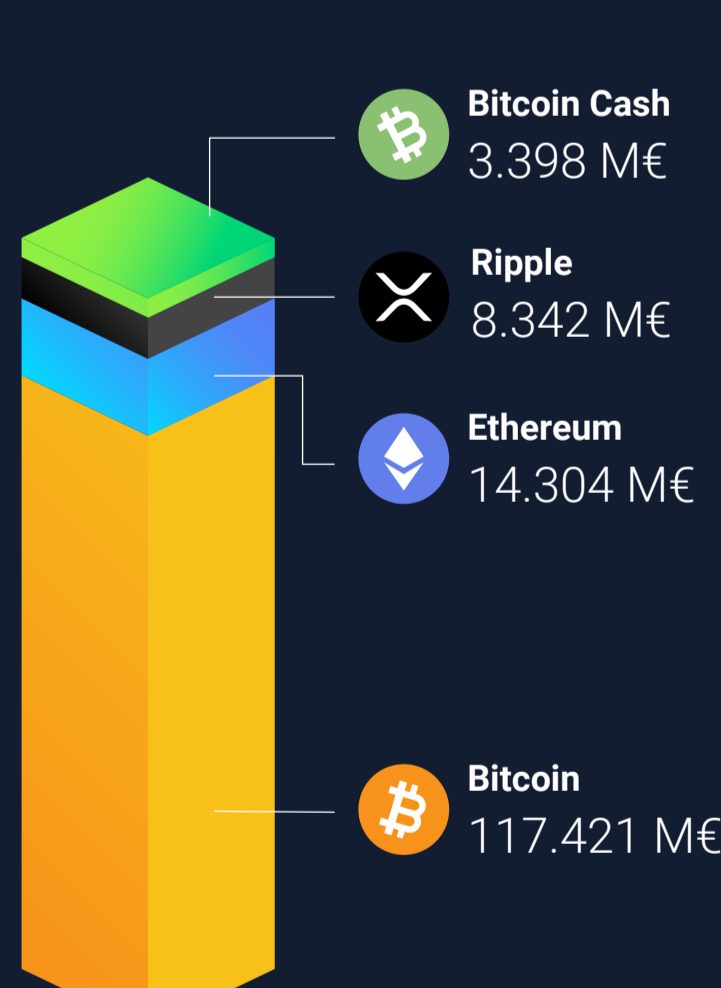
- 37% of the expenses in the app are done with cryptocurrencies.
- Users spend an average of €112,56 with cryptocurrency every month.

#### 2.2 The most used cryptocurrencies to pay with the 2gether Visa card

##### Cryptocurrency payments



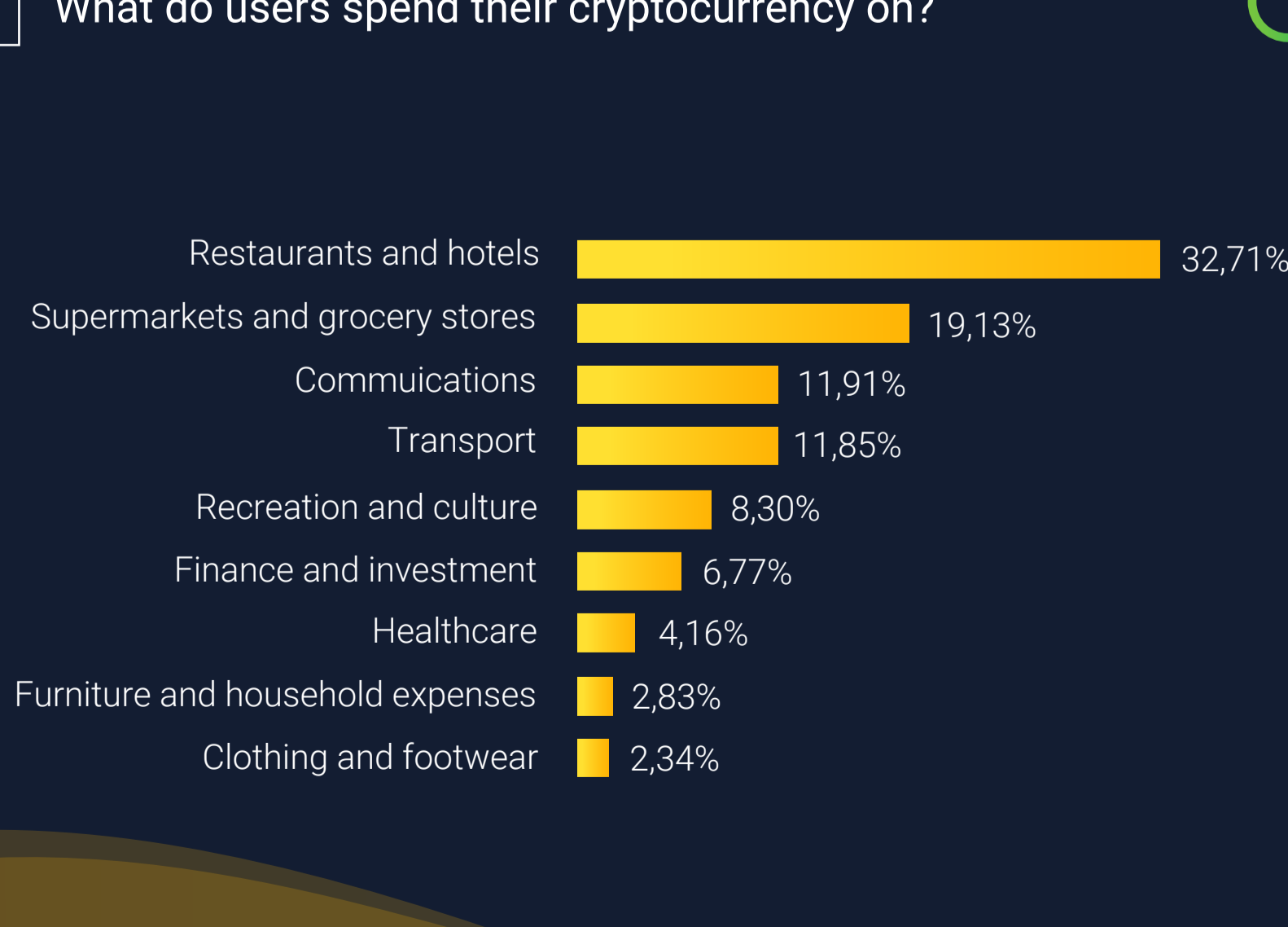
##### Market capitalisation



#### FINDINGS

- The most used coin in payments is BTC, followed by ETH.
- In comparison with European consumption habits, based on euros, the consumption at restaurants and on food receives fourth place in the ranking, with house supplies being the first expense.

#### 2.3 What do users spend their cryptocurrency on?



#### FINDINGS

- Users spend their cryptocurrency in restaurants on food.
- In comparison with European consumption habits, based on euros, the consumption at restaurants and on food receives fourth place in the ranking, with house supplies being the first expense.

\*Eurostat Statistics Explained