The New Holiday Shopper in 2026:

Smarter With AI, Stricter With Budgets

Insights from 1,164 U.S. shoppers on holiday budgets, discount expectations, gifting priorities, social commerce and how far shoppers trust AI.



FIRSTINSIGHT

A Season Defined by Caution, Practicality & Earned Trust

- Budgets hold the line: **74% will spend the same or less**
- The discount bar rises: **35% need 35%+ off** to buy (vs. 31% in 2025)
- Shoppers wait for the deal: **Black Friday/Cyber Monday** is now the #1 start
- Gifting gets practical: **budget fit** tops gift priorities and **69%** will give everyday essentials
- AI use edges up to **41%** — mostly to **compare prices**
- **Trust is the gap:** AI ranks near the bottom of trusted gift-research channels

Shoppers will use AI to find the deal — but they still trust people to pick the gift.

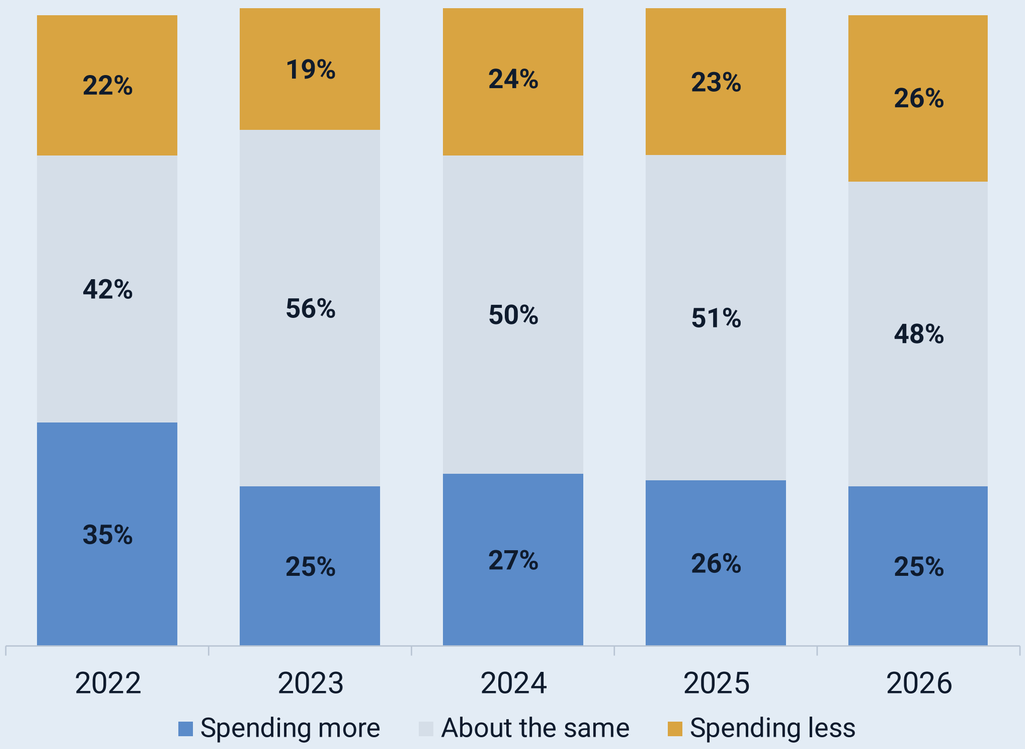


Budgets Hold the Line: 74% Will Spend the Same or Less

- **26%** will spend less, the **highest share in five years** (19% in 2023)
- Spending more has slid from **35%** in 2022 to **25%**
- **41%** of those cutting back will simply **buy less overall**
- **35%** of Boomers will spend less, while **34%** of Gen Z plan to spend more

More shoppers are pulling back than at any point since 2022.

Holiday Spending vs. Last Year, 2022–2026



Source: First Insight (November 2026) · 2022–2025: First Insight consumer holiday studies

Value Over Volume: How Shoppers Are Cutting Back

- **41%** are buying less overall — the dominant strategy
- **16%** are hunting deals (down from 23% in 2025) and **9%** are using more coupons (up from 6%)
- Gen X is most likely to buy less (**52%**); Gen Z leans on **secondhand** (13%)

Shoppers are trimming gift lists, not just prices.

Top Ways Consumers Are “Cutting Back” in 2026

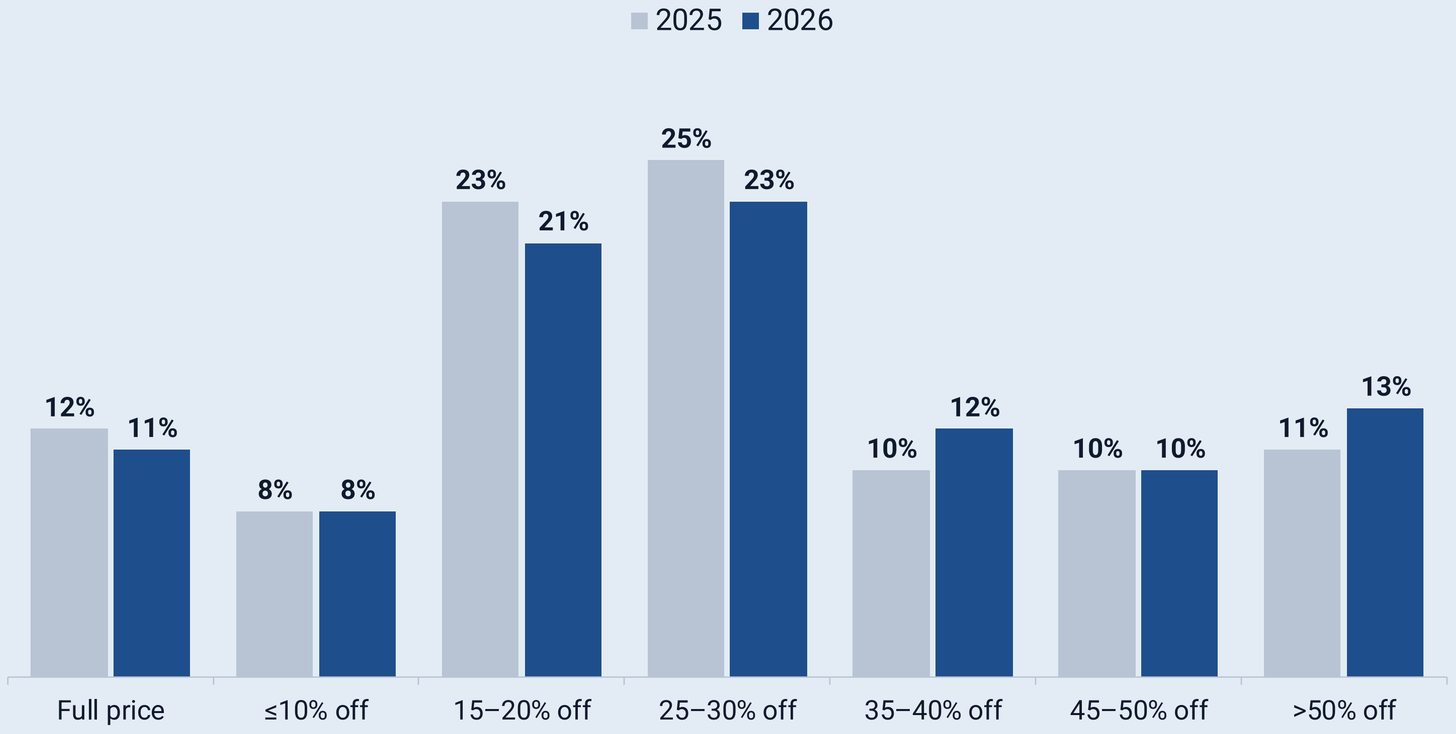


Source: First Insight (November 2026) · Base: shoppers spending less than last year

The Discount Bar Rises: 35% Now Need 35%+ Off

- **35%** need 35% off or more (vs. 31% in 2025)
- **13%** won't buy for less than **half off**
- **79%** need at least 15% off
- Only **11%** will pay full price

Minimum Promotion Needed to Purchase



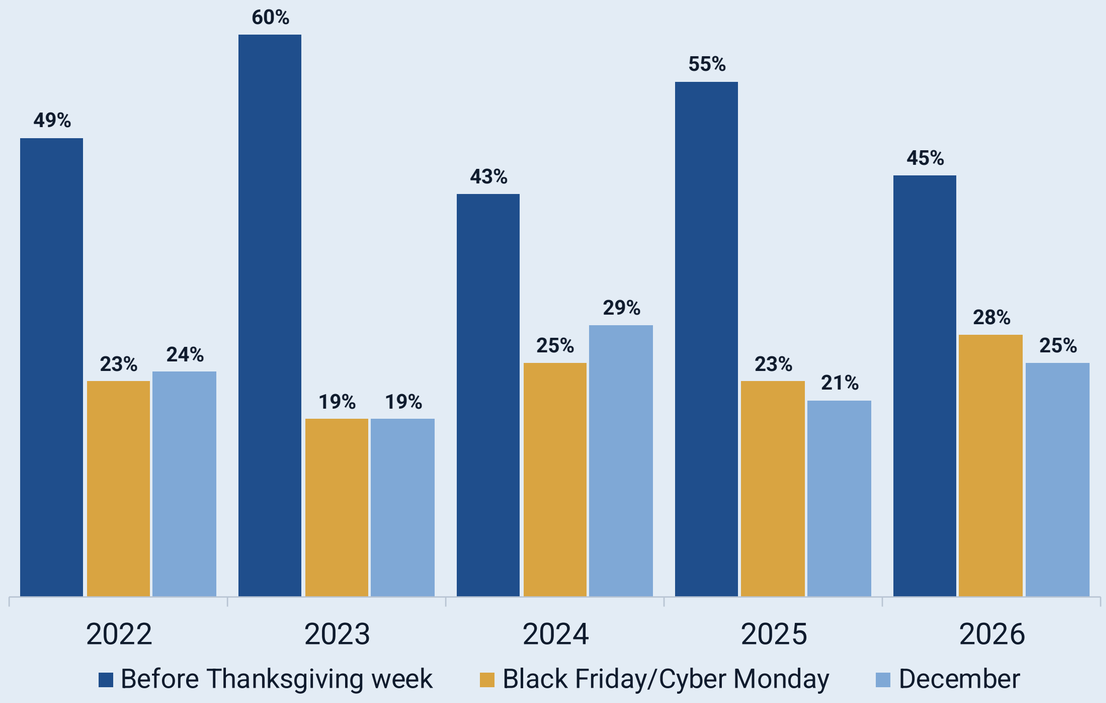
Source: First Insight (November 2026) · 2025 data: First Insight (November 2025)

Black Friday Starts Reach a Five-Year High

- **28%** start at **Black Friday/Cyber Monday**, the highest share in five years of tracking
- **45%** start before Thanksgiving week, down from 55% in 2025 and 60% in 2023
- About a quarter (**25%**) wait until **December**

The season is compressing around the big promotions.

When Shoppers Start Holiday Shopping, 2022–2026



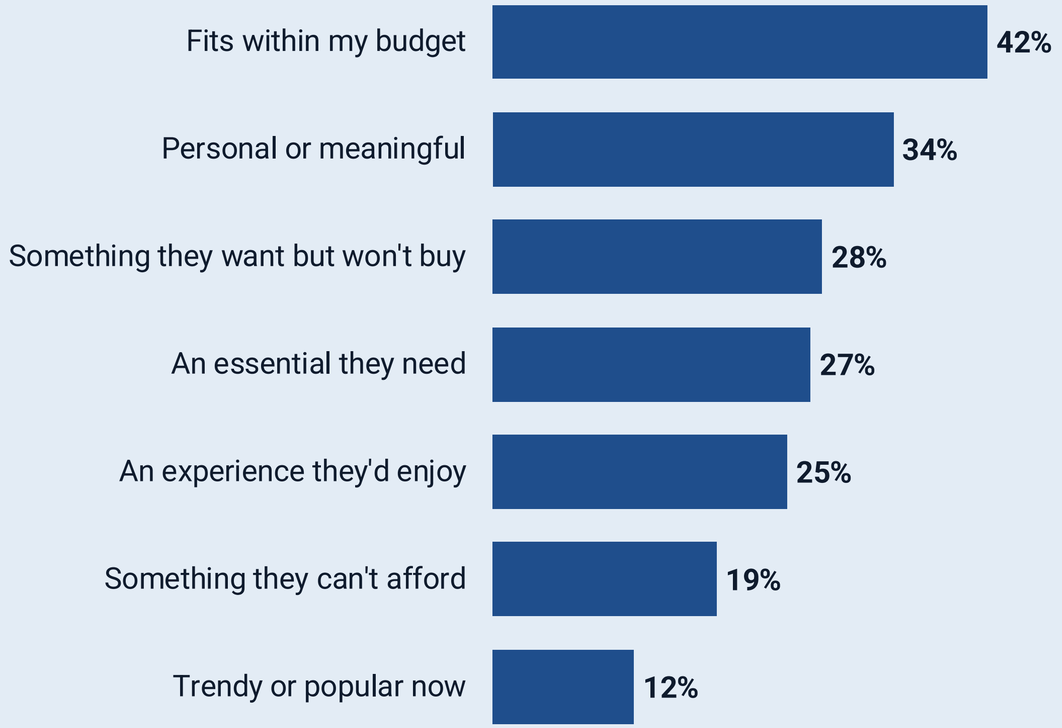
Source: First Insight (November 2026) · 2022–2025: First Insight consumer holiday studies

Practical Gifting: Budget Fit Beats Trendiness

- **42%** say fitting their **budget** is a top priority — ahead of personal meaning (34%)
- **Price (57%)** and **quality (50%)** are the top gift qualities
- Only **12%** prioritize what's trendy
- **Sustainability** matters most to Gen Z (31% vs. 21% overall)



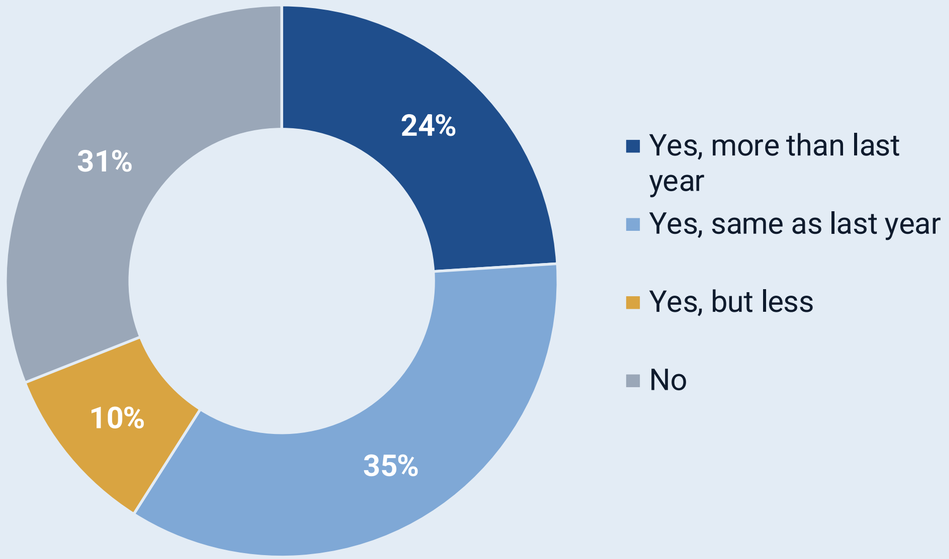
Top Priorities When Choosing Gifts



Source: First Insight (November 2026)

Everyday Essentials Go Under the Tree: 69% Will Gift Them

Plan to Give Everyday Essentials as Gifts?



Essentials They Plan to Give



24% will give more essentials than last year — rising to **35%** among Gen Z.

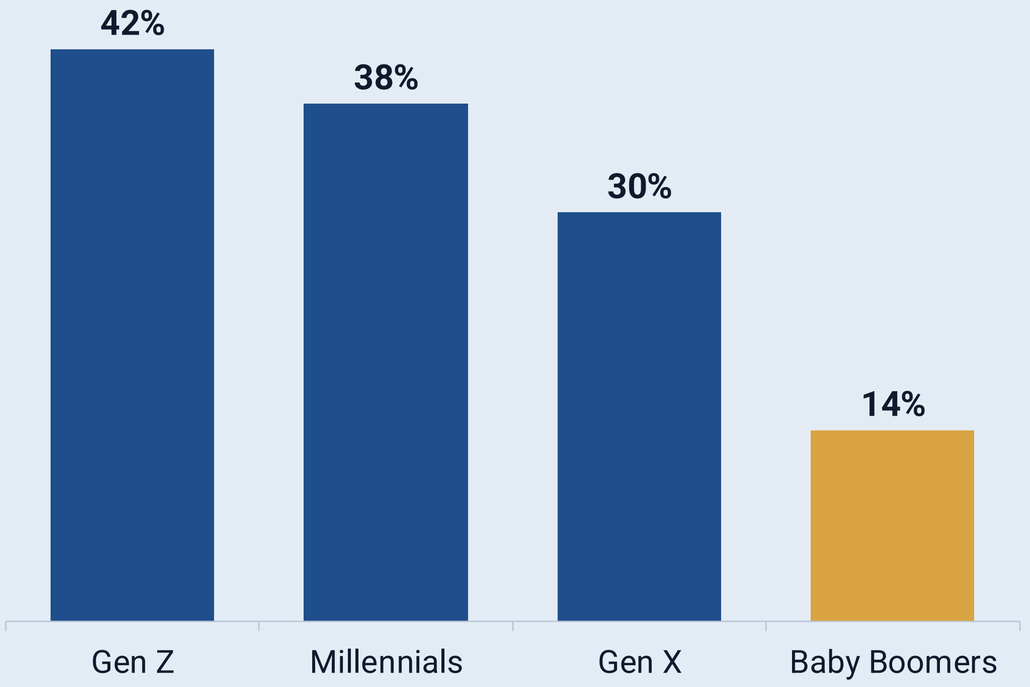
Source: First Insight (November 2026) · Essentials types among shoppers planning to gift essentials

Regifting Goes Mainstream for Younger Shoppers

- **31%** of shoppers plan to regift this year
- **42%** of Gen Z and **38%** of Millennials will regift vs. just 14% of Boomers
- Most-regifted items: **scented candles** (28%), **lotion and body wash sets** (27%) and **makeup palettes and/or travel-size sets** (26%)

Bath, beauty and candle sets are the season's most recycled gifts.

Plan to Regift This Year — By Generation



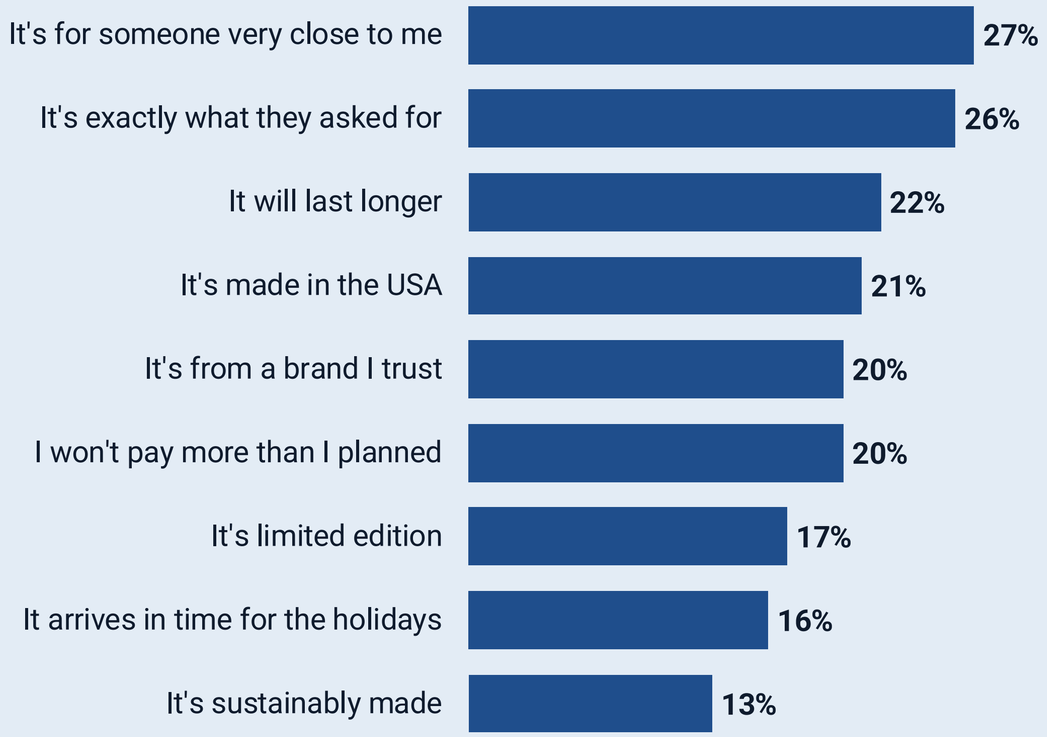
Source: First Insight (November 2026)

What Unlocks a Bigger Gift Budget

- Shoppers stretch for **people** and **certainty**: someone very close (27%) or exactly what they asked for (26%)
- **Durability** (22%) and **Made in the USA** (21%) also justify a premium
- **20%** won't pay more than planned — rising to **30%** of Boomers

Wish lists and gift guides that remove guesswork protect margin.

"I Would Pay More Than Planned If…"



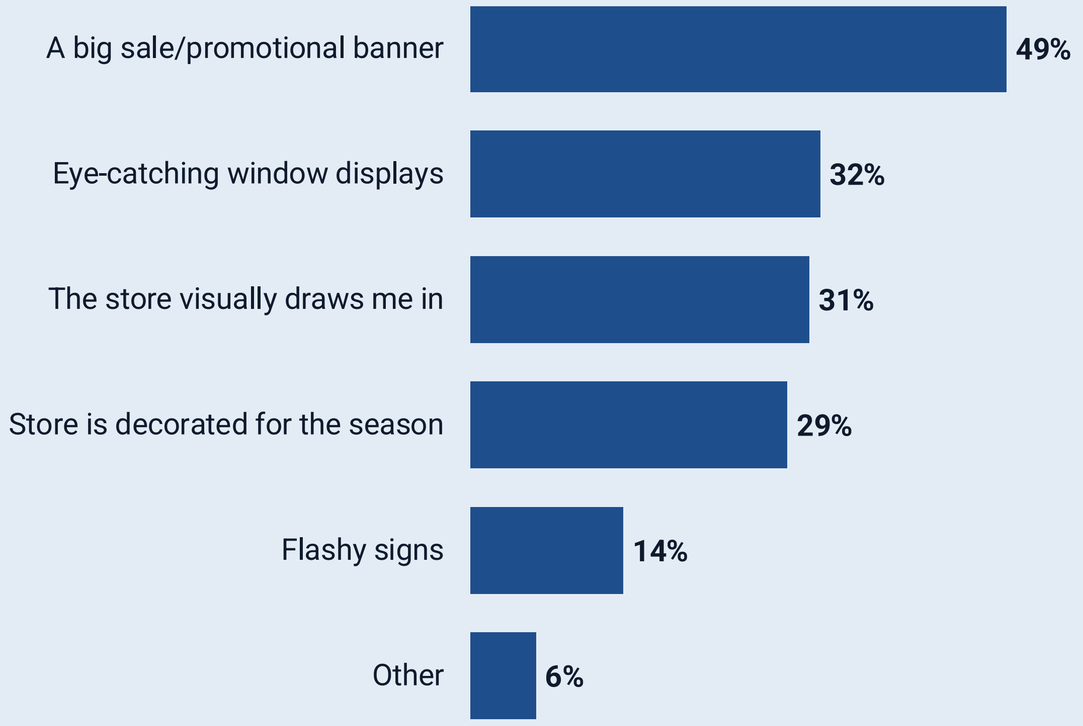
Source: First Insight (November 2026)

Price Still Pulls Shoppers In — Sale Banners Open the Door

- **Price/deals** remain the top reason to shop in-store (**53%**) and online (**45%**)
- **47%** will shop **both** channels
- Seasonal décor draws **38%** of Gen Z inside, vs. 29% overall

Make the deal visible from the sidewalk.

What Entices Shoppers Into a Store



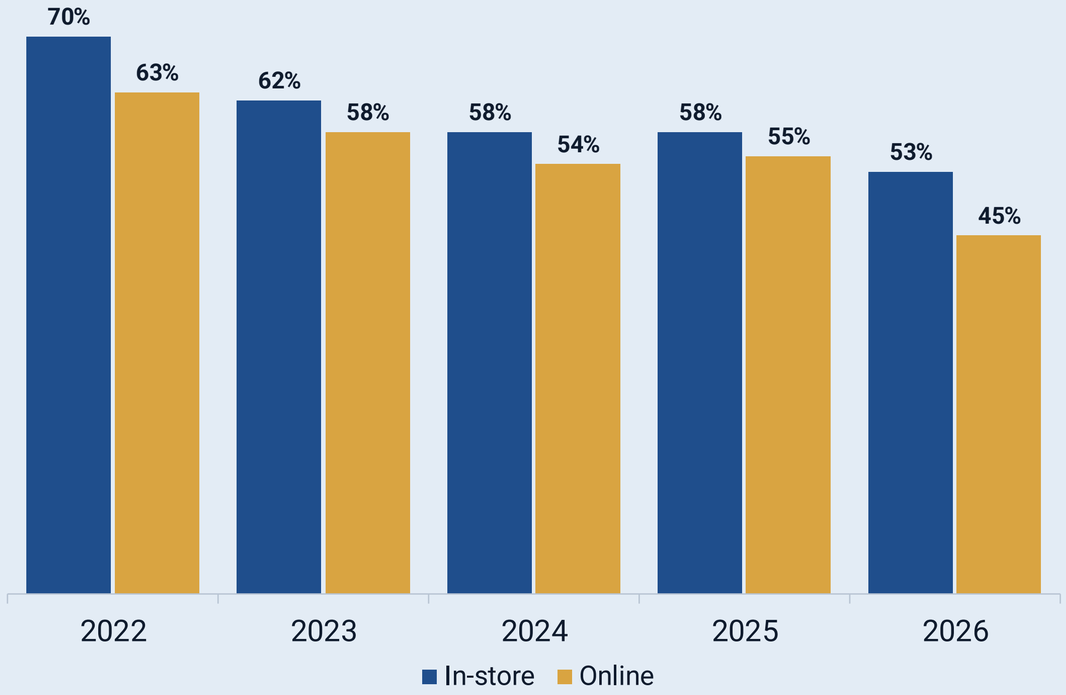
Source: First Insight (November 2026)

Price Still Leads but Down From 70% in 2022

- In-store, **price/deals** fell from **70%** in 2022 to **53%**
- Online, it fell from **63%** to **45%**, with the sharpest drop this year (55% in 2025)
- Price/deals has been the **#1 reason** to choose either channel every year
- **Online-only** shoppers dropped from 33% in 2022 to **26%**; **47%** shop both

Convenience and selection now share the spotlight with price.

Price/Deals as a Reason to Shop, 2022–2026



Source: First Insight (November 2026) · 2022–2025: First Insight consumer holiday studies

Apparel & Footwear Lead Holiday Shopping Lists

WEB

Top 3 for ONLINE

- Athletic footwear (**21%**)
- Casual wear (**20%**)
- Casual footwear, electronics, & loungewear (**19%**)

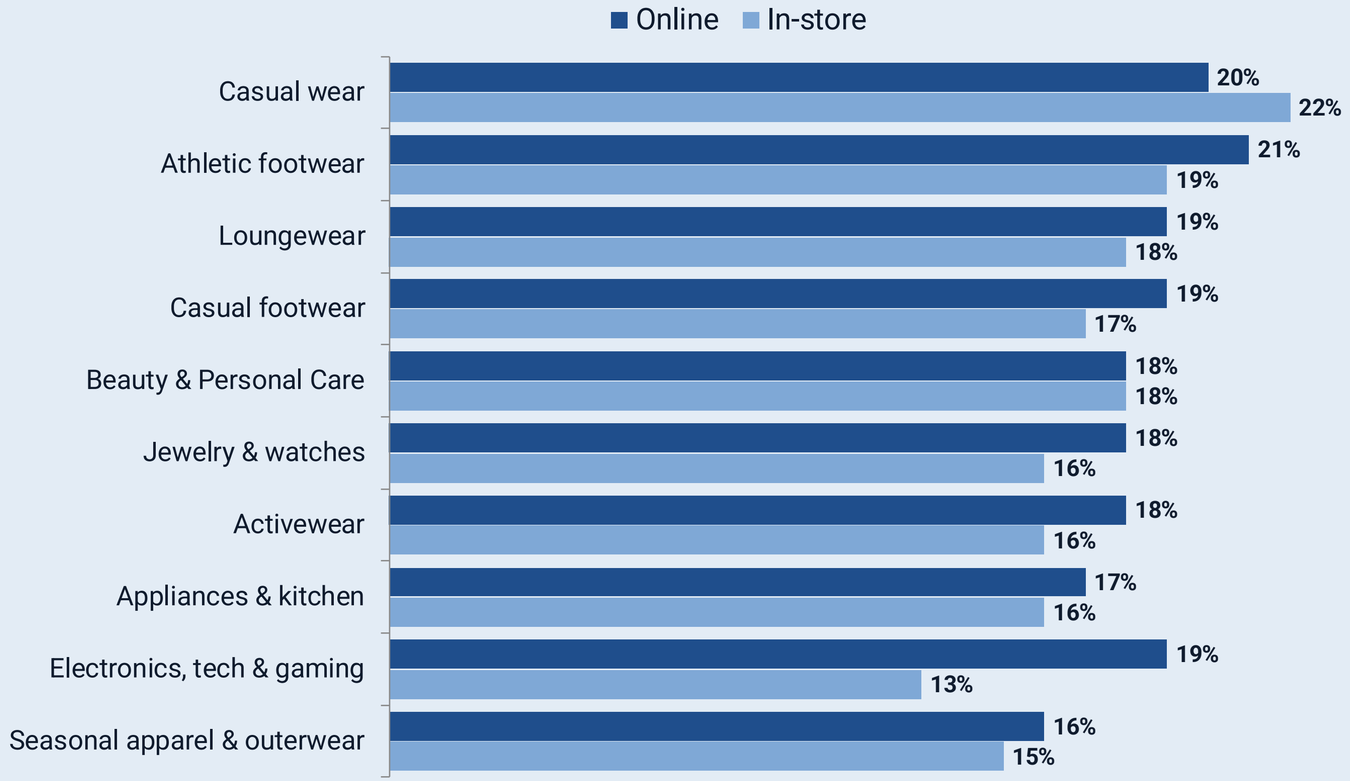
STORE

Top 3 for IN-STORE

- Casual wear (**22%**)
- Athletic footwear (**19%**)
- Loungewear & beauty and personal care (**18%**)

17% plan no online category purchases (14% in 2025).

Top 10 Categories Shoppers Plan to Buy — Online vs. In-Store



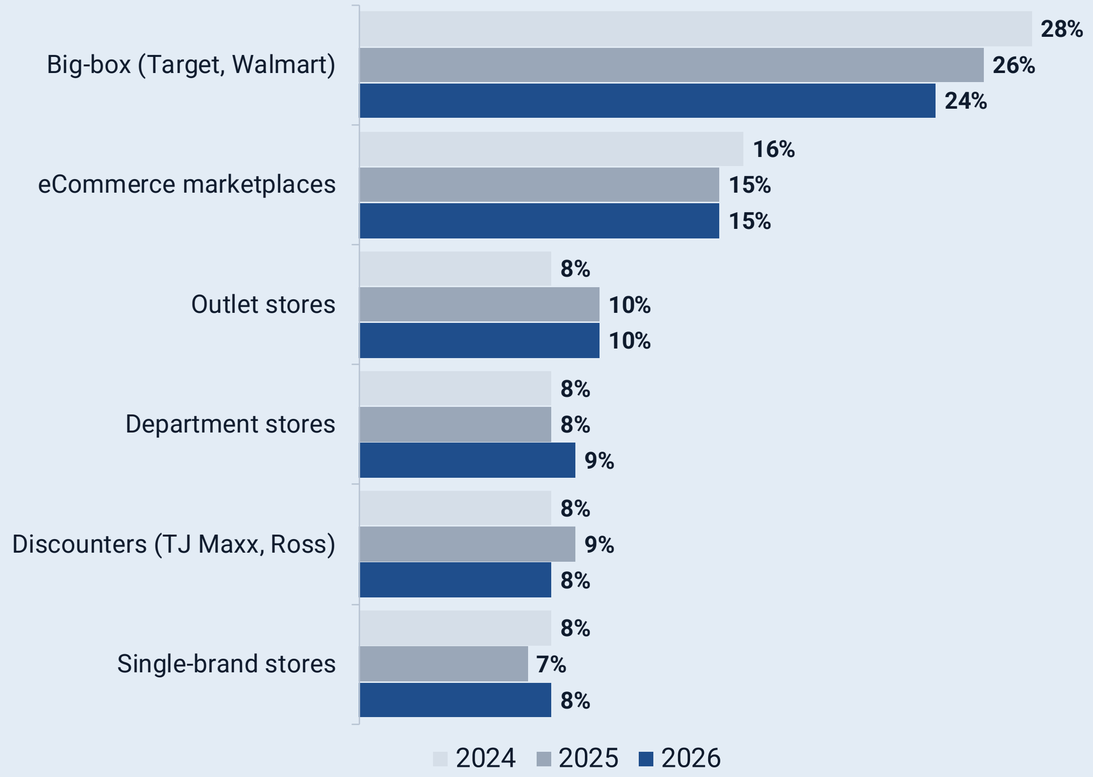
Source: First Insight (November 2026)

Big-Box Retailers Remain the Holiday Favorite

- **24%** prefer **big-box** retailers, down from 28% in 2024
- **eCommerce marketplaces** hold steady (16% → 15% → **15%**)
- Boomers lean hardest on big-box (**30%**); Millennials favor **department stores** more than any group (13%)

Big-box preference has slipped four points since 2024.

Preferred Holiday Store Type, 2024–2026 (Top 6)

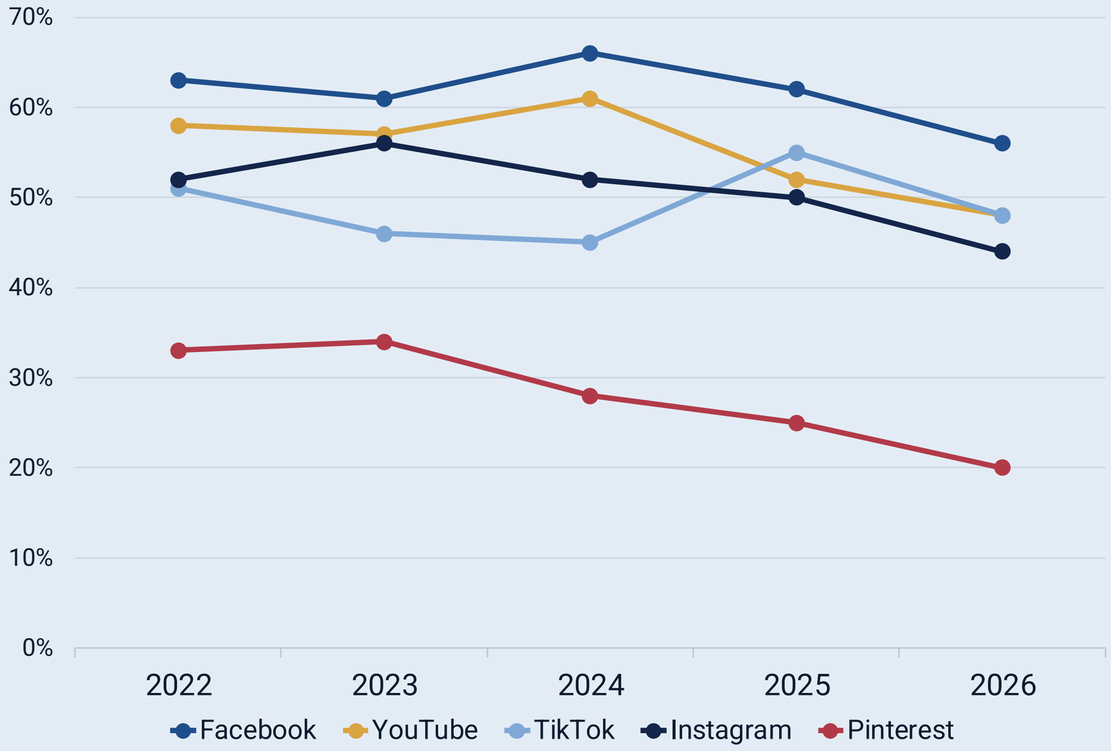


Social Commerce Cools Slightly — Gen Z Keeps It Hot

- **53%** will use social media for research, down from **64%** in 2022
- Facebook, YouTube, Instagram and Pinterest all hit **five-year lows** for holiday research
- **41%** will buy on social (37% in 2024, 42% in 2025), led by Gen Z at **59%**
- **Family and friends** remain the top social influence (**33%**)



Platforms Used for Holiday Research, 2022–2026



Source: First Insight (November 2026) · Base: shoppers using social media for research; 2022–2025: First Insight consumer holiday studies

AI Use Edges Up to 41% — Mostly to Compare Prices

- **41%** will use AI for holiday shopping (up from 39% in 2025)
- Men (**48%**) outpace women (**38%**); Gen Z leads at **51%**
- AI is a **value tool**: comparing prices and tracking deals lead in the top 3
- Only **9%** of AI users plan to actually **buy** through it

How AI Users Plan to Use AI This Season



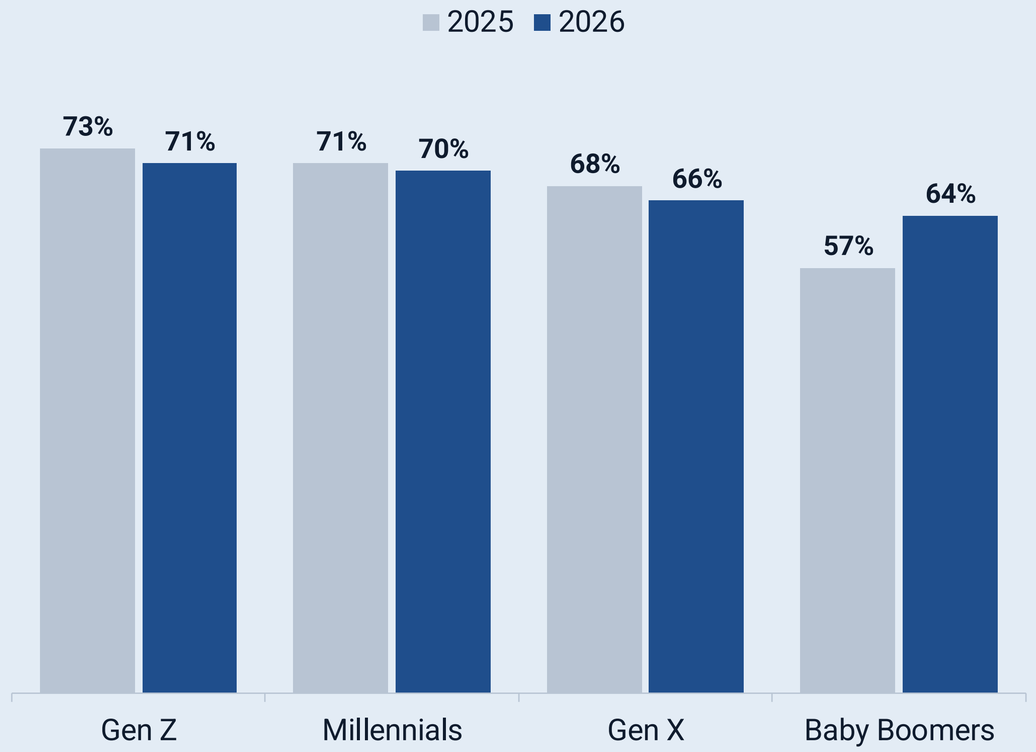
Source: First Insight (November 2026) · Base: shoppers using AI

68% of AI Users Will Buy Inside AI — and Boomers Close the Gap

- Willingness holds at **68%** of AI users, flat with 2025
- **Boomers jump to 64%** (from 57%), the biggest generational shift
- Yet only **9%** plan to purchase via AI — willingness is ahead of behavior

The door to AI checkout is open, but not everyone is walking through it yet.

Willing to Purchase Directly in AI — By Generation (AI Users)



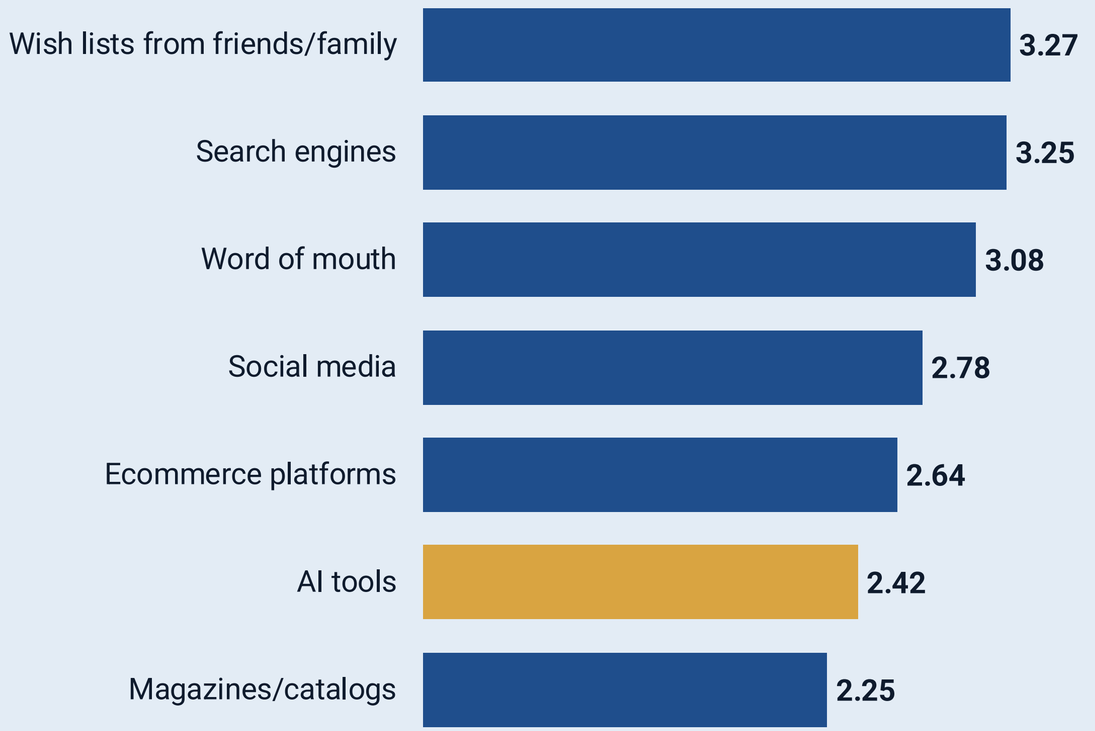
Source: First Insight (November 2026) · Base: shoppers using AI

The AI Trust Gap: People Still Beat Algorithms

- **Wish lists**, **search engines** and **word of mouth** are the most-trusted gift research channels; AI ranks **#6 of 7**
- **43%** say AI hasn't made shopping easier — **61%** of Boomers
- Gen Z flips the order: **social media** is their most-trusted channel

Recommendations from friends and family carry the most weight.

Most-Trusted Channels for Gift Research (Trust Score)



Source: First Insight (November 2026) · Ranked top-3 question; higher score = more trusted

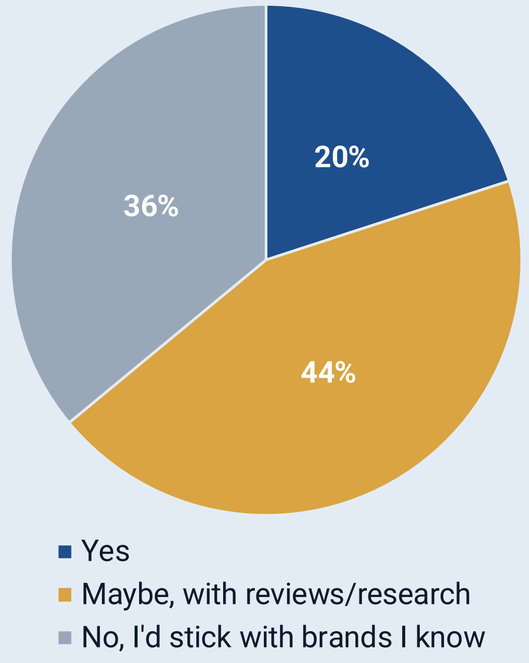
Accuracy & Reviews Turn an AI Suggestion Into a Sale

What Makes an AI Gift Pick Trustworthy (AI Users)



Source: First Insight (November 2026)

Would You Buy an Unknown Brand AI Recommends?



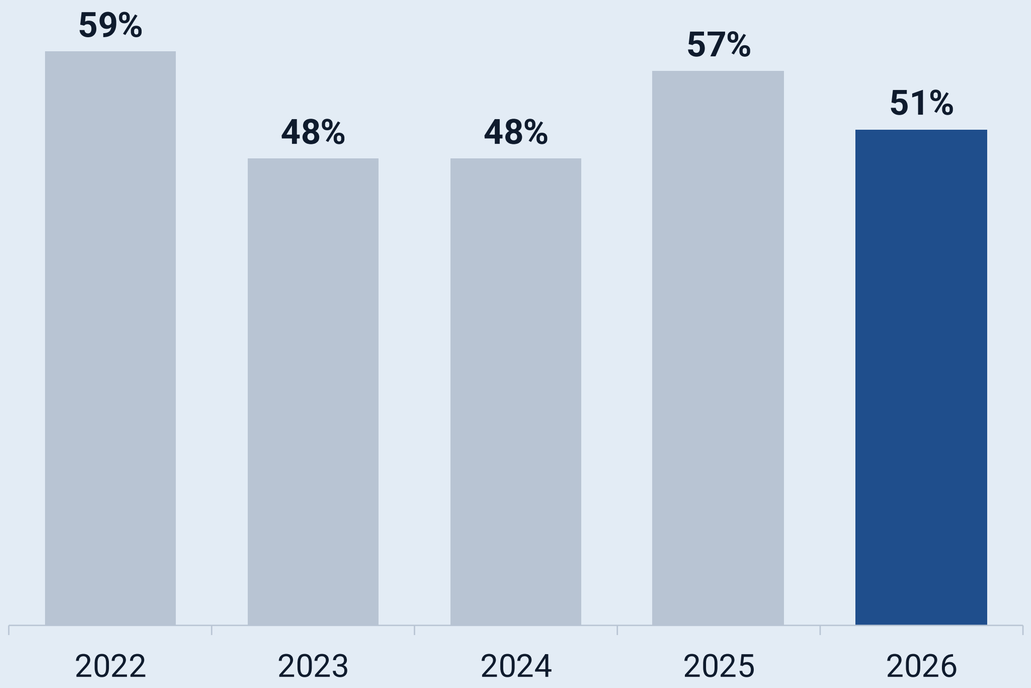
Gen Z is most open (**27%** yes); **52%** of Boomers say no.

Shipping Worries Ease: 51% Concerned, Down From 57%

- Concern eases **6 points** from last year's spike, still above 2023–2024 (48%)
- **84%** will still pay for shipping; **13%** would pay over $20 per order
- **34%** of Boomers won't pay for shipping at all (vs. 16% overall)

Free shipping is the lever for older shoppers.

Concerned About Shipment Delays, 2022–2026



Source: First Insight (November 2026) · Base: respondents shown shipping questions; 2022–2025: First Insight consumer holiday studies

Key Retail Implications: Value, Timing & Trust

Winning Themes:

- **Lead with visible value** — 35%+ off is now the threshold for a third of shoppers
- **Hold firepower for Black Friday/Cyber Monday** and early December
- **Merchandise practical gifts**: essentials, apparel and budget-friendly bundles
- **Make product data AI-ready**: precise descriptions and strong reviews earn the click
- **Win Gen Z** on social and AI; **win Boomers** with clarity and free shipping
- **Let the storefront sell**: big sale banners pull in nearly half of shoppers





First Insight is a predictive consumer intelligence platform that brands and retailers rely on from product creation to marketing. First Insight combines direct feedback from real consumers with AI and predictive modeling to help them understand what customers are likely to buy, what they're willing to pay and where to invest. Its proprietary Value Score™ rating measures product appeal, purchase intent and price sensitivity, drawing on a network of more than 360 million consumers across 180 countries. Companies including Under Armour, Boden and Family Dollar use First Insight to guide product, pricing and assortment decisions before development costs and inventory are locked in. First Insight was founded in 2007.

FIRSTINSIGHT

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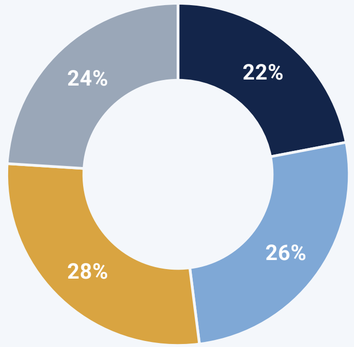
To see First Insight in action, book a demo with us at www.firstinsight.com

Let's Talk

Respondent Breakdown

CONSUMERS

1,164



- Gen Z
- Millennials
- Gen X
- Baby Boomers

Gender: 52% women, 46% men, 1% non-binary
Region: South 40%, Midwest 23%, Northeast 20%, West 18%

Methodology

This study was conducted online among 1,164 U.S. consumers in November 2026. Trend comparisons use First Insight's consumer holiday studies from 2022–2025. Some questions were shown only to relevant shoppers (e.g., AI users); bases are noted on each chart.



Appendix

2026 SURVEY RESULTS | TOTAL SAMPLE OF 1,164 CONSUMERS

Do you prefer to shop online or in a physical retail store this holiday season?	Total
Online	26%
Physical retail store	26%
Both	47%

Are you concerned about shipment delays this holiday season?	Total
Yes	51%
No	49%

How much are you willing to spend for shipping this holiday season per order?	Total
Under $5.00	23%
$5.00 - $10.00	24%
$10.00 - $15.00	14%
$15.00 - $20.00	11%
Over $20.00	13%
I am not willing to spend money for shipping	16%

What influences your decision to shop IN-STORE during the holidays? (select all)	Total
Selection	27%
Quality/value	32%
Price/deals	53%
Brand name and values	21%
Ease of shopping / convenience	35%
Preference of person receiving gift	16%
Return policy	21%
Customer service	24%
Loyalty program	21%
None of the above	10%

What influences your decision to shop ONLINE during the holidays? (select all)	Total
Selection	25%
Quality/value	24%
Price/deals	45%
Brand name and values	19%
Ease of shopping /convenience	39%
Preference of person receiving gift	13%
Return policy	19%
Customer service	16%
Loyalty program	19%
Shipping costs	30%
None of the above	10%

Appendix

2026 SURVEY RESULTS | TOTAL SAMPLE OF 1,164 CONSUMERS

What items do you plan to purchase ONLINE for your holiday shopping? (select all)	Total
Athletic footwear	21%
Casual footwear	19%
Seasonal footwear	12%
Furniture & home decor	15%
Appliances & kitchen gadgets	17%
Jewelry & watches	18%
Handbags	16%
Activewear	18%
Intimates and lingerie	12%
Casual wear (jeans, button downs, etc.)	20%
Loungewear (tees, basics, sweatshirts, etc.)	19%
Seasonal apparel & outerwear (sweaters, jackets, gloves, boots, etc.)	16%
Beauty & Personal Care	18%
Health, Fitness, & Wellness	11%
Pets & related products	15%
Arts, crafts, office, stationery	11%
Outdoor, sports, and athletic accessories	8%
Toys	17%
Movies, music, books, and board games	18%
Electronics, tech, gadgets, & video games	19%
None of the above	17%

What items do you plan to purchase IN-STORE for your holiday shopping? (select all)	Total
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Seasonal footwear	12%
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Health, Fitness, & Wellness	11%
Pets & related products	14%
Arts, crafts, office, stationery	10%
Outdoor, sports, and athletic accessories	7%
Toys	13%
Movies, music, books, and board games	13%
Electronics, tech, gadgets, & video games	13%
None of the above	15%

When shopping in-person, what factors are likely to entice you to go into a store?	Total
If the store looks like it's decorated for the season	29%
If the store visually draws me in	31%
If there are flashy signs	14%
If there's a big sales/promotional banner	49%
If there are products in the window display that catch my eye and/or are what I'm looking to purchase	32%
Other	6%

Do you plan to use social media (Instagram, Facebook, etc.) to help research and assist in your holiday shopping?	Total
Yes	53%
No	47%

Do you plan to make holiday purchases on social media platforms?	Total
Yes	41%
No	59%

Appendix

2026 SURVEY RESULTS | TOTAL SAMPLE OF 1,164 CONSUMERS

What social media platforms do you plan on using to research and assist your holiday shopping? (select all)	Total
Pinterest	20%
YouTube	48%
TikTok	48%
Facebook	56%
Instagram	44%
Snapchat	20%
Reddit	15%
Other	1%

Who or what most influences your holiday shopping decisions on social media?	Total
Influencers or content creators	13%
Brands or retailers' own social pages	16%
Family and friends	33%
Celebrities or public figures	10%
Ads or sponsored posts	14%
Live shopping streams	13%
Other	2%

What social media platforms do you plan on using to make a holiday purchase on? (select all)	Total
Pinterest	19%
YouTube	41%
TikTok	51%
Facebook	51%
Instagram	37%
Snapchat	21%
Other	1%

Do you plan to use AI (ChatGPT, Gemini, Claude, etc.) to help research and assist in your holiday shopping?	Total
Yes	41%
No	59%

How do you plan to use AI to help research and assist in your holiday shopping?	Total
Gift inspiration & brainstorming	40%
Discover new stores/sites to shop at	32%
Compare prices	49%
Summarize customer reviews	32%
Track deals and/or discounts	37%
Finding dupes/alternatives to more expensive products	22%
Purchase items	9%

Are you willing to purchase items directly in the AI application?	Total
Yes	68%
No	32%

Appendix

2026 SURVEY RESULTS | TOTAL SAMPLE OF 1,164 CONSUMERS

When AI recommends a gift, what makes you trust that recommendation enough to buy it?	Total
It has strong customer reviews	40%
It's from a brand I already know	34%
It's the best price I've seen	37%
It matches exactly what I described	42%
It looks like good quality	37%
It's popular or trending right now	20%
It's something I'd buy for myself	20%
I don't trust AI recommendations enough to buy	3%

How has AI made it easier to shop?	Total
I spend less time searching for gifts to buy	24%
I spend less money on gifts	16%
I can find presents for people who are usually difficult to buy for	20%
I can compare products across brands in one spot	20%
Other	2%
It hasn't	43%

What channel(s) do you trust the most to research gifts and assist in your holiday shopping? (Rank your top 3) — score	Total
AI tools	2.42
Social Media	2.78
Magazines and/or catalogs	2.25
Ecommerce platforms (ex. Amazon)	2.64
Search Engines (ex. Google)	3.25
Wish lists from friends and/or family	3.27
Word of mouth	3.08
None	1.31

If AI recommended a gift from a brand that you've never heard of, would you buy it?	Total
Yes	20%
Maybe, if the reviews were good and/or I did additional research	44%
No, I'd stick with brands I know	36%

How much are you planning to spend this holiday season compared to last year?	Total
Spending more than last year	25%
Spending about the same as last year	48%
Spending less than last year	26%

In what way are you cutting back the most this year compared to last year?	Total
Buying items out of season to save	5%
Shopping for deals	16%
Shopping for dupes/alternatives to more expensive products	3%
Shopping online more	6%
Purchasing more store brands/private label	5%
Shopping secondhand or thrift stores	5%
Using more coupons	9%
Buying less overall	41%
Using Buy Now Pay Later Services	6%
Other	5%

Appendix

2026 SURVEY RESULTS | TOTAL SAMPLE OF 1,164 CONSUMERS

What are your top priorities when deciding which items to purchase for gifts this year?	Total
If it has personal and/or significant meaning to the recipient	34%
If it's an essential good that the recipient needs or will need	27%
If it fits within my budget	42%
If it's an experience that they would enjoy	25%
If it's trendy or popular right now	12%
It's something the recipient wants but wouldn't buy for themselves	28%
If it's something the recipient couldn't afford to buy themselves	19%

What qualities are you looking for when deciding to buy a gift?	Total
Price	57%
Quality	50%
If it's built to last	29%
It's from a brand the recipient loves	24%
Sustainability	21%
Other	1%

Do you plan to purchase luxury items this holiday season?	Total
Yes	36%
No	64%

What luxury items do you plan to purchase? (select all)	Total
Jewelry	45%
Handbags	37%
Accessories	42%
Footwear	39%
Apparel	41%
Other	2%

Do you plan to give everyday essentials as gifts this year (like toiletries, socks, kitchen staples or household items)?	Total
Yes, more than last year	24%
Yes, the same as last year	35%
Yes, but less than last year	10%
No	31%

What everyday essentials are you planning to give as gifts this year?	Total
Food & Drink (ex. Grocery items, pantry essentials, fresh produce)	38%
Apparel (ex. Socks, underwear, basic t-shirts)	53%
Bath & Beauty (ex. Soap, shampoo, deodorant)	46%
Home & Kitchen (ex. Utensils, cookware, cleaning supplies)	39%

Would you pay more than you planned for a gift if…	Total
It's exactly what they asked for	26%
It will last longer	22%
It's from a brand I trust	20%
It's made in the USA	21%
It's sustainably made	13%
It's limited edition	17%
It's for someone very close to me	27%
It arrives in time for the holidays	16%
I won't pay more than I planned	20%

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2026 SURVEY RESULTS | TOTAL SAMPLE OF 1,164 CONSUMERS

Which category do you expect to cut back on the most this holiday season?	Total
Pets & related products	4%
Hobby	6%
Sporting Goods/Outdoor Goods	4%
Entertainment – music, books, videos, streaming services, games	7%
Electronics – TVs, smart home tech, gadgets	9%
Toys – Legos, stuffed animals, etc.	7%
Beauty & Personal Care	5%
Health, Fitness, & Wellness	5%
casual wear, outerwear, childrenswear, etc.	6%
handbags jewelry, watches	6%
Home, furniture, and décor	4%
seasonal, athletic, casual	5%
Luxury	13%
None of the above	19%

What is the minimum promotional offer it will take to entice you to purchase this year?	Total
I am willing to pay full price	11%
10% or less off	8%
15-20% off	21%
25-30% off	23%
35-40% off	12%
45-50% off	10%
More than 50% off	13%

What type of store do you prefer to shop for the holidays?	Total
Category stores like Famous Footwear or Dick's Sporting Goods	4%
Big box retailers like Target, Walmart	24%
Club stores like Sam's Club or Costco	7%
Department stores like Nordstrom or Kohl's	9%
Single Brand stores like Nike or Abercrombie or Bath & Body Works	8%
Small businesses and handmade like Etsy or boutiques	8%
eCommerce marketplaces like Amazon or eBay	15%
Discounters like TJ Maxx or Ross	8%
Outlet stores	10%
Secondhand shopping	5%
Other	2%

Do you plan to regift items to anyone this year?	Total
Yes	31%
No	69%

Appendix

2026 SURVEY RESULTS | TOTAL SAMPLE OF 1,164 CONSUMERS

What items would you regift during the holidays?	Total
Food & Drink – Wine and/or alcohol	20%
Food & Drink – Boxed chocolates	18%
Food & Drink – Holiday cookie tins	20%
Food & Drink – Food gift baskets	23%
Bath & Beauty – Lotion and body wash sets	27%
Bath & Beauty – Scented candles	28%
Bath & Beauty – Perfume or cologne	24%
Bath & Beauty – Makeup palettes and/or travel-size sets	26%
Home & Kitchen – Picture frames	15%
Home & Kitchen – Mugs	17%
Home & Kitchen – Appliances	13%
Sweaters	12%
Winter accessories (Scarfs, gloves and hats)	16%
Socks	11%
Paper goods – Books	10%
Paper goods – Journals and/or planners	8%
Gift Cards – Restaurant	9%
Gift Cards – Retail	11%
Gift Cards – Pre-paid Visa/Amex cards	7%
Other	2%

When did you start/or do you plan to holiday shopping?	Total
Earlier than October	11%
October	10%
Between Halloween and Thanksgiving	24%
Black Friday/Cyber Monday	28%
Early December (1st- 15th)	16%
Mid-December and the week before Christmas	6%
December 24th	3%
Other	3%

Which of the following ranges includes your household's annual income?	Total
Less than $15,000	18%
$15,000 to $34,999	22%
$35,000 to $49,999	17%
$50,000 to $74,999	17%
$75,000 to $99,000	10%
$100,000 to $149,999	8%
$150,000 to $199,999	4%
$200,000 to $249,999	1%
$250,000 or more	1%
Decline to answer	2%

In what region of the country do you reside?	Total
Midwest (Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin)	23%
Northeast (Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont)	20%
South (Alabama, Arkansas, Delaware, D.C., Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, West Virginia)	40%
West (Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming)	18%