MASTERCARD SHOPPER SNAPSHOT 2026 MEDIA FACT SHEET

Shoppers are stretching budgets through rewards, chasing sales and giving secondhand gifts, while exploring AI and prioritizing small businesses and experiences.

Value leads the holiday shopping list

- 88% plan to stick to a budget; 84% prioritize low-cost, high-impact gifts.
- 83% plan to redeem loyalty points and rewards to help pay for purchases, up from 79% in 2025
- 78% plan to shop on major sales days such as Black Friday and Cyber Monday.
- 72% of both Gen Z and millennials plan to increase or maintain secondhand gift purchases, compared with 60% overall.
- 37% cite financial strain as a contributor to holiday stress, followed by pressure to choose the perfect gift (33%) and task overload (27%).

Shopper confessions: convenience meets self-gifting

- 58% buy extra items for themselves to reach a free-shipping minimum on gift orders; 54% have given someone a gift they secretly wanted themselves.
- 55% buy gift cards when they run out of time to find a thoughtful present; 50% give the same gift to multiple people for convenience.
- 52% buy themselves gifts when shopping for others; 39% regularly regift. 60% of Gen Z and 63% of millennials will buy a gift simply because it's on sale, even if they aren't sure the recipient will like it
- 56% of Gen Z and 45% of millennials have downplayed how much they spent on a gift, while 33% of all shoppers have bought a gift primarily to impress someone with the price tag.
- 48% of both Gen Z and millennials say they will buy a gift because it is popular on social media or with influencers—even if they do not like it.
- 43% of Gen Z and 41% of millennials trust influencers or creators for product recommendations more than their friends, compared with 27% overall.

AI joins the gift-giving team

- Roughly 4 in 10 Gen Z and millennials trust AI to pick gifts for loved ones more than they trust themselves, compared with 27% overall.
- 40% of Gen Z and 43% of millennials would let AI handle all their gift purchases to avoid holiday shopping stress.
- 29% say AI has increased their ability to stay within budget; 28% say it helps them make more confident decisions.
- 65% want AI agents to balance price with quality, trust and personal preferences, while 55% want them to stick with brands they already trust.
- 66% want to approve an AI agent's use of their loyalty points and benefits.
- 58% believe links shared by AI chatbots are likely to be phony, while 42% believe AI would only send them verified information.

Trust and scams shape where shoppers buy

- 39% have encountered a holiday scam in the past two years.

- 83% are more likely to buy from known and trusted brands during the holidays because they are wary of scams.
- 64% would feel ashamed if they fell victim to an online scam; 45% would be embarrassed to tell anyone about a fraudulent transaction, yet only 27% would judge someone else.
- 46% would risk up to about $50 on a great holiday deal from an unfamiliar website, even if unsure it was legitimate.

Small businesses inspire community connection

- 85% plan to shop the same amount or more with small or local businesses this holiday season.
- 36% plan to direct half or more of their overall holiday spending to small or local businesses.
- 49% cite supporting their local community or economy as a motivation for shopping small, the leading motivator.
- 71% would return a duplicate item they had not paid for to a small business, compared with 54% for a major corporation.
- 32% would shop at a small business without a loyalty program; 27% would shop without sales or discounts, and 24% would pay a little more.
- Only 15% would accept higher shipping costs or the lack of free shipping when shopping at a small business.

Experiences make the gift list

- 72% of both Gen Z and millennials plan to increase or maintain secondhand gift purchases, rising from 65% and 62%, respectively, last year.
- 73% plan to increase or maintain their giving of experiences over material gifts, including 78% of Gen Z, 81% of millennials and 78% of Affluent consumers.
- Most appealing experiences to give: dining (51%), concerts, theater or live shows (37%), wellness or spa (36%), and travel or hotel stays (32%).
- The draw: lasting memories (34%), enjoyment after the holiday rush (33%), and a more personal gift (28%).

Source: Mastercard Shopper Snapshot 2026. Findings cover adults aged 18+, nationally representative of the general population in each of five markets: United States (n=3,015), Canada (n=1,005), United Kingdom (n=3,002), Ireland (n=1,005) and Switzerland (n=1,007). Total sample: 9,034.

Unless a generation is specified, percentages reflect the overall survey results. Figures describe respondents stated plans, attitudes or reported behaviors, not measured sales.