Unwrapping Consumer Intentions

Insights from a 2025 Pre-Holiday Consumer Survey

Snipp surveyed 400 U.S. consumers ahead of the 2025 holiday season to uncover how shoppers plan to spend, where they'll shop, and what factors will drive their decisions. The results reveal how today's economic realities, combined with the growing influence of promotions, coupons, and loyalty programs, are reshaping holiday shopping behavior.

For brands looking to win a bigger share of basket or retailers aiming to keep carts full, these insights provide a clear view of what matters most to shoppers this year and where the biggest opportunities lie.

CONTENTS

Methodology

This survey was run in September 2025. The respondents consisted of four hundred U.S. adults who plan to make purchases during the 2025 holiday season.

GENDER		AGE
Male	54.75%	18+ years
Female	45.25%	

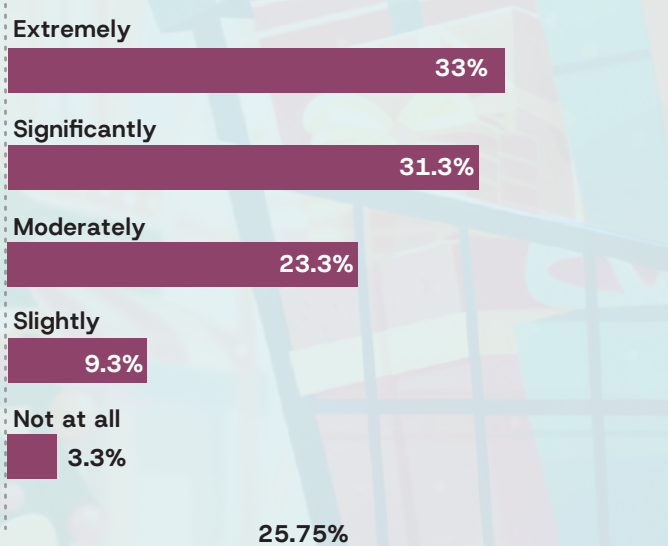
EDUCATION	
Elementary School	1%
Middle School	1%
Completed some High School	3.75%
High School graduate	23%
Other post High School vocational training	1%
Completed some College	18.75%
Associates Degree	11.50%
Bachelor's Degree	22.75%
Completed some Postgraduate	1.50%
Master's Degree	12.25%
Doctorate /PhD	3.50%

HOUSEHOLD INCOME	
Less than $25,000	16%
$25,000 to $49,999	19.75%
$50,000 to $74,999	21.5%
$75,000 to $99,999	14.75%
$100,000 to $124,999	8.75%
$125,000 to $149,999	5.5%
$150,000 to $174,999	3%
$175,000 to $199,999	3%
$200,000 to $249,999	3.25%
$250,000 +	2.75%
Prefer not to answer	1.75%

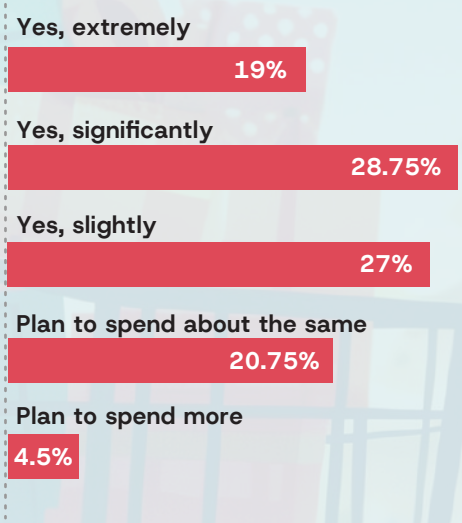
Cost of living influence

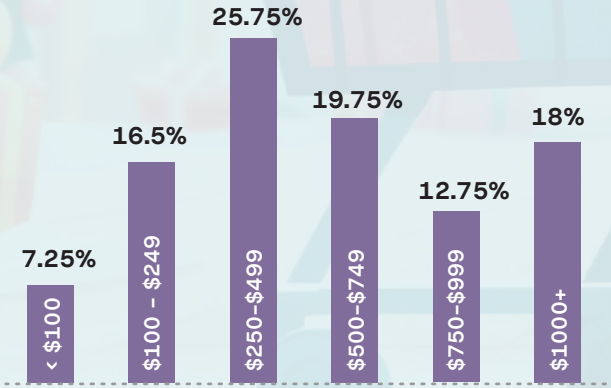
Rising costs and economic uncertainty continues to shape consumer behavior, and the holidays are no exception. We asked shoppers how much these financial pressures are likely to affect their seasonal shopping and as compared to last year. The responses reveal just how much inflation and everyday expenses weigh on purchasing decisions this year. From cost-of-living pressures to overall gift budgets, consumers are approaching this season with caution.

To what extent is the cost of living influencing your holiday shopping plans this year?



Compared to last year, are you planning to cut back on holiday shopping?





What is your estimated total spend for holiday gifts this year?

Insight & Takeaway:

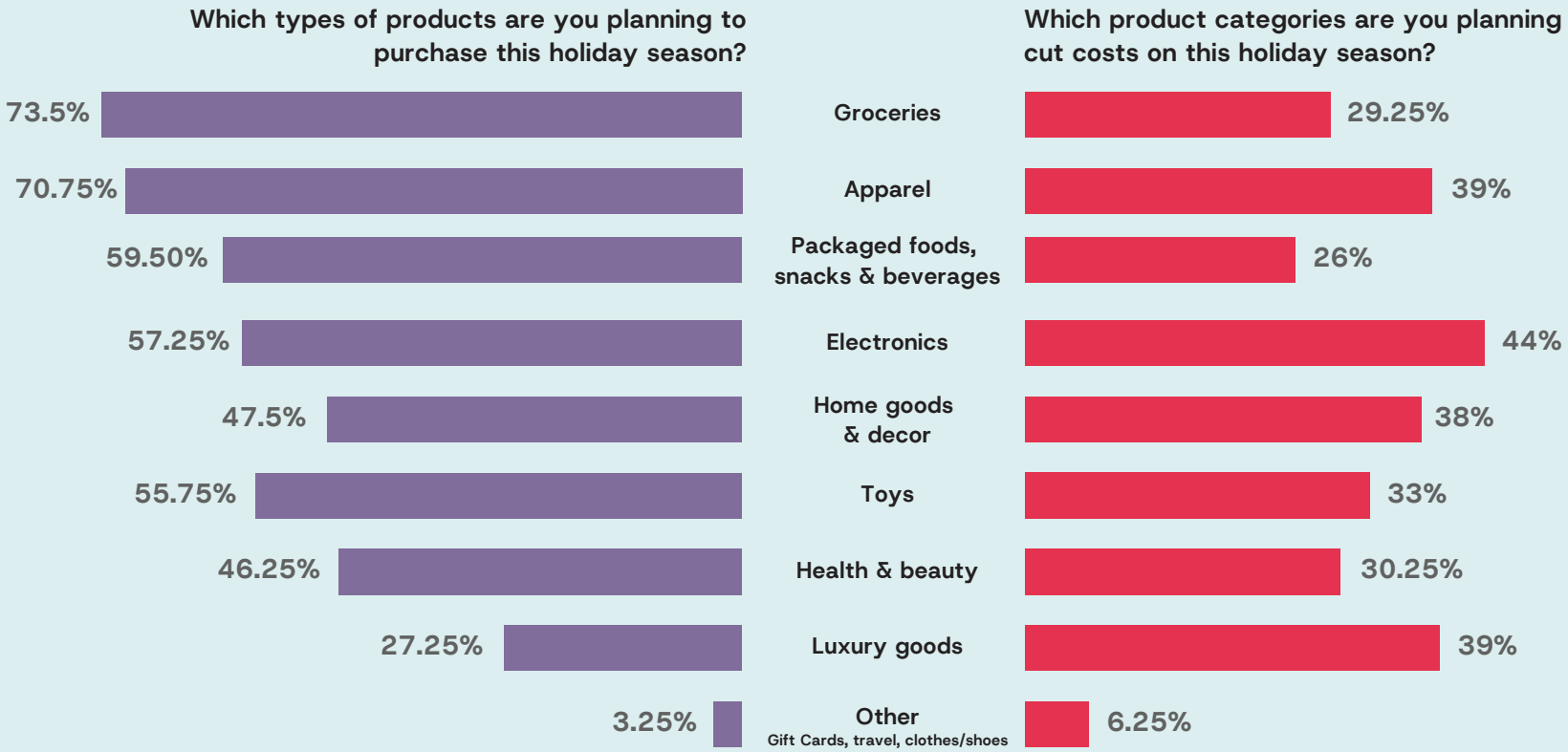
The cost-of-living crisis remains a dominant force shaping holiday shopping behavior. Nearly two-thirds of shoppers are highly influenced by rising prices, which means value and affordability messaging will be critical to winning their spend.

Almost three-quarters of respondents say they plan to reduce spending to some degree. Brands should expect smaller basket sizes and focus on strategies like promotions, bundles, and loyalty rewards to maintain share of wallet.

Most shoppers are staying mid-range with budgets , but a meaningful segment still plans to spend $1,000 or more signaling opportunities for premium upsells and loyalty offers.

What shoppers are planning on buying...and cutting back on

Holiday baskets reflect a blend of practical needs and seasonal indulgences. Essentials like groceries, apparel, and snacks top shopping lists, while luxury goods and electronics sit lower. When it comes to cutbacks, consumers are pulling back hardest in discretionary categories, especially electronics, apparel, and luxury items. This mix highlights a season where necessities dominate, and "nice-to-haves" must work harder to earn wallet share.



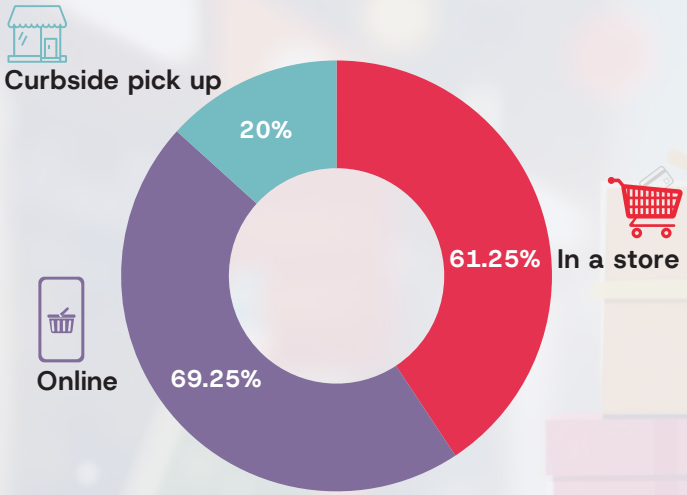
Insight & Takeaway:

Essential and practical categories dominate holiday baskets. CPG, grocery, and apparel brands should anticipate strong seasonal demand, while premium brands may need to justify value more clearly.

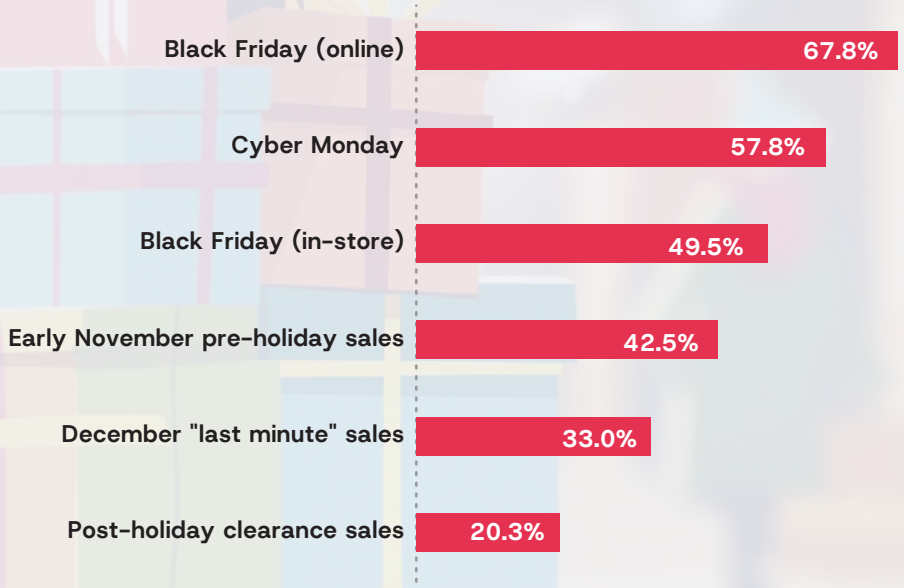
Discretionary categories face the most pressure / cutbacks. Value-driven offers, financing options, and promotions will be key to maintaining category performance.

Where and when they'll shop

Omnichannel shopping is now the norm, not the exception. Most shoppers will split their purchases between in-store and online, with curbside pickup still playing a niche role. Big-box retailers like Walmart and Target will capture much of the in-store traffic, while e-commerce giants such as Amazon remain go-to destinations online.



Promotional moments continue to drive holiday shopping behavior. Black Friday (particularly online) remains the single most important event, followed closely by Cyber Monday. Early November sales are also gaining traction, while last-minute and post-holiday sales appeal to smaller groups.



Insight & Takeaway:

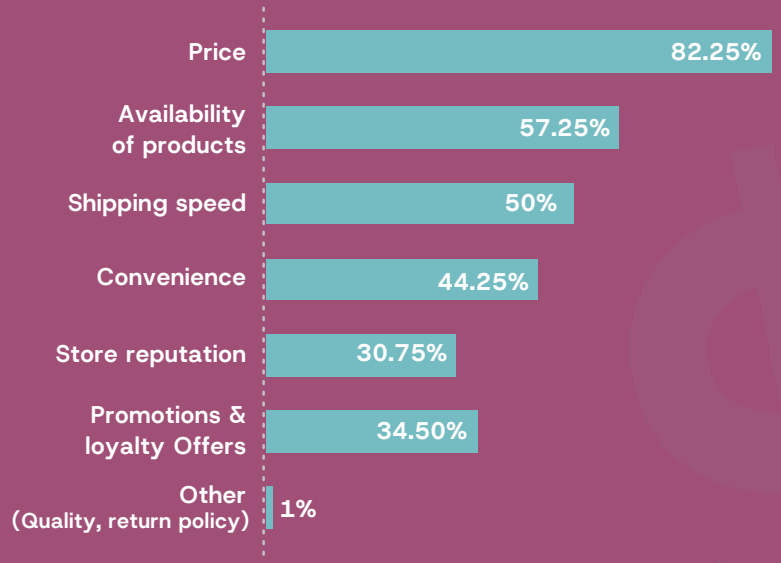
Shoppers will use multiple channels this season. A seamless omnichannel experience especially blending digital convenience with in-store immediacy will be essential.

Traditional tentpole events remain critical, but the shopping window is stretching earlier. Brands should start promotions sooner and sustain momentum beyond Cyber Week.

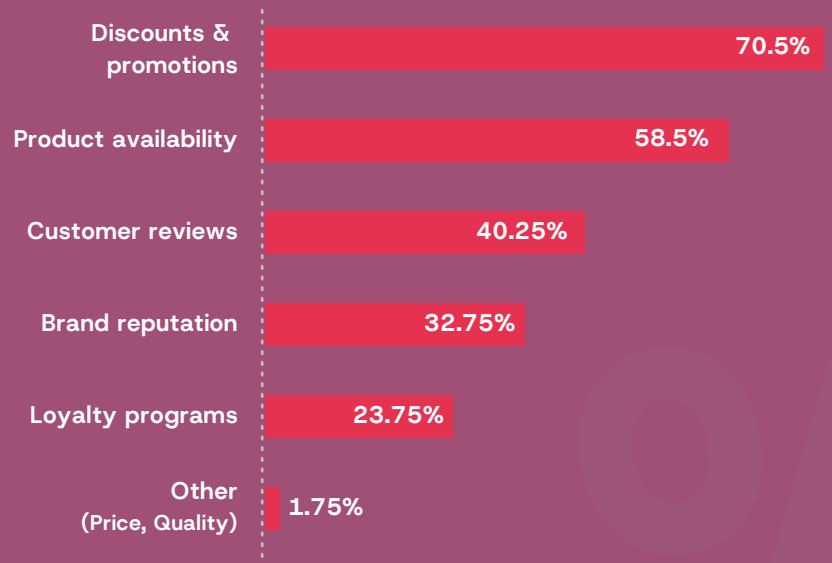
Key Purchase Influencers

Shoppers are laser-focused on value. Price is overwhelmingly the most important factor in choosing where to shop, followed by product availability and shipping speed. Promotions and discounts are the top purchase drivers, carrying more influence than brand reputation or loyalty programs. This underscores the heightened role of affordability and convenience in today's retail landscape.

What is the most important factor when choosing where you shop?



Which of the following do you expect will influence your purchasing decisions the most?



Insight & Takeaway:

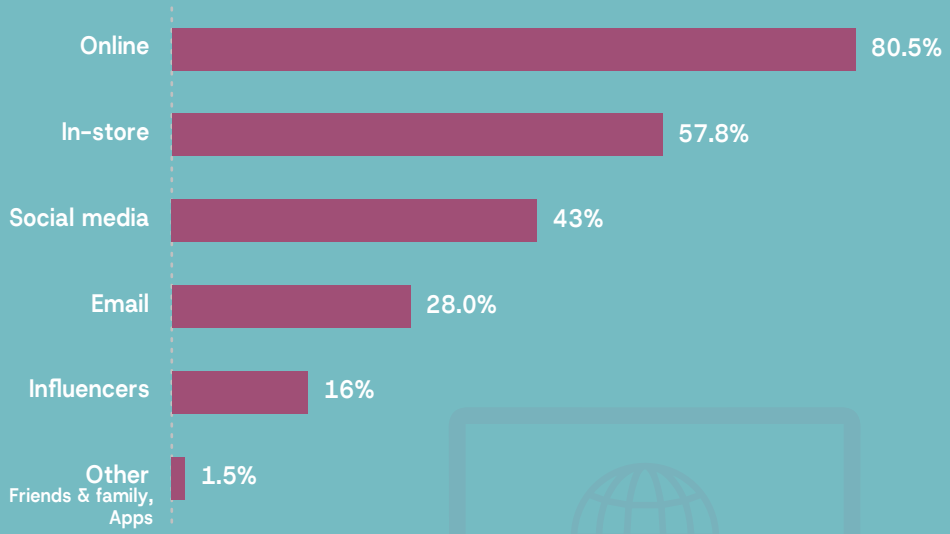
Price sensitivity is at a peak. Competitive pricing, clear value messaging, and guaranteed availability will be essential differentiators.

Shoppers are laser-focused on deals this season. Promotional strategy, from coupons to loyalty points, will have a major impact on conversion.

Discovering deals

Consumers are highly resourceful in researching offers before buying. Digital channels dominate discovery, with online search and social media leading the way, though in-store browsing remains influential. Email and influencers play supporting roles.

Which channels will you use to research promotions, offers, loyalty programs, and/or coupons?



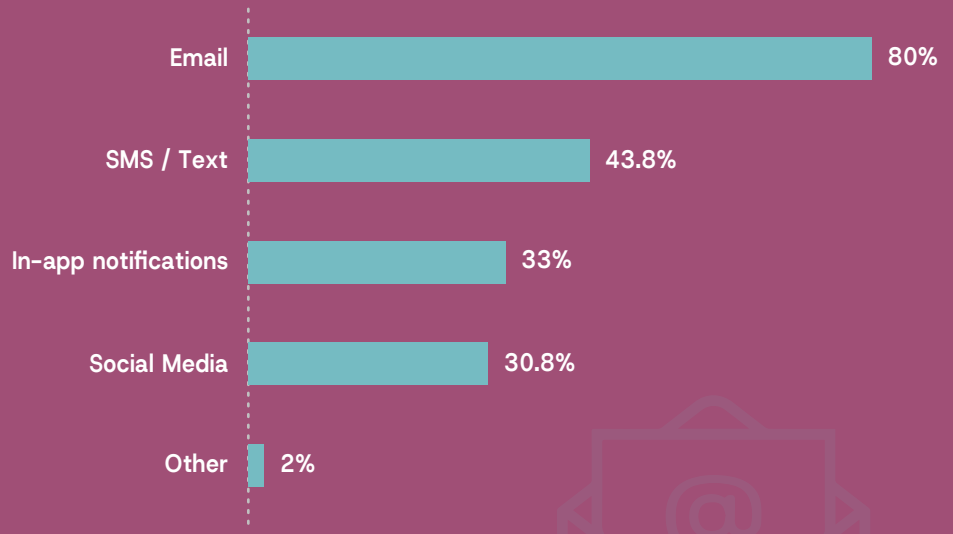
Insight & Takeaway:

Digital channels are now the primary source for deal discovery, though in-store remains influential. Strong digital presence and optimized campaigns (across both digital and physical touchpoints) are critical for visibility.

Receiving promotions

Consumers are highly resourceful in researching offers before buying. Digital channels dominate discovery, with online search and social media leading the way, though in-store browsing remains influential. Email and influencers play supporting roles.

Which of the following do you expect will influence your purchasing decisions the most?



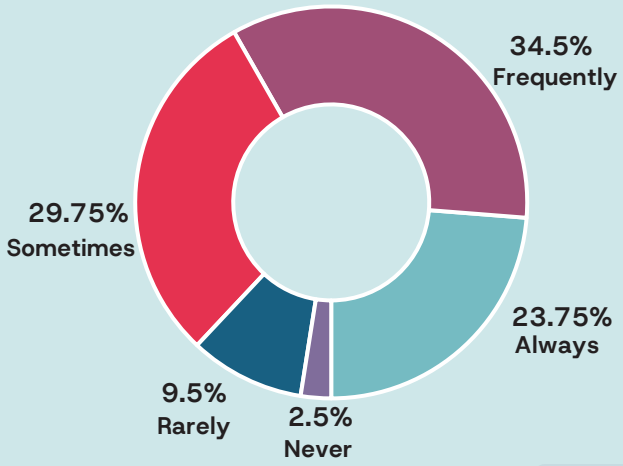
Insight & Takeaway:

Email remains the most effective channel for promotions. Pairing email with SMS and social can enhance reach and engagement.

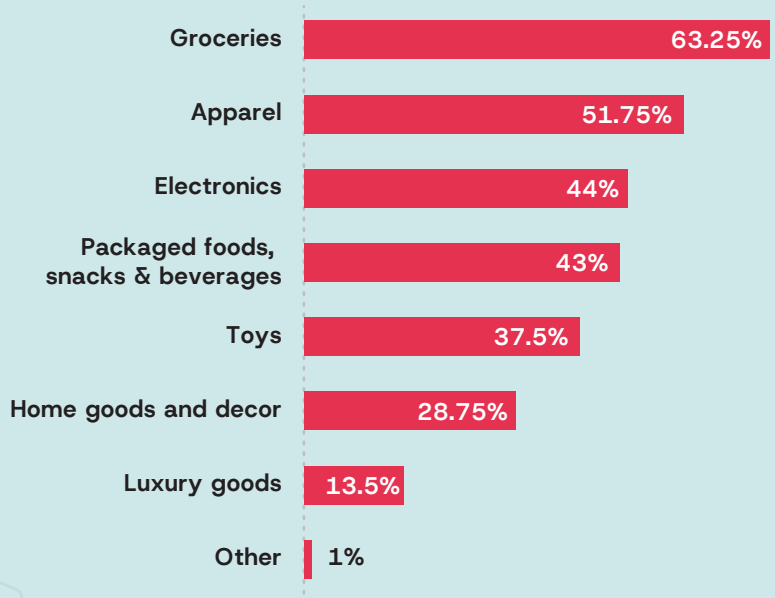
Coupons and Promotions

Coupons are a mainstream part of the holiday experience, with nearly 60% of shoppers saying they'll use them frequently or always. Groceries, apparel, and electronics are the categories where consumers expect to redeem promotions most. Deals in everyday categories not only drive traffic but also help offset broader cost-of-living concerns.

How often do you expect to use coupons when shopping this holiday season?



In which categories do you expect to use promotions, coupons, or rebates most?



Insight & Takeaway:

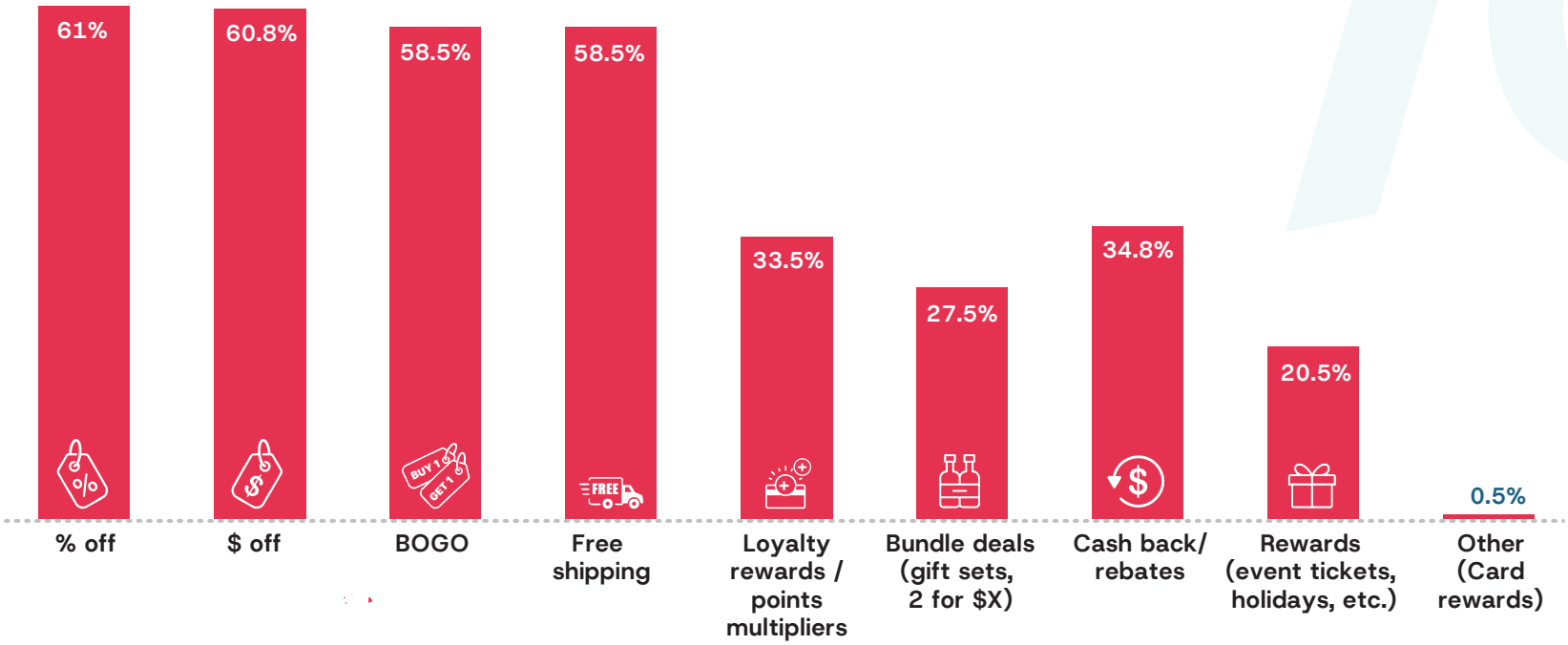
Nearly 60% will use coupons often, making coupon engagement mainstream. Brands should integrate offers across touchpoints and consider loyalty-linked discounts to boost repeat purchases.

Consumers seek savings in everyday categories. Drive sales and traffic with strategic deals in high-demand segments.

Preferred Promotion Types

Not all promotions are created equal. From percentage discounts to BOGO deals and free shipping, we asked which formats most influence purchase decisions. The answers show which incentives still pack the biggest punch. Classic promotions remain the most powerful motivators. Percentage-off and dollar-off deals top the list, closely followed by BOGO and free shipping offers. Cashback, loyalty multipliers, and bundle deals play a secondary role but can help deepen engagement.

What type of discounts or promotions most influences your decision to buy?



Insight & Takeaway:

This holiday season, the basics still win. Classic promotions (% off, BOGO, free shipping) remain the most powerful lever. Combining these with loyalty rewards or cashback adds incremental value.

What's the biggest factor that could change your holiday shopping plans this year?

1. Economic Pressures (most dominant theme)

Mentions: Inflation, cost of living, rising prices, tariffs, taxes, cost of goods, economic crisis.

Many consumers linked their holiday shopping flexibility directly to broader economic conditions, highlighting inflation as the single most common disruptor.

"Rising prices and inflation could change my holiday shopping plans"; "If the economy tanks I may cut back even more."

2. Personal Finances & Income Stability

Mentions: Loss of job, reduced hours, unexpected bills, debt, household income, bonuses, extra income.

Several consumers tied their holiday spend to the security of their personal finances. A job loss, unexpected expense, or lack of disposable income would force cutbacks. On the flip side, bonuses or increased income would boost spending.

"If I don't get enough hours at work I won't be able to do holiday shopping"; "If I receive a holiday bonus from my job I will shop more."

3. Discounts, Promotions & Deals

Mentions: Huge discounts, exclusive offers, Black Friday sales, BOGO, free shipping, better deals.

Many consumers indicated they would shop more or differently if they encountered stronger promotions. For some, "the biggest sale of all time" or "better prices online" were motivating factors.

"I would be most swayed by getting good, exclusive discounts from retailers I was already hoping to shop at"; "If more stores had buy one get one free options."

4. Product Availability & Convenience

Mentions: Stock shortages, store closings, item availability, shipping delays, in-store experience, crowding.

Shoppers worry that stockouts or supply chain issues could alter where and how they buy. Convenience factors like free shipping, curbside pickup, or less crowded stores were also cited.

"The biggest factor would be product availability or supply shortages"; "It depends on how crowded the stores are and the prices."

5. Life Events & Unexpected Circumstances

Mentions: Illness, family emergencies, weather, divorce, childcare responsibilities.

A smaller set of consumers cited personal life events or emergencies as potential disruptors.

"If someone gets sick or has a medical emergency"; "The emotional grief of losing my mom months earlier."

6. "Nothing Will Change" Segment

Mentions: "Nothing," "I don't plan to change my plans," "All good."

A minority of respondents expressed that nothing (not inflation, not deals, not personal finance) would alter their holiday shopping behavior.

The 2025 holiday shopper is highly price- and income-sensitive. Promotions, discounts, and stability of supply can tip the balance, while external shocks (economic or personal) remain ever-present risks.

Conclusion

The 2025 holiday season will be defined by a tension between economic caution and the enduring desire to celebrate and give. Consumers are approaching the season with tighter budgets and sharper price sensitivity, but they remain highly engaged and ready to spend when value is clear.

Emerging shopping patterns:

Economic pressure is real. Price and inflation dominate consumer concerns. Two-thirds of shoppers say the cost of living is strongly influencing their plans, and most intend to cut back compared to last year.

Necessities dominate baskets. Groceries, apparel, and everyday goods top the list, while discretionary categories like electronics and luxury face the sharpest cutbacks.

Omnichannel is the new standard. Shoppers are blending online and in-store more fluidly than ever, with Amazon, Walmart, and Target likely to capture the bulk of spend.

Deals drive decisions. Promotions, discounts, and coupons are not just nice-to-haves, they're the #1 factor in where people shop and what they buy.

Timing matters. Black Friday and Cyber Monday remain peak events, but early November sales are gaining traction,
stretching the shopping window.

Digital discovery rules. Shoppers turn first to online and social to find deals, while email remains the preferred channel for receiving offers.

Proven promotions still win. Deals and promotions are not only expected but can actively change shopper behavior, making them a critical lever. Percentage discounts, BOGO, and free shipping continue to outperform newer formats.

Key Takeaways

Winning in 2025 Means Competing on Value and Convenience

To capture share in 2025, brands and retailers must:

Lead with price and value. Communicate affordability front and center to reassure cost-conscious shoppers.

Anchor promotions in essentials. Strong offers on groceries, apparel, and everyday categories will drive traffic and loyalty.

Optimize omnichannel. Seamlessly connect online, in-store, and pickup options for maximum convenience.

Plan for longer promotional windows. Start campaigns early and sustain them through December to match shopper timing.

Double down on digital discovery. Invest in online, social, and influencer channels to meet consumers where they're searching.

Leverage proven formats. Stick with % off, dollar savings, BOGO, and free shipping while layering in loyalty and cashback for added stickiness.

Target high-value segments. While many are cutting back, nearly 1 in 5 plan to spend over $1,000, a critical audience for premium and upsell strategies.

Snipp is a global promotions and loyalty PaaS technology company offering solutions that enable brands to increase sales, engage and retain customers, and build proprietary data sets for intelligent decision making. We deliver promotions, sweepstakes, digital offers, rebates and loyalty programs customizable by region, language, channel, retailer and more. Our modular platform supports omni-channel, ROI-driven campaigns—from one-off activations to always-on loyalty programs—powered by industry-leading receipt processing and real-time data capture.

For over a decade, world's leading B2C and B2B brands across industry verticals including CPG, retail, pharma, lifestyle, and other industries have trusted Snipp to drive personalized engagement and long-term loyalty.

Visit us at snipp.com for more details and program examples.

SNIPP SOLUTIONS

Receipt Processing

Scale activations and reward consumers - an OCR powered validation of any purchase (receipt/PO/invoice etc.) or non-purchase (image, survey, social, etc.) transaction. Retailer and device agnostic. Capture invaluable data.

Promotions & Sweepstakes

Create sweepstakes, GWP, cash-back, instant win, gamification, social media and shopper promotions to drive sales and engagement. Setup, legal and fulfillment too.

Loyalty

Modular customer loyalty platform with comprehensive earn and burn mechanisms as well as deep personalization and segmentaŪ tion to drive engagement and retention.

Rebates

Streamlined Digital Rebate Management. Flexible, efficient, scalable and secure. One-stop platform for multiple rebate programs for consumers and B2B channel partners.

Rewards

Incentivize and reward customers with an exhaustive catalog-across any geography, industry or consumer demographic. 250+ categories and 58+ currencies.

Digital Offers

Create, distribute, track and measure single or multi-brand digital barcode offers from a single platform that includes the industry first Financial Media Network.

Media Networks

Reach an untapped audience of 65 million+! Brands, retailers and retail media networks can reach a bank's audience with SKU-level offers and promotions on everyday spend items.

Data & Analytics

Capture and make sense of complex consumer behaviors and purchase patterns. Turn this into actionable insights for personalization and engagement.

REQUEST A DEMO