

2026 Holiday Shopping Trends Report

The Rise of the Deliberate Shopper

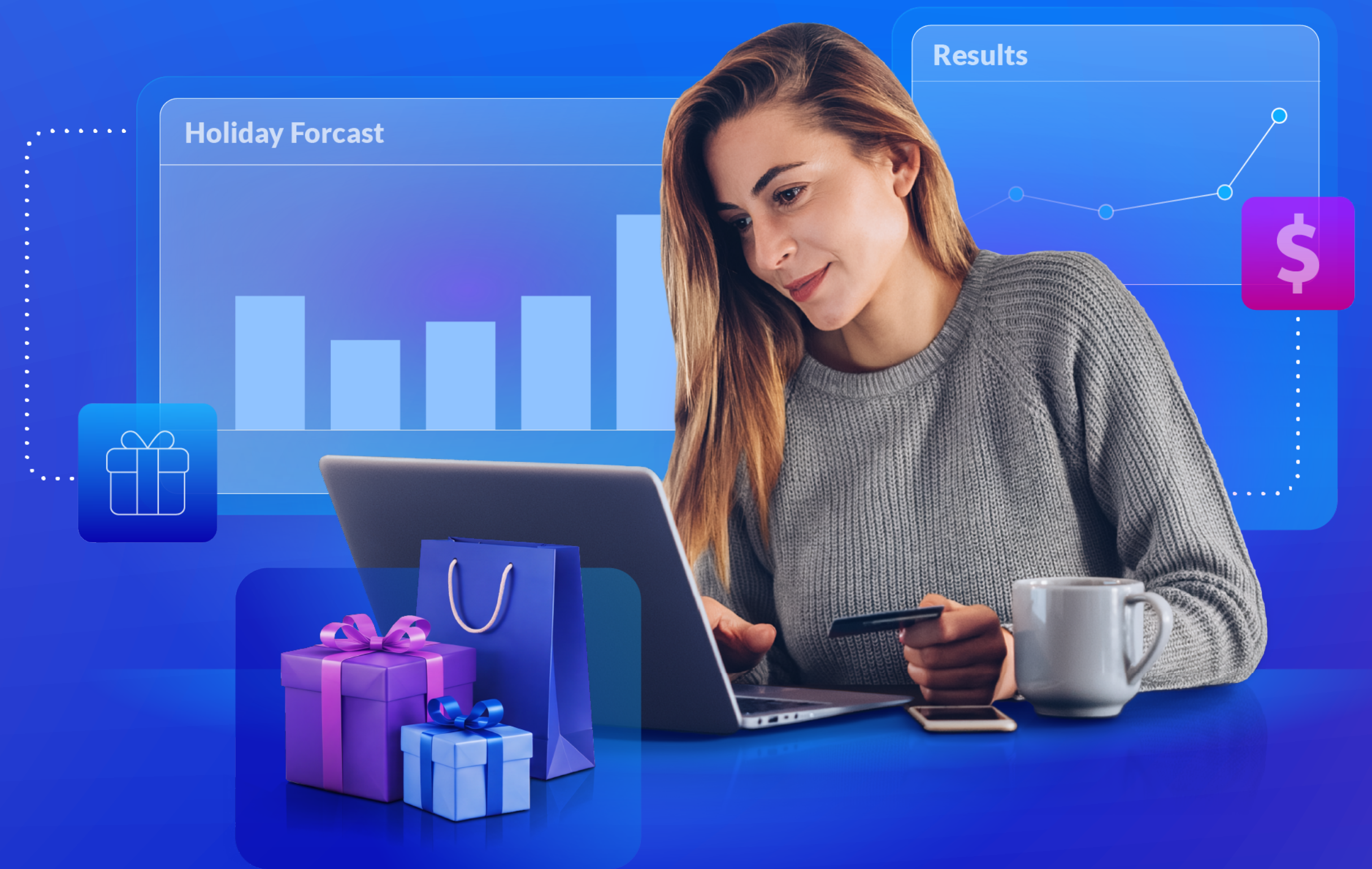




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Executive Summary

Holiday spending looks strong heading into the 2026 season. More than half of consumers plan to spend over \$500 on gifts, and one-third expect to spend more than \$1,000.

Based on a survey of 7,600 U.S. consumers, we found that shoppers are becoming more intentional in how they approach holiday purchases. They're comparing more options, researching products more carefully, evaluating retailers on more than price alone, and increasingly using AI tools to support decision-making. Despite these efforts, only 49% report feeling confident after making a purchase, highlighting a growing need for reassurance throughout the shopping journey.

The implication is clear: Holiday 2026 won't be won by the deepest discounts or largest promotions. Your imperative is to reduce friction, build confidence, and make it easier for consumers to make decisions.

In this report, you'll find:

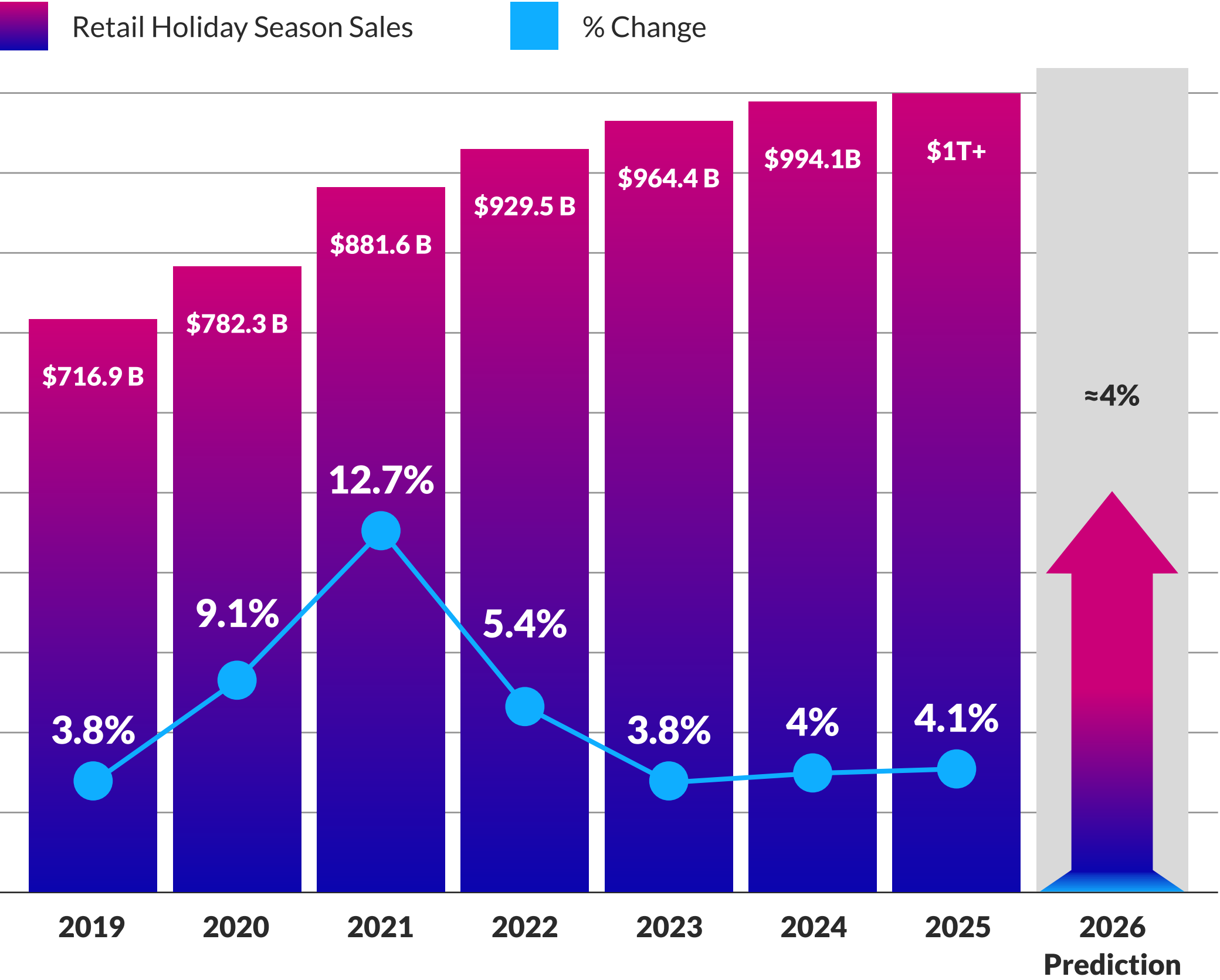
- | 54% of consumers plan to spend more than \$500 this season.
- | Nearly half of consumers plan to start shopping before November.
- | More than half of respondents report some level of budget tightening.
- | More than 80% of shoppers plan to use AI this season.
- | Only 13% of shoppers say they choose retailers based on price.



Holiday in Review

2025

Holiday Retail Sales Since 2019



Source: National Retail Federation

The consumer remains remarkably resilient. Despite persistent inflation and economic uncertainty, holiday retail sales exceeded \$1 trillion for the first time in 2025, growing 4.1% year over year.

2026 is expected to grow at a similar rate: the National Retail Federation (NRF) predicts a 4.4% increase for total annual retail spend.

Cyber Week 2025 Delivered Record Engagement

Despite weak consumer confidence, shoppers showed up during the 2025 holiday season. According to the NRF, a record 202.9 million consumers shopped during the five-day period from Thanksgiving through Cyber Monday—surpassing both 2024 results and NRF’s predictions.

Online spending also reached new highs, with \$44.2 billion in online sales, up 7.7% year over year.

Cyber Monday remained the largest online shopping day of the season, generating a record \$14.25 billion in sales, while Black Friday delivered the strongest growth rate among the major shopping days.

Fun Fact:

Consumers spent an average of \$337.86 over Thanksgiving weekend, the highest level since 2019.

(Source: NRF)



Trends & Expectations

2026

Inside the Mind of the 2026 Holiday Shopper

Holiday 2025 was shaped by uncertainty and limited shopping days. In 2026, shoppers remain thoughtful, but it shows up as more research, more comparison shopping, and a stronger focus on value.

We surveyed thousands of U.S. consumers again this year to understand how people plan to shop, spend, and make purchase decisions this holiday season. The results reveal a shopper who remains engaged in the holiday season—but is becoming more deliberate about every purchase.

From spending plans and shopping timelines to retailer preferences and AI adoption, the findings offer an early look at the trends that will shape the holiday this year.



Spending & Gifting Behavior

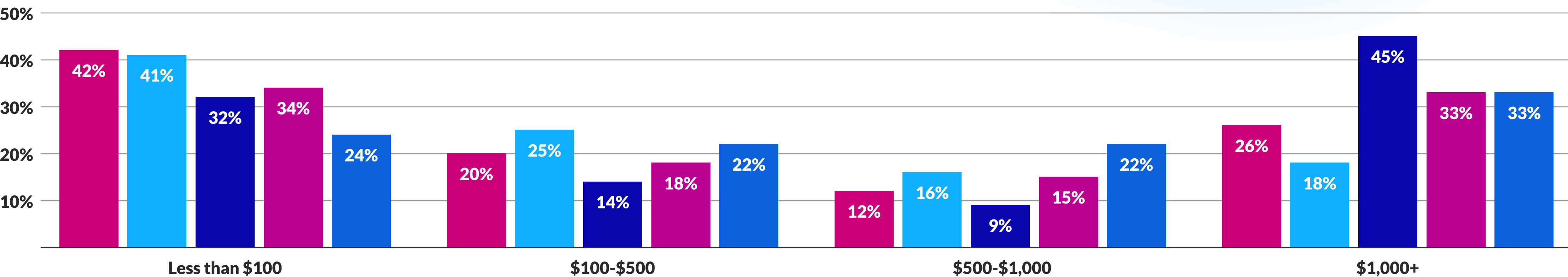
Holiday spending remains strong. More than half of consumers plan to spend over \$500 on gifts this year, including one-third who expect to spend more than \$1,000.

The bigger story is balance. After several years of volatility across spending tiers, 2026 points to a more evenly distributed holiday shopper: some are still ready to spend big, while others are planning more moderate budgets. The only spend tier to decrease was those planning to spend less than \$100.



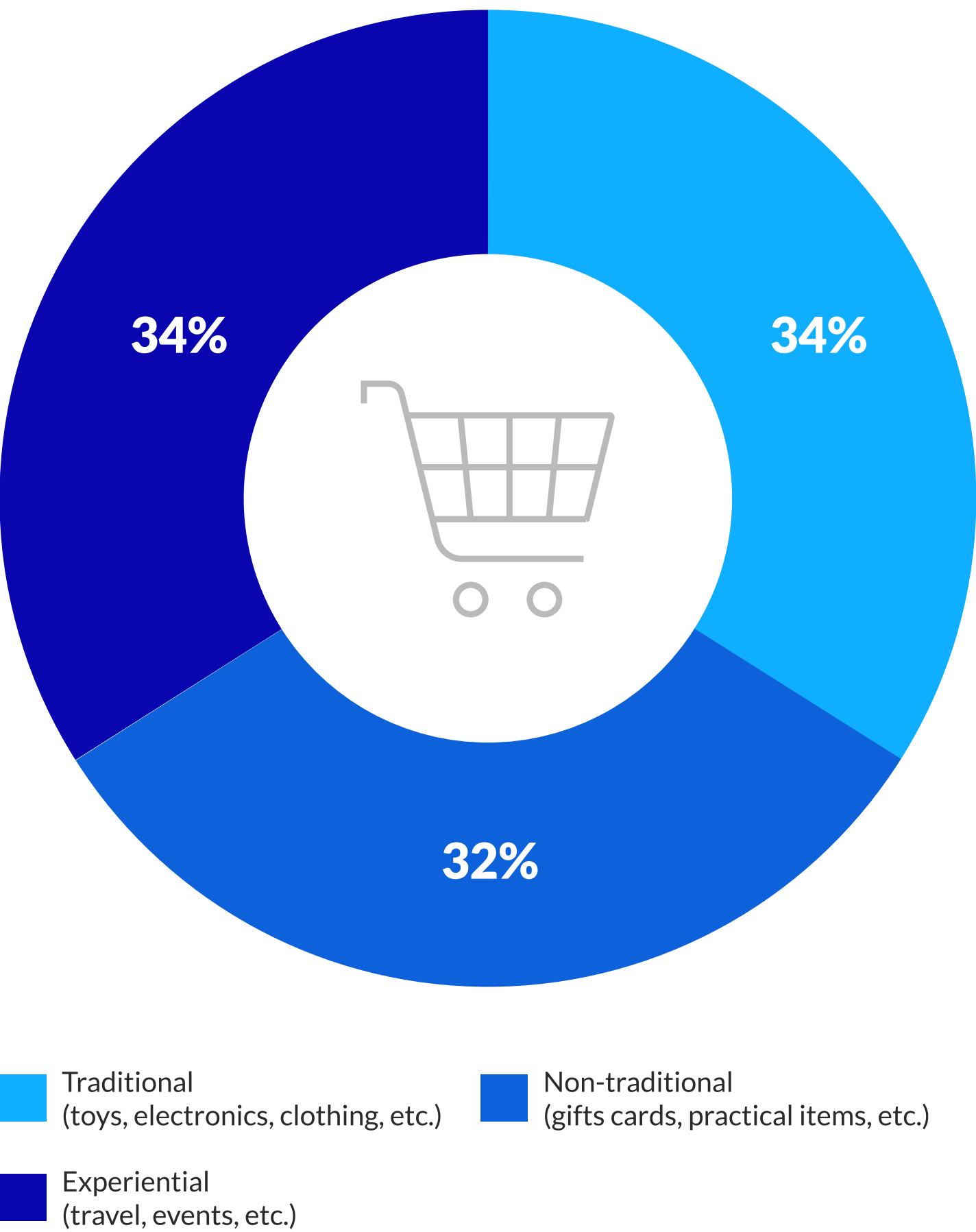
Planned spend for holiday 2026

2022 2023 2024 2025 2026



Spending & Gifting Behavior

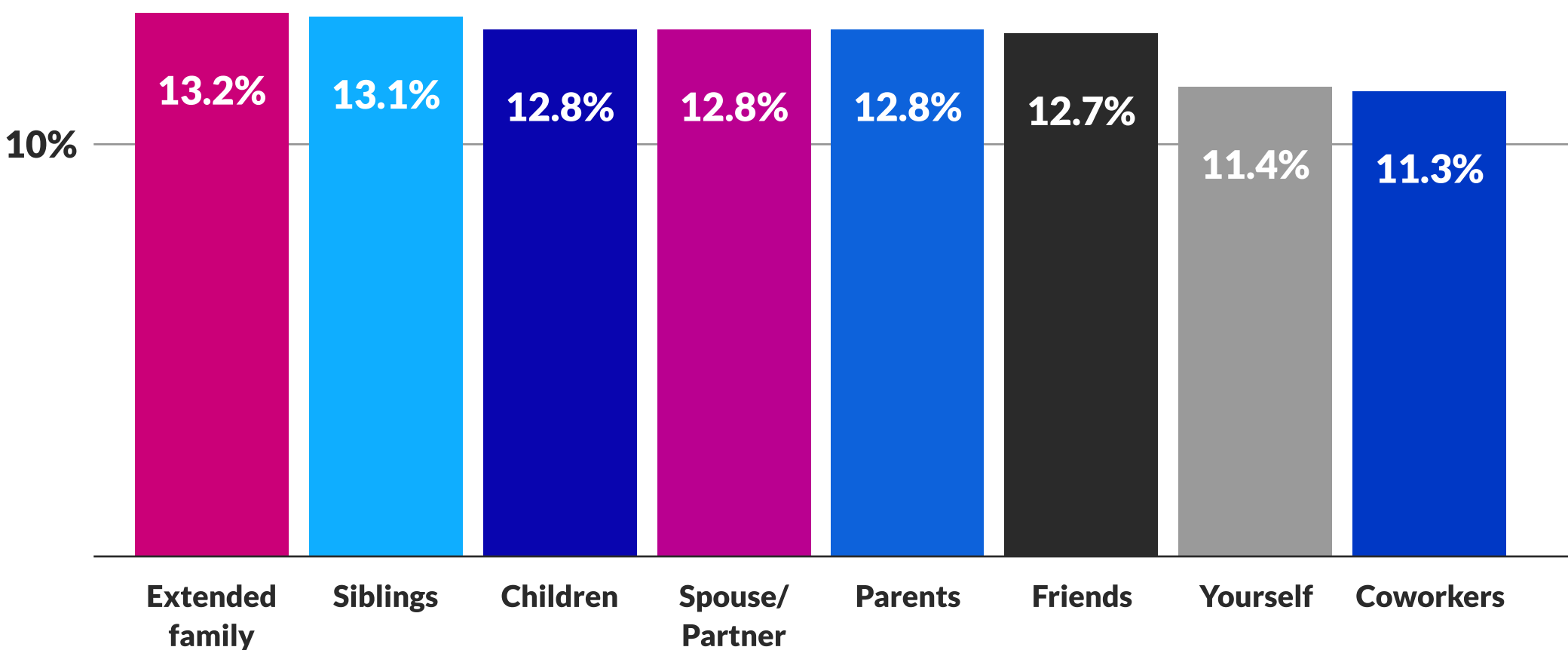
Types of gifts planned for 2026



Not every great gift fits in a box. A concert ticket, weekend getaway, or gift card can be just as meaningful as the latest gadget or toy.

Survey respondents plan to gift evenly across traditional, non-traditional, and experiential categories this year. Gift types are highly dependent on the recipient.

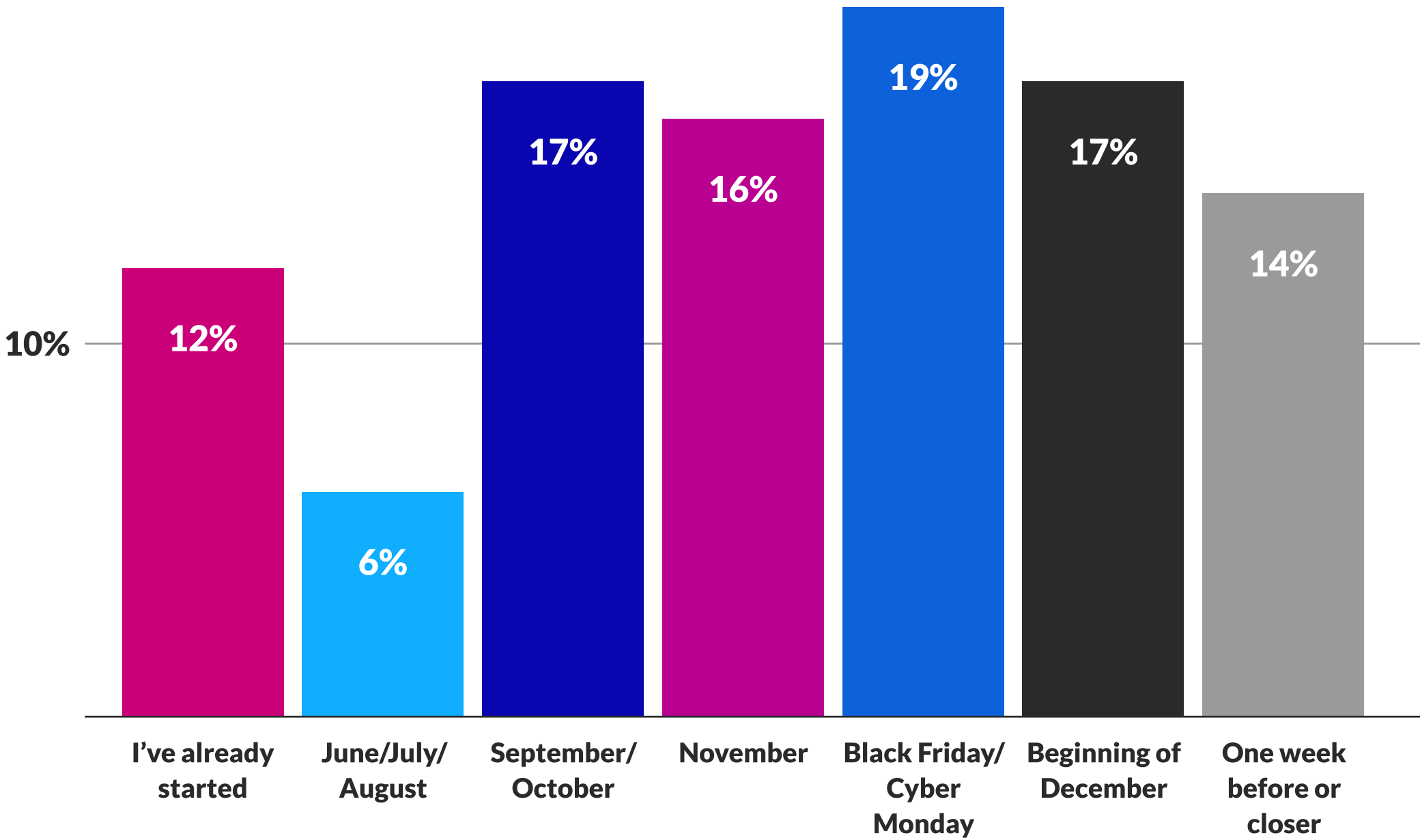
Who gets gifts this year



Timing & Shopping Behavior

The traditional holiday shopping calendar continues to blur. While Black Friday and Cyber Monday remain important, they are no longer the clear starting point. Compared to prior years, fewer shoppers are waiting until the traditional holiday season. They plan to shop across the season, even during the summer months.

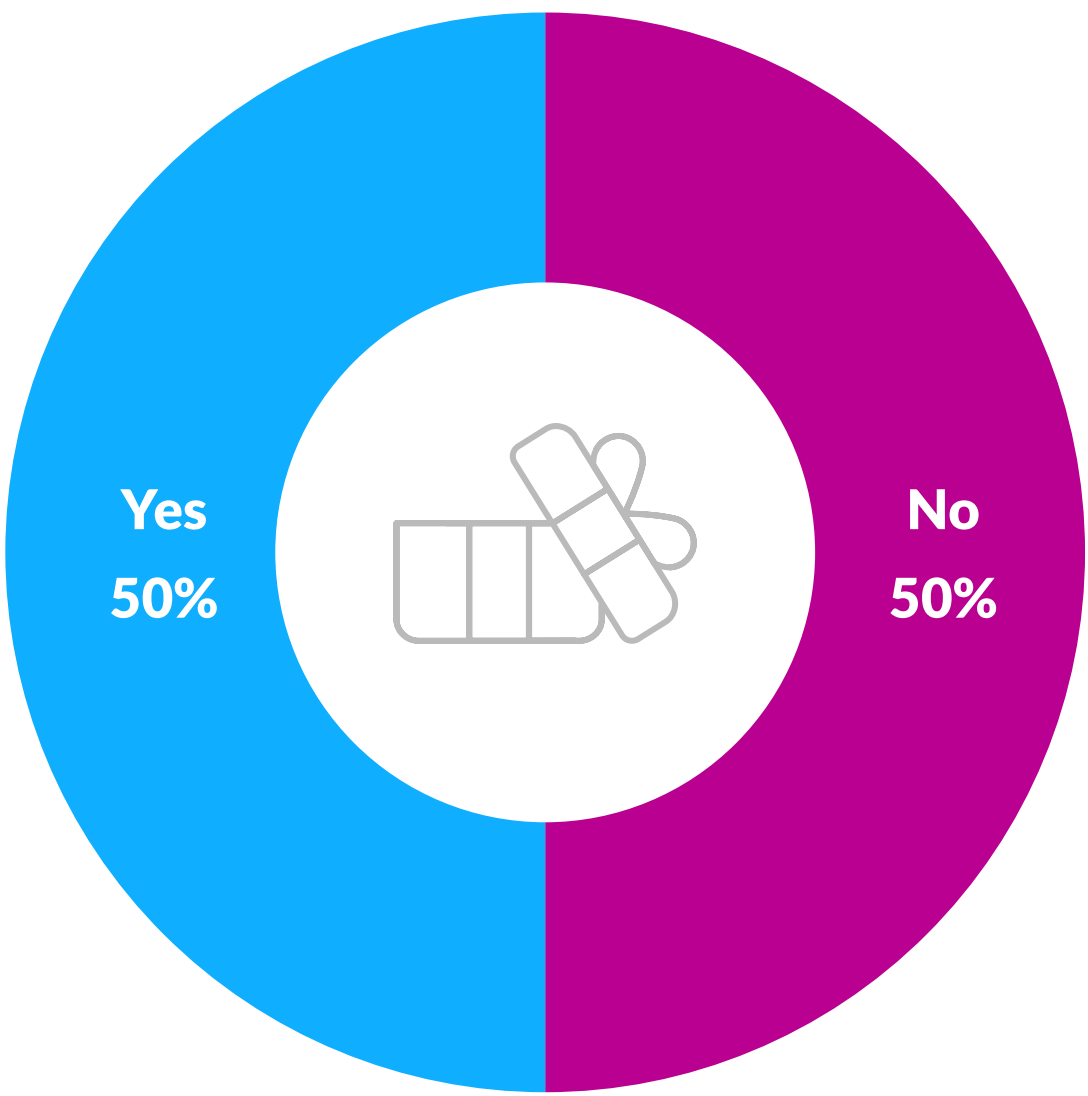
When holiday shopping begins



Black Friday and Cyber Monday still matter—but they no longer define the holiday season.

Half of shoppers still view Cyber Week as a key shopping event, while the other half see it as just one moment in a much longer purchasing journey. The takeaway is clear: retailers can't afford to build their holiday strategy around a single promotional weekend.

Are Black Friday and Cyber Monday still compelling?

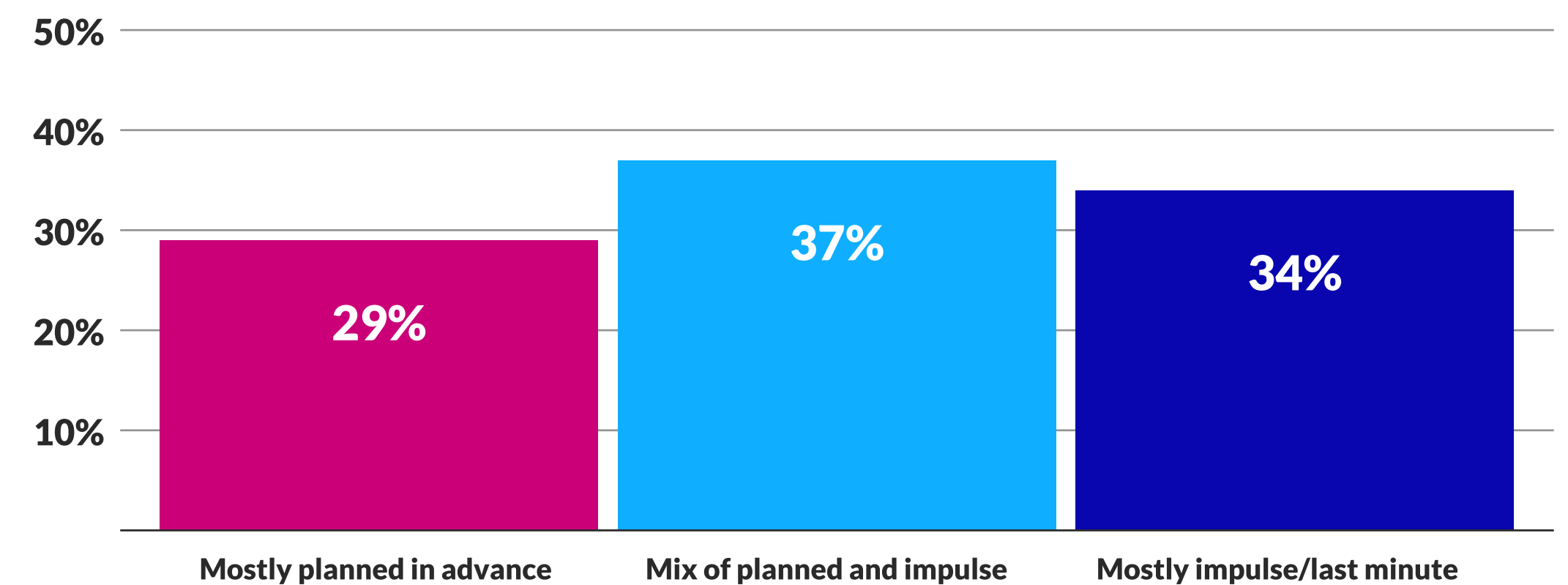


Timing & Shopping Behavior

Holiday shoppers may be starting earlier, but that doesn't mean every purchase is planned.

Only about a third of consumers say most of their purchases are planned. Over 70% of consumers expect at least some portion of their holiday purchases this year to be driven by impulse. Inspiration, discovery, and timely offers continue to influence decisions throughout the season, even after shoppers have established budgets and gift lists.

Planned purchases vs. impulse buying

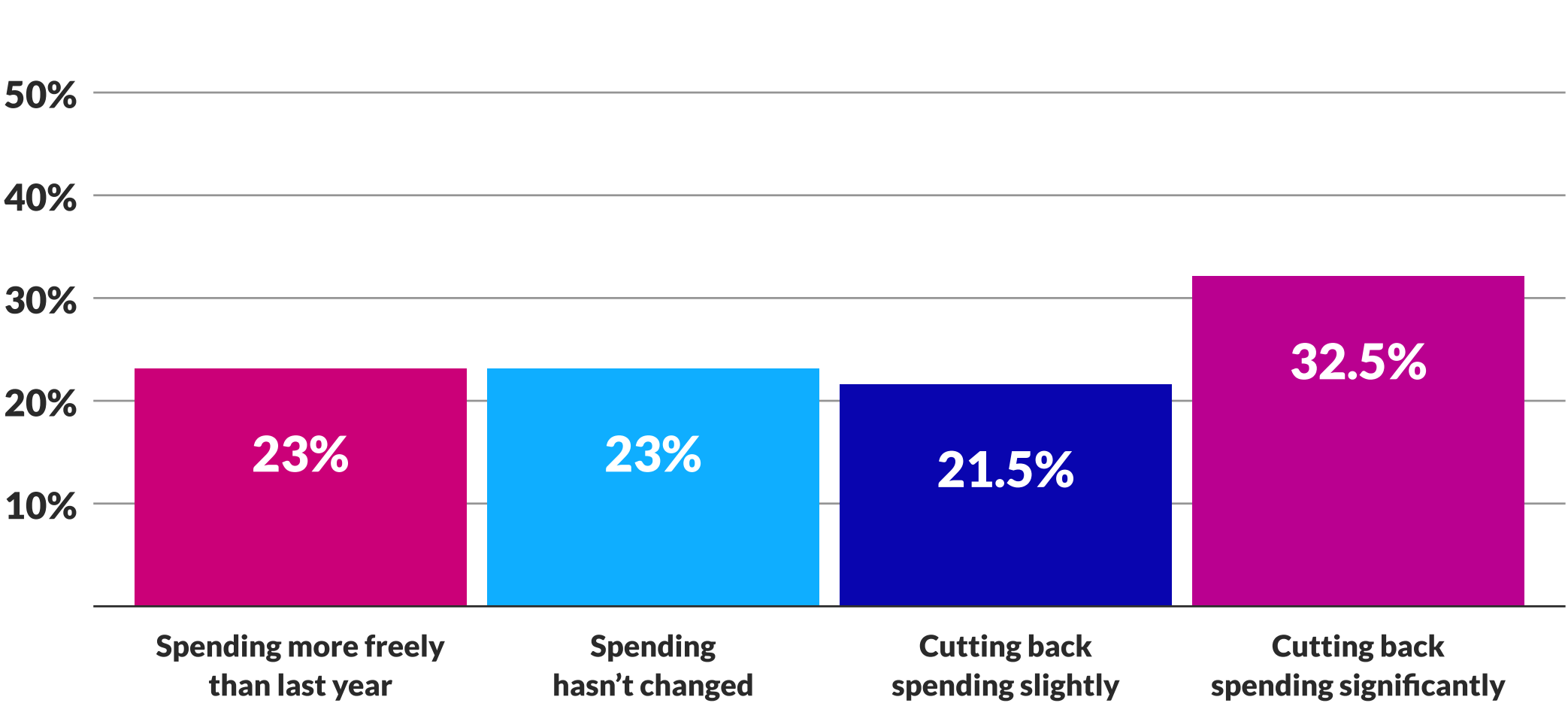


Budget Mindset & Decision Drivers

Similar to prior years, consumer spending plans remain mixed heading into the holidays. While more than half of shoppers report reducing spending to some degree, nearly as many say their spending habits have remained unchanged or become more flexible.

Retailers will face a range of shoppers this season—from budget-conscious buyers looking to stretch every dollar to consumers who remain willing to spend when they see sufficient value.

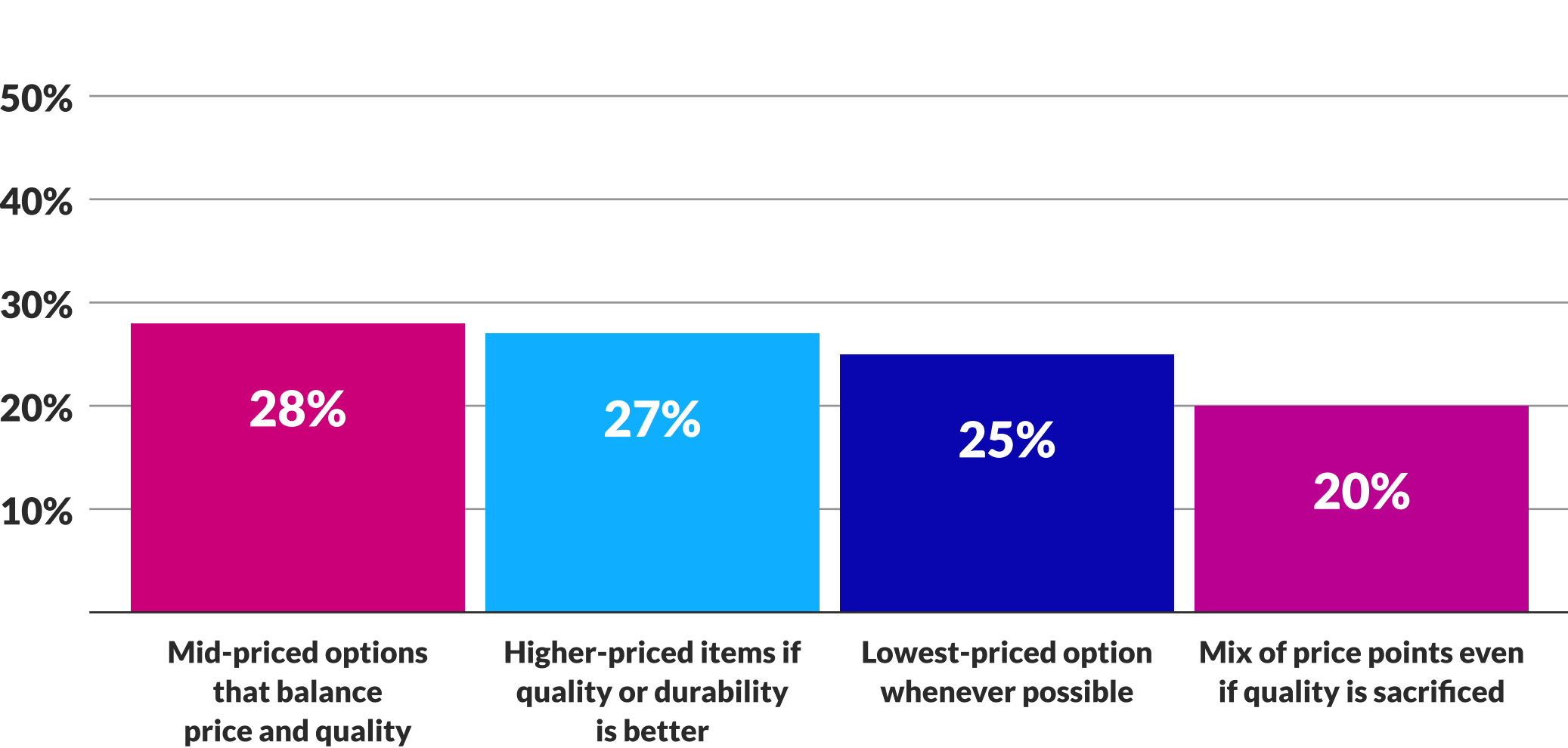
How consumer spending has changed in 2026



Price matters, but the lowest price doesn't automatically win.

Consumers are distributed across several buying approaches, with the largest group seeking a balance between price and quality. Nearly as many say they are willing to spend more for products they believe offer better quality or durability. Together, these findings suggest shoppers are evaluating value—not simply hunting for the cheapest option.

How shoppers prioritize gift costs



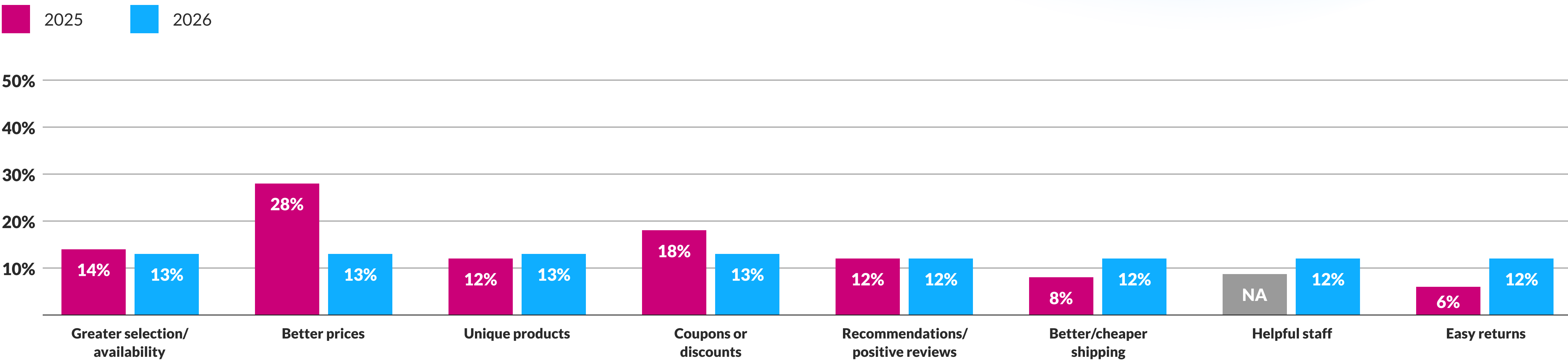
Budget Mindset & Decision Drivers

Consumer priorities are evolving. In 2025, better prices and discounts were the clear frontrunners when shoppers were asked what influenced their choice of retailer. In 2026, that advantage has largely disappeared.

This year’s results are remarkably balanced across selection and availability, pricing, discounts, reviews, shipping, returns, and service. The shift suggests shoppers may be evaluating retailers through a broader lens than they have in previous years.



What drives retailer choice

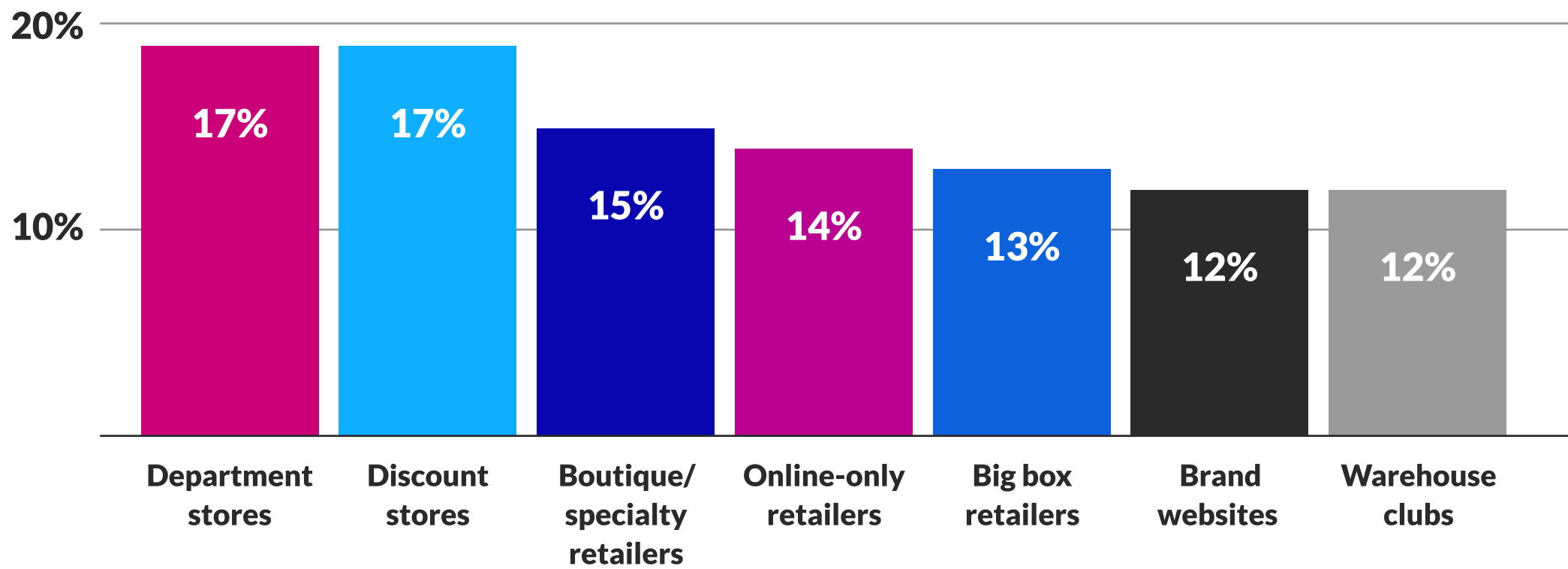


Channels & Path to Purchase

Holiday shoppers continue to spread purchases across a wide range of retail formats. Department stores and discount retailers lead the list in 2026, followed closely by specialty retailers, online marketplaces, and brand-owned websites.

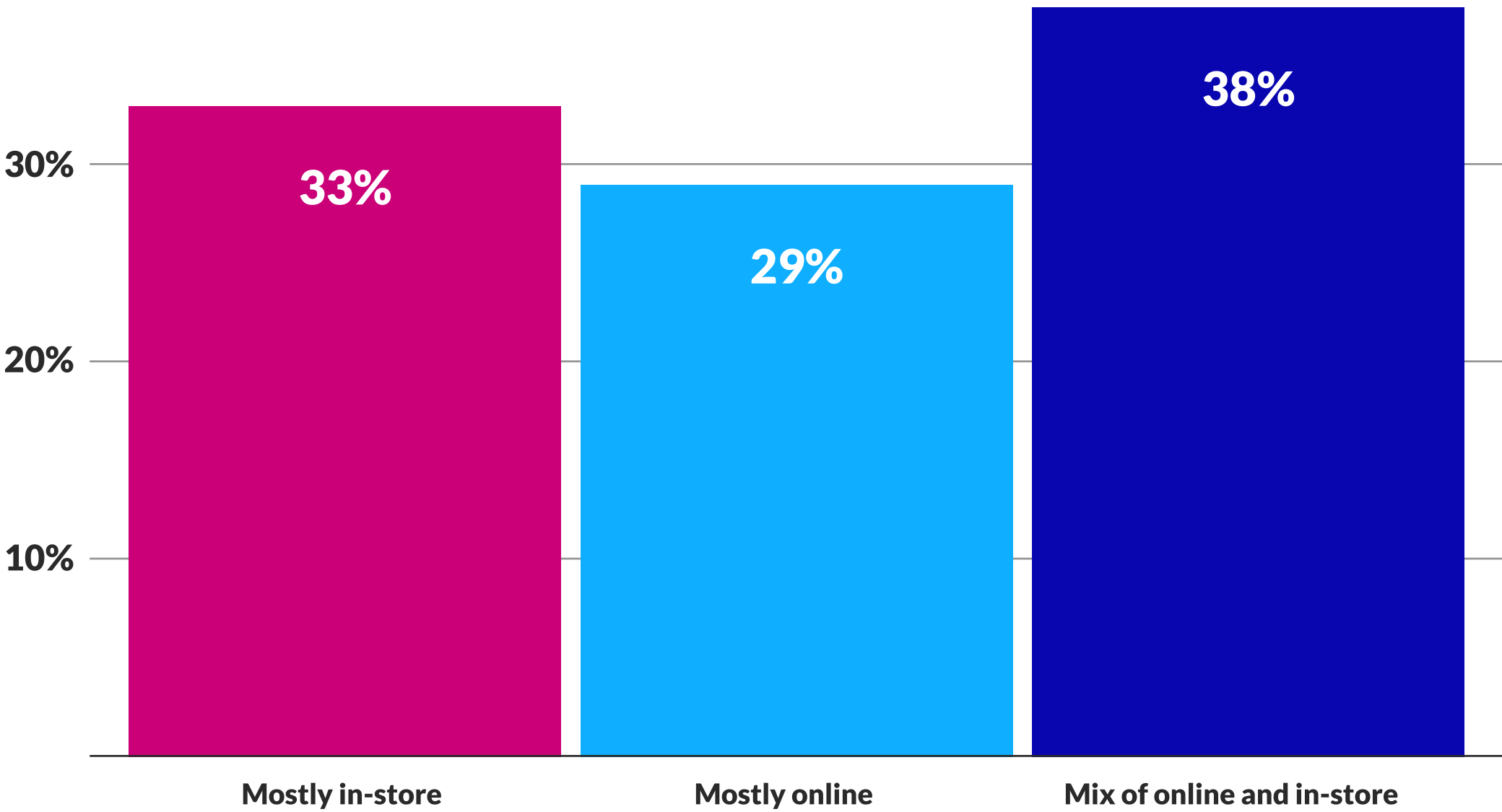
Compared with recent years, one notable change is the continued fragmentation of where consumers shop. Rather than relying on a single retailer or channel, consumers are increasingly willing to shop wherever they find the right combination of selection, value, and convenience.

Where consumers plan to shop



The omnichannel shopper is now the largest group in the market. Nearly four in ten consumers say they regularly move between digital and physical experiences while shopping, blending online research with in-store purchases—or vice versa.

How shoppers complete purchases

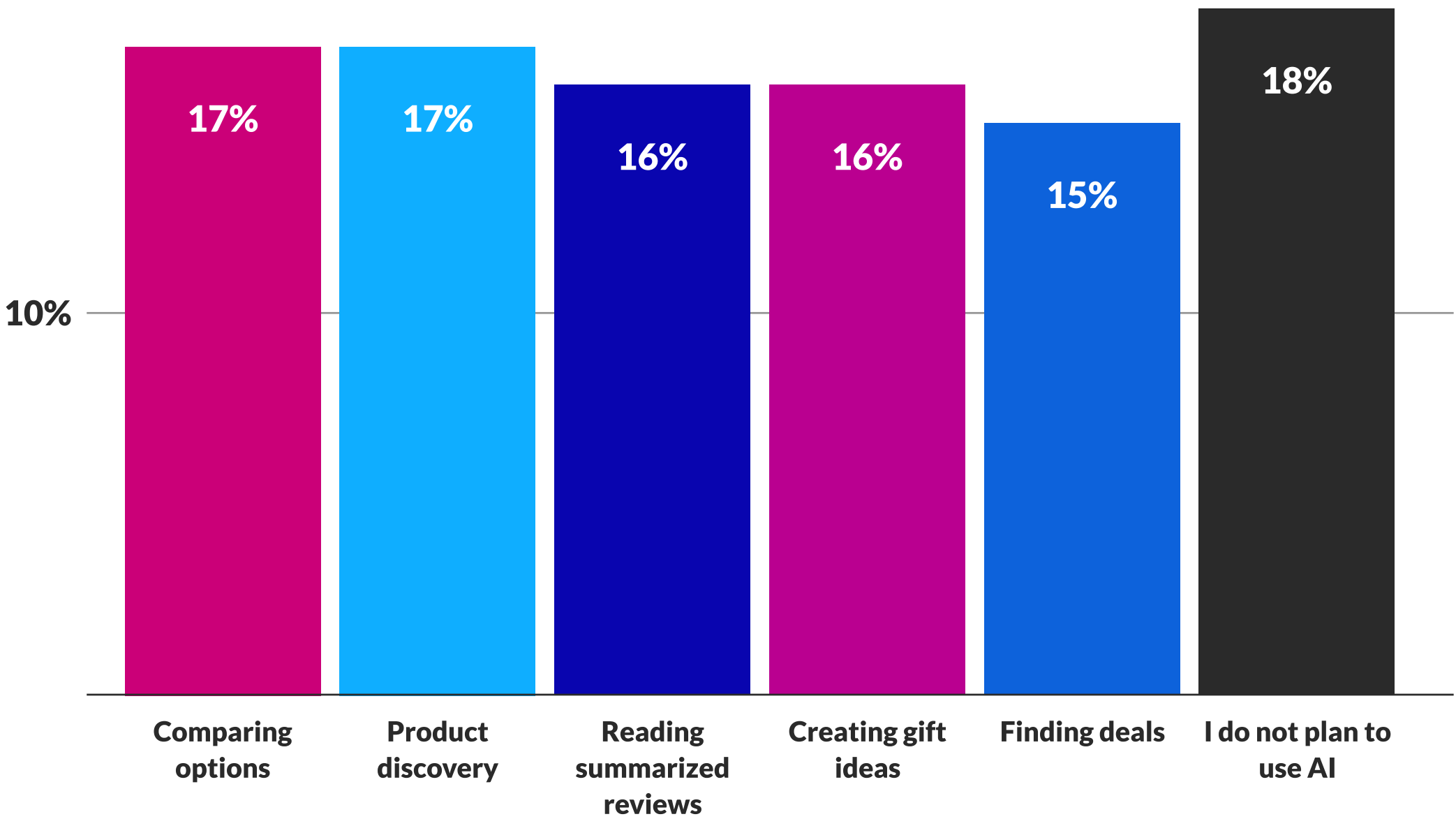


Decision Confidence & Purchase Friction

AI is now a mainstream part of the holiday shopping journey. More than 80% of consumers plan to use it this season to discover products, compare options, summarize reviews, generate gift ideas, and find deals.

The findings suggest consumers are looking for help navigating an increasingly complex shopping environment and making decisions with greater confidence.

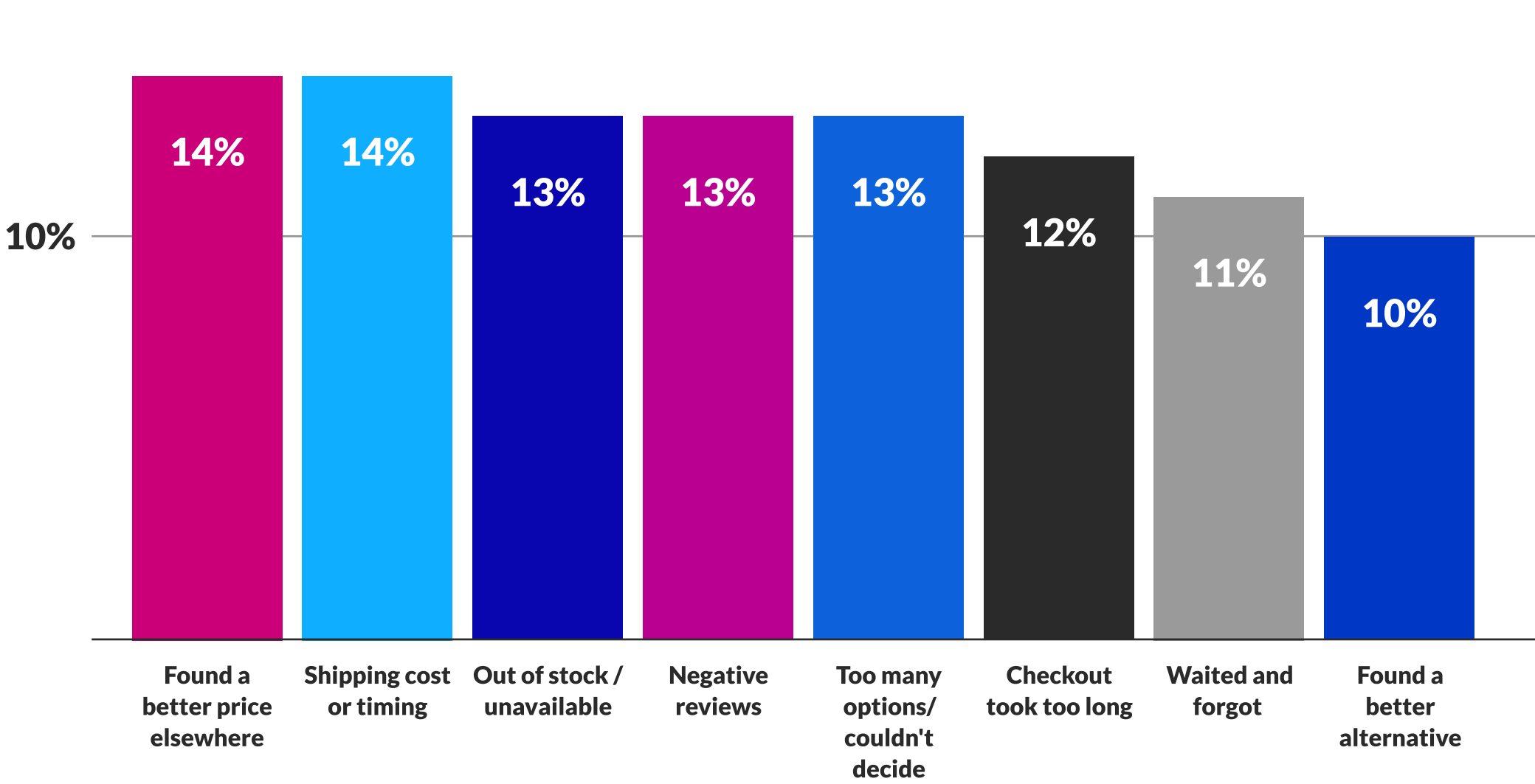
How shoppers plan to use AI this holiday season



Price remains a factor in purchase abandonment, but it's far from the only one. Shipping concerns, product availability, reviews, decision fatigue, and checkout friction all contribute to lost sales—and the distribution is remarkably balanced across categories.

That balance reinforces a theme we've seen throughout this year's research: consumers are evaluating purchases through multiple lenses before they buy.

Why consumers don't complete purchases



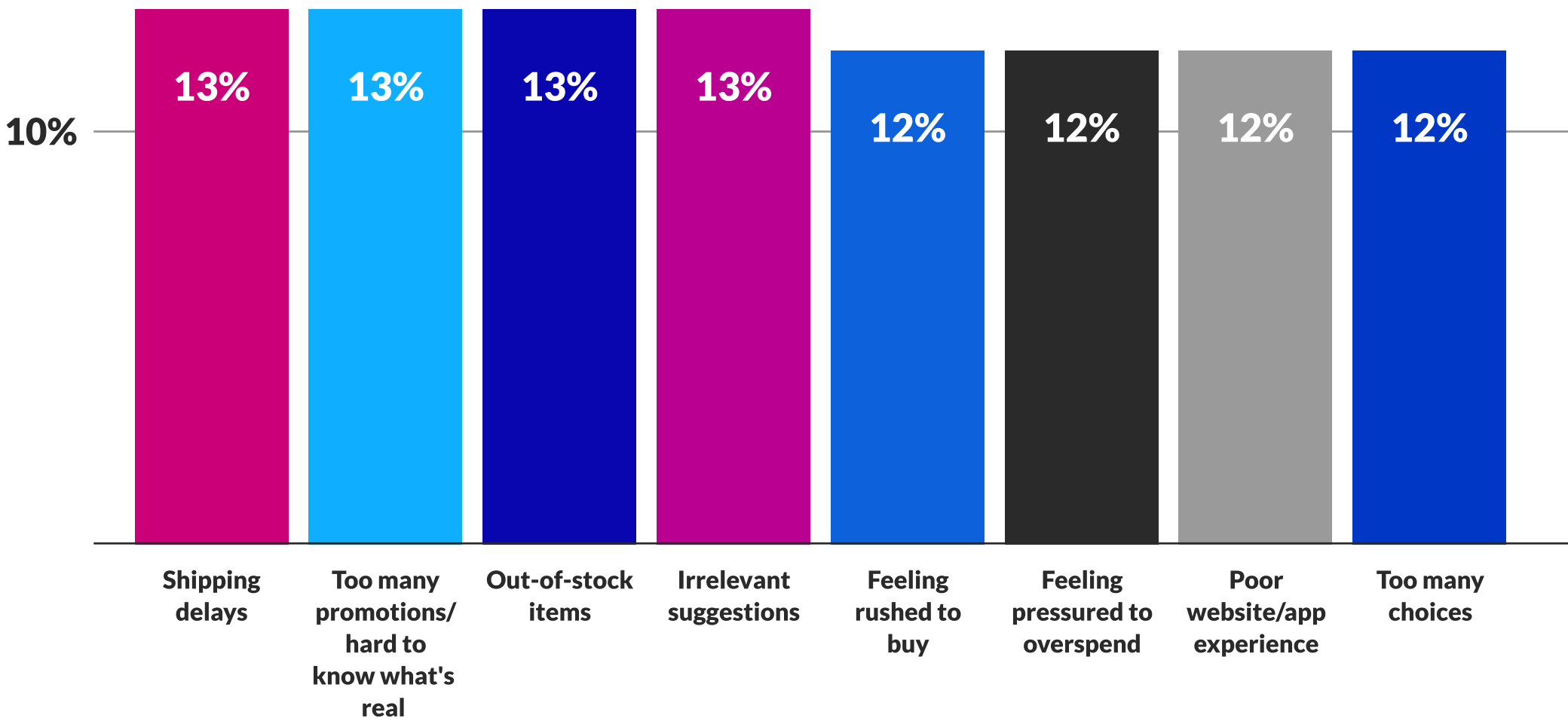
Decision Confidence & Purchase Friction

Holiday shopping frustrations aren't tied to a single issue. They're spread across the entire shopping experience.

Many of these frustrations connect back to the same challenge: making confident decisions. Shoppers aren't simply looking for more products or more promotions. Increasingly, they're looking for clarity, relevance, and reassurance that they're making the right purchase.

Only 49% of shoppers report feeling confident after making a holiday purchase, while 51% say they often second-guess decisions or frequently regret and return purchases.

What frustrates shoppers most





Your Playbook for the 2026 Holiday Season

5 Truths for Winning the Deliberate Shopper

Across every question in our survey, one theme emerged: the holiday shopper isn't pulling back. They're simply becoming more deliberate.

Here are five truths retailers should keep in mind heading into the season.

1 They're still spending, but more selectively

Consumers remain willing to spend, with more than half planning to spend over \$500 on gifts. The difference isn't whether they'll buy—it's how carefully they'll evaluate every purchase.

2 They're shopping across the entire season

Holiday shopping no longer begins and ends on a predictable schedule. Consumers are entering the market at different times, creating a season defined by many shopping moments instead of one.

3 They're looking beyond price alone

Deals still matter, but they no longer dominate decision-making. Consumers weigh quality, reviews, convenience, availability, shipping, and returns alongside price.

4 They're moving fluidly between channels

Shoppers don't think in terms of online versus in-store. They browse, research, compare, and purchase wherever it's easiest to accomplish their goal.

5 They're using new tools to make better decisions

AI is quickly becoming part of the shopping journey. Consumers are using it to discover products, compare options, summarize reviews, and build confidence before they buy.



The Zeta Retailer Readout

What the Best Retailers Will Do Differently in 2026

Most retailers can see the same trends. The difference will be how you respond to them.

This holiday season, you need to move past the consumer deal seeker mentality, and treat shoppers as decision makers.

Shift from promotion to confidence.

Help shoppers understand why a product is right for them through reviews, recommendations, buying guides, and social proof.

Shift from campaigns to continuous engagement.

The brands that stay relevant before, during, and after major shopping moments will have more opportunities to influence decisions.

Shift from more choice to easier choice.

Curated assortments, personalized recommendations, and clear merchandising can reduce friction and simplify decisions.

Shift from channel optimization to journey optimization.

Shoppers move seamlessly between stores, websites, apps, marketplaces, and AI tools. The best retail experiences make those transitions feel invisible.

Shift from transactions to relationships.

Holiday success goes beyond a purchase. Focus on building enough trust, value, and relevance that shoppers come back for the next one.



Final Thoughts:
Win the Decision, Win the Season



About Zeta

Zeta Global (NYSE: ZETA) is the intelligent AI infrastructure company helping enterprises transform proprietary data into enterprise intelligence. The Zeta Data Cloud and Athena by Zeta™ connect proprietary enterprise knowledge with advanced AI to enable better decisions, more effective customer engagement, and stronger business outcomes. With one of the industry's largest proprietary data assets, Zeta helps organizations accelerate AI transformation and build durable competitive advantage. Founded in 2007 by David A. Steinberg and John Sculley, Zeta is headquartered in New York City with offices worldwide.

[Learn more.](#)