The 2026 Consumer Commerce Report

Squeezed, Skeptical, and Still Buying

A survey of over 1,000 U.S. consumers, conducted with Zogby Analytics



Feedvisor

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Ask consumers how they feel, and the pressure is unmistakable. Eighty-seven percent say economic factors have changed how they shop. Nearly two-thirds name inflation or price hikes as the single biggest force on their household spending.

Then look at how often they buy. Fifty-two percent still purchase online at least weekly, a rate that has held steady across five years of Feedvisor surveys. The shopping freeze never came.

What changed is the work surrounding the purchase. Consumers compare more prices, look across more places, and question familiar signals of value. AI has joined the research process, but most shoppers still draw a firm line at letting it complete a purchase. They are still buying, but they are harder to persuade.

Feedvisor's ninth annual survey, conducted with independent research firm Zogby Analytics among more than 1,000 U.S. consumers, offers many unexpected insights into today's shopper. Seven stand out:

- **Small pleasures survive the squeeze.** Fifty-six percent buy something to improve their mood at least monthly, often clothing, groceries, or beauty products.
- **Shopping takes more work.** Forty-five percent compare prices more than a year ago; 41% are waiting for sales.
- **Discovery has no single home.** Shoppers encounter products through marketplaces, people they know, social platforms, video, and AI. No single source dominates discovery.
- **Marketplaces remain purchase destinations.** When ready to buy online, 74% name Amazon and 42% name Walmart.
- **AI helps research, but rarely gets the keys.** Fifty-five percent have used AI to research or compare products; 62% would never let an agent order and pay without manual checkout.
- **Trust indicators face scrutiny.** Reviews are the leading sign of value, yet fake reviews are tied for the top online shopping frustration.
- **The holiday average hides a split.** Thirty-one percent expect to spend more than last year; 33% expect to spend less.

We publish this survey each year to see how shoppers are changing before the shifts become obvious in sales reports. I hope it helps brands challenge familiar assumptions and make better decisions about where to invest, what to improve, and how to earn today's shopper's trust.



Dani Nadel
President & COO, Feedvisor

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This survey was commissioned by Feedvisor and conducted by Zogby Analytics, a nationally and internationally respected opinion research firm, on behalf of Feedvisor. It was distributed online from July 2026 to August 2026, among a national sample of 1006 consumers. Results from the full survey are based on a confidence interval of 95%, the margin of error is for +/- 4.4 percentage points. All numbers have been rounded to the nearest percent.



CHAPTER 1:

Consumers Feel Broke. Their Carts Are Not.

By every instrument economists use to measure how consumers feel, summer 2026 was miserable.

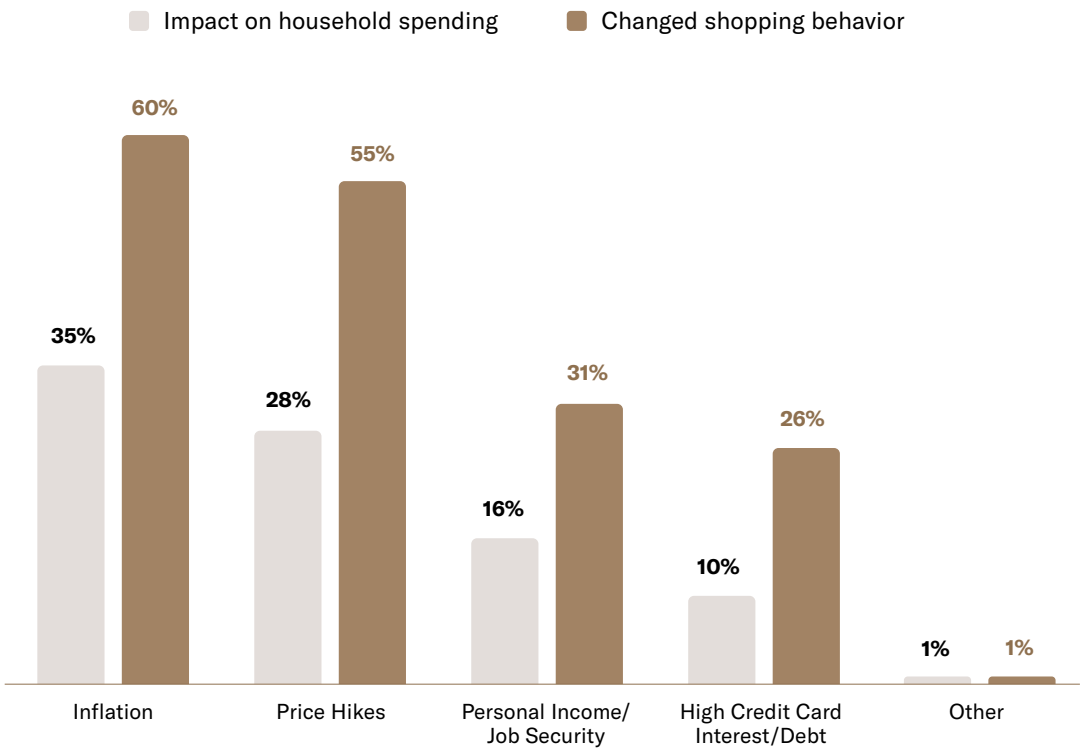
The University of Michigan's consumer sentiment index fell to 51.0 in August, down 7.6% in a single month and 12.4% from a year earlier.[1] That is well beneath the 60-point line the survey itself treats as recession territory. Expectations for business conditions fell 11% for the short run and 17% for the long run.[2] Household credit card debt reached $1.28 trillion, up 5.5% year over year, and 4.8%[3] of all household debt was in some stage of delinquency pipeline. Real average hourly earnings slipped 0.2%.[4]

The pressure is real. Eighty-seven percent of consumers say at least one economic factor has changed how they shop. Inflation and price hikes lead the list, followed by concerns about income, job security, and debt.

But pressure has not produced the shopping freeze many expected. Fifty-two percent still buy online at least weekly, and 88% buy at least monthly. Across five years of Feedvisor surveys, the frequency of online purchasing has remained broadly steady.

That doesn't mean households are unaffected. It means the adjustment isn't in how often they buy, but in what they buy and how hard they work for it. And the first thing the data shows is what shoppers refuse to give up.

Inflation leads both measures of economic pressure



[1] University of Michigan 2026
[2] Bloomberg 2026
[3] Yahoo Finance 2026
[4] Bureau of Labor Statistics 2026

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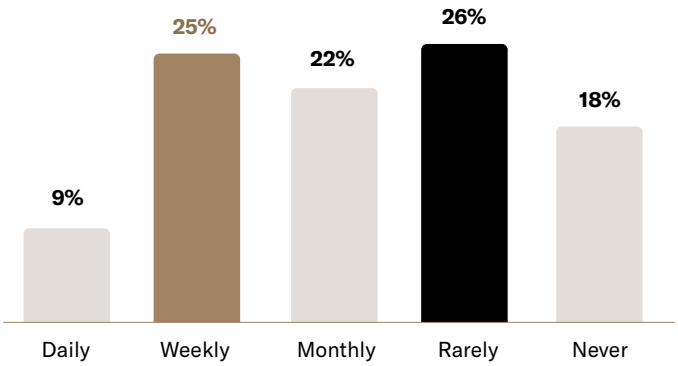
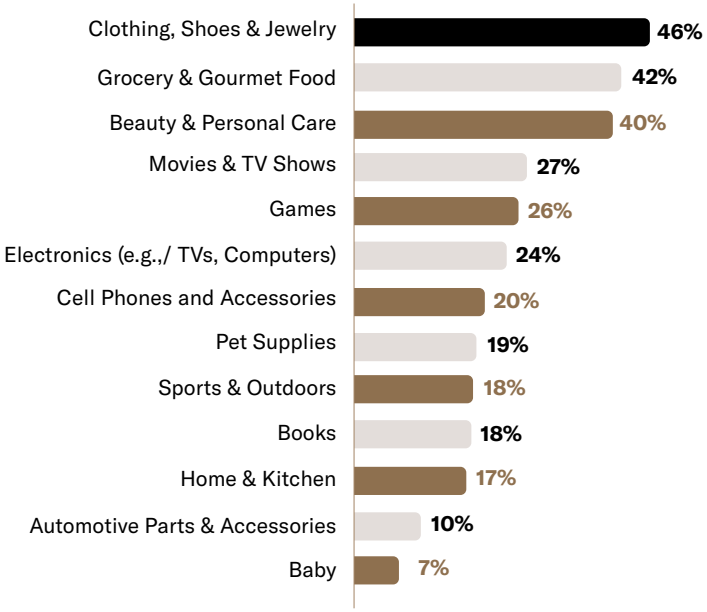
Even under pressure, shoppers keep treating themselves. Fifty-six percent buy something simply to improve their mood at least once a month, and a third (34%) do it weekly or more. Clothing, groceries, and beauty are the most common categories, and 44% put their maximum mood purchase at $10 to $20. The impulse to treat oneself has survived the squeeze. The amount many shoppers are willing to spend on that treat is tightly bounded.

These purchases show that financial pressure and spending for pleasure can coexist. Many shoppers still make room for a treat, while setting a modest limit on what they will spend.

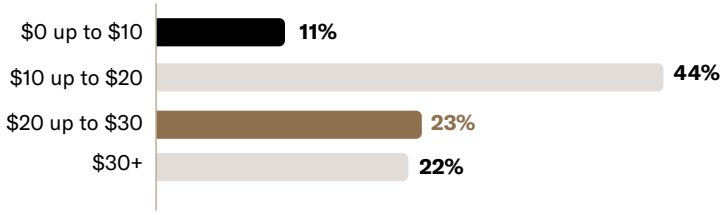
One in Three Shoppers Treats Themselves Weekly or More



Clothing, Groceries, and Beauty Top the List of Mood Purchases



Mood Spending Stays Small: Most Cap It at $30





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One Economy, Different Pressures

The pressure is real, but it isn't the same pressure for everyone.

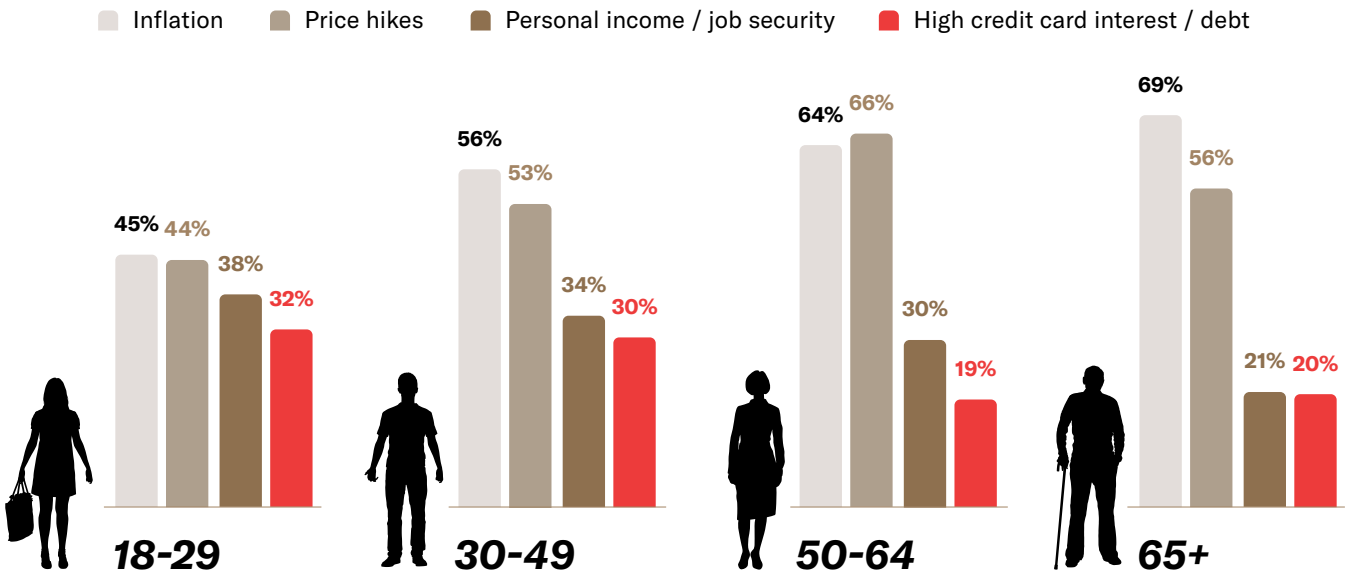
For consumers 65 and older, it is a price story.
Nearly seven in ten name inflation as a pressure on their spending (69%) and 56% name price hikes. Credit card interest and job security sit far behind, at 20% and 21%. Nothing else comes close. Their costs went up, their income didn't move much, and they adjusted.

For consumers aged 50 to 64, price hikes stand out. In between, 50-to-64-year-olds are the only group for whom price hikes (66%) edge out inflation (64%). This is a shopper watching specific price tags, not one under broad financial strain: just 19% cite credit card debt, the lowest of any age group. And they are responding. Nearly half compare prices across retailers (49%), and almost a third have moved to private label or store brands (32%), the highest of any age group.

For consumers aged 18 to 29, it's a solvency story.
Inflation still leads, but only barely: 45%, against 44% for price hikes, 38% for job security, and 32% for credit card interest. All four concerns sit within thirteen points of each other. Where older consumers have one dominant worry, younger ones have four simultaneous ones. Credit card interest runs more than half again as high as it does among seniors, and job security nearly double. Younger consumers aren't primarily worried about what things cost. They're worried about whether the money will be there.

The shoppers who have pulled back are the ones under the most strain. Consumers who haven't bought on Amazon in three months or more are nearly twice as likely to cite credit card debt as those who bought in the past month (39% vs. 22%), and more likely to cite job security (43% vs. 28%). Chapter 6 follows that divide to the checkout, where it shapes how households pay.

Older shoppers worry about prices; younger shoppers worry about money



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CHAPTER 2:

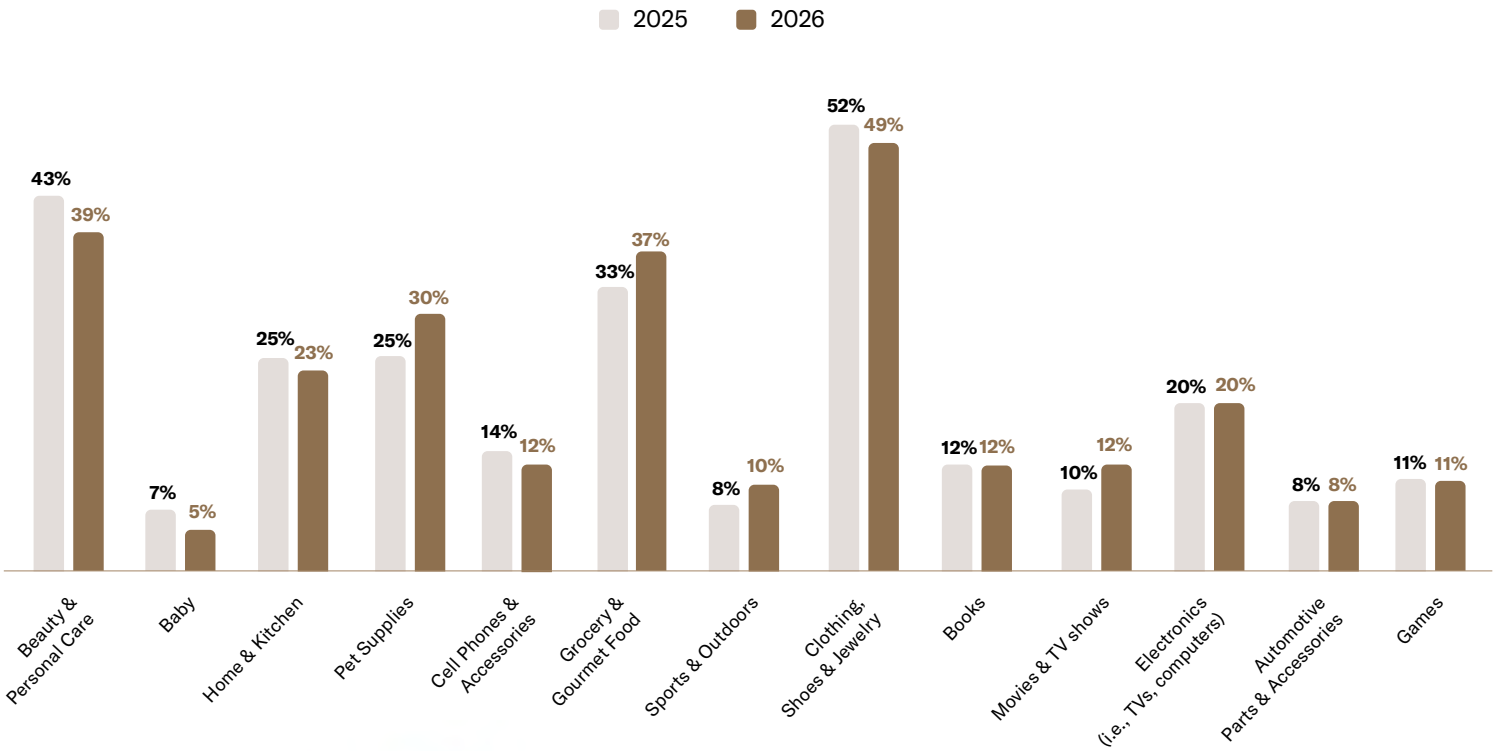
Trading Down Isn't Trading Out

If consumers are still buying regularly, how are they adapting to higher prices? The answer is visible in both the cart and the work that comes before it.

Some categories are changing places in shoppers' priorities. Grocery and pet supplies gained ground among the categories consumers buy online most often, while beauty and baby declined. But the more widespread shift cuts across categories: shoppers are comparing prices, waiting for sales, and switching to store brands.

This is the defining adjustment of 2026. Consumers have kept the habit of buying while becoming more deliberate about what earns their money.

Top Online Categories YoY





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What Came In: The Pantry

The pantry gained ground online. Groceries and gourmet food rose from 33% to 37% as a top-three online category since 2024, and the shift goes beyond ranking. Fifty-three percent of consumers now say they buy more groceries online than in store, up from 45% in 2024. The share who prefer to buy groceries in store fell from 67% to 62%.

Pet supplies also gained ground, rising from 25% to 30% as a top-three category.

Both categories serve recurring needs that households continue to prioritize. They are predictable and easy to plan, and online shopping offers a potential budgeting advantage: shoppers can see the running cart total before they commit. For a household trying to hold a weekly number, that visibility can matter as much as convenience.



What Went Out: Beauty and the Baby Aisle

Beauty is losing relative priority, while online remains an important channel. It fell from 43% to 39% as a top-three category, and the drop is concentrated among younger shoppers. It's down 11 points among 18-to-29-year-olds, 10 among 30-to-49-year-olds, and 10 in households with children. Only 30% of 18-to-29s now rank beauty in their top three, against 43% of those 65 and older.

But the channel is moving the other way. Fifty-four percent say they now buy more beauty online than in store, up from 45%, and the share who prefer to buy it in store fell from 53% to 48%. A lower place among shoppers' most frequent categories can coexist with a greater preference for buying online. For beauty brands, those are different signals requiring different responses.

Baby is a different kind of category. Beauty can be a discretionary pick-me-up; baby is a category people often enter because their lives change. Its slip from 7% to 5% as a top-three category may reflect changes in how many respondents need baby products, as well as purchasing behavior. The decline alone does not tell us whether existing parents are cutting back.

Home and kitchen shows a sharper change in purchasing channel. The share buying more home and kitchen online than in store fell from 28% to 17%, the steepest drop of any category. Books fell almost as far, from 19% to 10%. These figures show a shift in the balance between online and in-store purchasing, rather than evidence that households are postponing bigger buys. The distinction matters: brands need to understand whether demand has weakened or shoppers are choosing a different place to buy.

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The Work of Buying

The real adjustment of 2026 isn't in how much shoppers spend. As we look year over year, basket sizes didn't shrink, but didn't grow either. What did grow is the labor required behind each purchase.

> ***45%*** *of consumers say they're comparing prices more, compared to a year ago.*

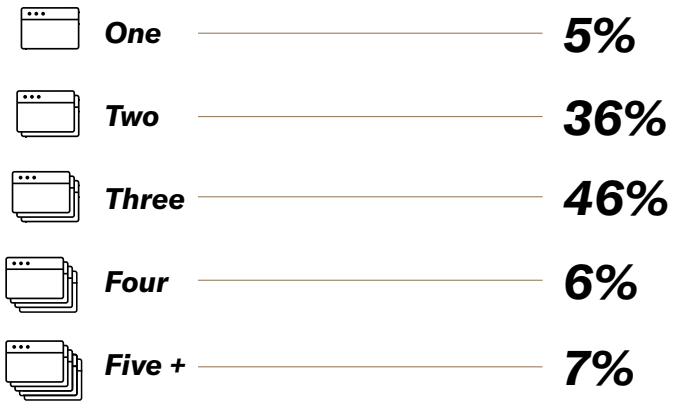
This is the real cost of the year. Consumers absorbed inflation not by buying less but by spending more of their own time on each purchase.

Shopping Behaviors

Using BNPL	7%
Opening retailer credit cards	8%
Buying directly from brands	12%
Purchasing secondhand/open-box	13%
No change	13%
Opening membership cards/loyalty	13%
Subscribe & Save	13%
Using AI to research purchases	14%
Using social media to discover products	16%
Bulk buying	18%
Private label/generic brands/store brand	26%
Using coupons/cashback	31%
Waiting for sales	41%
Price comparison	45%

And they're being systematic about it: among the 45% who increased price comparison, 46% now check three retailers before buying and another 13% check four or more.

Number of Retailers Checked



They'd happily hand that work to a machine. Nearly 60% say they would use an AI tool that tracked historical prices and automatically requested retroactive price matches when items dropped: 24% definitely, and another 36% if it were easy to enable. That is four times the 14% who say they have increased their use of AI for shopping research.

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Who is Doing the Work

The bargain-hunting is not evenly distributed, and it doesn't map neatly to need.

By income, waiting for sales runs between 43% and 49% at every bracket under $75,000, then falls off. Higher household incomes deviate slightly with 32% at $100–150K and just 28% above $150K say they wait for sales. Private-label switching behaves differently. It doesn't rise steadily as income falls; it peaks in the middle, at 33% for both the $25–35K and $75–100K brackets. Store brands are a middle-class trade, not a last resort.

By age, the split is stark. Waiting for sales is a 54% behavior among consumers 65 and older and a 31% behavior among 18-to-29-year-olds. Price comparison runs 49% versus 37% on the same divide. Older shoppers respond to pressure with patience; younger shoppers, who told us in Chapter 1 that their problem is cash flow rather than prices, can't always afford to wait.

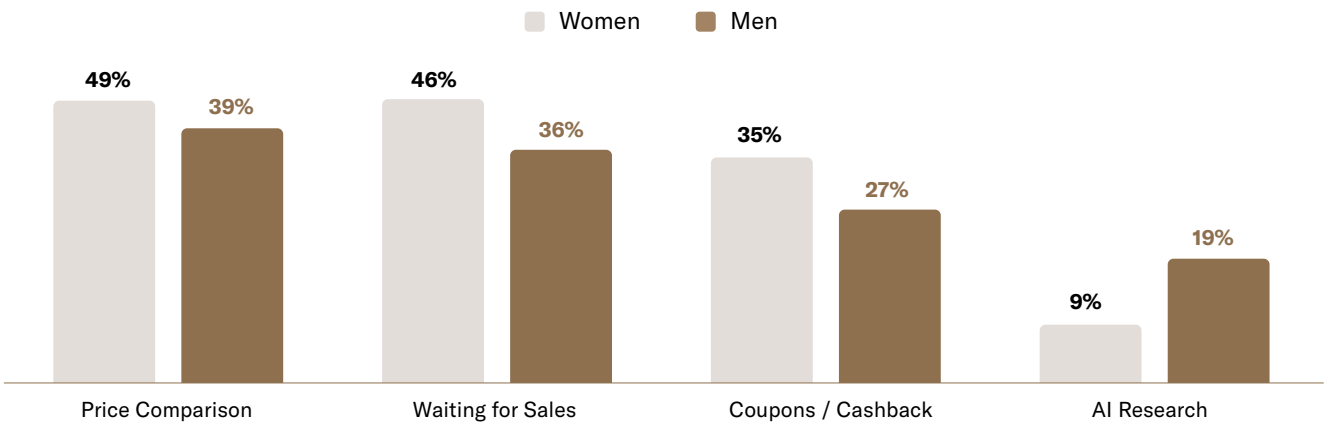
When looking at gender, women and men feel the same squeeze but run different playbooks.

- Women outpace men on every major deal-seeking behavior in the survey: ***price comparison (49% versus 39%), waiting for sales (46% versus 36%), and coupons or cashback (35% versus 27%).***
- Men report more increased use of AI for ***purchase research: 19% versus 9%***

Two populations are solving the same problem with different tools, and the people doing the most work to find value are the least likely to use AI to help.

The common thread is effort. Shoppers are doing more to establish what a product should cost and whether an offer is worth taking. That work rarely stays inside one storefront. It sends consumers between marketplaces, search results, reviews, social platforms, and increasingly AI tools. The next question for brands is where that evaluation begins.

Shopping Behaviors That Increased In The Past year, By Gender



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CHAPTER 3:

Where Shoppers Look First

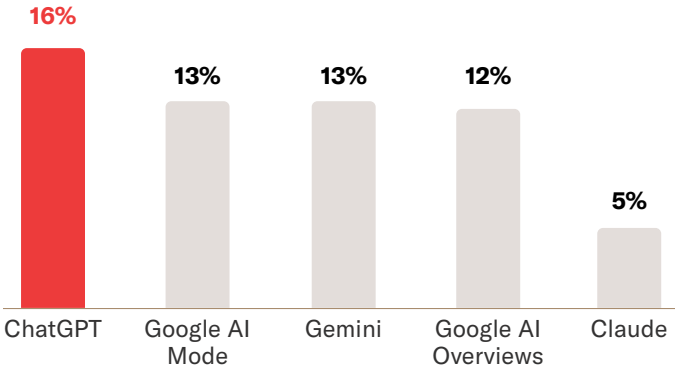
> ***Every purchase*** *begins with a question, and consumers* ***no longer ask it in the same place.***

For most of the last decade, the answer to "where does product search start" was effectively settled: it started in a marketplace search bar, and mostly Amazon's. That is no longer true. Amazon as a starting point for product search fell from 80% to 62% in a single year. Walmart fell from 50% to 36%. Target fell from 21% to 14%.

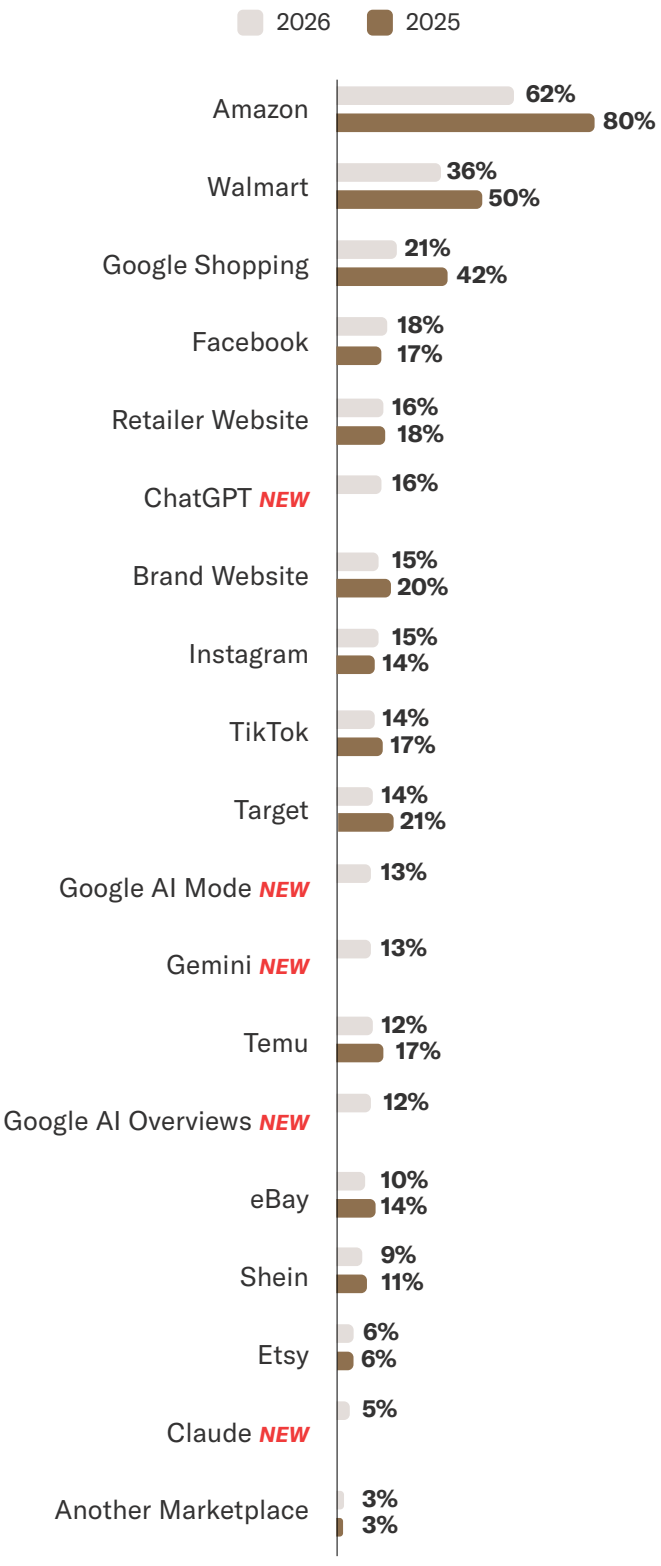
What appeared in their place is entirely new.

Five AI-native entry points show up for the first time in 2026: ChatGPT at 16%, Google AI Mode and Gemini at 13% each, Google AI Overviews at 12%, and Claude at 5%. None of these existed as a meaningful discovery channel two years ago. Together, they now represent a substantial share of first touch.

Each AI Tool as a Product-Search Starting Point



Where Consumers Start Their Search



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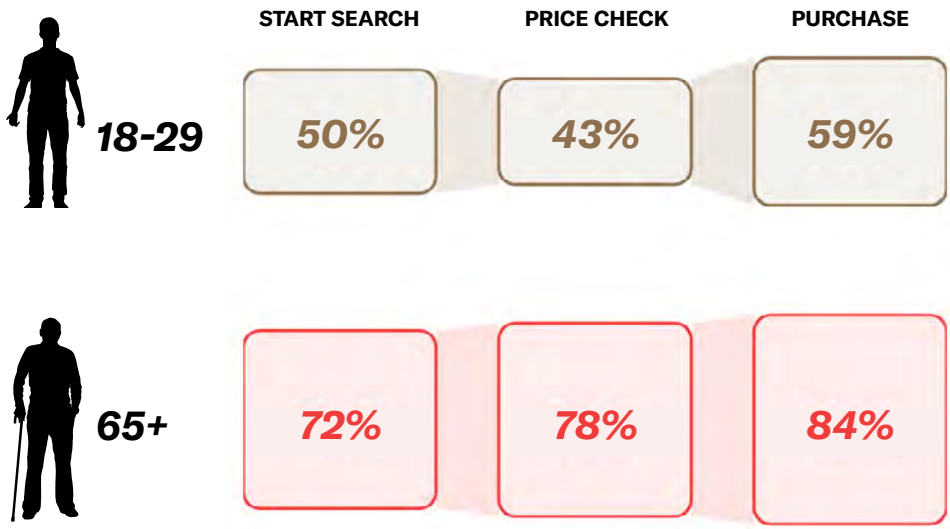
The Search Journey Changes With Age

AI search is dominating the conversation in commerce. Our data suggests a more uneven change: ***younger shoppers are moving away from familiar marketplace starting points*** *much faster than older shoppers, while older consumers continue to rely heavily on them.*

We asked shoppers where they start a search, where they check prices, and where they go when they're ready to buy. At every stage, the answer depends on age: younger shoppers draw on a wider set of places as they evaluate a product, while older shoppers rely more heavily on Amazon throughout.

% Choosing Amazon At Each Stage Of The Journey



For shopper's 65 and older, the journey narrows toward Amazon. Seventy-two percent start their search there, 78% check prices there, and 84% buy there. Each step down the funnel makes Amazon more likely, not less. AI barely appears in that journey: ChatGPT is a search starting point for 6% and a purchase destination for 2%.

For 18-to-29-year-olds, the journey dips in the middle. Half start on Amazon, only 43% check prices there, and 59% come back to buy. Many begin elsewhere and compare elsewhere, but they still return to Amazon to transact.

That dip is where the opportunity sits. The middle of the younger shopper's journey, where price and product get compared, is where the decision is most open and Amazon is least present. A brand that only shows up at checkout meets this shopper after the comparison is already done.

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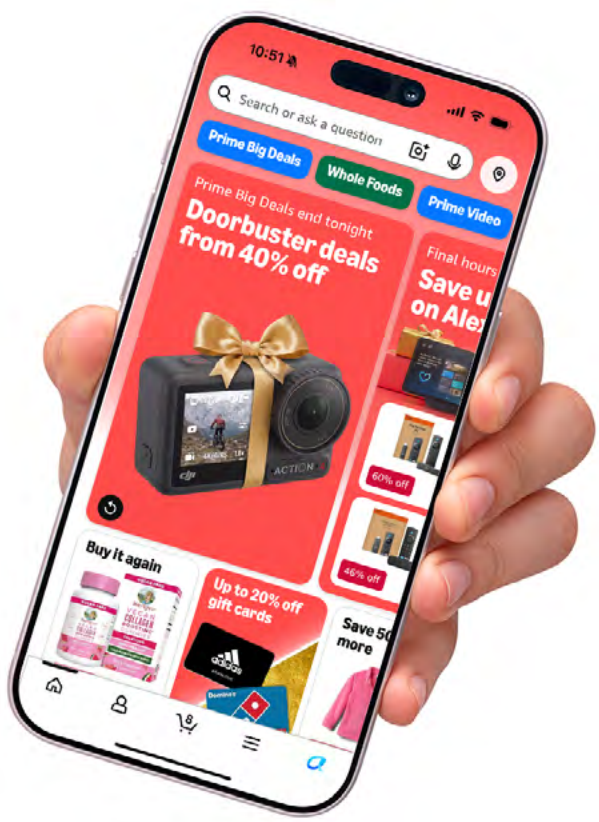
Discovery Spreads; Purchase Decisions Still Concentrate On Marketplaces

Read year over year, the numbers look like marketplaces decline, but it's actually something else entirely.

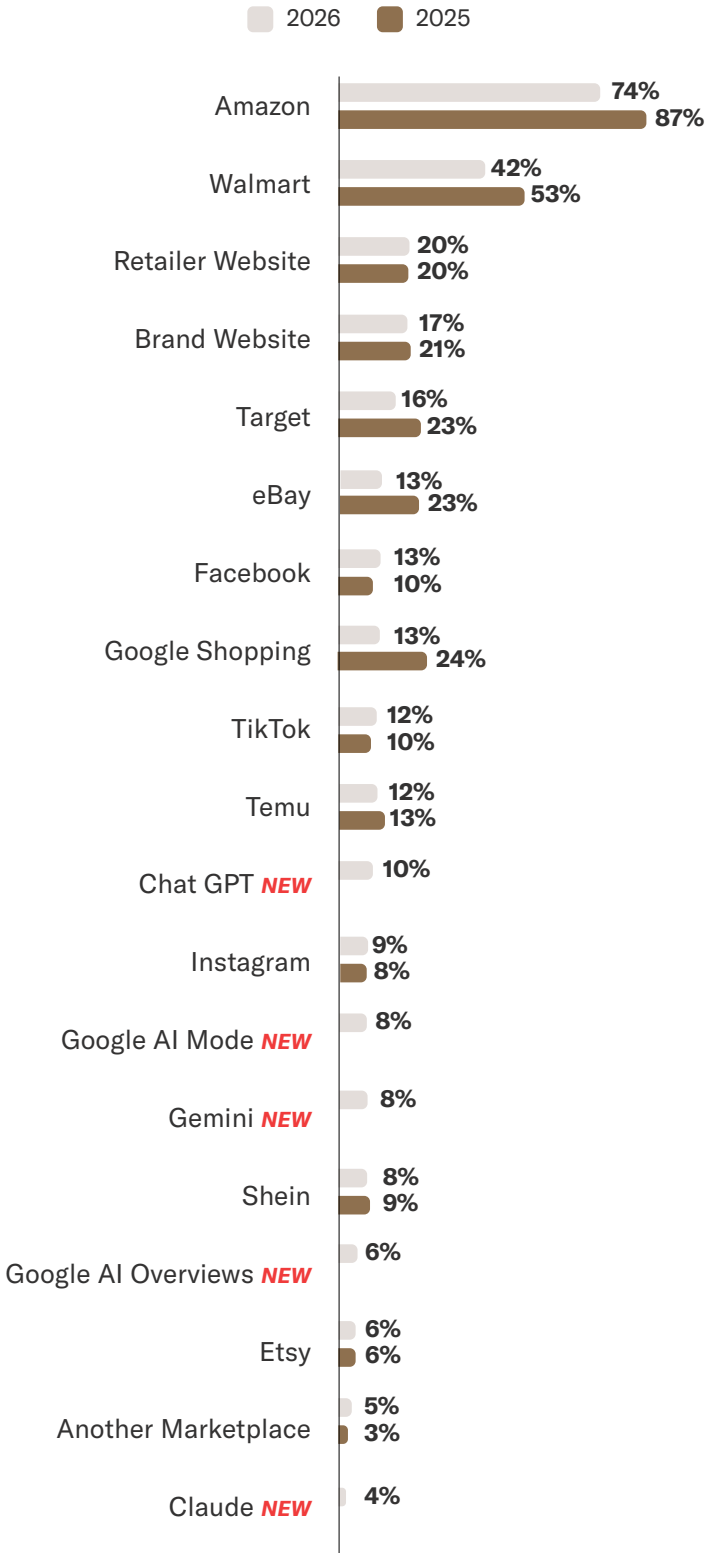
Shoppers name almost every major destination less often when they're ready to buy. Amazon fell from 87% to 74%, Walmart from 53% to 42%, and Google Shopping, eBay and Target each lost seven to 11 points.



But a decline isn't a defection. Amazon remains the most commonly selected destination when shoppers are ready to buy, by a wide margin. Seventy-four percent name it at that point, compared with 62% who name it as a place to start a product search. Amazon gains 12 points between the first step of the journey and the last.

Discovery has broadened, but checkout hasn't. Shoppers find products in more places than ever, then bring the purchase back to a short list of marketplaces they already trust.

Where consumers go when they're ready to buy



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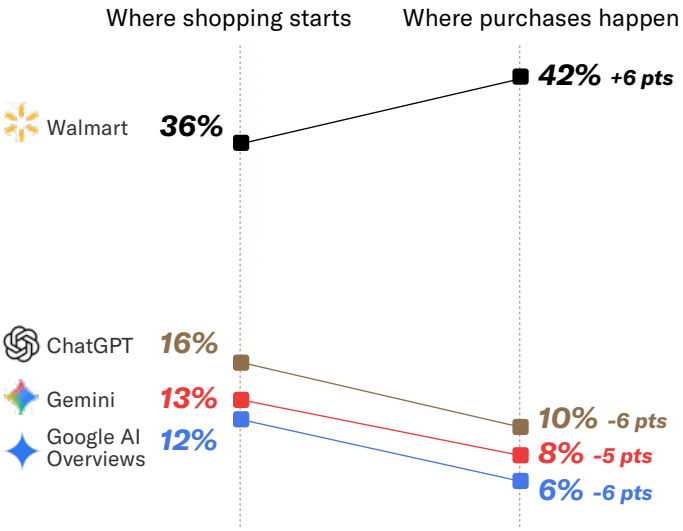
Share of shopping starts vs. share of purchases



Walmart gains too, from 36% to 42%, and every AI surface moves the opposite way: ChatGPT goes from 16% of starts to 10% of purchases, Gemini from 13% to 8% and Google AI Overviews from 12% to 6%. The key ingredients missing from AI engines besides the fact not many allow purchases yet? Trust and credibility.

Consumers say so outright.

*Fake information is their top concern about AI recommendations at 43%, followed by security at 36% and privacy at 35%, and **62% say they'd never let an AI agent order and pay** for something on their behalf.*

A Recommendation is a Starting Point

AI may introduce a shopper to a product, but a recommendation rarely settles the decision. When asked what they do after an AI tool suggests a product, only 5% say they buy it immediately.

The rest go get a second opinion:

- ***24%*** search Google
- ***18%*** search Amazon
- ***17%*** read reviews
- ***17%*** compare alternatives
- ***19%*** ignore the recommendation altogether

These answers reinforce the broader pattern in this chapter. Shoppers have more places to begin, and they use other sources to evaluate what they find. A brand can be discovered through AI and still need a credible product listing, competitive price, and persuasive reviews when the shopper checks elsewhere.



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CHAPTER 4:

AI Closes the Research, Not the Sale

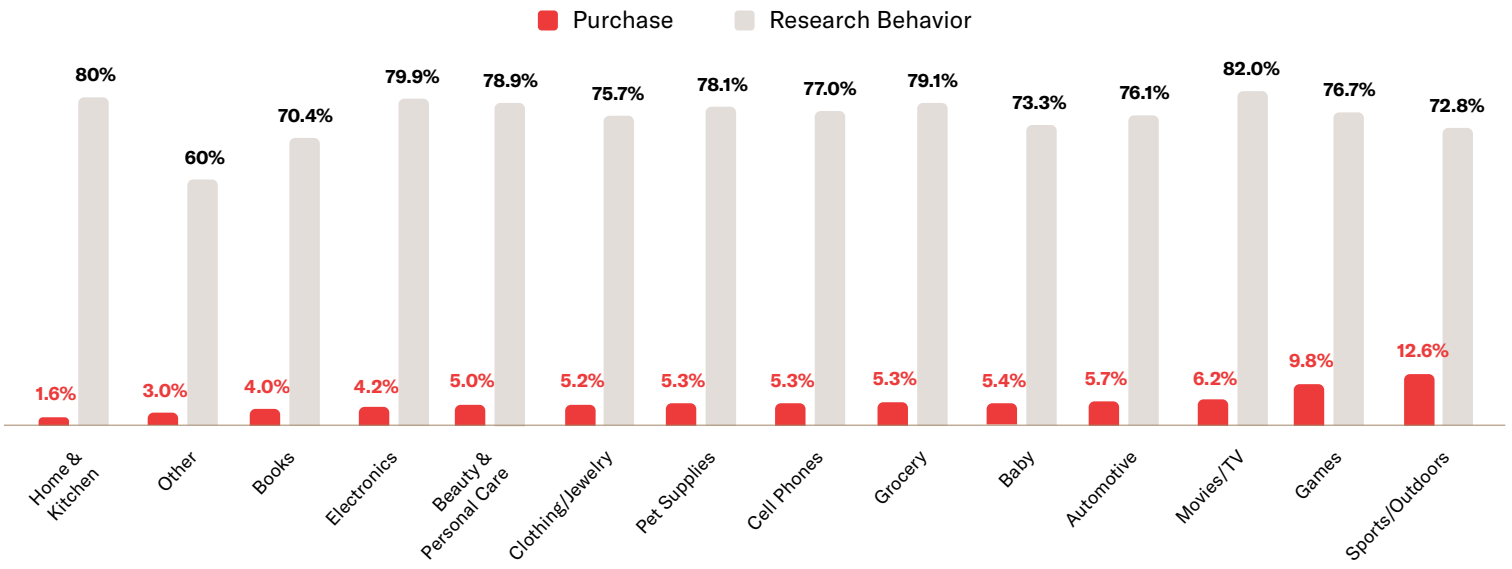
55% *of consumers use AI to do the research but only* ***5% let it close the sale***

Consumers have let AI into the shopping journey faster than almost any technology before it. More than half (55%) of consumers have used an AI tool to research or compare products in the past six months: 19% frequently, 23% occasionally, and 13% once or twice. In two years, AI has gone from a curiosity to something a majority of American shoppers have brought into a purchase decision.

And it works. Among those who have used AI to shop, 64% have bought something specifically because an AI recommended it, including 41% who have done it more than once. The purchases are not small either. The categories where AI recommendations convert are electronics (16%), clothing (15%), and beauty (13%), which are exactly the categories where consumers do the most comparison work and feel the most uncertainty.

The footprint goes beyond research. Thirty-nine percent say AI chat has changed their shopping patterns, and 56% plan to use AI tools this holiday season, most often to find deals and coupons (33%) or compare products and reviews (27%). Only 4% plan to let it make purchases for them.

While consumers use AI to research, only 4% allow it to purchase



Beyond the survey: AI referrals are growing

Adobe Analytics[1] reports that AI-referred traffic to U.S. retail sites rose 138% year over year as of May 2026. That measures visits arriving from AI tools, rather than the shopping behaviors reported by consumers in this survey, but it points in the same direction: AI is becoming a more consequential route to product consideration.

[1] *Adobe 2026*

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Where It Stops

Then you reach the checkout, and the entire relationship changes.

> ***62%*** *of consumers say they would never trust an autonomous agent to order and pay on their behalf without manual checkout.*

Among the 38% who would allow it, the permission is narrow: 76% cap it at $100 or less, and only 7% would go above $250. Put into perspective, consumers are willing to delegate a decision about a phone case, but they are not willing to delegate a decision about a phone. Even among shoppers open to autonomous purchasing, permission frequently comes with a spending limit.

The same boundary appears when AI recommends a product. Only 5% say they buy it immediately. Others search Google (24%) or Amazon (18%), read reviews, compare alternatives, and 19% ignore the suggestion. AI can put a product into consideration; the shopper still decides whether the recommendation holds up.

Overall comfort with AI shopping



Asked about their overall comfort with AI shopping, 10% say they would let it handle most routine purchases. One third (30%) would let it recommend but insist on approving the purchase themselves, 20% would use it only for research, and 40% simply prefer to shop for themselves.

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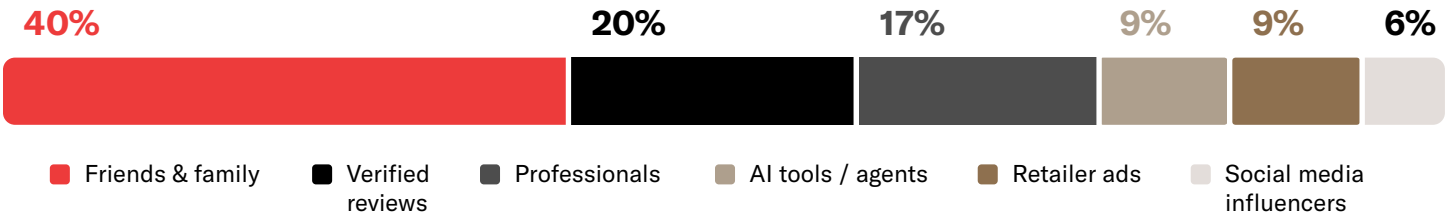
The Trust Problem Underneath

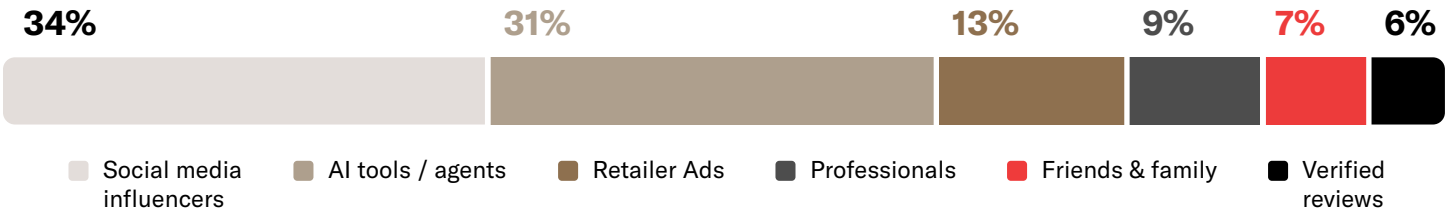
Unsurprisingly, this isn't squeamishness about technology, rather it is a specific and well-articulated trust deficit.

When asked to rank six sources of honest product advice, consumers put friends and family first, with 40% naming them most trusted, followed by verified customer reviews. Generative AI tools land at the bottom, with 31% ranking them least trusted of all. The only source consumers trust less is social media influencers, since they know they are being sold to rather than being given a real recommendation. AI tools and retailer ads are equally likely to be named the most trusted source (9% each), but AI draws more than twice the distrust (31%).

Most Trusted Sources



Least Trusted Sources



Their stated concerns are pretty concrete, too. Consumers distrust AI recommendations mainly because of fake information leads (43%), followed by security at 36%, privacy at 35%, wrong recommendations at 30%, and sponsored bias at 25%.

On commercial placements inside AI chat, opinion is divided. Thirty-two percent find them helpful when relevant, 36% are neutral, and 31% find them annoying or invasive. That's a narrow opening, not a rejection: Relevance may earn attention, but the format has yet to earn broad acceptance.



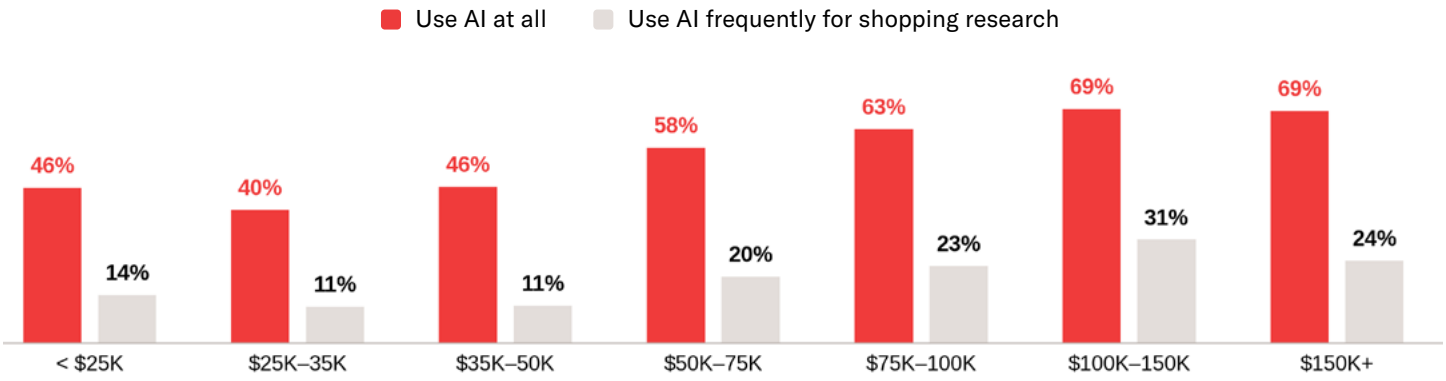
AI Makes the Shortlist. Shoppers Keep Control.

Recommending a product and purchasing it on someone's behalf are different kinds of authority. Consumers are willing to let AI help narrow the options, but most are still unwilling to let it place the order and pay.

Adoption isn't an income story. Nearly half (46%) of households earning under $25,000 have used an AI tool to research or compare a product in the past six months, as have 46% of the $35,000 to $50,000 bracket. Adoption reaches into every income band in this survey.

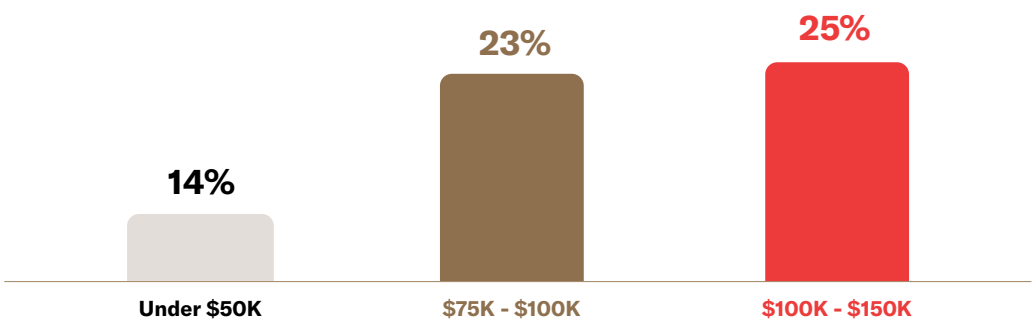
What changes with income is how far consumers let AI in. Usage climbs from 46% at the bottom to 69% among households above $100,000. Frequency widens the gap. Fourteen percent of households under $25,000 use AI frequently for shopping research, compared with 31% of households earning $100,000 to $150,000. Many consumers have tried AI; higher-income shoppers are more likely to make it a regular part of shopping.

AI shopping use by household income



Its influence on perceived value follows a similar pattern. An AI recommendation signals that a product is a good value to 22% to 23% of households earning $75,000 to $150,000, compared with roughly 5% to 9% of households earning less than $50,000. Below $50,000, the figure runs between 5% and 9%. A household earning $120,000 is roughly three times more likely than a household earning $40,000 to treat an AI recommendation as evidence of value. Lower-income consumers use AI to gather information. Higher-income consumers use it to decide.

AI Recommendations as a Trust Signal for Value, by Household Income



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Gender rivals income as the sharpest divide in AI shopping. 65% of men have used AI to research products compared to 45% of women. That difference deserves a closer look, because it does not appear to be explained by a simple difference in their stated concerns.

That 20-point gap is nearly as wide as the gap between the highest and lowest income brackets, and it holds everywhere: 16% of men cite an AI recommendation as a value signal against 9% of women, and 35% of men say they will skip AI this holiday against 53% of women.

The Gender Gap Is About Delegation, Not Technology

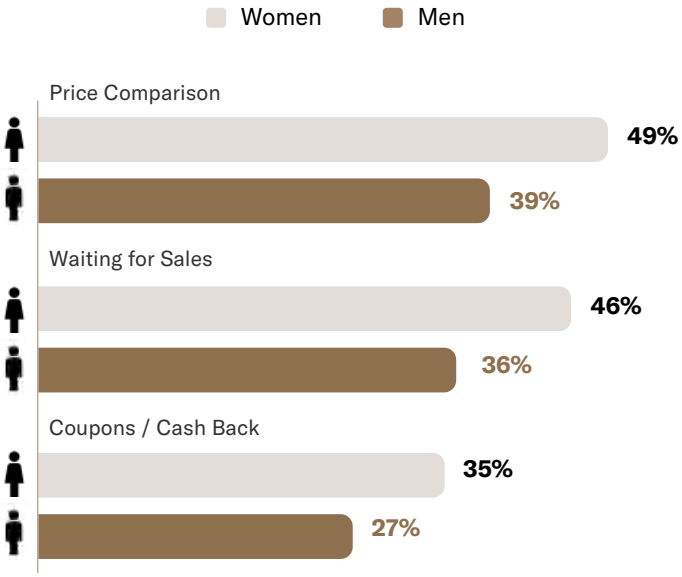
Women and men report similar concerns about AI shopping recommendations. Their responses on false information, privacy, security, and sponsored bias are close. Yet their use of AI for shopping research differs by 20 points, and their willingness to let an agent make a purchase differs even more.

> ***74%* of women** *say they would never let an autonomous agent order and pay on their behalf, against* ***50% of men.***

It is not an access gap either. Pew found in February 2026 that the gender gap in overall chatbot use among US adults had closed, with men and women reporting similar rates of use.[1] Women are using these tools. They are not using them to shop.

Women are unwilling to let the comparison work go, and are doing more of it than men. Forty-nine percent of women increased price comparison in the past year against 39% of men. Forty-six percent are waiting for sales against 36% of men. Thirty-five percent increased coupon and cashback use against 27% of men. The consumers least likely to delegate shopping to AI are the consumers who have built the most effective manual system for getting the same result.

Money-Saving Behaviors in the Past Year, by Gender



Seen that way, the gap is a competitive judgment. An AI assistant that suggests a product is not yet better than a shopper who checks three retailers, waits for a sale, and stacks a coupon. Until it is, the delegation will not happen.

The commercial consequence is direct. The population doing the most work to find value is the population least served by the tools built to find it, and the tasks these consumers say they want automated are are precisely the ones few tools have made trustworthy enough to hand over: lowest prices, coupons, and price tracking. Whoever builds that will not be competing against inertia. They will be competing against a method that already works, which is a higher bar and a much larger prize.

[1] *Pew Research 2026*

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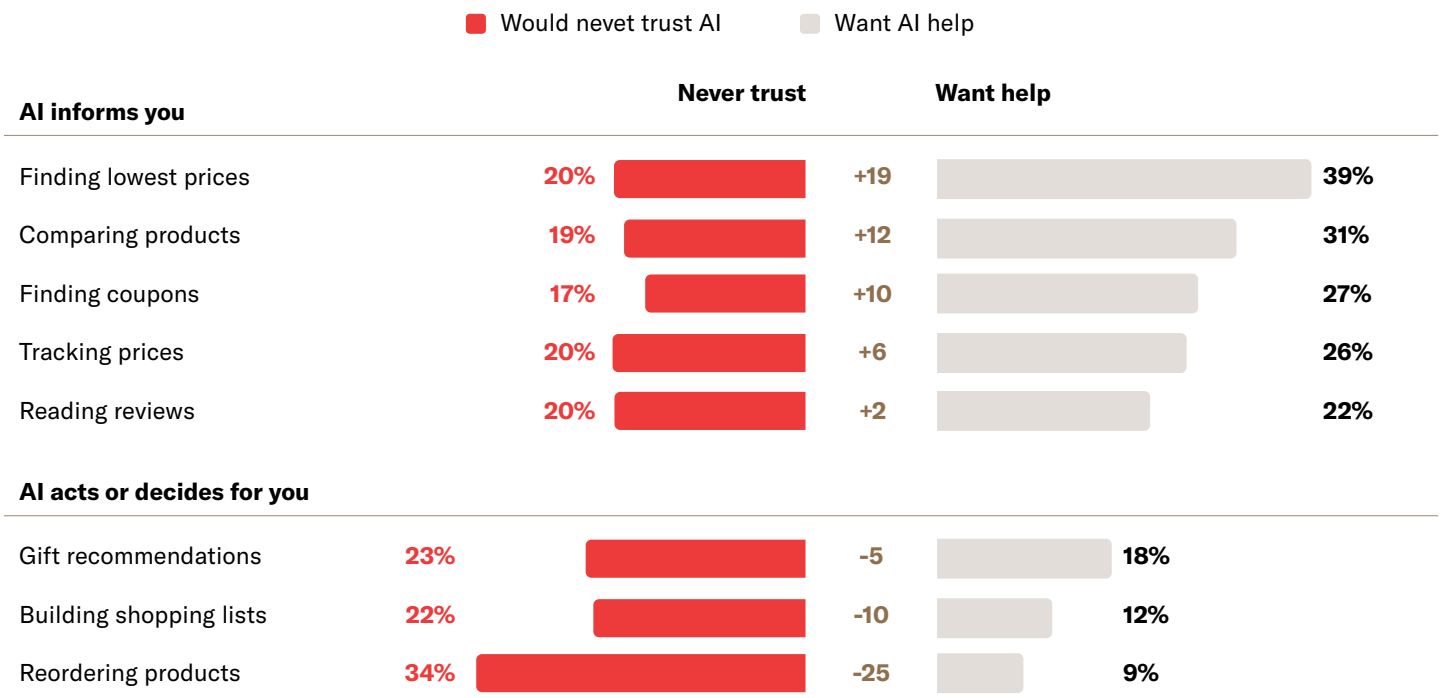
Shoppers Want Help With the Work Before Purchase

Ask consumers what they want AI to do and the answer is overwhelmingly arithmetic. Finding the lowest price tops the list at 39%, followed by comparing products (31%), finding coupons (27%), and tracking prices (26%). These are verification tasks: the shopper keeps the judgment and hands over the tedium. Nearly a third (31%) don't want AI's help with any of them.

Ask what they would never trust AI to do and the answer shifts to anything involving taste or authority. Reordering products is the most rejected task in the survey.

> *Thirty-four percent say they would never let AI reorder products for them, 23% would never let it recommend gifts, and 22% would never let it build a shopping list.*

Shoppers want AI to inform, not to act



The pattern holds across every task: the more a task asks AI to decide or act, the less shoppers want it. Much of the industry's attention has gone to autonomous agents that reorder and check out. Shoppers are asking for something more modest and more immediately useful: help doing the math. The gap between those two is the commercial opportunity of the next two years.

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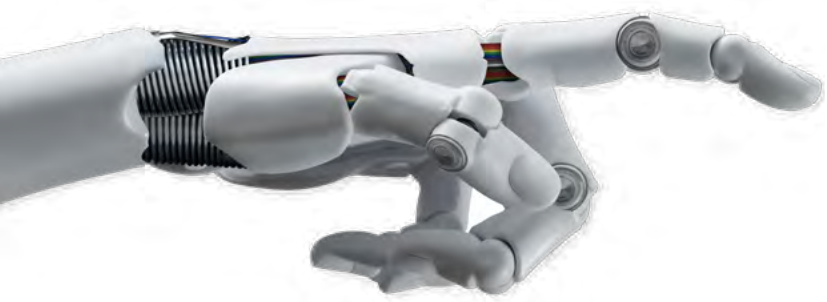
The Industry is Planning for Something Else

Retail leadership thinks AI will become THE shopping mode of choice. Deloitte's 2026 Retail Industry Global Outlook found that 81% of retail executives expect generative AI to weaken brand loyalty by 2027.[1] Bain finds that consumers trust a retailer's own AI agent roughly three times more than a third-party one.[2]

The platforms are already fighting over the answer. In September 2026, Amazon cut off Meta's newly launched Muse agent from shopping on Amazon.com[3], citing security and disclosure concerns and telling users that access by an unauthorized AI agent breaks its Conditions of Use. It was the latest move in a year of them: Amazon has sued Perplexity over its Comet browser and blocked shopping agents from Google and OpenAI. Its own agentic feature, Buy for Me, identifies itself and lets brands opt out.

The commercial stakes are not subtle. Amazon took in more than $68 billion in advertising revenue last year, a business that depends on people browsing its pages and seeing sponsored products.

> *Strip away the legal language and the question is simple.* ***Who gets to stand between the shopper and the shelf?***



Our survey shows why that competition matters. Among consumers who have used AI while shopping, 64% say they have purchased a product specifically because an AI tool recommended it. AI's influence is already reaching the sale.

But influence leaves room for scrutiny. In a separate question, only 5% of respondents say they would buy immediately after an AI recommendation. For many shoppers, the recommendation prompts further research.

For brands, both findings matter: an assistant can help a product make the shortlist, while the information shoppers find elsewhere helps them decide whether it deserves the purchase.

So the industry is building for a handoff that shoppers are not making. Amazon is defending the place shoppers still return to when it's time to buy. Meta is building an agent most people won't let near their credit card. For brands, the contest that matters isn't which agent wins. It's whether a product holds up when the shopper checks: the price, the reviews, the listing. That is where the sale is still decided, and it is the subject of the next chapter.

[1] *Deloitte 2026*
[2] *Bain 2026*
[3] *Total Retail 2026*

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CHAPTER 5:

What Gets Consumers to Buy

Ask consumers what tells them a product is worth buying and the ranking looks reassuringly stable. Reviews lead at 49%, followed by a trusted brand at 45%, the lowest price at 40%, star ratings at 39%, free shipping at 31%, and best-seller status at 29%. The Amazon's Choice badge signals value to 22%. An AI recommendation persuades 13%, and a sale badge just 12%.

Force a single choice and the order changes. Asked for the one factor that decides where they buy, 33% name the lowest price, twice the share for a trusted brand (16%) or reviews (14%). Only 2% name an AI recommendation.

Read as a single list, this suggests a straightforward playbook. Get reviews, build the brand, price competitively. The problem is that the list is an average, and almost none of these signals work the same way on every shopper.

What tells shoppers a product is a good value



33% *say the* ***lowest price*** *is the single factor that* ***decides where they buy.***



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Two Signals Are Steady. The Rest Are Not.

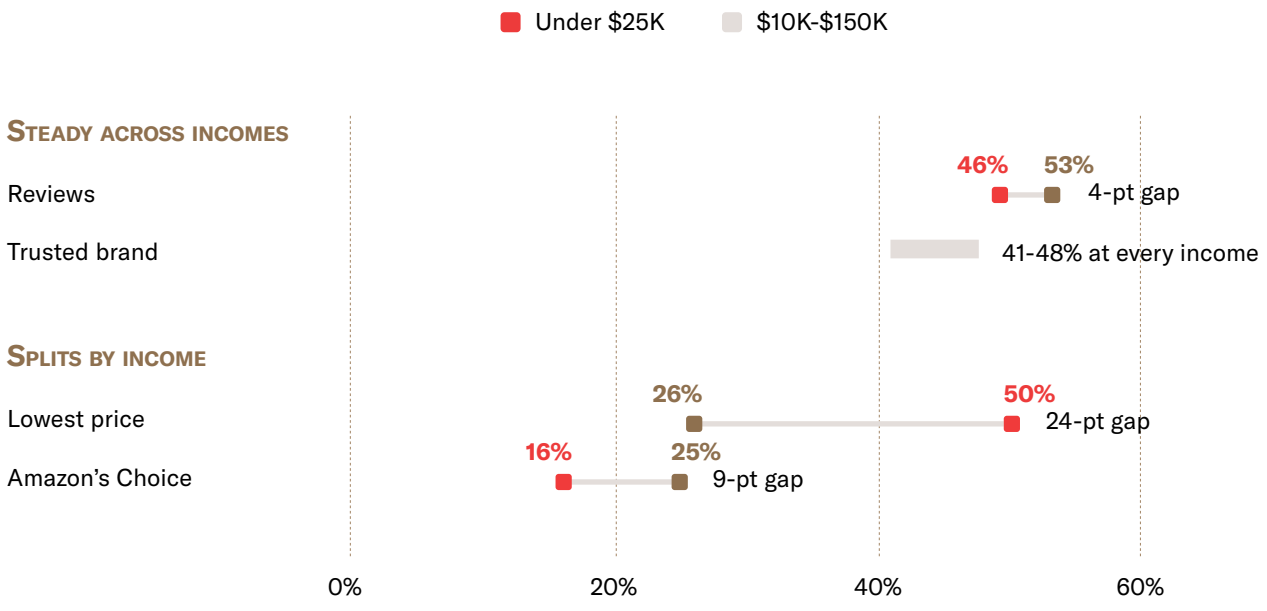
Split the same question by income and the list separates into two groups.

> ***Reviews*** *remain important across incomes.* ***Lowest price*** *matters more to lower-income shoppers.*

Reviews hold almost perfectly flat. They are a value cue for 49% of households under $25,000 and 53% of households between $100,000 and $150,000, with every bracket in between falling within a few points. A trusted brand behaves the same way, running between 41% and 48% across the entire income range. These are the only two signals in the survey that mean roughly the same thing to every buyer.

Everything else fragments, and price fragments by the widest margin. The lowest price is a value cue for 50% of households under $25,000. At $100,000 to $150,000, it cues 26%. The same price tag on the same shelf is doing nearly twice the persuasive work at one end of your buyer base as at the other.

Share of households citing each signal as a value cue



A lower-income shopper cites price as the primary evidence that a product is worth buying. A higher-income shopper reads a low price as ambiguous at best, and reaches for reviews and a trusted brand instead.

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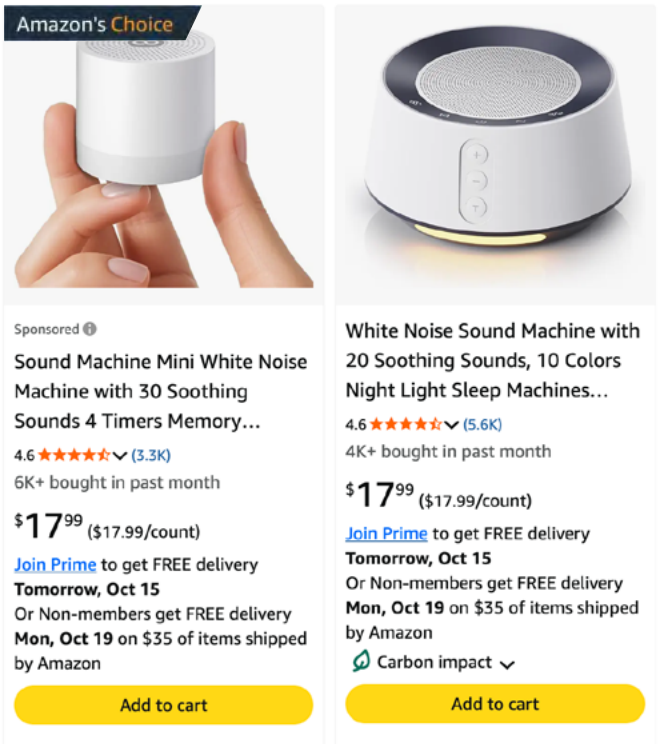
Amazon's Choice Is An Ecosystem Signal

Amazon's Choice reads as a value cue for 26% of Prime members and 30% of Walmart+ members. Among consumers who belong to no loyalty program at all, it persuades 9%. The badge does not carry meaning on its own. It carries meaning to people who have spent enough time inside marketplace ecosystems to have learned what it signals.



Income tells the same story from another direction. Amazon's Choice persuades 16% of households under $25,000 and 35% of households between $75,000 and $100,000, more than doubling across the range before easing back to 25% at higher incomes. The badge peaks with the affluent-but-not-wealthy shopper who buys often enough to have internalized the shorthand.

For brands, this reframes what winning the badge actually buys, shifting from a universal credibility stamp to a conversion accelerant among frequent marketplace buyers, and close to invisible to everyone else.

Nobody Agrees On What Is Broken

If value signals fragment, so does frustration. Asked to name their single biggest frustration with shopping online, consumers produce a near-perfect four-way tie: prices constantly changing (18%), fake reviews (18%), shipping costs (18%), and difficulty knowing what to trust (16%).

That tie is itself the finding, indicating there is no dominant pain point to solve. But notice that two of the four are trust failures. Combined, fake reviews and the inability to tell what is credible account for 34% of consumers, making trust the largest single category of frustration even though neither component leads on its own.

That matters given what persuades. Reviews are the number one value signal in the survey at 49%, and fake reviews are tied for the number one frustration. Consumers are relying most heavily on the signal they trust least.



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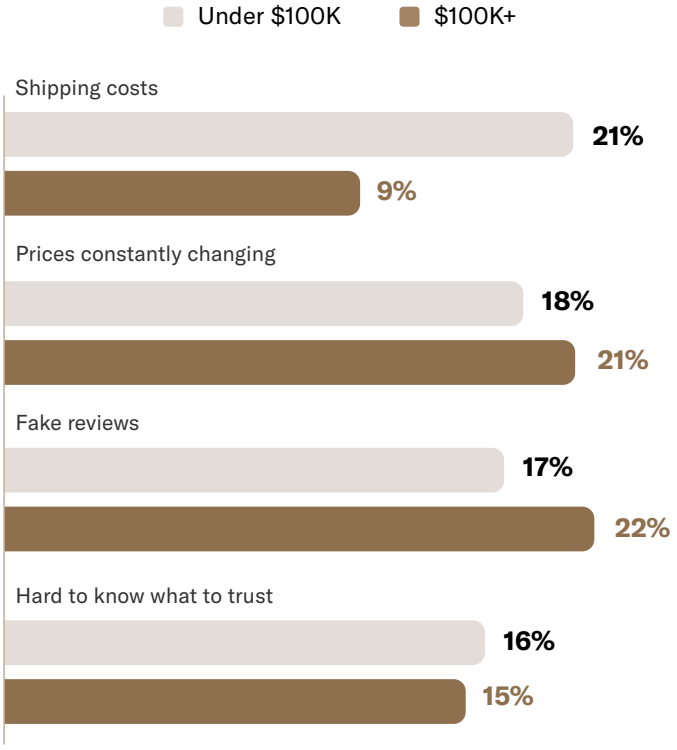
Shipping Costs Matter More on Tighter Budgets

Online Shopping Frustrations Vary by Household Income



Shipping cost is the biggest frustration for 21% of households under $100,000, against 9% above it. Among consumers who belong to no loyalty program, it rises to 26%, which is consistent: the shoppers without a Prime or Walmart+ membership are the ones paying for delivery every time.

There is a gender dimension too. Shipping cost is the top frustration for 22% of women against 15% of men, which tracks with everything Chapter 2 showed about who is doing the work to find value.

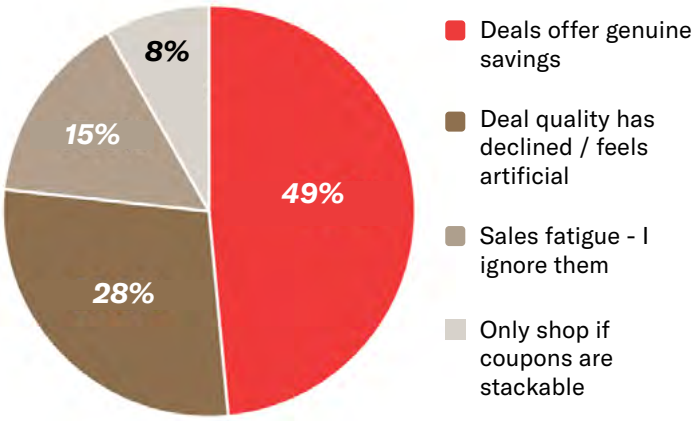
Free shipping as a value signal runs the same direction, persuading 42% of the $35,000 to $50,000 bracket against 23% of the highest earners. For a meaningful portion of the market, the shipping line is not a friction point. It is the deciding number.

Promos Are Losing Their Pull

Picture a shopper who used to set an alarm for Prime Day and now does not bother. She has not stopped buying, and she has not stopped caring about price, but she checked last year, found the discount smaller than advertised, and concluded her own three-tab comparison would do better than the banner.

She is not alone. While 49% of consumers say events like Prime Day and Black Friday offer genuine savings, 28% say deal quality has declined or feels artificial, and 15% have sale fatigue and ignore them. Together, 43% have stopped taking the sale at face value. Another 8% shop only when coupons stack.

How shoppers view big sales events



49%

still believe holiday deals offer genuine savings

28%

feel deal quality has declined or feels artificial

23%

have tuned out sales or only respond to stackable coupons

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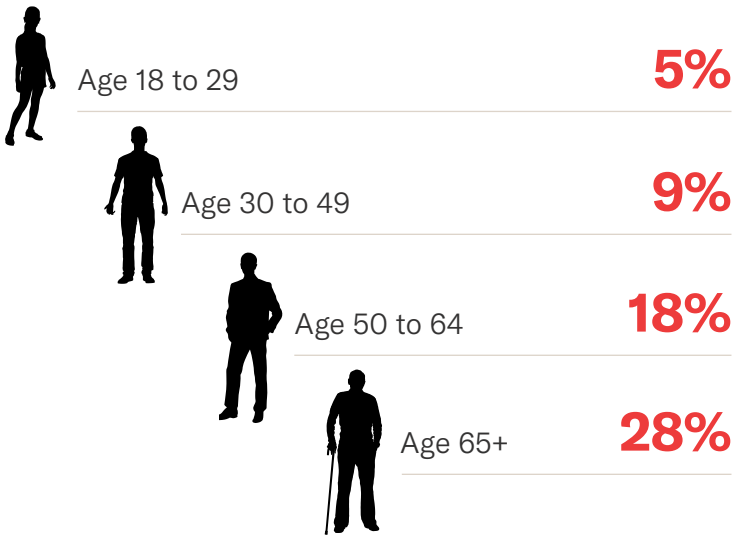
Younger Shoppers Question the Deal. Older Shoppers Tune Out.

The skepticism isn't evenly spread, and it takes two different forms across generations. Thirty-eight percent of consumers aged 18 to 29 say deal quality has declined or feels artificial, compared with 22% of those 65 and older. Younger shoppers are the most likely to question whether the advertised savings are real.

Sale fatigue grows with age



Younger shoppers grew up with dynamic pricing, browser extensions that track price history, and social feeds that tell them what an item cost last month. So it becomes harder to convince them a certain price point really is a deal.

Fatigue runs the other direction. Only 5% of 18-to-29-year-olds say they ignore promotional events. This cohort still wants a deal and is hungry to find one. Among shoppers 65 and older, 28% tune out sales entirely, as do 22% of households earning under $25,000.

Questioning a sale and ignoring it are different responses. Deals and discounts as a stated influence on purchasing behavior look stable at the national level, slipping 2.4 points to 44% between 2025 and 2026, but that stability is deceptive. Underneath it, the influence of deals fell 13 points among the younger cohort (18-29) and 9 points among households with a child under 18. Those are the two segments brands spend the most to reach (Generation Z and parents), and they are the two segments where the promotion has lost the most ground.

The behavioral measure moves the same way as we look at 2025 when just shy of 20% of shoppers described their past year as buying where discounts and deals are more prevalent. In 2026, 15% say so, which, while not a meaningful drop, shows more caution in purchasing decisions. Meanwhile, those who report no change at all in their shopping behavior rose almost 4 points year over year. Fewer people are organizing their year around finding the sale. The implication is that brands face two separate jobs: earning attention from shoppers who have tuned out, and proving value to those still looking. A larger discount headline cannot be expected to do both.

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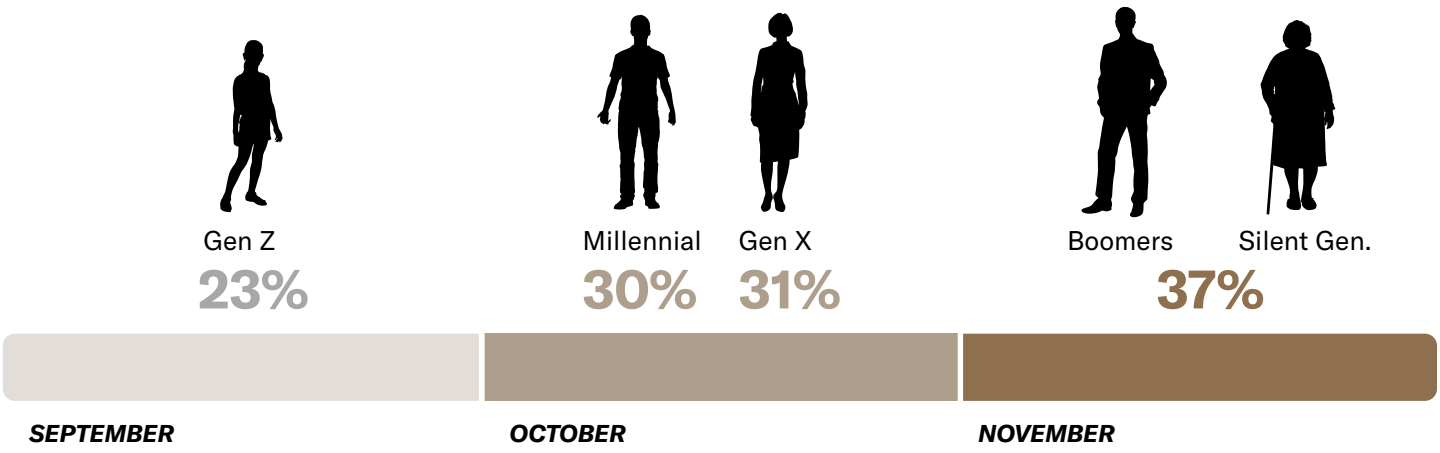
The Season Has Lost Its Edges

The other half of the promo calendar's power was timing. An event worked because it compressed demand into a window and made waiting more expensive. That window has stretched until it is barely a window.

A third of shoppers (33%) say they will begin the majority of their 2026 holiday shopping by the end of September, with 60% saying by the end of October, moving the deal window even further up the calendar. Only 11% wait for December.

When shoppers plan to begin the majority of 2026 holiday shopping



Prices are part of the reason. Asked how higher prices have changed their holiday shopping most, 23% say they are buying much earlier and 17% are stockpiling essentials. The single most common answer is cutting gift budgets (26%).

The seasonal peak does still exist, but the beginning isn't clear, and hasn't been for quite some time.

Outside data points the same direction. eMarketer projects roughly 6.6% e-commerce growth for the 2026 holiday season, steady expansion rather than a surge, which suggests the pulled-forward demand is redistribution rather than new volume.[1] Digital Commerce 360 has noted that the Prime Day effect now lifts June sales before the event itself opens. The halo arrives ahead of the discount.[2]

Black Friday is now a deadline inside the holiday season, not its starting line. With shopping already underway, brands should plan for a curve, not a spike.

[1] *eMarketer 2026*
[2] *Digital Commerce 360 2026*

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CHAPTER 6:

A K-Shaped Holiday

On paper, the 2026 holiday season looks flat; 31% of consumers expect to spend more than last year, 33% expect to spend less, and 37% expect to spend about the same. A forecaster could build a steady, modest season out of those numbers and no one would object.

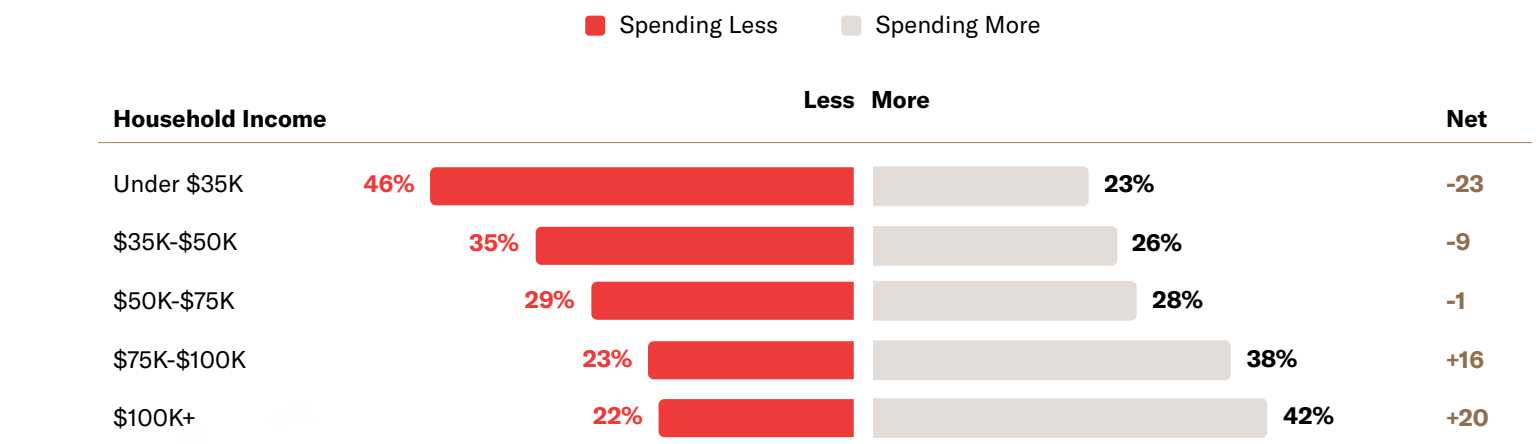
The average hides two very different households. Among those earning more than $150,000, 43% plan to spend more this holiday and just 3% plan to cut significantly. Among those earning less than $25,000, only 22% plan to spend more, and 26% plan to cut significantly.

That is a K-shaped season: one group moving up while another moves down, from the same starting point, at the same time. The national figure sits in the gap between them, where relatively few households actually are.

Retailers are seeing the same split. Salesforce found that 32% of high-income consumers plan to buy more this holiday, while 49% of low-income consumers plan to buy less.[1] Our data shows the same shape. The average is not a description of anyone.

Higher earners are spending more, lower earners are cutting back

Share of households spending more vs. less, by income





[1] Salesforce 2026

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The Age Split, And The Parent Split

Income is the axis everyone expects, but it's not the only one, and it may not be the sharpest indicator of what's to come for the holiday season.

Among 18-to-29-year-olds, 53% expect to increase their holiday spending, including 20% who expect a significant increase. Among shoppers 65 and older, only 15% expect any increase at all, and 45% expect to spend less. That is a 38-point swing on the up-stroke, wider than the income gap at either extreme.

Parents look more like the young shoppers than likle the country. 48% of households with a child under 18 expect to spend more, against 22% of households without children. For most adults, holiday spending is discretionary and can be quietly trimmed. For parents, it has a fixed date and an audience. It is one of the last budgets they cut.

Parents are the engine of whatever growth this season produces.

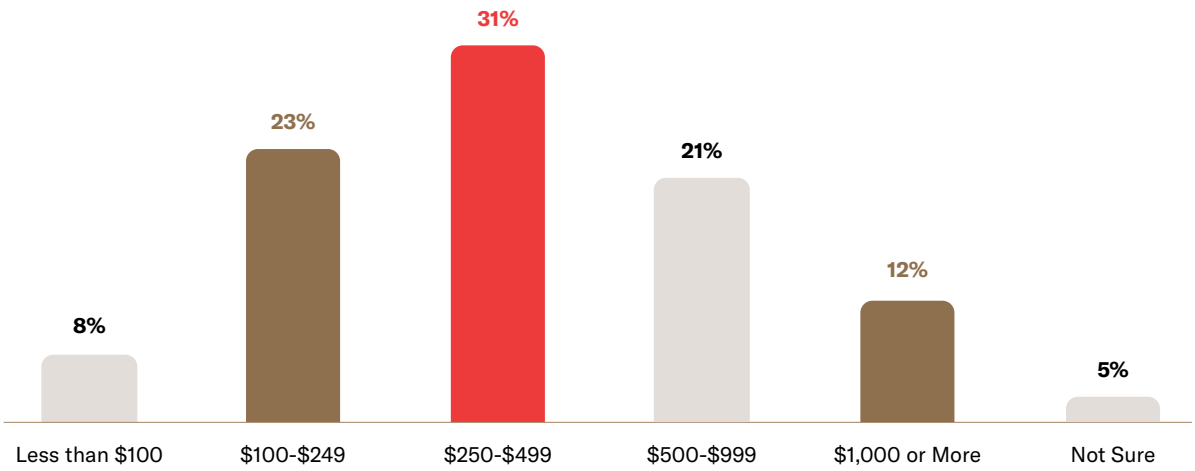
And there is a gender dimension that deserves attention. 37% of men expect to increase their holiday spending against 24% of women, while 40% of women expect a decrease against 25% of men. Women are also markedly more likely to be cutting gift budgets specifically, 31% against 22%. In most households, the person doing the holiday shopping and the person absorbing the cut are the same person.

The Up-Stroke Is Not As Steep As It Looks

Among the shoppers who do expect to spend more, most are adding a few hundred dollars, not a few thousand. Six in ten (62%) are adding less than $500, and only 12% expect to add $1,000 or more. The upper arm of the K is real, but it is a deliberate lift from households that can afford one, not a boom.

How much more shoppers plan to spend

Most planned increases are under $500.



The lower arm, by contrast, involves households cutting a category outright. The two arms are not symmetrical in magnitude, only in direction.

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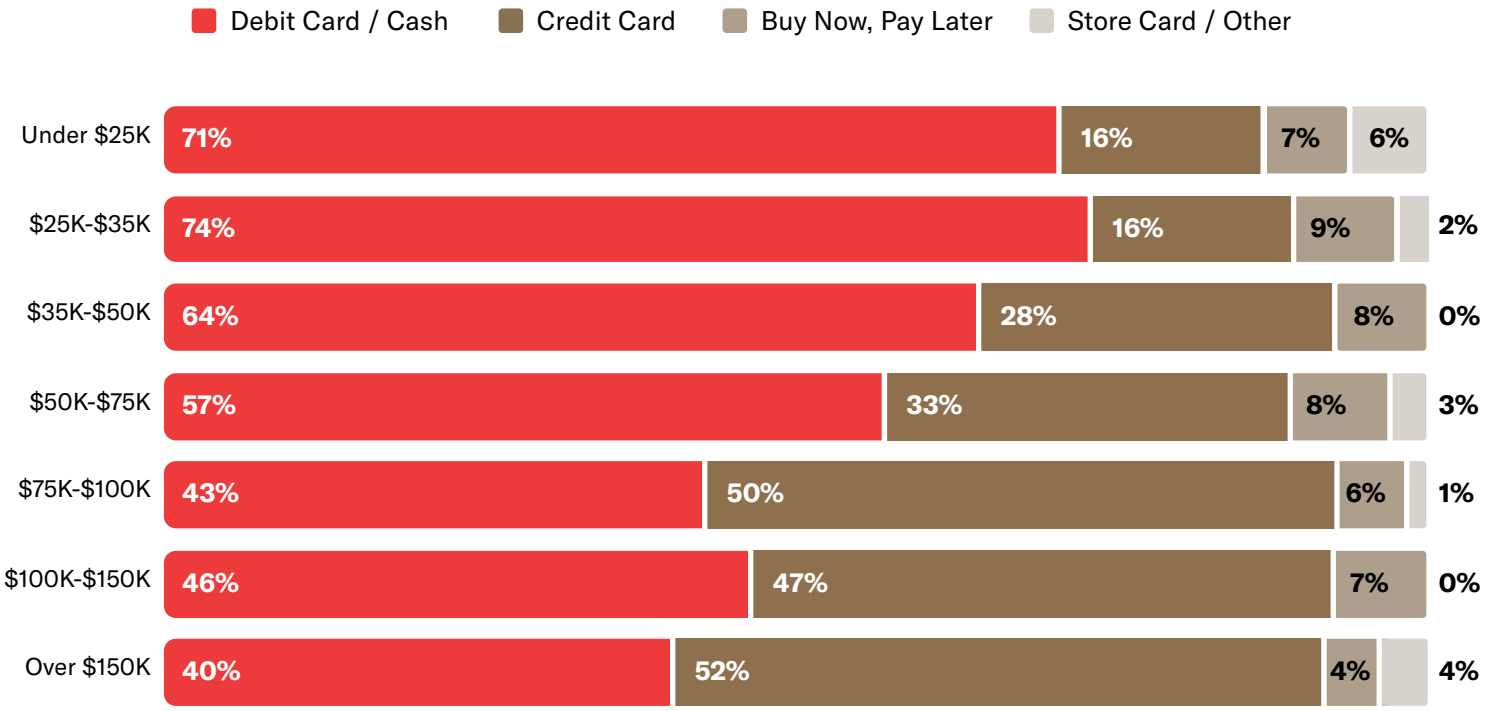
How They Pay Tells You What They Can Afford

More than half of consumers (54%) plan to pay for most holiday purchases with debit or cash. 34% will use a credit card, 8% buy now pay later, and 2% a store card. For essentials, the mix is tighter still: 58% debit or cash, 33% credit, 7% BNPL.

The split by income runs the opposite way from the usual story. Between 71% and 74% of households earning under $35,000 pay for essentials with debit or cash. Above $75,000, roughly half use a credit card.

Debit and cash fall from 74% to 40% as income rises

Payment method for essentials, by household income.



Why the inversion matters

The intuitive story about credit is that it's what people reach for when they run short. This survey says the opposite. The household running short pays with debit because debit is what it has; credit requires a line, and lines track income. For anyone reading payment data as a confidence signal, that cuts both ways. A rising credit share may simply mean a wealthier customer mix that quarter, and a falling one may mean the households with credit stopped shopping. Meanwhile, the households paying with debit have a hard ceiling: they won't stretch for an upsell, and an unexpected shipping charge ends the cart.

In this data, paying for groceries with a credit card is a marker of affluence, not of distress.

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BNPL Is a Smaller Payment Choice With Greater Relevance to Some Shoppers

At the Buy now, pay later is the preferred method for most holiday purchases among 8% of consumers, compared with 54% choosing debit or cash and 34% choosing credit cards. But the national figure conceals meaningful differences.

13% vs. 5% of 18-to-29s plan to use BNPL for most holiday purchases, vs. shoppers 65+; 13% vs. 7% of Walmart+ members increased their BNPL use this year, vs. all shoppers; $21.3B forecast 2026 holiday BNPL spending, after a record $20B in 2025 (Adobe).[1]

Younger shoppers are more likely to choose installments. Thirteen percent of consumers aged 18 to 29 plan to use BNPL for most holiday purchases, compared with 6% of those aged 50 to 64 and 5% of those 65 and older.

That matters alongside their spending plans: 53% of the youngest group expect to spend more this holiday season. These findings do not establish that BNPL enables the increase, but they show why payment preferences belong in the same planning conversation as budgets and offers.

Membership reveals another difference. Among Walmart+ members, approximately 11% select BNPL as their primary payment method for essentials. In a separate question, 13% report increasing their BNPL use over the past year, compared with 7% nationally. Walmart+ membership isn't a proxy for affluence. It marks a household that has decided a subscription will save it money on necessities, and those are the households splitting payments into four.

Together, a picture forms of a specific kind of household: subscribed, enrolled, carded, and stretching. Not in crisis, but managing cash flow as an ongoing task.

> ***8%*** *of shoppers* ***opened a new retailer credit card*** *in the past year, and* ***13% a membership or loyalty card****. Among Walmart+ households, those figures rise to 13% and 22%.*

The market is moving the same way. Adobe recorded a record $20 billion in BNPL holiday spending in 2025, including the first $1 billion Cyber Monday.[1] For brands whose shoppers skew young or Walmart+, BNPL at checkout can decide whether an item converts, and its absence won't show up in aggregate conversion data.

[1] *Adobe 2025*

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Three Holiday Shoppers, Three Strategies

There is no average holiday shopper to plan for this year. The data points to three, and each responds to something different.

The growth shopper (18-to-29s and parents)

- 53% of 18-to-29s and 48% of parents plan to spend more
- 38% of 18-to-29s say deal quality has declined or feels artificial
- 13% of 18-to-29s plan to use BNPL

What wins them: a price they can verify. A reference price that holds up and a price history that doesn't zigzag before an event beat a bigger headline discount. Offer flexible payment at checkout.

The tuned-out veteran (65 and older)

- 45% plan to spend less; only 15% plan to spend more
- 28% ignore sales entirely
- 69% say inflation has changed how they shop

What wins them: a lower everyday price, stated plainly. A louder sale won't reach someone who has decided sales are noise. A relevant message, or fewer messages that matter more, will.

The stretched household (earning under $25,000)

- 26% plan to cut holiday spending significantly
- 71% of households pay for essentials with debit or cash
- 24% call shipping cost their biggest frustration

What wins them: no surprises at checkout. These shoppers have a hard ceiling. Free or predictable shipping and a total that matches the listing decide the sale.

To capture all three:

- **Plan for a curve, not a spike.** 60% will start most of their holiday shopping by the end of October. Spreading inventory, ad budget and price investment from September through December reaches more of them than concentrating it into a few days.
- **Make the deal feel earned.** The 8% who shop only when coupons stack are a design signal: a price feels real when the shopper does something to get it.

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The Shopper Now Runs The Process

Brands still choose when to advertise and promote. Shoppers bring their own timing, comparison habits, and standards of proof. This year's survey shows how much of the work surrounding a purchase now happens on their terms.

They verify before they trust. Forty-five percent compare prices more than a year ago. Reviews are the leading signal of value, yet fake reviews are tied for the biggest online shopping frustration. Shoppers need evidence, and they question its credibility.

They set their own calendar. Sixty percent plan to begin the majority of their holiday shopping by the end of October. Major sale dates remain important, but they are only part of the season.

They build savings into their routines. Two-thirds of loyalty members say membership influences where they shop. Brands are competing with benefits shoppers already expect.

They choose what to hand off. Fifty-five percent have used AI to research or compare products in the past six months. But 62% would never let an agent order and pay without manual checkout. Help with the work does not automatically confer authority over the purchase.

Together, these findings raise the bar for brands. A campaign can earn attention, but the offer must hold up whenever and wherever the shopper evaluates it. That requires:

- A price and total checkout cost that withstand comparison.
- Product claims supported by clear information and credible reviews.
- Availability and delivery options that meet the shopper's needs.
- Promotions and membership benefits with value beyond the headline.

Delivering those consistently reaches beyond marketing. Pricing, advertising, product information, and inventory decisions all shape whether interest becomes a purchase.

Economic pressure helped make this scrutiny necessary: 87% say economic factors have changed how they shop. I expect many of these habits to persist. Nobody unlearns how to check a price when the pressure lifts.

The shopper is no longer waiting for the sale. They're running their own evaluation, and a brand's offer is one more input to check. The opportunity for brands is to make that check easy to pass: give shoppers clear reasons to choose the product, and deliver on them.

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WHAT THIS MEANS FOR YOUR CATALOG

Your shoppers are already running the process.

They check prices on Amazon, read a review somewhere else, ask an AI what's worth buying, and come back to a marketplace to buy. One person, one decision, a dozen signals moving at once.

Now multiply that by every SKU you sell.

No team can weigh all of it, for thousands of products, fast enough to act while the opportunity is still there.

AGENTIS™ ONE SYSTEM. ALWAYS ON.

Agentis reasons across your full business context (price, ads, demand, inventory and margin) for every SKU at once, and acts while the moment is still open.

Full business context
Price, ads, inventory and margin weighed together, not handed off between teams.

Every SKU at once
The best decision for every product in your catalog, not just top sellers.

In the moment
Acts before price moves, stockouts or demand shifts close the window.

DISCOVERY-LED
Shoppers discover products through multiple sources. Your bids follow them.

PLACEMENT-AWARE
Knows which placement wins for each SKU, from top of search to product pages, and bids to match.

PROFIT-FOCUSED
Spend moves to where it earns most. TACoS is the metric. Profit is the goal.

★★★★★ *"Market share up, TACoS down, and our team finally focused on strategy."* **STORELLI**

Your margins tell the real story. ***Let Agentis show you.***

See a live demo built around your products, your competitive landscape, and your margin structure. No slides. No generic walkthrough. A real conversation around your buisness.

SEE A LIVE DEMO