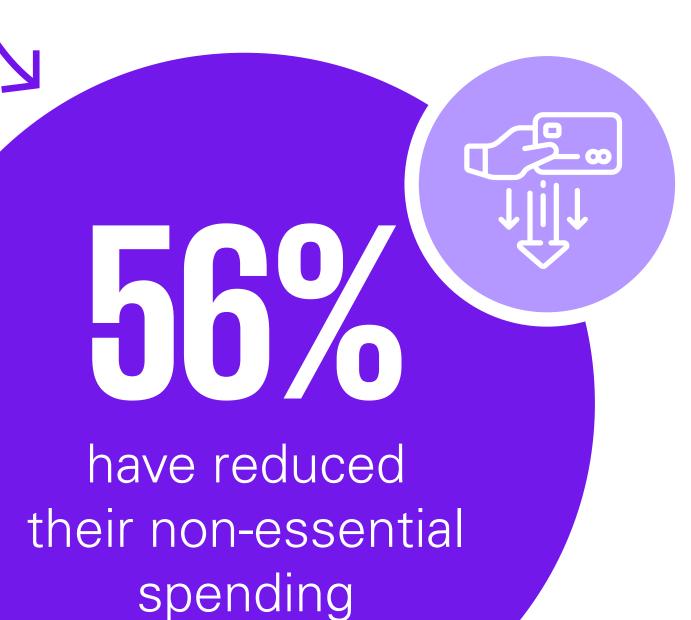
Times remain tough...but consumers are still treating themselves





Travel and Holidays

Health and Beauty

Entertainment and Leisure

Pets

17%

Coffee and Bakery

14%

Fast Food

14%

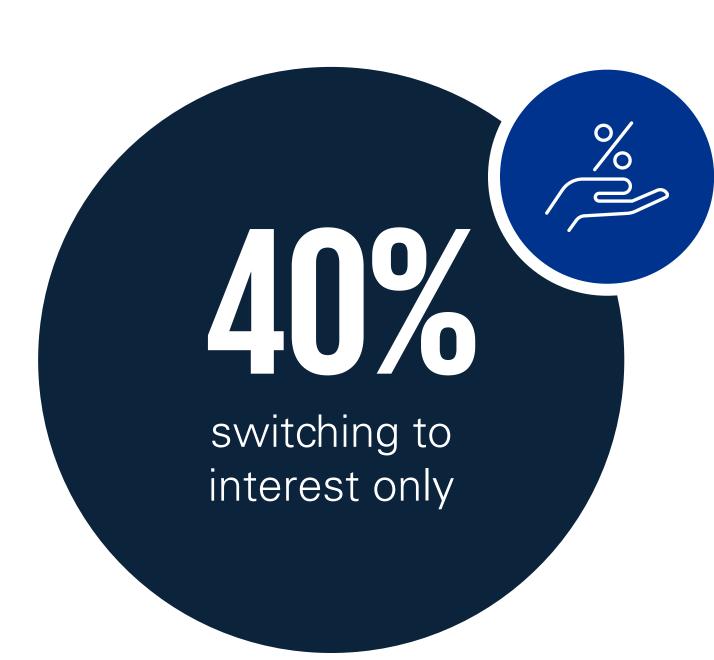
Groceries

13%

Snoop customer total spend change YoY Jun-Aug 2023**



As mortgage rate increases hit, consumers are making choices to mitigate

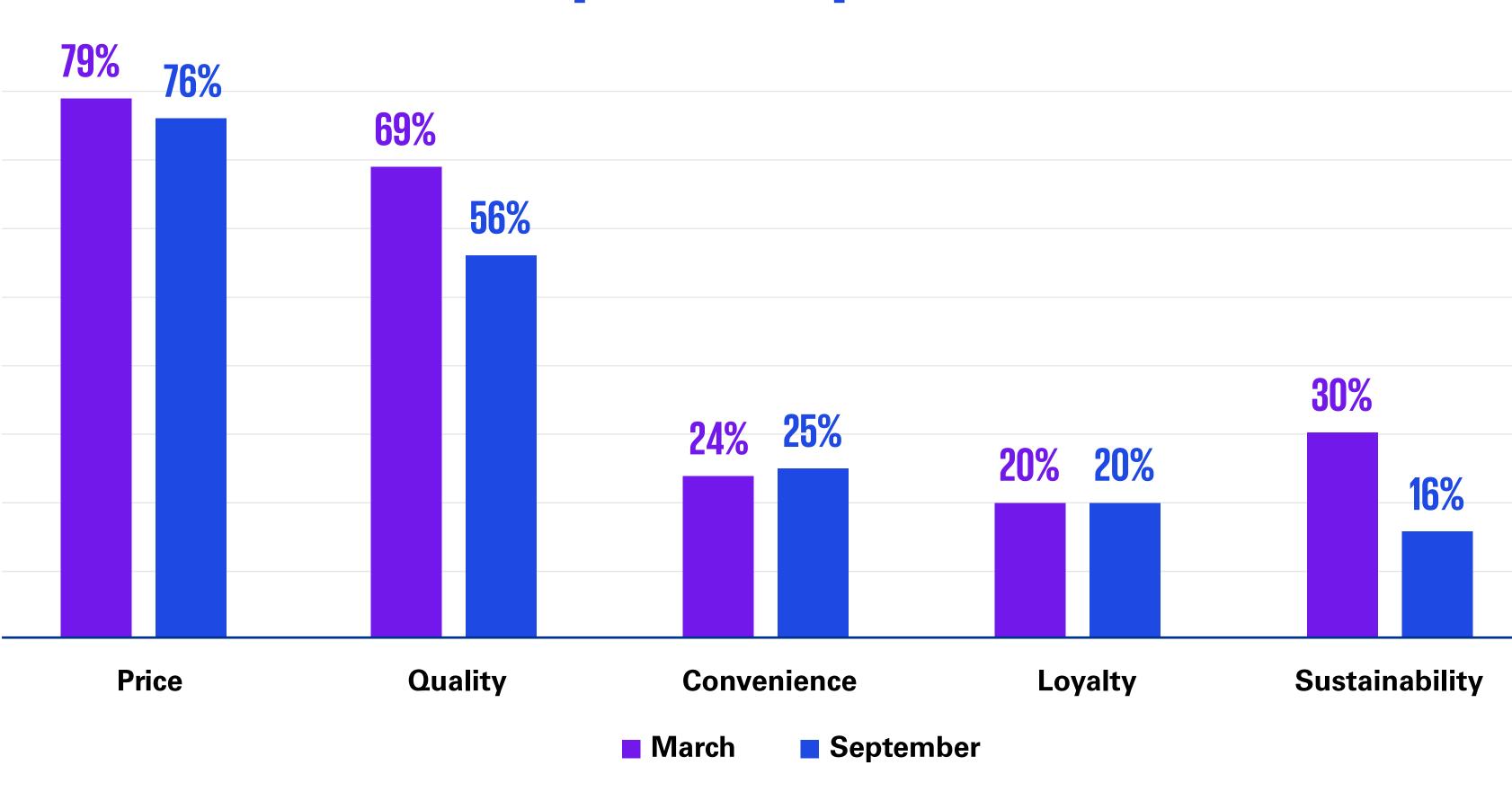


43%
using savings to reduce outstanding balance

37% lengthening the term

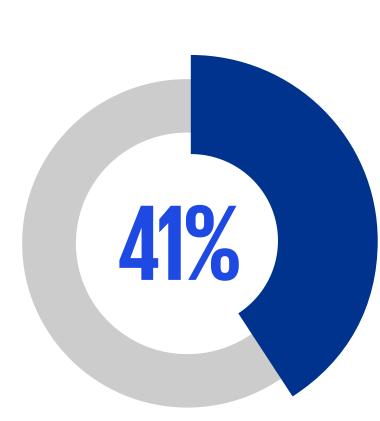
The top 3 things people are doing or considering doing to manage their higher mortgage rates

Price remains the top of mind purchase consideration

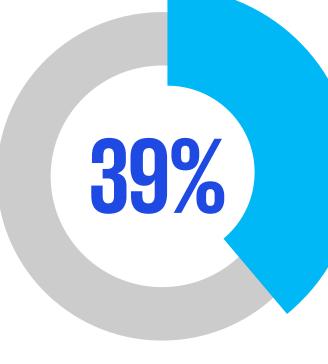


Top 3 considerations when purchasing goods and services

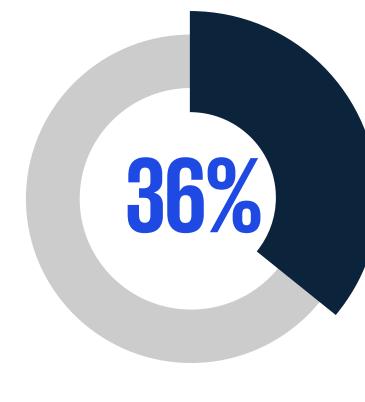
So they continue to search for bargains



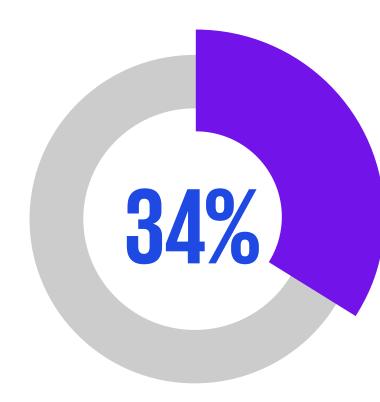
buying more own brand



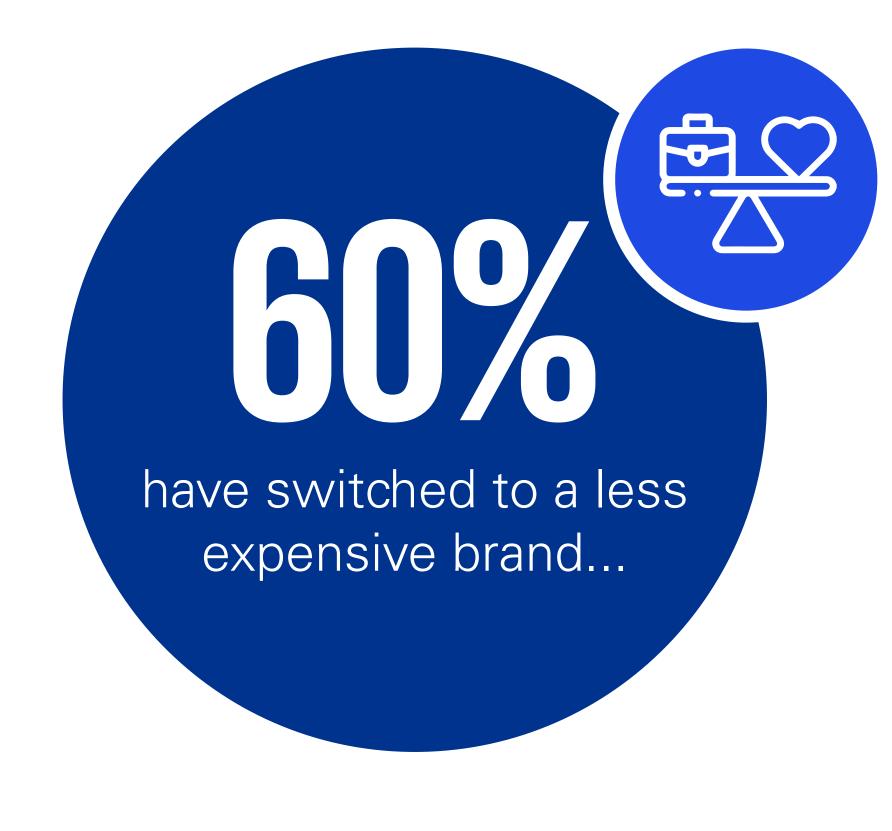
buying more on discount



spending more time looking for bargains



buying fewer items



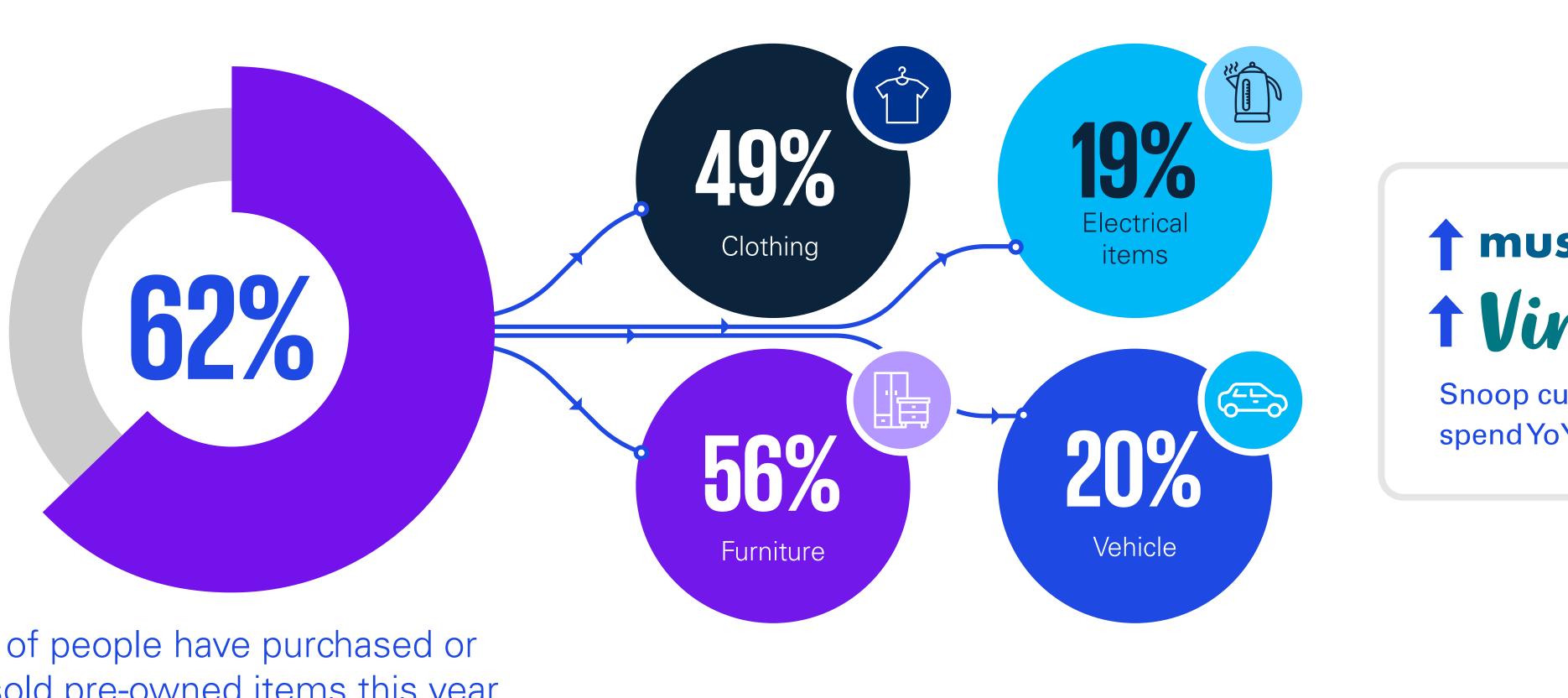


...but only

1 in 10

are willing to trade down on their pet products

Buying pre-loved hits the sustainability-value sweet spot



† musicMagpie
† Vinted

Snoop customer total spend YoY Jun-Aug

sold pre-owned items this year



Want to continue the story? Get in touch.



Linda EllettPartner, UK Head of Consumer
Markets, Leisure & Retail

*KPMG surveys of 3000 UK consumers in June and September 2023

**Source: Snoop, a financial management app, who anonymised and aggregated the Jun-Aug transactions of approx.

100k users; a sample population generally aligned to the latest ONS national demographics

https://www.kpmg.com/uk/consumer