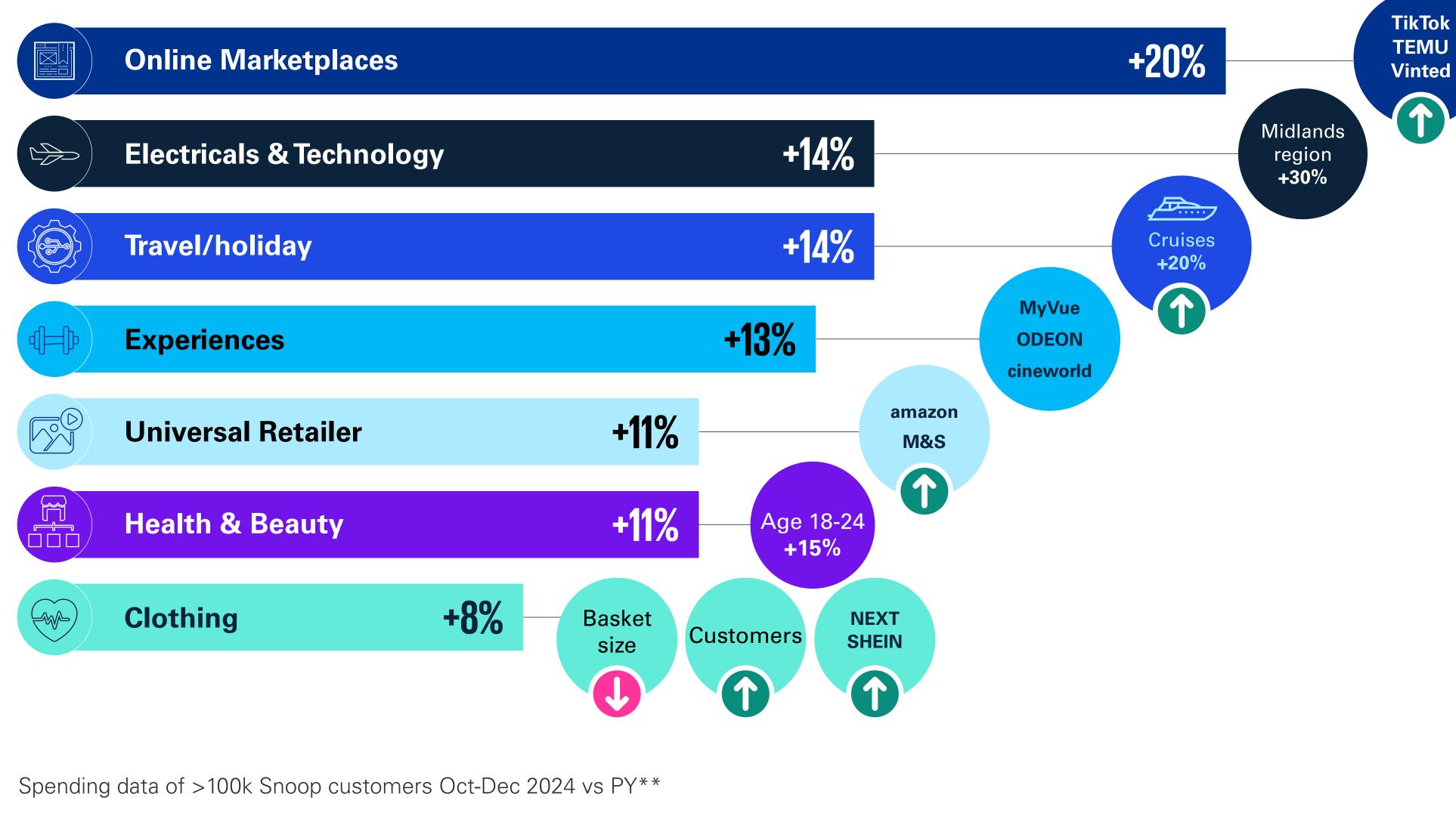
UK Consumer Pulse Snapshot

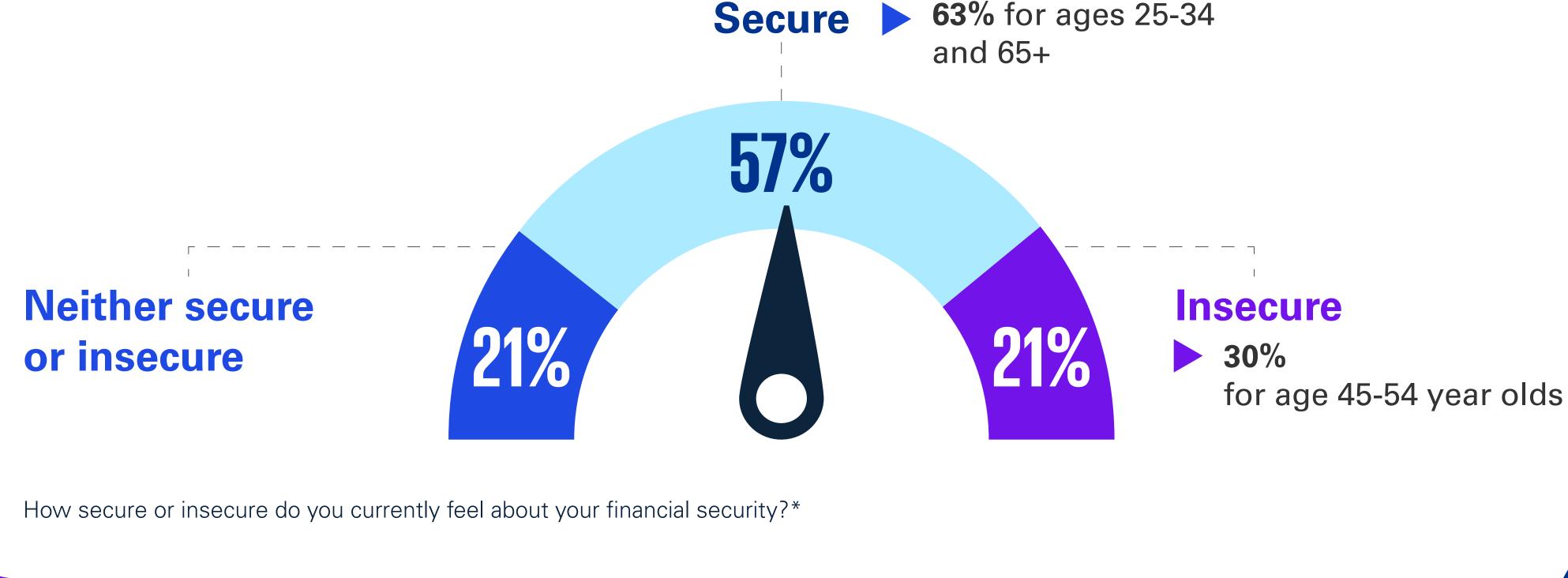
Q4 2024



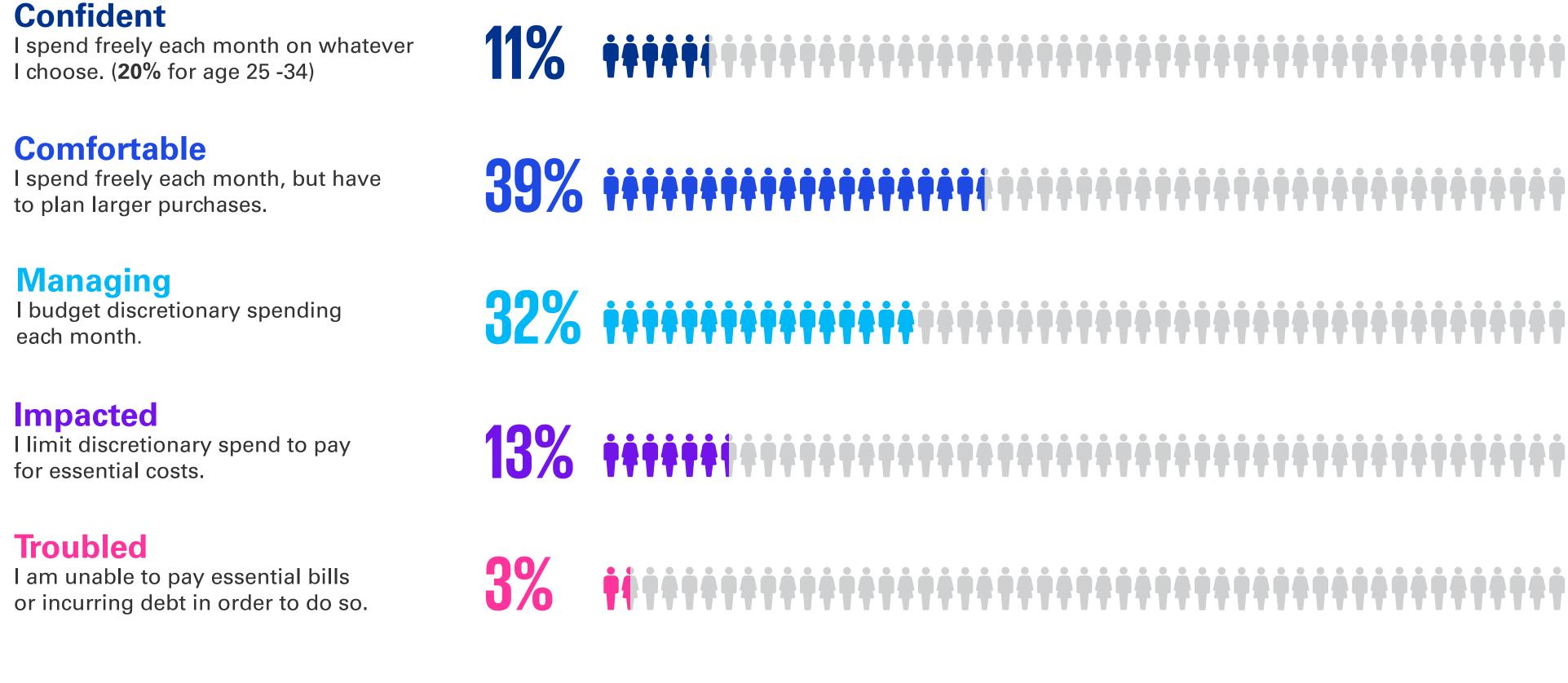
Q4 saw an increase in discretionary spend for some categories



as 57% of consumers say they are feeling financially secure



and half describe their situation as 'confident' or 'comfortable'



Consumers bolstered their Q4 spending with credit,

but many also focused on saving

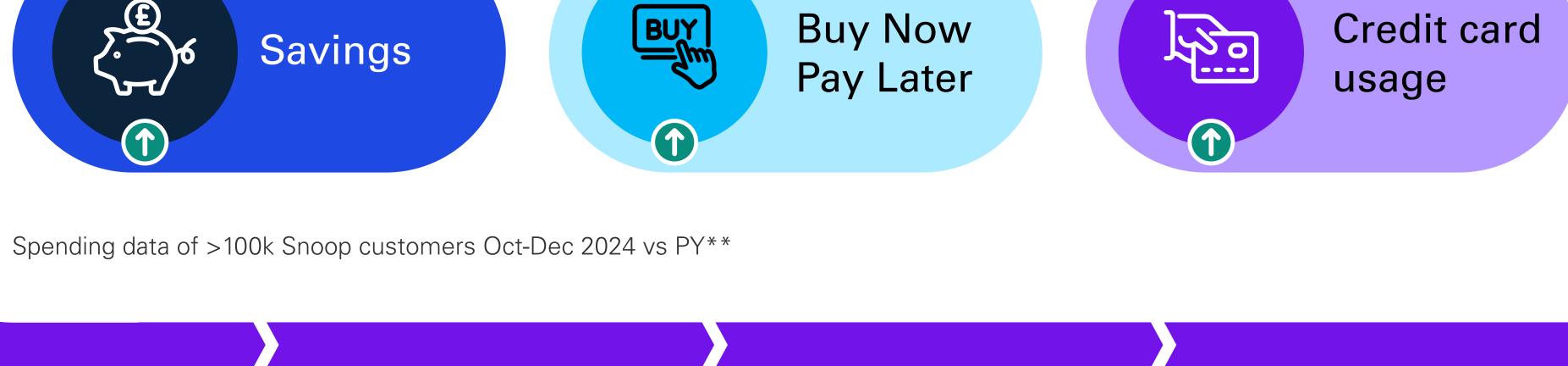
Which, if any, of the following best describes your current financial situation?*



Buying more

on promotion

Buy Now



Buying more

own brand/value



and savvy shopping behaviours continued

Making use of

Price

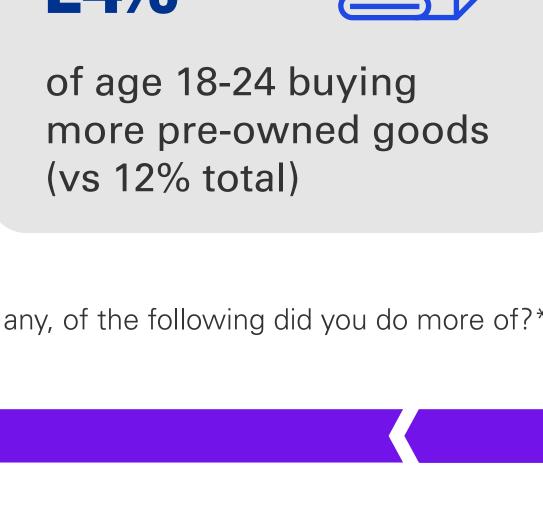
Quality

A wage increase

30%

loyalty schemes





less important for age 25-34

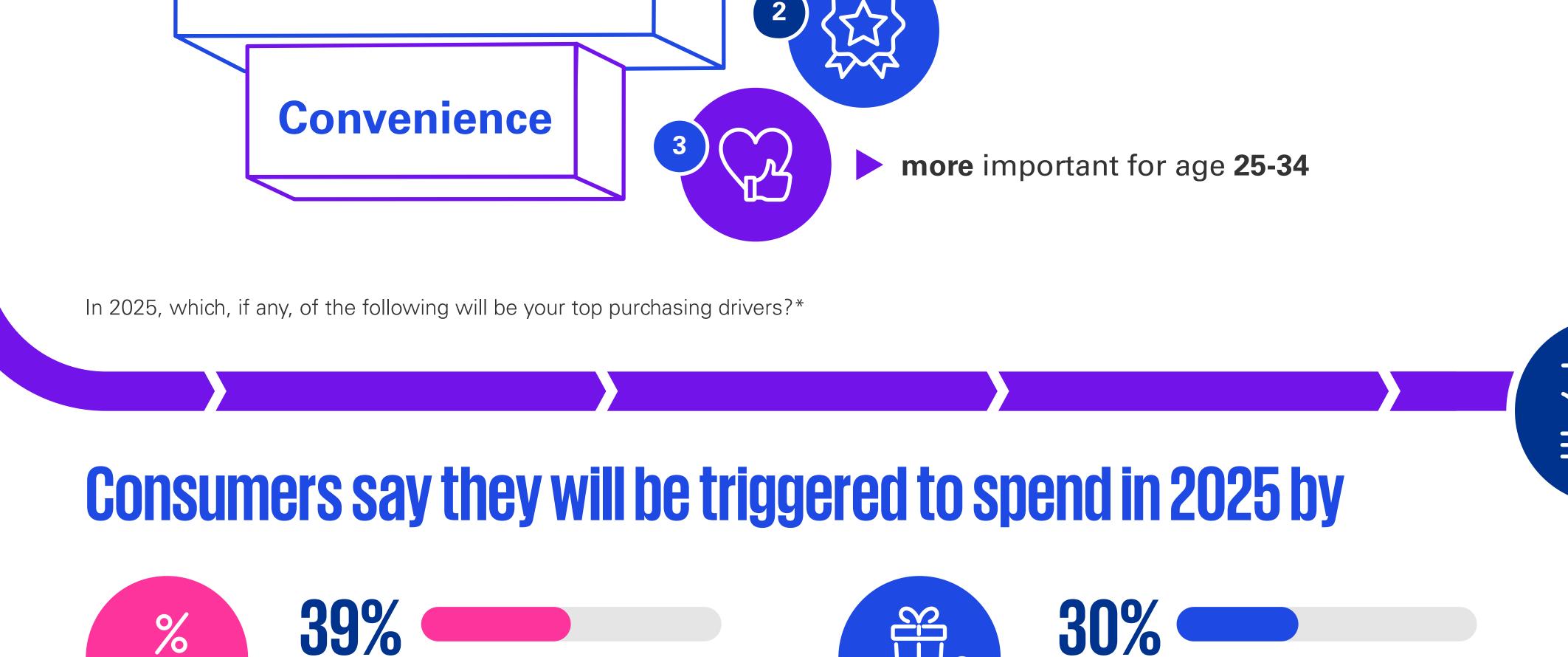
more important for age 45-64

A bonus

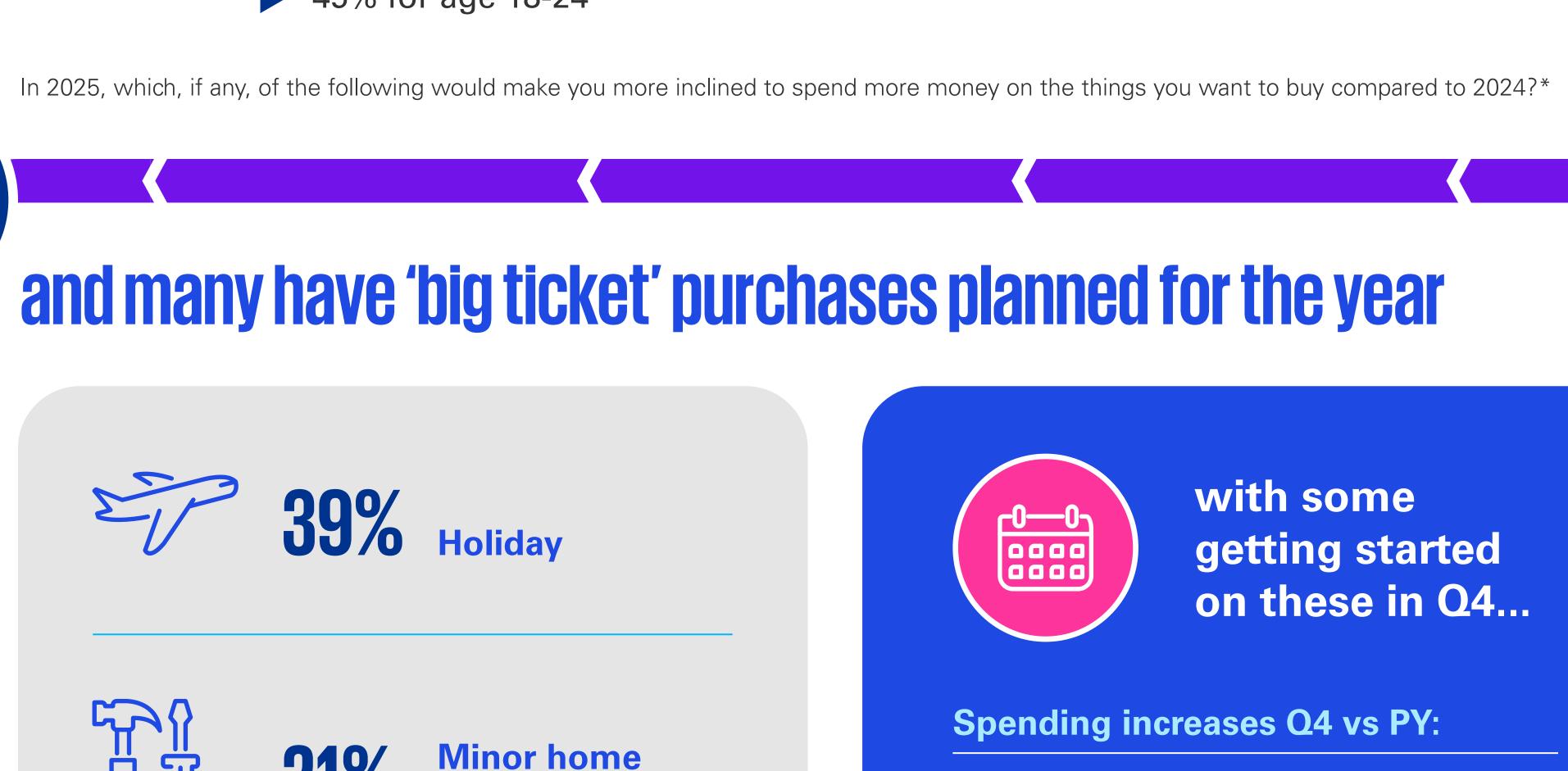
Plus

7/0/

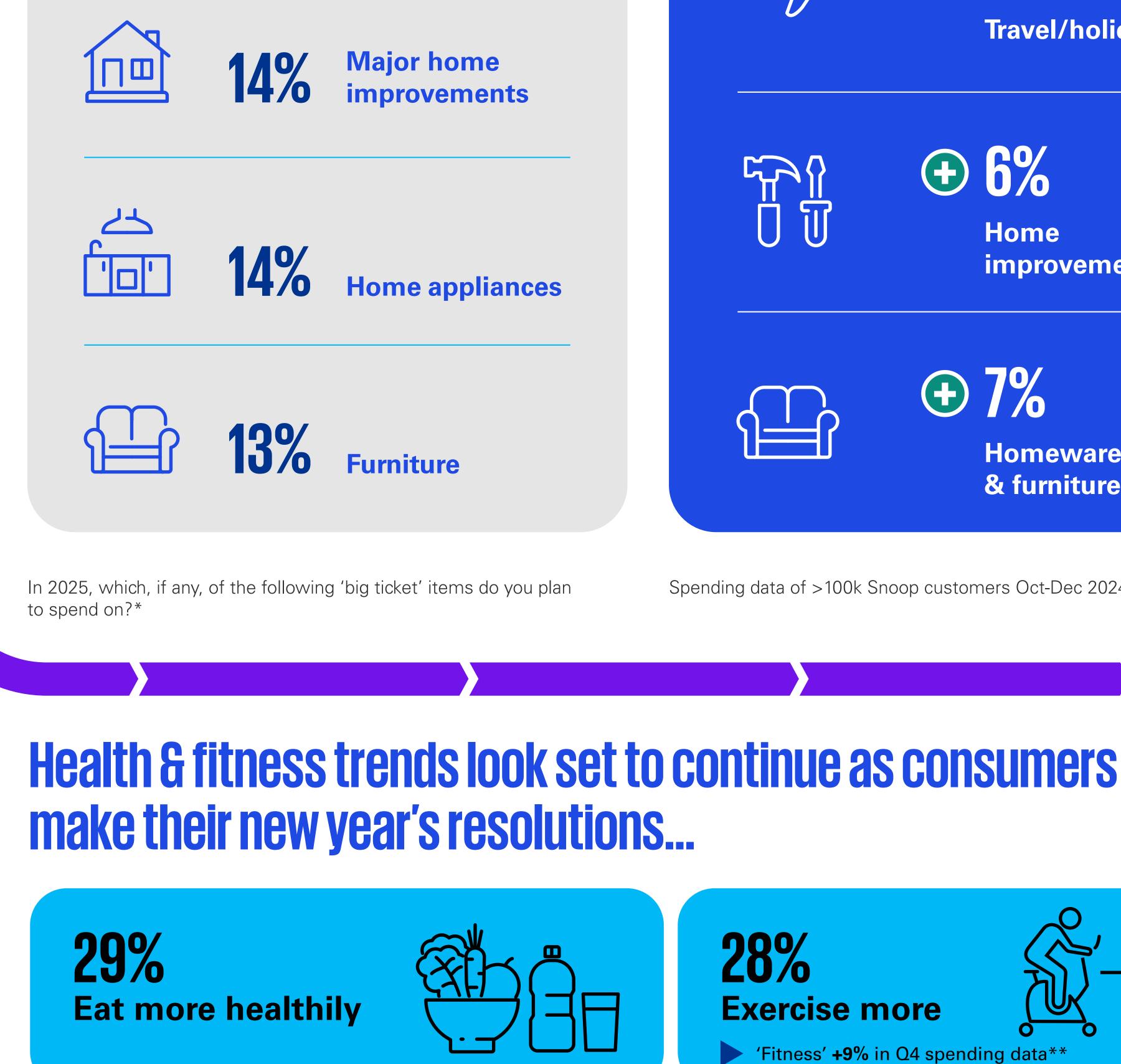
Looking ahead, price will remain the primary decision driver for most



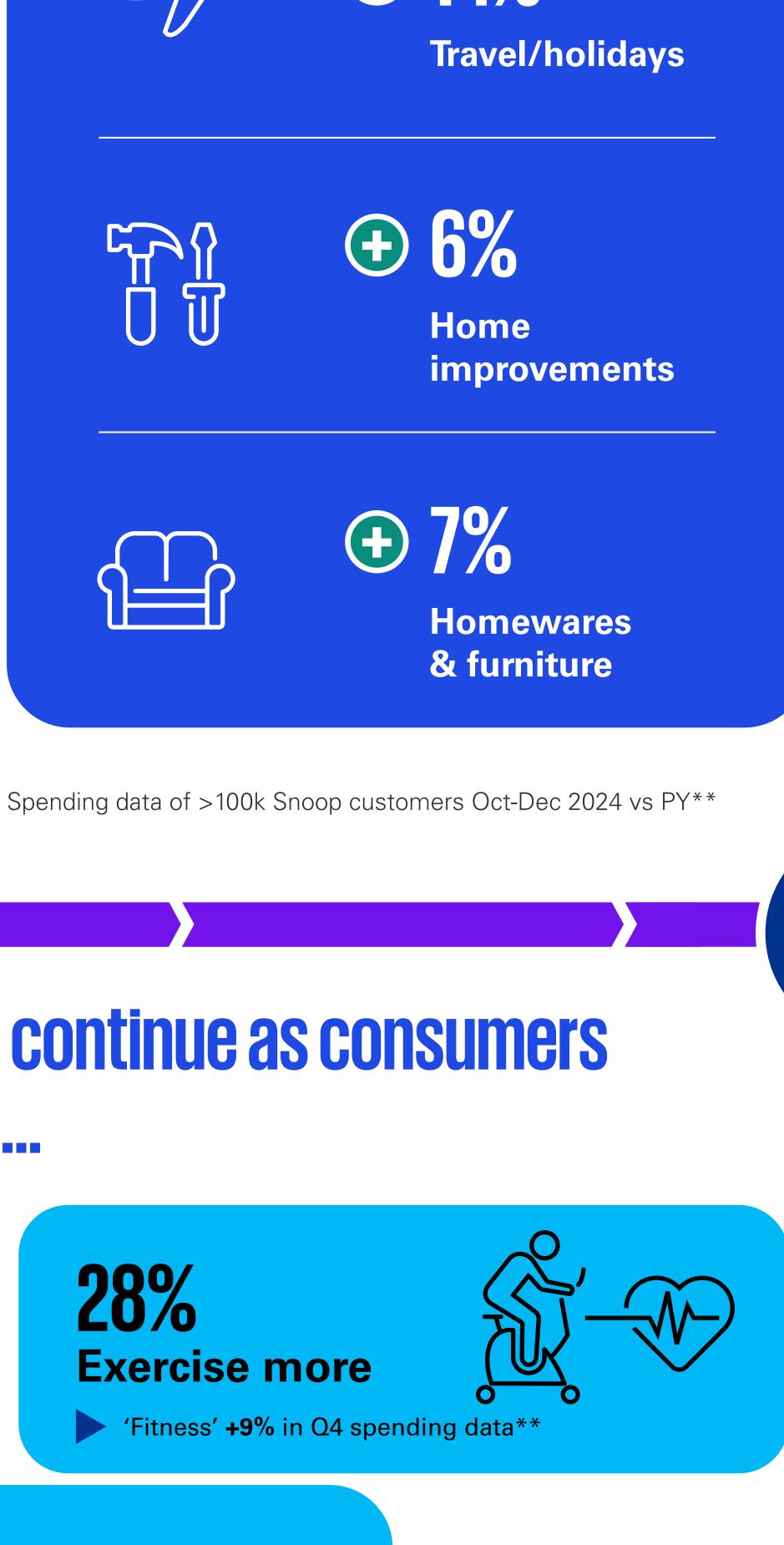
Retailer promotional events Improved retailer loyalty scheme prices 45% for age 18-24



improvements



What will be your New Year's Resolutions for 2025, if any?*

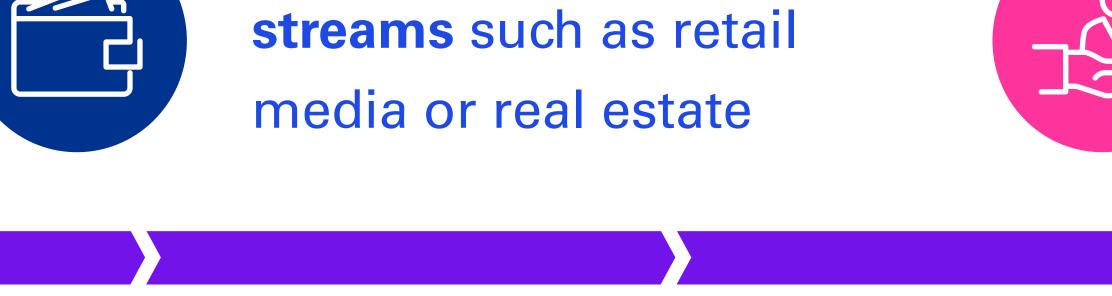


25% Save more **48%** age 18-24



Investigate new revenue

customer & operations



Linda Ellett

KPMG in the UK

Head of Consumer, Retail & Leisure

E: linda.ellett@kpmg.co.uk



100k nationally representative users.

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

Invest in a seamless customer experience across all touchpoints

*KPMG survey of 3000 nationally representative UK consumers in December 2024

**Snoop spending data YOY Oct-Dec 2024 from transactions of approx.

