KPMG snoop

UK Consumer Pulse Snapshot

Q3 2025

Q3 saw an increase in discretionary spend for some categories

Marketplaces	Health & Beauty	Media Subscriptions	Electricals & Technology	Universal Retailer	Travel Agents
+13%	+12%	+10%	+7%	+6%	+5%
+0.37	+0.1	+0.45	+0.17	+0.59	+0.21
TikTok ↑	Basket size ↑	Couple Pay ↑	Age 65-44 highest growth	Amazon ↑	Basket size ↑
Temu ↑	Online pharmacies ↑	Chat GPT ↑		M&S ↑	Customers ↑ & frequency ↑
Vinted ↑		Netflix ↑		Costco ↑	

Change in share of wallet (pts)

Discretionary spending data of >10k Snoop customers Jul-Sep 2025 vs PY**

as 58% of consumers say they are feeling financially secure

Insecure	Neither	Secure
+21%	+19%	+58%
▶ 29% age 45-54		▶ Age 25-34 and 65+ most secure

How secure or insecure do you currently feel about your financial security?*

yet 6 in 10 say they think the UK economy is worsening. Why?

Groceries	Utilities	Public Services	Media social media
81%	77%	45%	39%

What is currently making you feel that the UK economy is worsening?*

So how are they reacting?

Reducing spending on everyday items	Saving more	Deferring big ticket purchases	Less likely to leave current employment
56%	38%	38%	19%
▶ 71% for ages 25-34	▶ Half of ages 25-34	▶ +3pts vs June	▶ 36% age 25-34

Is your perception about the current health of the UK economy making you do any of the following?*

Social sentiment shows increasing use of online money-saving communities to share tips on budget; cooking to save money, budgeting apps and cost effective alternatives for leisure activities.

Brandwatch, KPMG analysis July - September 2025

Many say they have cut back on certain categories

	Where they say they are cutting back…	What the spending data says*…
Eating out	40%	-5%
Takeaway food	34%	-2%
Clothes and footwear	33%	-3%
Drinking out	29%	-7%
Live entertainment	24%	-5%

Comparing your monthly discretionary spending over the past three months to the three months previous, which, if any, of the following have you been spending less on?**

So what does this mean for the 'golden quarter?'

Some consumers say they plan to invest in 'big ticket' items…

Holiday	Minor home improvements	Major home improvements	Personal technology
1 in 4	1 in 7	1 in 10	1 in 10
		▶ 1 in 4 for age 25-34!	

In the next three months which, if any, of the following 'big ticket' items do you plan to spend money on?*

What about Black Friday spending?

I intend to buy for myself	I might be tempted to buy	I'll be buying Christmas gifts	I won't be buying anything
20%	25%	22%	26%

Looking ahead to the November promotional period which, if any, of the following best applies to you?*

What do they say they'll be buying?

Clothing	Health and beauty products	Laptop or computer	Homeware accessories	Jewellery
40%	30%	25%	24%	23%

What goods/services are you intending to buy during the November promotional period?*

1 in 7 will use ChatGPT to look for deals…

How will you look for deals?

Retailer websites	Emails from retailers	Money saving websites	In-store	Social media	AI chatbot (e.g. ChatGPT)
47%	36%	30%	26%	25%	15%
▶ 90% for age 55-64					▶ 30% for age 25-34

In the next three months which, if any, of the following 'big ticket' items do you plan to spend money on?*

and nearly half say free delivery might seal the deal

What might attract you to buy?

free delivery	free returns	free gift with purchase
47%	27%	26%
▶ only 38% for age 18-24		

Online shoppers say they're looking for 'calm'…

What would make your online shopping experience more enjoyable?

A calmer, less cluttered design	Surprise hidden offers	Personalised product recommendations	Inspiring content
31%	22%	18%	14%

Where should you focus to unlock spending opportunity?

- Assess how you are using your **data**, move from overload to insight-driven decisions
- Adapt to changes in consumer **value perceptions** depending on their mission
- Use customer insight to balance **personalised experiences** with **privacy concerns**
- Assess the value of **AI** as part of your wider technology strategy and seamless commerce experience

Intrigued? Get in touch to receive our full spending report.

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*KPMG survey of 3000 nationally representative UK consumers in September 2025
**Snoop spending data YOY Jul-Sep 2025 from transactions of approx. 130k nationally representative users.

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

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