



# UK Consumer Spending

Analysis & Future Outlook

Q3 2025



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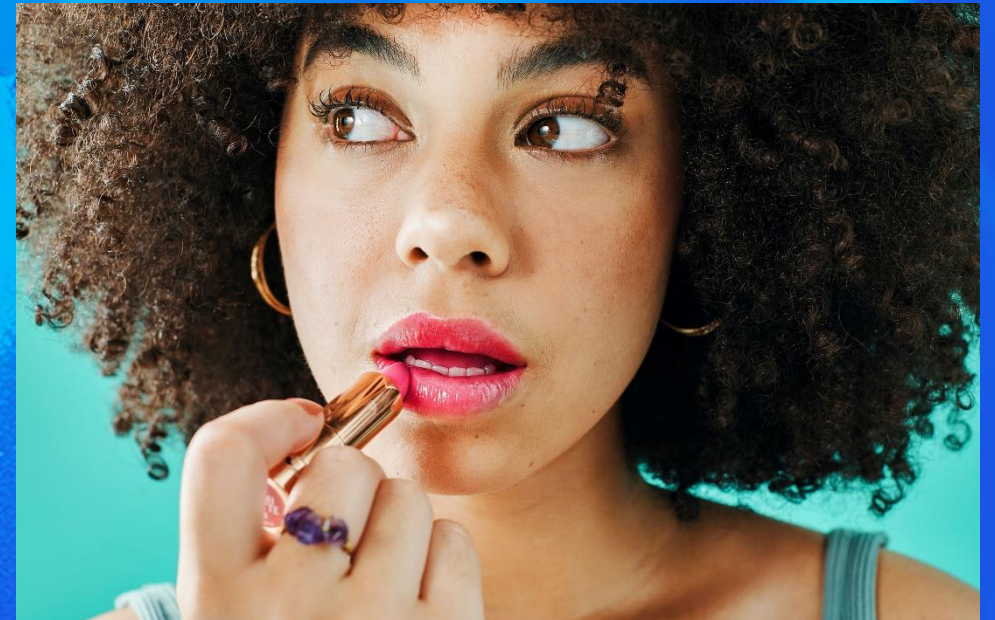
**Outlook for  
remainder of  
2025**

**How we can help you**



# 01

**The world  
around us**

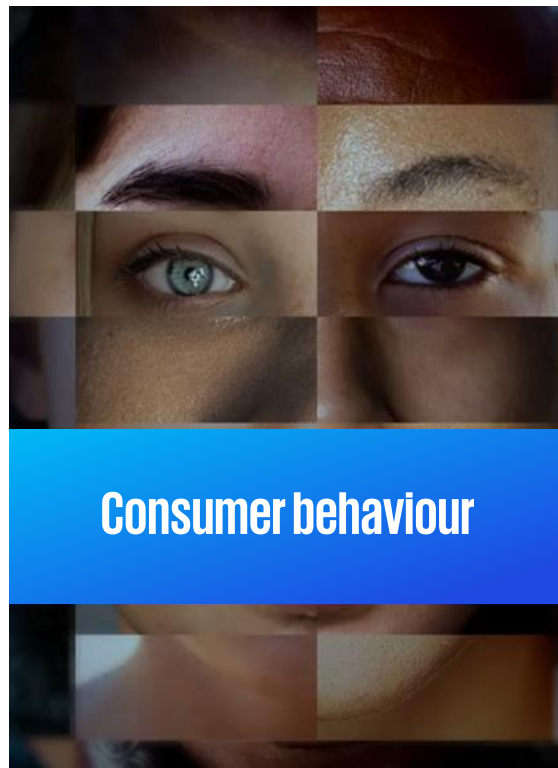


# The backdrop to Consumer & Retail is evolving rapidly



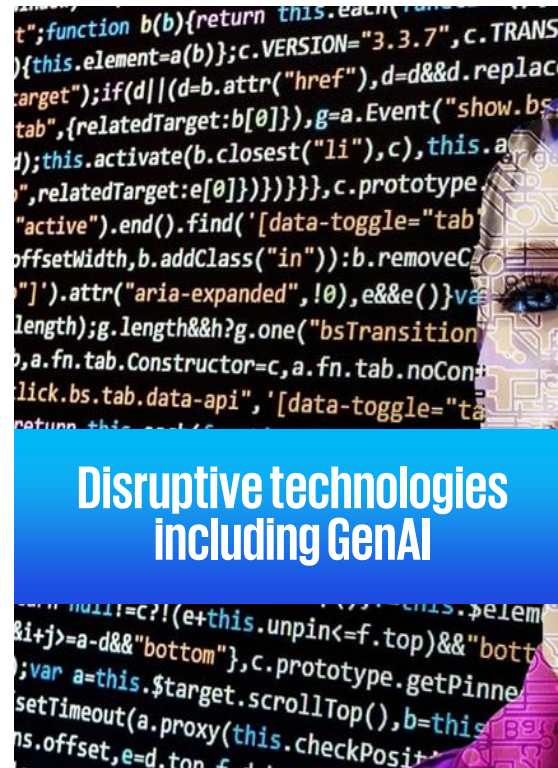
## Macroeconomic and geopolitical environment

No consumer-led business is immune to economic and geopolitical turbulence. Global inflation drives input costs and interest rates affect investment. Tariffs are now adding to costs and uncertainty, whilst conflicts continue in the Middle East and Ukraine.



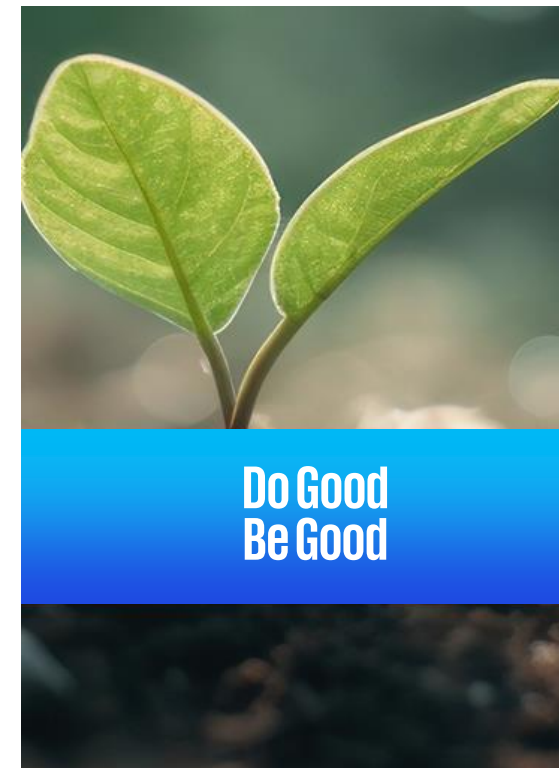
## Consumer behaviour

Consumer behaviour continues to evolve, reflecting both longer term trends such as health and digital, and more medium-term variations on the interplay between price, quality and convenience. Social media, smart phones and wearable tech are influencing consumer engagement and purchasing behaviour, as well as modern payment methods such as contactless and BNPL.



## Disruptive technologies including GenAI

Technology and GenAI is transforming all businesses, from customer engagement to predictive supply chains through to reporting and back-office processes. Robust and reliable data can be a competitive advantage if it is leveraged to make better decisions and enable agentic AI, and used to support the customer through personalisation and seamless experiences. But with new technology comes new risks of cyber threats and outages.



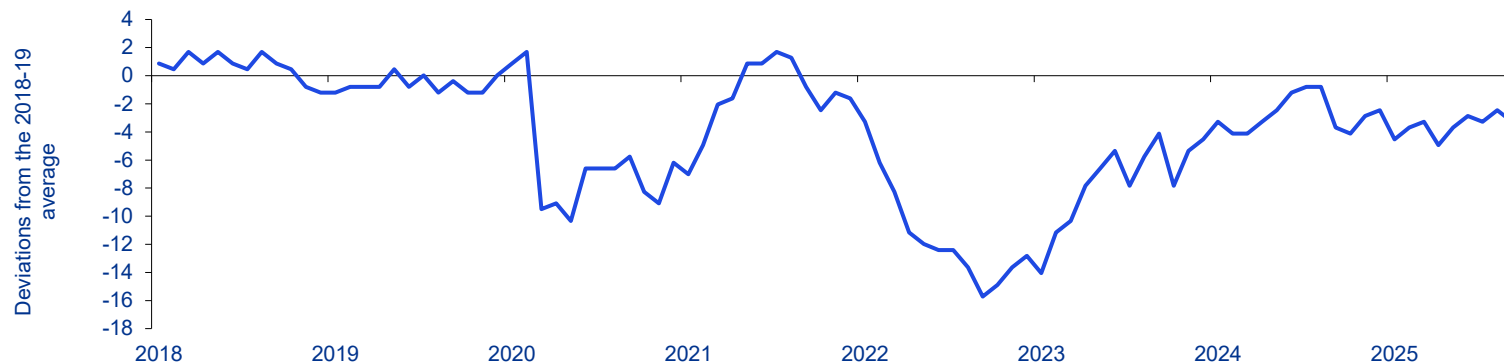
## Do Good Be Good

Sustainability and broader ESG is a must do. Regulatory and reporting requirements have increased. Societal expectations mean getting it wrong can damage brand reputation. Some investors are focused, but not all; likewise for consumers. But most critically, it is necessary to enable a resilient business model.

# Consumer sentiment in the UK economy has stalled in 2025, despite increased confidence in personal finances

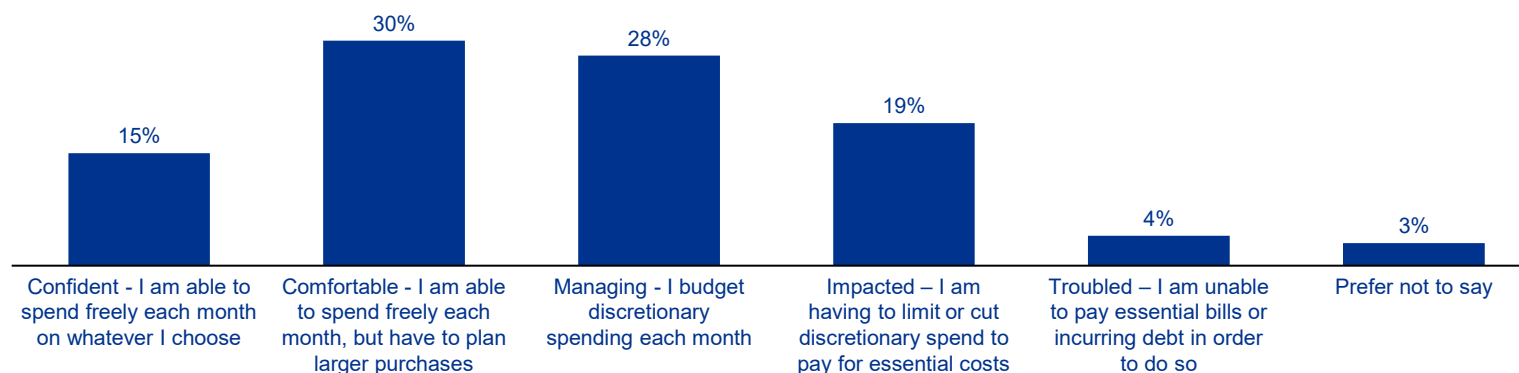
## UK consumer sentiment has stalled in 2025 after a period of recovery<sup>(a)</sup>

GfK consumer confidence index, 2018 - 2025



## Consumers are feeling more confident about their finances<sup>(b)</sup>

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



Source: (a) UK GfK Consumer Index, KPMG analysis; (b) KPMG September Consumer Pulse Survey (n = 3000)

Consumer confidence remains subdued, with Q3 2025 showing limited signs of a rebound to pre-pandemic levels.

Despite this, a disconnect persists between personal finances and consumer perception of the broader economy, with almost half of consumers stating that they feel **confident or comfortable**, and able to **spend freely**<sup>(b)</sup>.

## 73% of consumers say they don't have to limit or cut discretionary spending to cover essentials

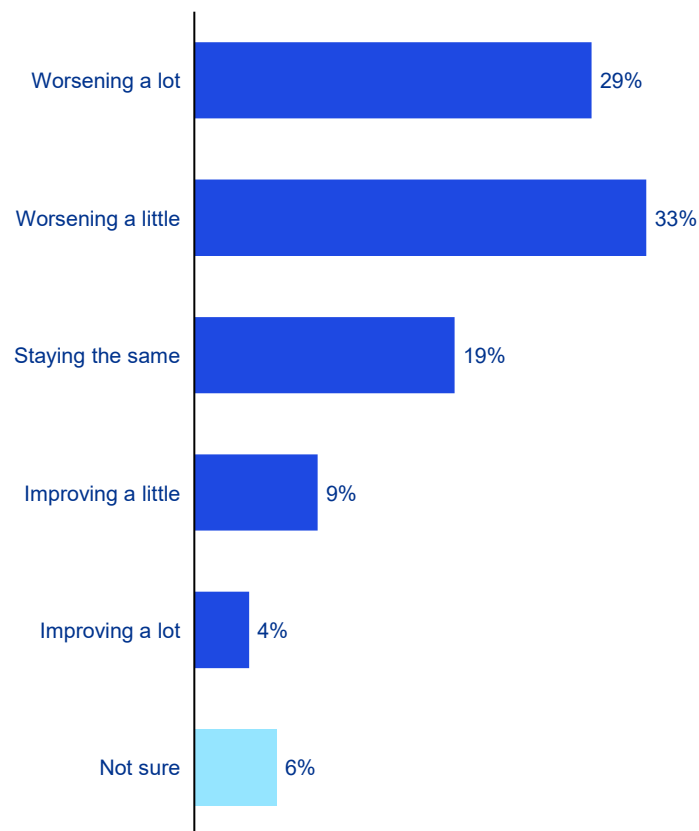
However, the number of consumers aged 18–24 having to limit spend has increased from 20% to 34% in Q2 2025. This likely reflects **increased financial vulnerability for young adults** who often face less stable income and may be feeling the squeeze on the jobs market.

Consumer caution about the UK economy is leading to fewer big-ticket purchases, with consumers **treating themselves to smaller, day-to-day indulgences instead**. This shift reflects a **desire for affordable rewards and comfort**, even as broader economic sentiment remains subdued.

# Consumers' concerns about the UK economy persist, with perceived costs of essentials the key driver

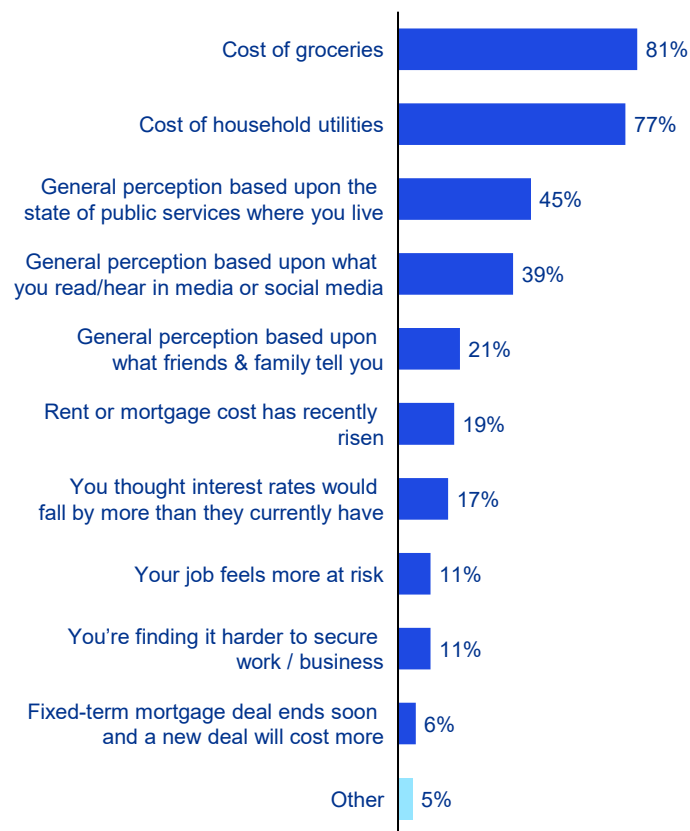
## Consumers are pessimistic on the UK economy<sup>(1)</sup>

"Is the health of the UK economy improving or worsening?"



## Consumers are wary of rising cost of essentials<sup>(1)</sup>

"What is making you feel that the UK economy is worsening?"



Economic unease remains pronounced, with **over 60% of consumers believing the UK economy is worsening (up from 51% in Q2 2025)**, and only **13% expecting improvement**. Over 80% of consumers feel the situation is either deteriorating or stagnant, pointing to a sustained lack of optimism.

Driving this outlook is a perception of the **rising cost of essentials**, particularly **groceries (81%)** and **household utilities (77%)**. Consumers have spent several years finding ways to reduce their spending in this areas - with switching brands and loyalty schemes and **now these increases are difficult to further reduce or avoid**.

**Only 13% of consumers think the UK economy is improving, whilst over 60% believe it is worsening**

Whilst consumers **visibly see increasing costs**, in fact **the average share of wallet for these has decreased<sup>(b)</sup>**, showing the **focus is on absolute value rather than affordability**

As **caution remains**, consumers **prioritise value** - though their perception of value differs depending on their mission.

Source: (a) KPMG September Consumer Pulse Survey (n = 3,000); (b) Customer card transaction data (n = 145,228), KPMG analysis;

# 02

## Outlook for remainder of 2025



# We have identified ten prevailing themes in consumer behaviour we expect to continue through the rest of 2025

## Choice drivers

Consumers are faced with a trade-off between Value, Quality and Convenience



## Multi channel => Seamless Commerce

Physical retail experience is still important but digital is key through presence online, and apps/ social media; needs to be seamless



## Time expectations

Increasing demand for things to be quicker and an impatience with online experience or customer services



## Personal data vs. personalisation

Consumers will give away personal data for offers/deals/Wi-Fi, but at other times they suddenly dislike it such as with loyalty schemes



## Always on digital

Always checking our phones; Millennials spend an average of ~7 hours on screens per day; wearable tech, use GenAI for queries



## Payment method

Cash => credit card => debit card => contactless => digital wallets => BNPL



## Engaging with brands

Brand and product engagement across old channels such as TV, online, and now streaming/social media; rise of retail media



## Interest in environment

Most consumers recycle when it's easy and think about CO2, greenwashing; *But* it's not a major purchasing driver for most



## Focus on personal health

Consumers are increasingly health conscious and are actively managing their health, engaging with new D2C and health platforms offering holistic solutions



## Budget

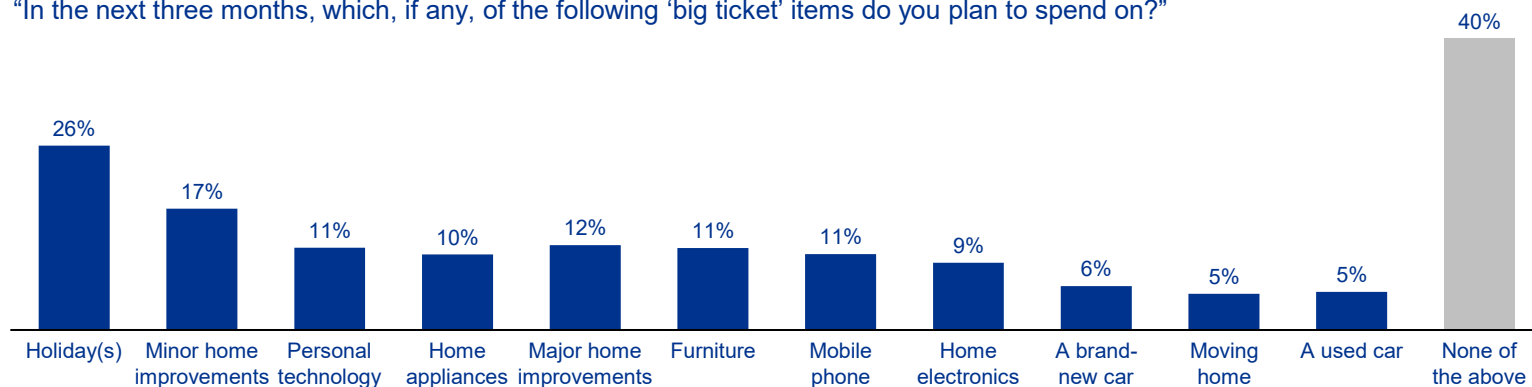
Feeling squeezed financially, worried about future shocks to personal finances, careful spending but happy to splash out on treats



# As consumers weigh spending against inflation and pay growth, holidays remain the top stated big-ticket item

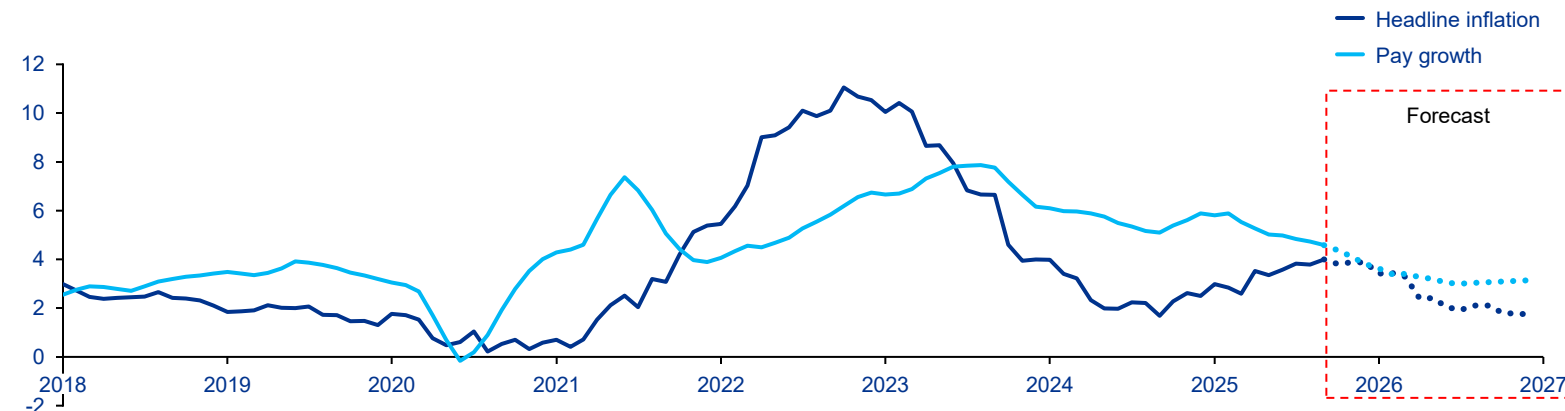
## Holidays and home improvements remain the top planned big-ticket purchases for 2025<sup>(a)</sup>

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



## Growth in headline inflation is catching up to pay growth, adding pressure to household budgets<sup>(b)</sup>

Headline inflation vs pay growth (2018-2026)



Source: (a) KPMG September Consumer Pulse Survey (n = 3000) (b) ONS, KPMG projections

Holidays continue to be the priority big-ticket expense albeit with reduced intent, with ~25% of consumers planning spending on holidays (vs 30% in Q2 2025). The question remains to if this is due to the UK's unusually hot summer or if this is the start of a 'new normal' in the space.

At the same time, **40% don't plan to spend on any major items**, signalling caution. When spending does occur, it's focused on **enhancing living spaces** through **home improvements, home appliances, and personal technology**, rather than larger investments.

## 26% of consumers say they'll spend on holidays, while others remain cautious amid cost pressures

While wage growth has exceeded inflation in 2024 and H1 2025 the gap between the two seems to be narrowing (+3.1% in 2024 to +0.8% in Q3 2025 and +0.2% in Q4 2025F). This might result in consumers being more restrained in their expenditures as **real income conditions tighten**.

This tension will likely **reduce spending across most big-ticket categories**, as households navigate tighter budgets.

# Consumers show subdued shopping intent for Black Friday, prioritising convenience as key a purchase driver and turning to direct channels for promotional information

## Subdued shopping intent for promotional period<sup>(1)</sup>

"What are your plans for Black Friday and Cyber Monday?"



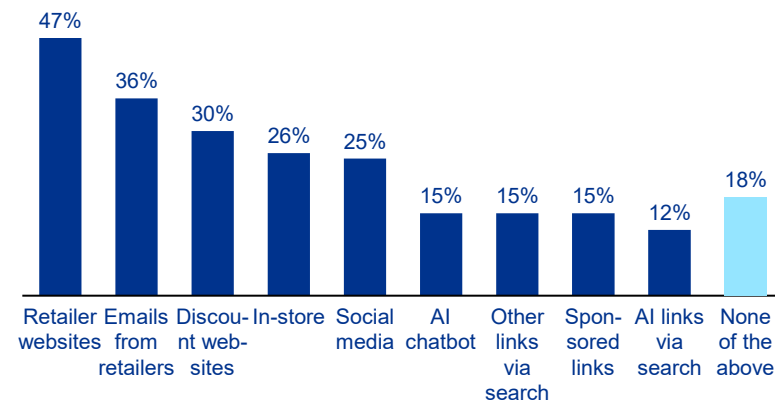
## Value through convenience a key purchase driver<sup>(1)</sup>

"Motivation for you to shop during November promotional period?"



## Direct information channels drive promotions<sup>(1)</sup>

"Ways to search for deals during November promotional period?"



26% of consumers say they won't be buying anything during Black Friday or Cyber Monday, pointing to a notable segment opting out of seasonal sales, likely due to financial caution, or a conscious effort to reduce consumption to focus on essentials.

25% of consumers say they may be tempted to buy goods or services for themselves, suggesting a group of tentative shoppers who are open to deals but not fully committed, perhaps waiting to see if discounts are compelling enough or if their budgets allow it.

**Perceived value through convenience dominates consumer motivation**, with 47% of consumers citing free delivery and 27% of citing free returns as top reasons to shop during November promotions.

This preference reflects a broader consumer trend where **seamless shopping experiences** and reduced friction are increasingly non-negotiable.

Other value-added incentives like free gifts (26%) are also key drivers, suggesting that shoppers are looking at multiple avenues for **perceived added value in their purchases**.

Retailer websites (47%) and emails (36%) are key promotional channels, showing **consumer loyalty** and a **preference for trusted sources for streamlined information** during peak shopping periods.

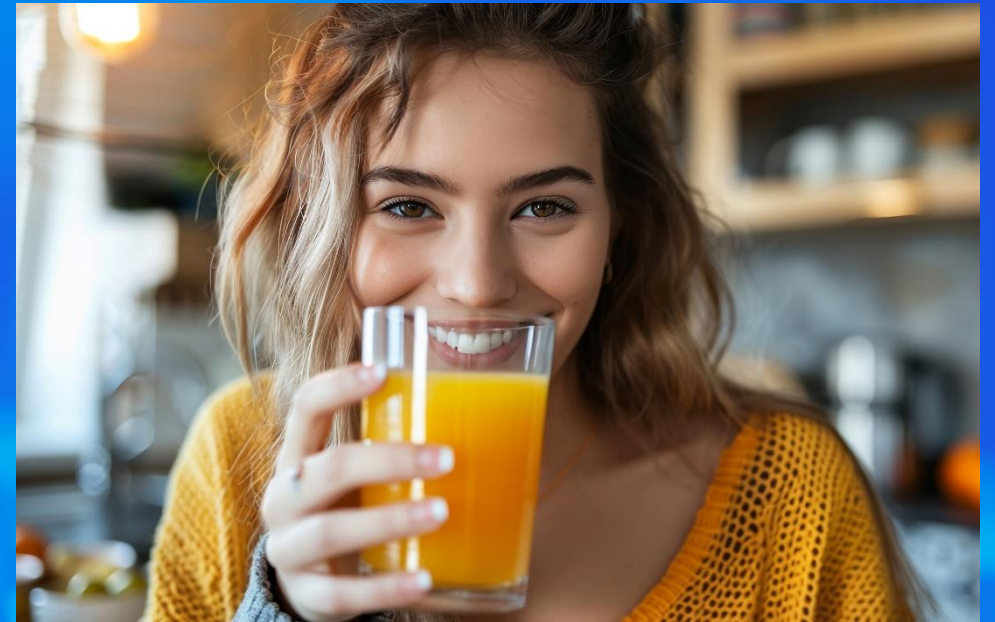
**AI tools are also emerging as deal-finding aids**, with 15% of consumers using AI chatbots and 12% relying on AI-generated search links, highlighting **growing use of AI assistance for shopping**.

30% of consumers also look at discount websites, indicating that **consumers are actively seeking curated and timely offers**, often via aggregators.

Source: (1) KPMG September Consumer Pulse Survey (n = 3000)

# 03

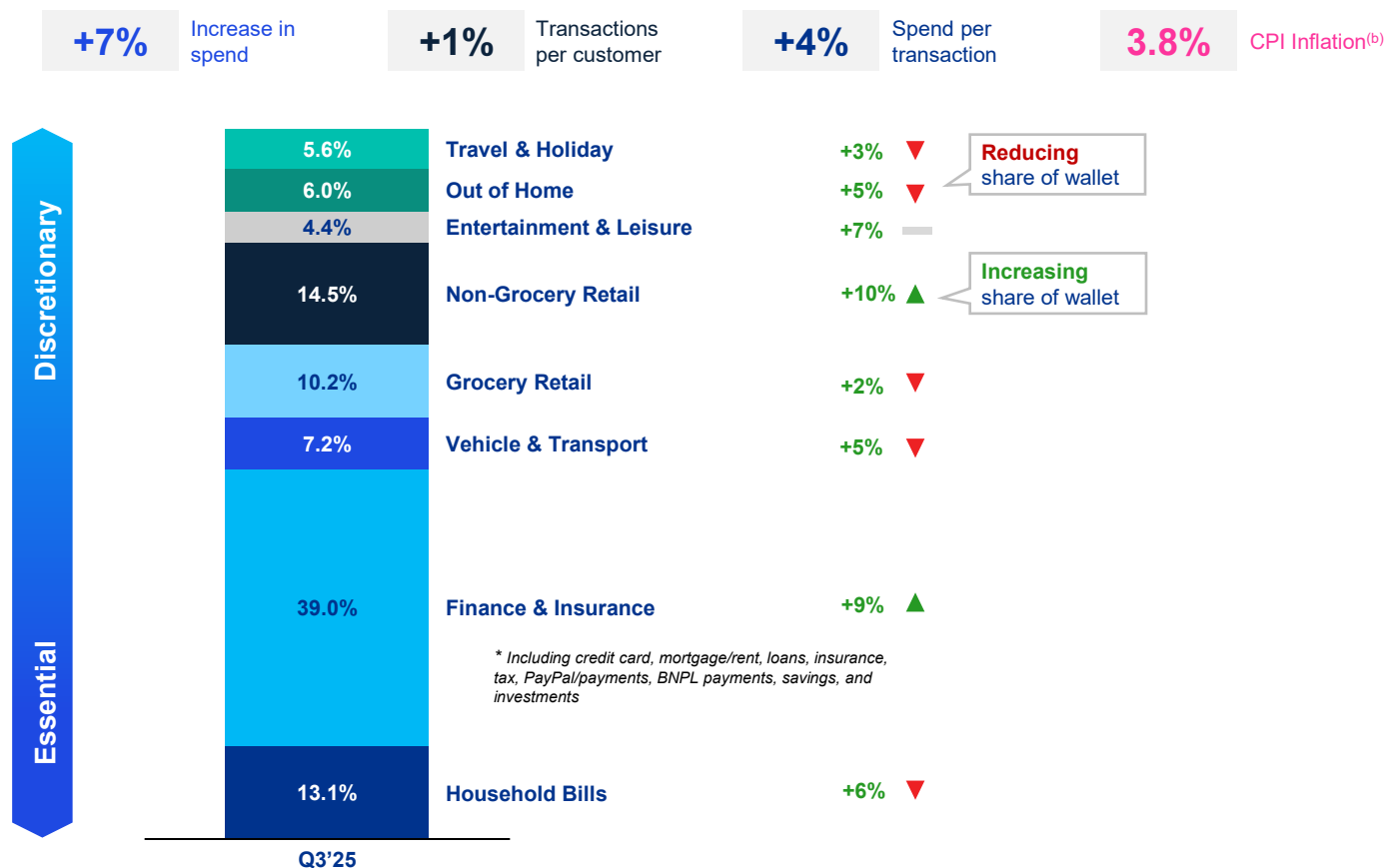
## Q3'25 trading overview



# Q3 performance: Moderate growth overall with strong performance in Non-Grocery Retail

## Change in consumer spend across primary categories

Proportion of spend on Primary Categories, Q3'25 vs Q3'24 and breakdown of growth drivers Q3'25 vs Q3'24<sup>(1)(a)</sup>



Note: (1) Quarterly basis: refers to values from the months of July, August, September  
 Source: (a) KPMG analysis, Customer card transaction data (n = 145,228); (b) Office for National Statistics; (c) KPMG September Consumer Pulse Survey (n = 3000)

Consumer spend grew by 7% in Q3'25 compared to Q3'24, outpacing inflation (4%) as both transactions per customer (+1%) and spend per transaction (+4%) increased.

Growth was led by **Non-Grocery Retail (+10%)** increasing their share of wallet, reflecting a shift in demand away from experiences and toward **discretionary retail spending**.

## 7% year-on-year growth in Q3'25 versus Q3'24 as consumer spending activity increased

In contrast, **Grocery Retail (+2%)**, **Vehicle & Transport (+5%)**, and **Household Bills (+6%)** grew slowly, losing share of wallet — suggesting consumer focus has been on minimising essential costs, allowing spend to grow in other areas.

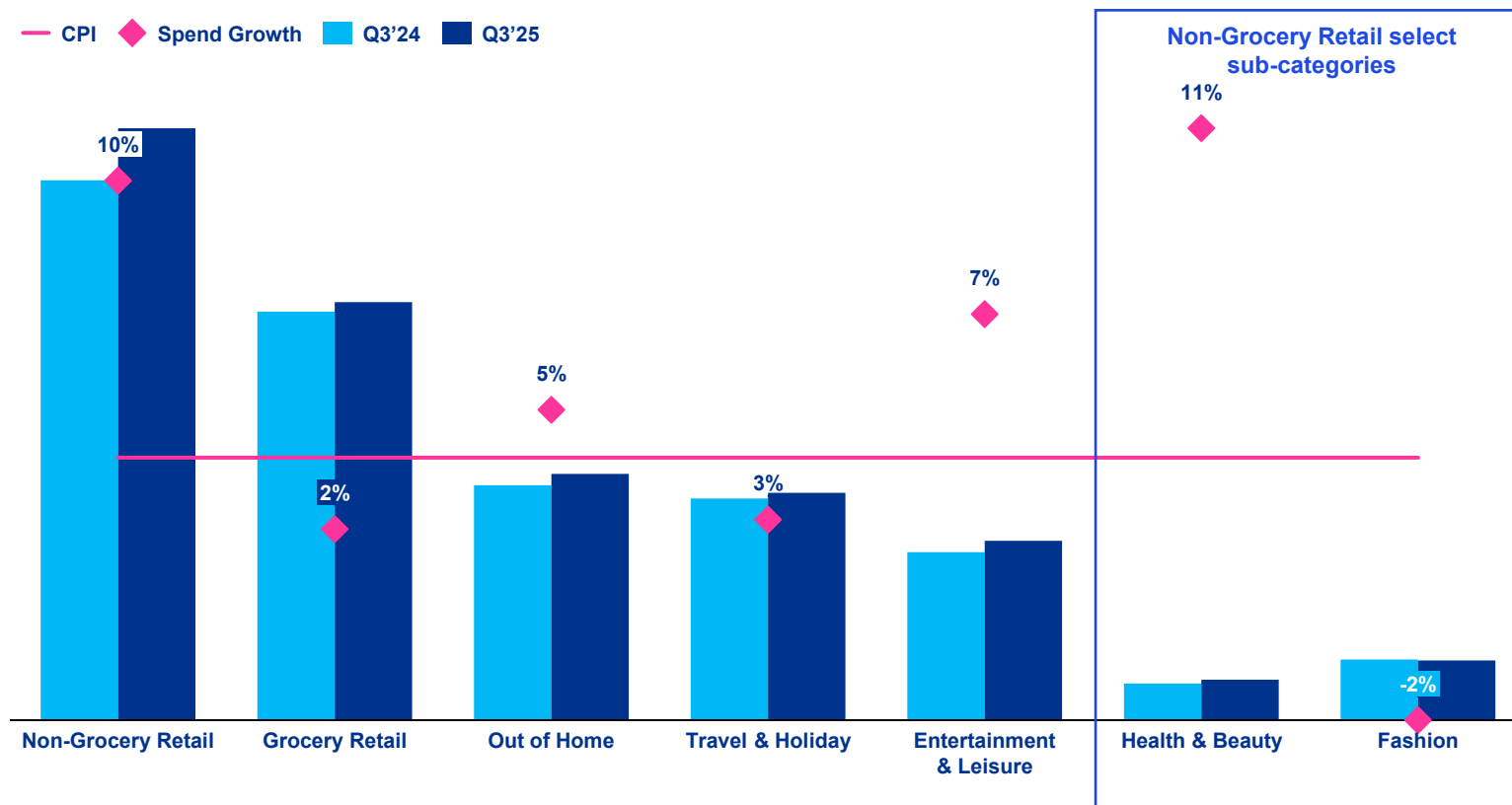
**Travel & Holiday (+3%)** continued to grow, but at a slower pace after several years of strong gains. While growth has plateaued, with **share of wallet decreasing this quarter**, spend remains well above pre-pandemic levels. **Other experiential categories like Entertainment & Leisure (+7%)** remain robust.

Overall, consumers seem to have shifted their spending towards Non-Grocery Retail this quarter.

# Q3 performance: Consumers sought value in essential purchases and increased discretionary spend

## Growth in consumer spending varied significantly by category<sup>(1)</sup>

Absolute value and growth rate of Q3'24 vs Q3'25<sup>(2)(a)</sup>, selected categories and sub-categories shown



Note: (1) The spend values for "Health & Beauty" and "Fashion" sub sectors form part of the overall Non-Grocery Retail number; (2) Quarterly basis: refers to values from the months of July, August, September; (3) Consumer Price Inflation  
Source: (a) KPMG analysis, Customer card transaction data (n = 145,228); (b) Office for National Statistics;

UK consumers shifted their focus toward **Non-Grocery Retail (+10%)** spend in Q3'25, with **Health & Beauty (+11%)** continuing to rapidly grow, driven by higher customer participation and spend – reflecting sustained interest in everyday wellness and self-care.

**Fashion (-2%)** experienced a decline, suggesting a continued shift in spend away from apparel.


## Non-grocery retail saw double-digit growth as consumers increased discretionary spending, exceeding growth in grocery retail

Though growth has softened for **Out of Home (+5%)** and **Entertainment & Leisure (+7%)**, both remain above inflation; it remains to be seen if this is a minor blip or the start of a longer-term decline.

**Grocery Retail (+2%)** fell behind inflation this quarter, pointing to consumer choices to trade down for more value-oriented choices for core spending.

**Overall, consumers remain confident but are clearly prioritising non-essential spend**, with spend softening across essential categories and in Travel & Holiday

# Four winning themes continue to stand out across categories: Scale, Clear Value Propositions, Online Platforms and Industry Disruptors

 **Scaled players**

Example winners:

Tesco +4%	Boots +6%
Amazon +7%	Apple +6%

- Scaled players continued to capture growth in categories such as Travel & Holiday, Grocery and Out of Home.
- A common theme amongst the successful scaled players was the deployment of loyalty schemes, promotions and discounts to help attract price conscious consumers.
- This strategy works for scaled players as they are well positioned to utilise data gained from loyalty schemes and invest in effective promotions. Smaller retailers, or those with less frequent purchasing, found this harder as friction of sign-up discourages consumers.

 **Clear value proposition**

Example winners:

Tu Clothing +121%	Temu +32%
Farmfoods +16%	Lidl +14%


- Value is always important. For some categories, and some consumers across categories, that means price as the key purchase consideration.
- Depending on the spending mission, consumers are, however, able and willing to pay for other definitions of Value, provided it is clear. Consumers will also pay for Quality and Convenience, provided these promises are delivered on.
- All this played into the hands of those players with a clear value proposition. Companies with a business model and operating model aligned to their customer proposition on Value, Quality and Convenience were well positioned to take advantage of increasing consumer wallets.

 **Online platforms**

Example winners:

Vinted +38%	Trip.com +74%
Pharmacy2u +162%	Uber Eats +11%

- Online penetration continues to grow across retail and has held up growth through much of 2024 and early 2025 as some in-store purchasing declines.
- This is seen across multiple categories, including Food Retail partnering with delivery providers, Travel & Holiday platforms, or in Entertainment & Leisure.
- Marketplaces are proving successful business models for some, with traditional retailers launching their own platforms to both leverage and capture broader customer data.
- Key to platform success is the supply chain and the delivery of the promise to the customer, in line with the brand.

 **Industry disruptors**

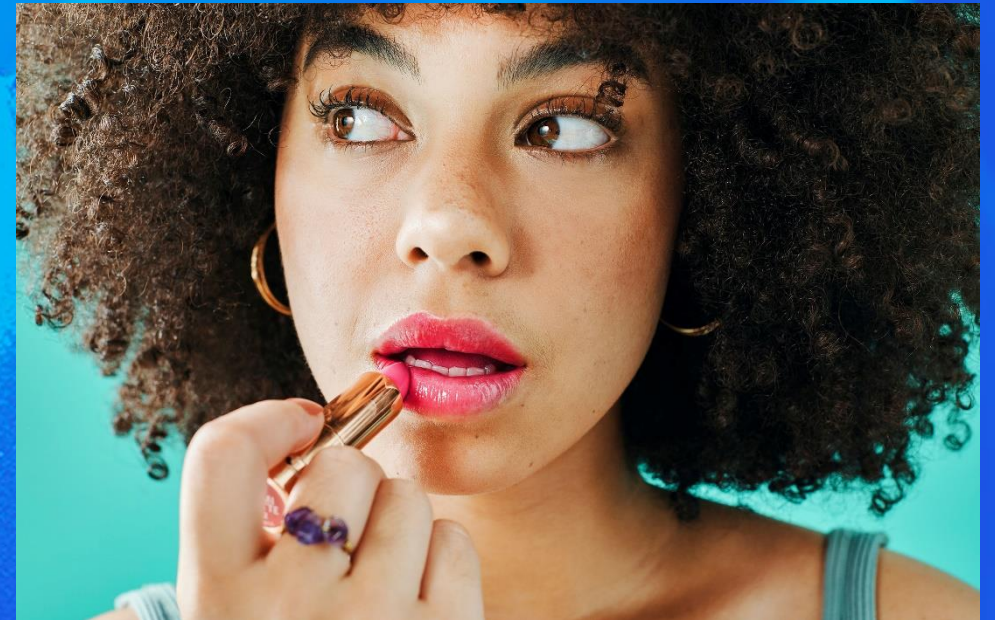
Example winners:

Numan +108%	TikTok +428%
Simmer +122%	Juniper +166%

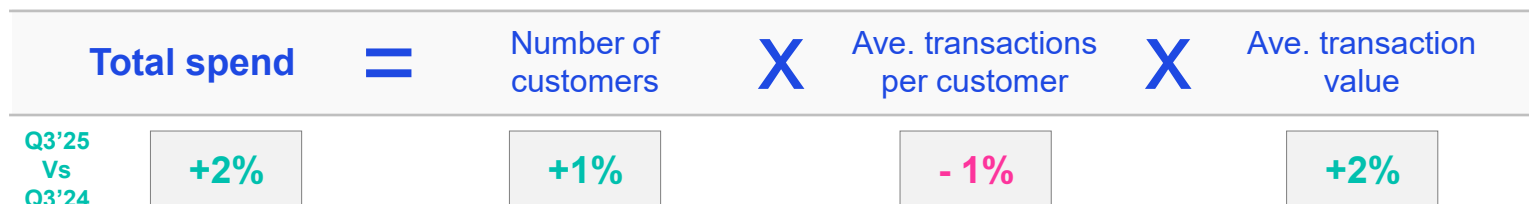
- Disruptors often show rapid growth. Some of these have found new business models that capture the consumer, such as social commerce leveraging consumer data to personalise ads and then offer a seamless shopping experience.
- Others are capturing smaller markets of consumers, with greater spending power, looking for brands that resonate with their personal values – whether that is ethical beauty products or pre-owned items.
- But with the rise and fall of some disruptors, such as meal kits who had a challenging 2024 but have rebounded in 2025, the question for these fast-growth players is whether the novelty will wear off for the consumers or not.

# 04

**Category deep  
dives for Q3'25  
spending**

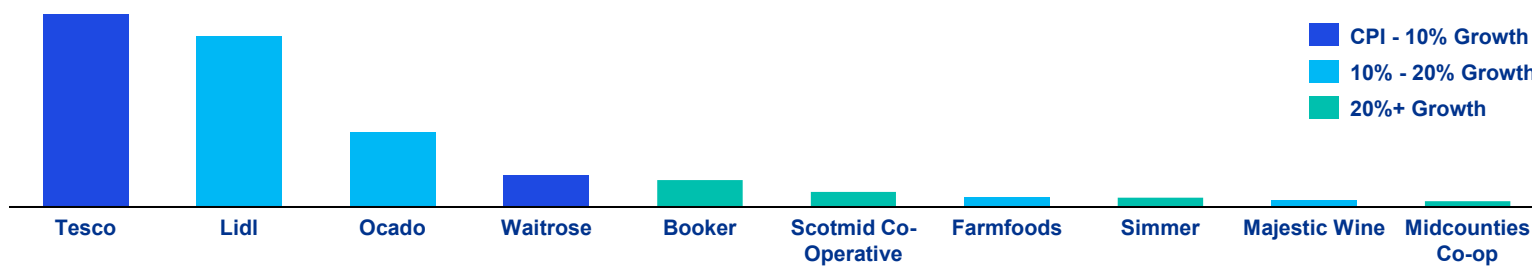


# Grocery Retail: Modest grocery growth, captured largely by scale players and discounters



## Category top winning players<sup>(3)</sup>

Absolute increase and growth rate of sales, Q3'24 vs Q3'25<sup>(2)(a)</sup> (scale not comparable between charts)



## Category top lagging players<sup>(3)</sup>

Absolute decrease of sales, Q3'24 vs Q3'25<sup>(2)(a)</sup> (scale not comparable between charts)



Note: (1) Total spend = Customer Participation x Average transactions per customer x Average transaction value; (2) Quarterly basis: refers to values from the months of July, August, September; (3) Top winning and lagging players defined by highest increase/decrease in absolute spend in the category/channel  
Source: (a) KPMG analysis, Customer card transaction data (n = 145,228)

Grocery Retail saw slight growth in Q3'25, rising **2% year-on-year**, lagging behind inflation. Growth was driven by increases in **customer numbers (+1%)**, and **transaction value (+2%)**, reflecting a slightly lagging quarter for the category.

**Tesco** maintained its leadership with strong performance, whilst discounters **Lidl** and **Farmfoods** also performed well, maintaining momentum through value-focused propositions.

**The discounter Lidl had another strong quarter with double-digit growth, again outperforming most major supermarkets**

**Sainsbury's** and **Aldi** both registered below-CPI growth, whereas **ASDA**, **Morrisons**, and **Co-op** remained among the lagging players, continuing to face declines. **Co-op** was impacted by a highly public cyberattack that resulted in cost damages exceeding £200m.

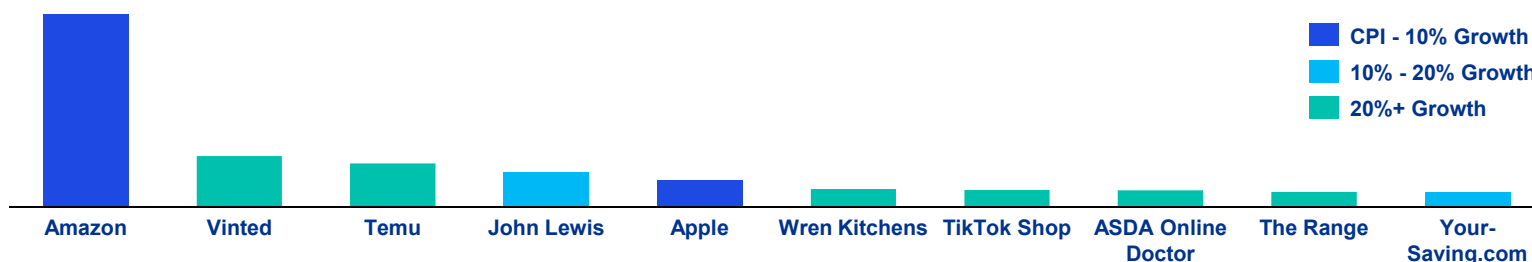
Convenience store formats experienced mixed results, as spend in these channels have faced turbulence in recent times with increasingly **price-sensitive consumers** and **rising operating costs** eroding margins.

# Non-Grocery Retail: Digitally-focused players had a very strong quarter with scaled players also winning



## Category top winning players<sup>(3)</sup>

Absolute increase and growth rate of sales, Q3'24 vs Q3'25<sup>(2)(a)</sup> (scale not comparable between charts)



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Q3'25 proved to be a strong quarter for **Non-Grocery Retail**, with total spend rising **10% year-on-year**, outpacing inflation and driven by growth in **customer numbers (+2%)**, **transaction frequency (+3%)**, and **transaction value (+6%)**.

**Amazon** led the category again with standout growth, while digital disruptors like **Temu**, **Vinted**, and **TikTok Shop**, all continued to see 20%+ gains, reflecting a sustained consumer appetite for value, convenience, and digitally native experiences.

**Universal retailers and online marketplaces had strong quarters, continuing to be popular channels with consumers**

**Big name players** performed strongly this quarter, reinforcing their position in the market.

Despite robust headline growth across the sector, many retailers continue to face headwinds, categories such as home improvement and fashion. **Homebase** and **Poundland** have had well documented struggles.

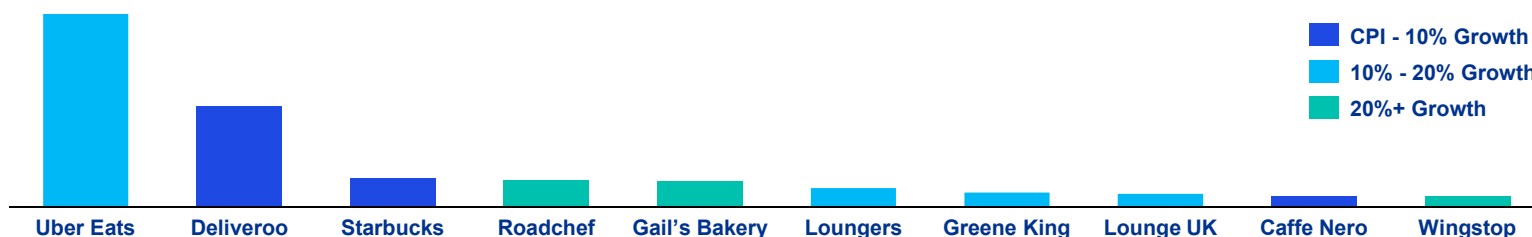
Despite challenges for some, **scaled and digital-first retailers** continued to capture share, reinforcing strong momentum across the category.

# Out of Home: Digital natives continue to succeed as consumers increase takeaway spend

<b>Total spend</b>	<b>=</b>	<b>Number of customers</b>	<b>X</b>	<b>Ave. transactions per customer</b>	<b>X</b>	<b>Ave. transaction value</b>
Q3'25 Vs Q3'24						
+5%		-1%		+1%		+5%

## Category top winning players<sup>(3)</sup>

Absolute increase and growth rate of sales, Q3'24 vs Q3'25<sup>(2)(a)</sup> (scale not comparable between charts)



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Q3'25 was a **good quarter for Out of Home**, with an above-inflation spend increase of **5% year-on-year**, driven by increases in **transaction frequency (+1%)** and **average transaction value (+5%)**, while **customer numbers declined (-1%)**.

In a recovery from Q2, growth in the category was comparable to **other experience-led sectors** like Travel & Holiday and Entertainment & Leisure.

## With growth driven by increases in basket size, opportunities lie in increasing customer volumes

Aggregator platforms continue to see mixed results with **Uber Eats** and **Deliveroo** continuing to lead the category, whilst **Just Eat** and **Foodhub** declined. As a group, **sales declined by 1%**, with the platforms fighting for market share as consumers reach a plateau in spending

Established brands **Starbucks** and **Caffe Nero** performed steadily, whilst players like **Gail's** and **Wingstop** continued to experience growth

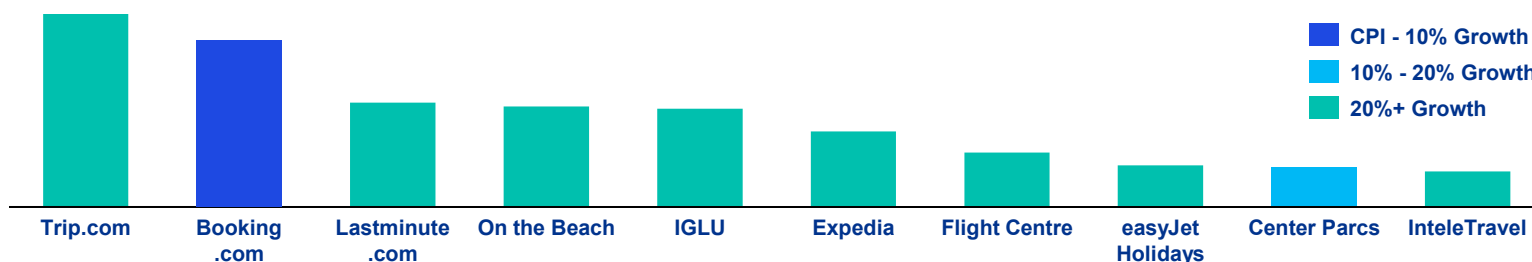
Meanwhile, **casual dining and fast food chains** such as **Dominos**, **Subway**, and **Pizza Hut** continued to underperform, as consumers lean further into convenience and digital-first options.

# Travel & Holiday: Digital natives and aggregators grow as premium players struggle in a weak quarter

<b>Total spend</b>	<b>=</b>	<b>Number of customers</b>	<b>X</b>	<b>Ave. transactions per customer</b>	<b>X</b>	<b>Ave. transaction value</b>
Q3'25 Vs Q3'24	<b>+3%</b>	<b>+4%</b>		<b>+1%</b>		<b>-1%</b>

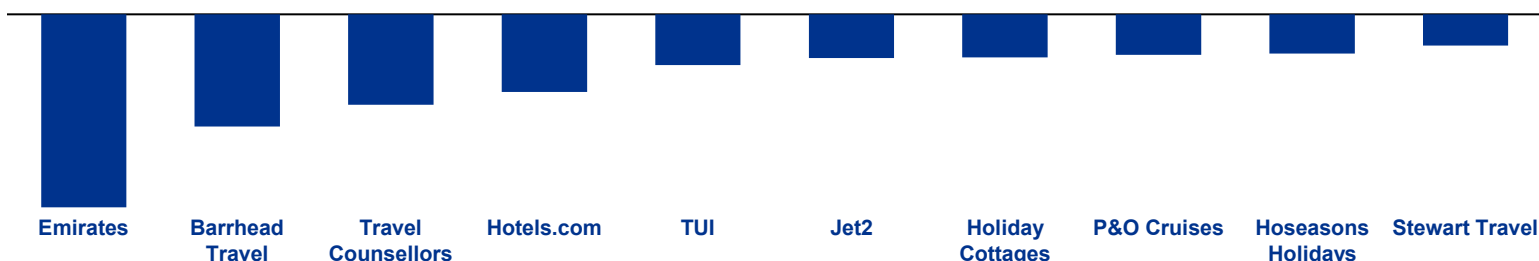
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Source: (a) KPMG analysis, Customer card transaction data (n = 145,228); (b) KPMG June Consumer Pulse Survey (n = 3,000)

Travel & Holiday weakened in Q3'25, with total spend up 3% year-on-year, driven by a 4% rise in customers and 1% percent growth in transaction frequency.

Travel & Holiday continued to grow, but at a much slower pace after several years of strong gains. This is likely driven by **cost-sensitive consumers continuing to reduce the cost of summer holidays**.

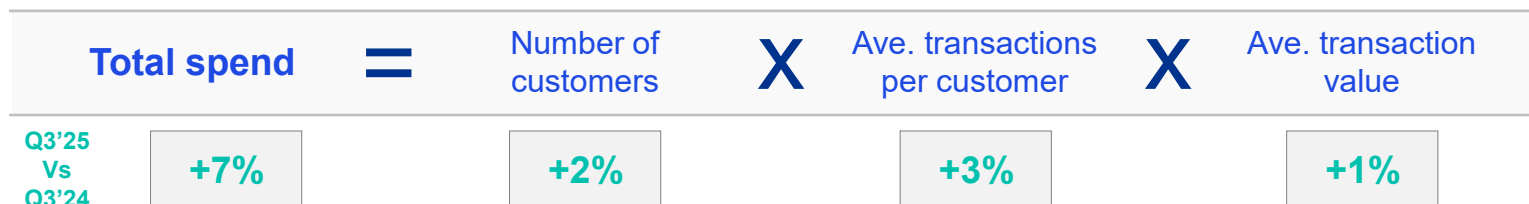
In our June consumer survey, ~20% of consumers said they would stay fewer nights and self-cater to reduce cost<sup>(b)</sup> as reflected in **declining transaction values** this quarter.

**As consumers seek greater value, aggregators were the big winners in Q3 as premium players and cruises struggled**

**Trip.com** led the category, alongside other value-focused options like **Booking.com** and **Lastminute.com**.

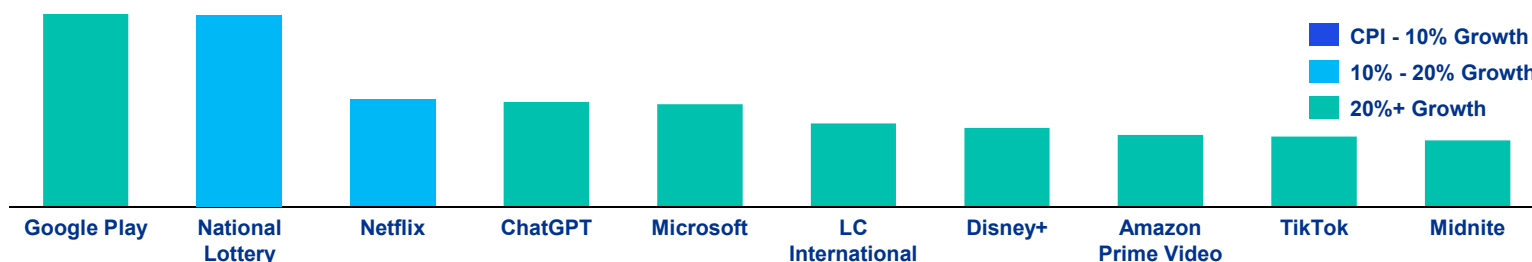
In contrast, **Emirates, Barrhead Travel and Travel Counsellors lagged**, as consumers continued to favour value players and aggregator platforms over direct bookings.

# Entertainment & Leisure: Digital services and AI continue to fuel growth as events struggle



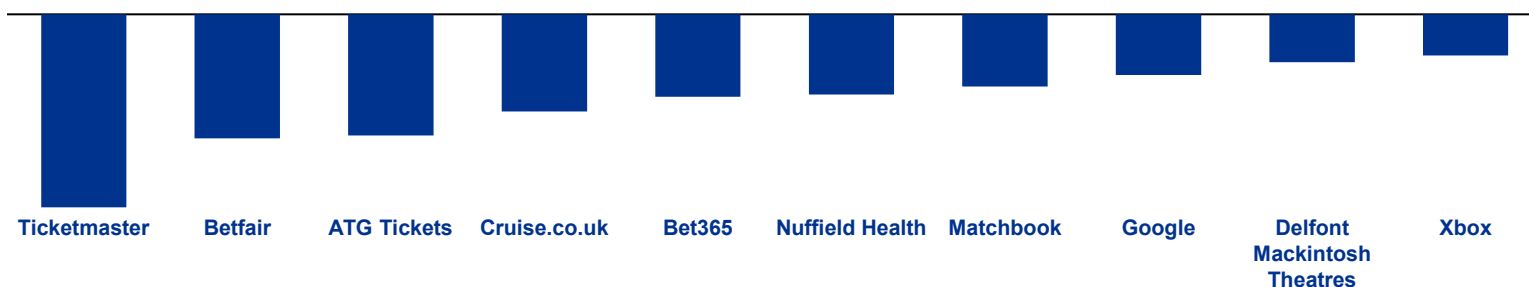
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Source: (a) KPMG analysis, Customer card transaction data (n = 145,228)

**Entertainment & Leisure** delivered solid growth in Q3'25, with total spend up **7% year-on-year**. Growth was supported by increases in **customer participation (+2%)**, **transactions (+3%)**, and **transaction value (+1%)**, showing balanced consumer engagement across the category.

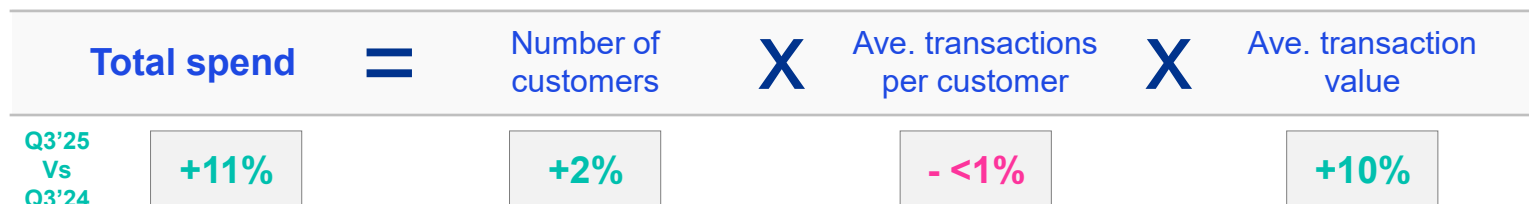
Growth was driven by **tech-native and digital-first players** like **Microsoft, Google Play, and ChatGPT**, along with platforms such as **Amazon Prime** and **Netflix**; reflecting strong demand for on-demand and digitally enabled experiences.

**Media Subscriptions** were a big winner in Q3'25, driving the category's strong growth, outperforming in-person experiential spend

By contrast, the **Gambling sector** delivered mixed results, with **Betfair** and **Bet365** seeing declines, and the large **live entertainment booking platforms**, of **Ticketmaster** and **ATG Tickets**, showing a drop in sales, likely due to a natural decline after the Oasis & Taylor swift sales in 2024

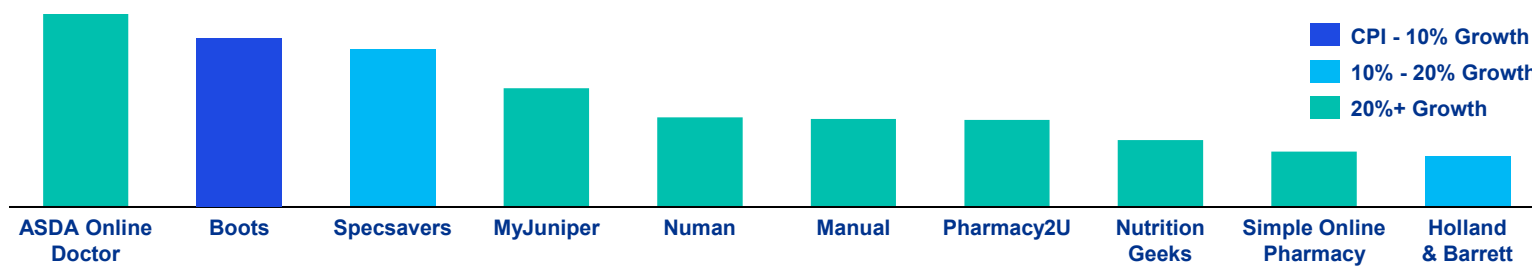
**Spend on experiences** declined for consumers 25+ but grew 9% in the 18-24 age category, showing younger consumers are driven toward experiential spend at lower price points.

# Health & Beauty: Innovative newcomers continue to experience high levels of growth



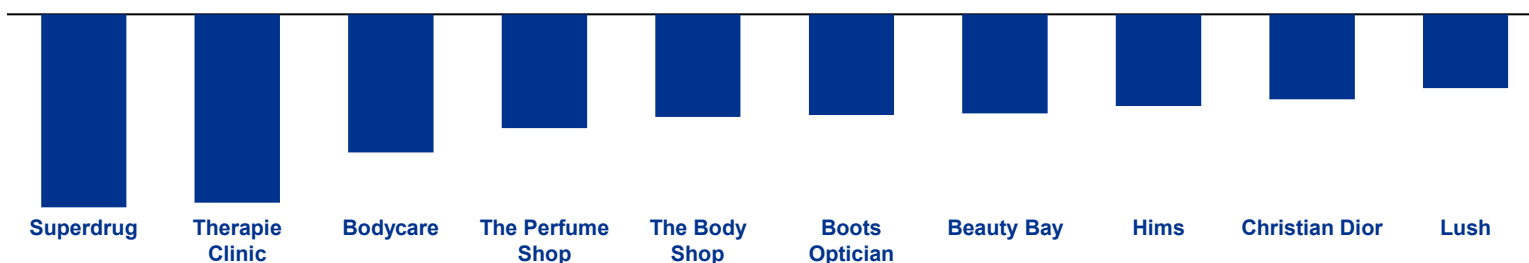
## Category top winning players<sup>(3)</sup>

Absolute increase and growth rate of sales, Q3'24 vs Q3'25<sup>(2)(a)</sup> (scale not comparable between charts)



## Category top lagging players<sup>(3)</sup>

Absolute decrease of sales, Q3'24 vs Q3'25<sup>(2)(a)</sup> (scale not comparable between charts)



Health & Beauty had another strong quarter in Q3'25, with total spend up 11% year-on-year, driven by a 2% rise in customers and a 10% increase in transaction value, while average number of transactions per customer dipped slightly.

Growth was spread across established players like Boots and Specsavers, and a new wave of digital health platforms such as MyJuniper, Numan, and Manual, reflecting a continuing shift toward direct-to-consumer healthcare models.

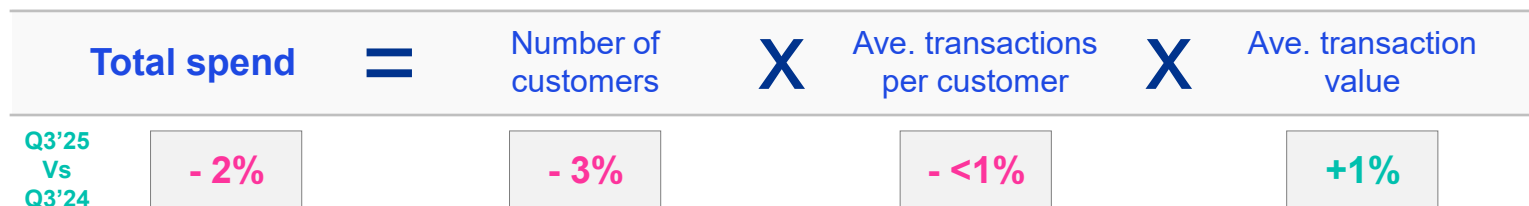
## Premium beauty brands continued to lose ground as digital disruptors and mid-tier retailers led growth

While ASDA Online Doctor and Pharmacy2U also saw healthy gains, several well-established beauty and wellness brands, including The Body Shop, Beauty Bay, and Bodycare, saw notable declines, highlighting ongoing pressure on high-end and physical retail.

This quarter reaffirmed the strength of accessible healthcare and e-commerce beauty, while signalling continued turbulence for premium retailers.

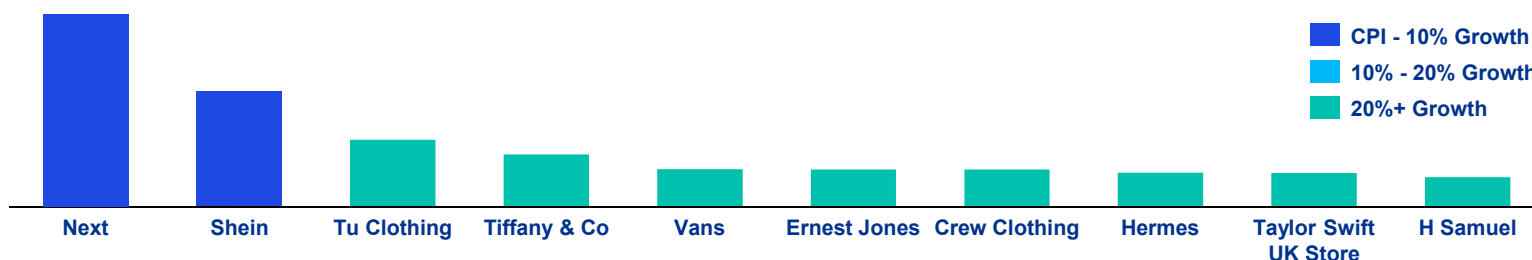
Note: (1) Total spend = Customer Participation x Average transactions per customer x Average transaction value; (2) Quarterly basis: refers to values from the months of July, August, September; (3) Top winning and lagging players defined by highest increase/decrease in absolute spend in the category/channel  
Source: (a) KPMG analysis, Customer card transaction data (n = 145,228)

# Fashion: Jewellery remains resilient in a contracting market with digital disruptors struggling to grow



## Category top winning players<sup>(3)</sup>

Absolute increase and growth rate of sales, Q3'24 vs Q3'25<sup>(2)(a)</sup> (scale not comparable between charts)



## Category top lagging players<sup>(3)</sup>

Absolute decrease of sales, Q3'24 vs Q3'25<sup>(2)(a)</sup> (scale not comparable between charts)



Note: (1) Total spend = Customer Participation x Average transactions per customer x Average transaction value; (2) Quarterly basis: refers to values from the months of July, August, September; (3) Top winning and lagging players defined by highest increase/decrease in absolute spend in the category/channel  
Source: (a) KPMG analysis, Customer card transaction data (n = 145,228)

Fashion continued to underperform in Q3'25, with total spend declining 2% year-on-year.

Driven by decreases in customer numbers (-3%) and transaction frequency (<1%), while transaction value increased at below-inflation levels (+1%), pointing to more cautious, selective shopping behaviour.

Next and Shein again performed well, appealing to value-conscious consumers. Other top performers were premium brands, such as Hermes and Tiffany & Co, bouncing back after recent struggles

## Jewellery registered resilient growth whilst clothing and footwear brands struggled in comparison

However, the bottom of the category was crowded with major names, ASOS, JD Sports, H&M, New Look, and Primark all saw notable declines, suggesting continued pressure across mainstream and value fashion brands.

This quarter reinforces a growing divide. With many high street retailers lagging due structural and consumer headwinds. Whilst premium players showed high levels of growth.

# 05

**Looking for  
further  
insights?  
We can help.**





# Our analysts can use our detailed data sets to help answer your key strategic questions

## Insights on the consumer and your customer base

We can use our **extensive data sets** to help you break down your customers into **demographic dynamics by sub-sector**, including by age, income, and regions.

This level of detail allows you to understand the **unique characteristics and preferences of different customer groups**.

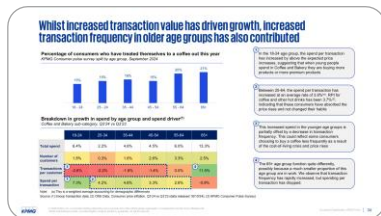
Our **data-driven insights** can help you gain a **deeper understanding of consumer behaviour, identify emerging trends, and anticipate changes** in the market.

## Insights on you and your competitors

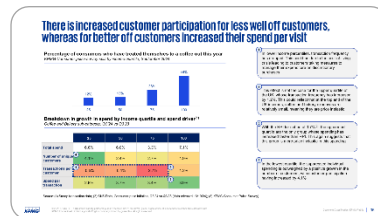
**Staying ahead of the competition** requires a thorough understanding of the competitive landscape. Our analysts can offer **insights into your competitors' performance, strengths, and weaknesses**.

This information can help you **identify opportunities for differentiation and areas where you can improve** your own offerings.

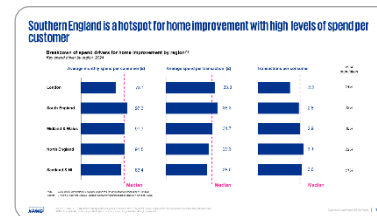
By **analysing market trends and competitor performance**, you can make strategic decisions that **enhance your competitive advantage** and drive business growth.



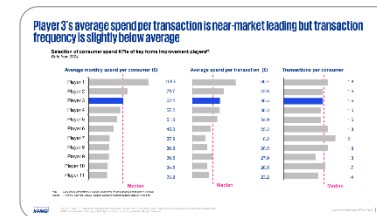
Age



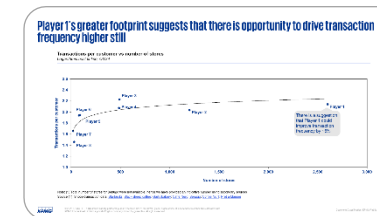
Income



Region



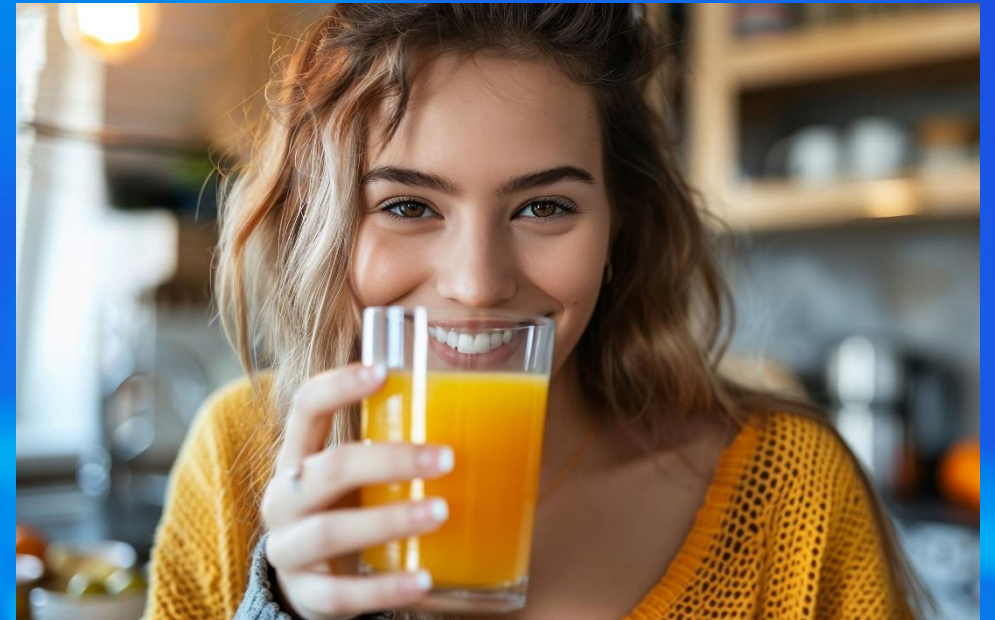
Opportunities vs your competitors



Spend drivers

# 06

## Methodology and additional insights

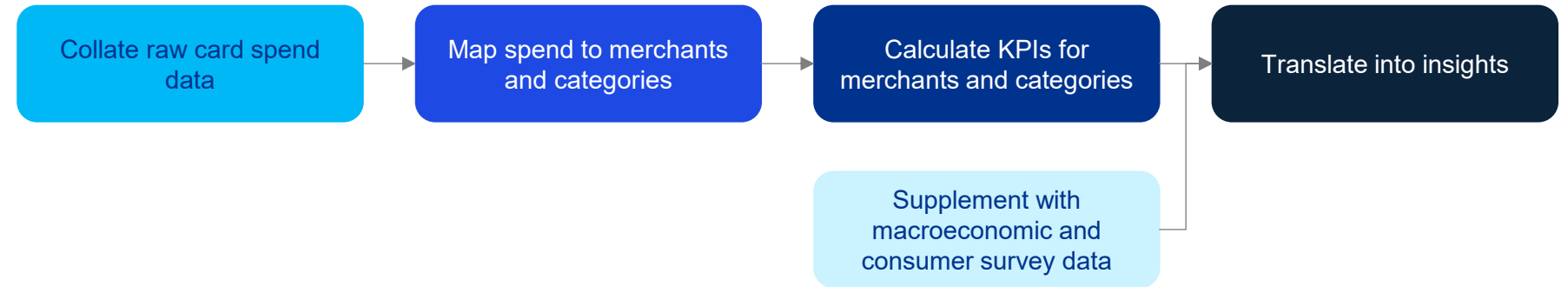


# UK consumer spending insights

## snoop

- Sample of 145k UK consumer transactions from Q4'23 to Q3'25, scaled to be representative across age, income and region
- Consumer spending, number of transactions and unique consumers for top 2,000 retailers/merchants (by spend)
- Categorized, tracked and evaluated
- Supplemented by KPMG Consumer Polling data: quarterly survey of representative sample of 3k UK consumers
- Consumer spending habits and sentiment in various categories
- Data Version: October 2025

## Methodology: Our approach to understanding consumer behaviour



**145,000 UK users** to create a **nationally representative<sup>(1)</sup>** data set, tracking spend across all their credit / debit cards



Data can be analysed by **region, age and income quartile**



**Tracking of top 2,000 merchants** who can be analysed individually



Trading **results focus on sales and not margins**, given the nature of the data set



Category mapping is **inferred by type of merchant**, and isn't as effective for merchants selling a wide variety of categories (e.g. marketplaces)



**Smaller and more premium merchants**, and some demographics sometimes have **small sample sizes**

Note: (1) Base data is scaled up from the sample to be nationally representative. This is done across age, income and regional demographics.

# More insights for you

01

[Beyond inventory: The next frontier in retail media growth](#)

Date released: September 2025

02

[Independent retailers navigating tough conditions](#)

Date released: September 2025

03

[Reimagining Global Food System Resilience](#)

Date released: September 2025

04

[Retail Sales Monitor with the BRC](#)

Monthly update

05

[Retail Think Tank – Q4 outlook](#)

Date released: October 2025

06

[UK Economic Outlook – September 2025](#)

Date released: September 2025



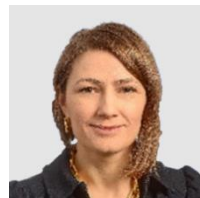
# Want to hear more? Get in touch with our team



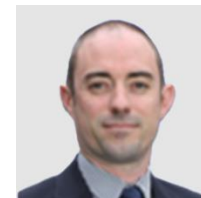
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