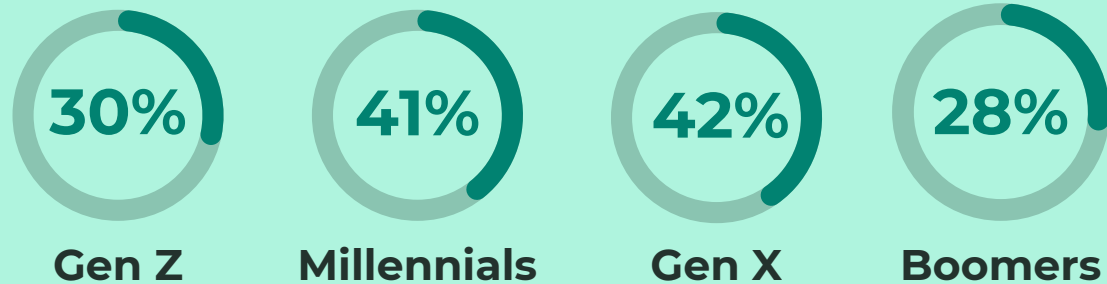


# Festive Forecast 2024

## Financial Sentiment

**38%** of shoppers are stressed about holiday shopping this year, many even more so than last year, **especially due to inflation** (60%)



To reduce **holiday-expense related stresses** consumers are:

Spending less	40%
Shopping earlier	38%
Creating a budget	37%
Saving up between now and the holidays	36%

## Omnichannel Shoppers Reign Supreme



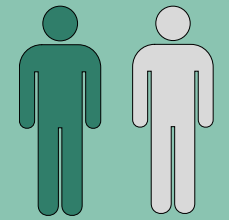
### Top online channels



**68%**  
mobile



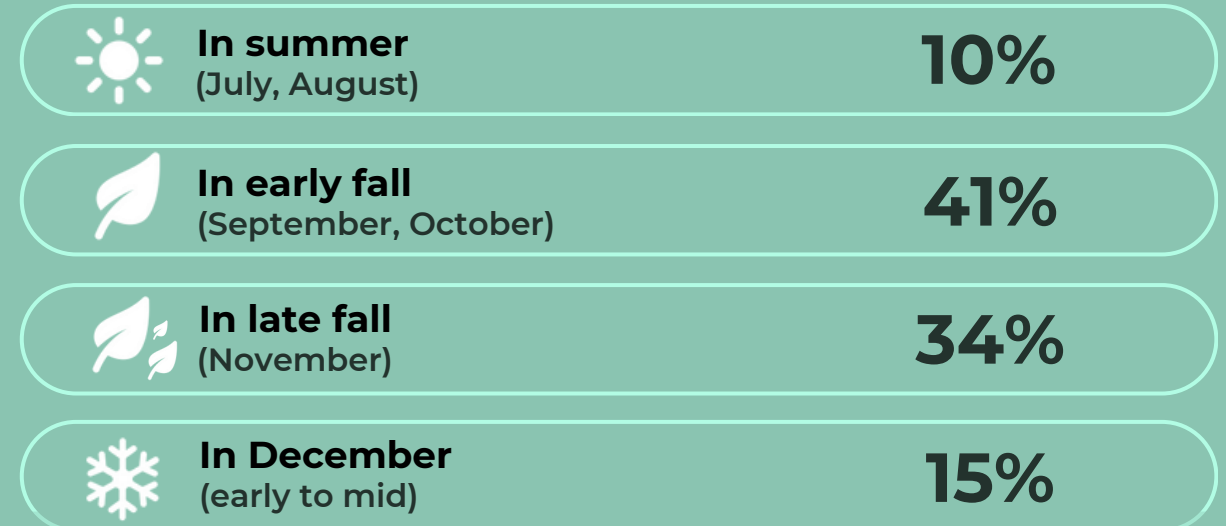
**37%**  
desktop / laptop



Nearly **1 in 2** shoppers say they would try to only purchase from stores with **free shipping** to cut costs

## Christmas Comes Earlier

Consumers are planning to tackle their holiday shopping **even earlier**



“We have decided to shop as early as possible to give us time to find the best deal.”

- Male , Gen X

“I want to start shopping earlier for many reasons. Mostly to get great discounts on gifts. Then I will be less stressed out over shopping with chaotic and rude people around me!”

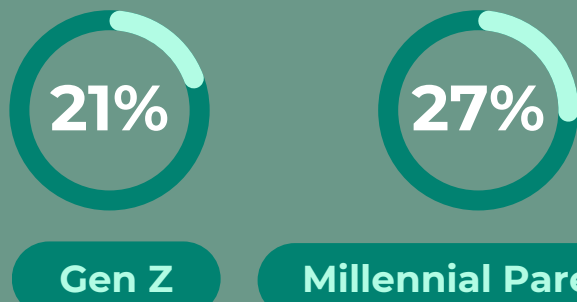
- Female , Millennial

## Most Wanted Gifts

### Gen Z + Millennial

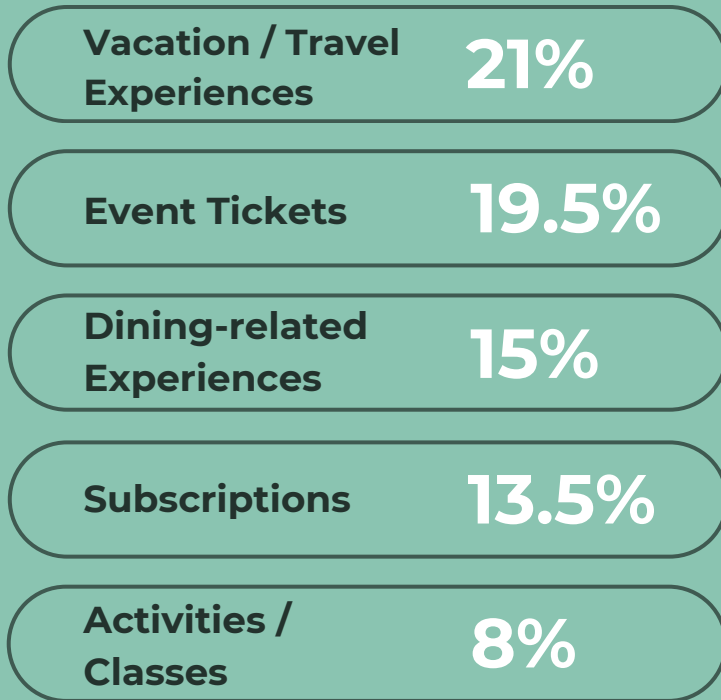


Who are the consumers leaning on **Afterpay** most for budgeting needs?



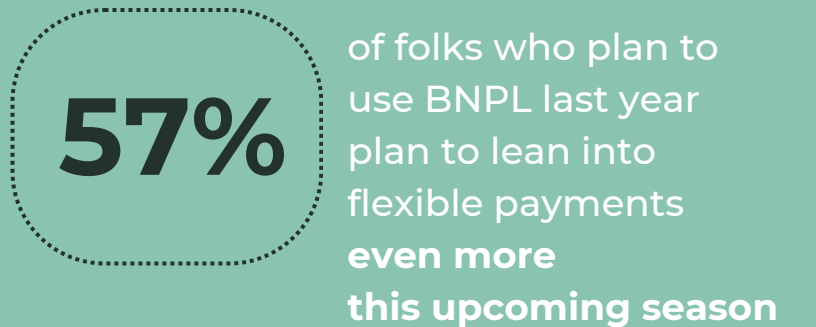
## 'Tis The Season for Experiences

Among Gen Z and Millennials **experiential gifts** are rising in popularity!



## BNPL is a Must-Have

Shoppers see BNPL and **Afterpay** specifically as convenient tools to help stretch their budgets and offer **more flexibility**



### Top Reasons

Consumers choose **Afterpay's Pay in 4:**

1. Convenience
2. Reliability
3. Lack of interest fees
4. Speed



Afterpay users are more likely to stretch their budget this holiday season compared to the average shopper.

## 2024 Projected Holiday Spend

■ Adults
 ■ Afterpay Users
 ■ Afterpay Considerers



Nearly **one in four** shoppers who would consider Afterpay say it's because it would help stretch their budget.