synchrony

Shoppers are making their lists and checking their favorite retailers first

66%

plan to use retailer rewards they've earned this holiday season, up 13 points from 2025.

36% report actively using rewards or cash back to offset costs.

83%

plan to do most of their holiday shopping with retailers they know and trust.

28%

of consumers are taking a more selective approach to holiday spending.

55%

plan to support more local retailers and small businesses

up 5 percentage points from 2025

75%

of consumers are going out of their way to find the best price this holiday season,

Shoppers are also making the most of their budgets by:

58%

Using specific credit cards for rewards or cash back

42%

Looking for financing deals to split up purchases

40%

Would apply for a store credit card offering a first-purchase discount

Source: Synchrony In Sync with Consumers survey of 1,092 U.S. consumers aged 18 and older, October 2026.