THE NEW ERA OF CALCULATED CONSUMPTION:

Spending Slows, Scrutiny Rises in Q4 and Beyond

JANUARYDIGITAL

The Marketing Leadership Company

EXECUTIVE SUMMARY

Consumers Have Not Stopped Spending, but the Rules That Guide Their Decisions Have Fundamentally Changed

Economic uncertainty has turned consumption into calculation, and brands that fail to adapt to this new reality risk being left behind.

What We Found

Shoppers are more deliberate, digitally empowered, and focused on extracting maximum value from every purchase.

Economic pressure is reshaping shopping behavior across categories. Three key stats: 91% of shoppers have seen prices rise, 81% say these pressures directly affect their willingness to spend, and in response, 64% are adjusting their behavior. Consumers are not disengaging; they are simply becoming more selective and demanding greater justification for every purchase.

Proof of value has replaced brand loyalty as the primary driver of choice. 43% of consumers compare multiple options before deciding to buy, and nearly half wait for promotions or discounts. Shoppers are weighing quality, transparency, and credibility more heavily than ever, prioritizing durability and sourcing information over familiarity.

Technology is redefining discovery and decision making. 86% percent of consumers say they are likely to use AI to research or make purchase decisions. Convenience remains a dominant motivator, with 82% of shoppers purchasing directly through social platforms that make it easy to move from inspiration to checkout. Visibility and engagement are essential for maintaining relevance and driving conversion.

Definitions of value are expanding. 58% percent of consumers are more open to resale or rental than they were a year ago, signaling that affordability, sustainability, and flexibility are now interlinked expectations. The modern shopper increasingly views value not only as cost savings, but as responsible consumption and access to quality at every price point.

Economic sentiment and spending confidence vary significantly by geography. 62% percent of urban shoppers report buying more overall compared to just 15% of rural consumers. Urban audiences remain optimistic and open to spending, while rural consumers continue to show caution and restraint.

How Brands Win Now

Success in this new environment depends on clarity, adaptability, and proof of value. Brands must justify every price increase with clear messaging around value, durability, utility, and transparency. Consumers no longer take brand claims at face value; they expect evidence. Brands that simplify decisions through clear comparisons, credible reviews, and visible proof points will earn trust more effectively than those competing on promotion alone.

Winning also requires a broader presence as consumers are expanding how and where they research, are shopping longer, and are changing up where they end up purchasing. Visibility across AI-driven search, online marketplaces, and social commerce is critical to staying top of mind as consumers navigate a fragmented path to purchase. Convenience is the new baseline expectation, and brands that enable seamless checkout and authentic engagement across platforms will convert intent into action.

Consumers are defining value as a combination of affordability, quality, and sustainability rather than just price. Resale, rental, and circular offerings have transformed from niche to mainstream signals of responsibility and practicality.

Finally, brands must adapt to regional mindsets. In urban markets, aspiration and innovation resonate. In rural areas, stability, reassurance, and practicality drive connection. Across all audiences, trust and authenticity remain the strongest currencies for loyalty and growth. Understanding regional differences and utilizing data signals throughout the marketing funnel are paramount, as automated algorithms often miss the complexity of these customer mindsets.

The Imperative

The next phase of growth won't belong to those shouting the loudest, but those that consistently have something of value to say. Brands that clearly communicate their value, do it across all consumer touchpoints, and perhaps most importantly, back up their claims, are the brands that will excel in this new era of calculated consumption.

Key Stats Defining How Consumers Shop Today

81% of shoppers say their economic concerns affect their willingness to spend.

62% of urban shoppers are buying more overall compared to 15% of rural consumers, reflecting the regional disparity in confidence.

91% say prices have increased in the past six months for the products they buy most often.

43% are comparing multiple options before deciding to buy, the most common shopping approach right now.

70% have purchased through Amazon and 55% through Walmart in the past six months.

58% are more willing to buy resale or rent than a year ago.

86% are likely to use AI to research or make purchase decisions.

82% have purchased directly through social platforms in the past six months.

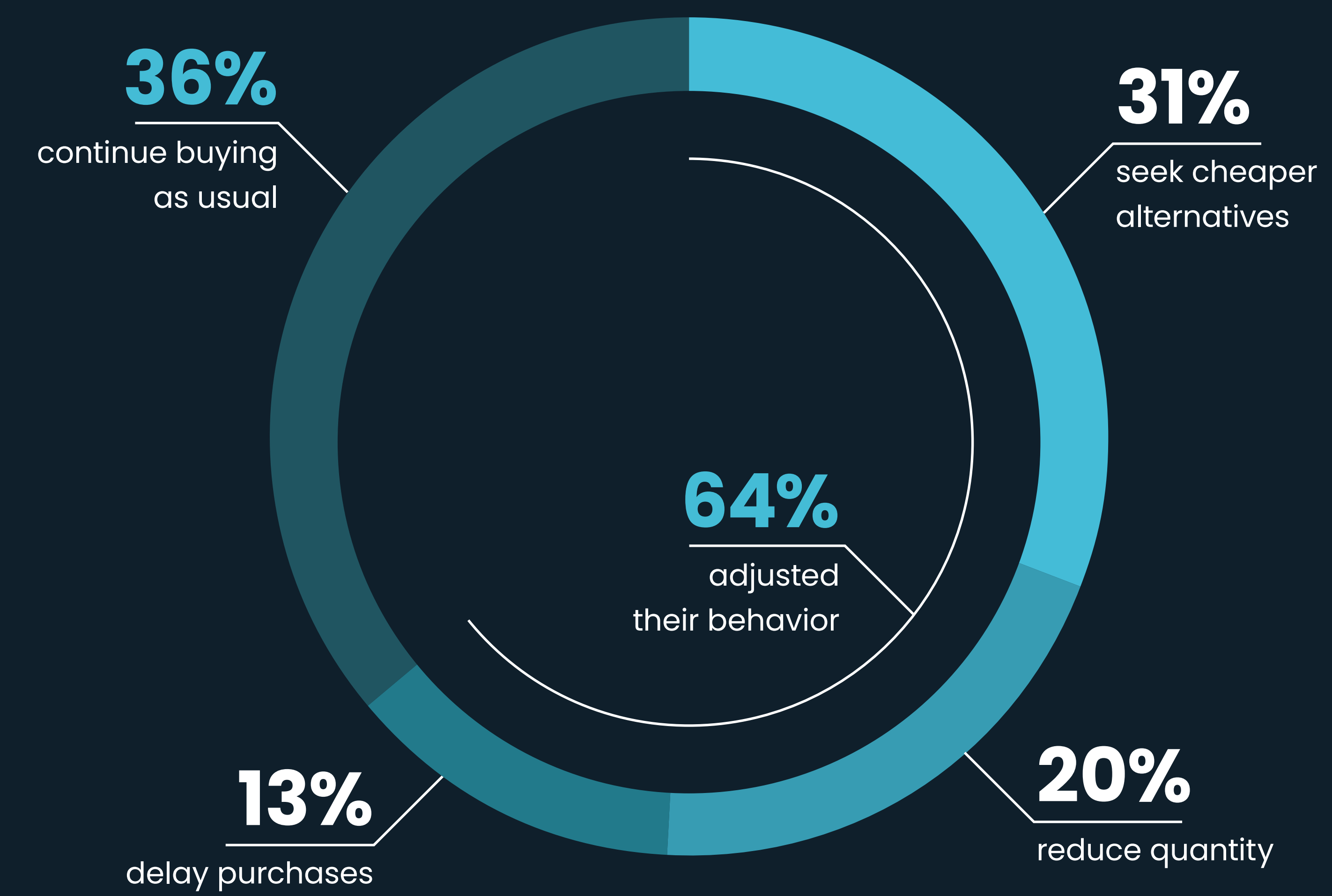
81% say economic concerns influence their spending decisions.

In a cautious economy, consumers need more reassurance before purchasing. Brands that effectively highlight quality, value, and validation from others (e.g. social media, influencers, etc.) are most effective at moving consumers from consideration.

91% of shoppers report rising prices, and 64% have already adjusted how they buy.

Consumers are feeling the strain. Nearly every consumer surveyed is noticing higher costs, and it's reshaping not just what they buy, but how they feel about buying. Spending now comes with calculation and caution, as shoppers compare more, delay non-essentials, and demand proof before purchasing.

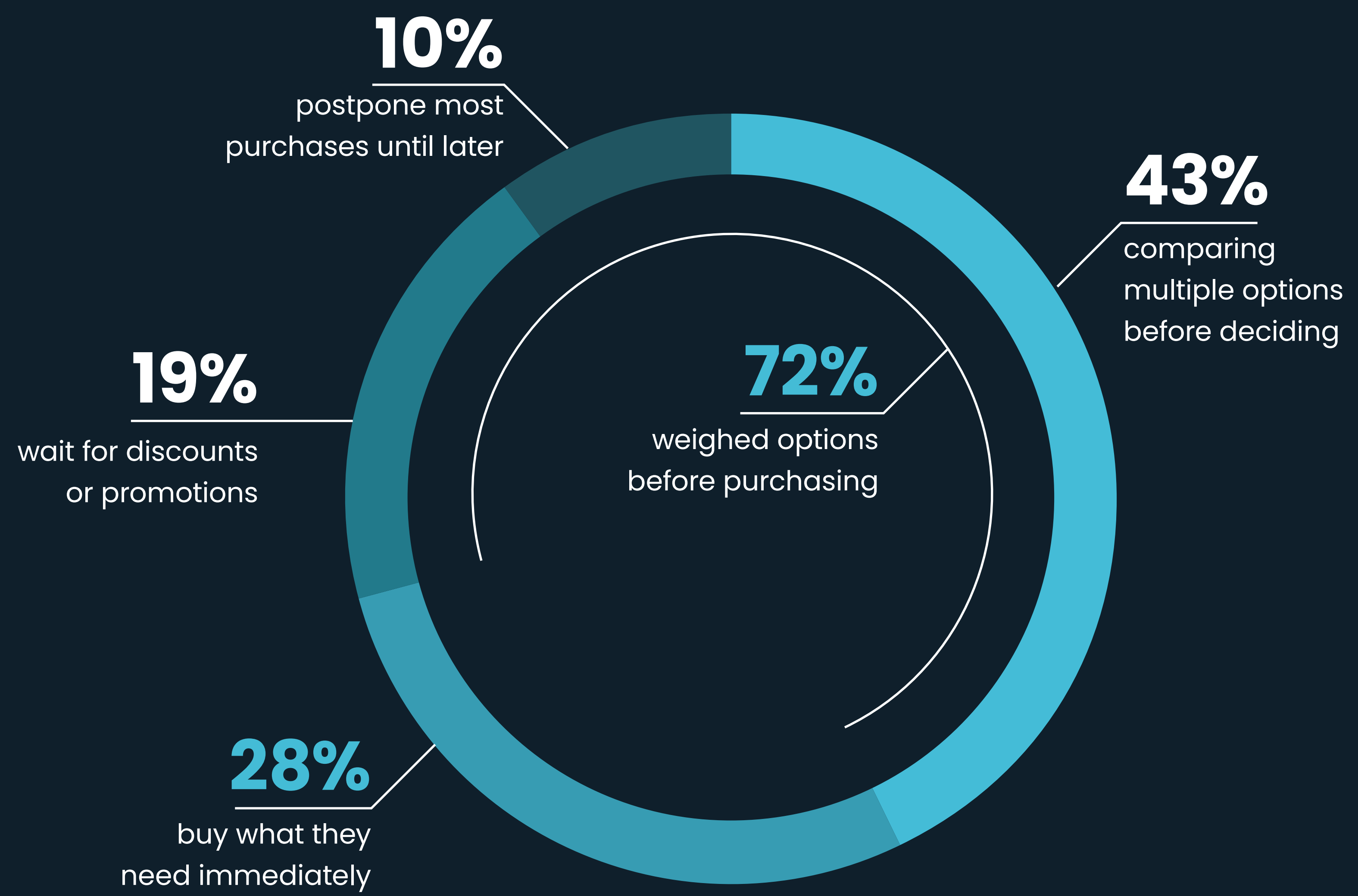
Every decision requires justification, not impulse. In this environment, innovation, design, and transparency have become both the differentiators and the defenses against price sensitivity. When increases are unavoidable, consumers are willing to accept them only when brands provide visible proof of quality, creativity, or responsibility.



72% of consumers now compare prices or delay decisions before purchasing.

Shoppers are becoming more discerning. They are shopping and researching multiple times to ensure they are getting the greatest value possible before purchasing. This behavior is magnified further by technological advancement that allows for easier comparison shopping. From browser technology that provides in-cart discounts to AI agents that monitor for price and discount fluctuations, consumers have more tools at their fingertips that ensure they get the best value.

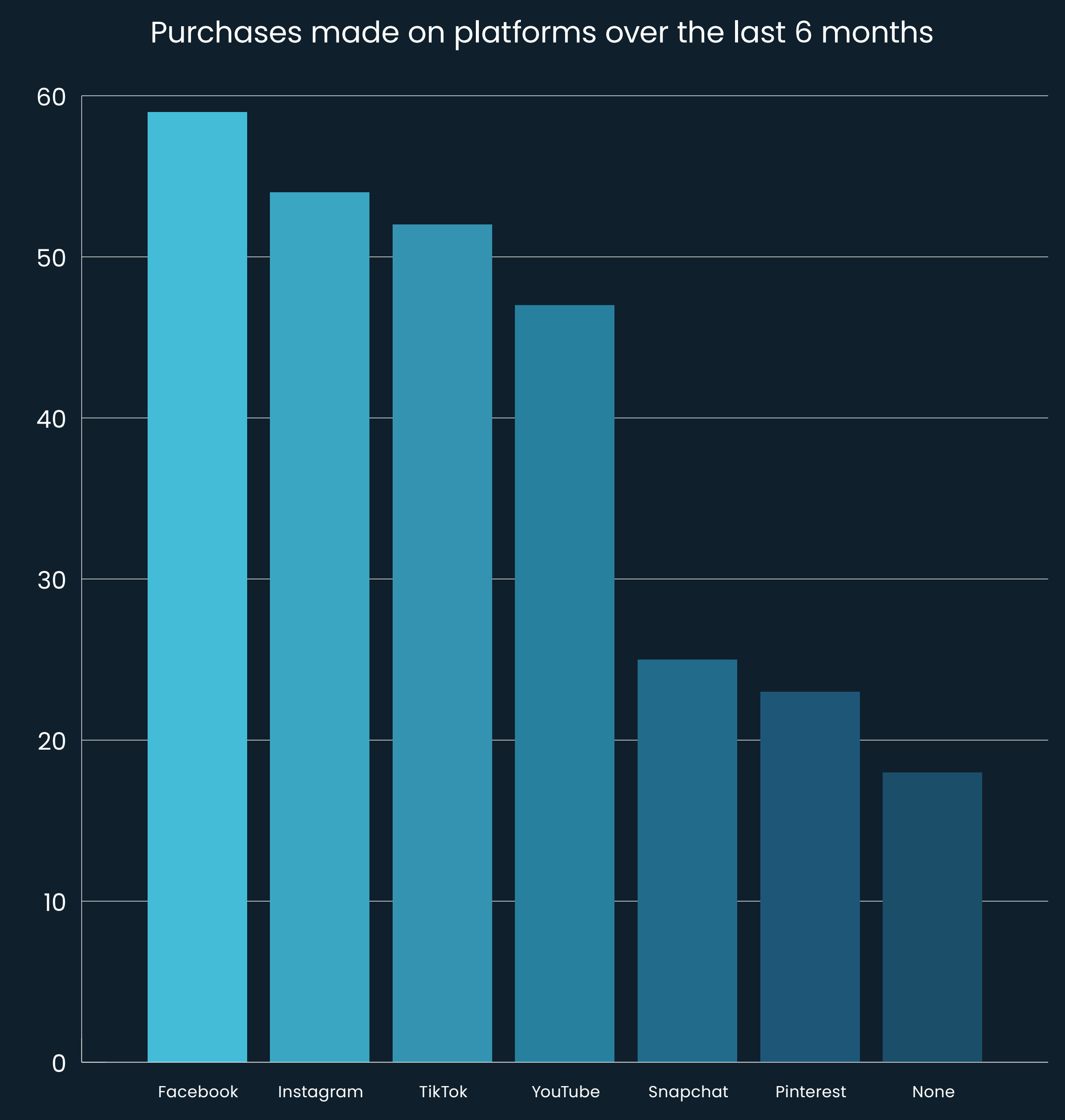
Brands can help shorten the shopping cycle by making value unmistakable. Provide transparent comparisons, lead with brand and product value, elevate credible reviews, reinforce trust, and highlight customer service to help consumers feel confident buying now. Brands must demonstrate value, not just declare it, to prevent trade-down and to build lasting loyalty.



82% of shoppers have purchased directly through social platforms in the past six months.

Convenience now drives conversion and social media has become a core commerce channel, not just a touchpoint.

Once seen as an afterthought, social commerce is now a requirement. Brands that have a seamless integration between social media marketing (including influencers) and in-platform checkout are able to drive incremental revenue and acquire new customers more quickly and affordably.



86% of consumers are likely to use AI to research or make purchase decisions.

Utilizing AI for purchase research was barely a viable option 18 months ago, but is now a crucial part of the shopping experience. From using standard AI platforms like ChatGPT and Perplexity for research to using emerging platforms like Daydream to curate and purchase, AI is clearly a critical part of the consumer experience.

Brands must prepare for an AI driven discovery era by optimizing structured product data, creating AI friendly content, and maintaining accuracy across all digital touchpoints to win both visibility and trust.

Likelihood of surveyed consumers to use AI tools to help research or make purchase decisions:

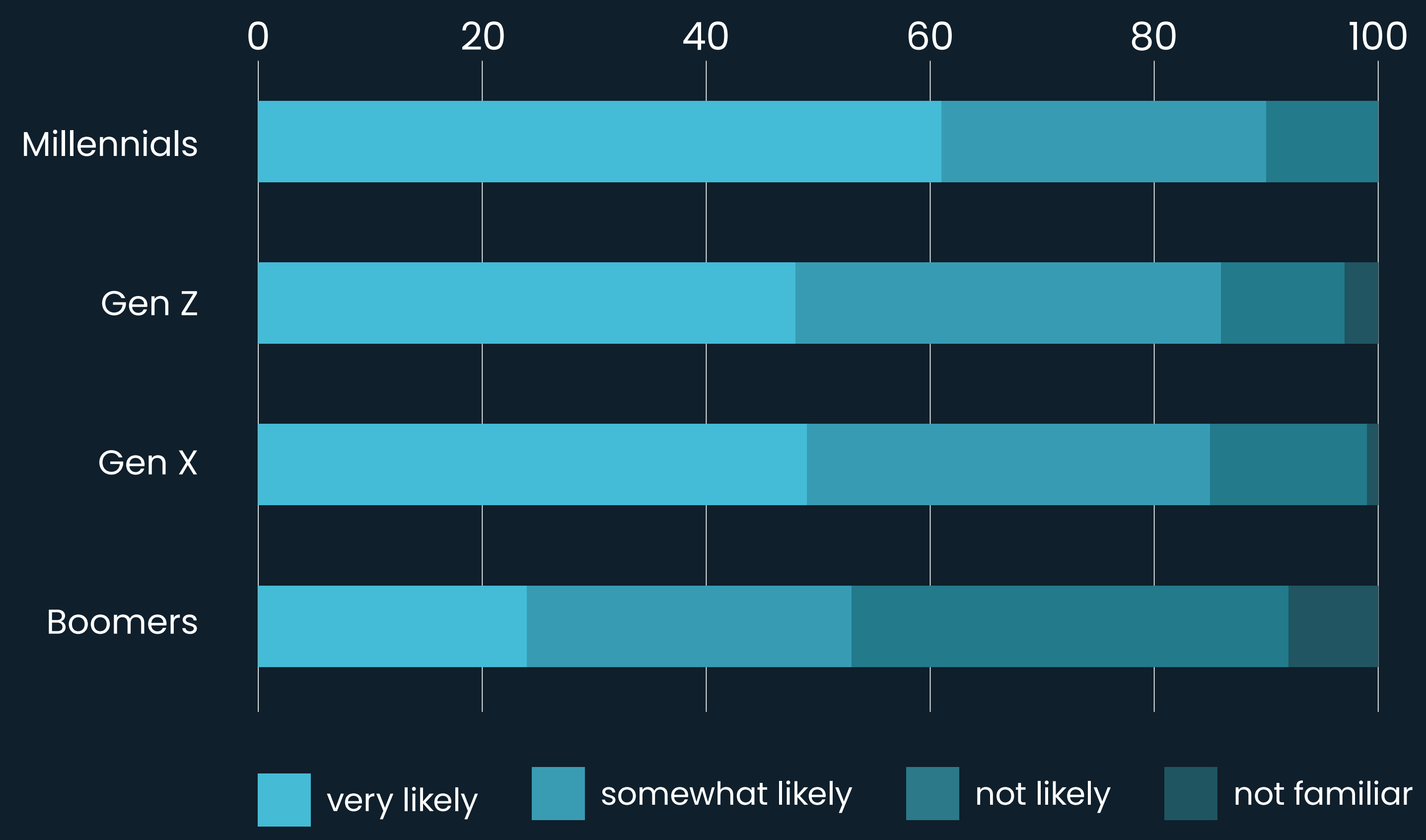
55% very likely

12% not likely

32% somewhat

1% not familiar

When breaking those results down by generation:

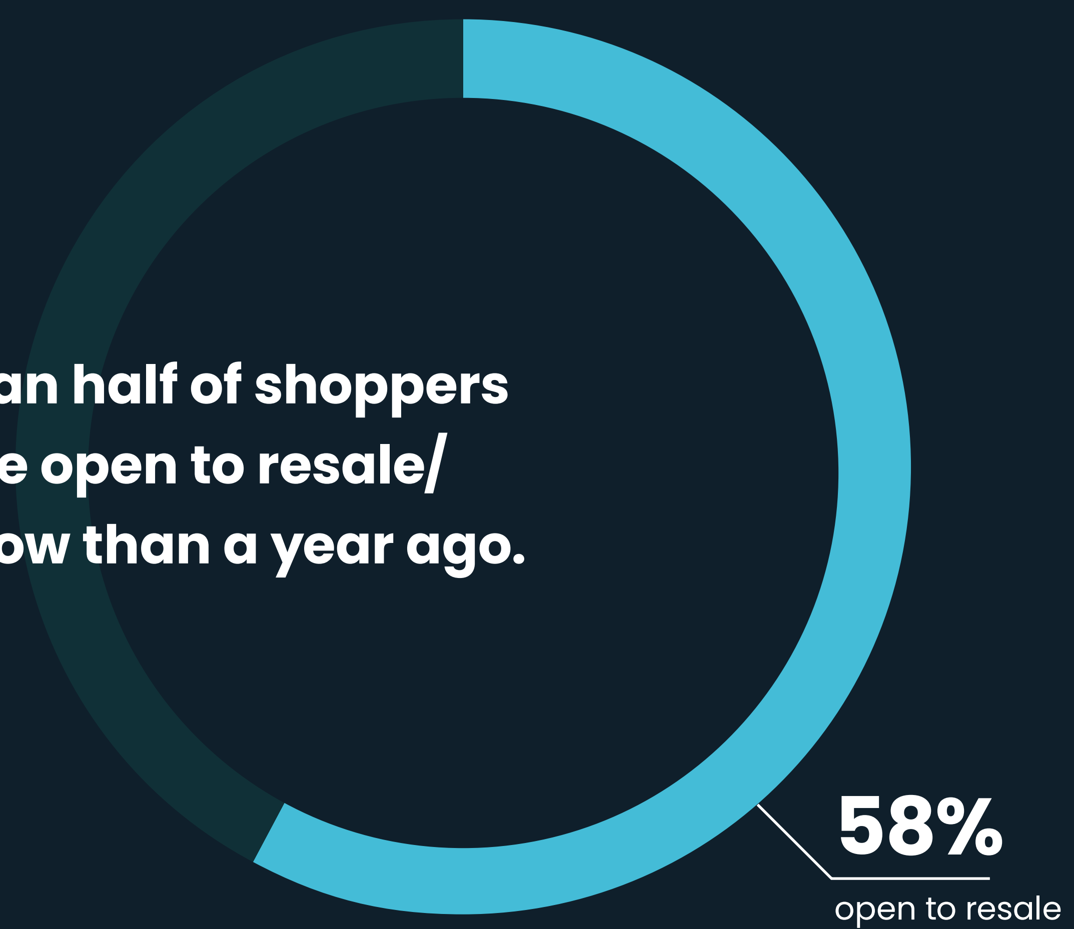


Nearly 6 in 10 shoppers (58%) are more open to resale or rental than a year ago with younger consumers leading the charge.

Gen Z is driving this shift, with nearly 70% saying they are more likely to consider resale purchases today. Their growing embrace of secondhand and rental options reflects a mindset rooted in access, sustainability, and smart spending.

For brands, the takeaway is clear: integrate resale, rental, or refurbishment models into your offering and communicate the benefits of circularity and extended product lifecycles. Doing so not only aligns with evolving consumer expectations but strengthens brand trust and relevance in an era where conscious consumption defines value.

More than half of shoppers are more open to resale/ rental now than a year ago.

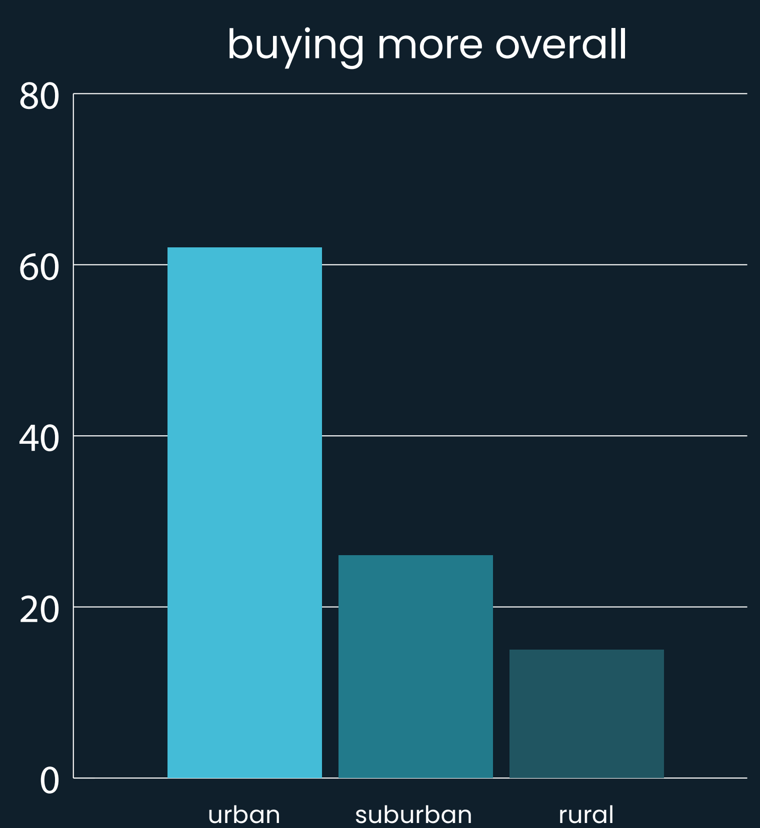


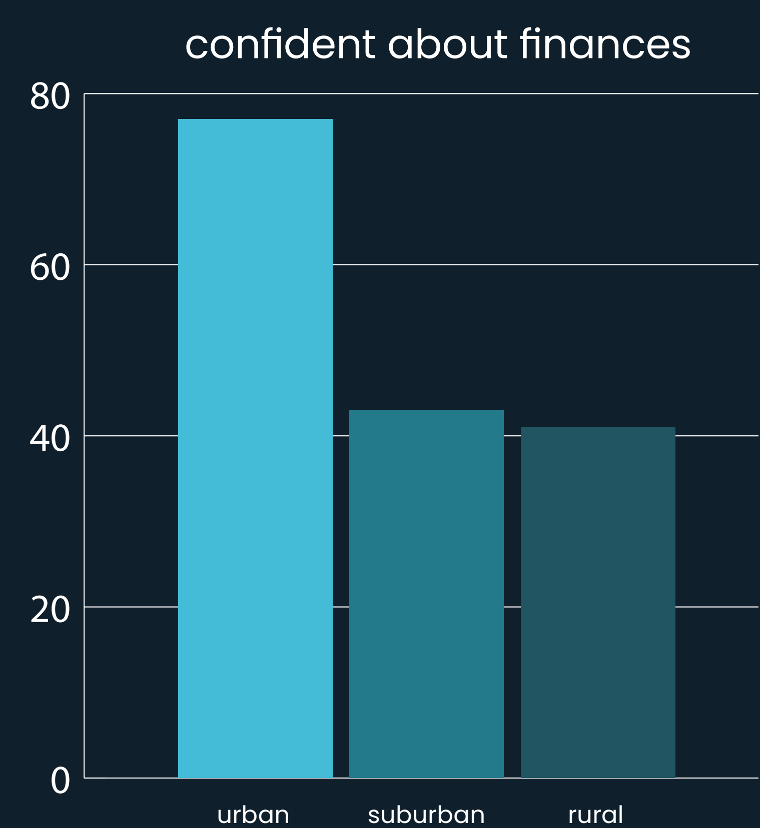
62% of urban shoppers say they're buying more overall compared to just 15% of rural consumers

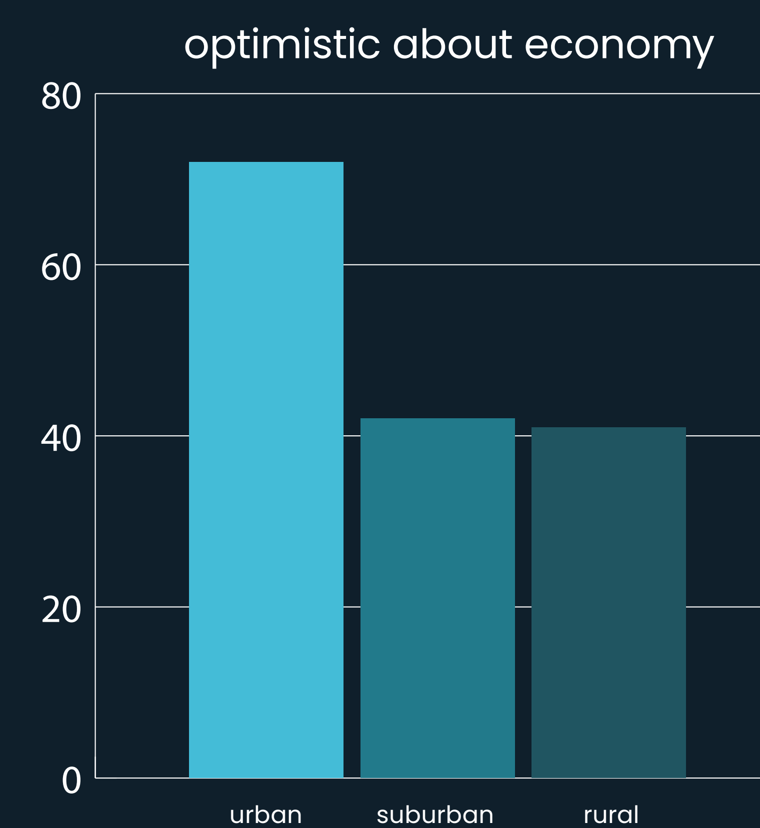
Urban respondents are far more confident and optimistic about the economy.

In an economy that continues to have a bifurcation among economic lines, there is also a divide amongst communities, how they shop, and what they value.

In urban markets, shopping often serves as a form of expression, centered on innovation, experience, and aspiration. In rural areas, purchasing decisions tend to focus on essentials, emphasizing value, reassurance, and practicality that demonstrate how products meet real needs and deliver long-term worth.







OVERALL TAKEAWAYS

Consumers Haven't Stopped Shopping, but They're More Discerning

Shoppers remain active, but the economy continues to shape how and where they spend.

Rising prices and financial caution are driving more intentional choices, as consumers compare options and seek proof of value before purchasing.

They are embracing new tools and channels, using AI to inform decisions and buying directly through social platforms that make shopping seamless.

They are also rethinking what value means, showing openness to resale, rental, and sustainable models that feel both practical and purposeful.

Brands that will win in this environment are those that balance credibility with innovation, deliver clear value across every touchpoint, and meet consumers where they already are across retail, digital, and social spaces.

SURVEY METHODOLOGY

Survey conducted 9/4/2025 from 1,010 participants. All participants were primary shoppers in their household with an HHI of $80k+, with a 50/50 split of male to female and all US based. Study was conducted using online panels.

About January Digital

January Digital, the Marketing Leadership Company, solves business challenges through strategic consulting, media excellence, and actionable analytics. The company comprises January Digital, a media agency handling full-funnel media planning, execution, and optimization, January Consulting, offering strategic leadership to build successful client businesses, and now January Growth, offering performance media strategy and planning for high-growth brands. All work is supported by data and actionable insights, ensuring clients—including Steve Madden, Kendra Scott, Saint James, and amika—achieve maximum success. For more information, visit **januarydigital.com**.