TransUnion

Consumer Pulse – Q4 2025

RETAIL INSIGHTS

Behaviors and attitudes regarding household budgets, spending and fraud

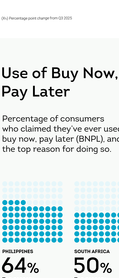
Our quarterly Consumer Pulse Survey explores consumers' recent personal finance and fraud experiences, and what financial changes they expect in the future.

Below is a snapshot of our latest findings.

Expected Spending Increase

Percentage of consumers who said they would increase spending in each area over the next three months.

In-store or online retail shopping
(clothing, durable goods, electronics)



Discretionary personal spending
(dining out, entertainment, travel)



Large purchases
(appliances, cars)



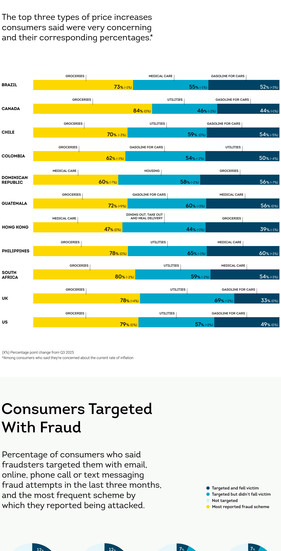
Digital services
(cellular TV, internet, wireless)



(%) Percentage point change from Q3 2025

Use of Buy Now, Pay Later

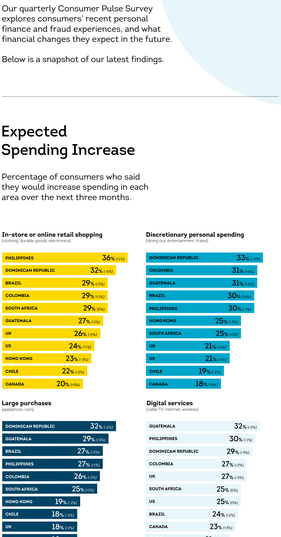
Percentage of consumers who claimed they've ever used buy now, pay later (BNPL), and the top reason for doing so.



*Buy now, pay later is known as interest-free installment payment plans in Hong Kong
**This question wasn't asked for the UK survey

Top Price Increase Concerns

The top three types of price increases consumers said were very concerning and their corresponding percentages.*



(PP%) Percentage point change from Q3 2025
*Among consumers who said they're concerned about the current rate of inflation

Consumers Targeted With Fraud

Percentage of consumers who said fraudsters targeted them with email, online, phone call or text messaging fraud attempts in the last three months, and the most frequent scheme by which they reported being attacked.

(%) Percentage point change from Q3 2025

TransUnion's Consumer Pulse survey of 11,662 consumers was conducted Sept. 25 – Oct. 15, 2025 by TransUnion in partnership with third-party research provider, Dynata. Adults 18 years of age and older residing in Brazil, Canada, Chile, Colombia, the Dominican Republic, Guatemala, Hong Kong, the Philippines, South Africa, the UK, and the US were surveyed using an online research panel method across a combination of desktop, laptop, tablet and mobile devices. Quotas were established for each country to ensure that the sample was nationally representative of adults (Chile, Colombia, the Dominican Republic, and Guatemala). To increase representativeness across resident demographics, the survey included quotas to balance responses to the census statistics dimensions of age, gender, household income and region. Generations are defined in this report as follows: Gen Z (18-28), Millennials (29-44), Gen X (45-60), Boomers (61-79), Silent Generation (80+). Only business, age 61 and above. Please note some chart percentages may not add up to 100% due to rounding or multiple answers being accepted.

For more information about how TransUnion helps companies understand, reach and protect consumers across channels, visit:

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