



# Holiday Shopping Survey

**How shoppers and small businesses are  
navigating a make-or-break holiday season**



October 2025

# Holiday spending is back in a big way.

Intuit QuickBooks surveyed 6,000 U.S. consumers and 1,000 small business owners and decision-makers in September 2025 to uncover how people plan to shop—and how businesses plan to prepare—this holiday season. The results reveal a season defined by big spending, fierce competition, and rising reliance on technology.

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# Key findings

Consumers are set to spend \$263B this holiday season, with \$109B going to small businesses—all against a backdrop of AI, mobile, and shifting shopping habits.

## Participation & timing

**8 in 10**

small businesses say the holidays are relevant to their bottom line. 92% of consumers plan to participate in the holiday season.

## Funding holiday shopping

**16%**

of consumers say they'll spend less on essentials like groceries or healthcare to prioritize gifts.

## Consumer spending



**44%**

of consumers say they'll spend more this year than in 2024—an estimated \$981 per US adult.

## Shopping small

**9 in 10**

consumers say it's important to shop small this holiday season—intending to spend an estimated \$407 per US adult at small businesses.

#### Small business revenue

# 65%

of small businesses expect higher holiday revenue compared to 2024—with an average 47% of their annual revenue coming from holiday sales.

#### Competitive pressures

# 66%

of small businesses now see big-box retailers as major competition—and half expect more rivalry from other small businesses.

#### Tariffs & inflation



# 86%

of consumers say tariffs and inflation are on their minds. 77% of small businesses say tariffs have impacted their business this year.

#### Shopping trends

# 1 in 2

consumers will shop both online and in-store. 47% of small businesses expect to sell across both.

#### Mobile trends

# 65%

of consumers will shop from their mobile phones, and business owners expect 40% of online sales to come from mobile devices.

#### AI adoption

# 3 in 4

small businesses will use AI for holiday operations—up 147% YoY. Most (84%) feel confident using AI.

# Participation & Timing

The holidays matter to nearly everyone: most consumers plan to participate in some way, and most small businesses say the season directly impacts their bottom line. They plan to get a head start on preparations as early as September—so they're ready when shoppers ramp up in November.

Most consumers are celebrating, and most businesses are impacted.

92% of consumers plan to participate in the 2025 holiday season in some way.

79% of small businesses say the holidays are relevant to their bottom line.

#### CONSUMER

Will you be participating in the holiday season this year by shopping for gifts or participating in other holiday activities?

Yes, I plan to participate in the holiday season and engage in a wide variety of festive activities.

61%

I plan to participate in some holiday activities but may limit my participation.

31%

No, I do not plan to participate in holiday activities this year for personal or other reasons.

8%

Sample: 6,000 US consumers

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

#### SMALL BUSINESS

Does your business participate in or experience a positive impact from the holiday season?

Yes, the holiday season is very relevant or beneficial to the business

55%

Yes, the holiday season is somewhat relevant or beneficial to the business

24%

No, the holiday season has no relevance or benefit to the business

21%

Sample: 1,000 small business owners

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

Holiday prep starts early for business owners.

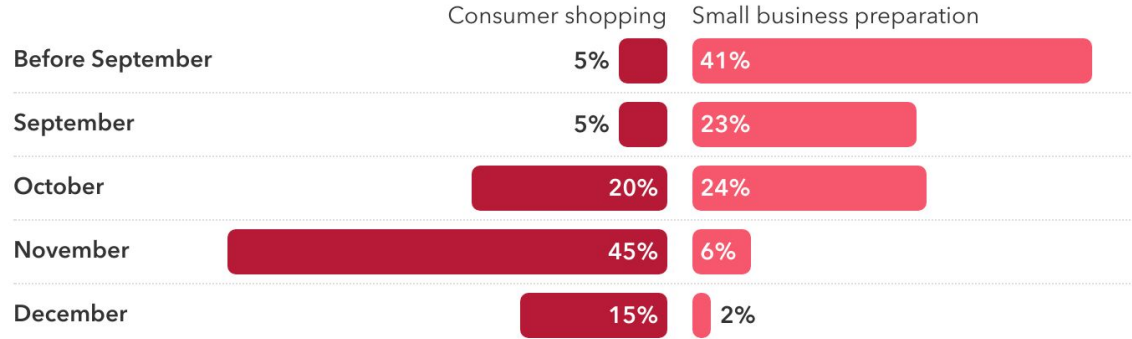
65% of business owners say they start planning by September, while consumer shopping picks up closer to November.

CONSUMER

SMALL BUSINESS

When do you plan to do most of your shopping for gifts for the holiday season?

When will your business start preparing for the upcoming holiday season?



Sample: 6,000 US consumers, 1,000 US small business owners

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

# Consumer Spending Habits

Consumers are planning to open their wallets wider this season, but what they buy—and how much they spend—varies by generation. Here's a look at where the money is going and how giving trends are shifting.

Holiday wallets  
are wide open.

The average U.S. adult  
expects to spend \$981 this  
season—totaling \$263B  
nationwide.

44% of consumers say they'll  
spend more than in 2024.

CONSUMER

Compared to last year, do you expect to spend more or less in total this holiday season?

Significantly more

10%

Somewhat more

34%

No change

39%

Somewhat less

13%

Significantly less

4%

Sample: 6,000 US consumers

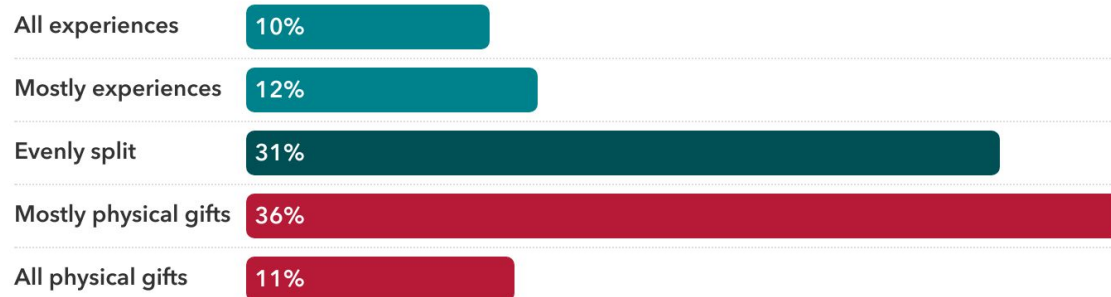
Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

Gifts still  
dominate.

Nearly half of spending  
(47%) will go to physical  
gifts, with experiences  
making up a smaller share.

CONSUMER

Thinking about your total holiday spending this year, how do you expect to divide it between experiences (like travel, events, or meals out) and physical gifts (like clothing, electronics, or toys)?



Sample: 6,000 US consumers

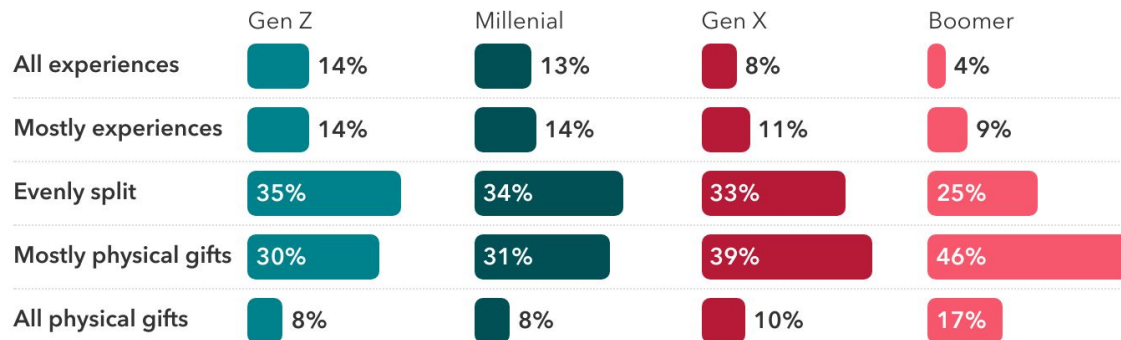
Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

# Generational gift gaps.

Younger shoppers are reshaping giving: 28% of Gen Z and Millennials say they'll give mostly or all experiences, compared to just 12% of Boomers.

## CONSUMER

Thinking about your total holiday spending this year, how do you expect to divide it between experiences (like travel, events, or meals out) and physical gifts (like clothing, electronics, or toys)?



Sample: 6,000 US consumers

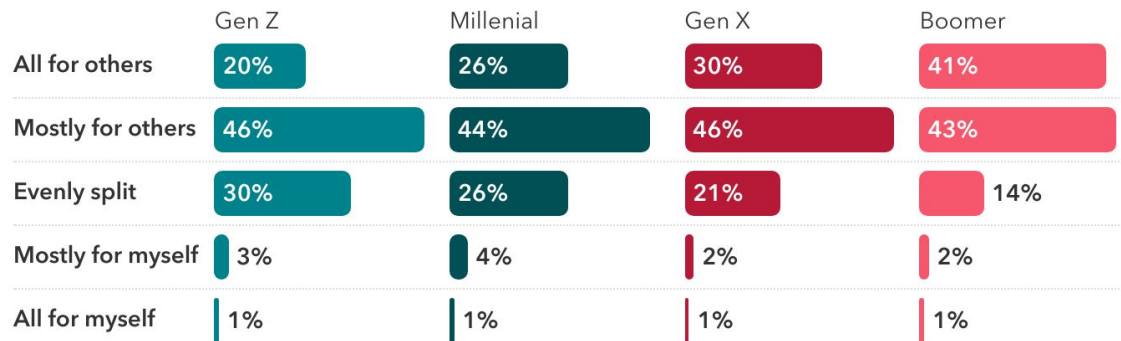
Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

Self-gifting rises  
in younger  
groups.

74% of consumers will spend  
mostly on others, but Gen Z  
and Millennials are more  
likely than Boomers to treat  
themselves too.

CONSUMER

How do you expect to divide your holiday spending this year between gifts for others and treats for yourself (or self-gifting)?



Sample: 6,000 US consumers

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

Giving to loved ones matters more than ever.

42% of consumers say giving to family is more important this year than in the past—including nearly 60% of Gen Z.

#### CONSUMER

Thinking about this holiday season, which of the following best reflects your approach to gift-giving?

Giving to family/loved ones is more important to me this year than in the past

42%

My approach to giving is about the same as past years

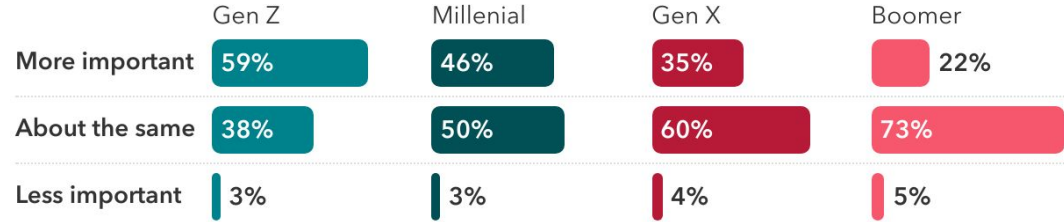
55%

Giving to family/loved ones is less important to me this year than in the past

4%

Sample: 6,000 US consumers

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.



Sample: 6,000 US consumers

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

# Funding Holiday Spending

Even with spending on the rise, most consumers are funding their holidays responsibly. Many are making trade-offs—from skipping nights out to cutting back on essentials—to make room for gifts.

Consumers are funding the season responsibly.

Most plan to use debit cards, cash, or credit cards paid in full. Only 19% expect to carry a balance.

## CONSUMER

### How do you plan to fund your holiday spending this year?

Using a debit card

50%

Using cash

45%

Using a credit card and paying in full each month

37%

Using a credit card and carrying a balance

19%

Using savings set aside specifically for holiday spending

18%

Using "Buy Now, Pay Later" (BNPL) services (e.g., Klarna, Afterpay, Affirm)

16%

Earning extra income through seasonal work (e.g., a holiday job or side gig)

13%

Receiving financial help from family or friends

4%

Sample: 6,000 US consumers

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

But trade-offs  
are real.

47% will cut back in other  
areas, and 16% say they'll  
even spend less on essentials  
like groceries or healthcare to  
prioritize gifts.

#### CONSUMER

### How do you expect holiday spending to impact your spending in other areas of your life?

I expect to spend less on discretionary expenses (e.g., dining out, entertainment, travel)

38%

I expect to spend less on essential expenses (e.g., groceries, utilities, healthcare)

16%

Holiday spending will not impact my spending in other areas

42%

I'm not sure

11%

Sample: 6,000 US consumers

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

# Shopping Small

Main Street is in the spotlight. Consumers are showing up for small businesses in a big way, and younger generations are leading the charge. From community impact to quality gifts, "shop small" is both a value and a choice this season.

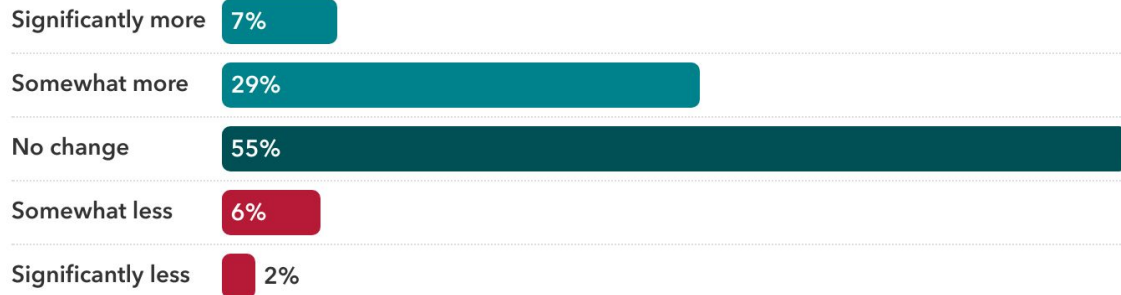
Shoppers are showing up for small businesses.

Consumers will spend an average of \$407 at small businesses—\$109B in total.

36% say they'll spend more at small businesses this holiday season.

#### CONSUMER

Compared to last year, do you expect to spend more or less at small businesses this holiday season?



Sample: 6,000 US consumers

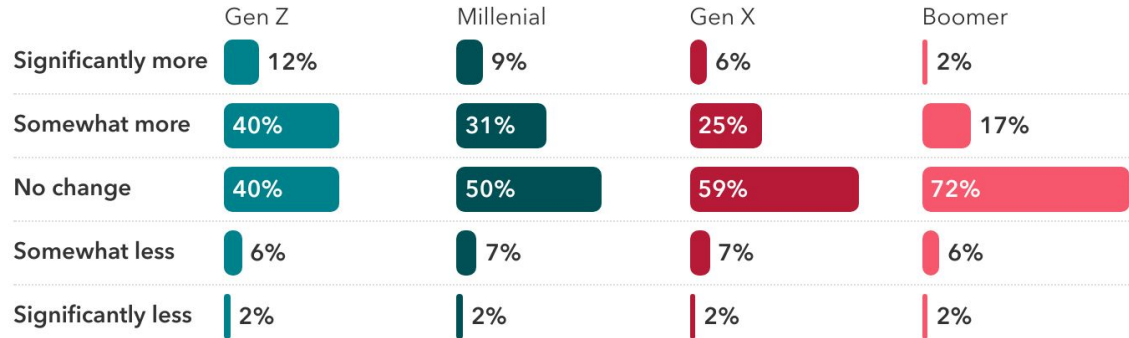
Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

Younger generations are leading the charge.

More than half of Gen Z (52%) plan to spend more at small businesses this year, compared to 19% of Boomers.

#### CONSUMER

Compared to last year, do you expect to spend more or less at small businesses this holiday season?



Sample: 6,000 US consumers

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

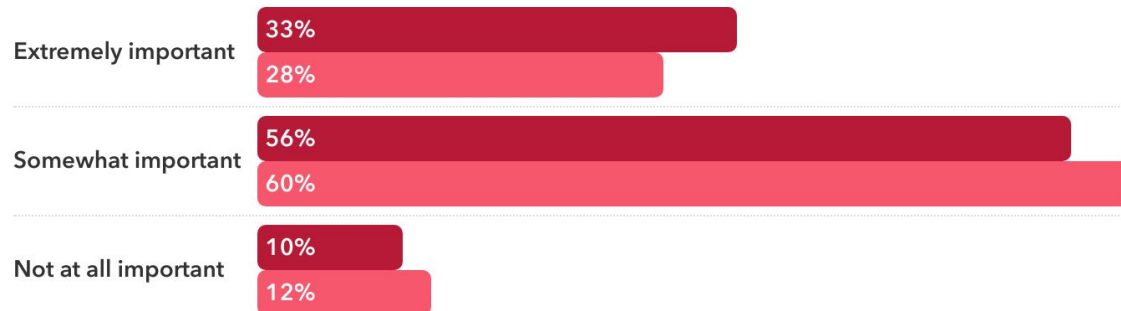
Support for small business keeps growing.

90% say it's important to shop small—33% say it's *extremely* important, up from 28% last year.

CONSUMER

## How important, if at all, is it for you to support small businesses versus big retailers?

● 2025 ● 2024



Sample: 6,000 US consumers

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

Why shop small?  
Community leads  
the way.

Top reasons include  
supporting local  
communities, higher-quality  
gifts, and better service.

## CONSUMER

Which of the following, if any, are the main reasons you personally choose to support small businesses during the holiday season?

Wanting to support local businesses and contribute to the community

48%

Unique or higher-quality gifts that can't be found at big retailers

45%

Better customer service or expertise from small business owners

36%

The opportunity for more personalization or customization of products or services

32%

Convenience, such as being able to shop locally or find products more easily online

30%

A desire to avoid crowded or busy big retail stores during the holiday shopping rush

26%

Unique experiences, such as in-store events or workshops

18%

Social responsibility, including eco-friendliness, fair labor practices, and support for charitable causes

17%

More flexibility in terms of payment options, returns, or exchanges

10%

None of the above

7%

Sample: 6,000 US consumers

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

# What holds shoppers back.

Nearly 3 in 10 consumers say nothing stands in their way when it comes to supporting small businesses. For others, price and limited selection are the biggest barriers.

## CONSUMER

### What, if anything, prevents you from supporting small businesses during the holiday season?

Higher prices

42%

Limited selection

35%

Less convenient than big retailers (location, shipping, returns)

25%

Concerns about quality/reliability

13%

Nothing prevents me from supporting small businesses

29%

Sample: 6,000 US consumers

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

# Small Business Revenue

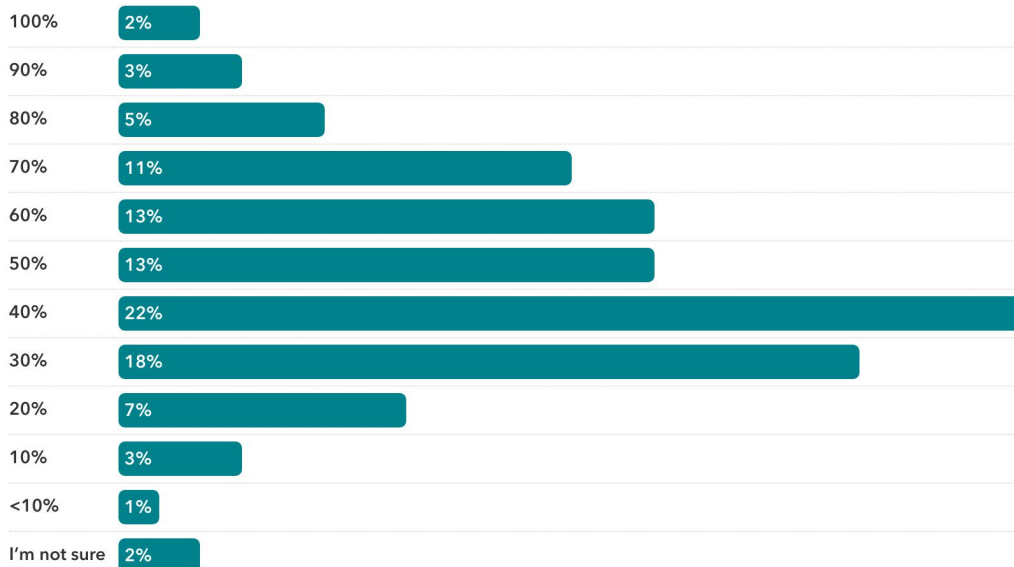
For small businesses, the holidays aren't just another busy season. They can be the make-or-break moment of the year, with nearly half of annual revenue hanging in the balance.

Holiday season =  
survival season.

On average, small business  
owners expect 47% of their  
annual revenue to come from  
holiday sales.

#### SMALL BUSINESS

As a percentage, how much of the business's total annual revenue do you expect to come from holiday sales?



Sample: 1,000 small business owners

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

Momentum is  
strong heading in.

57% say revenue is up YoY,  
and 65% expect higher  
holiday revenue compared to  
2024.

#### SMALL BUSINESS

Thinking about your business's  
overall revenue so far in 2025,  
compared to this time last year,  
would you say revenue has...

Significantly increased

15%

Somewhat increased

42%

Stayed the same

29%

Somewhat decreased

19%

Significantly decreased

2%

Sample: 1,000 small business owners

Source: Intuit QuickBooks Holiday Shopping Report 2025:  
Online survey commissioned by Intuit QuickBooks in  
September 2025.

Compared to last year, do you  
expect your business to  
generate more or less revenue  
in total holiday sales this year?

Significantly more

16%

Somewhat more

49%

No change

21%

Somewhat less

19%

Significantly less

2%

Sample: 1,000 small business owners

Source: Intuit QuickBooks Holiday Shopping Report 2025:  
Online survey commissioned by Intuit QuickBooks in  
September 2025.

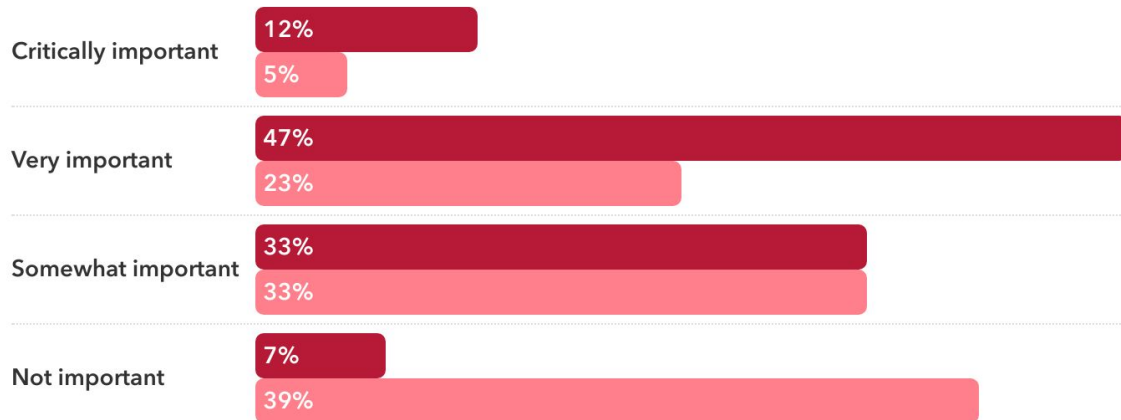
Stakes are higher  
than ever.

93% say holiday sales are  
critical to survival, up from  
61% last year.

SMALL BUSINESS

How important, if at all, is the revenue earned this holiday season to your business?

● 2025 ● 2024



Sample: 1,000 small business owners

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

Confidence  
is high.

89% are confident customers  
will spend enough to help  
them succeed.

SMALL BUSINESS

## How confident are you that customers will spend enough this season to support your business?

Very confident - Customers will spend enough for the business to thrive this season

39%

Somewhat confident - Customers will spend enough to get by, but not enough to grow

50%

Not very confident - Customers will spend less than needed to sustain the business

10%

Not at all confident - Customers will spend far less than needed, putting the business at risk

1%

Sample: 1,000 small business owners

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

# Competitive Pressures

Small businesses are up against rising costs and rising competition. From big-box retailers to fellow local shops, small businesses are facing more rivals and sharpening their strategies to stand out.

## Big retailers loom large.

66% of small businesses now see big-box retailers as major competition—nearly double last year.

### SMALL BUSINESS

## Do you consider big retailers to be competitors to your business during the holiday season?

● 2025 ● 2024

Yes, big retailers are the biggest competitors during the holiday season

24%

10%

Somewhat, big retailers are competitors, but the business won't be significantly affected

42%

25%

No, competition from big retailers is not a concern during the holiday season

33%

62%

Unsure, the business is new and this will be its first holiday season

1%

4%

Sample: 1,000 small business owners

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

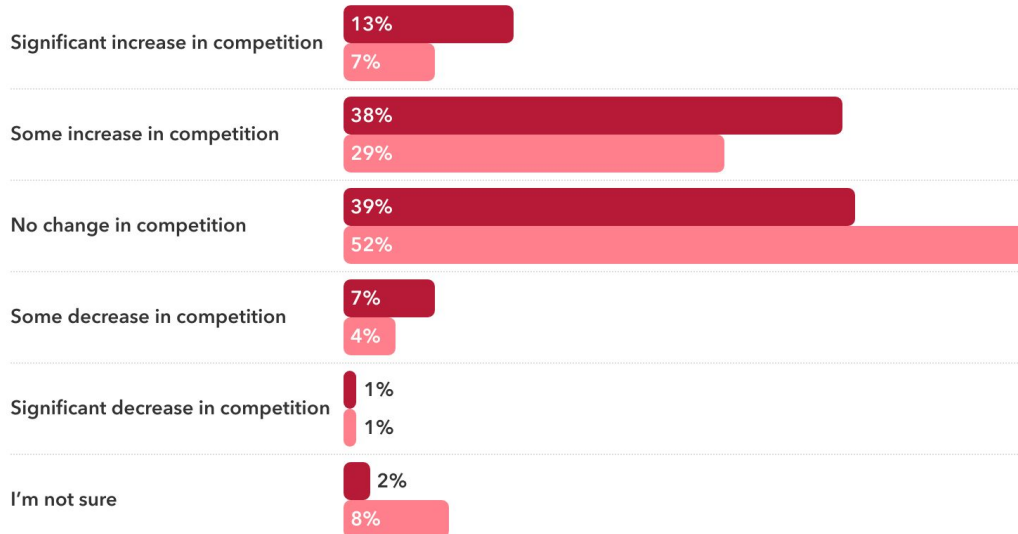
Peer competition  
is heating up too.

Half expect more rivalry from  
other small businesses, up  
from 35% in 2024.

#### SMALL BUSINESS

### Do you expect to see more or less competition from other small businesses this holiday season compared to last year?

● 2025 ● 2024



Sample: 1,000 small business owners

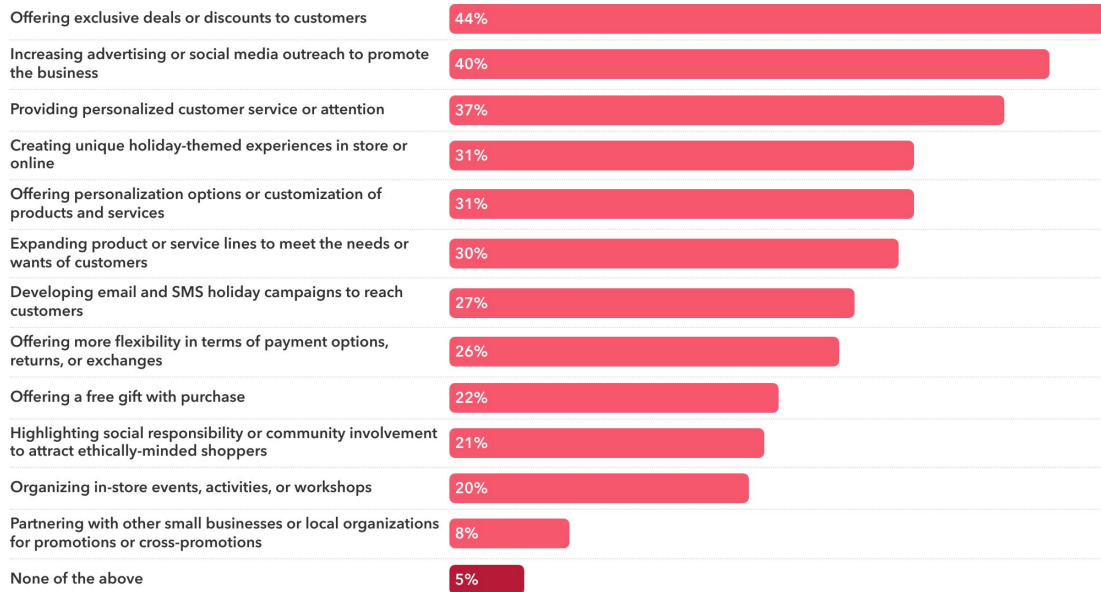
Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

How small businesses plan to compete.

Top tactics include offering exclusive deals (44%), increasing ads (40%), and personalizing service (37%).

#### SMALL BUSINESS

### Which of the following strategies, if any, do you plan to use this holiday season to motivate shoppers to purchase from your business?



Sample: 1,000 small business owners

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

# Tariffs & Inflation

Tariffs and inflation are squeezing wallets on both sides of the counter. Consumers are looking for deals, while small business owners are managing higher costs, supply pressures, and pricing challenges.

Costs are squeezing both consumers and business owners.

86% of consumers say tariffs and inflation are on their minds.

CONSUMER

Are you concerned about higher costs (e.g., from inflation or tariffs) affecting your holiday spending this year?

Yes, I am very concerned and expect it to significantly impact my spending

31%

I am somewhat concerned, and it may have a moderate impact

36%

I am slightly concerned, but it will not significantly affect my holiday spending

19%

No, I am not concerned

14%

Sample: 6,000 US consumers

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

Costs are squeezing both consumers and business owners.

77% of small businesses say tariffs have impacted their business, forcing them to raise prices, stock up early, or absorb costs.

#### SMALL BUSINESS

### Have tariffs had an impact on your business this year?

Yes - Increased costs, leading the business to raise prices for customers

32%

Yes - Increased costs, but the business has absorbed them and kept prices flat

30%

Yes - Led the business to stock up on inventory or purchase supplies earlier than usual

25%

Yes - Created economic uncertainty for the business (e.g., difficulty planning, volatility in demand)

19%

Yes - Caused supply chain issues (e.g., delays receiving raw materials or products, limited inventory availability)

17%

Yes - Caused disruptions in shipping or delivery (e.g., carriers suspending service, delayed international shipments)

10%

Yes - Impacted employment (e.g., reduced staff, delayed hiring, cut hours)

9%

Yes - Caused the business to delay or cancel investments

9%

Yes - Caused the business to reduce holiday inventory or offerings

9%

No, tariffs have not impacted the business

23%

Sample: 1,000 small business owners

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

For consumers,  
higher prices are  
the biggest fear.

More than half expect to pay  
more for gifts, with some  
worried about shipping  
delays and fewer discounts.

#### CONSUMER

### In which of the following ways, if any, do you expect tariffs to affect your holiday experience this year?

I expect to pay higher prices on gifts and products

51%

I expect to pay higher shipping and delivery costs

33%

I expect to see fewer inventory options or shortages at retailers

25%

I expect to see fewer promotions or discounts available at retailers

25%

I expect to experience delays in receiving products I've ordered

21%

I expect to experience shipping interruptions or suspensions

20%

I have job security concerns for myself or someone in my household

6%

I'm not sure

16%

None of the above

8%

Sample: 6,000 US consumers

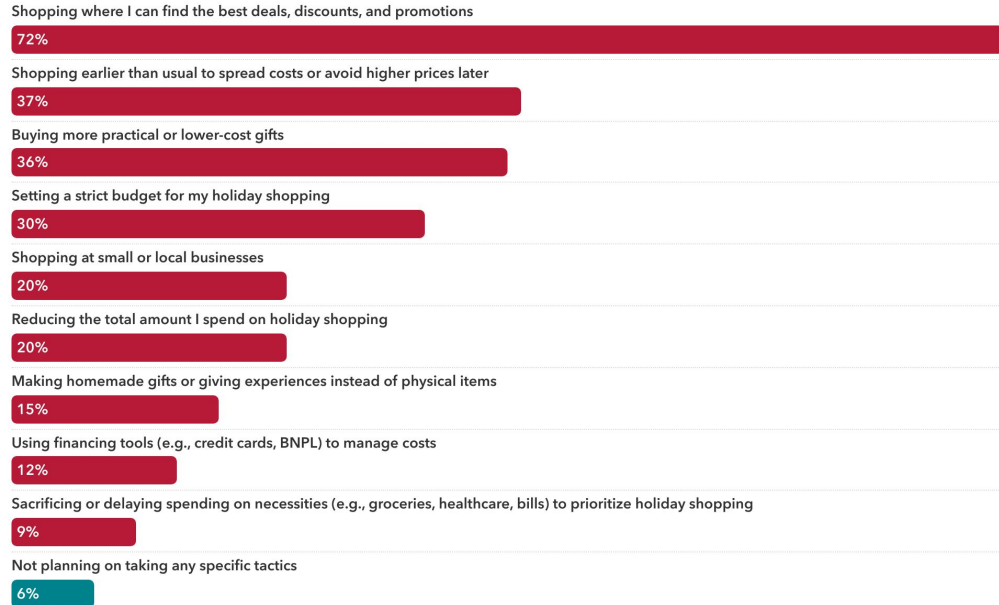
Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

How shoppers  
are adapting.

From deal-hunting to  
budgeting, consumers are  
shifting strategies to manage  
higher costs.

## CONSUMER

### What tactics are you using to accommodate higher costs while holiday shopping this year?



Sample: 6,000 US consumers

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

For small  
businesses,  
tariffs cut deep.

68% say tariffs have had a  
significant impact.

SMALL BUSINESS

## How significant has the impact of tariffs been on your business this year?

Very significant

25%

Somewhat significant

44%

Not very significant

19%

Not significant at all

13%

Sample: 1,000 small business owners

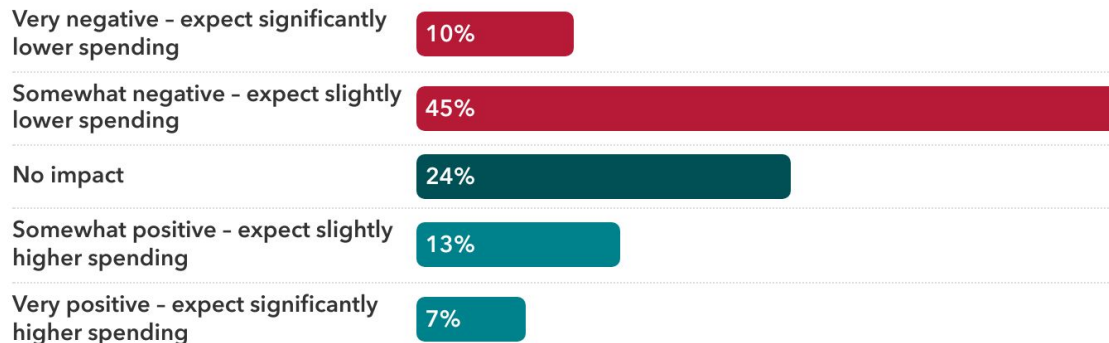
Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

Small businesses worry tariffs will hurt demand.

55% fear higher costs could dampen customer spending this season.

SMALL BUSINESS

How do you expect higher costs (e.g., from inflation or tariffs) to impact your customers' holiday spending this year compared to last year?



Sample: 1,000 small business owners

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

# Shopping Trends

Online or in-store? This year, it's both. Consumers are blending channels, and small businesses are responding with new perks, exclusives, and expanded ecommerce strategies.

Omnichannel is the norm.

52% of consumers will shop both online and in-store;  
47% of small businesses expect to sell across both.

CONSUMER

SMALL BUSINESS

During the holiday season, do you anticipate making most sales/purchases through online channels, in-person shopping, or both?



Sample: 6,000 US consumers, 1,000 US small business owners

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.



# Why shop in-store?

Shoppers want to see products, avoid shipping costs, and take items home right away.

## CONSUMER

### What motivates you to shop in-store compared to shopping online?

Being able to see or try products before buying

67%

Avoiding shipping costs or delivery issues

51%

Taking items home immediately (no waiting for shipping)

50%

Supporting local stores or small businesses

36%

Enjoying the in-store holiday experience (e.g., decorations, events)

36%

Better in-store deals or promotions

29%

Easier returns or exchanges

25%

None of the above

4%

Sample: 6,000 US consumers

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

# Why shop online?

Convenience and free shipping are key drivers, with more consumers shifting to marketplaces and social shops.

## CONSUMER

### What motivates you to shop online compared to shopping in-store?

Convenience and the ability to shop from home at any time

59%

Free or discounted shipping

54%

Wider product selection

51%

Access to online-only deals and discounts

42%

Easier price comparisons across retailers

38%

Customer reviews and ratings to guide purchases

30%

None of the above

6%

Sample: 6,000 US consumers

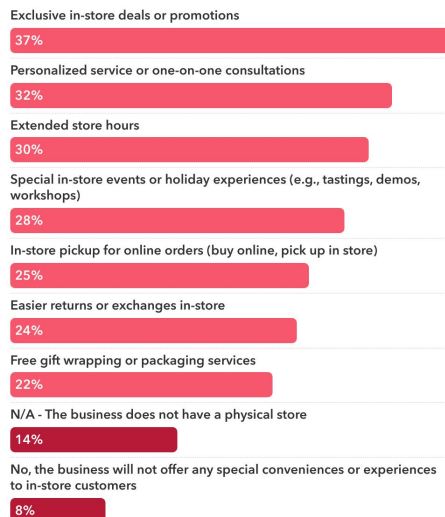
Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

Small businesses  
are responding  
with perks.

From free shipping to  
extended return policies,  
small businesses are upping  
their online game.

#### SMALL BUSINESS

Is your business planning to offer any of the following special conveniences or experiences to in-store customers this holiday season?



Sample: 1,000 small business owners  
Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

Is your business planning to offer special conveniences to online customers this holiday season?

Yes, free shipping options for online customers

46%

Yes, extended return policies for online purchases

30%

Yes, curbside pickup options for online orders

29%

No, the business does not plan to offer any special conveniences to online customers

23%

N/A - The business does not sell online

8%

Sample: 1,000 small business owners

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

Shoppers shift where they buy online.

More are turning to marketplaces and social shops.

Businesses are investing in their own sites and social platforms.

#### CONSUMER

When shopping from small businesses online this holiday season, where are you most likely to make a purchase?

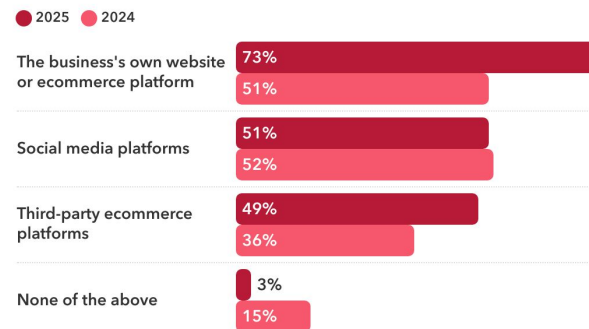


Sample: 6,000 US consumers  
Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.



#### SMALL BUSINESS

Which online platforms does your business plan to use to sell products or services this holiday season?



Sample: 1,000 small business owners  
Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

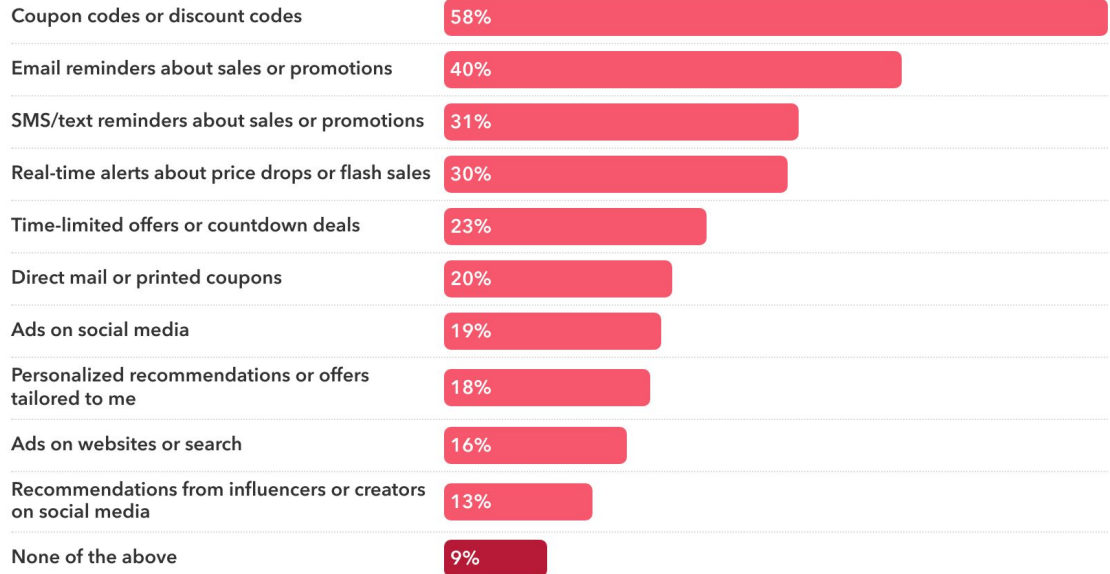


What persuades consumers to buy.

Coupon codes and reminders top the list, along with real-time alerts and deals.

CONSUMER

Which types of marketing or promotions, if any, are most likely to persuade you to make a holiday purchase, either online or in-store?



Sample: 6,000 US consumers

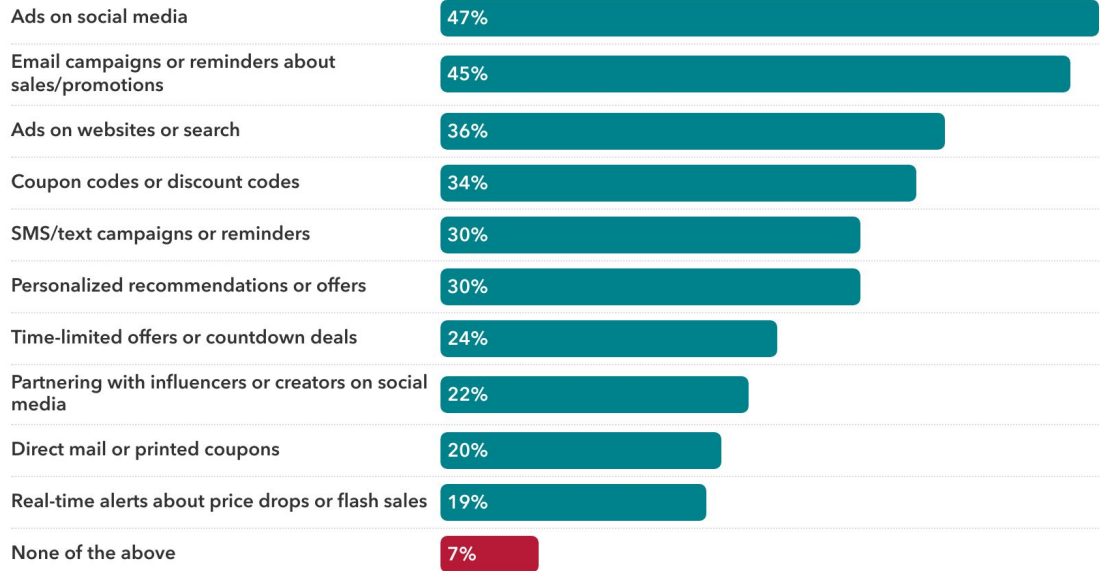
Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

Where businesses put their marketing dollars.

Owners are investing most in social ads, email campaigns, and personalized promotions.

#### SMALL BUSINESS

Which of the follow types of marketing or promotions, if any, does your business plan to use to reach customers during the holiday season?



Sample: 1,000 small business owners

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

# Mobile Trends

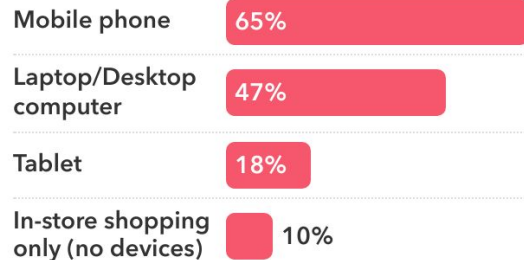
The phone is now the shopping cart. With two-thirds of consumers browsing or buying on mobile, small businesses are making mobile investments to keep up.

# Holiday shopping goes mobile.

65% of consumers will shop from their phones, and business owners expect 40% of online sales to come from mobile.

## CONSUMER

Which devices do you expect to use most for your holiday shopping this year—for browsing, comparing prices, or making purchases?

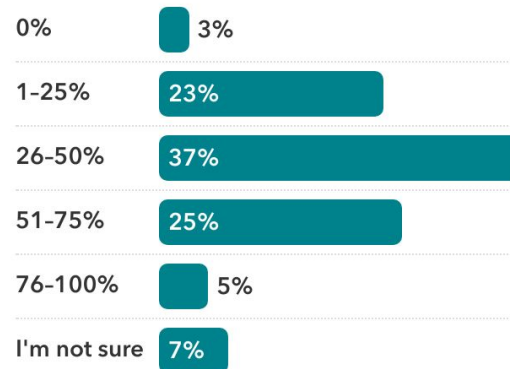


Sample: 6,000 US consumers

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

## SMALL BUSINESS

How much of your business's online holiday sales do you expect to come from mobile devices?



Sample: 1,000 small business owners

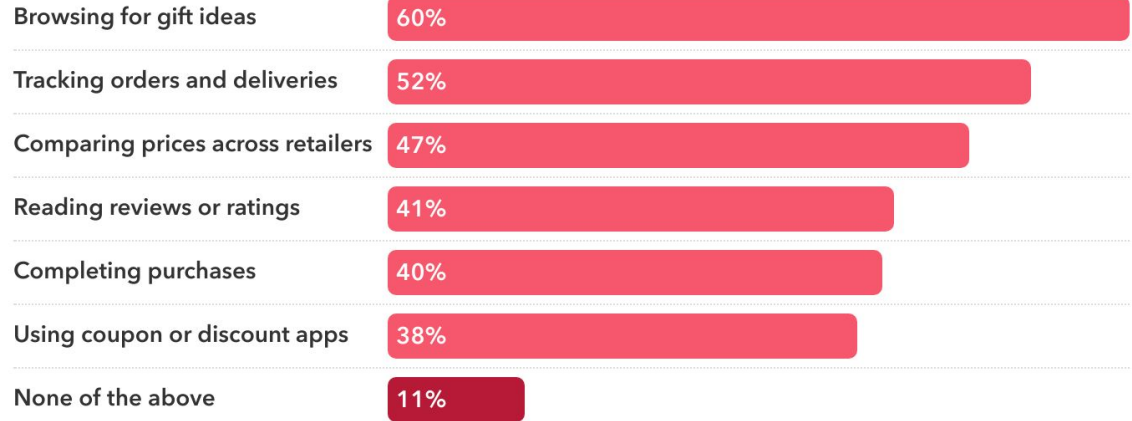
Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

Shoppers use mobile mostly for browsing.

Top uses include browsing for gift ideas, tracking deliveries, and price comparisons.

CONSUMER

## What do you primarily use your mobile phone for when holiday shopping?



Sample: 6,000 US consumers

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

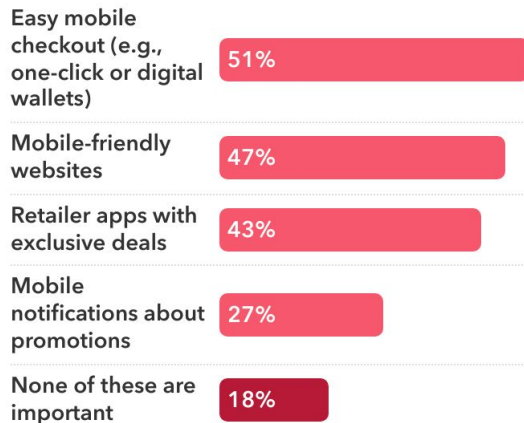
## Top mobile features that matter.

For shoppers, easy checkout, mobile-friendly sites, and retailer apps with exclusive deals top the list.

Business owners are investing accordingly.

### CONSUMER

Which of the following mobile features, if any, are important to you when deciding where to shop this holiday season?

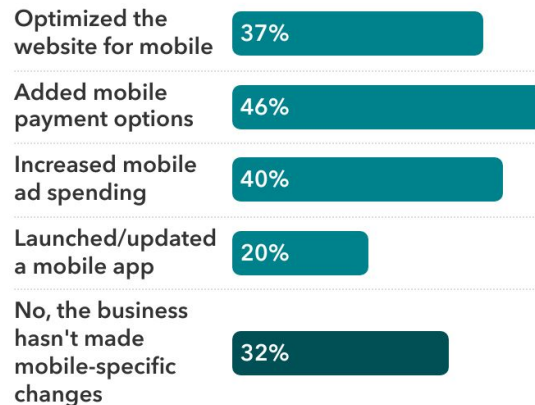


Sample: 6,000 US consumers

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

### SMALL BUSINESS

Has your business made any mobile-specific investments for the holiday season?



Sample: 1,000 small business owners

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

# Trends in AI Adoption

AI has gone mainstream. Shoppers are using it to find deals and gift ideas, while small businesses are betting on it to streamline operations, sharpen marketing, and save valuable time.

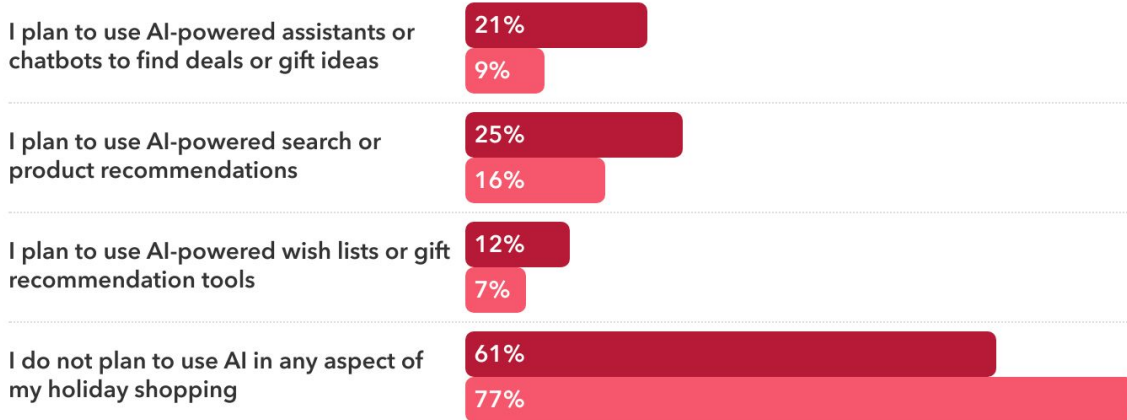
AI adoption is  
surging.

39% of consumers will use AI  
to shop this season—up 70%  
YoY.

CONSUMER

In what ways, if any, do you plan to use AI-powered tools for your holiday shopping? AI-powered tools include things like smart assistants, product recommendations, gift finders, or chatbots.

● 2025 ● 2024



Sample: 6,000 US consumers

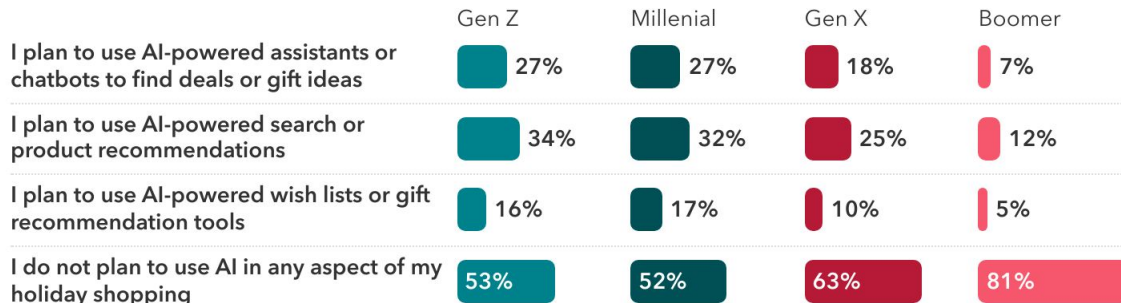
Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

Younger consumers embrace AI most.

Gen Z and Millennials are leading adoption of AI-powered recommendations and discovery tools.

CONSUMER

In what ways, if any, do you plan to use AI-powered tools for your holiday shopping? AI-powered tools include things like smart assistants, product recommendations, gift finders, or chatbots.



Sample: 6,000 US consumers

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

AI helps  
shoppers save  
time and money.

96% say it saves them time;  
64% say it helps them find  
better prices.

#### CONSUMER

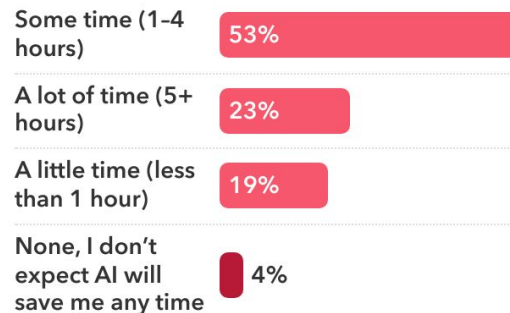
Which of the following, if any,  
do you see as the main  
benefits of using AI for your  
holiday shopping?



Sample: 6,000 US consumers

Source: Intuit QuickBooks Holiday Shopping Report 2025:  
Online survey commissioned by Intuit QuickBooks in  
September 2025.

How much time do you expect  
AI-powered tools will save you  
on your holiday shopping this  
year?



Sample: 6,000 US consumers

Source: Intuit QuickBooks Holiday Shopping Report  
2025: Online survey commissioned by Intuit  
QuickBooks in September 2025.

AI boosts  
shopper  
confidence.

**56% say AI makes them more  
confident about finding the  
right gift.**

CONSUMER

## Do AI-powered tools make you feel more or less confident about finding the right gifts for family and friends?



Sample: 6,000 US consumers

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

Most see benefits in using AI, some are cautious.

Nearly all shoppers see value in AI, though 1 in 10 say it feels impersonal.

CONSUMER

Which of the following, if any, describe how AI assistants or chatbots (e.g., ChatGPT, Alexa, Siri) might affect your holiday shopping experience?



Sample: 6,000 US consumers

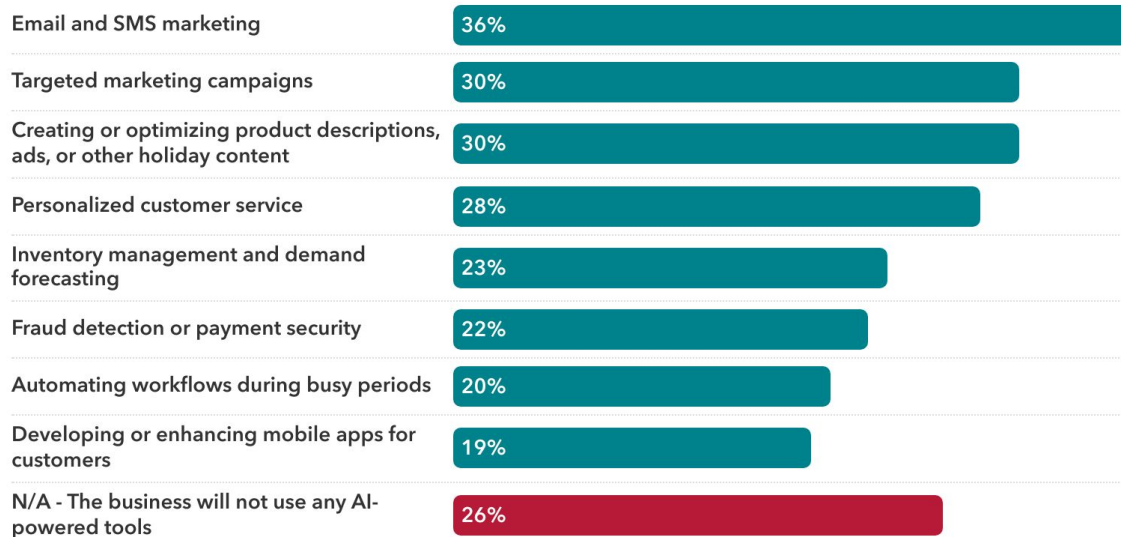
Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

Small businesses  
are diving even  
deeper into AI.

74% will use AI for holiday  
operations (up 147% YoY),  
mainly for marketing,  
content, and campaigns.

SMALL BUSINESS

In what ways, if any, will your business use AI-powered tools or software as part of your holiday business operations?



Sample: 1,000 small business owners

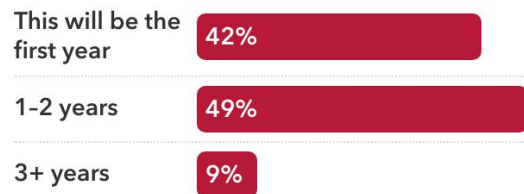
Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

First-time AI users surge.

For 42% of businesses, this will be their first holiday season using AI.

#### SMALL BUSINESS

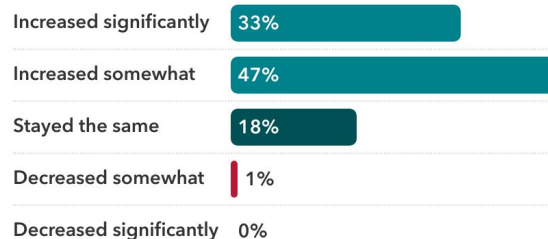
How long has your business been using AI-powered tools or software as part of your holiday business operations?



Sample: 1,000 small business owners

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

Compared to last year, how has your business's use of AI-powered tools for the holiday season changed?



Sample: 740 small business owners

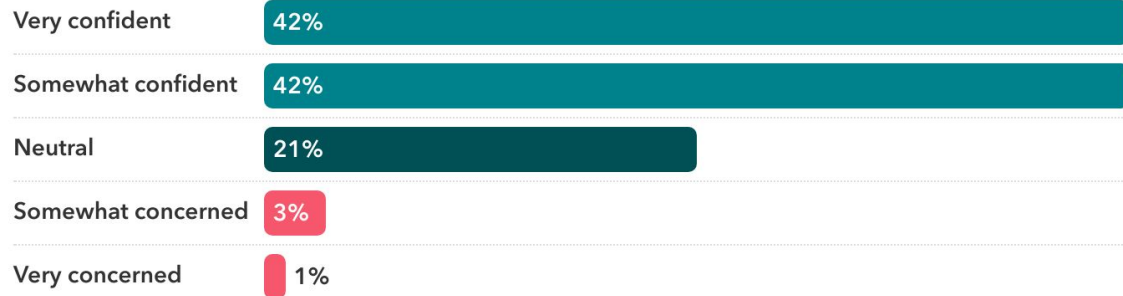
Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

Confidence in AI  
is high.

84% of small business  
owners feel good about  
using AI.

SMALL BUSINESS

How do you feel about using AI in your business this holiday season?



Sample: 1,000 small business owners

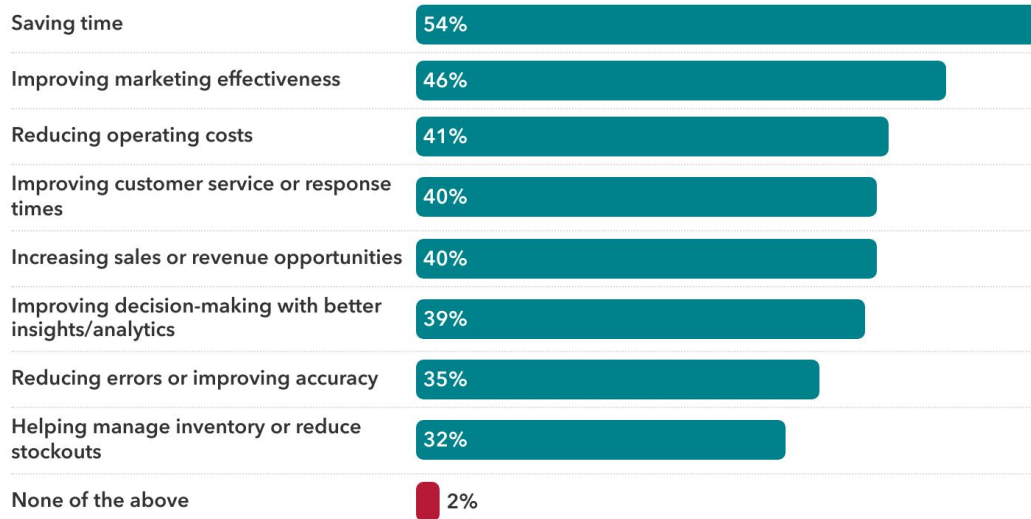
Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

Most see benefit  
in AI tools.

Top benefits include time  
savings, better marketing,  
and lower costs.

SMALL BUSINESS

Which of the following, if any, do you see as the main benefits of using AI-powered tools or software in your business's holiday business operations?



Sample: 1,000 small business owners

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

# Sample & Methodology

Intuit QuickBooks commissioned an online survey, completed in September 2025, of 6,000 U.S. consumers (adults aged 18+) who said they planned to participate in the 2025 holiday season to some degree and 1,000 U.S. adults (aged 18+) who either own, manage, or help make decisions for a small business (defined here as 0-99 employees).

# Consumer Survey

Intuit QuickBooks commissioned an online survey, completed in September 2025, of 6,000 U.S. consumers (adults aged 18+) who said they planned to participate in the 2025 holiday season to some degree (for example, by shopping, celebrating, or gift-giving). Small business consumer spending estimates are based on a weighted average percentage of each respondent's planned holiday spend at small businesses, multiplied by the equivalent number of U.S. adults based on the latest available U.S. Census Bureau data.

To ensure the findings are as representative as possible, survey results have been re-weighted using post-stratification based on U.S. Census data. Percentages are rounded to the nearest decimal place, so values in charts and graphics may not always sum to exactly 100%. Responses to multiple-choice survey questions are shown as a percentage of the number of respondents, not the total number of responses, so will always sum to more than 100%. Respondents received remuneration.

## Will you be participating in the holiday season this year by shopping for gifts, hosting or attending holiday gatherings, or participating in other holiday activities?

|                                                                                                      | # respondents | % respondents |
|------------------------------------------------------------------------------------------------------|---------------|---------------|
| Yes, I plan to participate in the holiday season and engage in a wide variety of festive activities. | 4,000         | 61%           |
| I plan to participate in some holiday activities but may limit my participation.                     | 2,000         | 31%           |
| No, I do not plan to participate in holiday activities this year for personal or other reasons.      | 555           | 8%            |

Sample: 6,000 US consumers

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

# Small Business Survey

Intuit QuickBooks also commissioned an online survey, completed in September 2025, of 1,000 U.S. adults (aged 18+) who either own, manage, or help make decisions for a small business (defined here as 0-99 employees). Results were re-weighted for representativeness and rounded to the nearest decimal place. Percentages in charts and graphics may not add to exactly 100%. Responses to multiple-choice questions are shown as a percentage of respondents, not total responses. Respondents received remuneration.

## Which of the following best describes your current work situation?

I own a business (solely or with partners)

54%

I am self-employed, a freelancer, or an independent contractor

14%

I help manage or make decisions for a business I don't own

31%

Sample: 1,000 small business owners

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

## Approximately how many employees does your business currently have?

None (I'm a sole proprietor)

11%

1-10 employees

27%

11-50 employees

36%

51-99 employees

26%

Sample: 1,000 small business owners

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.

## Which of the following best describes what your business sells?

Products

26%

Services/experiences

26%

Both products and services/experiences

48%

Sample: 1,000 small business owners

Source: Intuit QuickBooks Holiday Shopping Report 2025: Online survey commissioned by Intuit QuickBooks in September 2025.