

Signals: How Gen Z are rewriting the rules

By 2030, Gen Z will account for nearly \$12.6 trillion in global spending, the highest share of any generation in history. Brands that don't adapt now are already ceding loyalty and spend to faster, more flexible competitors.

[See the full story in Basis Signals: Gen Z's New Rules >](#)



Standout Signals: Four behavioral shifts in Gen Z

1. Frequency over luxury

The signal:

9 in 10 of Gen Z are open to frequent “splurge” spending on small treats, and over half use ‘Buy Now, Pay Later’ services to make them affordable.

Why it matters:

Flexible payment is now the baseline. The risk isn't whether you offer it, but whether you know which formats drive loyalty vs. erode margin. Gen Z's “small splurge” mindset shifts value away from rare big-ticket buys toward repeat, low-stakes spending. If you can't serve that appetite, the spend moves elsewhere.

How to explore this further:

Use [conjoint or pricing research](#) to test which flexible payment models — from instalments to subscriptions — drive repeat spend without eroding margin. Pair with [U&A studies](#) to understand emotional triggers behind splurging versus saving.

2. Shared budget, joint decisions

The signal:

2 in 5 Gen Z are moving in with partners earlier than planned to save money, and a growing number are extending co-living further, with a 67% rise in couples living alongside friends.

Why it matters:

Shared living makes spending messy. Purchases get delayed, debated, or dropped if you don't account for group dynamics, space sharing, and split budgets. The brands that smooth this friction will win loyalty across whole households of people, whatever their future holds.

How to explore this further:

[Map household decision journeys](#) to reveal who influences and decides purchases. Follow with [concept testing](#) for bundles and communications built for shared or transitional households.

3. AI is the new gatekeeper

The signal:

Almost half of Gen Z search TikTok or YouTube instead of Google, and 3 in 4 are using AI chatbots to shop.

Why it matters:

With search shifting from Google to feeds and AI, the rules of discovery have changed. If your brand doesn't surface in these new gateways, you're invisible at the moment decisions are made.

How to explore this further:

Combine [AI-led path-to-purchase tracking with message testing](#) inside chat and social interfaces to see where discovery happens, what builds trust, and how brands convert algorithmic visibility into purchase.

4. Close connection over crowds

The signal:

Micro-experiences are winning. 3 in 4 Gen Z would rather attend small, local, identity-matched events than mass gatherings.

Why it matters:

Engagement is grounded in regular, intimate, and shareable moments. If your formats aren't easy to host, film, and post, you'll miss the organic reach that spreads influence.

How to explore this further:

Use **segmentation** to uncover the social rituals and micro-communities shaping Gen Z connection. Then test which experiences or activations strengthen belonging and drive repeat engagement.

BASIS Signals

Our data systems blend cultural signals, behavioral analytics, and brand tracking, so you can see not just what's trending, but what's commercially viable in your category.

Want to hear more? Get in touch at Basisglobal.co/contact

Signals sources in order of appearance

1. By 2030, Gen Z will account for nearly \$12.6 trillion in global spending
[Gen Z Will Be the Highest Spending Generation in History. Here's What to Know](#)
2. 9 in 10 say they're open to frequent "splurge" spending on small luxuries that signal care or identity.
[94% of Gen Z say they like splurging on 'little treats' that bring joy](#)
3. Over half of Gen Z use 'Buy Now, Pay Later' to make vibe-driven purchases affordable
[How Gen Z shops and buys in 5 charts](#)
4. 2 in 5 Gen Z adults would move in with a partner purely to save money
[Move-In-flation: 23% of Singles Would Fast-Track Cohabitation for Financial Relief](#)
5. 67% increase in couples living alongside friends
['We have to flatshare to afford our rent' - The Times](#)
6. Almost half of Gen Z now go to TikTok, Instagram, or YouTube instead of Google
[GenZ Dumping Google For TikTok, Instagram As Social Search Wins](#)
7. 3 in 4 Gen Z consumers have used AI chatbots when shopping online
[7 out of 10 Gen Z shoppers use AI to buy online | IESE Insight](#)
8. 3 in 4 Gen Z say they feel more comfortable in small-group settings than at large-scale gatherings
[Eventbrite's New Report Reveals Emergence of "Fourth Spaces" As Gen Z and Millennials Look to Bridge Their Digital and Physical Worlds](#)