

# Retail Signals: How to win Gen Z now

By 2030, Gen Z will account for nearly \$12.6 trillion in global spending, the highest share of any generation in history. If your retail offer isn't built for flexible payments, customization, and AI-led discovery, you're already ceding share to competitors who are.

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



## Four Signals disrupting Retail in 2026 and beyond

### 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. Customization as currency

#### The signal:

3 in 4 Gen Z say they're more likely to buy if they can customize a product, and 2 in 5 shop second-hand to find items no one else has.

#### Why it matters:

Uniqueness is non-negotiable for Gen Z. In some categories this could mean letting them customize and co-create. In others, it's about offering limited drops, curated edits, or product storytelling that makes the purchase feel theirs. The challenge is knowing which of these expressions actually builds loyalty for your audience.

#### How to explore this further:

Use [segmentation](#) and [AI Personas](#) to map which groups prioritize vibe, value, or uniqueness, so you can see when customization or curation really pays back.

### 3. 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. purchase.

#### 4. AI is the new storefront

**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:**

Search has shifted from Google to feeds and AI, and the rules of visibility have changed. Brands that learn to optimize for these new storefronts will control the shortlist, not just compete on it.

**How to explore this further:**

Use **social listening** and **brand tracking** to uncover how your brand appears across social feeds and answer engines, and refine product data and creative to build visibility and trust.

## 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 retail.

Want to hear more? Get in touch at [Basisglobal.co/contact](https://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. 3 in 4 Gen Z are more likely to buy if they can customize the product  
[Generation Influence: Gen Z Study Reveals a New Digital Paradigm](#)
5. 2 in 5 say they shop secondhand precisely to find unique items  
[Gen Z's fascination with secondhand apparel: Depop sees large brand equity gains among younger consumers, according to Ad Age - Harris Poll brand tracker](#)
6. 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](#)
7. 67% increase in couples living alongside friends  
['We have to flatshare to afford our rent' - The Times](#)
8. 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](#)
9. 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](#)