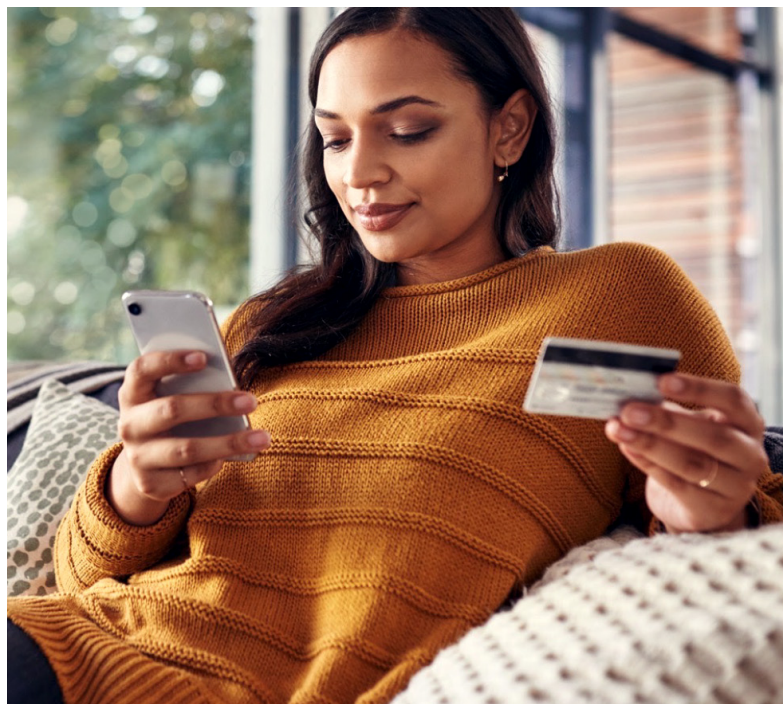


Gift Card Gauge

Q4 2025

Gift cards bring budgeting benefits to consumers

While gift cards have historically been seen as presents for others, consumers now see how they deliver personal benefits. Consumers already spend gift cards with savings in mind, as **41%** use them to supplement larger expenses. In fact, more than **50%** report they leverage gift cards in their budgeting strategy. As consumers continue to allocate most of their spends to necessities, gift cards can be used to help them better balance their budgets while creating new merchant pipelines for loyalty and inventory management.



Gift cards act as a financial wellness tool

Gift cards take the stress out of money management for consumers. With **77%** finding it easier to adhere to budgets when using gift cards, merchants can help consumers leverage the tool to manage their savings across categories.

Consumers purchase gift cards to budget for:



58%
Coffee shops



46%
Department stores



41%
Discount stores



36%
Digital subscriptions



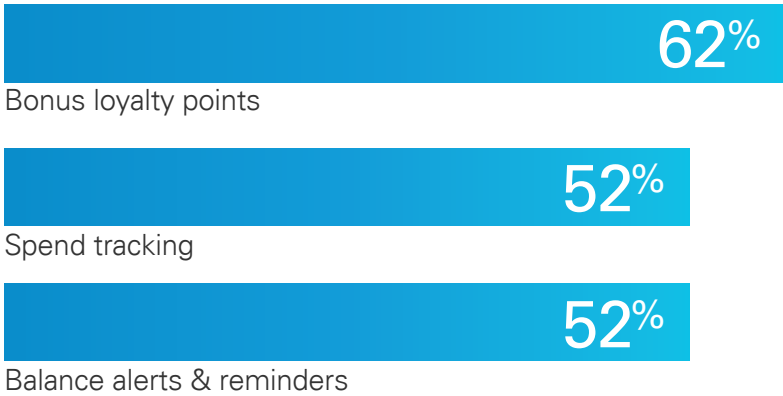
35%
Online merchants

Leveraging loyalty with gift card budgeting



Merchants have the opportunity to maximize consumer engagement by offering gift card and loyalty-centric financial wellness tools.

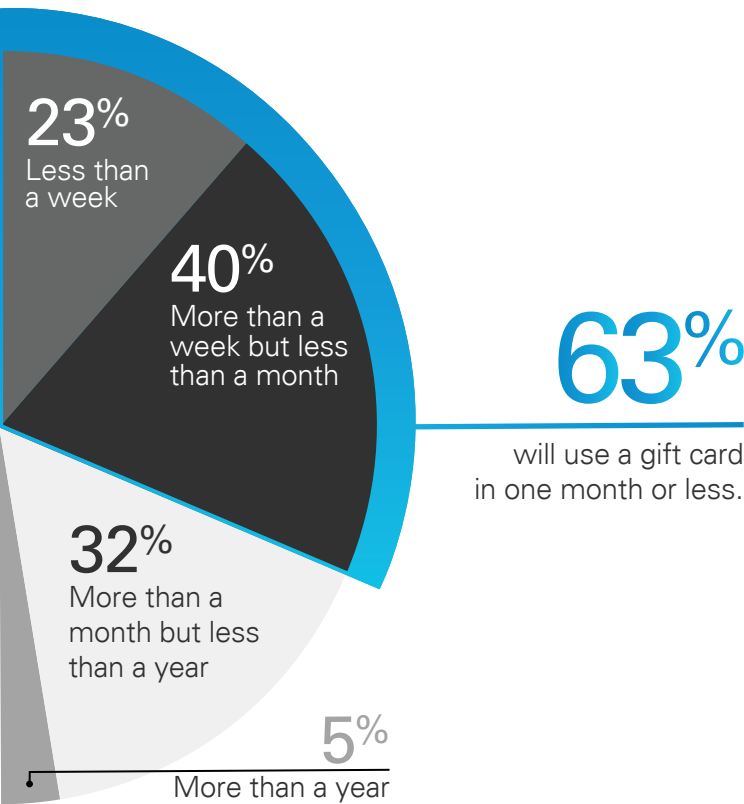
Merchants can pique consumer interest in gift card budgeting tools by offering:



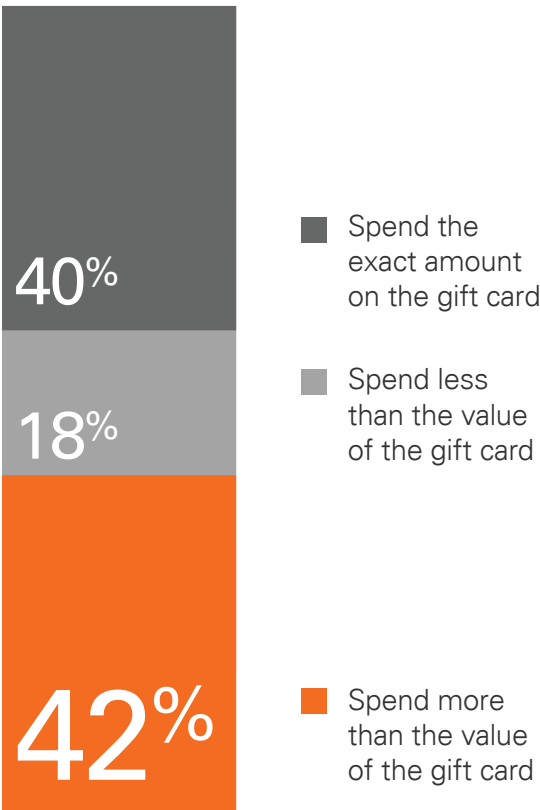
Financial wellness enhances merchant revenue

Many consumers see the value in buying gift cards for themselves, as **nearly 1 in 4** do so for personal budgeting reasons. When consumers use gift cards as a financial wellness tool, merchants can secure and even grow revenues while providing consumers with digital money management tools.

How long on average does it take consumers to use gift cards after receiving them?



Consumer spending habits when using gift cards:





Mitigate management of inventory with digital gift cards

Investing in digital gift cards strengthens brand loyalty by retaining consumer engagement – regardless of inventory. Merchants can take advantage of these digital gift card purchasing habits to help better manage inventory and satisfy consumers' needs for instant delivery.

Consumers concerns due to shipping delays make them more likely to use digital gift cards



have opted for a digital gift card due to shipping delay concerns.

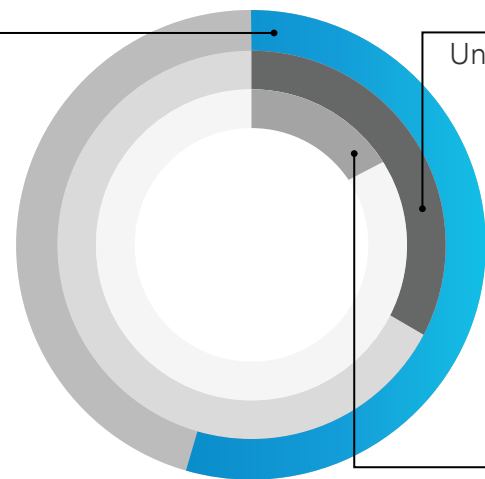
Would you consider using a digital gift card to buy a product later if the preferred item is currently unavailable?

54%

Yes

30%

Undecided



16%

No

Connect With Us

Are you gift card ready? We can help get you there.

1-866-965-8330

GiftSolutions@Fiserv.com

Carat.fiserv.com

Data cited in this publication is the result of the Q4 2025 Gift Card Gauge conducted by Fiserv in September 2025. This information is being provided for informational purposes only. The Gift Card Gauge from Fiserv is a quarterly poll of over 1,000 U.S. consumers. Respondents cover all age groups (18 and older), regions and genders. The margin of error for this Gauge is +/- 3%.

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