

Q4 2026 Survey

Gift Card Gauge:

Gift cards to make a big impact this peak season

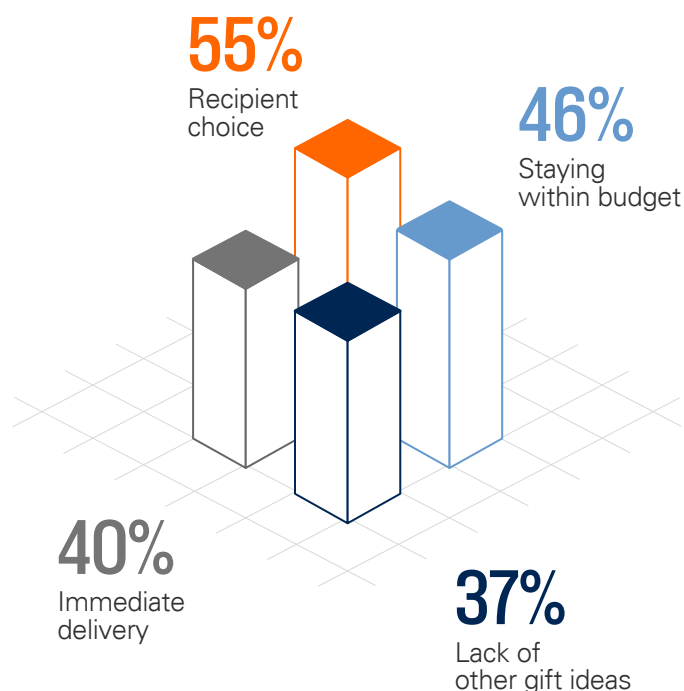
As rising costs continue to affect everyday consumers, gift cards are emerging as a leading gifting option this holiday season, with 92% of consumers planning to purchase gift cards.

For many (55%), the decision comes down to providing recipient choice, signaling that practicality will define a holiday season where consumers will balance budgets and recipient value.

Practicality and choice are defining gift giving

Practicality and usefulness are shaping this season's holiday gifting, as consumers view gift cards as both practical (34%) and thoughtful (27%) given their ability to provide recipient choice. In fact, choice is the top reason consumers will purchase gift cards this holiday season.

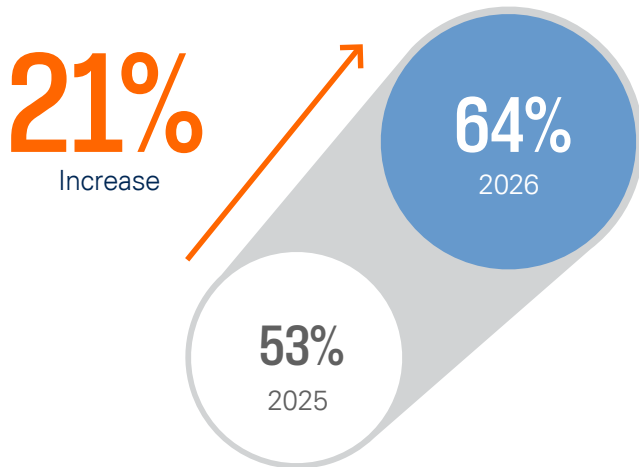
What factors will influence the number of gift cards you purchase?



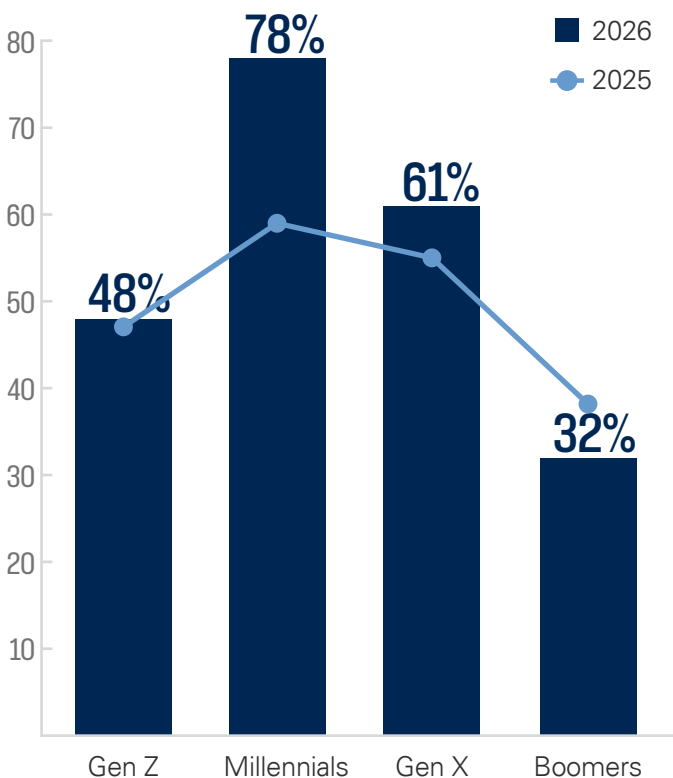
The digital adoption gap is closing

Following consistent year-over-year growth, nearly two out of three consumers expect to purchase a digital gift card over a physical one this holiday. For merchants, this means that now is the time to make your digital options available.

I am likely or highly likely to purchase a digital gift card instead of a physical gift card:



Who is most likely to purchase digital gift cards?



Promotions offer a competitive edge

Gift card promotions will drive consumer engagement this holiday season, as 82% would choose one retailer over another in a similar category if it offered a better gift card promotion.

Which promotion would most encourage you to purchase a gift card?

- 1  Bonus gift card value
- 2  Discount on purchase
- 3  Loyalty points
- 4  Cashback
- 5  Exclusive offers

72%

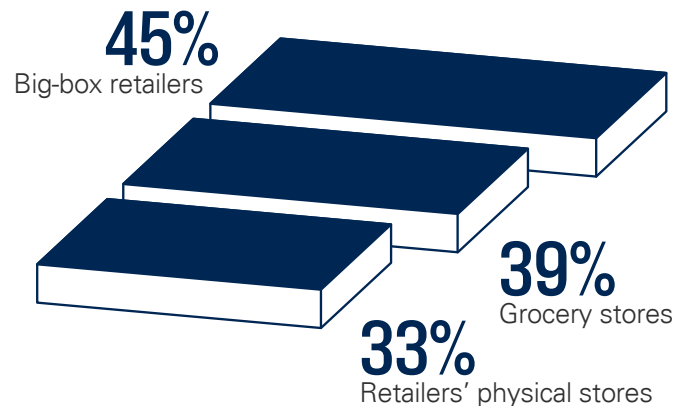
of consumers have purchased a gift card for themselves specifically to earn rewards, loyalty points, or cashback.

Consumers' omnichannel nature is revealed

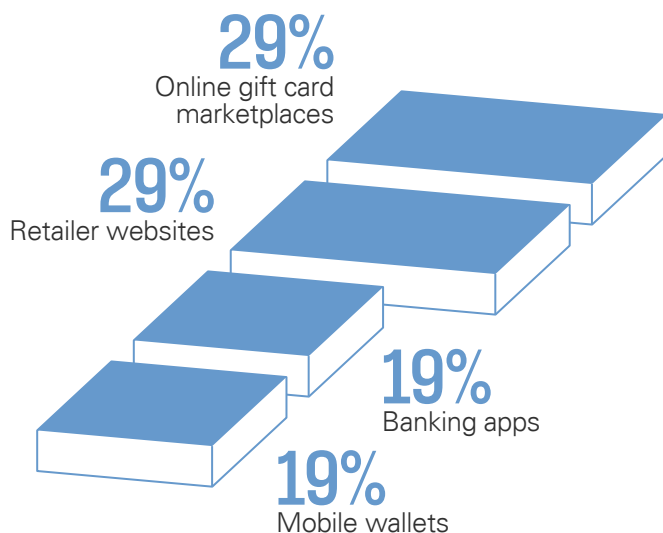
There is no sole channel for gift card purchases. Consumers prefer what is most convenient for them in the moment, so merchants should offer gift cards across all channels to maximize visibility and profit.

Where consumers buy:

In-person:



Digital:



AI creates shopping ease but also fraud anxiety

Consumers plan to take advantage of AI's ability to find deals and make holiday shopping easier, but many are concerned about its impact on fraud.

57%

plan to use AI to identify gift card availability and/or promotions during holiday shopping.

64%

say that AI has raised their level of concern for gift card fraud.

Connect with us

Are you gift card ready?
We can help you get there.
866-965-8330
GiftSolutions@Fiserv.com

Data cited in this publication is the result of the Q4 2026 Gift Card Gauge conducted by Fiserv in September 2026. 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%.