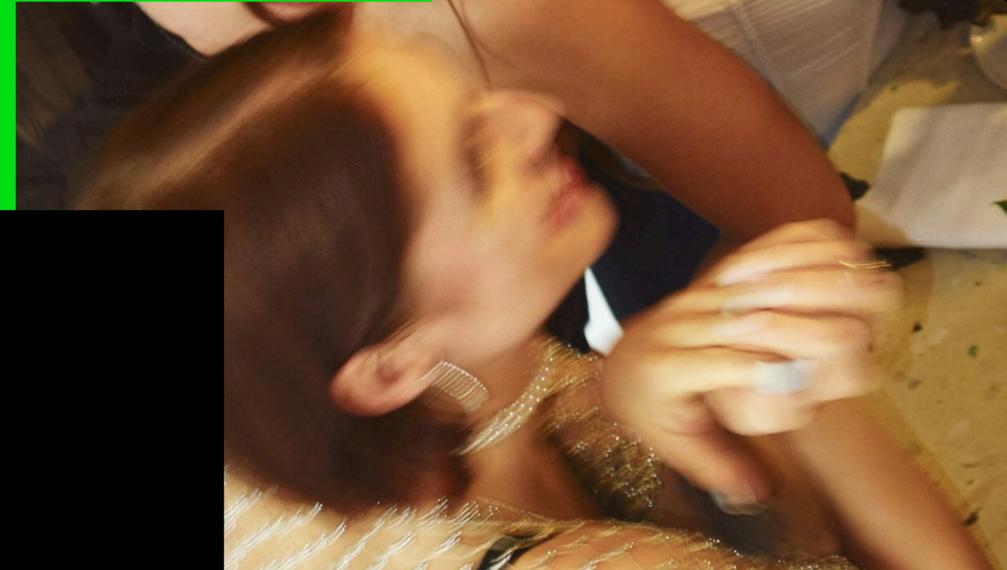


 Afterpay

The Cultural Codes *Driving* Spring / Summer *Spending*

THE IDENTITY SHIFTS SHAPING THIS SEASON



Identity is driving commerce.

Demographics alone no longer explain how people shop. Across the Afterpay platform, we're seeing cultural identity play a bigger role in purchasing decisions than ever before.

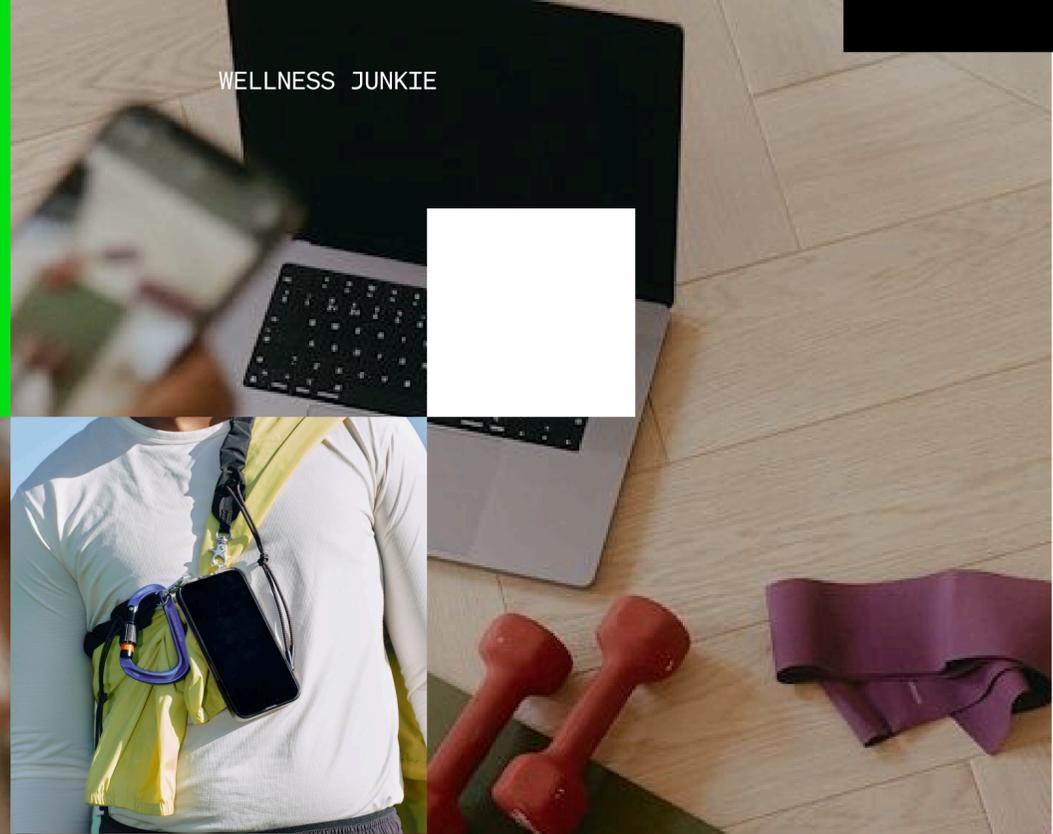
By sitting at the intersection of flexible payments and next-generation consumer behavior, we have a unique view of how Millennials and Gen Z are reshaping retail — not just through what they buy, but through what those purchases represent.

From wellness optimization to analog nostalgia, we're defining the spring summer season by five emerging consumer archetypes. Together, they reveal something bigger: shopping has become a form of self-expression. A way to signal values. A way to feel in control. A way to belong.

Our first-party data shows that consumers aren't simply purchasing products. They're investing in identity, community and meaning.

The future of retail isn't about predicting what people will buy. It's about understanding who they're trying to become.





Optimization as identity

The Wellness Junkie

Self-care has evolved into systematic optimization. For this shopper, wellness is proactive, data-driven and intentional. Every purchase feels like an investment in feeling sharper, stronger or more in control.

Wellness anxiety is starting younger than ever. Gen Z is embracing supplements and skincare as part of daily routines, while Millennials continue to drive the broader biohacking movement.

Key products:



Undereye Patches
+417%



Magnesium Supplements
+417%



Skincare Wand
+403%



Creatine
+383%



Health Supplements
+329%



Iron Supplements
+319%



Infrared Sauna Blankets
+204%

What it means for brands:

Products that promise improvement, performance or prevention are resonating strongly. Messaging that speaks to optimization, long-term wellbeing and measurable results is likely to land.

Digital reset as a lifestyle choice

The Analog Revivalist

In a hyper-connected world, some shoppers are choosing tactile experiences over convenience. Physical objects are becoming a counterbalance to screen fatigue. For Gen Z, analog is discovery. For Millennials, it's rediscovery.

Key products:



Oil Pastels
+258%



Walkmans
+111%



Instant Film Cameras
+157%



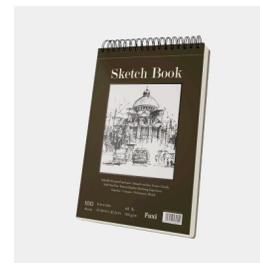
Gratitude Journal
+90%



Wired Headphones
+144%



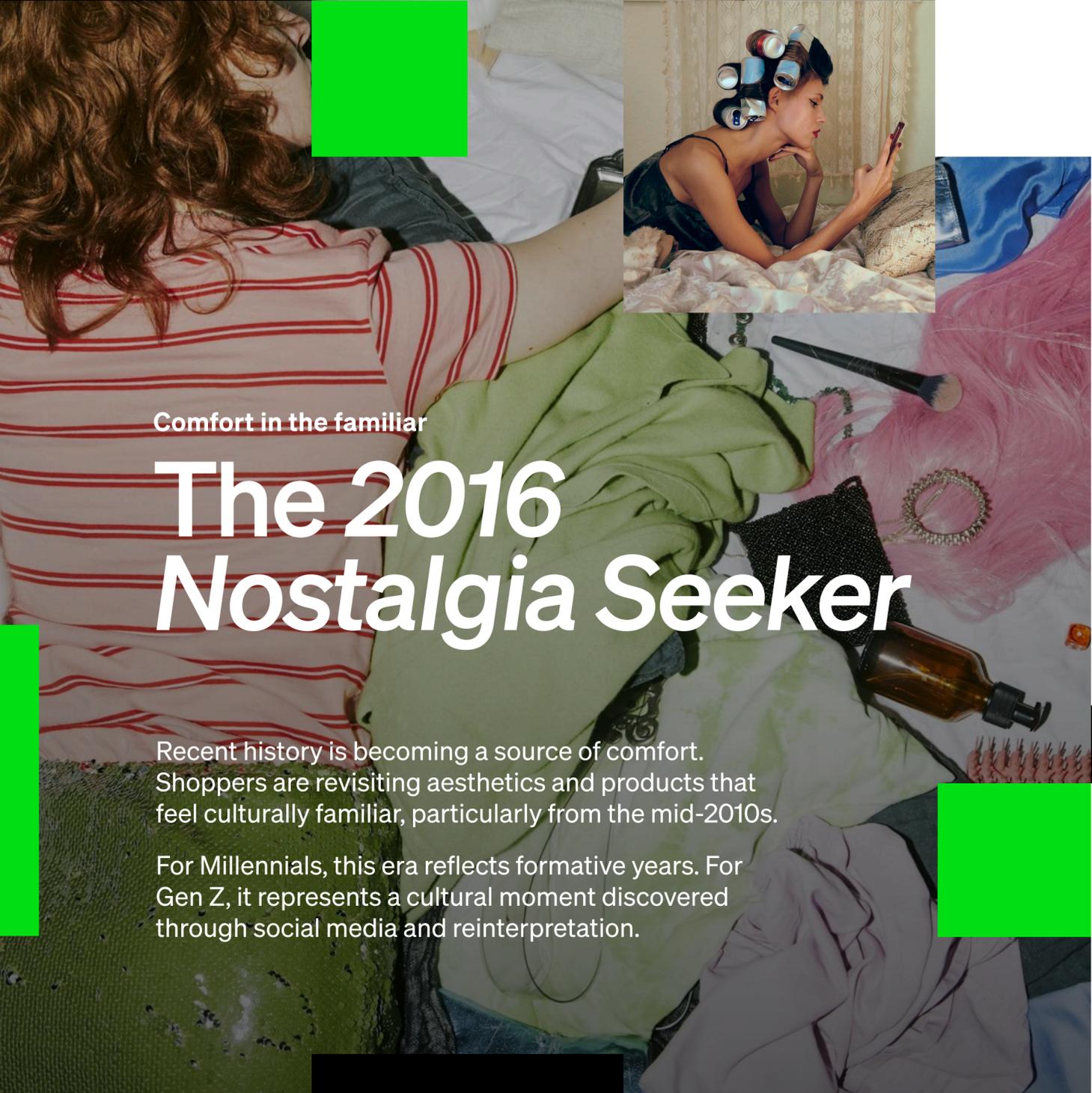
Analog Alarm Clock
+86%



Sketchbooks
+119%

What it means for brands:

Products that slow things down, invite creativity or offer sensory engagement are finding renewed relevance. Nostalgia works, but so does tactility.



Comfort in the familiar

The 2016 Nostalgia Seeker

Recent history is becoming a source of comfort. Shoppers are revisiting aesthetics and products that feel culturally familiar, particularly from the mid-2010s.

For Millennials, this era reflects formative years. For Gen Z, it represents a cultural moment discovered through social media and reinterpretation.

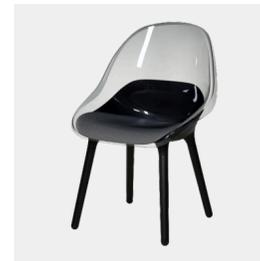
Key products:



Low-Waisted Skirts
+369%



Holographic Luggage
+171%



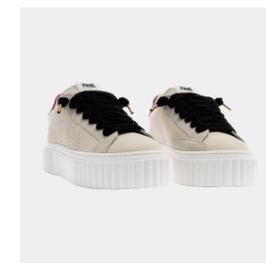
Clear Chairs
+175%



Glossy Acrylic Tables
+138%



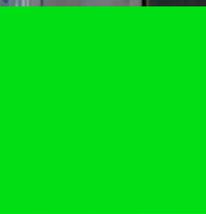
Polo Jumpers
+172%



Creepers
+37%

What it means for brands:

Nostalgia remains powerful, especially when refreshed for a new audience. Archival designs, retro silhouettes and throwback references continue to perform.



Maxxing out in life

The Main Character

This shopper embraces visibility. Strategic luxury purchases are less about accumulation and more about impact. Confidence is expressed through bold silhouettes, standout accessories and experience-led spending.

Key products:



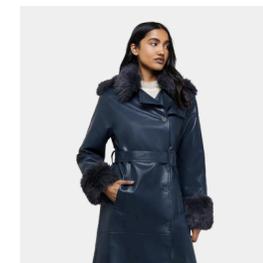
Faux Fur Coats
+218%



Statement Earrings
+164%



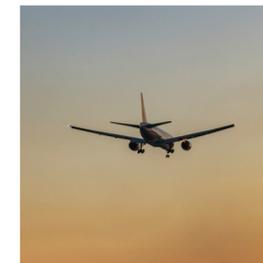
Concert Tickets
+277%



Teal Coats
+162%



Chunky Gold Necklaces
+30%



Flights
+70%



What it means for brands:

Statement pieces and experience-driven purchases are performing strongly. Next gen consumers are prioritizing products that feel expressive, visible, and socially shareable.

Stimulation as self-care

The Comfort Curator

Small objects are serving big emotional roles. Micro-collections and sensory items are increasingly tied to comfort, focus and self-expression. As we normalize conversations around mental health and neurodiversity, products that offer tactile engagement are gaining traction.



Key products:



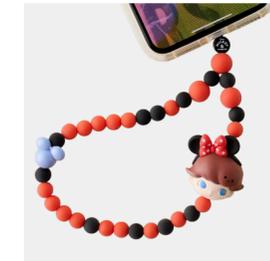
Smiski Figurines
+157%



Fidget Cubes
+73%



Decorative Mini Figurines
+88%



Phone Charms
+37%



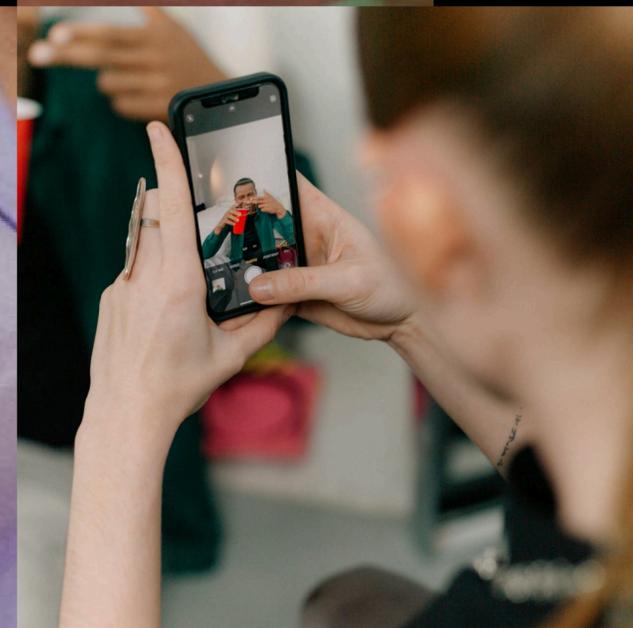
Sensory Toys
+83%



Collectible Pins
+17%

What it means for brands:

Small, affordable, collectible items can drive repeat engagement. Emotional utility is becoming as important as functional utility.



Afterpay data was analyzed in the US between Jan 1 to Feb 13, 2026 vs. the same time period in 2025