



9th December 2025

Festive Spending Sleights Expectations, AIB Spend Trend reveals

- **Christmas spending increased 9% in 2024, year on year; shoppers on course to break festive spending records again this year**
 - **Manic Monday: 23rd December was busiest day of year for instore spend**
- **Annual last minute dash by men led to surge in spending in run up to Christmas Day**
- **Top five tips to make your Christmas budget go further and set positive spending habits for next year**

Irish consumer spending soared to festive heights during Christmas 2024, with shoppers dashing through the aisles and ringing up new records. 80 million AIB card transactions were carried out in December last year, with total spend reaching €3.9 billion, a 9% increase compared to December 2023, with shoppers on course to break festive spending records again this year.

Previous years have seen spending peak in the days before Christmas. The busiest day for instore card spend was Monday 23rd December, with €114 million spent by AIB customers through 2.8 million transactions. In fact, the top five busiest shopping hours of the year all occurred on this manic Monday, peaking between noon and 1pm with €12.8 million spent, equivalent to €213,000 per minute and €3,555 each second. Pubs proved a festive favourite, as Saturday 21st December saw AIB customers spend €5.8 million, making it the second best day of 2024 for pub sales, beaten only by St Patrick's Day.

- **Women Lead the Charge But Men Make a December Comeback:** Women generally outspent men across key sectors, particularly in department stores (64% of spend), clothing (63%), and groceries (57%). However, men took the lead in jewellery (65%), hardware (62%), restaurants and pubs (59%) and electrical goods (58%). Notably, women outspent men each day from 1st to 19th December, but as the big day drew closer, men surged ahead, outspending women on 11 out of the last 12 days of December.
- **Wicklow Tops the Christmas Charts:** Wicklow shoppers led the way with the highest average card spend per customer (€2,022), followed closely by Kildare (€2,005) and Meath (€1,997). Dublin residents were also big spenders, averaging €1,947 per customer. Donegal shoppers spent the least (€1,642), followed by Carlow (€1,753), Waterford (€1,756) and Monaghan (€1,758). Across Ireland, the average spend was €1,880 per customer.
- **Generational Shifts:** Younger shoppers took to online retail in December 2024, with those aged 18 to 34 spending the majority of their money online (61%). In contrast, consumers aged 45 and above preferred the instore experience, with just 42% of their spend online.
- **Digital Games Get a Christmas Boost:** Digital games had a busy day on Christmas Day, claiming the top spot for sales in this sector for 2024.

AIB's Head of Consumer, Adrian Moynihan, said "Christmas is more than a season of spending, it's a time when communities come together, and local businesses play a vital role in making those

moments possible. We're proud to serve communities across Ireland, and our anonymised insights, drawn from €3.9 billion in festive card spend in 2024, empower customers to plan their celebrations and help businesses prepare to deliver exceptional service when it matters most."

Five Tips for a Joyful Christmas 2025 and Habits for a Stress-Free 2026

According to AIB's latest Spend Trend analysis, consumer spending in Ireland remains resilient, but many shoppers are prioritising value and planning earlier to avoid last-minute stress. Here are five practical tips to make this Christmas more financially enjoyable and set positive habits for next year.

1. Lists Aren't Just for Santa

Make your list and check it twice. Writing down what you need and what you don't helps keep spending intentional and prevents impulse buys. Go one step further by recording what you've already bought as you go. Think of it as your roadmap to a calmer, more organised Christmas.

2. Set a Realistic Budget

Planning ahead is key. Review expected costs across gifts, food, travel and social events, and set a spending limit that feels achievable. A clear budget acts as a guide, helping you avoid last-minute overspending and giving peace of mind throughout the season.

3. Think Beyond December

The habits you build this year can make next Christmas easier. Consider setting aside a small amount each month in 2026 for festive expenses. Naming your savings account can help keep your goal front of mind and your budget ring-fenced.

4. Seek Value, Not Volume

Christmas is about quality moments, not quantity of purchases. Look for loyalty offers, discounts and early deals to stretch your budget without compromising on enjoyment. Planning ahead also means you can take advantage of seasonal sales and avoid the stress of last-minute shopping.

5. Share the Load

If you find the Christmas spend overwhelming, you're not alone. Many people feel the pressure to keep up during the festive period. Talking openly with friends and family can help, whether that's moving a catch-up to the new year or agreeing on a Secret Santa budget instead of individual gifts.

Head of Wealth and Insurance at AIB, Ciara Ryan said "While Christmas is a special time of celebration and generosity, it's also an opportunity to be thoughtful about how we spend. A mindful approach to festive spending can help ease the pressure of the season and support financial wellbeing long after the decorations come down. And while the memory of 2025 is still fresh, it's the perfect time to plan for 2026 setting yourself up for success with spending and savings habits that make next year even easier."

ENDS.

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AIB Christmas Spend Trend



Festive Spending Sleights Expectations

Christmas spending up 9% last year, shoppers on course to break festive spending records again in 2025



9%



Manic Monday

23rd December 2024 was busiest day of year for instore spend



Annual last minute dash by men led to surge in spending in run up to Christmas Day



Wicklow

tops the Christmas charts in 2024 with the highest average card spend per customer (€2,022)

Donegal

shoppers spent the least (€1,642)

