12th November 2026

Highest spend ever - record online Black Friday spend in 2025 puts 2026 in focus- AIB Spend Trend

- **Online spend on Black Friday 2025 rose 6.3% year on year, total spend up 2.8%**
- **Busiest hour between 7pm and 8pm when more than 52,000 payments were made**
- **Online electrical goods spend surged 26.4% more than on Black Friday 2024**
- **Also October 2026 card spend rose 4.5% year on year**
- **Cork hits a spending high note during the 2026 Jazz Festival, along with movie and department store spend**

Black Friday 2025 was the biggest day ever for card spending by AIB customers, setting a record as Black Friday 2026 approaches. The latest AIB Spend Trend shows that total spending online and in store rose 2.8% compared with Black Friday 2024, outstripping even the busiest Christmas shopping day of 2025, December 23rd.

Online spending reached an all-time high, up 6.3% on Black Friday 2024, while in-store spend held steady. The number of online transactions on Black Friday 2025 increased 10% compared with 2024.

Spending power hour

The **busiest hour for online payments was between 7pm and 8pm**, when more than 52,000 transactions were made, averaging 15 per second. However, the hour with the highest spending **was 11-12pm, when €1,596 was spent every second on average**, with an **average transaction amount of €119**. While Black Friday holds the record for the amount spent, some days during the Christmas seasons of 2024 and 2025 did see more card transactions.

Online and on the card

Black Friday was the strongest day of 2025 for online sales across jewellery, department stores, clothing, electrical goods, retail and groceries. Electrical goods sales were particularly switched on, with **online electrical goods spend rising 26.4%** compared with Black Friday 2024 and 36% higher than on Cyber Monday 2025. Other year-on-year increases in online spend included:

- Education (+53.6%),
- Health (+22.4%),
- Entertainment (+13.7%)
- Jewellery (+11.4%).

Big spenders

Customers from **Roscommon** recorded the highest average online transaction on Black Friday 2025 at €101.75, while customers in **Louth** had the lowest at €81.60. **Women accounted for 52.4% of online spend**, slightly more than men, whose spend accounted for 47.6% on average. The share of online spend on Clothing (72.2%), Department Stores (67.6%) and Groceries (66.4%) was higher by women. Online Electrical Good spend was balanced between men and women. Female spend was the highest in proportion to men among customers in Co Carlow (55.2%) and Offaly (54.6%).

October 2026 a mixed bill for entertainment

Separately, the latest AIB Spend Trend figures for October 2026 show total card spending increased 4.5% year on year, with in-store spend up 6.9% and online spend, up 1.2%. A total of 76.5 million card transactions were recorded during the month.

Silver Screen Spend

Cinemas provided a bright spot again in October, with **spend at the movies up 24.9%** year on year and 14.4% compared with September, driven in part by movies such as Wildwood, Verity and Other Mommy. Overall entertainment spending though was down 7.3% year on year and 15.9% month on month. Following September's highest ticket sales month in two years, card spending on event tickets fell 47.8% month on month and 38.3% year on year.

Department store spending rose 14.2% year on year, while clothing rental spending hit its usual October peak and was up 22.9% year on year. Spending on restaurants and dining, including pubs, increased 8.9% compared with October 2025.

Cork Jazz spenders find their rhythm

The Cork Jazz Festival, which ran from October 22nd to 26th, coincided with the city's two strongest days so far in 2026 for in-store restaurant and pub spending, on October 24th and 25th. On October 25th, the highest-spending day, in-store pub spend was more than six times Cork's daily average for January to October 2026, while restaurant spend was more than double the average.

Across the five festival days, in-store spending at Cork city restaurants, dining venues and pubs rose 7.5% compared with the 2025 festival. In-store accommodation spending was, however, down 10.5% over the same comparison period, although October 24th was the strongest day of 2026 for in-store accommodation spend at Cork city merchants.

The data for October 2026's Spend Trend was compiled from 76.5 million card transactions carried out by AIB customers in store and online and has been anonymised and aggregated. AIB's data provides one of the most comprehensive and accurate pictures of consumer spending in Ireland.

Adrian Moynihan, Head of Consumer at AIB, said: "Black Friday 2025 set a new benchmark for spending, with online purchases reaching an all-time high and total card spend exceeding even the busiest Christmas shopping day. That's a high bar as consumers and businesses approach Black Friday 2026."

"October 2026's figures tell a varied story too, with cinema spending up, department stores seeing growth and Cork's restaurants and pubs hitting a high note during the Jazz Festival. These insights give customers and businesses a useful picture of where and when spending is happening as we approach Black Friday and the Christmas shopping season."

"AIB would also like to remind customers that if a Black Friday deal looks to good to be true, that's because it probably is. Always wait a sec and double check, and beware of potential scams."

Don't let fraudsters cash in on Black Friday

As Black Friday approaches, AIB is reminding customers to "wait a sec and double check" and remain vigilant about potential scams. Here are some tips on how to avoid being scammed:

- Be cautious when it comes to bargains. While Black Friday is all about getting the best deals, be sure to check it's authentic.

- Ensure websites are secure and genuine by checking for the padlock symbol to the left of the web address and if it's not there, beware.
- Beware of text messages or calls pretending to be from a bank, delivery or courier company or utility provider. Never click on a link in a text message. Ring the company on their advertised number to check if a call is genuine.
- Don't give your banking details, access codes or one-time passwords on websites, by text or with callers. Never take selfies or use biometrics on an unexpected call.
- We will never call you to request security codes, images of your face or call to your home to collect your card.
- When buying something online from an individual, make sure the goods exist and never transfer money directly to a seller's account without checking they are genuine first.

Customers who think they have been scammed should contact AIB immediately on its 24-hour fraud reporting number, 1800 24 22 27, with further advice available at the AIB Security Centre.

ENDS

Contact: paddy.x.mcdonnell@aib.ie or 087 739 0743