

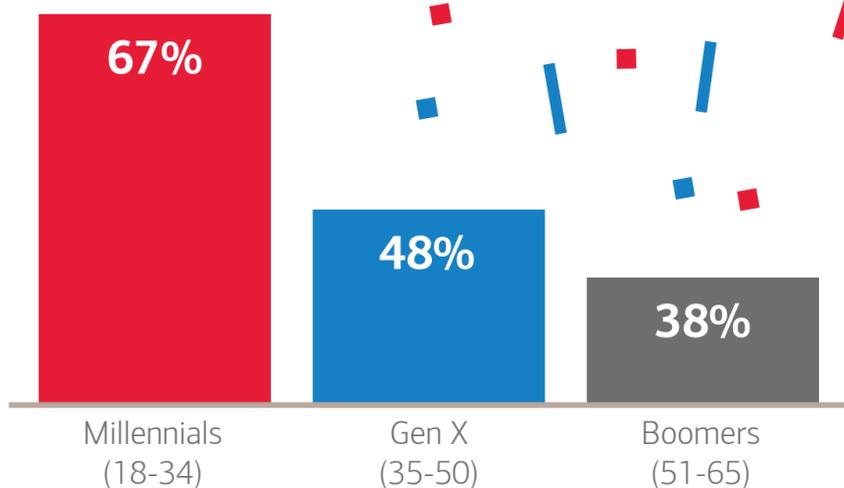
Holiday Trends 2016:

'Tis the season to celebrate, shop and give back

A holiday state of mind

Celebrations are in order as nearly half of Americans plan to host a holiday gathering this season.

Plan to host a holiday this year:



This holiday, more Americans expect to give than receive

It is the time of year to shop for others, with **81%** of Americans planning to shop for gifts this holiday season.

Of those planning to buy gifts:



89%
plan to give a physical gift.



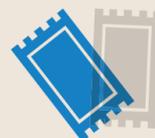
82%
plan to use a debit or credit card to make purchases this holiday season.



74%
don't expect to receive back what they spend on others.



52%
plan to do most of their shopping after the Thanksgiving weekend.



11%
plan to give an experiential gift.

Shopping is no longer limited to the mall

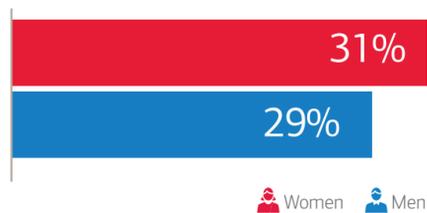
45% of Americans planning to buy gifts this holiday season plan to split their gift shopping evenly between online and in-stores.

Of those planning to buy gifts:



30% plan to spend the most money at online-only retailers.

What motivates shoppers most when choosing a store?



46%
Discounts



33%
Convenience

'Tis the season for family

In the spirit of the holiday season, spending time with family and charitable giving are important traditions this year.



Who do you plan to spend the most time with this holiday season?



49%
said their spouse or significant other



26%
said their children or grandchildren



2%
said their pets



38% of people said that they plan to make a charitable donation this holiday season.

Findings are from an online survey of over 3,100 panelists administered in October 2016. Panelists are part of the MasterCard Advisors Payments Panel, which is comprised of over 50,000 adult consumers matched to the composition of the US Census in terms of age, gender, household income and region.