

How Mexicans Shopped During the **2025** *Promotional Season*



Kueski.com

May 26 to June 3

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An analysis of purchasing and payment decisions during one of ***Mexico's key*** commercial moments.



Once centered on discounts, Mexico's promotional season has become a valuable lens for understanding how consumers shop — and why. It reveals more than just what people buy; it highlights how they pay, what drives their decisions, and how those behaviors are evolving.

This year's findings indicate a clear shift: Mexican consumers are increasingly making decisions based on factors beyond **impulse and price**. Instead, they're leaning into **planning, comparing options**, and choosing **financial tools** that offer **control, flexibility, and confidence**.



A more strategic consumer emerges

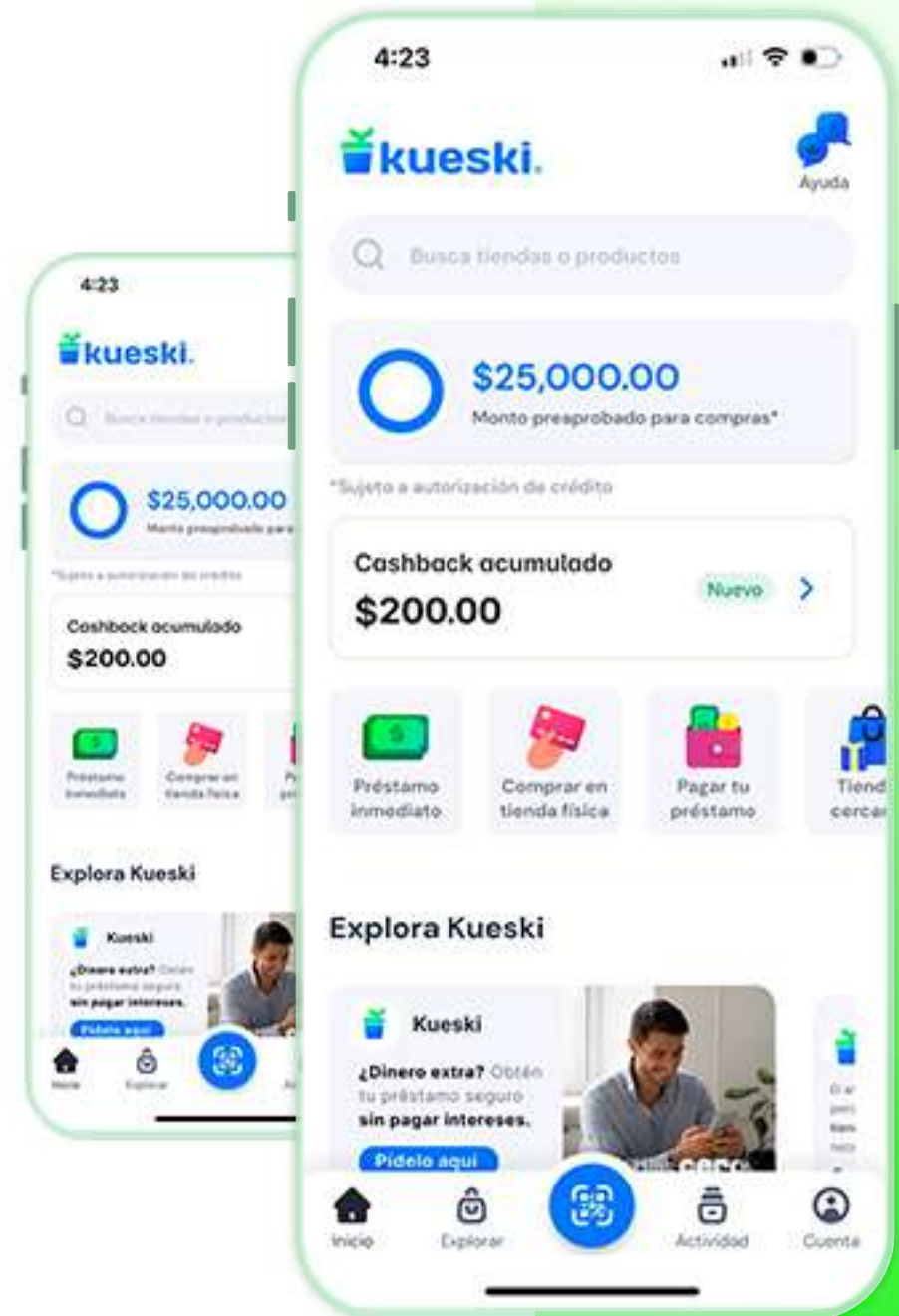
Contrary to past assumptions, **planning was the dominant behavior during this year's promotional season**. According to a study conducted by Kueski with over 5,220 users:

+80%

compared prices across stores before making a purchase

45%

planned their shopping in advance



These findings point to a clear shift toward **more intentional and rational consumption**, where purchase decisions are increasingly shaped by factors like available cash flow, the type of product, and — above all — the payment terms.

The digital channel keeps growing — and raising expectations

Online shopping continued to gain ground and, once again, was the dominant channel during the season. In fact, **90% of respondents made their purchases online**, confirming this behavior as the new norm.

But with that growth comes higher expectations around **security, service, and user experience**.

Today's **digital consumer demands more than just functionality** — they expect payment methods that **protect their personal data, avoid the need for traditional cards, and offer real-time, personalized support**.



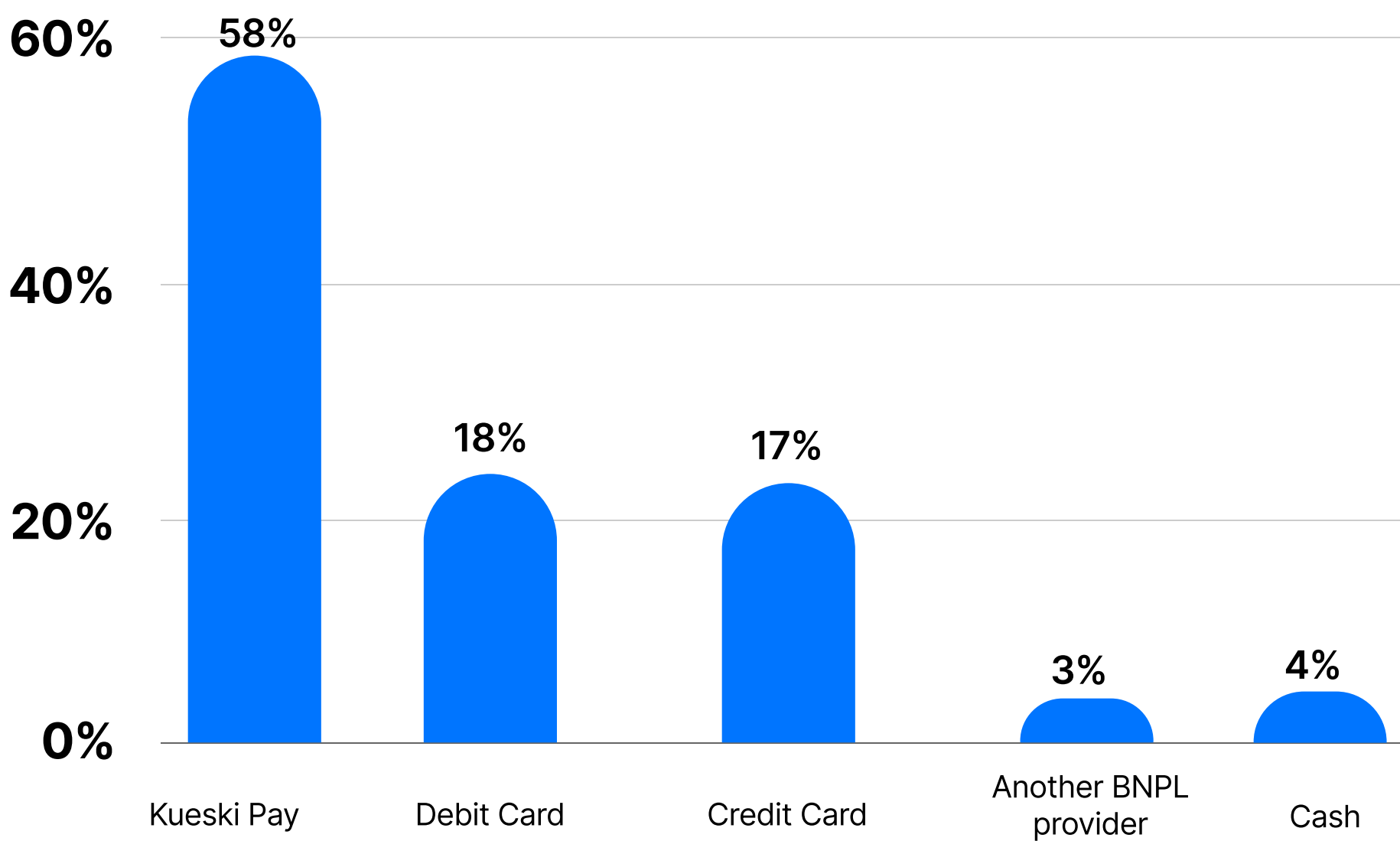
4 New priorities at checkout



The rise of digital commerce hasn't just changed what people buy — it's also transformed **how they prefer to pay**. This promotional season made that shift clear: consumers are increasingly drawn to payment **methods that offer flexibility, control, and peace of mind**.

Among respondents, “Buy Now, Pay Later” (BNPL) solutions gained significant ground over traditional methods, establishing themselves as a key option for those looking to align their spending with their income cycles.

Métodos de pago elegidos:



This behavior points to a clear preference for more accessible payment alternatives that support financial planning — especially among younger generations.

What was once seen as a trend has now become a **mainstream demand, particularly among Gen Z and Millennials**. For these groups, BNPL doesn't just enable access — **it represents convenience, control, and a true alternative to traditional credit cards**.

This shift signals the beginning of a **new era of financial inclusion**, as well as the **adoption of a new financial lifestyle** — one where **control sits at the center of every spending decision**.

Zoom in: **Kueski Pay**, a Synonym for Trust



Among the preferred solutions, **Kueski Pay emerged as the leading payment method**, not only in terms of adoption, but also in its impact on the purchasing decision itself.

63%

of respondents said they would not have completed their purchase if Kueski Pay had not been available.

85%

would not have made the purchase without the option to pay in biweekly installments or interest-free monthly payments.

87%

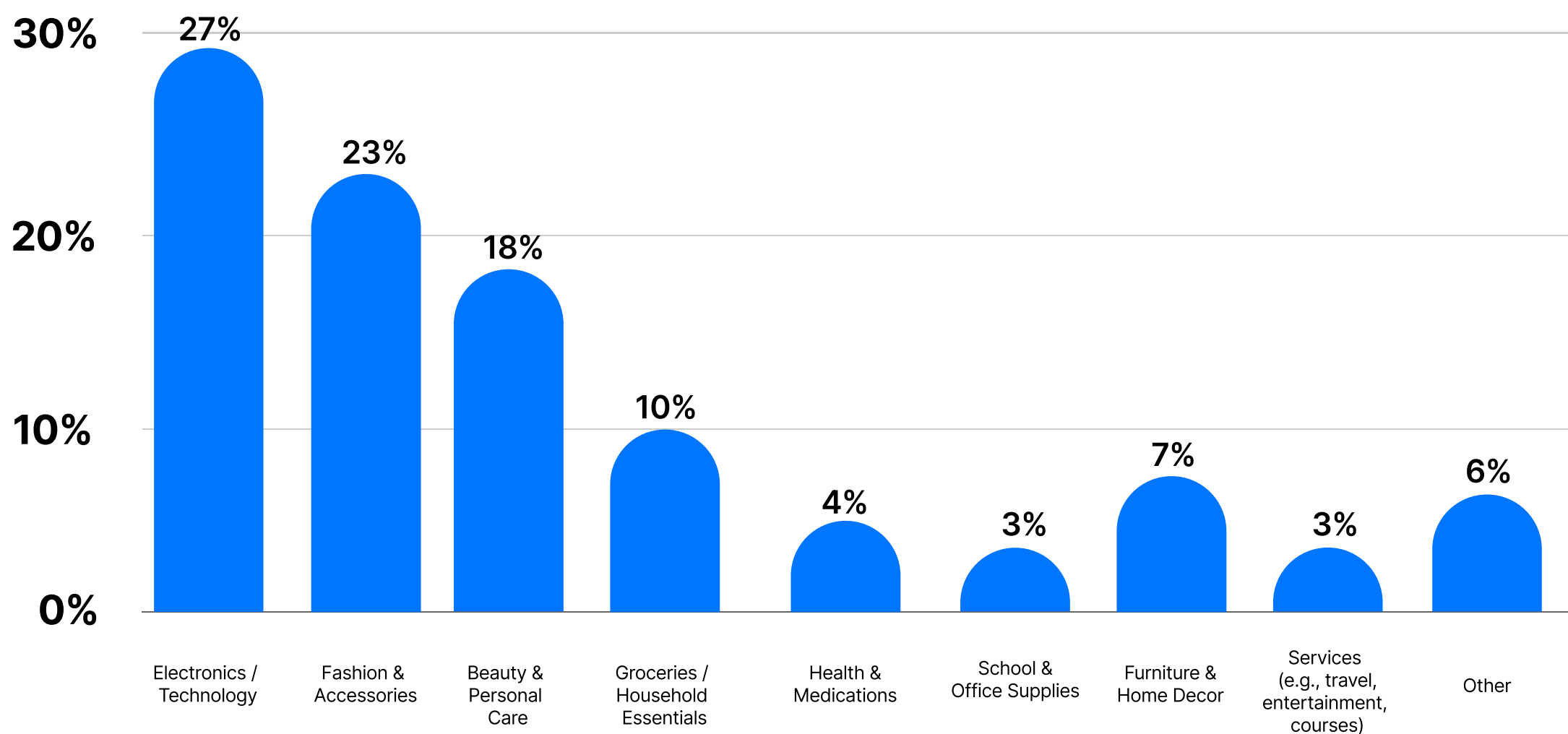
reported feeling more secure using Kueski Pay compared to other digital payment options.

This level of trust is grounded in a **frictionless experience** — with **no credit card required, no hidden fees**, and **responsive, human-centered support** — making **Kueski Pay** one of the **most trusted financial solutions** in Mexico’s digital ecosystem.

What people bought — and why it matters

Having access to a flexible payment method doesn’t just change when or how much people buy — it also changes what they choose to buy. Installment-based payments allowed consumers to access products with greater value, durability, or that contribute to personal improvement.

Top categories purchased:



These categories reflect **informed and intentional choices**: investing in technology, upgrading the home, or improving personal well-being are clear signs of a **new consumer mindset**.

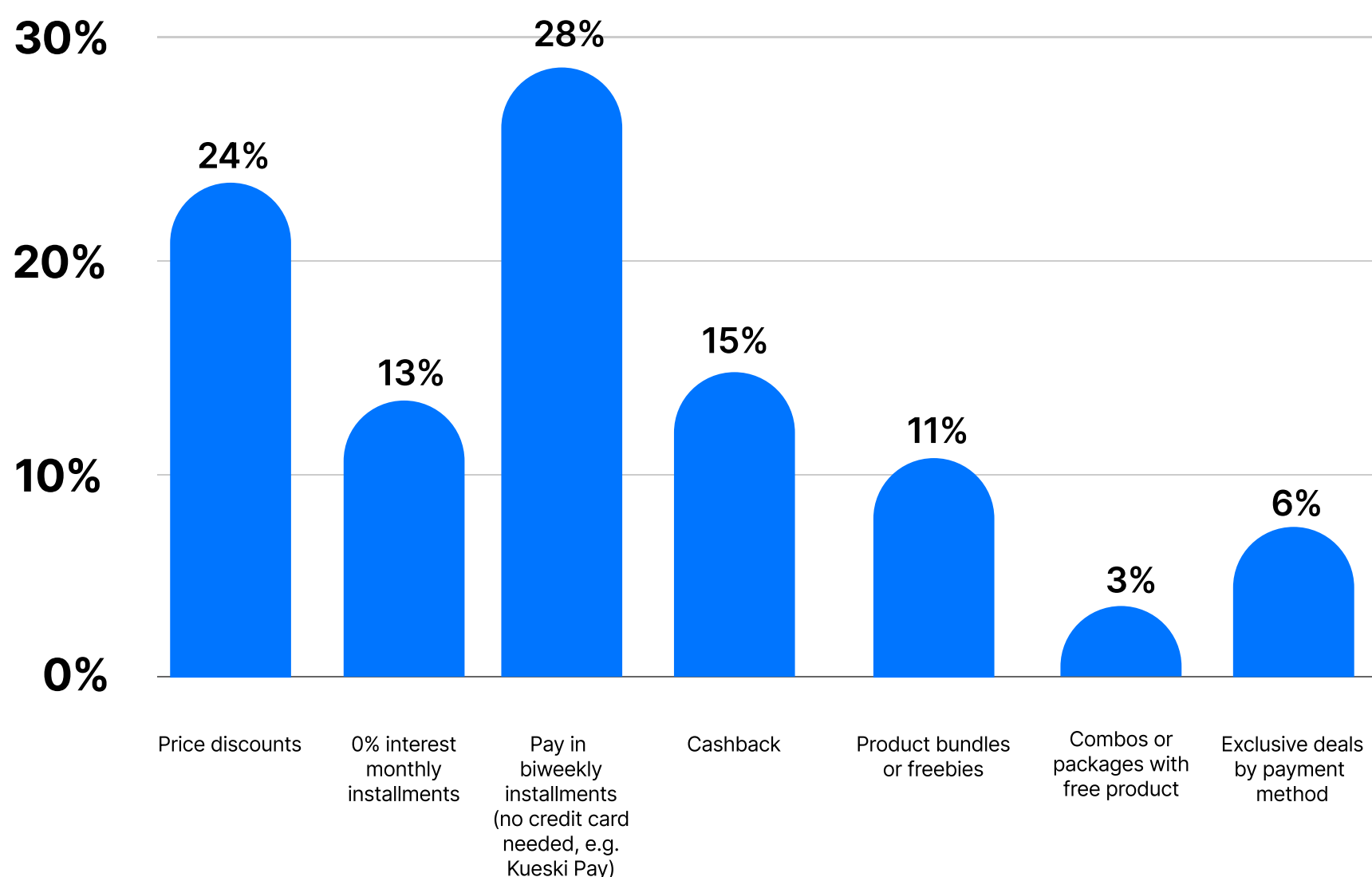
Beyond price: the incentives that truly matter



While **direct discounts** still play a significant role, one of the most surprising findings was that the **possibility of paying without a credit card and without interest** had an even stronger influence on purchasing decisions — a value proposition that’s becoming increasingly common across digital retailers.

Among the promotions evaluated, **biweekly installment options**, like those offered by **Kueski Pay**, were the most appreciated — often **surpassing or complementing traditional discounts**.

Top-rated promotions:



This shows that consumers value **how they pay** just as much as **how much they pay**.

The shopping experience no longer begins and ends at the cart — **it’s shaped by the payment method itself**.

For those who used Kueski Pay, the main reason was clear: **70% chose it for the option to pay in biweekly installments**, making this feature not just attractive — but decisive.

Other reasons included:

Taking
advantage
of promotions

10%

Ease of use
and security

8%

Avoiding
the use of
a credit card

5%

Avoiding upfront
spending

4%

Being able
to buy more

3%



Conclusion:

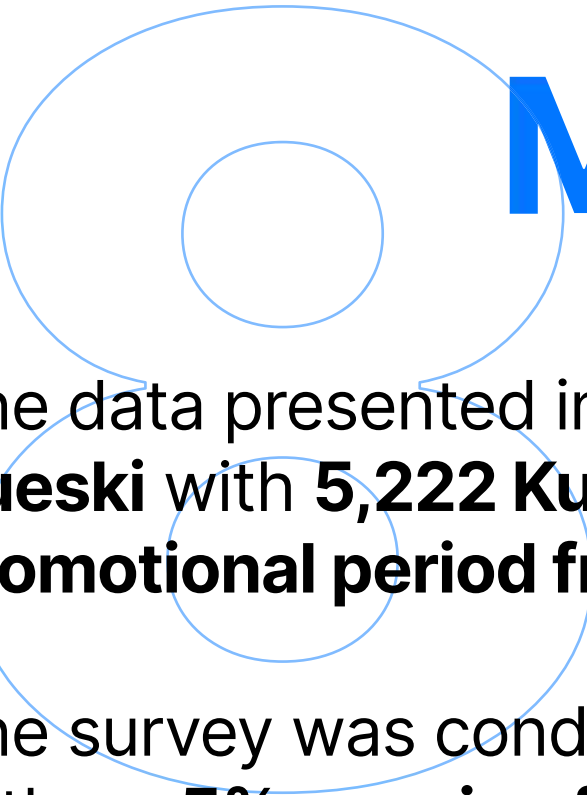
The new standard in digital consumption



The 2025 promotional season made one thing clear: **financial inclusion is no longer a future promise**, but a **reality powered by accessible, trustworthy technology**.

Kueski Pay is no longer just a complementary option — it has become **an essential part of how people engage with digital commerce in Mexico**. Its impact goes well beyond the transaction: it represents **access, planning, trust, and financial control**.

Methodology



The data presented in this report is based on a survey conducted by **Kueski** with **5,222 Kueski Pay users** who made purchases during the **promotional period from May 26 to June 3, 2025**.

The survey was conducted **online** and achieved a **95% confidence level** with a **±5% margin of error**, ensuring a solid representation of the consumption patterns observed within this population.



About Kueski

Kueski is the leading buy now, pay later (BNPL) and online consumer credit platform in Latin America, known for its innovative financial services. Its flagship product, Kueski Pay, allows customers to make purchases and pay later, both online and in physical stores. Additionally, the company offers Kueski Cash, a personal loan product. Applying artificial intelligence, Kueski enhances access to financial services at scale. To date, the company has issued more than 30 million loans across Mexico, benefiting individuals and entrepreneurs. Notably, 33% of Mexico's top e-commerce merchants now offer Kueski Pay as a payment option. Learn more at Kueski's website: <https://www.kueski.com/>

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Thank you!