

From Buen Fin to the Future:

How the Mexican Consumer
Is Evolving and the Payment
Trends Shaping 2026



[Kueski.com](https://kueski.com)

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Introduction:

Buen Fin and the Changing Mexican Consumer

Buen Fin has become one of the **main barometers of consumer spending in Mexico**. More than just a discount season, it now represents a critical moment to observe how **consumer preferences, priorities, and financial habits** are evolving.

In recent years, the Mexican shopper has shifted from being **reactive to increasingly strategic and digital**. Consumers plan ahead, compare prices, and seek **frictionless shopping experiences**. More than ever, they prioritize **secure, simple, and flexible payment methods** that allow them to maintain control over their finances **without compromising liquidity**.

In this context, **digital payment methods** have moved from being an alternative to becoming a **baseline expectation** for the modern consumer. Solutions such as **Buy Now, Pay Later (BNPL)** have shed the label of an “emerging trend” and are beginning to **consolidate as an active consumer demand**, driven by users seeking to manage their money in a **more efficient and transparent way**.

How Did Mexicans Plan Their Purchases During Buen Fin?

Planning has become one of the clearest signals of the growing maturity of Mexico's digital consumer.

Rather than purchasing impulsively, users prepare in advance, compare options, and make strategic decisions about where and how to take advantage of Buen Fin promotions.

Pre-purchase behavior:

95%

of Kueski Pay users reported planning to make purchases during **Buen Fin 2025**

40%

planned their purchases **one to two weeks in advance**

25%

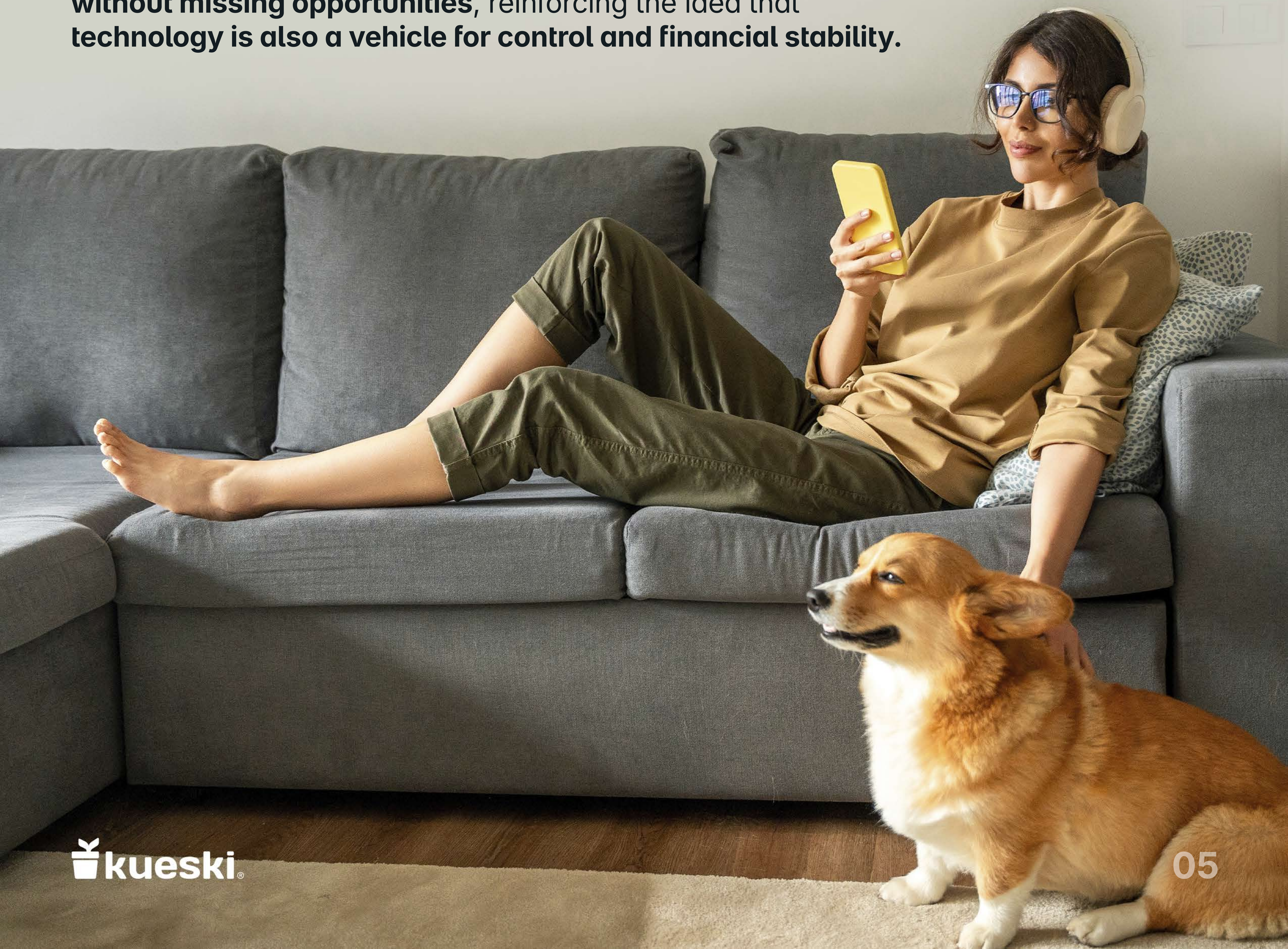
chose to evaluate options and make purchases **exclusively during the event days**

Generational Insights

Millennials and Gen Z: Leading the Shift Toward Planned Consumption

With over 40% participation each among consumers who planned their purchases, Millennials and Gen Z represent a new financial culture—one that is digital, intentional, and focused on maximizing available resources.

For these generations, planning does not mean limiting consumption, but **making smarter decisions**. They use tools such as **Buy Now, Pay Later (BNPL)** to **preserve liquidity without missing opportunities**, reinforcing the idea that **technology is also a vehicle for control and financial stability**.

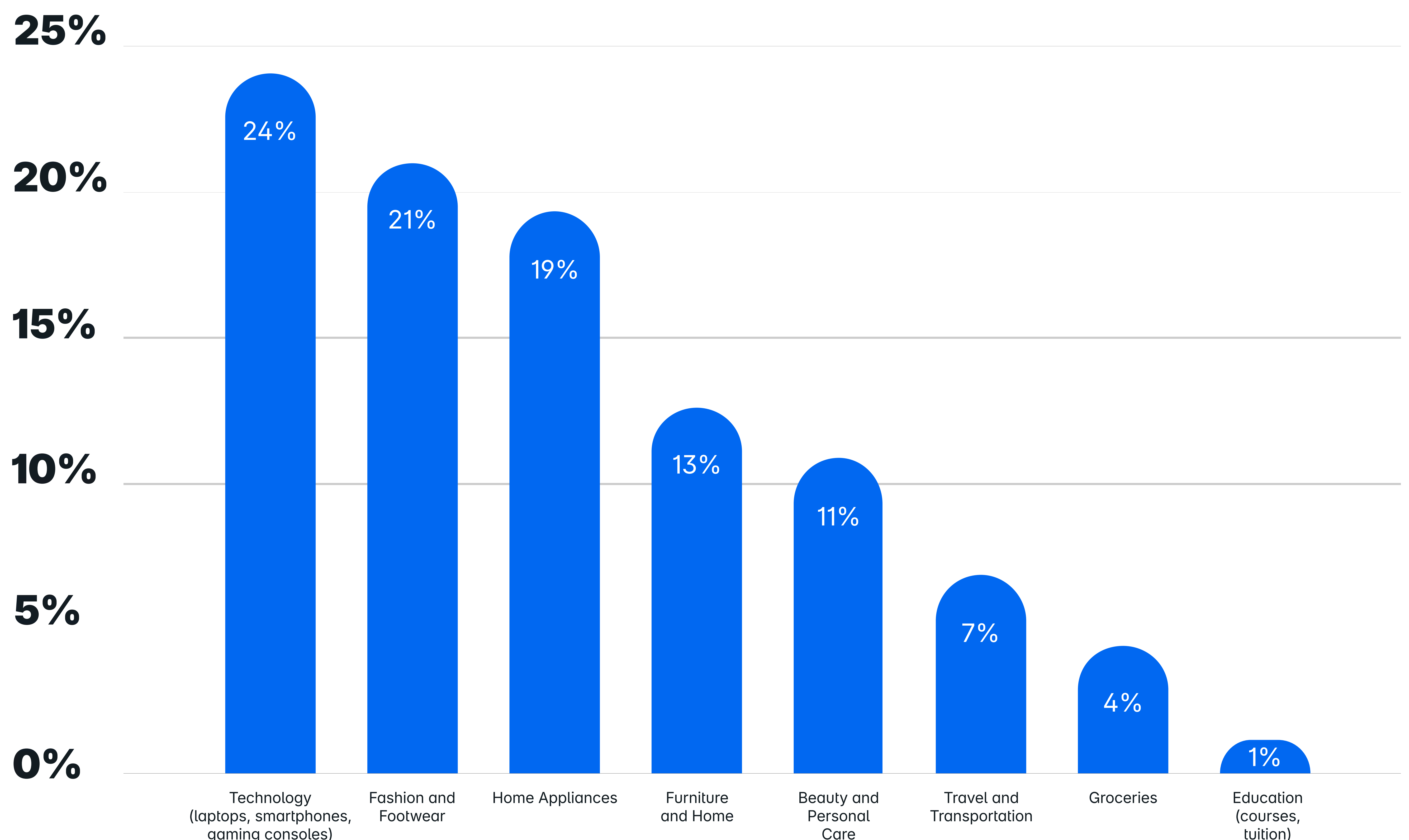


Purchase Preferences of Mexican Consumers During Buen Fin

Technology dominated the shopping cart.

With **24% of purchase preferences**, laptops, smartphones, and gaming consoles led consumer spending during **Buen Fin 2025**.

They were followed by **fashion and footwear (21%)** and **home appliances (19%)**, while **home, beauty, and travel** rounded out the list of the **most sought-after categories**.



Generational Insights

Gen Z and Millennials led technology purchases, with 32% and 26% respectively, reflecting their strong connection to digitalization and their appetite for innovation.

In contrast, Boomers concentrated their spending on home appliances (25%), prioritizing functionality and home upgrades, while Gen X showed a more balanced spending pattern across technology, fashion, and home-related categories.

	Home Appliances	Technology	Furniture and Home	Beauty and Personal Care	Fashion and Footwear	Groceries	Education	Travel and Transportation
Gen Z	17%	32%	11%	14%	19%	4%	0%	4%
Gen Millennial	17%	26%	11%	13%	23%	3%	1%	6%
Gen X	20%	22%	12%	9%	23%	4%	1%	9%
Gen Boomers	25%	19%	17%	8%	16%	7%	2%	6%

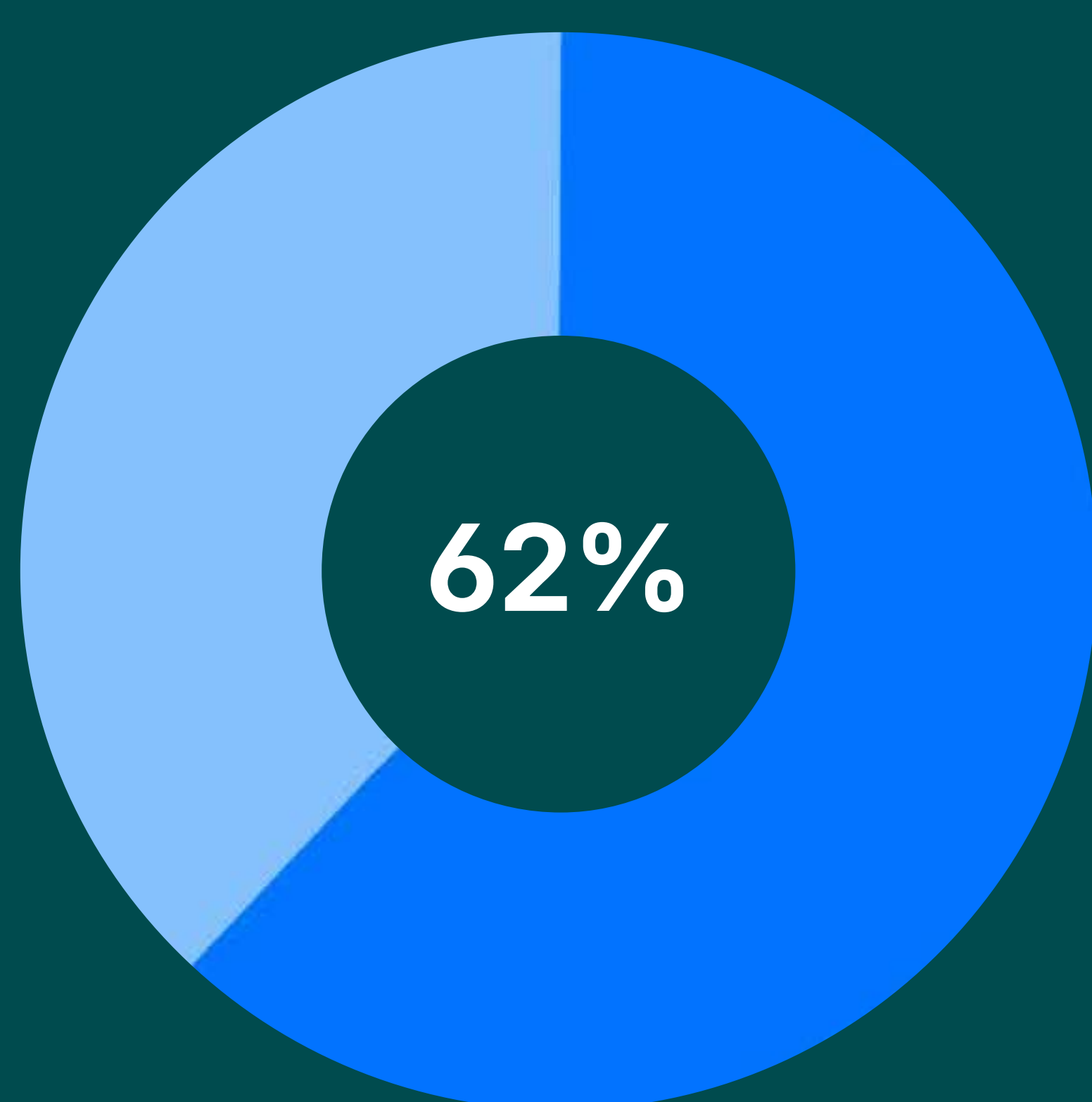
What Motivates Mexican Consumers to Shop During Buen Fin?

Buen Fin is perceived as an opportunity to get more value for the same amount of money.

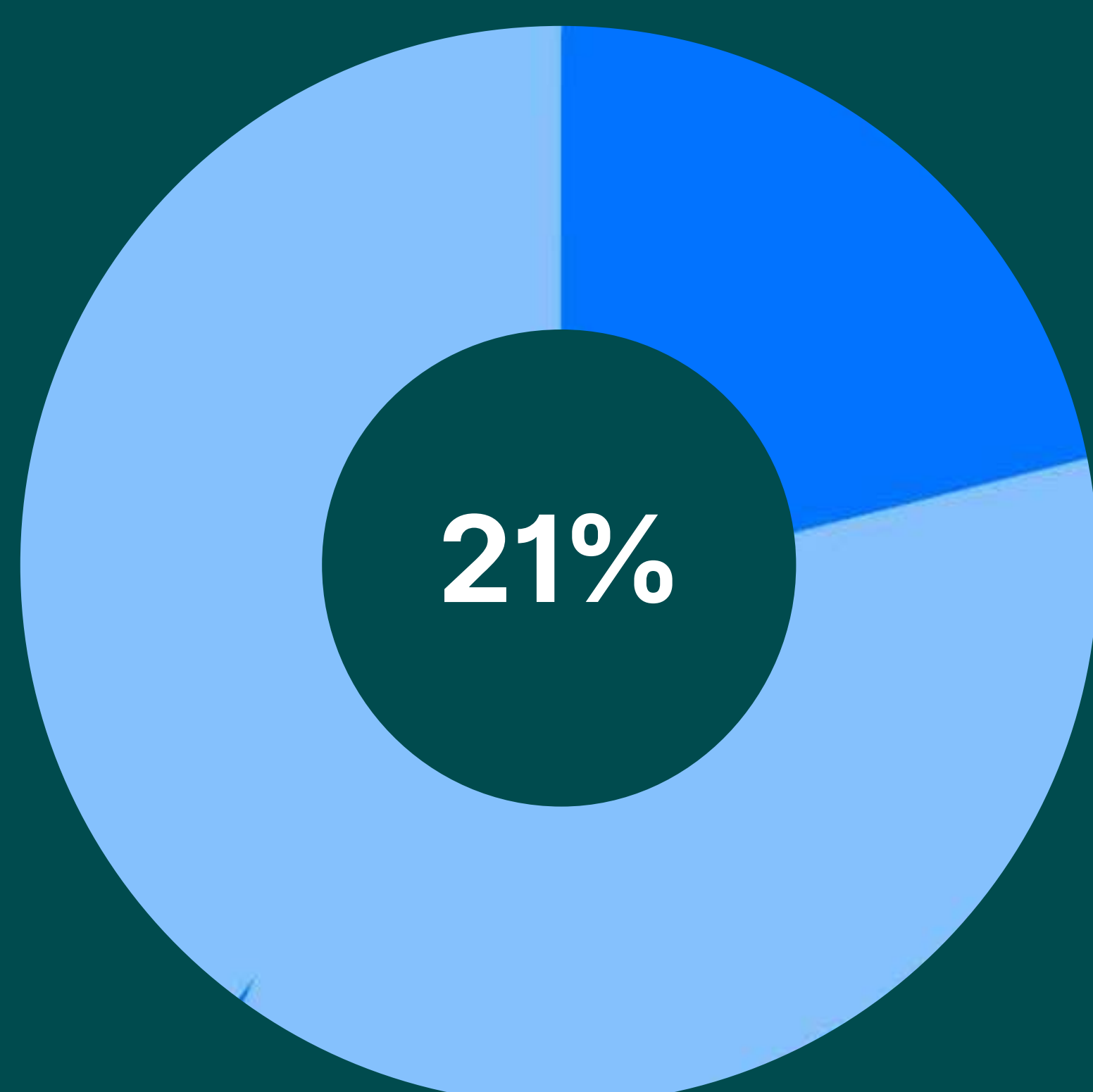
The **primary motivation** for participating continues to be **taking advantage of promotions**, although many consumers also view it as the **ideal moment to purchase something they genuinely need** or to **bring forward important planned purchases**.

A smaller share of consumers used the season to **get ahead on holiday gift shopping (8%)** or to **treat themselves (8%)**, reinforcing the idea that **Buen Fin is also an opportunity to enjoy spending in a thoughtful, intentional way**.

Accessing promotional discounts

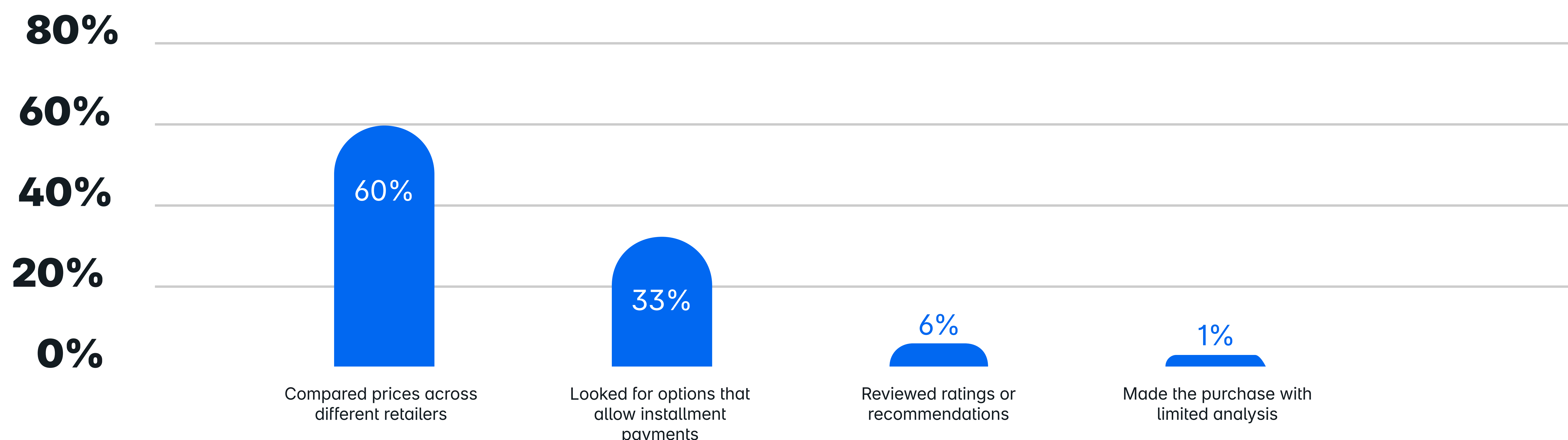


Purchasing essential items



How Do Mexicans Shop When Making an Important Purchase Decision?

Mexican consumers have become **more analytical and strategic shoppers**. Before making an important purchase, most **compare options and actively seek flexible payment methods**, such as **Kueski Pay**, that **adapt to their budget**.



Generational Insights

By generation, **Gen Z is the most likely to compare options (72%)**, while **Boomers place the highest value on the ability to pay in installments (37%)**.

In terms of shopping format, **more than half of Gen Z (53%) prefers online shopping**, whereas older generations value digital and in-store experiences equally, seeking **convenience and trust across both channels**.

BNPL Becomes One of the Most Preferred Digital Payment Options

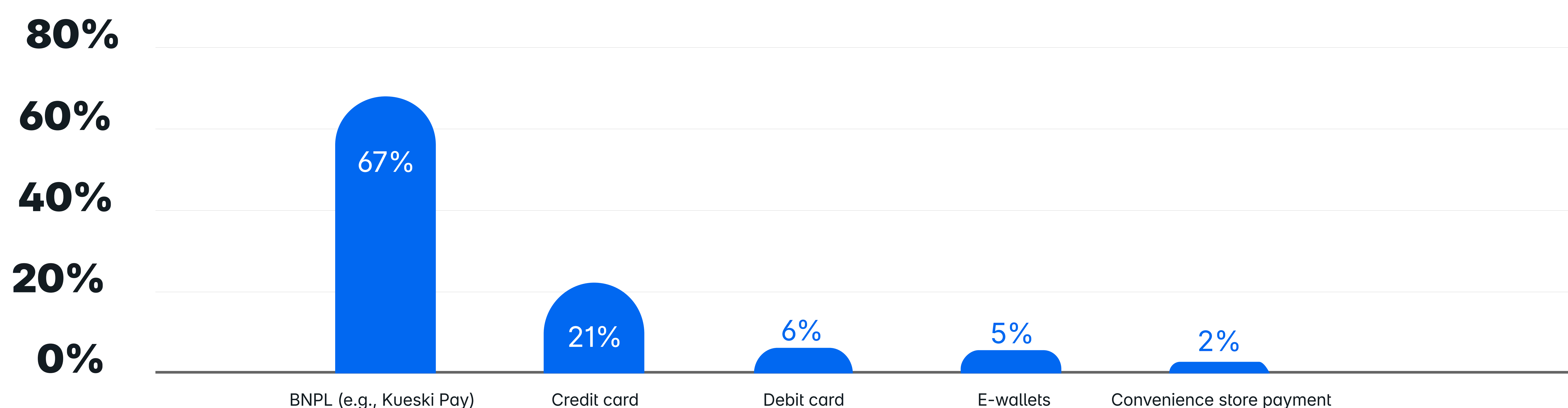
+20% of users use Kueski Pay as their primary payment method

What began as an innovative alternative has now become **one of the most widely chosen online payment options**.

The Buy Now, Pay Later (BNPL) model stands out for its **flexibility, transparency, and convenience**, and among younger generations, **it is increasingly consolidating as a preferred way to pay**.

Beyond practicality, users value the **clarity, security, and control** BNPL provides—qualities that build trust and make it a **natural choice for an increasingly digital consumer**.

Most Used Payment Methods for Online Shopping



Consumer Perceptions of Payment Methods

43%

trust payment methods that do not require sharing bank details

57%

express concerns about fraud when shopping online

Kueski Pay: Building Trust Through Control and Choice

In the absence of Kueski Pay, 50% of users would have postponed their purchase.



Kueski Pay has consolidated as one of the most widely chosen payment options among Mexican consumers, directly influencing users' purchase decisions.

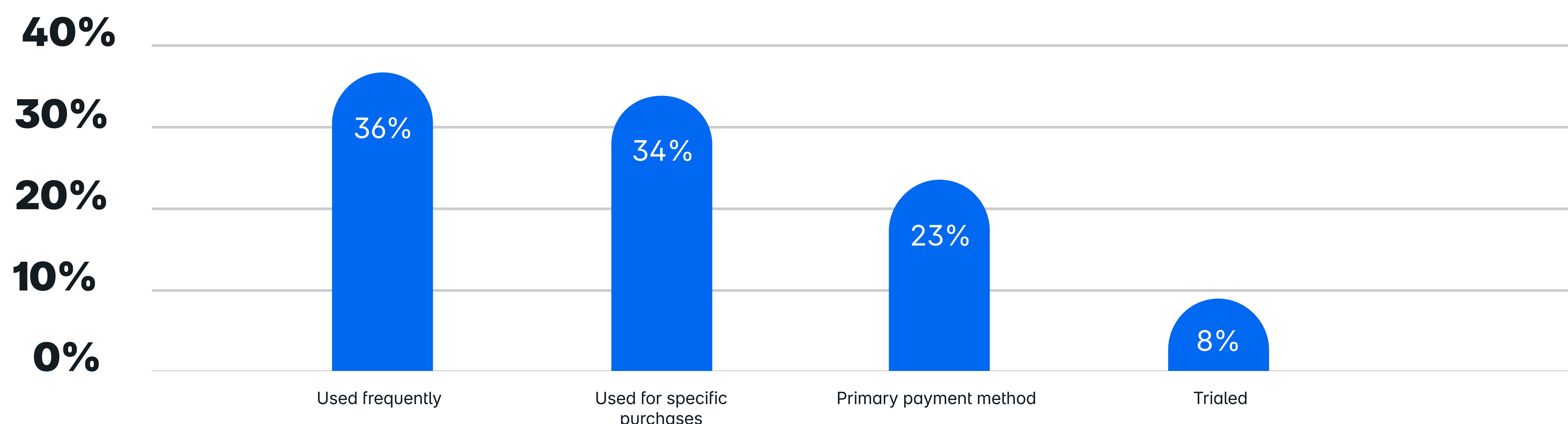
Its appeal lies in **simplicity**: paying with **clarity**, **without friction**, and **without compromising liquidity**.

Presence at Checkout

More and more users are choosing Kueski Pay as part of their digital shopping routine.

The **BNPL model** is no longer an alternative; today, it is a **natural part of the payment experience** and, for many consumers, their **primary method when shopping online**.

The Role of Kueski Pay Within Consumers' Payment Options



Key Reasons for Choosing Kueski Pay

Users prefer **Kueski Pay** for three key reasons:

Transparency

clear and predictable payments.

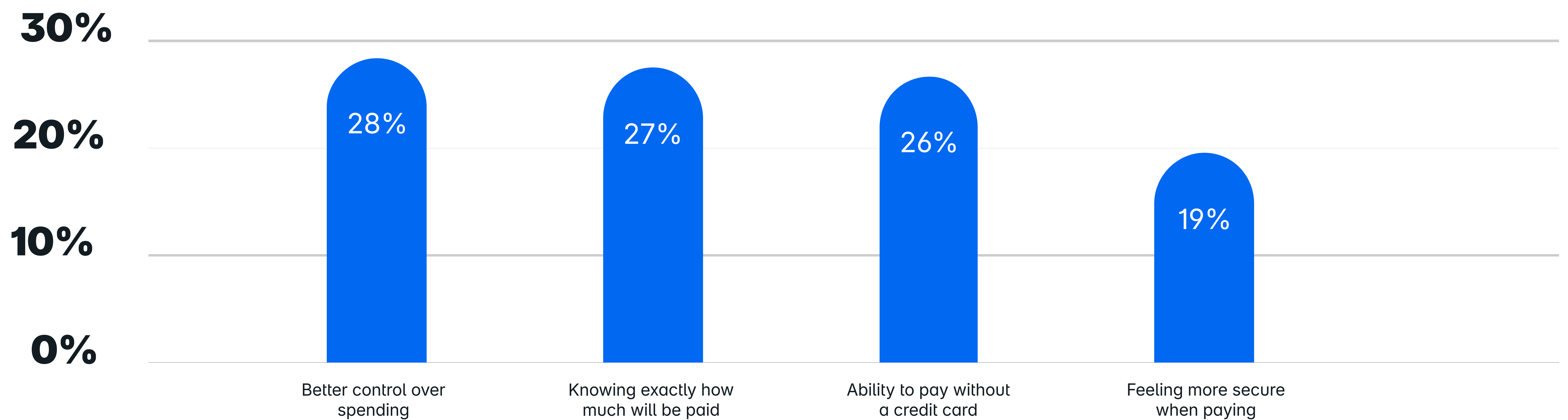
Control

the ability to spread payments without compromising liquidity.

Security

purchasing without sharing bank details.

What are the main reasons you prefer using Kueski Pay when it is available?



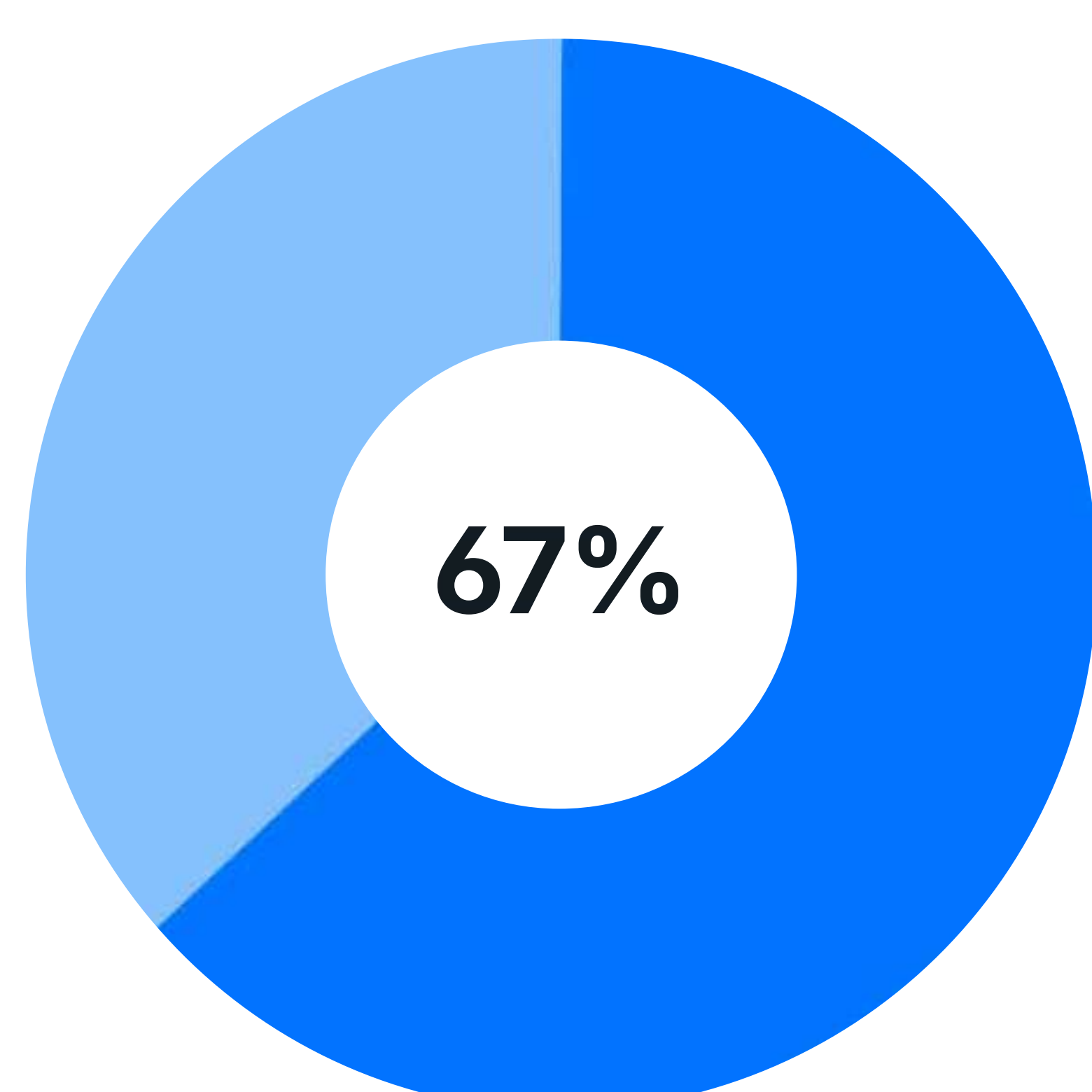
2026 Trends: A More Flexible, Secure, and Personalized Payments Future

In **2026**, payment methods will continue to evolve toward **more seamless, secure, and user-centric experiences**.

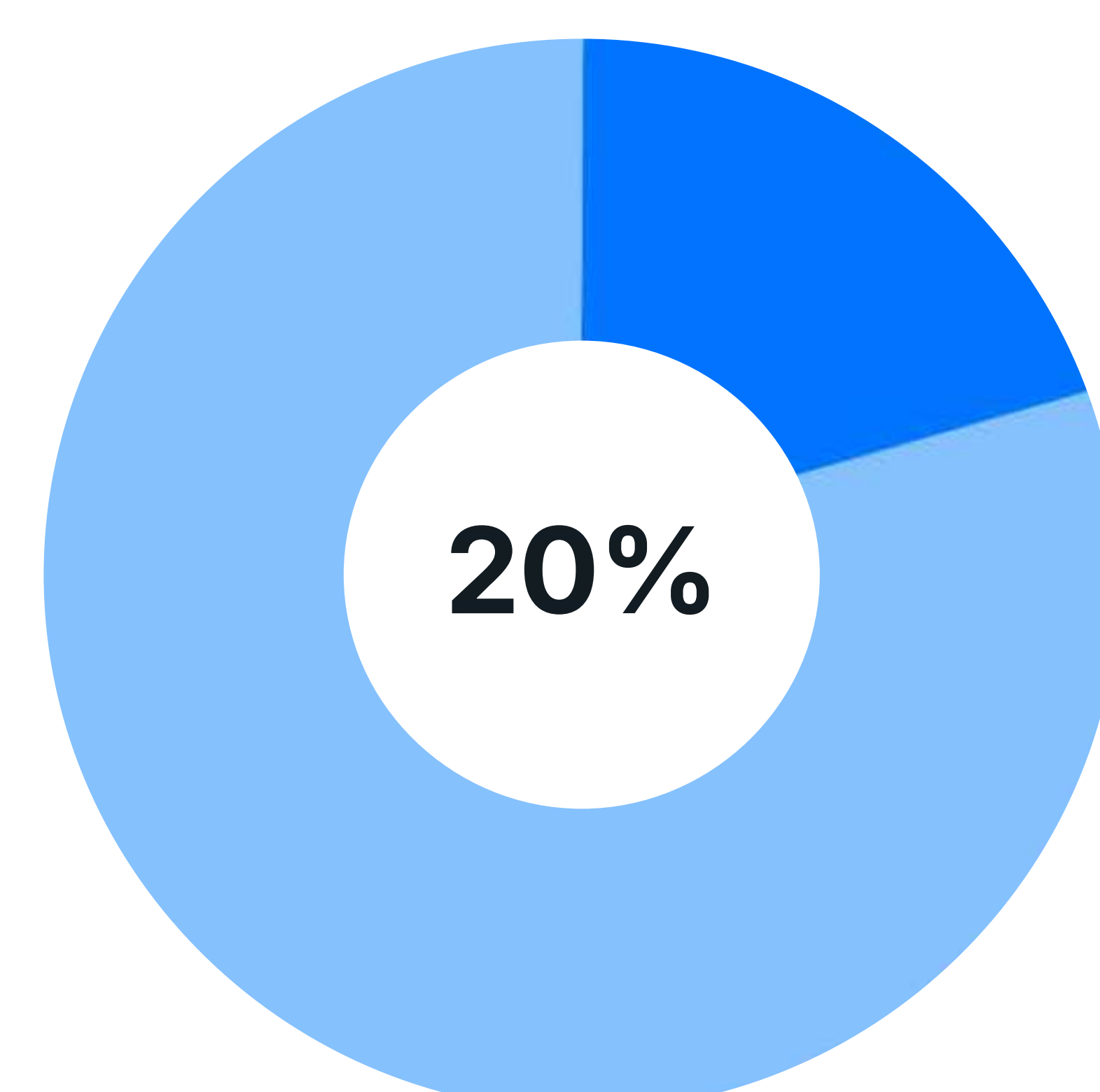
Technology will play a **key role** in making payments **increasingly simple and personalized**, while **trust** will consolidate as the **true differentiator** among the payment options available in the market.

User Expectations of Payment Methods

More interest-free options with no hidden fees



Stronger anti-fraud protection



Consumers will seek **greater control over their money, stronger fraud protection, and instant, seamless processes**, as well as **interest-free options with no hidden costs** that adapt to their lifestyle.

In this context, **flexible payment methods** will continue to **expand and gain traction**, driven by their ability to deliver **clarity and convenience**.

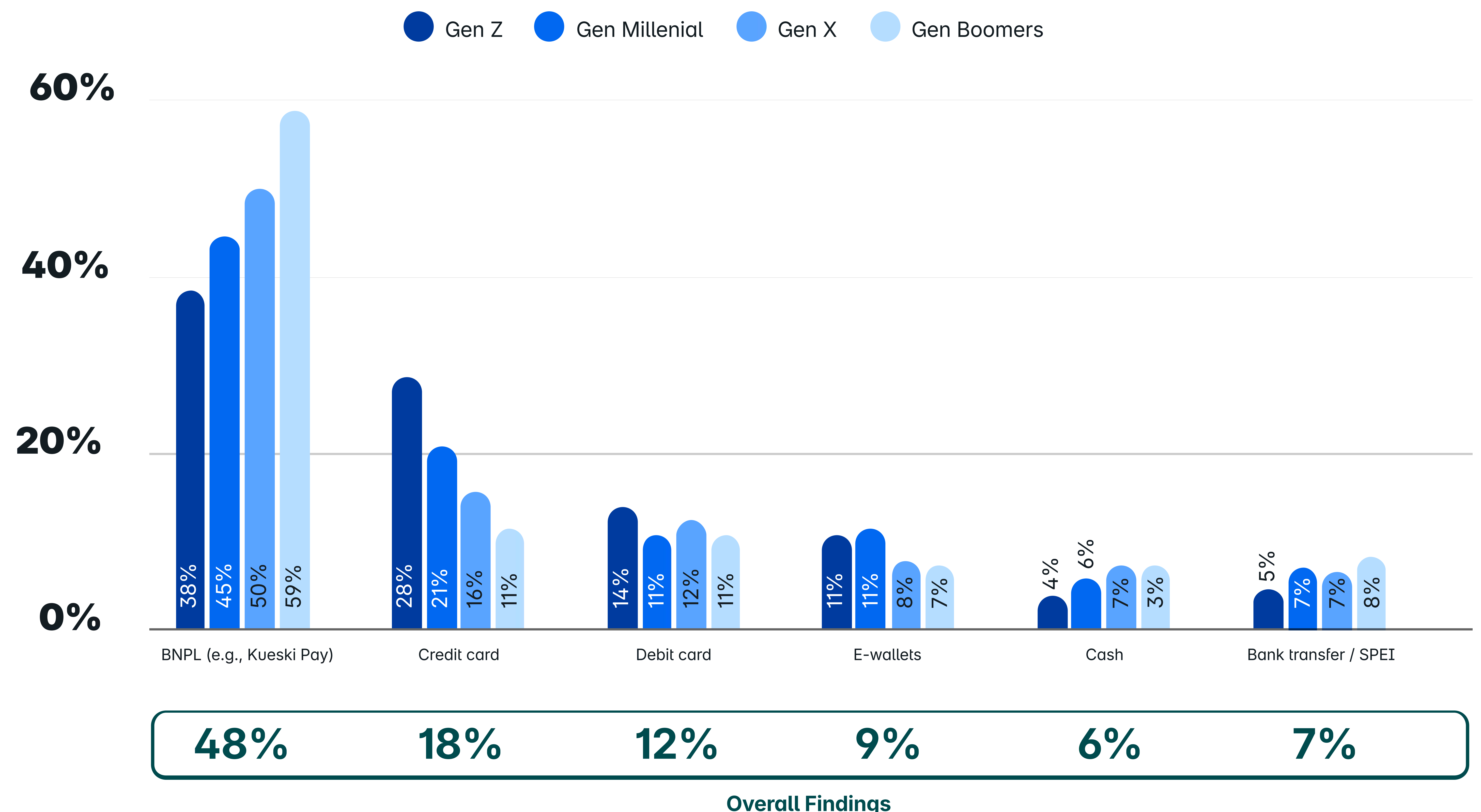
How Mexican Consumers Plan to Pay in 2026

Flexible payment methods, such as **BNPL**, continue to **gain momentum** and are shaping up as one of the **most consistent preferences** heading into **2026**.

Adoption is spreading **across all generations**, albeit driven by different motivations: **younger consumers** value **convenience and a seamless digital experience**, while **older generations** emphasize the ability to **better manage their finances and maintain spending control**.

The trend is clear: **consumers are looking for payment methods that adapt to them—not the other way around**.

Within this landscape, solutions like **Kueski Pay** are consolidating as a **key tool** for those who want to shop with **confidence, clarity, and without compromising liquidity**.



Study Methodology

The data presented in this report comes from a survey conducted by **Kueski among 800+ Kueski Pay users.**

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

 **kueski**®

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 around 40 million loans across Mexico, benefiting individuals and entrepreneurs. Notably, 40% 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/>

Press contact: Karen.herrera@kueski.com

Thank you!