

Accenture Chinese Consumer Insights

# The quest for certainty: How China's Gen Z is reshaping consumption



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## Executive summary

For years, commentary about China's younger generation has oscillated between alarm and dismissal. Often described as "lying flat" for opting out of relentless striving, Generation Z (Gen Z) appears to be scaling back consumption, lowering their ambitions and re-evaluating traditional views of love and marriage.

To their elders, who lived through decades of uninterrupted growth, this disengagement may seem defeatist. Yet a closer look at Gen Z's priorities and decision-making reveals a very different story. Rather than withdrawing, this generation is responding to uncertainty by making more deliberate choices.

These choices make sense when volatility and technological disruption are the new baseline. And the desire for certainty is spreading well beyond Gen Z. This shifts the core challenge for business leaders: from how to excite consumers to how to make them feel secure enough to commit.

As Gen Z evolves from tastemakers to mainstream consumers and enters more complex life stages, the logic they follow will increasingly shape the market. For companies, the ability to deliver reliable value and build sustained relationships will be critical to winning and retaining this generation.

## The new reality: Living for today, saving for tomorrow

In 2024, China's Generation Z—those born between 1995 and 2009—numbered nearly 230 million, accounting for nearly 16.5% of the total population.<sup>1</sup> As China's most influential trendsetters, Gen Z serves as the testing ground for new brands, categories and cultural movements that eventually diffuse into the broader population. As they enter new life stages in 2026—forming households, advancing careers and making major financial decisions—their influence is expanding from setting trends to driving mainstream consumption.

At the same time, Gen Z is coming of age in a more uncertain environment. This reality shapes how young people assess the future, tolerate risk and make life decisions.

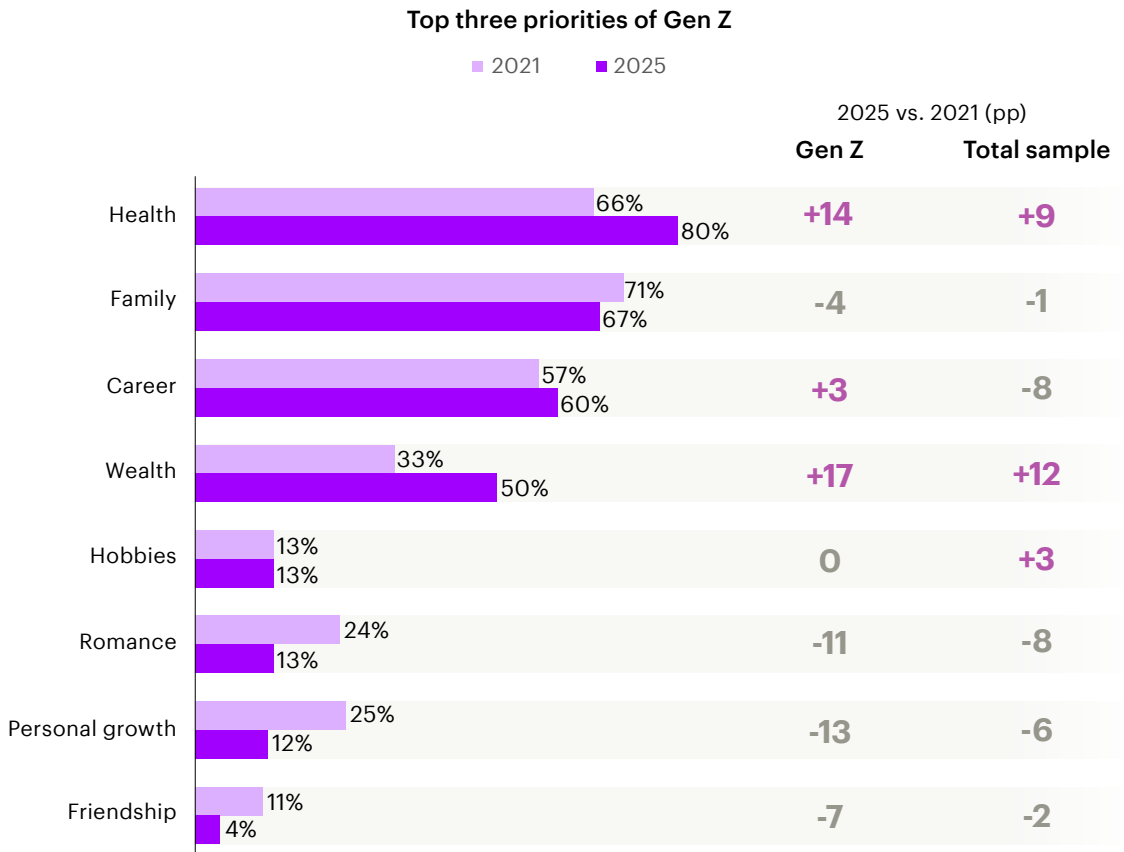
Our research shows that compared with peers of the same age in 2021, today's Gen Z consumers aged 18–29 place significantly more weight on health, career and financial security, while the relative importance of family, romantic relationships and personal growth has declined, largely because these areas often require long-term investment with uncertain returns. While seemingly conservative, this shift appears more meaningful when compared to broader population trends (Figure 1).

While the number of Chinese consumers overall prioritizing their careers has dropped by 8 percentage points (pp) since 2021, Gen Z is moving in the opposite direction, with a 3 pp increase. Their focus on wealth has also surged, rising by 17 pp—compared with a 12 pp increase across the overall population. In an era of unpredictable returns, young people have not abandoned ambition; they've pivoted toward what feels tangible and controllable.

Notably, the meaning of “growth” appears to have shifted. They now prioritize building practical skills, securing tangible returns and managing risk, while still valuing self-fulfillment, exploration and inner enrichment.

Far from “lying flat”, Gen Z is actively investing in their future. 60% of Gen Z are learning new skills—10 pp higher than the overall sample. 38% have experimented with side hustles, also exceeding 32% across the population.

**Figure 1: Today's Gen Z places greater weight on health, career and wealth**



Source: Accenture 2025 China Consumer Survey (N=5,000 for all samples, N=988 for ages 18-29, 20% of total), Accenture 2021 China Consumer Survey (N=10,140 for all samples, N= 2,328 for ages 18-29, 23% of total).  
 Question: Which of the following are your top three priorities at this stage of your life?

A paradox emerges when observing Gen Z: Why do they save aggressively while still spending on travel and “emotion-driven” purchases?

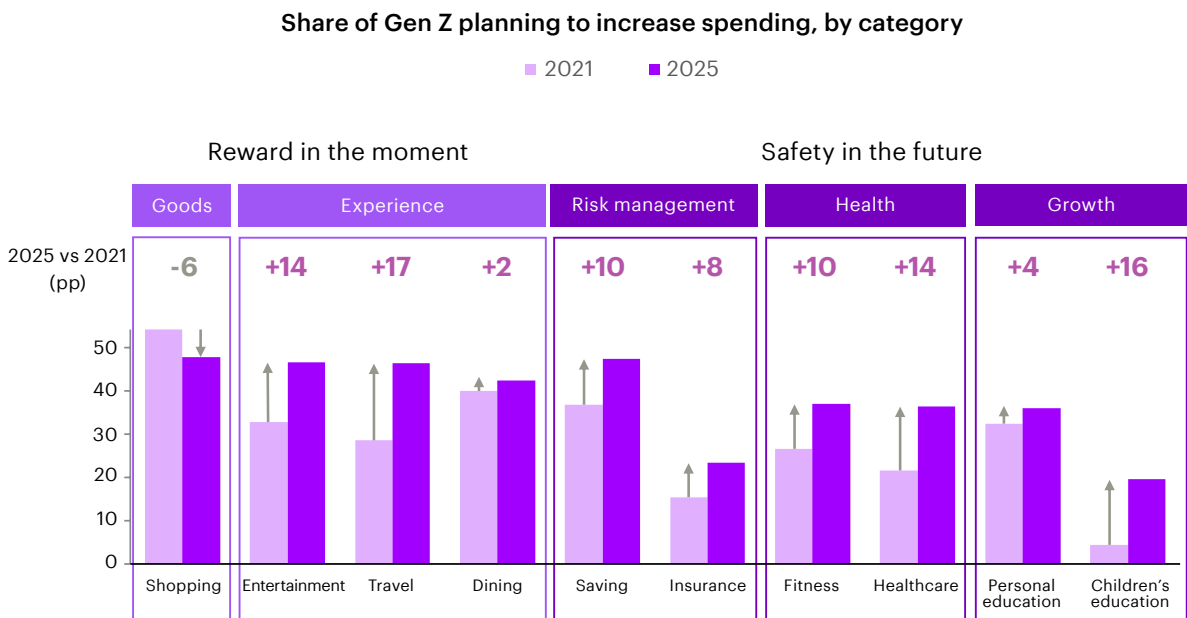
Their answer is simple: Why not?

In fact, Gen Z splits their spending into two buckets, one for today and one for the future. They invest in experiences that offer immediate rewards, while simultaneously building a safety net for the future—be it financial, physical and personal (Figure 2).

As aspirations grow and budgets tighten, Gen Z is finding creative ways to make the most of what they have. They lean into high-impact, low-cost experiences: bite-sized trips and curated meals. At the same time, they diversify risk through micro-investments in gold, savings products, preventive health and skills development.

For Gen Z, seeking certainty isn’t about spending more or less—it’s about spending with more agency, caution and clarity.

**Figure 2: Gen Z wants to enjoy the present while securing their future**



Note: The increase in spending on children’s education is primarily driven by the 26–29 age group, rather than by Gen Z as a whole.

Source: Accenture 2025 China Consumer Survey (N=5,000 for all samples, N=988 for ages 18–29, 20% of total),

Accenture 2021 China Consumer Survey (N=10,140 for all samples, N=2,328 for ages 18–29, 23% of total).

Question: Which of the following projects do you expect to invest more in the coming year?

# Three changes in Gen Z's consumption

## The return of rationality

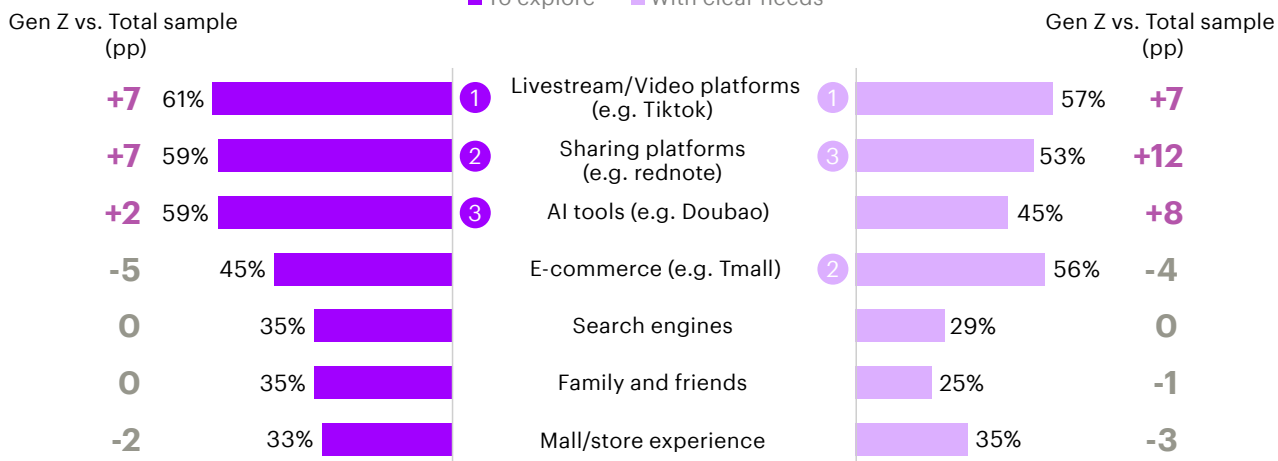
Gen Z is becoming more cautious and selective with their spending. 82% of Gen Z consumers are actively saving or cutting back on non-essential spending. When it comes to the major purchases, 76% prioritize economic practicality—a figure 6 pp higher than the overall population—while only 24% focus on lifestyle signaling.

This shift doesn't mean they've lost interest in quality or uniqueness; rather, identity premiums are giving way to risk management. Compared to older cohorts, Gen Z relies far more on multi-source validation. They prefer information vetted through livestream and video platforms, content communities and artificial intelligence (AI) tools over standardized product descriptions (Figure 3).

**Figure 3: Gen Z relies more on video platforms, sharing platforms and AI tools**

### Channels to find product/service information

■ To explore   ■ With clear needs



Note: All percentages are rounded.

Source: Accenture 2025 China Consumer Survey (N=5,000 for all samples, N=988 for ages 18-29, 20% of total)

Question 1: Where do you typically find inspiration when exploring new solutions or ways to improve your life?

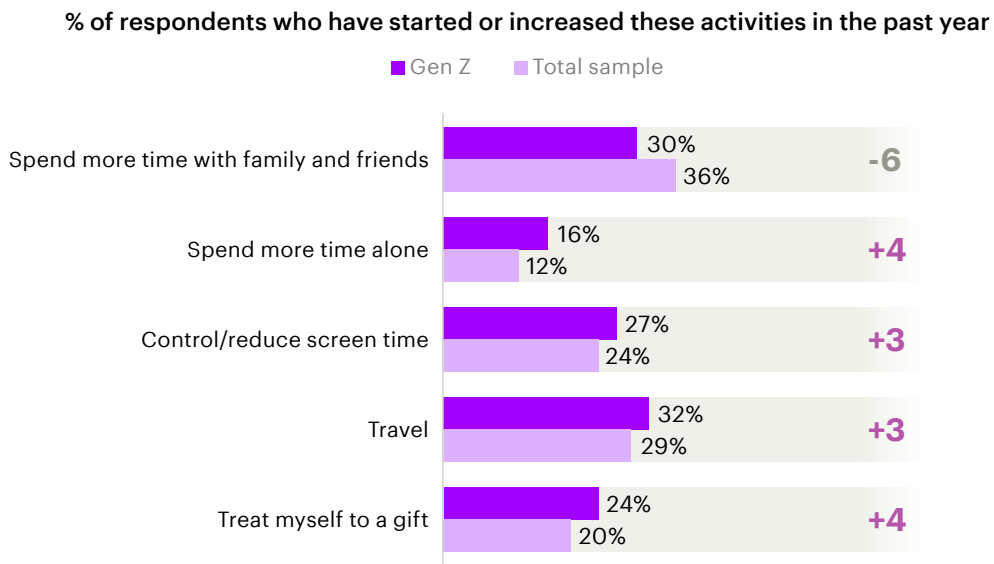
Question 2: When you have a specific purchase in mind, how do you search for product or service information?

## Budgeting emotions, not just money

Similarly, Gen Z has not abandoned the pursuit of emotional value, they've just become more selective about it. Today's youth are increasingly proactive in managing their emotional bandwidth. They are becoming more intentional about carving out solo time and recalibrating their daily rhythms through travel, self-gifting and taming their screen time to avoid information overload (Figure 4).

Consumption has also emerged as an important tool for emotional regulation. Over half (52%) of Gen Z consumers explored new brands in the past year—an 8 pp increase over their peers in 2021, treating novelty as a way to recharge.

**Figure 4: Gen Z focuses more on inner exploration and managing emotional energy**



Note: Only differences greater than 3 pp are shown.

Source: Accenture 2025 China Consumer Survey (N=5,000 for all samples, N=988 for ages 18–29, 20% of total).

Question: Have you started trying, or doing more of the following things than before in the last 12 months?

## AI as a steadying force

Another way Gen Z navigates this complex environment is by turning to AI. 85% of Gen Z consumers report frequent use of AI tools, 8 pp higher than the overall population.

More importantly, Gen Z’s expectations of AI go far beyond efficiency gains (Figure 5). On one hand, AI serves as a decision-support tool, helping them cope with information overload, filter options rapidly,

and regain a sense of control. On the other hand, for some young people, it offers a low-pressure space for reflection and self-expression. Always available, responsive and free of social risk, AI is beginning to step into roles once held by stable social structures, becoming a dependable source of stability.

**Figure 5: Gen Z uses AI to support decisions, emotions and self-expression**



Note: %of respondents who chose “Moderately” or “Extremely”.

Source: Accenture 2025 China Consumer Survey (N=5,000 for all samples, N=988 for ages 18–29, 20% of total).

Question: To what extent do you anticipate the following AI application scenarios?

# Winning the certainty mandate

Influencing Gen Z has become more difficult—not because they are harder to please, but because their tolerance for risk, trial-and-error and emotional cost has fundamentally changed. What is truly scarce today is not novelty, but reliability—delivered consistently and proven over time.

## Deliver with reliability

In the past, young consumers embraced novelty for its own sake, often tolerating imperfection in exchange for something new. Today, Gen Z is shifting from expansive exploration to highly selective engagement, seeking innovation that minimizes risk.

For today's Gen Z, reliability is the new “new”. Innovation is judged less by how disruptive it is, and more by how reliably it delivers.

**Xiaomi** exemplifies this shift. For many young consumers, choosing a Xiaomi product is less about the individual item and more about buying into a connected system in which everything works seamlessly together. Built on a unified operating system and interaction logic, Xiaomi delivers a consistent user experience across smartphones, electric vehicles and smart home devices. For example, its vehicles can automatically connect to home Internet of Things systems to trigger “arrival” scenarios—adjusting indoor temperature and turning on appliances before the user even steps through the door.<sup>2</sup>

This form of predictable innovation resonates deeply with digital-native Gen Z consumers. The trust built through their existing devices lowers the perceived risk of entering new product categories, enabling seamless cross-category migration—from consumer electronics to smart mobility. Reflecting this momentum, pre-orders for Xiaomi's first SUV reportedly approached 290,000 units within just one hour of its launch in 2025.<sup>3</sup>

## Win with emotional connection

For Gen Z, happiness is becoming less driven by spikes of excitement and more by sustained emotional replenishment. Experience design therefore needs to shift from event-driven spectacle to everyday support.

Gen Z consumers are also highly adept at cross-platform verification, making exaggeration quick to erode trust. Content is no longer just a way to grab attention—it has become a critical tool for decision confidence and risk assessment.

**Coach** provides a strong example. By positioning itself around self-expression, the brand has successfully translated its heritage of craftsmanship into a promise of consistent, reliable quality. By making their prices accessible, Coach turned its bags into items for everyday use instead of rare luxuries.

While traditional luxury is about being exclusive, Coach is about being authentic. The brand features real people using their products at work or on social media. This transparency aligns perfectly with the digital-first decision-making of younger shoppers, fostering deep brand trust. According to parent company Tapestry, Gen Z accounted for roughly one-third of 3.7 million new global customers in fiscal Q2 2026, contributing to strong growth in Greater China.<sup>4</sup>

## Design for resonance

As emotional and social energy becomes scarce, Gen Z navigates carefully between relationships worth investing in and interactions that are optional. Forward-thinking companies need to design for two kinds of experiences: being alone, and being with a few.

**Pop Mart**'s success proves the point. Rather than pulling young consumers back into large social scenes, the brand meets them where they are by offering companionship for solitude and light connection for niche communities. Through serialized IPs, limited releases and membership programs, Pop Mart products function as both personal collectibles and low-pressure social currency. People can participate without intensive social commitment yet still experience a sense of belonging. By the end of 2025, Pop Mart had over 100 million registered members in its loyalty program,<sup>5</sup> with blind-box products maintaining high repurchase rates.

## Anticipate with AI

For this generation of digital natives, AI is much more than a tool—it is a steadying force in their daily lives. Its strategic value for companies lies not only in efficiency, but in enabling more consistent, predictable

experiences. By leveraging AI, companies can better understand individual needs, minimize service variability, anticipate issues before they occur, and deliver consistent interactions—ultimately strengthening trust.

**Luckin Coffee** offers an illustrative case. In 2025, the company introduced its AI assistant “Lucky” to streamline personalized ordering. When users say “the usual” or “same as last time”, the system instantly retrieves their preferences and completes the order. Payment can be seamlessly integrated into the conversational flow through AI-enabled digital wallets, creating a friction-free journey from selection to checkout.<sup>6</sup> For efficiency-driven young consumers, this creates a highly predictable and convenient experience.

A closer look at China’s Gen Z reveals a generation still deeply engaged with the future—yet acutely aware that uncertainty is here to stay. Their responses are not passive retreat, but a deliberate recalibration.

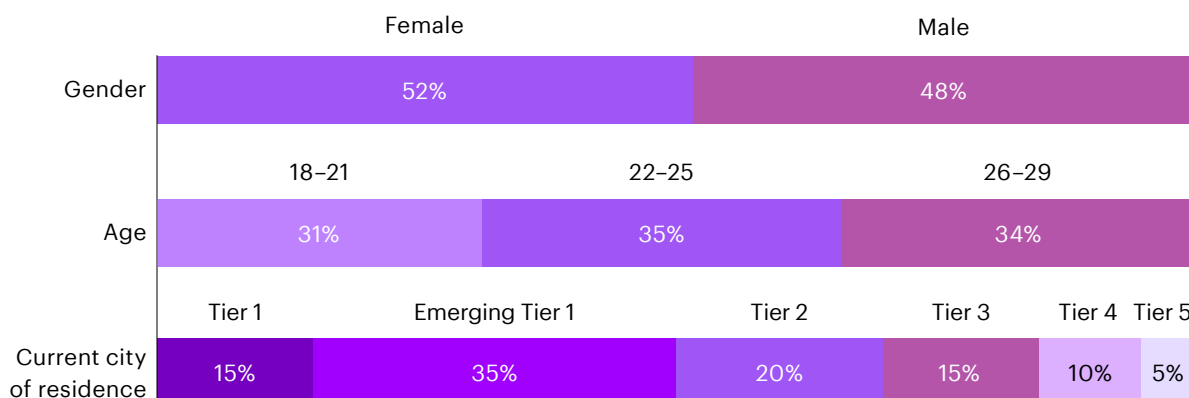
They continue to pursue growth, novelty and emotional value, while becoming more selective about where they invest time, money and trust. Their cautious consumption is not conservatism, but a refusal to pay for unpredictable outcomes. Similarly, their reliance on AI is not escapism, but a strategic outsourcing of cognitive and emotional bandwidth.

As Gen Z becomes the heart of the market, their way of thinking will inevitably redefine how businesses operate. In this context, the ability to deliver certainty—through consistent experiences, lower trial costs and sustained support—will become the new benchmark for competitive advantage. Those who can do so will be best positioned not just to win Gen Z, but to lead in a market where confidence, not just excitement, drives commitment.

## About this research

Unless otherwise noted, all statistics in this report come from the Accenture 2025 China Consumer Survey. The survey included a total sample of 5,000 respondents aged 18–65 across Tier 1 to Tier 5 cities in China. Among them, individuals aged 18–29 account for about 20% of the total sample (n=988). The questionnaire took approximately 10 minutes to complete and covered topics including consumer lifestyles, attitudes and behaviors. All responses were collected via mobile devices, with fieldwork conducted from mid-August to early September 2025.

Accenture designed the research framework and questionnaire. Accenture did not directly collect personal information or consumer data. Instead, a qualified market research firm conducted the survey, and Accenture generated insights based on the aggregated feedback.



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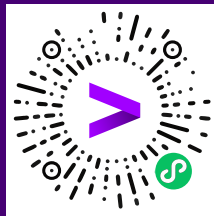
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