



How Emotional Decision Drivers Shape Retail Conversion

How consumers are using emotional relevance to decide what feels necessary, safe and worth saying yes to

Understanding Consumer Spending Through Emotional Decision Drivers



What this study is

- A consumer poll with **314 Australian respondents**, providing insights into how purchase decisions are made
- It focuses on the **emotional and psychological drivers behind spending**.
- It provides insight into **how consumers evaluate purchases** before committing

Objectives of the study

- Identify the core emotional drivers that influence spending.
- Understand the trade-offs and tensions consumers may navigate before purchasing.

Key Insights from Emotional Drivers of Purchase Decisions

28% of consumers spend to reward themselves, but only when it feels **earned** and **responsible**. Spending is still happening but through a stronger filter of justification.

Fear of overspending is the **#1** barrier in purchase decisions. The biggest barrier is not spending, **it is feeling guilty after spending** so consumers prioritise safe, defensible purchases over impulse.

- Around **44%** of consumers say, **"I don't really need it,"** making the dominant barrier to purchase **one of Permission**. Consumers are asking themselves whether the purchase is justifiable.
- **33%** worry the purchase **won't align with their priorities** This is about guilt and self-control. They are worried the purchase will feel irresponsible afterwards.
- **25%** lack **confidence or trust** that the purchase will be worth it. This is a reassurance gap. They need proof that the product will not disappoint.



Key barriers to purchase across consumer segments:

- Younger consumers (18–34): need **reassurance** that they are not wasting money.
- Mid-age consumers (35–54): decisions shift toward **control** and **making a smart decision**.
- Older consumers (55+): purchase decisions are most strongly driven by **safety, usefulness, and low-risk value**.

68% of consumers see **"spending money I shouldn't"** as the biggest risk, suggesting that **post-purchase fear of regret** is the dominant purchase barrier.

45% of consumers say **relevance to their life** is what most strengthens a "yes" to purchasing a product.



- Spending still exists, but is redirected toward safe-to-buy categories:
- Proven, trusted products **that reduce risk**.
 - Useful everyday items **that fit real priorities**.
 - Rewards that feel **earned, not indulgent**.

Demographics tell you who. Emotion tells you why

Rational filters, emotional triggers. Purchase decisions look driven by need, value or safety — but every one of those filters is underpinned by emotion. Consumers are still spending; they're just filtering harder before they commit.

Six emotional profiles, not six demographics. Limbic Insights™ identifies six neuroscientific personality types — Ambitious Achiever, Data Dynamo, Logical Loyalist, Family Follower, Open Dreamer, Experience Evangelist — each with its own emotional route to "yes".

One product, six different reasons to buy it. A Data Dynamo needs proof. A Family Follower needs the tribe's approval. An Open Dreamer needs the feeling. The product is the same; the emotional case for it isn't.

The opportunity is emotional fit, not more persuasion. Growth comes from reducing friction and matching propositions to the emotional needs of each profile. Generic messaging speaks to no one.



To shape a purchase decision you must first understand the emotion driving it. To do that at scale, you need to know the mix of emotional profiles in your customer base. It's the difference between retailers who convert & build loyalty, and retailers who discount.

Consumers spend when they can justify how the purchase makes them feel

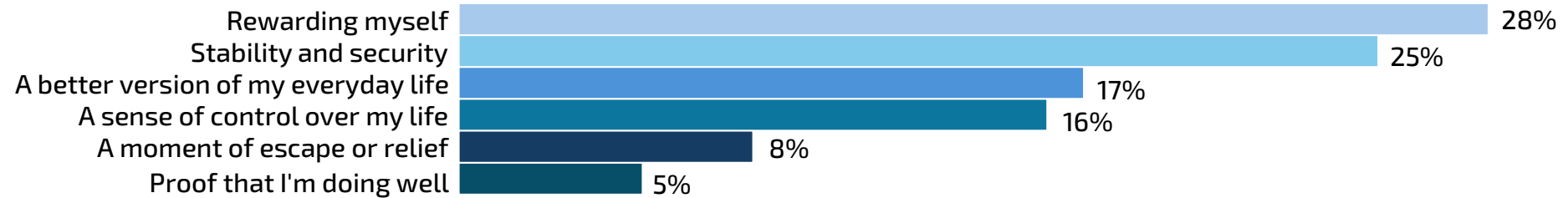
Consumers are still willing to spend — but the purchase must feel defensible.

The strongest drivers show that spending is being justified through three emotional permissions:

- I deserve this.
- I can trust this.
- This makes life better.

For retailers, the opportunity is to make spending feel earned, safe and worthwhile.

What emotional role does the purchase need to play?



Rewarding myself

28%

"I deserve this"

Strongest for experience-led shoppers who respond to enjoyment, pleasure and meaningful reward.

Stability and Security

25%

"I can trust this"

Strongest for reassurance-led shoppers who need trust, reliability and low-risk value.

Everyday improvement

17%

"This makes life better"


Strongest for practical shoppers who value usefulness, control and everyday confidence.



When you choose to spend money right now, what are you really buying?

The real barrier is not lack of desire — it is fear of regret

Biggest perceived risk

68% 

"I shouldn't spend this"

Consumers see spending money they shouldn't as the biggest barrier in spending.

Main barriers to purchase

44% 

"I don't really need it"

The strongest purchase barrier is whether the product feels necessary enough to justify.

Priority and guilt barriers

33% 

"Will I feel guilt after?"

Consumers worry the purchase will not align with their priorities.

Confidence and value gaps

25% 

"Will it actually be worth it?"

A confidence and trust gap stops consumers from feeling safe to buy.

Consumers are not simply delaying purchases because they lack money or desire. They hesitate because the purchase has to pass an emotional risk test: Do I need it? Can I justify it? Will I regret it? Will it be worth it?

The opportunity for retailers

- **Make the purchase feel necessary** Show why it matters now and how it improves real-life priorities.
- **Make the decision feel safe** Use trust cues, proof points, value clarity and low-risk messaging.
- **Make the spend feel defensible** Help consumers feel the purchase is earned, responsible and unlikely to trigger regret.



What feels like the bigger risk in spending right now?
What stops you most from going ahead with a purchase?

Consumers still want to buy – but what makes a purchase feel justifiable changes

	18-34 years old	35-54 years old	55+ years old
Safe I won't waste money	38%	34%	46%
In control/making a smart decision	28%	38%	41%
I've earned it	20%	20%	6%
It fits who I am	14%	8%	6%

This is not simply an age story. Age is the lens, but the stronger insight is how the emotional justification can change.

Younger consumers are more likely to justify purchases through **reward and identity** – “I’ve earned this” or “this fits who I am.”

By mid-life, justification shifts toward **control and validation** – “this is a smart decision.”

For older consumers, the strongest justification becomes more **protective** – “I won’t waste money” and “I won’t regret this.”

Retailers should not only ask who the customer is demographically. They should understand what emotional justification the customer needs to say yes.



Before you say yes to a purchase, what do you need to feel?

Consumers say yes when the purchase feels safe to choose

What looks like rational decision-making is often emotional reassurance in disguise.

Consumers are not just looking for value. They are looking for confidence that the purchase fits their life, can be trusted, and will not let them down.

52%

of consumers define safety as a trusted brand or proven product.

45%

of consumers say relevance to their life is what most strengthens a "yes" to purchase.

30%

of consumers need trust in the brand before saying yes.

29%

of consumers feel safer when the product signals longevity or repeated use.

What this means for retailers: Relevance, trust and longevity are not just rational proof points — they are emotional reassurance cues that reduce regret and make the purchase feel safe to say yes to.

- **Make the product feel relevant to real life** by showing the need it solves, the priority it supports, or the outcome it improves.
- **Build trust before pushing value** through proof points, ratings, reviews, brand cues and clear product information.
- **Reduce regret risk** by showing durability, repeat use, longevity and why the purchase will still feel worthwhile after the moment of purchase.



What has to be stronger today for you to say yes to a purchase?
What makes a purchase feel safe right now?

Consumers are saying yes to purchases that reduce doubt: useful, reliable, proven and aligned to real priorities.



42%

of consumers are thinking first about whether the purchase fits their priorities

70%

of easy "yes" purchases are either **proven, reliable products** or **useful, everyday items**

37%

of consumers are asking whether it is the right decision before buying

Easy "yes" purchases are led by reassurance, not excitement. Consumers are most likely to approve purchases that feel useful, reliable and unlikely to trigger regret.

The strongest pre-purchase questions are **"Does this fit my priorities?"** and **"Is this the right decision?"** This shows consumers are weighing relevance and certainty before emotional payoff.

Through a **Limbic Insights™** lens, the reassurance cue changes by customer mindset: some need proof and expert validation, others need familiarity, social confidence, ease, or low-risk value.

For retailers, the opportunity is to reduce doubt before pushing desire.



What still feels easy to say yes to?
What are you thinking more about before buying?

Emotional relevance is what turns interest into confidence to buy. Retailers win when the customer doesn't just understand the offer — they feel it is meant for them.



Start with the feeling behind the decision

Customers are not just asking what the product does. They are asking whether it feels earned, safe, useful and right for them.

Reduce the emotional risk of saying yes

Relevance builds confidence. Trust, proof, familiarity and usefulness help customers feel they will not waste money or regret the decision.

Make the purchase emotionally relevant

The strongest message is not always the loudest offer. It is the one that connects the purchase to the customer's real priorities, tensions and motivations.

Use Limbic Insights™ to match your customer's WHY

Different customers need different emotional cues: reward, control, security, recognition, ease or belonging. Conversion improves when the message matches the motivation.



Creating loyal customers is tough. Knowing how and where to spend your marketing budget to attract consumers and more importantly how to engage with them can be tricky.

We get it. That's why our RDG Insights Division exists – to supercharge your business growth and outpace your competition.

Limbic Insights™ is RDG's proprietary neuroscientific consumer personality methodology that allows you to optimise every brand touchpoint.

95% of consumer decisions are based on emotions. With Limbic Insights™ we show you how to evoke these emotions to increase conversion, frequency of purchase, grow your database and ultimately build customer loyalty.

Here's what it delivers:

1. Game-changing research insights specifically tailored to skyrocket your business growth.
2. Cutting-edge customer insights leveraging neuroscience, unlocking your key customer segments for increased conversion, sales, loyalty, and lasting engagement.
3. Complete customer journey maps revealing every opportunity to capture sales across your retail ecosystem.
4. Expert guidance on optimising your operations, instore and online, to truly engage your target consumers.
5. Data-backed decision-making support for the next crucial 12-18 months.

[Download our Limbic Insights™ pack](#) or [schedule a consultation](#) to unleash the full power of Limbic Insights™ consumer insights.

We know where to look to find the real opportunities for your business and how to implement them

Visit <https://retaildoctor.com.au> for more information

Insights

- Business Insights
- Consumer / Customer Personality Profiling – Limbic Insights™
- Global and market insights
- Brand Equity Tracking
- Digital Insights
- Mystery Shopping

Advisory

- Strategy development
- Strategic brand positioning
- Industry 2030
- Replicable distribution and format planning
- Economic forecasting (capital and trading)
- Customer experience mapping
- Retail advisory

Performance

We give solutions to transform your business through:

- Business Diagnosis and best practice alignment (Fit for Business™)
- Benchmarking
- Retail Excellence Integrated Performance System (Training, Mystery Shopping, Operational improvement)

Training

- RDG Retail Academy - retailer training and operational tools
 - Off the shelf content
 - Bespoke / Custom training content
 - Online Modules
 - Face to Face Training
- Coaching & Mentoring

Be the Best Retailer you can be.

Talk to us now

Retail Doctor Group

+61 2 9460 2882

businessfitness@retaildoctor.com.au

retaildoctor.com.au



Josh Strutt
GM | Head of Insights
& Performance



Brian Walker
Chair & Founder

This report has been produced by Retail Doctor Group based on information available at the time of publishing. We believe that the information in this report is correct and any opinions, conclusions or recommendations are reasonably held or made at the time of its compilation, but no warranty is made to accuracy, reliability or completeness. If you receive this report in error, please do not use or disclose the contents, please delete and destroy all copies