



# The age of authentic intentionality

Five forces reshaping commerce in 2026

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# Introduction



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At Mastercard, tracking cultural shifts is essential for understanding how people view value, connection and trust— all factors that impact every transaction in the global economy. In 2025, we witnessed unprecedented acceleration of AI adoption, cultural transformation, and economic restructuring, all hitting hyper speed simultaneously. This breakneck pace began to clear outdated systems and force rapid innovation at scale, laying the groundwork for what comes next: a more deliberate, intentional future. As a result, attention, intention and emotional stability have emerged as increasingly vital symbols of status as cultural change grounds itself in restoration—not a rejection of ambition, but a redefinition of what it means to be thriving.

While five macro forces stand out as defining signals from 2025, they represent only a selection from a wider set of changes influencing global behavior and priorities. Together, these forces point to a radical recalibration—where technology, well-being, community, and sustainability converge to shape the future of human connection and economic behavior.

2025 made one truth very clear: people no longer want to only chase speed—they're demanding a more thoughtful, meaningful way forward. In the new year, people will demand intentional living. They'll seize creative freedom. They'll invest aggressively in their own vitality. They'll build regenerative systems that renew and heal rather than deplete. For Mastercard, these shifts unlock our broader mission—propelling individuals and businesses beyond mere transactions into transformation, connection, and collective progress.

The future isn't waiting. It's accelerating.

# Five macro forces shaping 2026



## ● MACRO FORCE 1

### **Inner circles**

Smaller spaces, stronger bonds



## ● MACRO FORCE 2

### **Agentic essentialism**

The rise of autonomous help



## ● MACRO FORCE 3

### **Well-being as an investment asset**

Health becomes the new store of value



## ● MACRO FORCE 4

### **Creator monetization redefined**

Creativity and entrepreneurship as global currency



## ● MACRO FORCE 5

### **Reclaiming space**

Spaces built for connection and consciousness

2025 made one truth very clear:  
there are new forces of influence driving creation, commerce and  
connection in more meaningful ways.

MACRO FORCE ●

1

# Inner circles

Smaller spaces, stronger bonds



# Curated communities are fueling connection.

Digital creators and audiences are rethinking how they connect, shifting into smaller, curated, often gated spaces. Substack writers reserve their best work for members, podcasters move to Patreon or Memberful, and creators build private Discord or Geneva groups that feel more personal than public platforms. People now want a spectrum of relationships—from light parasocial ties to real interaction—and these spaces lower the wall between creator and audience, opening new commerce opportunities. Brands are following, from Madewell's Substack to India's invite-only Shuru community. Even mainstream figures are trading virality for intimacy, choosing 5,000 engaged members over 5 million passive followers<sup>1</sup>.

## The signals behind the shift

After a decade of chasing reach, people now crave depth. As their trust erodes, subscription culture is rising, with over half of Gen Z and Millennials paying for at least one creator-led membership<sup>2</sup>. Mastercard research shows this isn't just about content, it's about connection. 43% of people say digital events keep them engaged, and 51% of Gen Z and Gen Alpha say being recognized as part of a community matters<sup>3, 4</sup>. It's no surprise platform markets are projected to grow from roughly \$162 billion in 2024 to more than \$700 billion by 2034<sup>5</sup>. Gating isn't exclusion—it's curation, marking shared values, smaller circles, and a return to digital craftsmanship.

# 42%

of people, globally, trust social media for news and information<sup>6</sup>.



1: The New Yorker, "It's Cool to Have No Followers Now", November 5, 2025.  
2: Sprout Social, "How millennials use social media: What marketers need to know", July 1, 2025.  
3, 4: Mastercard Youth Research, 2025.  
5: Polaris Market Research, August, 2025.  
6: Edelman, "2025 Edelman Trust Barometer", Global Report, 2025.

# Acceleration drivers in 2026

- ***Intimate digital circles increasingly becoming the new default.*** As trust in public feeds shift, people may seek more controlled, private spaces online. Creator-led communities may become trusted refuges from the algorithm, with Reddit groups starting private WhatsApp threads, Twitch streamers forming members-only Discord servers, and Strava becoming a low-noise social graph connecting runners through shared passions.
- ***Fan-driven micro-economies becoming stable revenue streams.*** With the path of discovery becoming more fractured, creators increasingly rely on tight fan communities for steady income. Premium tiers on Substack and Buy Me a Coffee deepen access, while passion-based platforms like Belj and Letterboxd activate niche interest groups. Together, these circles and interest-driven networks are becoming the core of creator monetization.
- ***Membership becoming a primary form of identity signaling.*** Belonging might function as a bigger cultural marker, with communities becoming new arenas for taste and status. More brands may enable people to express their identity via insider access like Corteiz's password-protected drops, Racket.club's invite-only knowledge gyms, and curated digital groups.

## CULTIVATING TRUST

As people shift toward exclusive, curated communities, seamless access and flexible payments become essential. Brands can help by **simplifying how people subscribe and participate across fragmented membership spaces**. Being “intentional” now means **showing up in ways that fit each community**—co-designing limited drops with creators, using one-to-one messaging to reward members, supporting boutique paid experiences, or placing media within passion-based platforms over broad social. By **embedding themselves thoughtfully in the creator–community dynamic**, brands can build trust and relevance in a digital economy driven by taste and deeper relationships, not reach alone.



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2

# Agentic essentialism

The rise of autonomous help



# AI is going from task executor to decision accelerator.

While 2024 was the year of the chatbot, 2025 became the year of the agent. People are already offloading cognitive load to autonomous helpers: AutoPod edits podcasts in minutes, Aivin uses AI sommeliers to recommend wine pairings, and Navan's corporate travel agent files trips and expenses automatically for business travelers. These offerings signal how consumers are increasingly using tools that not only surface options but make choices. Expectations are shifting: technology should free our minds, not fill them.

## The signals behind the shift

This larger shift is driven by burnout and decision fatigue. APA reports 77% of Americans experience chronic stress, and Deloitte finds that 50% of Britons turned off notifications from one or more apps and 20% deleted a social app altogether<sup>8, 9</sup>. As life grows more complex, delegation becomes a new form of self-care, with AI agents proactively managing itineraries, budgets, and recommendations. BCG estimates that by 2028, 29% of global digital purchases could be initiated or completed by AI, turning discovery and payment into seamless, automated flows<sup>10</sup>. Yet autonomy also heightens concern: Salesforce found that 72% of people globally want to know when they're speaking with AI, and worries about unethical use have risen from 20% to 37% since 2022<sup>11</sup>. In this climate, trust can be the adoption motivator.

# 44%

of Gen Z says they trust AI to make purchases on their behalf  
(+21% vs. Boomers)<sup>7</sup>.



7: Mastercard Youth Research, 2025.

8: American Psychological Association, "Stress in America 2025", 2025.

9: Deloitte, "Digital Consumer Trends 2025 (UK Edition)", 2025.

10: Boston Consulting Group, "The Widening AI Value Gap", September, 2025.

11: Salesforce, "State of the AI Connected Consumer", 2025.

# Acceleration drivers in 2026


- **Algorithms being redesigned for agent-to-agent coordination.** Companies may increasingly be expected to build systems agents can navigate autonomously—creating interfaces and protocols that decide what gets automated and what requires a human. Ralph Lauren’s [Ask Ralph](#), L’Oréal’s [Beauty Genius](#), and Spotify’s [AI DJ](#) illustrate a future where brands train agents to take the lead with minimal prompting.
- **Commerce evolving into automated, agent-led pathways.** Retail, travel, health, and finance platforms are creating solutions to support purchases initiated and completed by agents, merging discovery and checkout into one automated flow. As agents grow more proactive, consumers may need clear opt-in moments. Instacart’s “[Ask Instacart](#),” which moves directly from query to cart build, illustrates this shift.
- **Transparent AI behavior becoming table stakes.** As AI agents handle more steps in the commerce journey, people expect clarity around how decisions are made - through simple disclosures, explainable actions and visible consent moments. Responsible design practices like Uber’s AI and Box’s safeguard policies are becoming a competitive advantage for brands that want to build trust and drive adoption.

## USING AI TO ENHANCE, NOT REPLACE

As AI agents take on more of the commerce journey, building trust becomes essential. Secure, **permission-based transactions** will be necessary, and AI should serve as a bridge that brings consumers and brands closer. **Brands can guide people in using agentic tools**—whether through B2B agents that coach entrepreneurs or systems that surface relevant offers within autonomous flows. This shift lays the groundwork for agentic commerce, where autonomous systems increasingly participate in the exchange of value. Together, these capabilities ensure the agentic economy grows securely, transparently, and equitably.







MACRO FORCE •

3

# Well-being as an investment asset

Health becomes the new store of value

# Well-being is becoming a conscious investment.

Among affluent consumers, well-being is now an identity resource they cultivate, optimize, and display. “Movement with meaning” is reshaping luxury travel, from marathon VIP tiers to high-performance destination experiences built around community, belonging and personal challenge. Biohacking has also moved mainstream—from Finnish cold exposure and HRV tracking to the U.S. surge in NAD+ drips, CGMs, wearables that people now use as deliberate benchmarks to quantify wellness, and biological-age tests. In Singapore, affluent wellness culture now includes biohacking gyms, cryotherapy studios, red-light pods, and hyperbaric oxygen. Luxury wellness residences, longevity concierge clinics, regenerative travel, and even pet well-being spas all signal the same shift: care itself has become capital.

## The signals behind the shift

Burnout, instability, and rising stress are pushing people to treat well-being as a strategy for control and long-term value. Emotional well-being, for example, is now a top-three priority for APAC consumers – illustrating a growing global focus on this area<sup>12</sup>. Market momentum reinforces this cultural inflection point: the global wellness economy—valued at \$6.9 trillion in 2025—is projected to reach \$11 trillion by 2034<sup>13</sup>. As consumers search for experiences that help them flourish individually and collectively, they are reallocating significant financial and emotional resources toward well-being as a long-term appreciation asset.

# \$1T

market size for both wellness real estate and wellness tourism markets by 2029<sup>14, 15</sup>.



12: NielsenIQ, "Global State of Health & Wellness 2025", May 28, 2025.

13: Precedence Research, "Health and Wellness Market Thrives Amid Rising Focus on Preventive Lifestyles", October 24, 2025.

14: Global Wellness Institute, "Build Well to Live Well: the Future", June, 2025.

15: Forbes, "Global Wellness Tourism Surges Towards the \$1 Trillion Mark", January 16, 2025.



# Acceleration drivers in 2026

- ***Well-being increasingly signaling identity and scientific edge.*** Consumers will continue to expect health rituals, memberships, and optimization tools to express who they are. Offerings like Equinox's EOX ARC and Soho House's wellness memberships signal a future where well-being shapes identity similar to fashion or design.
- ***Predictive health tools becoming standard.*** Predictive health may shift from niche tools to routine investments. More people might expect biomarker testing, biological-age analysis, and personalized longevity supplements to guide long-term health decisions – with platforms like InsideTracker, Viome, and Thorne as early examples.
- ***Emotional well-being continuing to drive lifestyle and travel choices.*** As stress and emotional fatigue rise, people will expect more opportunities for relief, unplugging, and renewal. Breathwork studios, mental-health mentoring programs like Virgin StartUp's, and UN Tourism's emotional renewal experiences illustrate how emotional care will expand into a mainstream wellness expectation.

## STREAMLINING ACCESS

As well-being is more woven into everyday life, consumers will look for brands that help them access meaningful renewal - whether through **exclusive health rituals, travel, or personalized performance tools**. The opportunity for brands is not just to offer services, but to create ecosystems that make well-being feel seamless, elevated and emotionally resonant. Brands that **reward ongoing participation, recognize progress, and create loyalty loops around longevity, balance, and self-investment** will become trusted partners in the growing well-being economy. Together, these capabilities help brands support a well-being landscape where advanced health, performance, and emotional renewal feel more seamless, trusted, and meaningful.



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4

# Creator monetization redefined

Creativity and entrepreneurship as global currency



# A faster, freer creative economy is emerging.

In 2025, creators, armed with tools that enable anyone with internet to create, distribute, and monetize instantly, began operating like global micro-businesses—diversifying revenue and managing their brands like entrepreneurs. They're also experimenting with generative AI and stablecoin payments to accelerate production. In Nigeria—one of the world's biggest hubs for both AI-assisted content creation and USDC adoption—creators use tools like MidJourney for visual production and ElevenLabs for multilingual voiceovers while receiving instant USDC payouts through platforms such as Chimoney. Across Latin America, West Africa and elsewhere, creators are avoiding currency instability, platform gatekeeping, and long payout delays by pairing AI production with decentralized payments, signaling creativity is becoming liquid.

## The signals behind the shift

Two forces are converging: AI as a creative multiplier and stablecoins as a financial engine. Gen AI has slashed production costs, with 75% of small and medium-sized businesses globally already putting money into AI and 71% of small businesses planning to increase their AI investment over the next year<sup>16</sup>. Meanwhile, stablecoin adoption is surging, with on-chain payments hitting \$1.3 trillion in 2024<sup>17</sup>. For creators dealing with volatile currencies or slow platform payouts, stablecoins offer instant, global, low-fee income streams. And with global creator economy market estimated at US \$252.33 billion in 2025, the need for faster, borderless monetization has become a defining economic driver<sup>18</sup>.

# 75%

of small and medium-sized businesses are already putting money into AI.



16: Salesforce, "AI and the Future of Small Business", November 5, 2025.

17: Boston Consulting Group, "Stablecoin" white paper, May, 2025.

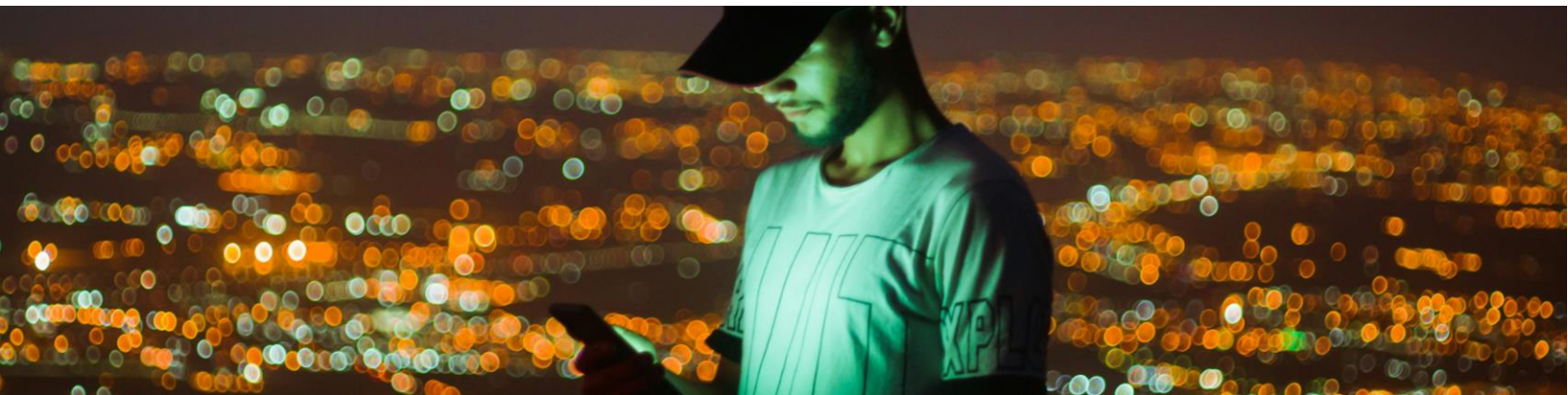
18: Grand View Research, "Creator Economy Market Report", 2025.

# Acceleration drivers in 2026

- ***AI-native production becoming the new baseline.*** Creators may increasingly look to AI tools to automate what once required full teams — enabling global micro-producers to generate content across languages, formats, and regions with minimal friction. This expectation might reshape how creative work is planned, produced, and scaled.
- ***Stablecoins becoming a standard payout rail for creators.*** As cross-border monetization accelerates, creators may leverage stablecoin payments for predictable, instant settlement—especially across emerging markets with currency volatility and payout delays. From Indian creators earning from U.S. fans to African and Brazilian creators paid in dollars, stablecoins could become essential creative infrastructure.
- ***Verification and licensing becoming core to creator monetization.*** As AI tools remix content across platforms, creators may need systems that prove authorship, track usage, and automate licensing. Initiatives like Adobe’s Content Authenticity Initiative and blockchain-based tools such as Ascribe preview how watermarking and global rights-management infrastructure could become essential.

## PROVIDING VALUE AND SECURITY

As creativity becomes more AI-powered and instantly monetizable, creators will need trusted networks so that they can participate securely across borders. Brands can help **enable fast, transparent value exchange** as income shifts toward decentralized, cross-platform monetization, while companies with global reach and reliable security can **support creators entering new markets, navigating cross-border payments, and protecting their work**. As fans and micro-enterprises form new creative networks, brands can **help ensure these ecosystems grow on foundations of trust, inclusion, and reliable access**.





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5

# Reclaiming space

Spaces built for connection and consciousness



# Connection and commerce are thriving in revitalized spaces.

In 2025, “fourth spaces” —hybrid environments beyond home, work, or retail—emerged not through new construction but through purposeful reinvention. Abandoned factories became cultural and commerce hubs, empty department stores became wellness studios, and dormant office buildings transformed into climate-resilient, mixed-use gathering spaces. Some hotels now pair guest stays with coral reef restoration, rural towns in Japan have redesigned tourism around resident well-being, not visitor volume, and, in Singapore, Lululemon debuted a store-as-studio model blending movement, community, and retail. All reflect a shared aim: reclaiming existing spaces to foster connection, commerce and collective renewal.

## The signals behind the shift

This shift is driven less by sustainability mandates and more by cultural fatigue. After years of disruption, people crave spaces that feel grounding and connection-fostering. Remote work altered how people connect socially; climate anxiety reshaped expectations of responsibility; and rising loneliness, affecting roughly 1 in 6 adults globally, created demand for communal spaces that restore<sup>19</sup>. Market forces echo this cultural need: the experiential retail market hit \$132B in 2025 and is expected to quadruple by 2035, and regenerative tourism, already \$185B in 2024, is projected to surpass \$500B by 2033<sup>20,21</sup>. The desire is clear: places should reconnect us; enable vibrant, experience-led commerce; and strengthen the ecosystems we live in.

# \$132B

experiential retail market is projected to quadruple by 2035.



19: World Health Organization (WHO), "From loneliness to social connection: charting a path to healthier societies", June 30, 2025.

20: ISCS, "Retailtainment Is Having a Moment. Will the Momentum Last?", August 13, 2025.

21: Data Intelo, "Regenerative Tourism Market Outlook", 2025.

# Acceleration drivers in 2026

- ***Retail spaces may be expected to act as local hubs for connection.*** Consumers will increasingly expect stores to double as places to learn, gather, and restore. Patagonia's locations that connect shoppers with climate groups, and Eileen Fisher's Lab stores with community mending workshops signal a future where retail functions as a hybrid space that strengthens local resilience and shared purpose.
- ***Travelers might expect trips that restore both self and place.*** Travel will be defined less by escape and more by participation in community renewal. Guests will expect options like Six Senses and Outrigger's reef-restoration stays, Hawaii's conservation-linked farm lodging, and New Zealand's Tiaki Promise, which invites visitors to act as ecosystem stewards.
- ***Commerce might expect a boost from adaptive reuse.*** Cities and developers may increasingly be expected to renovate rather than rebuild—turning existing structures into anchors of community well-being and commerce. Detroit's revival of Book Tower and San Antonio's Pearl District signal a future where malls become health hubs, industrial sites become cultural spaces, and empty offices shift to mixed-use.

## CREATING CONNECTIVE SPACES

As people seek spaces built for connection, commerce, and reuse, brands can play a key role in supporting this shift. They can help **enable hybrid environments that strengthen well-being and belonging**, while companies with global networks and intelligence tools can **assist communities, small businesses, and partners in building sustainable, circular ecosystems that revitalize existing spaces and support local resilience**. In a world reclaiming its environments, brands can help ensure the places people value most remain accessible, inclusive, and restorative.





# Looking ahead

**These five macro forces point to a larger global realignment in how people negotiate the relationship between themselves and the world around them.** Individuals are choosing connection over reach, autonomy over assistance, well-being over vanity, participation over passivity, and renewal over reconstruction. Each shift reveals a growing demand for institutions that listen, adapt, and empower.

This landscape is an opportunity for brands to continue serving as trusted guides through cultural and commercial change, helping partners navigate emerging behaviors with clarity and purpose. **At Mastercard, we believe our role extends beyond enabling transactions to helping businesses across sectors and market harness culture to help power their own success. Designing with empathy, innovating responsibly, and building with intention is core to our values.**

The cultural currents of 2026 are already forming. New signals of belonging, creation, and care will shape how we live, work, and thrive. One thing is becoming clear: the future of value is human, and the future of humanity depends on how we choose to create, invest, and regenerate together. **We are collectively redesigning the economy payment by payment, connection by connection, choice by choice. And that, perhaps, is the most exciting trend of all.**



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