Consumers are balancing spending on essentials with small indulgences that provide an emotional boost

Consumer priorities are shifting in 2026 with fairness emerging as the foundation of consumer value, reveals Capgemini Research Institute's annual global consumer trends report, 'What matters to today's consumer 2026: How AI is transforming value perception'. As consumers are concerned with their diminishing purchasing power and financial uncertainty, they are becoming more deliberate about how they save money and where they treat themselves. As a result, they are balancing spending on essentials with intentional indulgences that give them an emotional boost. The fifth edition of the report reveals that consumers are also embracing AI to navigate the marketplace yet control over data and transparency remain a key concern, favoring brands that combine digital convenience with in-person assistance.

Price transparency and honest communication now define the credibility of a brand. Nearly three in four consumers (74%) say they would switch brands for a lower regular price, or if the pack size or quality is reduced without clear notice (71%). A majority consider shrinkflation unfair, with most preferring a small, explicit price increase over discreet downsizing.

The research finds that around half of consumers are buying smaller quantities and choosing cheaper alternatives to manage budgets. However, brand trust prevails in categories where quality and performance are paramount, with 77% of consumers across income brackets avoiding private

labels for items like electronics and baby care. Yet, amidst increasing financial stress, emotional release also plays a key role when shopping – seven in ten consumers seek small indulgences to relieve money worries highlighting that value is both practical and emotional.

"Value today goes beyond price and quality, it's built on fairness, transparency, and emotional connection. Consumers want invisible AI that both empowers informed decisions and seamlessly blends convenience and emotional connection," said Dreen Yang, Global Consumer Products & Retail Leader at Capgemini. *"AI is increasingly reshaping the shopping experience, but success depends on clarity, responsible use, and safeguards that protect consumers. Brands that blend technology with trust and purpose will enjoy lasting loyalty."*

AI is becoming a trusted shopping guide but consumers want control of their data

AI has transitioned from an enabler to a trusted advisor for consumers. From interpreting user preferences and behaviors to providing real-time, conversational support through chatbots and virtual assistants, AI tools are now central to how shoppers navigate the marketplace. One in four consumers used Gen AI shopping tools in 2025 and a further 31% plan to adopt them in future. Yet, only 19% are willing to pay a monthly subscription or a one-time payment for chatbots or virtual shopping assistants.

The majority of shoppers (76%) want to set boundaries for AI assistants and two-thirds say they trust AI more when it explains the reason behind its recommendations and actions. Data transparency remains pivotal with 71% of consumers worried about how Gen AI uses personal information, two thirds of consumers expect brands to disclose AI generated advertising.

Technological convenience augmented by human connection is driving brand loyalty

Consumers want efficiency, relevance and human connection to co-exist. Nearly two-thirds want Gen AI to provide hyper-personalized content and 65% say technology has made shopping less stressful. However, more than seven in ten consumers value human assistance during complex purchases such as planning meals or resolving service issues. Brands that blend speed and personalization with timely human reassurance will gain consumer loyalty.

Report methodology

The findings are based on a global survey of 12,000 consumers over the age of 18 in 12 countries across North America, Europe, and Asia-Pacific in October and November 2025. The survey was supplemented by interviews with more than ten experts from the consumer products and retail industries. More details are available in the research methodology within the full report.