

2026 UK consumer trends report

The trust deficit



Introduction

Trust is in short supply. From the food on our plates to the information in our feeds, UK consumers are increasingly asking: who can I rely on? In 2026, this question is **influencing how people shop, spend, choose brands** – and how they respond to the institutions and companies around them.

In recent years, **rising costs, corporate scandals, and political instability** have fuelled a collective sense of caution. That caution is now crystallising into something more entrenched: **a widespread trust recession**. It's no longer just about belt-tightening or short-term reactions to crisis – consumer habits are being reshaped by deeper concerns about **fairness, transparency, and integrity**. People aren't just demanding better prices; they're demanding proof that brands and institutions are on their side.

This report explores how that erosion of trust is reshaping the consumer landscape. Drawing on a nationally representative survey of 2,000 working-age UK consumers collected in late 2025, we examine **what's driving changes in spending behaviour**, how trust is evolving across sectors, and what it all means for brands in the food and drink, financial services, and subscription industries. We also explore the ways trust – or the absence of it – is influencing **attitudes toward new technologies, sustainability, and social values**.

As a new year looms and economic uncertainty remains high, this year's insights offer a vital read on what UK consumers want, what they're wary of, and how brands can rebuild trust where it's been lost. Because **in 2026, trust isn't just a brand value – it's the deciding factor**.



Todd Latham
CEO, Attest

Methodology

This report draws on four nationally representative surveys of **2,000 working-age adults in the UK**, conducted on the Attest platform between 5–9 November 2025. Respondents are drawn from **multiple high-quality panels**, with varied recruitment processes and incentives, ensuring **a diverse sample**.

Data quality is at the core of every Attest survey.

Responses are screened through proprietary AI checks and human review, filtering out impossible combinations, improbable answers, and behavioural signals such as inattention. **Any unreliable responses are automatically replaced**, ensuring the final dataset reflects only robust and reliable feedback.



Chapter 1

Trust is the new currency

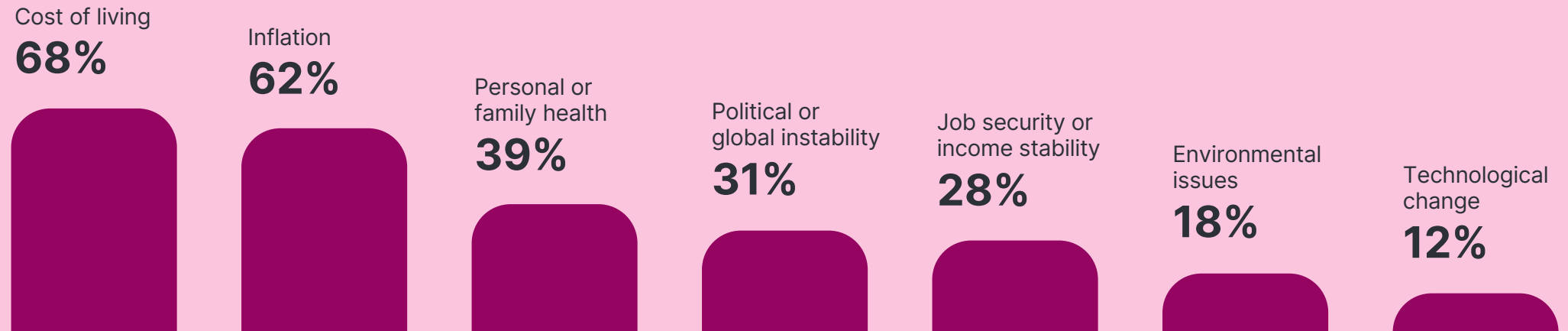
Cautious optimism defines the year ahead, as consumers balance hope for stability with deep-seated wariness that's reshaping spending behaviour.



Split sentiment is holding spending back

At the heart of UK consumer behaviour lies a growing tension. **While 37% say they feel more optimistic about 2026** than they did heading into 2025, an **almost equal percentage feels less optimistic** (36%). This division suggests that positive sentiment is fragile and far from universal. At the same time, **public trust in institutions continues to erode**, with negative sentiment towards the government rising to 57%, in comparison to 49% in November 2024 following Labour's return to power.

Consumers' top concerns for 2026



Against this backdrop, consumer spending remains conservative. Like last year, nearly half of all consumers are spending cautiously – a trend that continues the post-pandemic pattern of frugality that peaked at 62% in late 2022 (although a five-point increase in those “spending freely” to 31% does offer a glimmer of hope).

Spending restraint reflects a broader climate of economic anxiety.

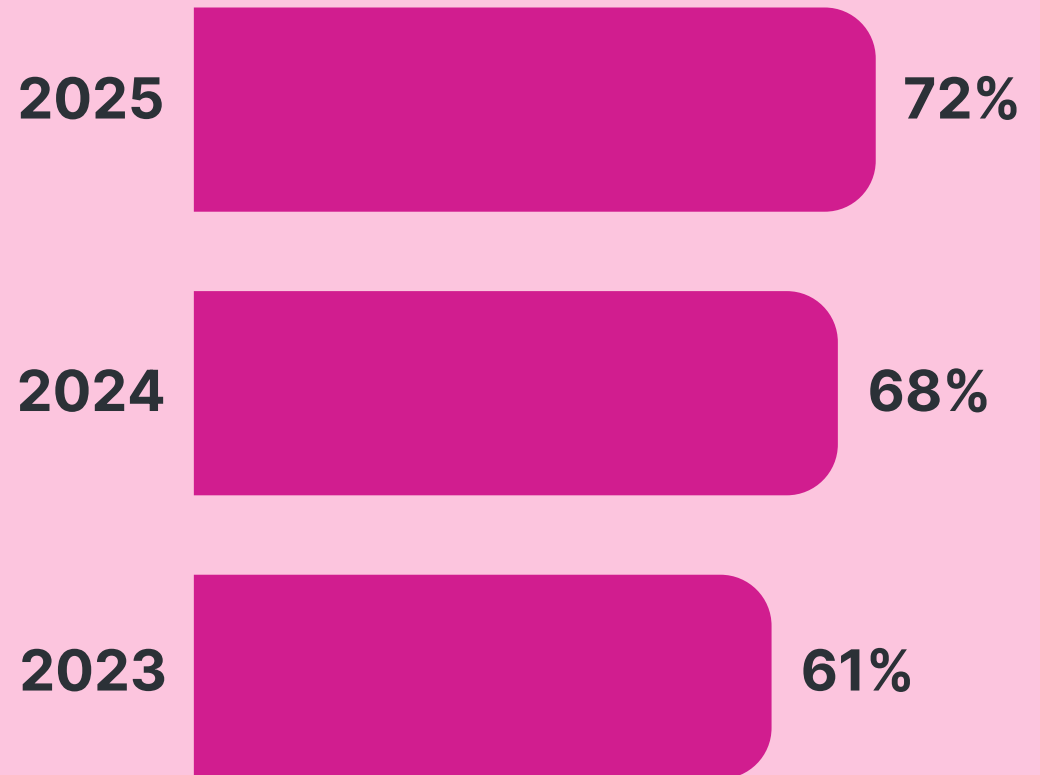
Concerns about the cost of living (68%) and inflation (62%) continue to dominate. **Financial caution is no longer a temporary response to crisis – it’s becoming a new normal.** The majority of consumers say they won’t return to more confident spending until inflation eases. For 65%, lower prices would be the key turning point, while **over half are waiting for stable or growing income before they’ll consider loosening the purse strings.** Savings also play a role, with 40% citing the presence of a financial buffer as a precondition for increased spending. Nearly one in ten (9%) plan to maintain their frugal approach permanently, indicating lasting behavioural change for some consumers.



Brand switching reaches critical mass

Across every demographic, there is evidence of a more tactical, price-driven consumer. **Brand loyalty has frayed.** The proportion of people willing to switch to cheaper brands rose to 72% in 2025, up from 68% the previous year. The increase may seem modest, but it signals a critical threshold – the moment where trading down becomes not just a stopgap but standard practice. Tellingly, **likelihood to brand switch is linked to brand trust**, with those expressing the most trust in organisations the least likely to trade down.

Year-on-year growth in brand switching behaviour



While concerns about inflation are shared across generations, **younger and older consumers approach spending with markedly different attitudes**. Half of 18-30 year olds (50%) say they feel more optimistic about 2026, compared to just 20% of those aged 50-67 – a 30-point gap that reflects fundamentally different experiences and expectations. **Younger people are also much more likely to be spending freely** (48% vs 19% of over-50s), yet at the same time show distinct anxiety about job security or income stability (36%).

There are also sharp contrasts in behaviour based on income. **High earners (those bringing in over £75k) are twice as likely to feel more optimistic about 2026** than those earning under £35k. That confidence translates directly into behaviour: 59% of high earners describe their spending as “free” or “fairly free”, while 60% of lower earners are still spending cautiously. However, even among those who feel confident to spend we see weak brand loyalty.

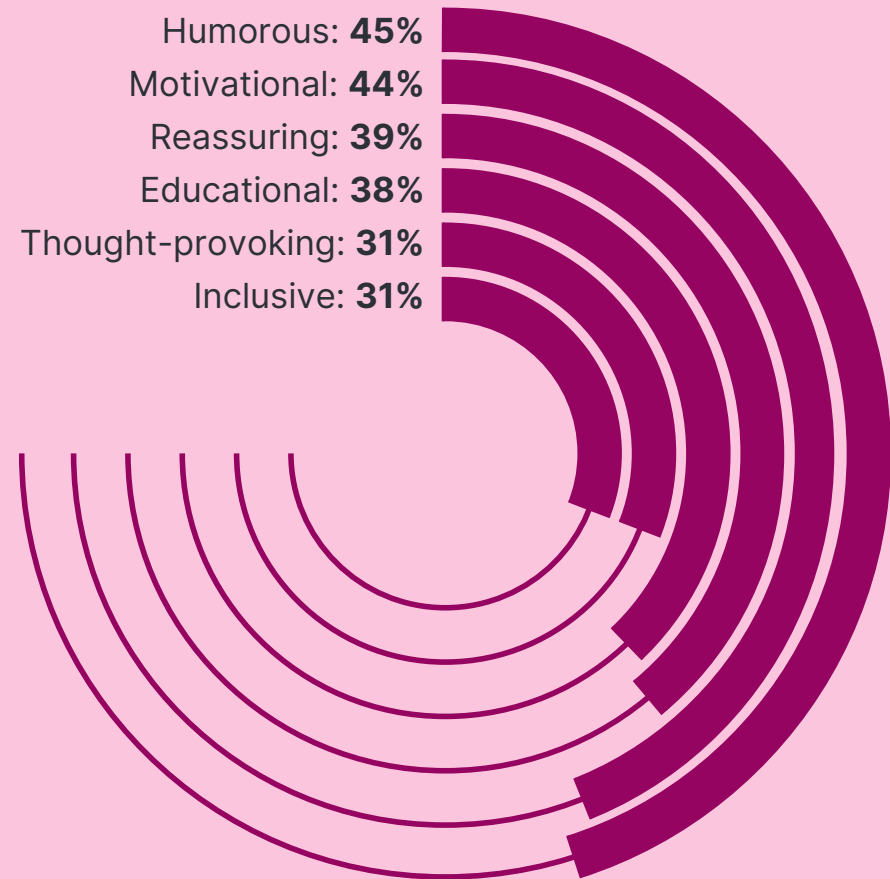
The willingness to switch persists across all income brackets – suggesting that trust must be continually earned, not assumed.



Brand messaging: not so funny now

Demand for humorous brand messaging dropped significantly over the last year – from 53% to 45%. Over the same period, appetite for inclusive messaging rose from 26% to 31%, marking a recalibration in what consumers expect from the brands they engage with. **While entertainment still matters, the priority has shifted toward more meaningful messaging.** This is especially true for younger audiences, who favour motivational and educational content over humour, highlighting that tone must shift dramatically by age segment.

Consumer appetite for brand messaging



The pivot in brand messaging preference is particularly striking in the context of ongoing global and domestic volatility. During past periods of instability, humour and reassurance often dominated (demand for reassuring messaging peaked in 2022 at 45%). But now, **consumers appear to want something more substantive** – messaging that acknowledges complexity and affirms identity.

Inclusive messaging has gained the most ground since 2021, climbing nine points over four years.

Educational content has also trended upwards, suggesting people are **looking for brands to provide leadership** alongside a deep understanding of their customers.

The issues consumers want brands to represent also point to a switch in priorities. **Support for action on poverty and inequality has climbed 13 percentage points** since 2021, now standing at 47%. Climate change, which once led, has slipped further into second place this year (currently standing at 34%), while tackling racism rises four points to 33% in a move distinctly driven by 18-30-year-olds. At the same time, **the proportion of people who want brands to stay out of politics has grown from 22% to 26% in the last 12 months**, reinforcing that while advocacy is still welcomed, it must be done with care.

What this means for brands

In a cautious market, brands must find ways to **demonstrate lasting value**. That doesn't mean bigger promotions or louder claims – it means understanding what different consumers need in order to feel confident. For younger audiences, that might be **inspiring content that speaks to ambition and resilience**. For older, more cautious consumers, it may be **dependable pricing and communications that reinforce emotional security**. Either way, the key is clarity – and an honest assessment of whether your brand is doing what it says it will do.



Chapter 2

Who can we trust now?

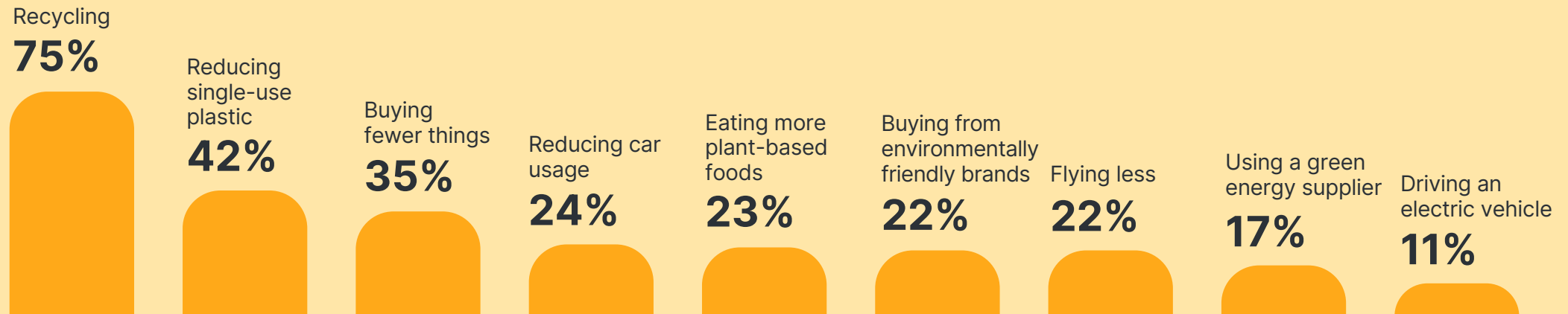
From climate fatigue to social media scepticism, public faith in institutions is fragmenting – leaving brands to fill the credibility gap.



Climate fatigue and the collapse of top-down messaging

For more than a decade, **consumers have been told that the path to sustainability runs through their wallets.** From reusable packaging to carbon offsetting to electric vehicles, the narrative has been clear: if we all do our part, we can fix the climate. But in 2026, that story is beginning to unravel. With the UN climate talks in crisis and political momentum fractured, **a growing number of consumers are questioning not just the solutions – but the credibility of the entire approach.**

Prevalence of sustainable behaviours among UK adults



While 61% of Britons still say they're willing to pay more for sustainable products, there's a visible cooling in sentiment. **Climate change, once the leading issue consumers wanted brands to tackle, has dropped behind poverty and inequality**, and only 18% say environmental issues are a top concern in 2026. Six in ten now believe climate shouldn't be a corporate or political priority at all, with managing the cost of living the current imperative.

The danger isn't outright denial – few UK consumers appear to agree with President Trump's suggestion that climate change is “a con” – but rather disillusionment. After years of mixed messages, rising costs, and slow policy progress, **belief in the system is faltering**. The EV transition is a prime example: nearly half of all consumers are either unsure or say they will never make the switch. Without trust in institutions, **even motivated consumers are hesitating**. This is illustrated by a steady decline in sustainable behaviours, with year-on-year contractions recorded across recycling, reducing car usage and reducing single-use plastic. **The result is a growing credibility gap that brands can't afford to ignore.**





Social media's trust problem hasn't gone away

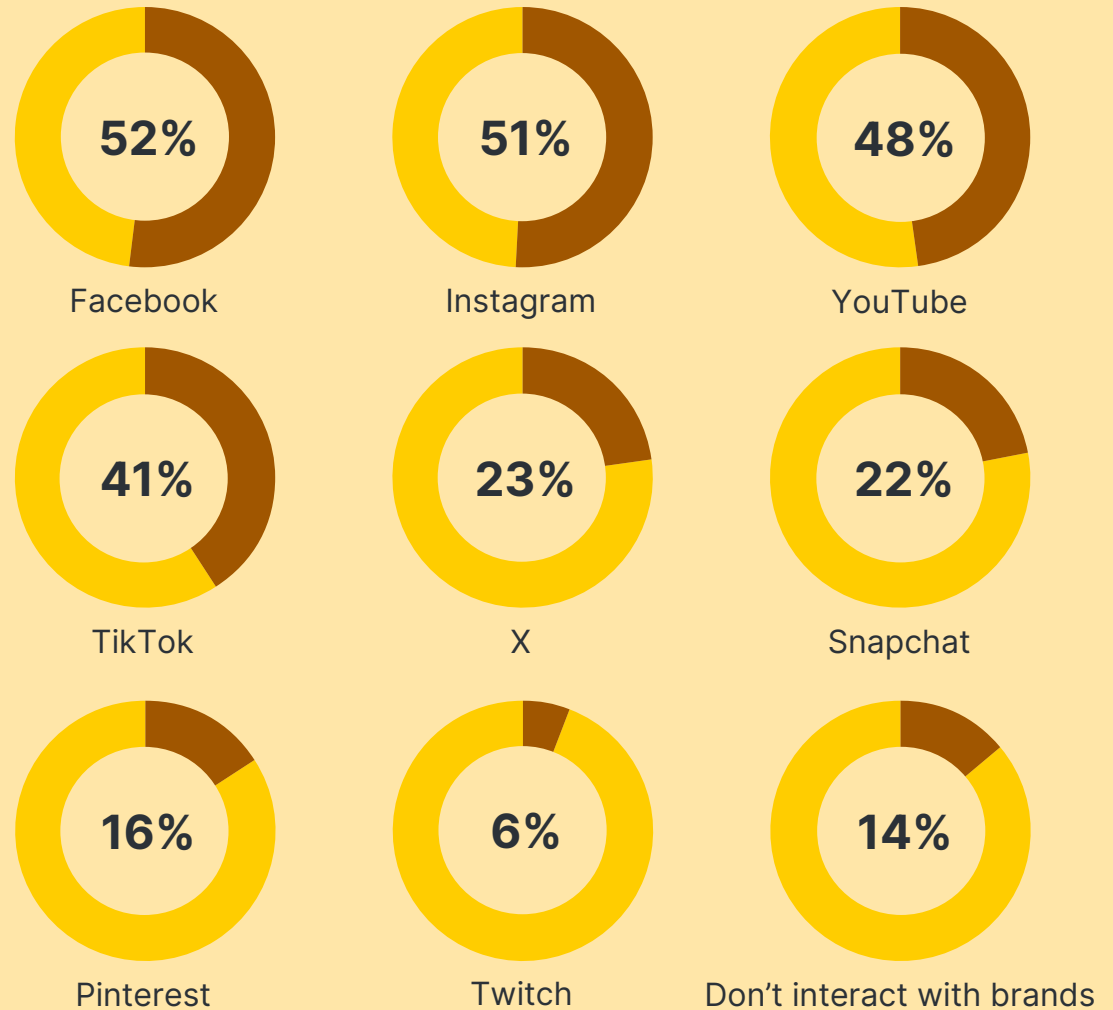
Trust in social media companies remains low – but it's not getting worse. In fact, there's been a modest uptick in sentiment over the past year. This may reflect improved moderation policies, platform transparency efforts, or growing familiarity with the role these platforms play in daily life.

Yet despite that slight improvement, social media companies are still among the most distrusted types of organisations in the UK, rivalled only by energy companies: 43% of consumers say they actively distrust social media companies to put people before profit.

What shapes this trust gap? A person's general outlook plays a significant role. **Among those feeling optimistic about 2026, trust in social media platforms jumps to 44%. Among those who feel worried, it plummets to just 17%.** That swing highlights how broader worldview colours faith in institutions. Age is another major factor: 41% of 18–30 year olds trust social media companies, compared to just 12% of those aged 50–76.

For older consumers, scepticism towards digital platforms appears deeply entrenched.

UK adults interacting with brands on social media





Despite these concerns, social media's role in the consumer journey is growing. **The proportion of people who say they start their shopping journey on a social platform has risen from 9% to 11% in the past year**, led largely by young shoppers. Among 18–30s, 15% now say social media is their primary starting point for purchases. Alongside this, brand engagement on platforms continues to rise – TikTok interactions have increased by nine points to 41% in the last year alone, and YouTube has grown five points to 48%, now closely rivaling Instagram for brand interactions. At the same time, the number of consumers who say they don't follow brands has declined from 19% to 14% showing that **while social media may still be mistrusted, it's undeniably influential.**

Trust in AI rises – but caution lingers

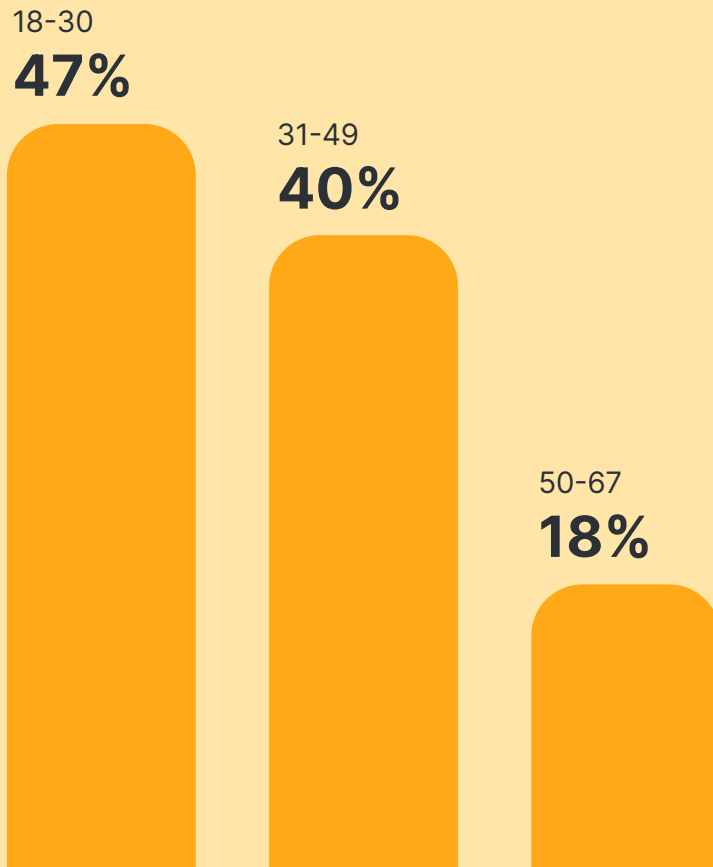
Over the past year, UK consumers have grown more comfortable with AI – but not enough to call it a breakthrough. The proportion of **people likely to use AI shopping assistants or customer service bots has increased** by nine percentage points to 33%, yet nearly half remain unlikely to engage with them. That resistance is largely generational: older consumers continue to be sceptical, often citing discomfort with automation and concerns about privacy or reliability.

When it comes to starting a shopping journey, **only 4% of consumers say they'd turn to an AI tool like ChatGPT.**

That figure rises slightly to 6% among 18–30 year olds, but even among digital natives, LLMs have yet to overtake more familiar entry points. **Traditional search engines still dominate, used by 34% of consumers** – although many now incorporate AI features in the background. This suggests that while AI is becoming embedded in the experience, it's not yet front-of-mind as a trusted interface.



Likelihood to use an AI shopping assistant or customer service bot (by age)



Paradoxically, the generation most open to using AI is also the most anxious about its broader implications. **Among 18–30s, concern about technological disruption is significantly higher than in older age groups.** While they're quick to adopt AI tools in daily life, they're also acutely aware of the risks around automation and job displacement. This duality underscores a deeper truth: enthusiasm for innovation does not equate to unconditional trust.

As AI continues to blur the line between convenience and consequence, consumers will expect greater transparency, user control, and assurance that human interests remain central.

The UK's forthcoming AI regulation – set to take effect in late 2026 – may offer a framework for rebuilding that trust, giving brands a clearer directive and stronger guardrails to align their practices with public expectations.

What this means for brands

In 2026, trust is more fragmented than ever. While consumers are engaging more through social media and experimenting with AI tools, they're doing so with a degree of caution shaped by age, outlook, and broader institutional disillusionment. The collapse of top-down climate messaging adds another layer of complexity. Consumers are looking for leadership from brands that feels tangible and local, not abstract or overly politicised. To succeed, brands should engage with nuance, acknowledge uncertainty, and offer meaningful ways for people to take action – without overstating their impact.



Chapter 3

F&B under fire – from shrinkflation to UPFs

Despite being a trusted sector, food and drink is at a tipping point, as shrinkflation and ultra-processed foods test consumers' belief in brand integrity.



Shrinkflation breaks the value pact

Food and drink brands emerged as the most trusted sector in 2025, with **over half of consumers (52%) believing these brands put people before profit**. But that goodwill is now under pressure. Shrinkflation – the practice of reducing product size without lowering prices – has become a flashpoint.

Four in five consumers say they respond negatively when brands surreptitiously shrink products: 42% lose trust and another 42% stop buying the product altogether. Just 11% say their trust remains unaffected.

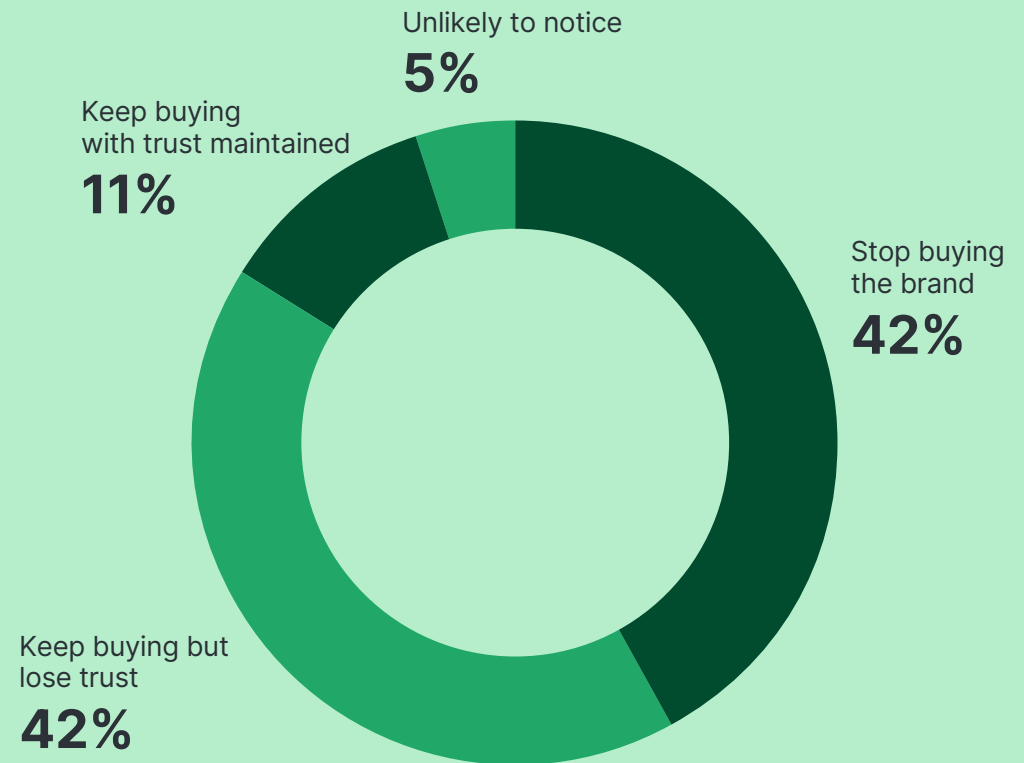
This reaction is particularly pronounced among older consumers, 86% of whom either abandon or lose trust in a brand after noticing shrinkflation. For those on lower incomes, the issue is equally damaging. Even among high earners, tolerance is limited. Though they're twice as likely to keep purchasing, the majority still report diminished trust.



Brands may view shrinkflation as a quiet fix for margin pressures, but consumers view it as a betrayal – especially when it's not transparently communicated. This sense of being misled corrodes more than just perception of a single product; it undermines confidence in the brand as a whole. And **once lost, that trust is hard to regain.**

The fact that reactions are so uniform across income brackets suggests that shrinkflation is not just a cost issue – it's a trust issue. Even for those who can afford to absorb rising prices, **perceived dishonesty triggers brand rejection** (a third of high earners will ditch a brand for shrinkflation). In a competitive category like F&B, that erosion can be swift and permanent.

Consumer response to shrinkflation



UPFs push consumers back to basics

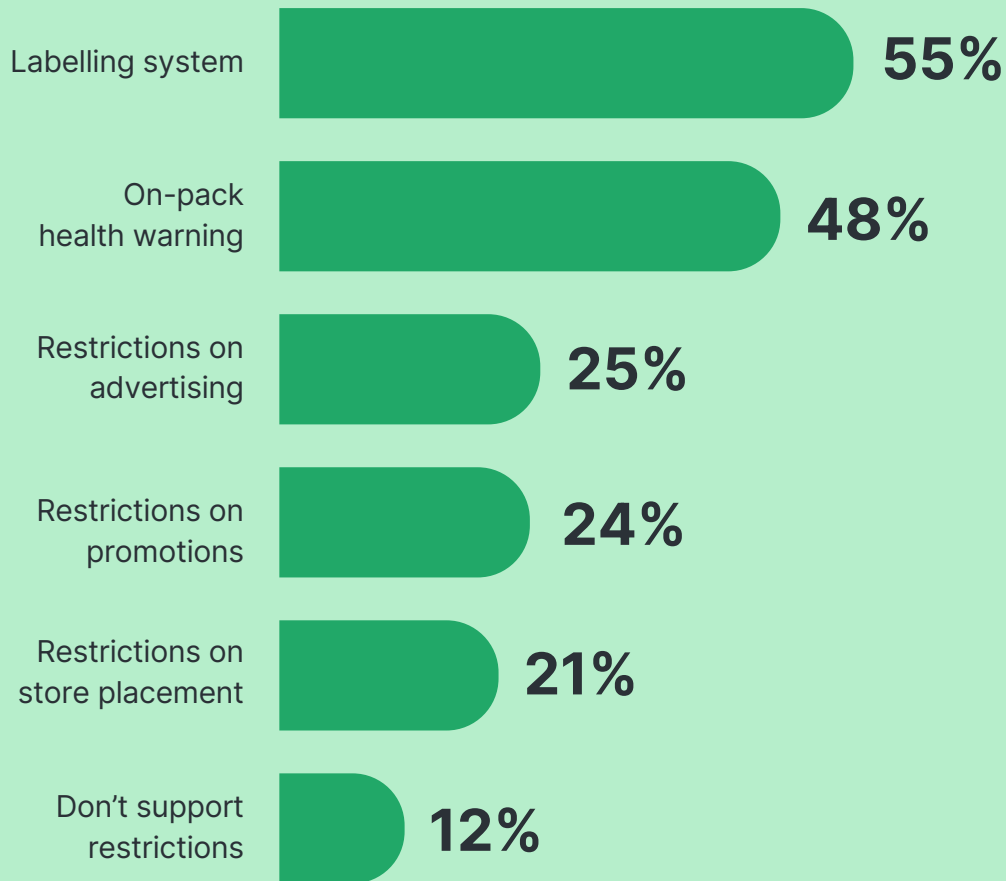
Awareness of ultra-processed foods (UPFs) is rising – and it's driving real behavioural change. No longer able to trust the ingredients in manufactured products, **more than half of UK consumers (57%) plan to cook more from scratch in 2026**, and 46% say they'll prioritise ingredient transparency when choosing products. Another signal that points to a wider shift in priorities is a renewed focus on food provenance.

Two in four shoppers say they plan to place greater emphasis on buying British produce in 2026.

In the absence of trust in regulation or global supply chains, the familiar and local has become a marker of reliability. **The trend is strongest among higher earners**, where support for British produce reaches 60%, but interest extends across income groups – even as lower-income shoppers are more constrained in acting on those values.



Consumer support for restrictive measures around ultra-processed foods



But despite the surge in scratch cooking and the desire to buy local produce, consumers aren't leaving it all to personal choice. **There is overwhelming support for regulatory intervention on ultra-processed foods**, with 88% backing at least one form of action – including clearer labelling (55%) and cigarette-style health warnings (48%).

This suggests that consumers view the new 2026 regulations on the advertising and promotion of high fat, salt and sugar (HFSS) foods not as a final step, but as a starting point for deeper, systemic intervention. There's a clear desire for food brands and government bodies to work in tandem – **setting higher standards, improving transparency, and ultimately restoring a sense of safety around everyday products.**

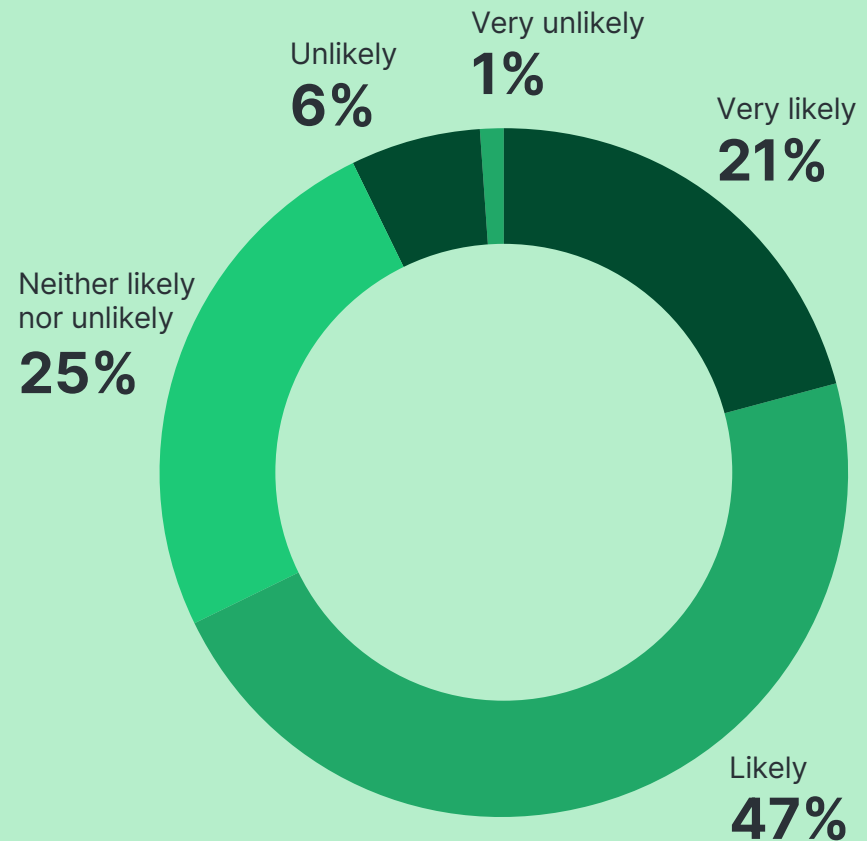
Wasted opportunities: the call for food waste innovation

Consumers increasingly view food waste as a shared responsibility – not just a household issue, but one that brands should be helping to solve.

Nearly eight in ten say companies bear equal or primary responsibility for reducing food waste, yet innovation in this space remains limited.

While many brands focus on packaging recyclability, fewer have tackled the core issue: the food itself. Consumers want to see practical solutions that fit their lifestyles – from smaller portion sizes at reduced prices to products with longer shelf lives.

Likelihood to purchase smaller food portions if priced proportionally



These aren't just sustainability asks; they're commercial opportunities. Fifty-nine percent of consumers say they would pay more for food that lasts longer, and **the majority express interest in smaller, right-sized formats that help avoid over-purchasing** if they are available at a relative cost. These changes also align with emerging health trends. As GLP-1 weight-loss injections become more common, appetite suppression could lead to a shift in portion norms – and a rise in uneaten food. **Brands that fail to adapt risk missing the moment**, while those that embrace portion flexibility could appeal to both health-conscious and environmentally aware shoppers.

In a sector under pressure to rebuild trust, waste presents a rare win-win. **Brands can reduce environmental impact, meet evolving consumer needs, and reframe themselves as proactive problem-solvers.** But to do that, they need to treat food waste not as an afterthought, but as a product development and positioning priority.



What this means for brands

Consumers are no longer looking the other way when it comes to deceptive pricing or vague ingredient claims. In a period where the trust threshold has been raised, **food and drink brands will need to demonstrate a new level of openness and accountability**. That might mean proactively addressing changes in portion sizes, simplifying on-pack labelling, or helping consumers navigate the complex world of nutrition and UPFs through credible third-party partnerships. It's the brands that treat trust like an ongoing relationship – maintained through **honesty, fairness, and consistency** – who are most likely to weather a volatile market.



Chapter 4

Financial trust is worn thin

Cyber breaches, hidden fees and fragile finances are straining relationships between consumers and their banks, putting transparency to the ultimate test.



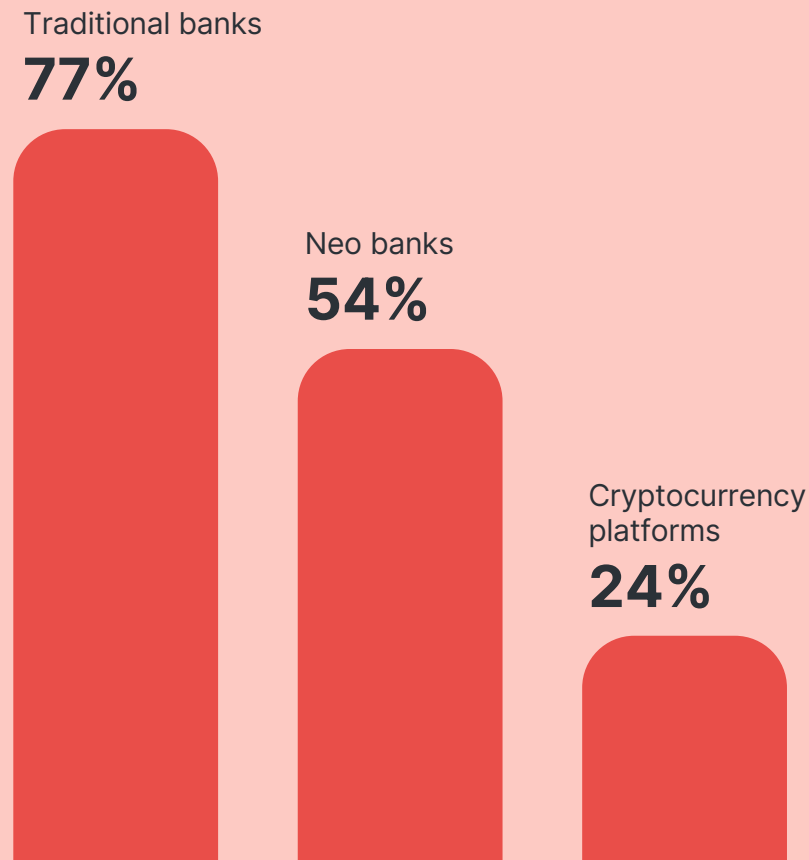
Cyber-attacks and the quiet collapse of confidence

Trust in financial institutions is fading. **More than half (51%) of UK consumers say recent cyber-attacks have reduced their trust in financial services providers.** Traditional banks maintain a commanding trust advantage with 77% trusting them to some degree, but digital providers have to navigate a significant trust gap: just 54% of consumers say they trust neo banks and a mere 24% trust cryptocurrency platforms.

Overall, financial services providers occupy middle ground when it comes to trust - more trusted than social media companies and energy suppliers, but less trusted than food and beverage brands and even streaming services. **That's a sobering position for institutions that handle the nation's savings, pensions, and payments.** It presents a challenge for the sector, especially when trust ranks as the most important factor influencing financial product decisions – ahead of low fees, returns, or convenience.



Trust of financial institutions among UK consumers



Trust doesn't just influence acquisition, it's also a driver of churn: 21% have switched financial providers due to trustworthiness concerns. Among younger consumers, that number rises sharply.

Over a third (34%) of 18-30 year olds have switched for trust-related reasons, including 17% who have done so in the last six months alone.

In contrast, just 9% of 50–67s have made similar moves.

Whether consumers are pushed to switch or simply suck it up, the result is a growing mismatch – **a quiet collapse of confidence where customers remain in relationships they no longer believe in.** But while most aren't abandoning their banks, they are watching closely. **Cyber breaches, system outages, and opaque customer service processes are all fuelling unease.** This latent dissatisfaction creates a volatile environment: if a more transparent or secure competitor emerges, many consumers are ready to walk.

Fees, fairness and the trust gap

Unexpected charges are another trust-breaker. One in three consumers have been **hit with an unexpected fee** – and while 69% stayed with the provider, 40% say it damaged their trust. As with cyber incidents, many consumers don't act immediately. But the **emotional after-effects linger**, creating a pool of disengaged, dissatisfied customers who may not switch today, but will no longer advocate for the brand.

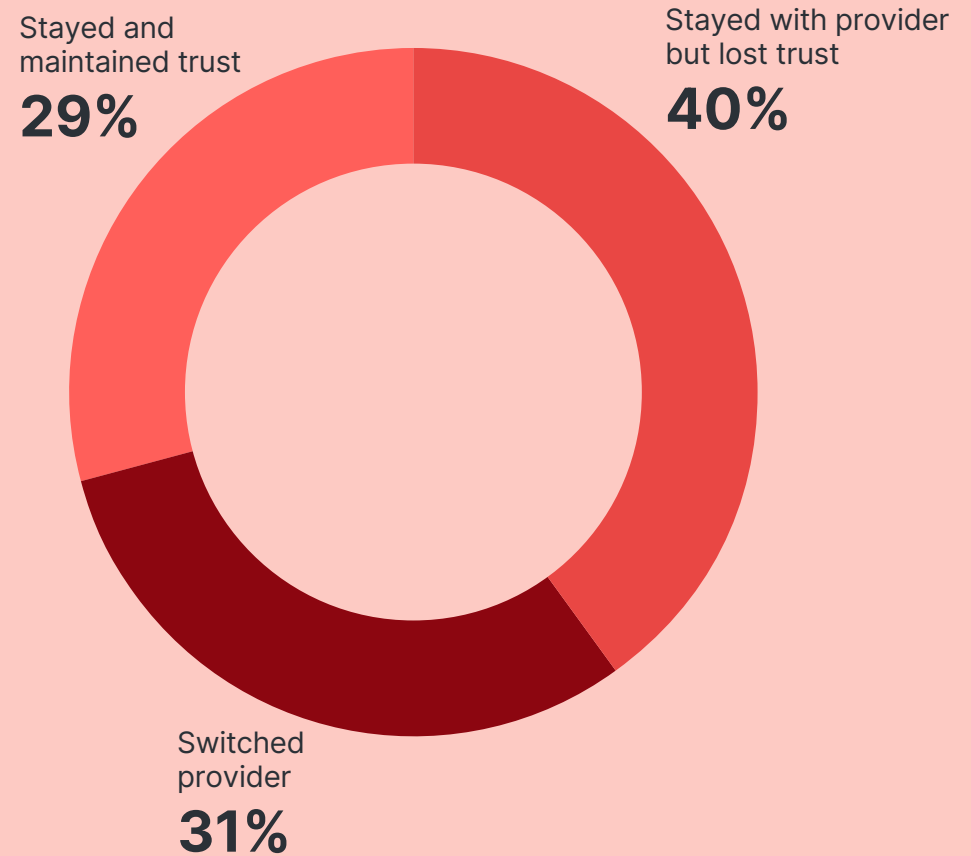
The 31% who did leave after receiving an unexpected fee represents the minority willing to act on broken trust, **highlighting hidden fees as a more concrete trigger than general cyber-security concerns**. Older consumers, especially, are likely to respond to surprise costs with knee-jerk cancellation, even though they are less likely to report being victim to them overall (of the 23% stung by fees, 41% left).



Consumers aged 18-30 report being caught out by unexpected fees at double the rate of older customers (41%), which indicates they either pay less attention to terms and conditions or that older consumers are less likely to notice additional charges. Either way, **consumers expect financial institutions to be predictable, clear and on their side** – and when that expectation is broken, it undermines more than just the current product. **It challenges the long-term relationship.**

This is particularly relevant in an era of digital finance, where comparison tools and challenger banks have made switching easier than ever. While many customers haven't yet made the leap, the structural barriers are lower, making it a growing risk.

Consumer response to unexpected fees from a financial services provider

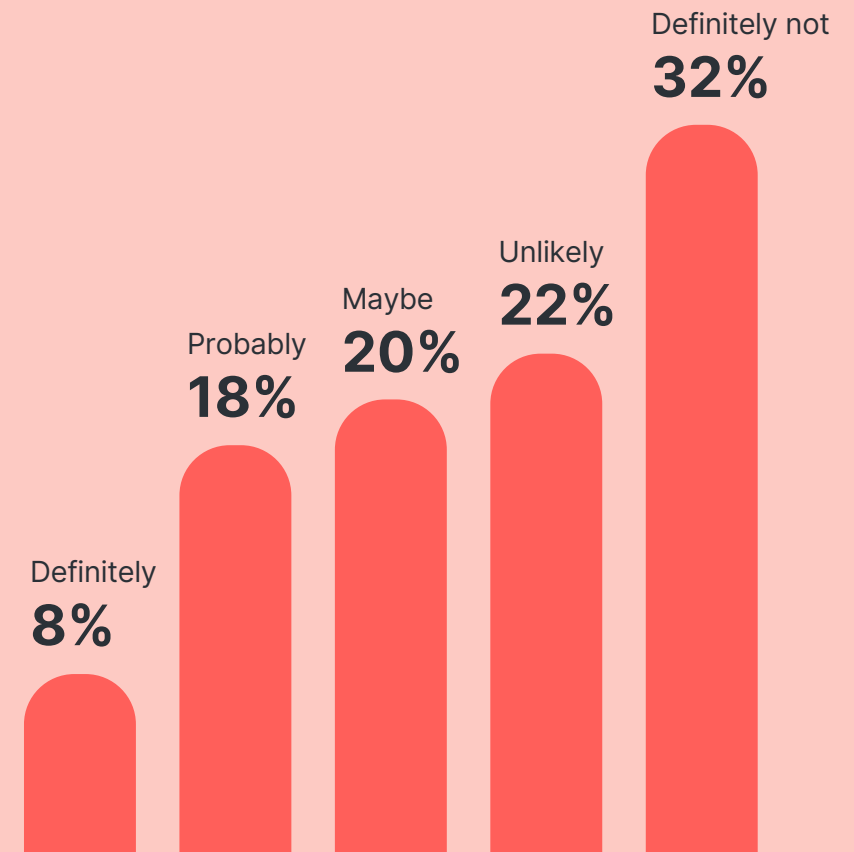


Financial fragility and the gender divide

Behind the trust metrics lies a broader concern: many consumers remain financially vulnerable. **One in four UK adults has no emergency fund**, and a further 15% have less than £500 in savings. That means 41% are highly exposed to unexpected costs – **a reality that underpins much of the caution we've seen throughout this report.**

Women and lower earners are disproportionately affected. **A third of those with a household income less than £35k, and 31% of women, have no emergency fund** - that's in comparison to 20% of men. Women are also more likely to have less than £500 saved and are more likely to rely on Buy Now, Pay Later services. In 2026, 49% of women are open to using BNPL (28% show strong intent) versus 42% of men. The pattern reveals a troubling cycle: women with weaker emergency funds are increasingly reliant on short-term credit to maintain spending obligations.

Consumer likelihood to use Buy Now, Pay Later loans in 2026





The arrival of new BNPL regulations in 2026 will test how well financial providers can adapt to rising expectations around transparency. These rules – aimed at improving affordability checks, clarifying repayment terms, and ensuring consumers fully understand what they’re signing up for – reflect mounting concern about how short-term credit is marketed. Providers that lead the way in **responsible design and proactive communication** will have the opportunity to reset trust.

One bright spot to note is high optimism around the ability to save in 2026. **Forty-four percent of consumers expect to save more than in 2025**, while only 23% anticipate saving less. There’s a strong opportunity to support this positive momentum. Finserv brands can tap into a forward-looking mindset by offering tools, products, and messaging that help people build on that optimism – such as **flexible savings accounts, goal-based planning tools, or behavioural nudges that reinforce progress**.

What this means for brands

Financial services are built on trust – but that trust is now strained. In this climate, **earning trust means closing the gap between promise and delivery**. That starts with clearer communication, better support, and proactive transparency around costs and security. But it also requires empathy – recognising that for many customers, especially women and lower earners, financial decisions are high-stakes. The brands that win won't necessarily be those with the slickest apps or loudest marketing, but those that **make people feel safer, smarter, and more in control**.



Chapter 5

The role of trust in a churn economy

Subscriptions are up for the axe, as consumers reassert control, question value, and demand more honesty from the brands they pay for.



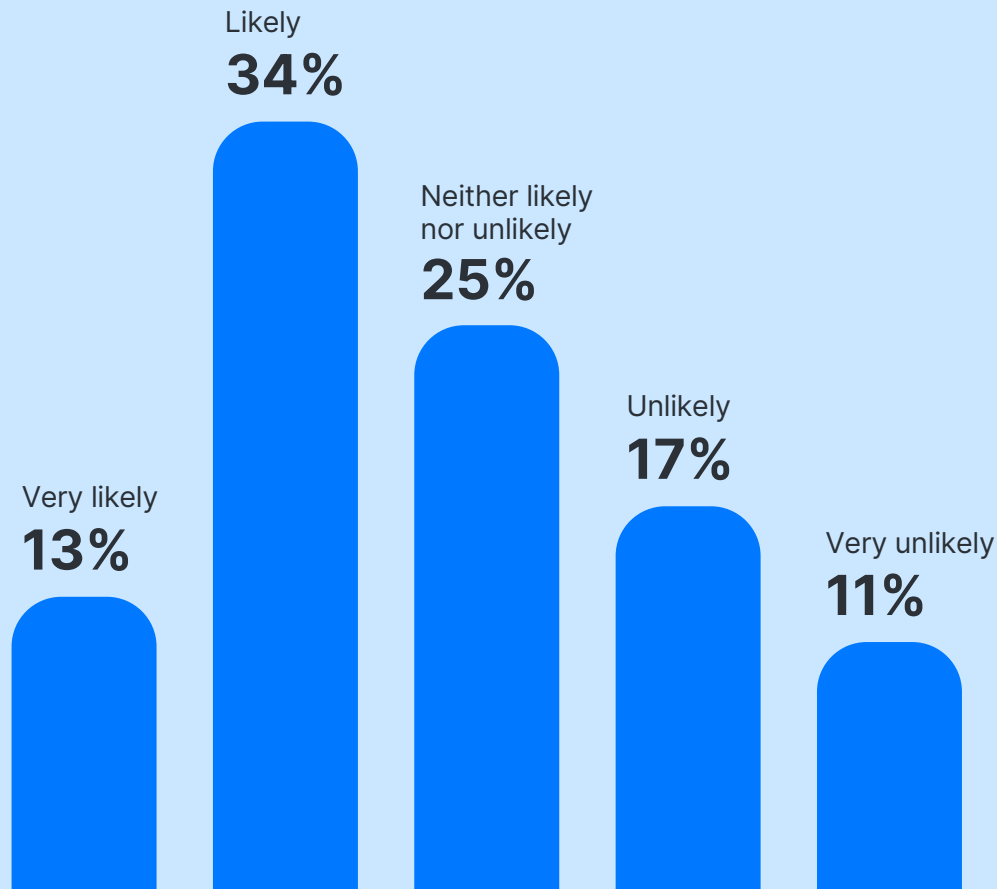
Streaming's trust dividend is under strain

Streaming services are bucking the broader trust trend. With 46% of consumers saying they trust these brands to put people before profit, they're the second most trusted sector behind food and drink – and far ahead of financial services, social media, or energy companies. They're also seen as **the most valuable type of subscription, boasting an 80% value-to-ownership ratio**. In a crowded market, streaming platforms have managed to secure both **affection and perceived worth**.

But trust today isn't a lifetime guarantee. Even the most trusted sectors aren't immune to shifting expectations and economic forces. While streaming platforms continue to rank highly for value and integrity, **as the cost of living bites, consumers are having to make tough choices**. In 2026, 47% of UK consumers say they're likely to reduce the number of subscriptions they hold. And as the most commonly held type of subscription, streaming services are first on the chopping block: **one third intend to cancel a video streaming service and nearly 20% will offload a music streaming provider**. This points to a growing tension: even high-performing platforms are not immune to cost-cutting.



Consumer likelihood to cancel subscriptions in 2026



Consumers are becoming more tactical, too. Many now practise “rotation subscribing,” where they subscribe for a month or two to binge content and then cancel – only resubscribing when a new show or offer appears.

And while 35% are already doing it, a further 23% are considering the saving hack, indicating room for this behaviour to grow further. It’s especially prevalent among 18-30-year-olds, half of whom actively rotation subscribe. But it’s not just about budgeting, it’s also about regaining control. **The ease of opting in has made opting out a powerful tool.**

Subscription overload: the price of abundance

Underpinning all of this is a sense of overload. Subscriptions have proliferated across categories – from streaming and gaming to meal kits, fitness apps and news content. For many, it's now too much. **Twenty-seven percent of consumers admit to having a subscription they don't use**, and a further 14% have more than one. That's nearly half the population with dormant accounts quietly draining their bank balance.

Subscription types consumers feel offer the best value

Video streaming

60%



The cost of subscriptions can rack up fast: 43% spend in excess of £40 per month, with consumers aged 18-30 the biggest subscription spenders (20% spend more than £70 monthly). This age group also over-indexes for having subscriptions they don't use: 52% have at least one, showing that even the most invested consumers are struggling to manage their subscriptions effectively – a sign that value perception and actual usage are becoming increasingly misaligned.

As household budgets tighten, spend is being scrutinised, and it's fuelling a backlash against subscriptions as a category. Even for brands that offer genuine value, association with 'subscription bloat' can erode goodwill. A case in point are free delivery subscriptions like Amazon Prime and ASOS Premier. Even though they're rated as offering great value (and over half of UK consumers pay for one), they're third in line for cancellation in 2026 (behind music streaming services). **The challenge for subscription brands now is to prove they're worth keeping.**



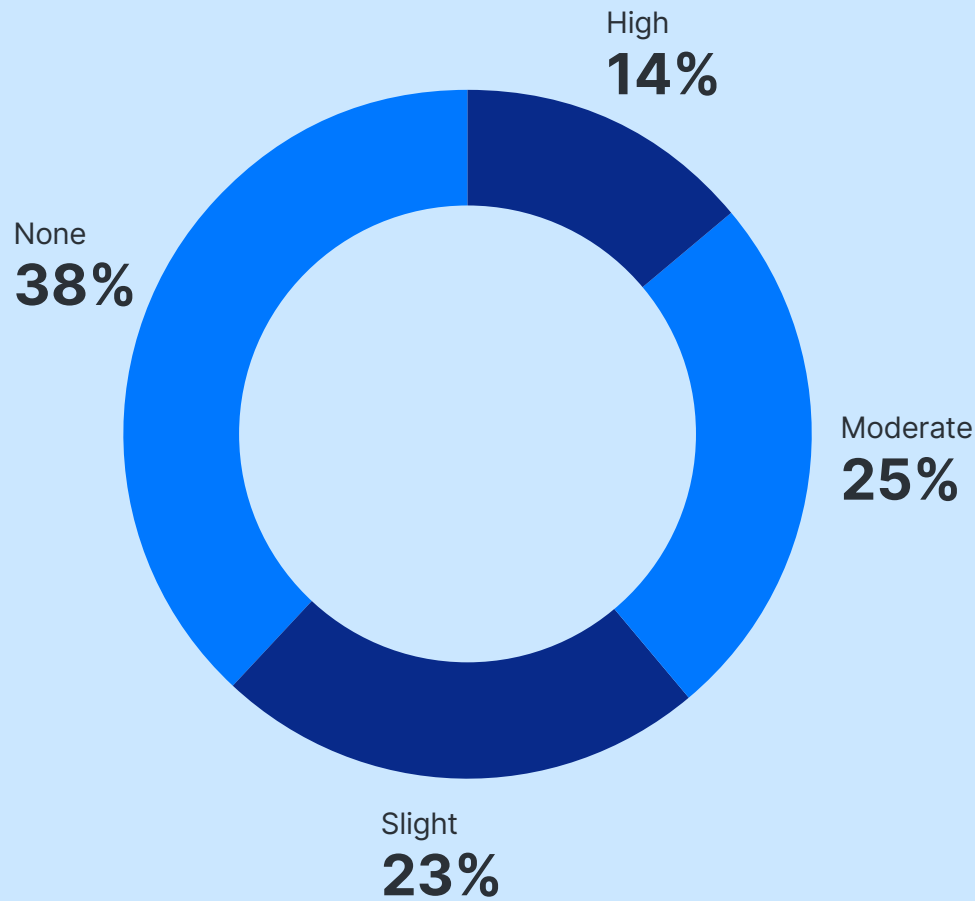
Auto-renewals and the trust penalty

If there's one feature guaranteed to trigger frustration, it's auto-renewal. **More than half of consumers (55%) say they've been auto-renewed into a subscription they didn't knowingly agree to.** For 29%, it's happened more than once. These moments may seem minor from a revenue standpoint, but **they do lasting damage to trust** – particularly when cancellation processes are opaque or overly complex.

More than **60% of consumers affected by unexpected auto-renewal report that the experience damaged their opinion of the brand**, though to varying degrees: a quarter say it caused “moderate” damage, while 14% say their opinion was damaged “a lot”. Younger consumers are especially likely to have their trust dented by auto-renewals, probably due to being the most active subscribers and therefore being more exposed to the practice: a third have had it happen more than once.



Impact of subscription auto-renewals on consumer trust



The issue of subscription renewals is coming into sharper focus with the rollout of the Digital Markets, Competition and Consumers Act (DMCC), due to take full effect in 2026. The legislation mandates **clearer communication around renewals and easier exit options for consumers.**

For brands, that means less room for friction, and greater accountability. Auto-renewal isn't just a policy problem, it's a breach of goodwill. **If a subscription feels like a trap, it won't matter how good the content or service is** – the consumer will feel tricked. And in an environment where trust is hard to earn and easy to lose, that perception can be fatal.

What this means for brands

In 2026, subscription brands must do more than offer value; they must offer control. **Trust will hinge not only on content or utility, but on how easy it is to pause, cancel, or modify a plan.**

With cost pressures rising and the DMCC raising regulatory expectations, the baseline is shifting. Brands that proactively adapt – by making renewal terms clearer, communicating usage data, or introducing more flexible models – will be better placed to retain consumer trust. The good news is that **consumers still value great subscription services** – they just want them on their terms.



Conclusion: Rebuilding trust in 2026

Trust has emerged as the defining filter through which consumers are making decisions in 2026. It underpins what people buy, how much they spend, who they listen to, and which brands they stick with. But as this report has shown, **trust is neither stable nor evenly distributed.** It fluctuates across sectors, age groups and sentiment profiles – shaped by experience, expectation, and broader cultural mood.

In some cases, the cracks are obvious: shrinkflation, subscription traps, and surprise fees are eroding goodwill.

In others, they're more systemic – a quiet slide into scepticism as optimism falters and institutional credibility collapses. Whether consumers are switching brands, disengaging from digital tools, or simply defaulting to caution, the message is the same: trust must be earned in new ways.



For researchers and marketers, this moment presents both a challenge and a mandate.

Consumers are still willing to be loyal, still open to innovation, and still eager to engage – but only on terms that feel transparent, respectful and fair.

That makes it essential to understand not just what consumers are doing, **but why they're doing it.** Businesses need deeper insight into emotional drivers, contextual influences and shifting norms. Because in a landscape shaped by scepticism and choice, trust isn't just another metric to track – **it's the foundation every brand decision must be built on.**



Want to understand what **trust** means for your brand in 2026?

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