The tyranny of too much

The future consumer

Kearney Foresight | Consumer Institute



Photo by Kearney alum

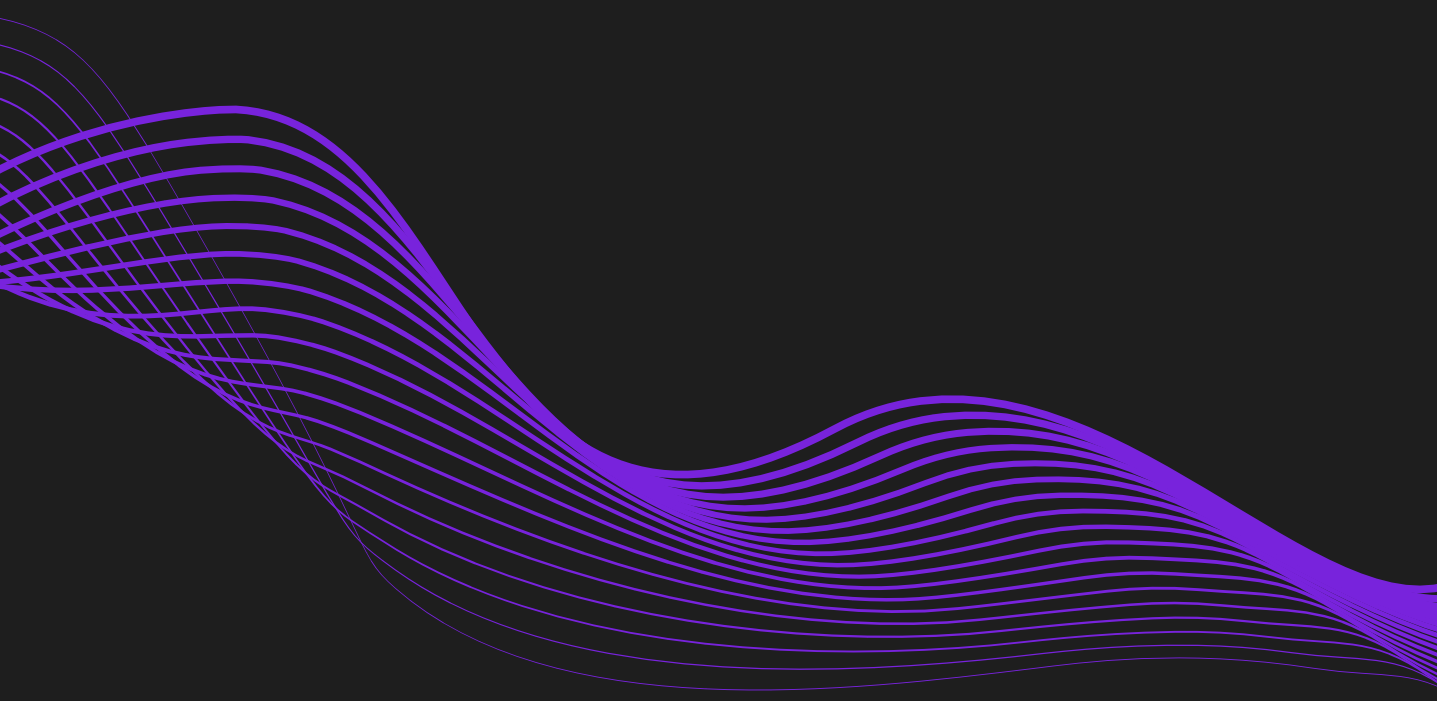
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100 Years of **Impact**

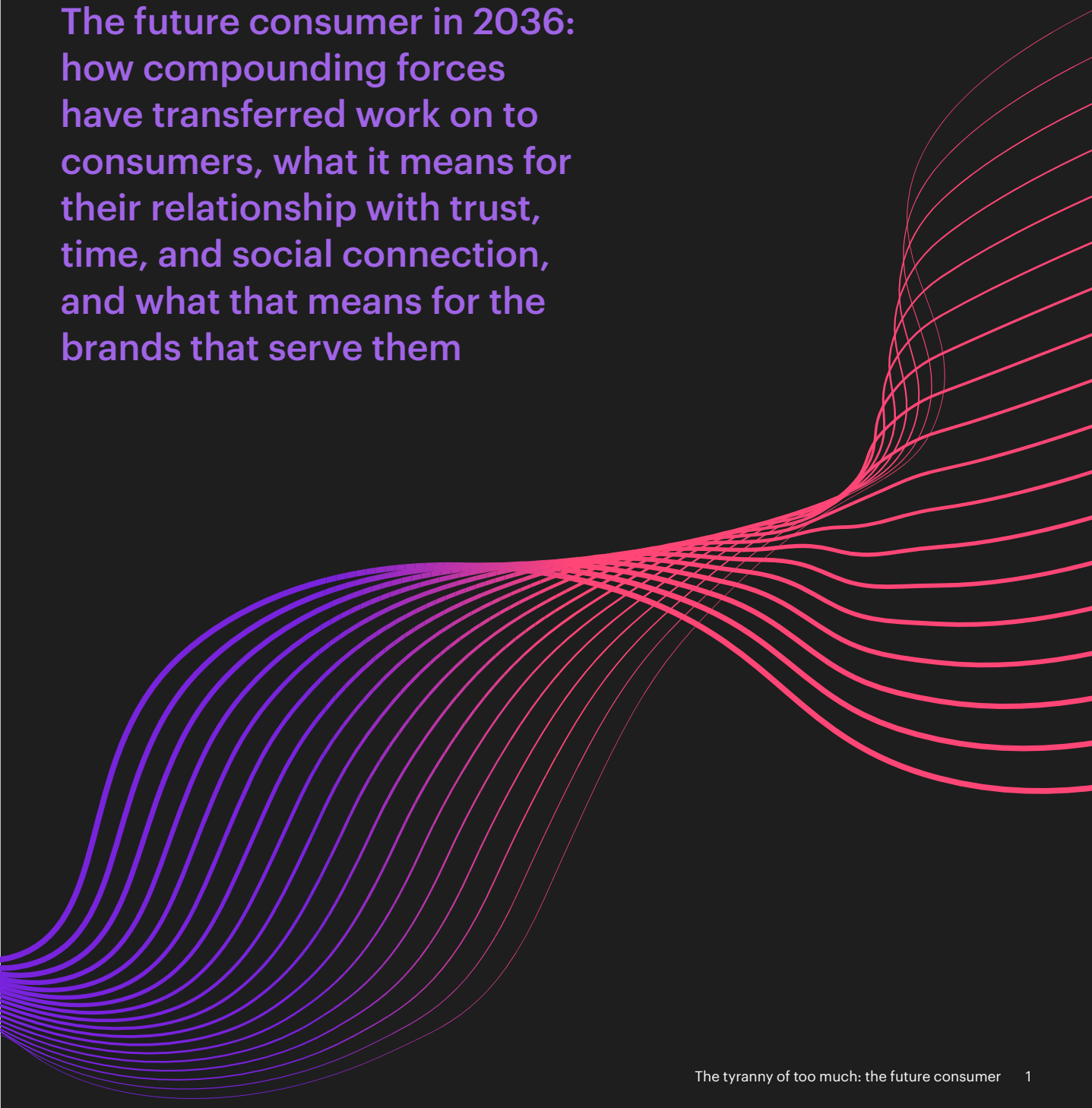
KEARNEY FORESIGHT

Consumer Institute

The Kearney Consumer Institute (KCI), part of our Foresight network, examines today's business challenges and opportunities through the eyes of consumers. Through cutting-edge research and ongoing dialogue, we uncover the insights and attitudes that drive consumer behavior, empowering organizations to think and act consumer-first.



The future consumer in 2036: how compounding forces have transferred work on to consumers, what it means for their relationship with trust, time, and social connection, and what that means for the brands that serve them



Executive summary

Consumers are both products and architects of a shared personal, collective, and commercial environment. Over decades, the push for greater choice, convenience, and personalization has created a world in which options, inputs, tasks, and interactions continue to compound faster than consumers' capacity to navigate them. And AI is only adding to that compounding effect.

By 2036, brands will be competing for consumers who wrestle with significant and dynamic behavioral tensions shaped by these compounding pressures.

The Kearney Consumer Institute (KCI) surveyed more than 21,500 consumers across 20 countries to examine how compounding micro and macro forces are reshaping the foundations of consumer life: how trust is earned, how time is used, and what forms of social connection people value—and what that means for brands.

Here is some of what we found.

$20 trillion in consumer spending will become contestable due to trust failures. Traditionally seen as impeccable sources of authority and trust, mass brands have always benefited from consumer inertia—the shopper perception that finding alternatives to the brands they purchase is just too much effort. Kearney estimates that a quarter of the $75 trillion in addressable global consumer spend will be exposed as inertia is disrupted by brands maintaining a one-dimensional view of their customers and therefore continuing to prioritize short-term goals over new, multidimensional models of long-term trust building.

Historically anchored in legacy, source-based, past pronouncements, trust is rapidly moving to a user-defined, outcomes-based model—outcomes rooted not in promises but in performance. So, what is trust worth in a market where 86 percent of respondents say they care more about whether something works than about the brand name attached to it? In an era of consumer skepticism of institutional authority and the justifiable fear that AI-generated reports and images are increasingly harder to spot, it leads to a fundamental redefinition of trust and how to earn it.

Consumers will get 80 more minutes of "freed" time. But while time may be technically freed, it is not necessarily returned to consumers; work, media, and new expectations quickly absorb it. In a world of constant multitasking, time has become contextual: broken into short and long pockets, shaped by cognitive load, and quickly reclaimed by more work, media, or life administration. The value of efficiency will lie in helping consumers protect meaningful time, including the longer stretches they hope to spend with family and friends.

AI cannot do it all. Kearney built a custom test pitting an AI model against real consumer responses. Accuracy peaked at around 60 percent and fell sharply on emotional and identity-driven questions, where AI defaulted to stereotypes rather than capturing what drives decisions. Further, 80 percent of consumers believe only people, not technology, can provide genuine empathy, belonging, and fun, even as they grow more comfortable delegating advice and decisions to AI. Identity has long been shaped by shared experience; technology can support these experiences without displacing the community consumers value.

What this means. The compounding of changes impacting the consumer will lead to a foundational redesign of how consumer-facing organizations are structured, measured, and governed. Brands need to navigate these structural shifts and tensions alongside consumers. That will include prioritizing outcomes, giving time back, preserving room for discovery, and creating connection and community.

Building a world we can't live in

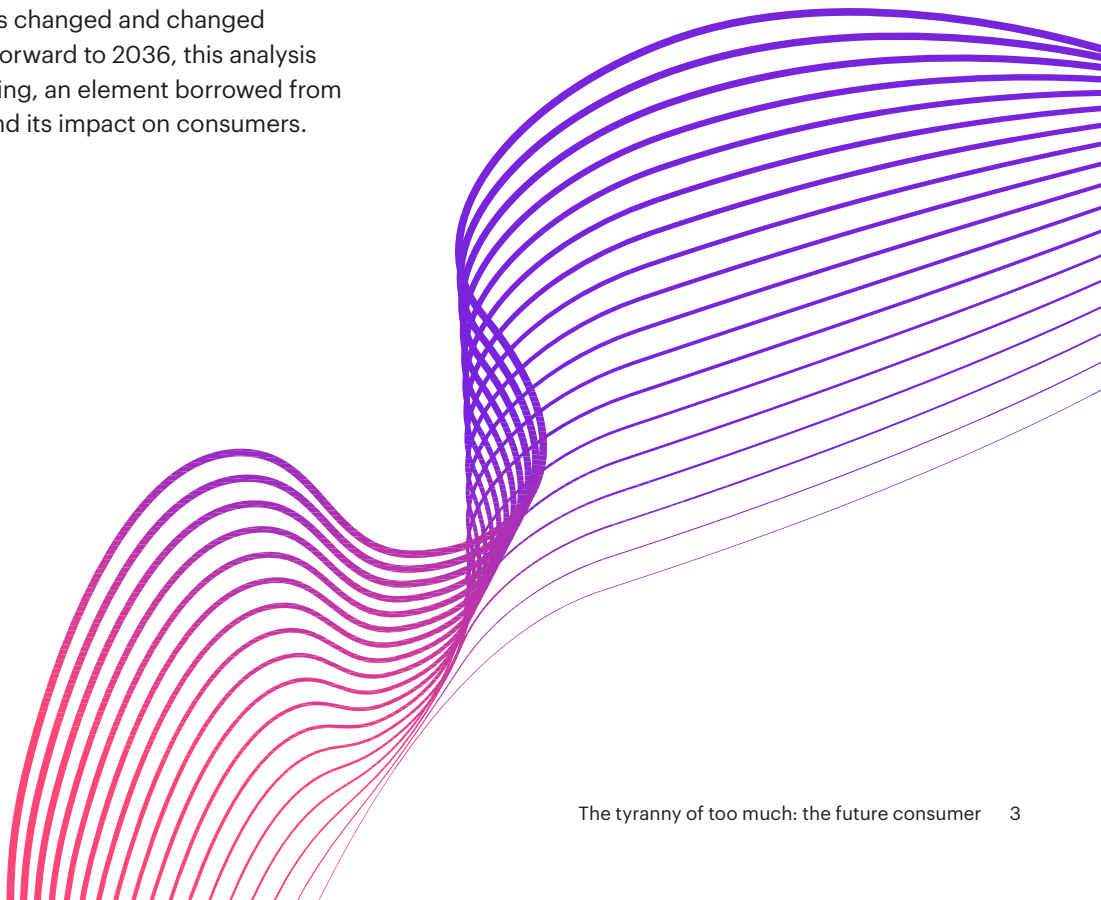
In significant ways, consumers do not know how to live in the world they are helping create.

The proliferation of information and options, the compression and fragmentation of how people spend their time, and the shifts in how they socialize have all moved faster than their capacity to adapt. These changes are layered on top of macroeconomic complexity that consumers did not create and cannot resolve, such as political polarization, geopolitical conflict, and a steady drumbeat of unknowns and uncertainties shifting in countries around the world.

Brands have tried to adjust to these new realities while also learning to incorporate new technology and effectively compete in a rapidly evolving, complex global marketplace. But ultimately, many still look more like mid-20th-century businesses than organizations a quarter of the way through the 21st.

To understand where consumers are and where they are heading, the Kearney Consumer Institute (KCI) surveyed 21,500 consumers in 20 countries. The results show that the world has changed and changed permanently. Looking forward to 2036, this analysis anchors on compounding, an element borrowed from the world of finance, and its impact on consumers.

In significant ways, consumers do not know how to live in the world they are helping create.



How compounding change is overwhelming consumers

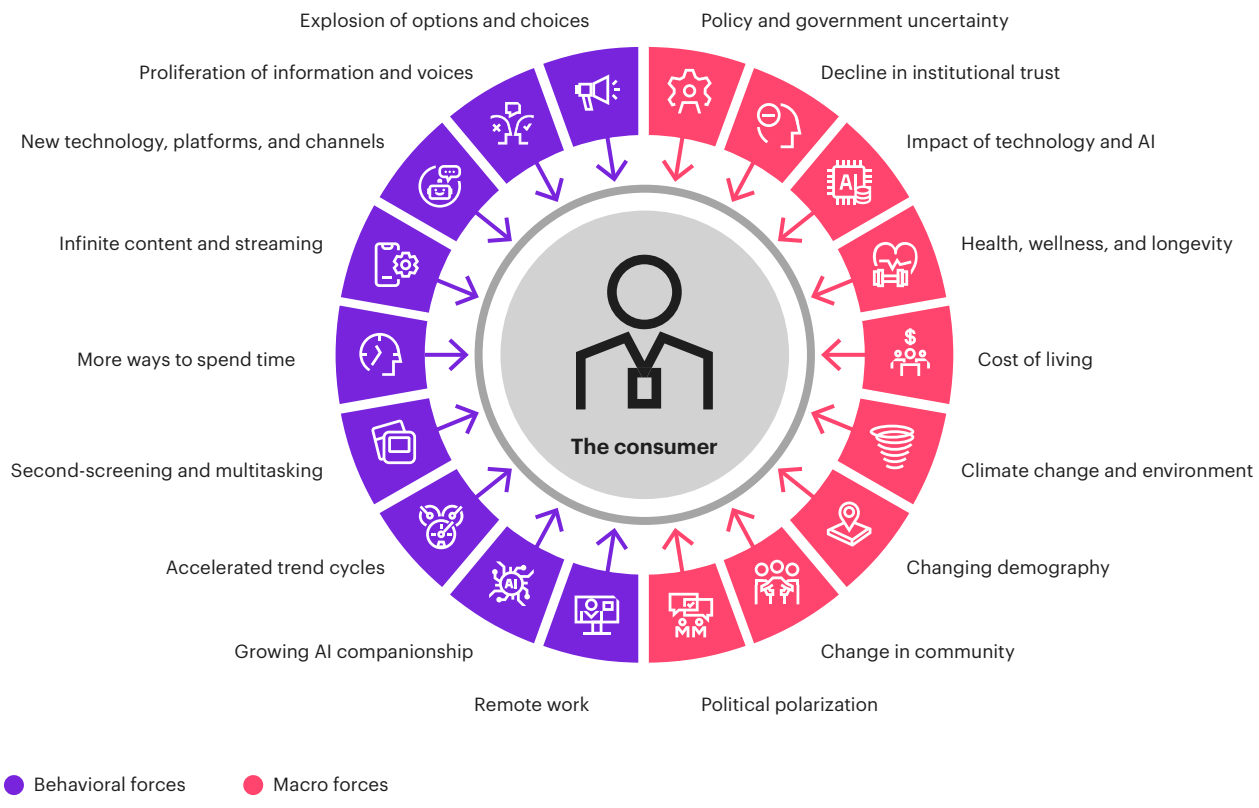
In 1970, Alvin Toffler's *Future Shock* trumpeted that citizens of advanced nations were increasingly suffering from existential disorientation caused by the rate of change. Fifty-six years later, it is not just the acceleration of change that is confusing, but the compounding effect of continuous change.

Compounding transforms a single, clear reference point into many parallel, lower-friction options (illustrated in figure 1). At a practical life-level, this means the volume of inputs, including brands, uses of time, and social channels, continuously increases faster than consumers' capacity to evaluate or process them.

Compounding multiplies choices, inputs, tasks, and points of interaction, weakening the reference points consumers once used to simplify decisions. It transfers the work onto consumers, burdening them with navigating, verifying, and reconciling all of it. They can delegate individual tasks, but they still have to decide what to delegate, what to believe, and what is worth their time. The impacts of compounding create and exacerbate dynamic tensions for consumers and the brands that serve them.

Breakdowns in sources of trust are at the core of compounding's effects, but the impacts are not limited to behavioral forces. To ground the report, we will start by addressing the demographic and macroeconomic forces that amplify the uncertainty spurred by compounding.

Figure 1
Compounding change has moved faster than consumers have been able to adapt



Source: Kearney analysis

Something's happening here. What it is ain't [always] exactly clear

One challenge in writing about the future consumer is that consumers do not exist in a vacuum. Much of their future behavior will be shaped by external forces beyond their control.

By 2036, demographic change, macroeconomics and policy, and technology will shape who holds spending power, how much flexibility consumers have, and how willing they are to reconsider established habits.

Spending power will shift but affordability remains a defining constraint

By 2036, millennials will lead in spending power as they enter peak earning years, while Gen X will still have the highest per capita spend (see figure 2 on page 6). Gen Z, the first digitally native generation, leads in population size while still on the upswing with spending. Gen Alpha will be an influential source in overall household spend and consumer culture.

But young or old, most people will face rising affordability pressures, a major social, cultural, economic, and political issue for years to come. Growth in emerging economies will create new pockets of spending power, while affordability pressures in many developed markets will continue to shape everyday trade-offs. Cost-of-living concerns may rise in tandem with consumer bifurcation, widening divisions between income groups.

Future financial states will depend heavily on policy decisions, both domestically and internationally, as well as inflation and wages that will be impacted by politics, policy, and other externalities.

Geopolitics and technology add to consumer uncertainty

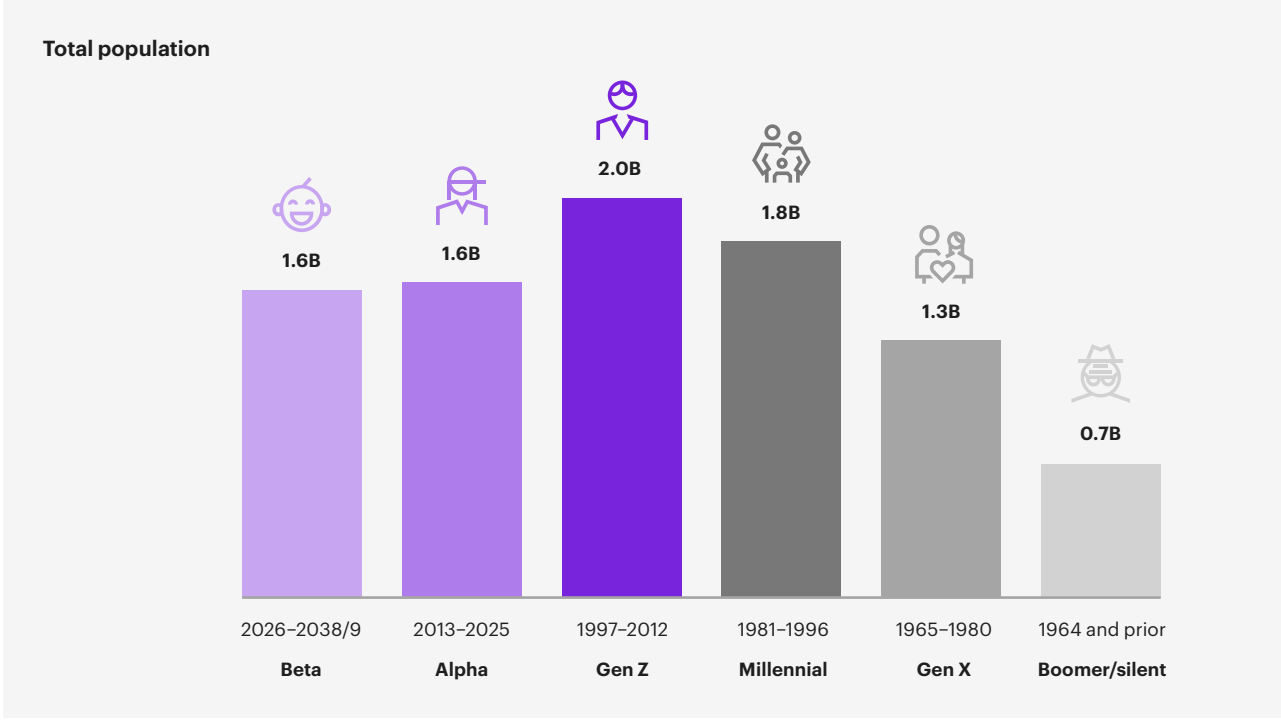
Political change, trade policy, conflict, migration, and climate-related disruption will continue to affect prices, product availability, and consumers' sense of stability. AI adds another layer: it can reduce effort and expand choice, but it can also make information harder to verify, decisions easier to delegate, and commercial ecosystems more splintered.

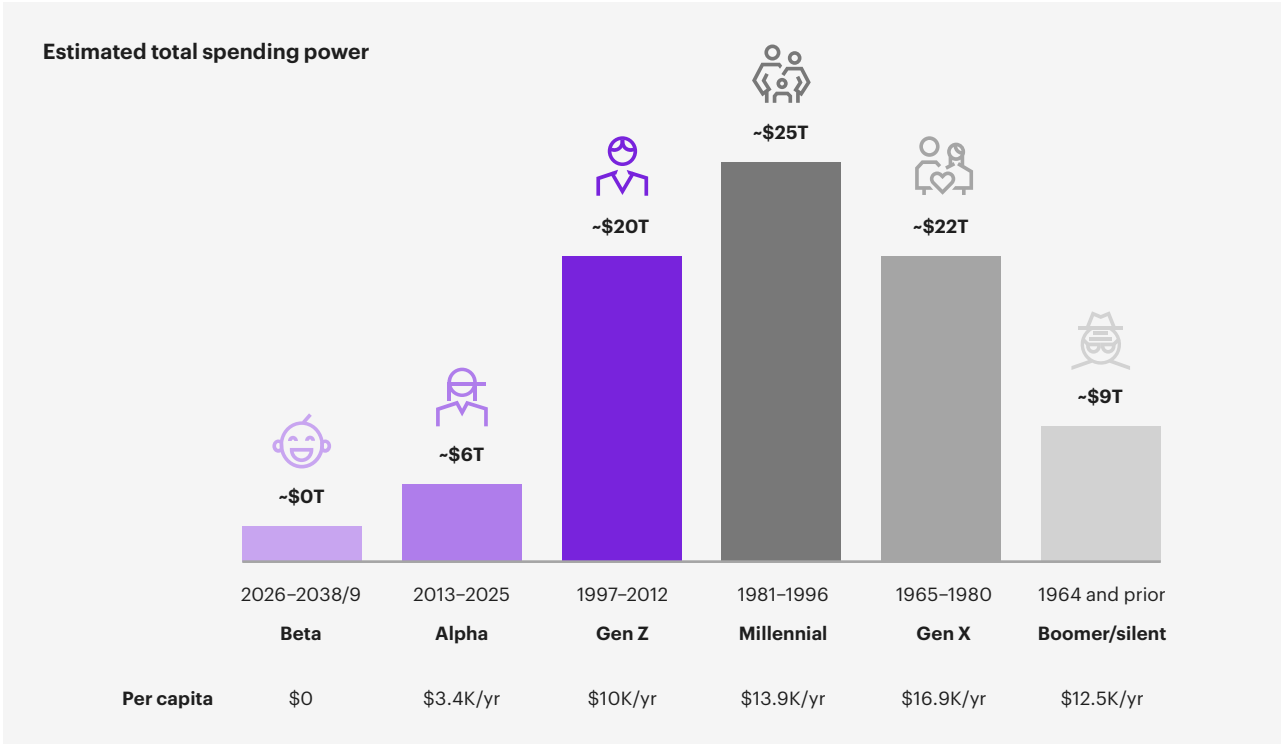
On their own, these forces may not determine consumer behavior. Collectively, however, they will heighten tensions around trust, time, and social connection and make the ability to reduce consumer effort while delivering reliable outcomes more valuable.

Figure 2

In 2036, millennials will lead in global spending while Gen Z leads in population

2036 generational breakdown





Sources: NIQ and World Data Lab ("The X Factor" 2025, "Spend Z" 2024, "Beauty Futures" 2024); McCrindle Research; BofA Institute; World Economic Forum; UN World Population Prospects; Kearney analysis

As Billy Joel knows, it's always "a matter of trust"

People have near-unlimited access to information, some real and some not; people, some real and some not; and product claims, some real and some not. For consumers, the dynamic tension around trust and its sources is a reflection of both the volume of information and options at their fingertips.

More plainly, how do they know who and what to trust?

When it comes to the impacts of compounding, consumers' relationship with trust is the core foundational element. When sources of trust are unclear, consumers have to verify, compare, monitor, and coordinate for themselves.

The old model of trust was institution-based, gatekeeper-anchored, and defined by a set of experts, media, and leading brands. Most consumers wanted their pantries filled with the same brands and supported the same political and social institutions as their neighbors.

As the world entered the digital age, consumers gained access to more information and institutions faced growing scrutiny. Some fell short of the trust placed in them. Many people also grew more distant from elected officials, media, and other sources of authority they had once accepted without question.

Then came the influence model. Today's consumers face a proliferation of competing information and voices, alongside what can feel like an unlimited menu of products and brands. Algorithms and echo chambers have both simultaneously narrowed and amplified that information, feeding people more of what they already believe and less of what challenges those beliefs. Somehow the world is both more personalized than ever and migrating toward a monoculture.

As a result, consumers are gaining more tools, more choice, and more delegated capability and responsibility to become their own sources of truth and less confidence that the systems around them will produce any outcome worth trusting. Information abundance has increased capacity without necessarily increasing consumer control, certainty, or meaning.

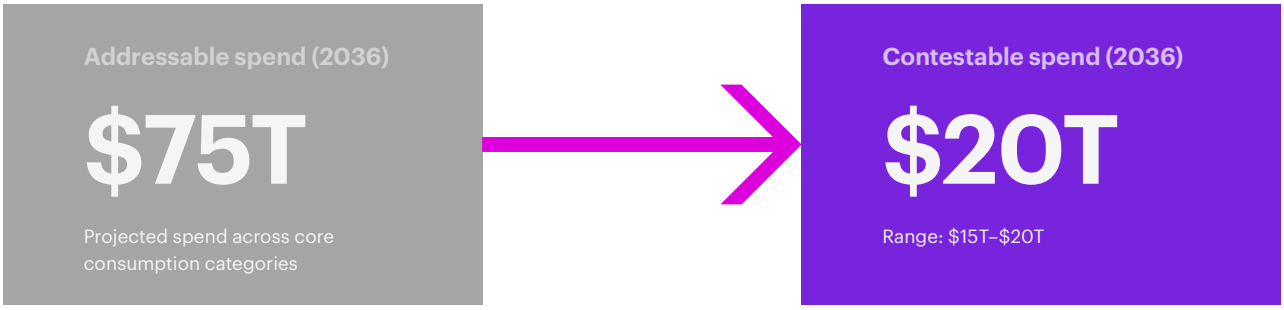
Somehow the world is both more personalized than ever and migrating toward a monoculture.

Trust failures expose $20 trillion in consumer spending

Kearney estimates that up to $20 trillion in consumer spending will become contestable by 2036 as consumer inertia is disrupted and switching accelerates, as detailed in figure 3. Much of what looks like repeat purchase today is closer to inertia and habit than genuine trust in a brand. Consumers often default to what is familiar, not because they have evaluated it and found it superior, but because re-evaluating every choice is exhausting. On top of that, AI is driving increased skepticism and distrust in and of itself, as consumers now regularly have to question "is this real or is this AI?"

This exposed spend can be seen as either an opportunity or a threat for brands, depending on their go-to-market strategy. Today's organizational strategic incentives continue to reward short-term gains over long-term trust. No wonder, then, that it seems almost every day another brand is the object of a "broken-trust"-led boycott. These factors are coalescing into a redefinition of trust and how to achieve it.

Figure 3
Trust failures could put up to $20 trillion of global consumer spend into play



Methodology driver	What it captures	Foundational data point
Switching triggers	How a trust failure pushes consumers to leave a brand	Consumers that say trust is lost after a performance failure
Inertia vs. loyalty	How much "repeat purchase" is trust vs. habit	Consumers that say repeat purchase is driven by habit
Brand value exposure	Value erosion risk following price increases	Market value relative to pricing
Organizational constraints	How short-term incentives expose long-term trust risk	Executives favoring short-term targets over long-term investment
AI disruption	Consumers' growing use of AI tools for discovery	Consumers' increasing use of AI to select/narrow/make choices

Kearney analysis based on KCI Future Consumer survey results, market and category benchmarks, and proprietary scenario modeling. Figures reflect estimates, not precise forecasts.

Spend categories: food and non-alcoholic beverages, clothing and footwear, recreation and culture, furnishings and household equipment, health, transport, alcohol, miscellaneous goods and services

Sources: Kearney Future Consumer survey, World Bank ICP, NBER, CPI; Kearney analysis

Trust is shifting from source to outcome

As trust is redefined, agency over choice shifts.

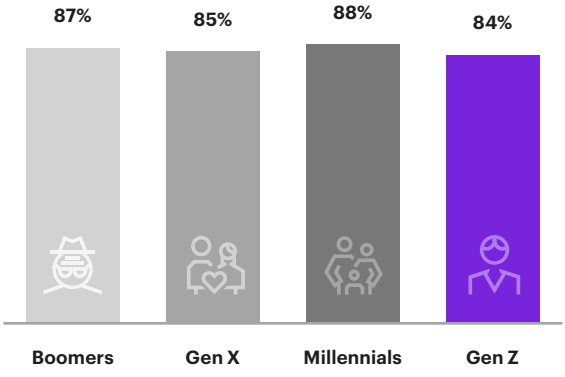
Consumers increasingly favor products and services that deliver the desired outcome over mere familiarity, redirecting trust from the source to the outcome it delivers. Consumers rely more on their own experience with a product rather than a brand name alone. In our survey, 86 percent said they care more about whether something works than about the brand, as seen by generation in figure 4. Outcome-based trust is built by an individual's consistent experience with the brand, product, store, or service.

The shift to delivering outcomes is an extension of the path that consumers are currently on. In recent years, consumers have increasingly trusted product reviews, listicles, and more "outcomes" confirmed in-person and online. But reviews have become subsidized and commercialized. Platforms like Reddit have been flooded with fake comments. This leaves consumers stuck creating their own personalization, selecting their own information and facts, and becoming their own authorities. Trust in outcome runs parallel to trust in self.

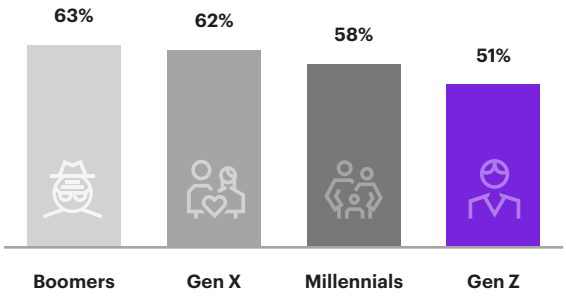
AI tools further challenge consumers' inertia toward brands, thereby promoting and encouraging a shift toward outcomes.

Figure 4
Consumers care more about performance than brand

Generations agree they care more about whether something works than the brand



Belief in the brand alone is on the decline
"I trust the brand name I know and respect."



69% **of consumers are more likely to trust a real user over a well-known source.**

Source: Kearney Future Consumer survey

Consumers increasingly favor products and services that deliver the desired outcome over mere familiarity, redirecting trust from the source to the outcome it delivers.

Instead of buying the brand they always buy, consumers may ask an agent for the best product for a specific need, occasion, dietary preference, or budget. AI may also suggest an alternative based on past questions or purchases. These tools can surface details brands would rather consumers not notice, such as a formula change, a shift in materials sourcing, or a pattern in reviews. That gives consumers specific reasons to switch that they might never have found on their own, pushing trust further toward outcomes and away from reputation alone.

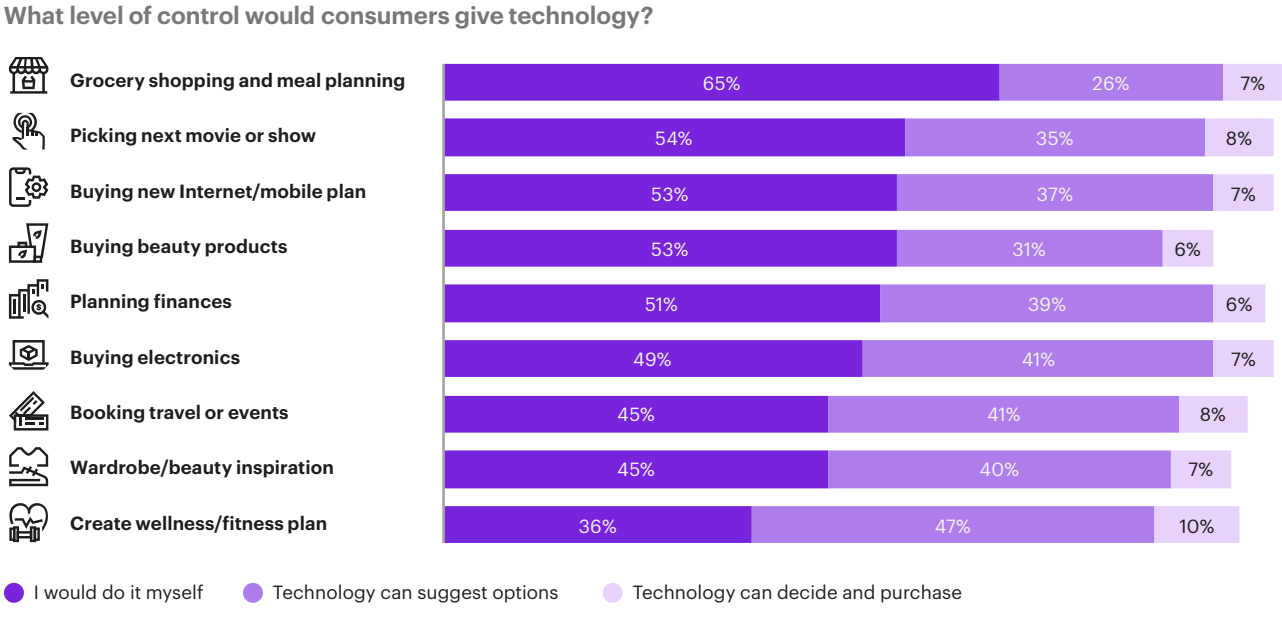
The push/pull of who has agency and control is a moving target across consumers, brands, and institutions. It's past time to ask just how realistic the consumer side of agentic commerce, and the idea of consumers turning to digital agents to run their lives, really is. Most still want an advisor, not an agent, and want to retain some control and input (see figure 5). At minimum, they want the feeling of control. Consumers have long been comfortable delegating a specific, bounded judgment to a trusted retailer rather than doing all the work themselves. As brands evaluate the technological paths forward, it's important to keep in mind the idea of perceived control.

Future trust will be earned by delivering consistent outcomes that feel collaborative and respect the individual. Trust in outcomes can translate into trust in the brand, provided the brand earns it with every transaction, requiring clear feedback mechanisms and responsive use of AI.

The shift from source-based to outcome-based trust means brands can no longer build equity once and draw on it indefinitely. Trust must be earned consistently through delivered outcomes, not legacy reputation or claims. When a brand delivers a reliable, visible outcome, it can absorb some of that work that compounding has put on consumers. That requires a significant incentive shift that favors sustained, long-term investment in consumer outcomes over short-term financial or organizational wins.

But we are not there yet. And evaluating options has ripple effects that extend into other aspects of consumers' lives. When consumers can no longer grant trust by default, every decision demands more evaluation. That work comes out of time, already fragmented by a world that offers more to do, monitor, and manage.

Figure 5
Consumers are evaluating the level of control they would relinquish to technology



Source: Kearney Future Consumer survey

Does anyone really know what time it is, or even what time is?

In 1948, German philosopher Josef Pieper published *Leisure, the Basis of Culture*. Pieper argued that as modern society evolved, humans became mere laborers and everything became work. He saw postwar society as a "world of total work" that had crowded out leisure.

Little did he know.

More than half a century of cultural, societal, technological, and commercial change has added multiple compounding pressures: an abundance of convenience offerings, the ever-expanding range of home-delivery options, the gig economy, 24/7 remote work-from-anywhere models, and a sharp rise in the number of hours people spend online.

Compounding encourages multitasking and gives consumers almost unlimited ways to occupy their time and minds, often simultaneously. As time functionally fragments, earning and holding attention becomes exponentially more difficult. This is shifting the relationship with time from chronological to contextual. In our survey, 95 percent of respondents said they routinely juggle multiple screens and tasks, 77 percent said they jump between tasks every day, and only 5 percent said they rarely multitask.

This multitasking is structurally changing how the brain works. The prefrontal cortex was not built to juggle tasks. Switching between them, rather than making people sharper or faster, can cut productivity by as much as 40 percent. A University of California, Irvine study found that office workers switched tasks about once every three minutes.

As time functionally fragments, earning and holding attention becomes exponentially more difficult.



Automation frees 80 minutes a day by 2036

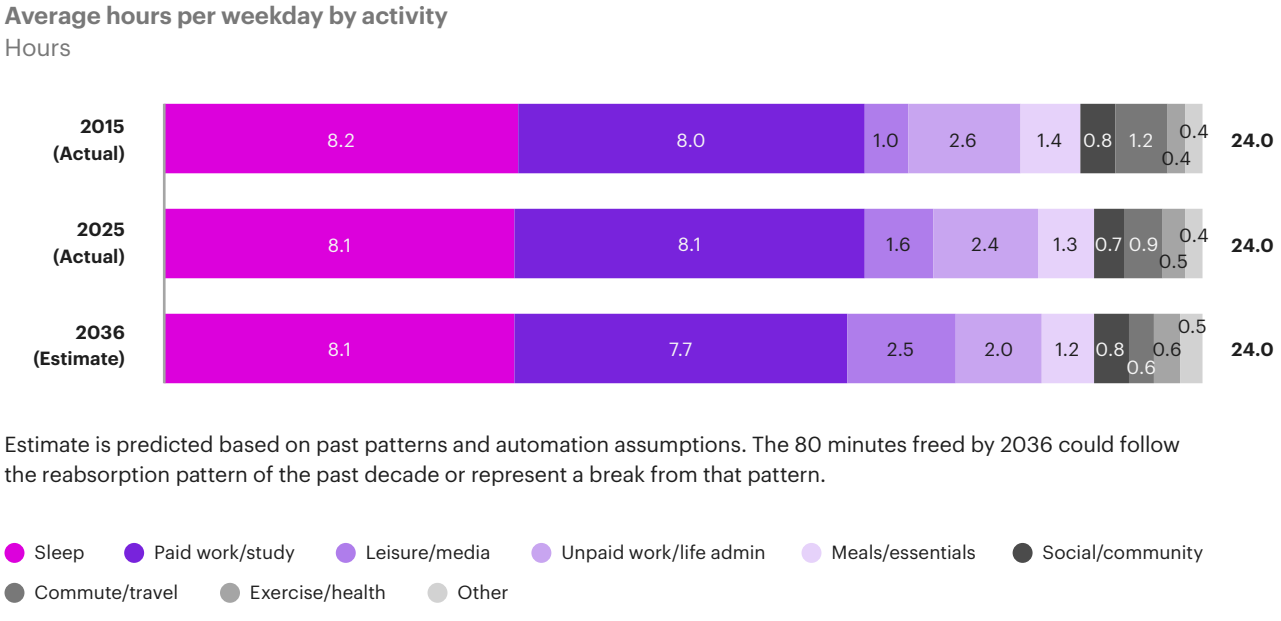
Consumers are caught between instincts for how to use their time: being "productive" trying to get more done, or protecting it by disengaging, recovering, and doing less. There is a dynamic tension between the need to fill time versus the need for empty "me" time.

Historically, most time created by automation and technology is reabsorbed, including for its current use. For instance, freed-up time at work creates more work or the expectation of more output. Freed-up time outside of work increases the ways time is used and/or increases the expectation of what can get done. And "freed up" time is increasing.

Developments over the past decade, including remote work eliminating commutes and delivery services decreasing trips to the store, freed up roughly 40 minutes a day. Most of that time was absorbed by more work (longer workdays, or blurred lines between work and home) and more media consumption (such as streaming shows or scrolling online).

A KCI analysis projects that automation and AI-driven efficiency will free an additional 80 minutes per day by 2036, as seen in figure 6. Despite the perpetual "busy" feeling for many people, consumers are technically getting more time at their disposal. It just comes down to how they will use it—work vs. leisure vs. life.

Figure 6
Automation and changing norms will free up time to be reabsorbed or redeployed



Estimate is predicted based on past patterns and automation assumptions. The 80 minutes freed by 2036 could follow the reabsorption pattern of the past decade or represent a break from that pattern.

Sources: OECD Time Use Database; Our World in Data; Multinational Time Use Study; ILOSTAT; NBER; IEA; Kearney analysis

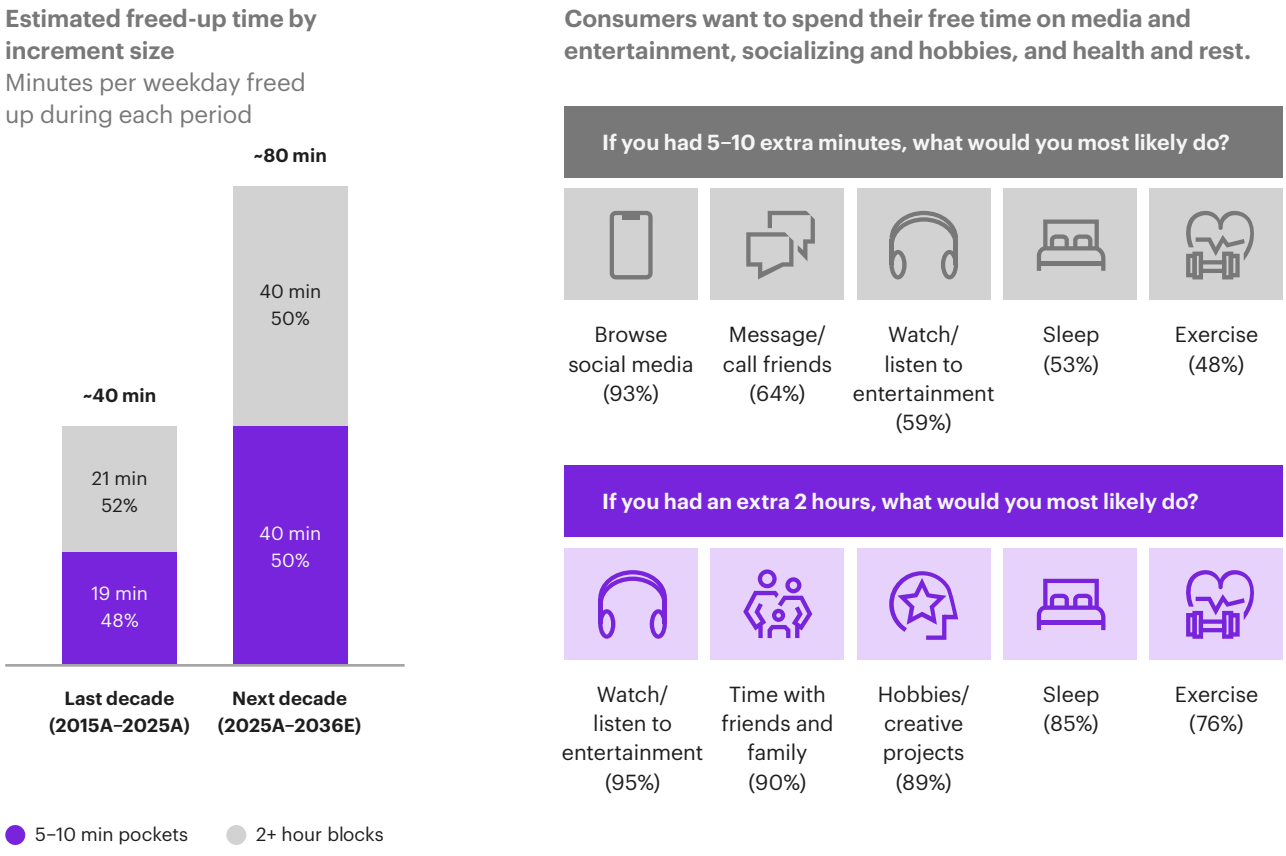
Consumers' time is shifting from chronological to contextual

So where does that available time go?

There are multiple tensions and factors to balance here—what consumers want to spend their time doing vs. what they *have* to do; what consumers enjoy doing vs. what is easily automated; and what is the length of time that becomes available, specifically in short pockets (5–10 minutes) or longer pockets (1–2 hours).

At the top of the list for consumers is media and entertainment, expanding what consumers are already doing today (such as binging shows and doomscrolling) (see figure 7). Given broader health and wellness dialogues, it is unsurprising that rest and exercise are priorities for consumers' "freed time." A natural reaction to the compounding effect and decision fatigue is a general desire for sleep, rest, and stress reduction.

Figure 7
Freed time will vary in increment length, impacting what consumers can and will do



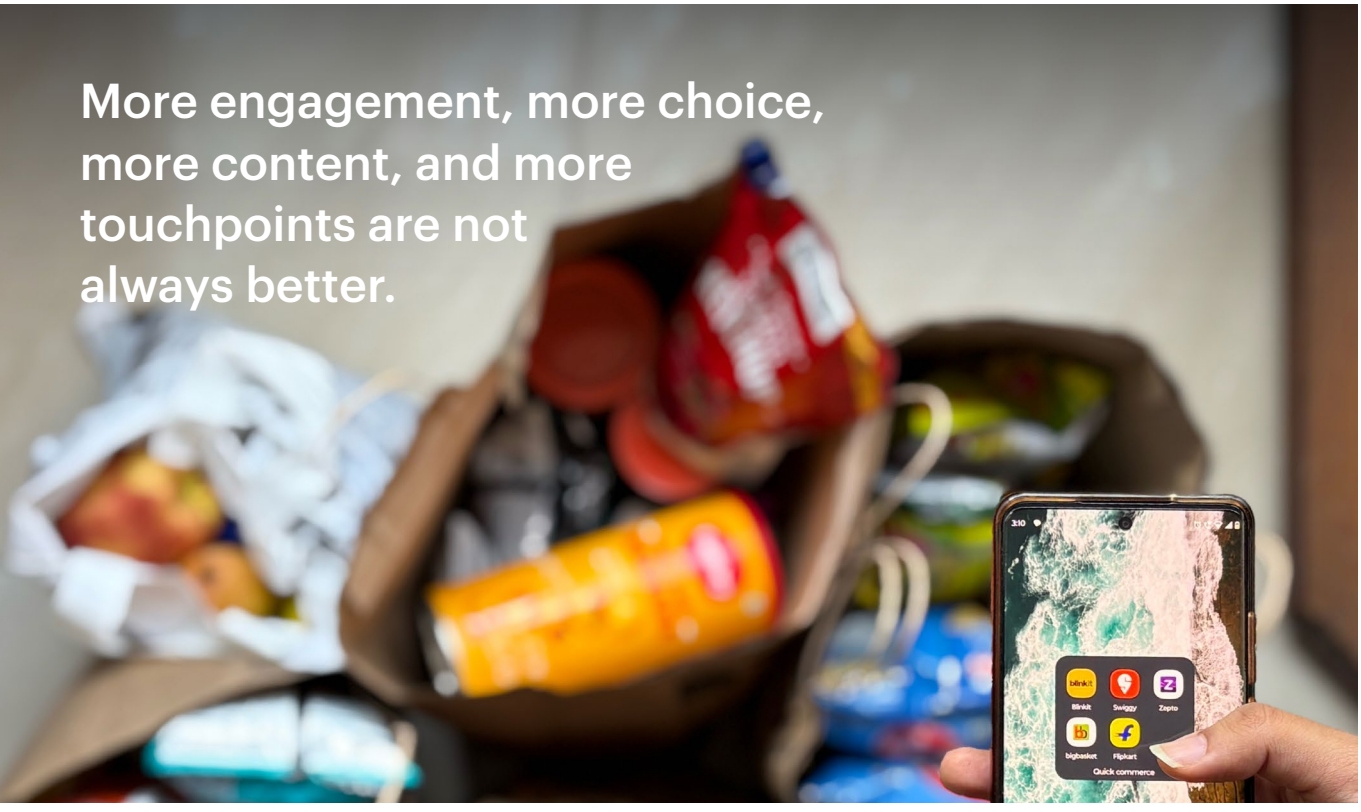
Sources: Kearney Future Consumer survey; Kearney analysis

Some of this time will not be “free” in the way consumers mean free. It will first be claimed by work and life administration: coordinating schedules, managing households, handling finances and healthcare, planning meals and travel, making returns, and keeping up with the growing number of digital accounts, notifications, and obligations that modern life creates. Automation can remove a task or step, but it can also raise the expectation that more gets done.

This surfaces tensions for brands, and challenges organizations to reconsider what they optimize for. More engagement, more choice, more content, and more touchpoints are not always better. For consumers already experiencing cognitive and sensory overload, the brand that removes a decision or gives time back may create more value than the brand that captures another minute of attention.

Not every block of time is created equal, and each requires different approaches, including consumers’ top desire for longer stretches of freed time—family, friends, and social connection.

As consumers try to protect the time that remains, the value of longer, less-interrupted stretches rises. Those are often the moments they reserve for family, friends, and shared experience. Yet compounding has reached social life too: it makes interaction easier to initiate, but harder to deepen.



I’m in with the in crowd… wait… I am the in crowd and I’m all alone

Humans have always been social beings. Socialization was the superpower that let humanity rise to the top of the natural order despite inherent physical weakness relative to other species. Shared experiences and community formation are the cornerstones of human evolution. But sociability was never only about the number of connections. It was also about their depth. For most of human history, those qualities moved together because forming and sustaining a relationship required time and proximity.

Now, a large share of social interaction is fast and easy: a meme sent in seconds, a quick text, or a FaceTime squeezed between other tasks. Compounding has multiplied forms of contact and many interactions are easier than what came before, but they are often less deep and less emotionally connected. Distinct tensions are emerging between easy, transactional interaction and meaningful, deep connection.



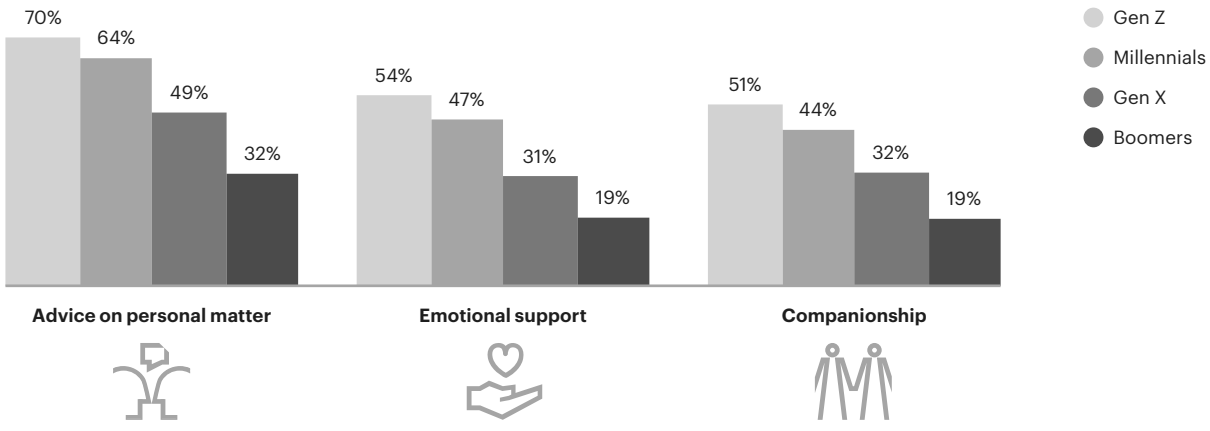
AI companionship is changing social behavior

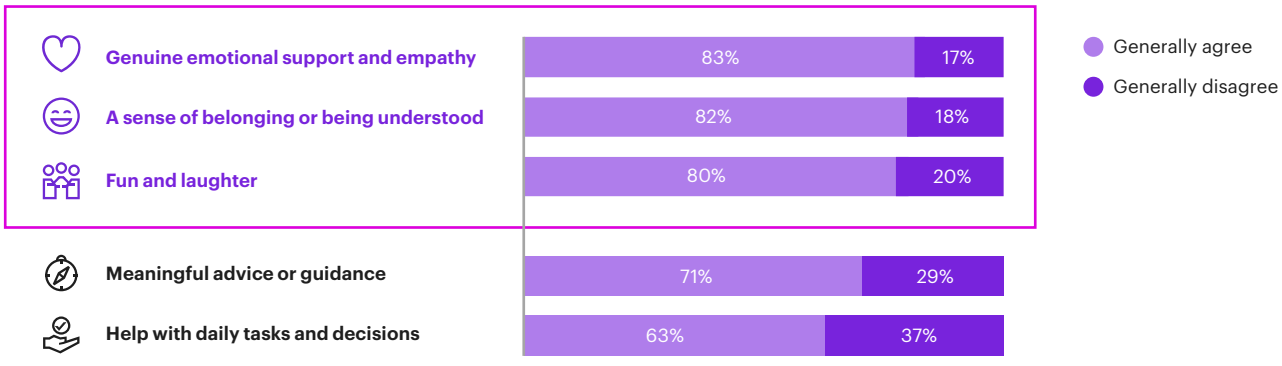
That tension is opening the door to synthetic relationships. Consumers are turning to AI as they would to a person: for advice, a sounding board, or something that feels like connection, even when they know one participant is not real.

As of now, use does not mean replacement. Even as consumers become more willing to use AI for personal and emotional interactions, most still believe the core elements of human connection cannot be replicated by technology, as seen in figure 8. More than 80 percent believe only humans can provide genuine empathy, a sense of belonging, and fun and laughter, while 71 percent say the same of meaningful advice or guidance. Consumers may be willing to outsource parts of an interaction without outsourcing the emotional connection itself.

Figure 8

Most consumers believe only humans can provide joy, belonging, and genuine empathy





Sources: Kearney Future Consumer survey; Kearney analysis

Where synthetic consumers fail to predict real behavior

There are caveats to AI usage for both consumers and brands. AI can replicate the "what" of consumer behavior more readily than the "why," which is still where humans excel. Synthetic AI consumer research is growing in popularity for testing messages and innovation, but our research found limits to what synthetic consumers can estimate, especially for larger or more emotionally complex consumer and agentic decisions.

Across the platforms tested, AI could answer more objective, straightforward questions reasonably well. Its ability to answer questions with deeper emotional elements dropped materially, and either way, it topped out at 60 percent accuracy, as shown in figure 9.

Figure 9

Kearney conducted a custom synthetic consumer test to mirror real consumer responses, comparing it to the survey and individual consumer results

Testing methodology	LLM model	Results
20K personas shared at once with LLM: Demographic information shared	**LLM1**	**~44%** accuracy
Individual consumers: Demographic information only shared with LLM	**LLM1**	**~54%** accuracy
	LLM2	**~53%** accuracy
Individual consumers: History of personal conversations with LLM included	**LLM1**	**~60%** accuracy
	LLM2	**~56%** accuracy

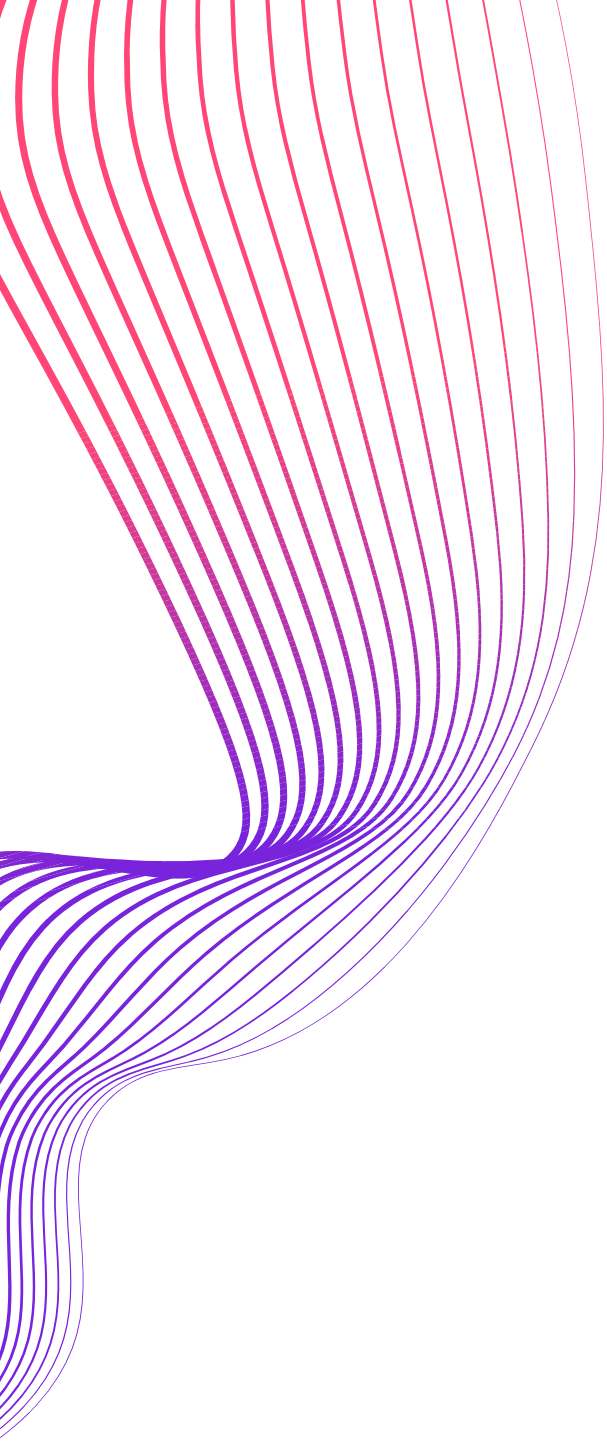


AI performed well on predicting habitual behaviors and poorly on emotional, identity-driven questions; defaulted to stereotypes instead.



AI was more optimistic about outlook on society and technology adoption than consumers.

Sources: Invoca 2026 Consumer AI Report, synthetic user testing, Kearney Future Consumer survey



Consumers make choices that can seem irrational because emotion, identity, mood, and context matter. When it receives only broad demographic and attitudinal information, AI can fall back on stereotypes, generalizations, and assumptions of rational behavior. It relies heavily on past patterns, meaning it fails to predict sudden shifts driven by culture, trauma, or real-world friction. It does not have the "lived experience" of making financial trade-offs, developing an emotional connection with a product, or trying to impress a group of friends. Not only does this matter for synthetic AI testing and twins, but the adoption of agentic commerce will stall wherever agents miss the emotional mark.

Further, consumers may become comfortable delegating emotionally charged questions to AI faster than the technology can handle them well, creating potential disappointment or misdirection for both consumers and brands. Greater use of AI for advice and support does not necessarily replace human relationships, but it may change how people allocate attention and seek connection.

Identity and validation have long been shaped through shared experiences, including the products, services, and places people participate in together (and how they shop and consume). The question is how technology can support those experiences without displacing the human interaction and community consumers still value.

Consumers may become comfortable delegating emotionally charged questions to AI faster than the technology can handle them well, creating potential disappointment or misdirection for both consumers and brands.

Five starting points for brands

The pressures on consumers described in this report demand a fundamental redesign of how consumer-facing organizations are structured, measured, and governed. Compounding has transferred much of the work of verification, coordination, and connection on to consumers. And AI is compounding the compounding problem. Brands have the opportunity to offset some of compounding's impact.

Evaluate the organizational impact of source-based to outcome-based trust. The redefinition of trust and exposed risk could turn brand equity from a balance-sheet asset into an operating expense, which leads to major organizational and investment shifts. Brands will need to organize more deliberately around the consumer outcomes their functions collectively create, all of which generate questions around investment decisions and organizational structure.

Put the outcome in consumers' hands. When trust is judged by the outcome, consumers need the opportunity to verify the performance and quality and experience a brand's promise firsthand. Whether through trial, sampling, product demonstration, or use, brands build trust when consumers can see the outcome for themselves. Further, brands can design around the result consumers are trying to achieve. That may mean using customization to improve performance and remaining accountable across the full experience when a result falls short. Guarantees, easy returns, proactive recovery, and other outcome-linked commitments put real weight behind the performance promise.

Give time back through interface and automation. Automation and AI can create meaningful time savings for both consumers and employees. Where consumers want convenience, simplicity, and automation, deliver a frictionless interface with fewer decisions, fewer steps, and less back-and-forth. Organizational capacity creation can support stronger consumer insight, more targeted innovation, and higher-value human interaction.

Preserve room for discovery. Where consumers want discovery, brands need to protect the time and space exploration requires rather than optimize it away in the name of efficiency. For some, that means more scrolling, media, and passive content. For others, it means a deliberate return to physical retail. This could be achieved through better customer service, bringing media in-house, or enhanced feedback loops with consumers.

Create communal value. Brands have an opening to go back to basics and build the kind of direct human connection that algorithms and AI cannot yet replicate. Consumers are, after all, humans, and humans are social beings. Brands that recognize and respect consumers' need for a combination of "me time," social contact, and technology are in a better position to build deeper consumer relationships than those that do not.

Future consumers will be more complex and, in many ways, more powerful. Figure 10 illustrates some of the shifts that are just getting started. The organizational response cannot simply be more personalization, more automation, or more consumer touchpoints. Brands will need to become better at evaluating context, coordinating across functions, and deciding what to add, what to automate, and what to remove. Value increasingly lies in reducing the effort required to navigate emotional, physical, and mental overload while consistently delivering outcomes consumers can verifiably trust.

Figure 10
Brands can offset some of the challenges that compounding creates

Shifts	From	To
Trust	Source	Outcome
Time	Chronological	Contextual
Social	Contact	Connection
Consumption drivers	Personalized	Personal
Business models	Commercial	Communal
Marketing	Engagement	Understanding

Source: Kearney analysis

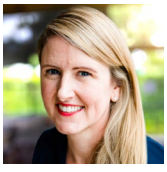
Authors



Katie Thomas
Lead, Kearney Consumer Institute, New York
katie.thomas@kearney.com



Greg Portell
Partner, Chicago
greg.portell@kearney.com



Rhiannon Thomas
Partner, London
rhiannon.thomas@kearney.com



Per Hong
Partner, Chicago
per.hong@kearney.com



Allegra Palmer
Consultant, San Francisco
allegra.palmer@kearney.com



Ziyao Cheng
Consultant, San Francisco
ziyao.cheng@kearney.com

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Appendix: About the study

The Kearney Consumer Institute Global Future Consumer Study was conducted in May 2026 and covered 20 countries with 21,500 total respondents. We chose these countries to achieve broad global representation across major regions—the Americas, Europe, the Middle East and Africa, and Asia Pacific—including nations with large, youthful populations (India, Indonesia, Nigeria), nations navigating aging populations and economic maturity (Japan, Germany, Italy, South Korea), fast-growing and emerging economies (Brazil, Mexico, Saudi Arabia, United Arab Emirates, South Africa, Poland, Thailand), and established Western consumer markets (United States, United Kingdom, France, Canada, Australia), alongside China as a critical bridge.

Countries surveyed: Australia, Brazil, Canada, China, France, Germany, India, Indonesia, Italy, Japan, Mexico, Nigeria, Poland, Saudi Arabia, South Africa, South Korea, Thailand, United Arab Emirates, United Kingdom, and United States.

The survey comprised 39 questions addressing the listed topics of trust, time, and social connection. It also included broader behavioral and attitudinal questions on topics such as product discovery, social media, financial security, and technology.

Given the forward-looking nature of this report, our age distribution skewed toward younger demographics, with a majority from Generation Y (millennials) and Generation Z. We have a census-appropriate representation of gender and income groups in each market.

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