KPMG



Me in Mind

The new drivers of decision-making
in an overwhelmed world

Ignition

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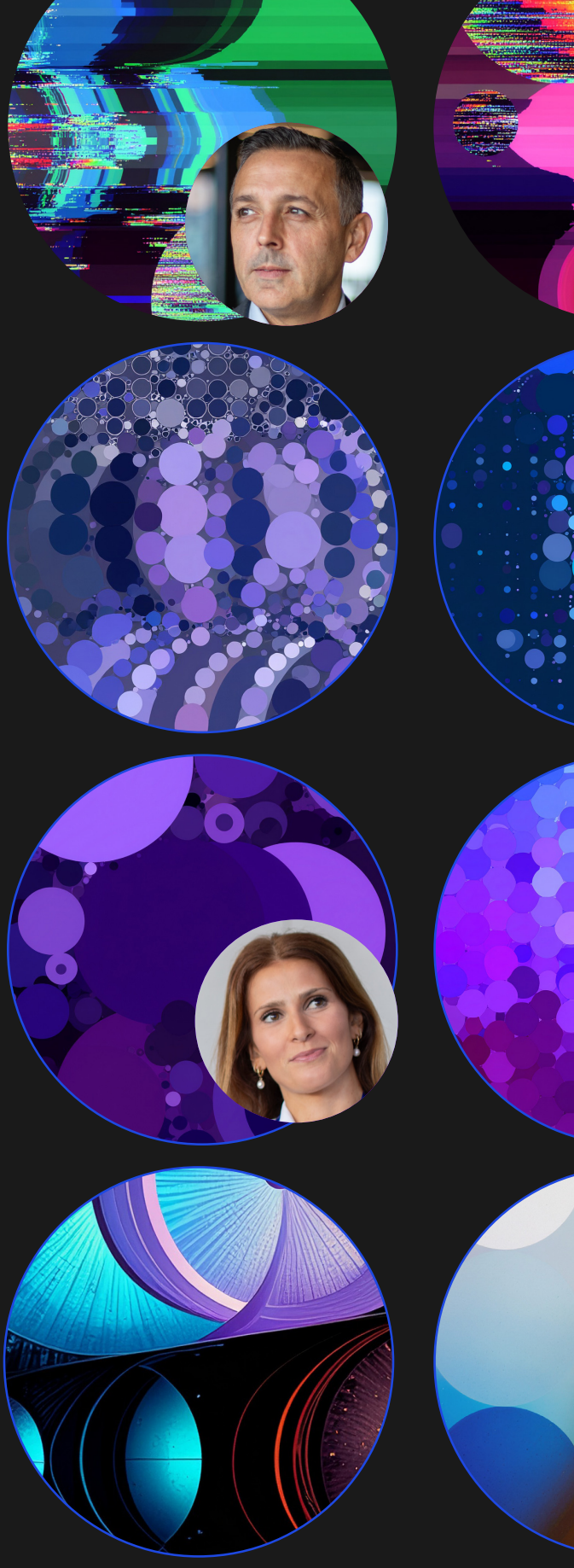
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PROLOGUE

Familiar themes, in an unfamiliar context



The imperative behind this piece

Almost a decade has passed since we shared KPMG's "Me, My Life, My Wallet" series, a groundbreaking look at what makes consumers tick and how to think about their motivations at a deeper level. And yet, in that relatively short period, something material has shifted.

It's easy to forget just how quickly our last frame of reference becomes obsolete.

The world today doesn't just look different. It feels different.

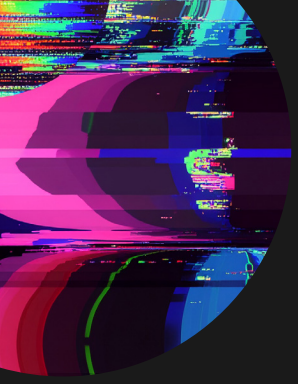
Not only compared to a generation ago, but even to just a few years back. And across geographies, demographics, and life stages, there's a growing, almost tacit, acceptance of one shared reality. The pace of change feels faster.

This research is rooted in that perception and what it reveals.

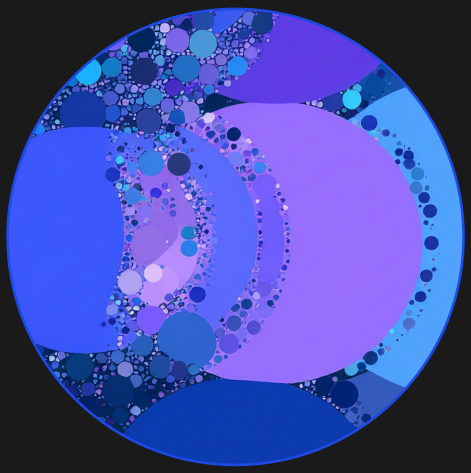
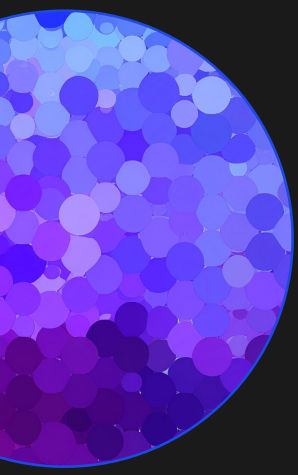
It sets out to explore how people behave in an era defined by constant transition, compounding shocks, and persistent uncertainty. How they're adapting. How they're coping, or, in some cases, struggling to. And how it will upend how people live and work.

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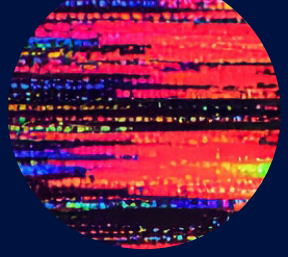

A landscape that feels at once familiar, and unfamiliar

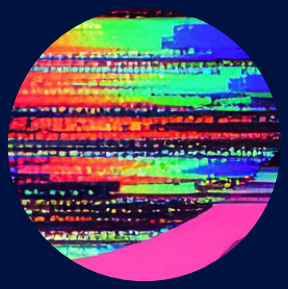
Several of the themes you'll encounter here are far from new.

- Trust
- Decision-making
- Complexity
- Uncertainty
- Anxiety
- Media and choice proliferation
- Behavior changes
- Technology attachment
- Echo chambers
- Information abundance

They're familiar because they tend to surface first in social, political, health, or family contexts. People ask what they mean for their communities, wellbeing, children, and institutions.

That's often where the conversation begins, but far from where it ends.













What's first observed in political discourse or media consumption increasingly bleeds into every aspect of daily life—including how people behave as customers and consumers.

A broader perspective is now essential.

One that moves beyond societal diagnosis and into a business context. One that examines where, how, and why human behavior is changing, and what those shifts mean for organizations seeking to understand, serve, and grow with their customers.

Because context matters

There's a widespread sense that more change is happening now than in the recent past, that it feels faster, more intense, and more consequential.

There's no single, definitive metric that proves this. But evidence for this is readily observable in the world around us.

In fewer than 50 years, the global population has doubled (that's twice the rate of the preceding half-century).

1974:
4 billion
world population[1]

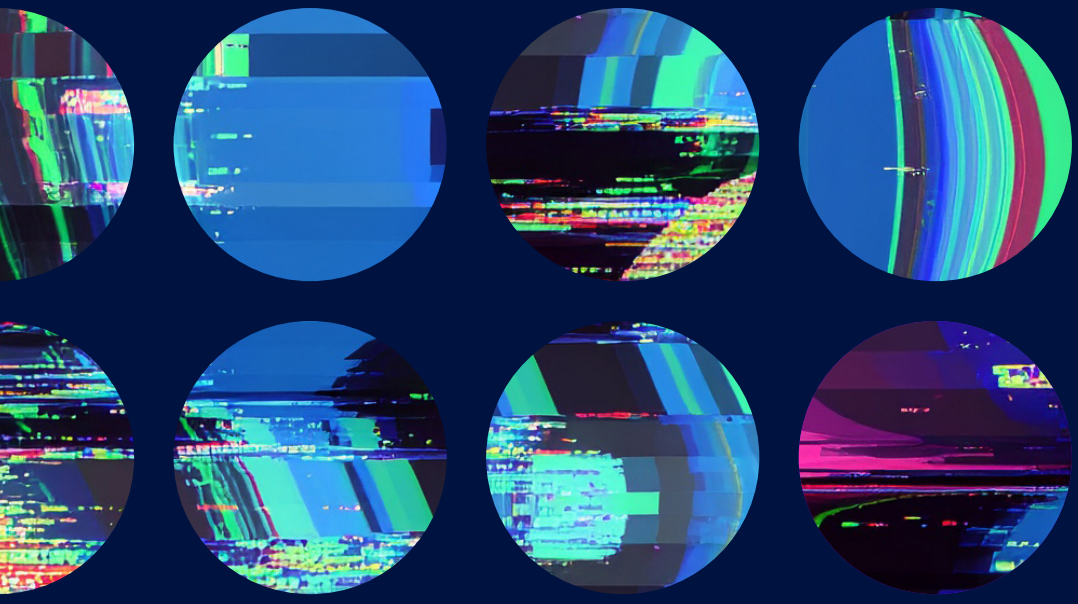
Milestone: Launch of the Altair 8800, the world's first commercially successful personal computer[3]

2022:
8 billion
world population[2]

Milestone: Launch of Generative AI Chatbots[4]

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Over a similar period, annual global air traffic rose from under 800 million passengers to 4.6 billion.[5] And in the almost 50 years since the first mobile phone call was made in New York in 1973, the number of mobile devices has surpassed the number of people on the planet.[6]

These are just a few examples among many.

And the leaps have all occurred in less than an average lifetime. It is therefore crucial to consider this context, and the tangible effects it has on daily life.

It's essential to look beyond the hyperbole at how changes to the external world are driving new behaviors and what this means for business leaders.

This is not a distant forecast or a speculative future state

This research is grounded in the world as it is now, shaped by a global study across five countries exploring how people experience their lives in practice.

And informed by the perspective of KPMG across industries and functions.

It shares both stories and evidence of changing human behavior–behavior that impacts how organizations view consumers and customers, employees, citizens, investors, patients, and everyone in between.

And it's designed to challenge constructively, and to surface practical questions that help leaders explore what these shifts might mean, not in broad terms, but for their own organizations.



CHAPTER 1

Living through change

Observations and interpretations

The evolving human

A predicted future, changing in unexpected ways

Like air and drinking water, being digital will be noticed only by its absence, not its presence.

NICHOLAS NEGROPONTE, CO-FOUNDER, WIRED MAGAZINE, CO-FOUNDER, MIT MEDIA LAB[1]

Negroponte's prescient line first appeared in the December 1998 issue of WIRED. At the time, fewer than 4% of the world's population was online.[2] For most people, the internet's role in everyday life was still unclear, let alone its potential.

The primary question then was one of utility: what is this for?

A quarter-century later, utility remains important, but it is no longer a one-way transaction, and the questions being addressed are far more complex.

In the early internet era, utility was functional, and technology was a tool that could be picked up or put down. Against today's leapfrog advances in artificial intelligence (AI), robotics, and quantum computing, technology has left the realm of something deployed; it is embedded, adaptive, and increasingly reciprocal, learning from users as they learn from it.

A predicted future, an unexpected impact

Industry observers foresaw a future that was already starting to take hold:

Constant connectivity

FROM	*TO*
Going online	**Living** online

Digital-first living

FROM	*TO*
A life augmented by digital	**No discernable separation** between physical and digital

Algorithmic personalization

FROM	*TO*
Mass generalization, segments of many	**Mass precision,** segments of one

Unlimited choice

FROM	*TO*
Accepting available options	Selectively **curating, controlling,** and co-creating

Our central hypothesis

Over the last two or more decades, much of the political, social, and commercial discourse has focused on how technology can change, augment, or replace certain aspects of life.

On the inevitability of its impact on how people shop, work, and communicate. On the tasks they perform, the function, and the utility.

But what was not fully anticipated was how profoundly these forces would reshape people on a human level: how they think, discern, trust, perform, and belong.

The future arrived. Faster than expected.

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Organizations are prioritizing technology transformation. The human transformation happening in parallel is the hidden variable.

While technology has been the enabler, the central story of the last decade has been one of human transformation, driven by digital, mobile, AI, automation, and the growing integration of humanity and intelligent systems — from collaborative robotics on factory floors to emerging research that blurs the line between biology and computation.

This presents a critical challenge for C-suite executives and boardroom leaders.

Organizations focused solely on technology capabilities will likely remain followers. The next wave of value won't come from technology alone, but from understanding how profoundly it's reshaping human behavior and decision-making.

This is more than an abstract concern.

Consumer behavior underpins growth and dominates gross domestic product (GDP) in every major economy. When technology changes how people decide and spend, it changes the trajectory of markets. Meanwhile, employees are experiencing the same shifts. The most successful transformations engage employees as partners, not just participants.

Technology remains crucial to organizational strategy and innovation. Capabilities like signal scanning, rapid experimentation, and ecosystem collaboration are essential.

Yet the *human* dimension will either become the bottleneck or the source of opportunity for these investments. The advantage lies in realizing technology's value through human engagement.

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We are living in a highly-predicted future of technology, and a highly-unpredicted and unpredictable future of human behavior.

This tension is transforming what it means to be a consumer. What it means to be a human. And what it means to understand, interact with, and serve both.

JENNIFER TUTHILL LINARDOS, SENIOR DIRECTOR, CLIENT RELATIONS & STRATEGY LEAD, OFFICE OF THE CHAIRMAN, KPMG US

DASHBOARD

The world we live in

Change has become so constant that its magnitude can be overlooked. The following metrics illustrate the scale of transformation across demographics, economics, and human behavior.

Economic growth

Present-day expectations for economic growth are broadly subdued: resilient but fragile, and unevenly distributed. Yet this occurs within a longer arc of dramatic expansion.

400%

rise in global GDP since 1990.[1]

50x

expansion of China's economy since 1990.[2]

Wealth paradox

Global prosperity has expanded in absolute terms, even as relative wealth concentration has continued to intensify.

1.4 billion

people have escaped extreme poverty since 1990.[3]

Bottom 50%

of the world's population owns 2% of global wealth, while the top 10% held three-quarters of it.[4]

101 times more

wealth accumulated by the top 1% in the last 30 years compared the the average American household.[5]

The shifting middle

The global middle class is rising but its center of gravity is shifting and its pace uneven, as stagnation in developed economies contrasts with growth in Asia.

6B

size the global middle class is expected to reach by 2035.[6]

-11%

The share of US households considered middle-income fell from over 60% in 1970 to 50% by 2020.[7]

6%

amount the median UK household income has risen since the financial crisis, compared to 20% growth in an equivalent pre-2008 period.[8]

The silver economy

Demographic gravity is flipping, and aging populations will be a defining characteristic of future demand, consumption, and economic trajectory.

Age shift

By 2080, people over 65 will outnumber children under age 18.[9]

Birth decline

Globally, parents now have one fewer child on average than they did in 1990.[10]

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Dense future

The world has become majority-urban in just two generations, concentrating opportunity, pressure, and innovation into dense clusters.

More than double

of the world's population lives in cities alone in 2025 than in 1950 (45% versus 20%).[11]

58%

of worldwide population lives in either cities or surrounding areas, up from 43% in 1990.[12]

The great divide

Connectivity has expanded rapidly, with online commerce now rivaling major economies in scale. Yet nearly one-third of the global population remain digitally excluded.

74%

of the world's population, or 6B people, are now online.[13]

$8 trillion

estimate market size of global retail ecommerce by 2028.[14]

The curated web

More than one-third of online time is now algorithmically mediated.

5.66 billion

social media user identities, with 259 million new users added in 2023 alone.[15]

2+ hours

time the typical social media user spends on online platforms, accounting for 35.8% of their total time online.[16]

Beyond cash

In many economies, paying with cash has shifted from normal to niche in less than a decade.

+85%

increase in the last decade of the number of digital payments the average person makes per year.[17]

+90%

of China's internet connected population who make digital payments.[18]

The creator economy

Creativity has always been commercial, but the gatekeepers have changed. Participation barriers have fallen dramatically, and self-expression can now be monetized by millions.

$500B

predicted size of the creator economy by 2027, roughly double its current size.[19]

7 million

podcasts hosted on Spotify.[20]

We need to stop treating information overload as a catchphrase, but rather as a leadership and design priority.

For years, we've treated more information (and more choice) as progress. But when daily life becomes cognitively expensive, people don't stop making decisions… they change how they make them.

They filter harder. They default sooner. They look for shortcuts and safety nets. And those signals are easily misread as preference, loyalty, or intent.

It's why we need to understand decision-making under strain, so we can create experiences that reduce mental load, restore confidence, and help people move from attention to action with greater confidence.

ELISA HOLLAND, MANAGING DIRECTOR,
KPMG IGNITION, KPMG US

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From information scarcity, to surplus, to saturation

How abundance overwhelmed

People are living in a world built for attention, not action.

Before the dominance of digital, the information environment had natural constraints.

Shops curated goods. Brands told concise narratives. Recommendations came from known or verifiable sources. From the number of media outlets to the product lines available, options were structurally limited.

The decision-making process was bounded by physical access and finite choice.

As the internet era took hold, people embraced connection, relished the democratization of knowledge, and were empowered by unrestrained options. However, this initial exuberance has given way to new challenges.

Today, consumers navigate an exponential volume of information. Every choice is a self-directed research undertaking, defined by algorithmic recommendations, peer signals of varying reliability, and engagement-driven platforms.

52%

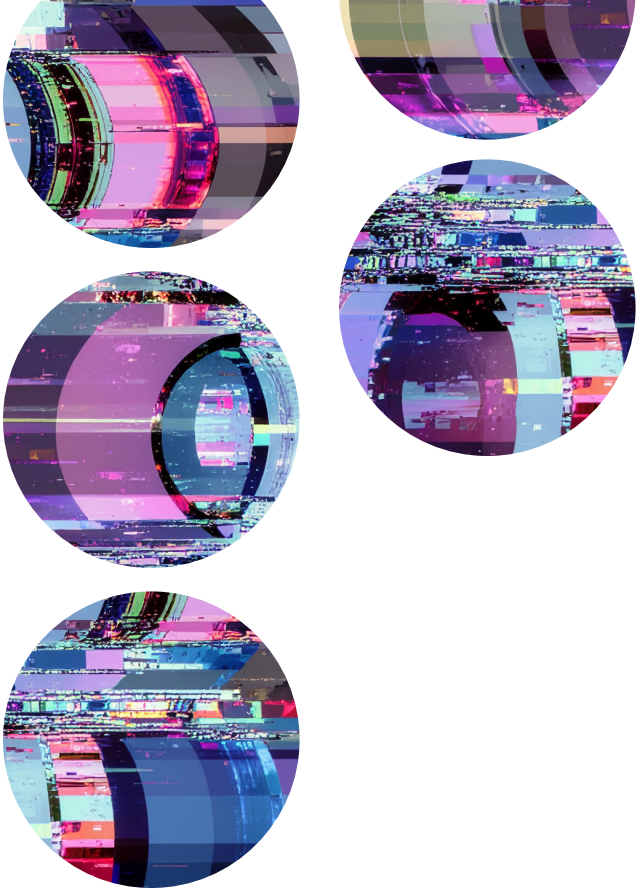
Half of all consumers say they feel **overwhelmed** by the sheer volume of product information they encounter.

79%

Say their decision to buy a product can change based on new information, revealing how easily minds shift.

KPMG Global Survey on Human Decision-Making, 2026

Even routine, low-risk decisions now require extensive comparison and validation, leading to decision fatigue and abandonment. Consumers may abandon a purchase not because nothing fits, but because choosing has become cognitively expensive.



That's not disinterest. It's cognitive overload. It's the brain quietly saying, "I can't sift anymore.

As a result, the primary question for consumers is no longer, *"What do I want?"* but *"What can I eliminate?"*

Overwhelm as a driver of behavior

One of the clearest signals to emerge from our global research challenges a long-held assumption: that choice is primarily driven by preference.

In reality, many consumers are acting from overwhelm.

The volume of information, the abundance of choice, and the constant negotiation between complex trade-offs have created a quiet cognitive strain that shapes behavior across markets.

When it's put in this stark contrast, people's responses seem rational, if not predictable.

Of consumers globally say they get to a purchase decision faster when they know returns are easy

70%
Global

81%
Hong Kong (SAR)

59%
United Kingdom

79%
Brazil

59%
United States

68%
UAE

KPMG Global Survey on Human Decision-Making, 2026

The data makes the pattern clear. Globally, there is a strong positive relationship between feeling overwhelmed and favoring shortcuts. As pressure rises, so does the appeal of faster, lower-effort decisions.[1]

This is why behaviors that reduce the pressure of choosing, such as shortcuts, have taken on new importance. Easy returns, for instance, no longer function simply as customer perks, but act as psychological safety nets.

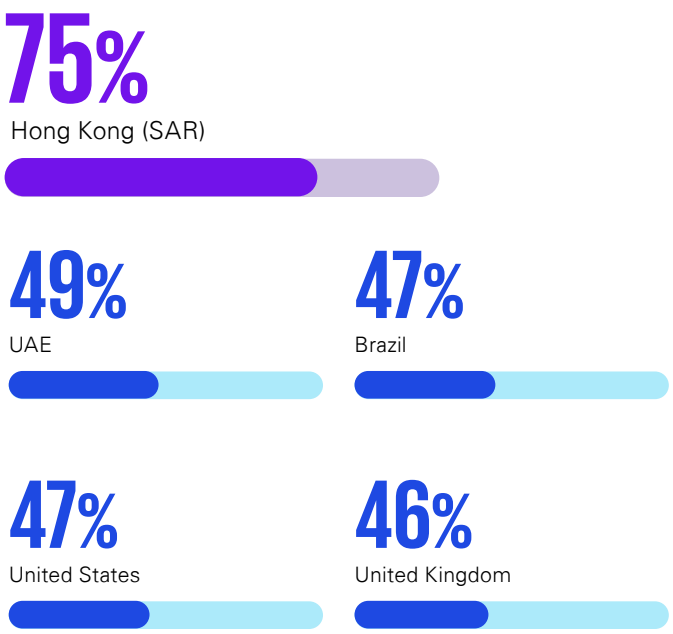
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"[AI] can provide information from a lot of sources at one time, giving me more complete information over multiple sites without me having to search each one individually. This would save me time and give me the best chance to make an informed decision."

US | Male | 74 | Retired

Of consumers say they find the amount of information available about products, goods, and services overwhelming.



KPMG Global Survey on Human Decision-Making, 2026

When undoing a bad decision is simple and stress-free, the pressure to perfect the decision upfront, and the inherent risk of that decision, fades.

Others cope by shrinking the field of view altogether. Rather than comparing dozens of options, they offload the work. AI, in particular, is increasingly used as a filtering tool: less used to expand horizons, than to shrink them. It reduces the magnitude of the decision, the noise of the seemingly infinite digital shelf space, and the mental load of navigating both.

"I'll turn to AI-based chat software like Gemini and ChatGPT for technical advice on products as they are able to provide a great deal of information quickly and help me make informed decisions."

UAE | Male | 30 | Retail Sector

The behavioral signature of overwhelm also varies by market and culture:

"AI can provide suggestions at any time, regardless of time and place, and it doesn't judge me, which makes me more willing to turn to it."

Hong Kong (SAR) | Male | 26 | Technology Sector

In Hong Kong (SAR), China, it appears with more urgency as people try to keep pace in a fast-moving digital environment.

"I use AI in my daily life for advice like shopping, making meals at home, fashion and business help. AI always helps me quickly get vast information, stay unbiased, and get personal guidance based on my specific needs. It works 24 hours and helps you any time you need."

UK | Female | 27 | Retail Sector

In the UK, it expresses itself less with anxiety than with fatigue: a desire for products and services that tidy the edges of daily life rather than introduce new layers of optimization.



When seen in this light, many consumer behaviors that appear rational, even strategic, take on a different meaning. Rather than expressions of confidence or conviction, they might be coping mechanisms.

And that distinction matters.

Echo chambers: Conscious choice, or coping mechanism?

Discussions about polarization and echo chambers often frame the phenomenon as a matter of choice. People are seen as actively aligning themselves with media, institutions, brands, and communities that reflect their existing beliefs, values, and worldviews.

In this telling, often rooted in political or societal discourse, echo chambers are a form of deliberate choosing, a conscious retreat into the familiar.

The reality is more complex.

What often looks like ideological self-selection can alternately be a response to cognitive overload. Faced with an overwhelming volume of information, people gravitate toward sources that feel easier to process, quicker to interpret, and more immediately legible.

Familiar frames reduce effort. Agreement lowers friction. Repetition offers relief.

Over time, this creates a self-reinforcing loop. The system narrows the field of view not because of ideology, but because narrowing feels efficient.

Digital platforms contribute to this dynamic through algorithmic curation that learns from user behavior: what people watch, dwell on, click, like, or share. Watch something once, linger slightly longer, engage a little more — and the system adapts to serve similar content.

Echo chambers (in the broader behavioral, rather than political, context) are then less about people choosing isolation, and more about systems converging on whatever reduces cognitive load fastest. They simplify the world, but at a cost.

One consequence is the gradual erosion of shared reference points. As feeds narrow, complexity is filtered out, contradictory signals are deprioritized, and nuance becomes harder to surface.

It can seem like there's an absence of middle ground or compromise, and this is apparent in all aspects of lives and behavior, more than just those of a civic or societal nature. What if its disappearance isn't because moderation is being rejected, but that it's just too "metabolically expensive" to process?

It requires effort, comparison, and tolerance amid ambiguity. And in a saturated environment, those are costly demands.

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What leaders may be misreading

For organizations, the implications are significant.

Signals that look like preference, loyalty, or proposition strength may, in fact, be responses to cognitive strain. Repeat purchases can mask avoidance. High conversion can be driven by relief rather than reassurance. Confidence in a choice may stem less from information provided, and more from how easy it feels to reverse the decision at a later time.

But the risk doesn't stop at misinterpreting transactional behavior.

The same forces that push individuals to simplify choices are also narrowing the information environments they inhabit. As people filter more aggressively, echo chambers emerge as a structural consequence of systems that naturally optimize for user engagement and relevance.

In an era of saturation, behavior is not always a vote for something. Often, it is a retreat from effort.

This matters because when filtering replaces deliberation on a large scale, shared reference points begin to erode. The middle ground thins. Complexity is lost.

What leaders are left observing may feel like clear signals, but they are often the by-product of compressed, partial views of reality.

The challenge for leaders is to ask beyond what consumers are choosing, but what pressures are shaping the environments in which those choices are made. Because when overload drives both decision-making and sense-making, the greatest risk shifts from losing attention to mistaking coping for choice or conviction.

DASHBOARD

Abundance fatigue

Information overload is often discussed as a conceptual issue, but its effects are a tangible part of daily life

This dashboard moves beyond the label to show how cognitive strain manifests in everyday life. And why designing for people today means designing for brains already at capacity.

Exponential information

SIGNAL
1 trillion pages archived by the Internet Archive in the last 30 years. And 500 million more pages are added each day.[1]

REFRAME
Even if you could read one of these pages per second, it would take 33 millennia to get to the end.

TAKEAWAY
The "library" of knowledge is now so vast that no human can effectively browse it.

The retreat

SIGNAL
43% of users who don't receive news alerts on their smartphones have actively disabled them, complaining of receiving too many or not finding them useful.[2]

REFRAME
What would happen to revenue, loyalty, and engagement if 43% of consumers across industries began opting out of direct communication channels?

TAKEAWAY
Increasingly sophisticated personalization tools have led to "alert fatigue" that can cause users to disengage.

Always on

SIGNAL
16% year-on-year increase in work meetings held after 8 p.m. (2025 vs. 2024) among white-collar workers.[3]

REFRAME
This is equivalent to working an extra month-and-a-half of evenings per year. How might this be impacting productivity and morale?

TAKEAWAY
The working day has steadily extended into the night, normalizing out-of-hours work and "always-on" expectations.

Choice overload

SIGNAL
110 hours per year spent by US streaming subscribers just scrolling menus trying to decide what to watch, with 1 in 2 people feeling bombarded by recommendations.[4]

REFRAME
That's almost 14 eight-hour working days a year spent just scrolling the menus on popular streaming platforms.

TAKEAWAY
Choice-rich systems often unintentionally create cognitive load and decision fatigue.

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Suggestion congestion

SIGNAL

20% of content in popular social media platform feeds now comes from accounts users do not follow, with plans to push this higher.[5]

REFRAME

Imagine going to watch a film in a movie theater, only for 29 minutes of the average 2 hour, 23 minutes runtime to be replaced with a story and characters you weren't there to watch.

TAKEAWAY

When personal information streams are increasingly pre-curated, another layer of cognitive load is placed on the user to monitor, filter, and opt-in or out.

Fragmented focus

SIGNAL

Every two minutes the average knowledge worker is interrupted by an email, a message, or a meeting.[6]

REFRAME

Imagine beginning a typical eight hour working day knowing you have around 240 interruptions and distractions ahead of you before you finish.

TAKEAWAY

The tools and technologies designed to enable knowledge workers are at risk of impeding thought and creativity.

Cognitive taps

SIGNAL

46 app push notifications received daily by the average US smartphone user.[7]

REFRAME

Imagine someone tapping you on the shoulder and interrupting you roughly every 10 minutes during an average working day, on top of your emails, calls, meetings, and routine tasks.

TAKEAWAY

Each notification prompts a micro-decision—read, respond, or dismiss— creating a steady accumulation of cognitive load throughout the day.

The hidden contract

SIGNAL

It would take 32 hours to read the terms of the apps most people use daily.[8]

REFRAME

Imagine buying a phone or fridge and being required to spend a day-and-a-half reading the paperwork before you could turn it on.

TAKEAWAY

While users are encouraged to manage their digital settings, the complexity of terms and conditions makes informed participation challenging.

Security fatigue

SIGNAL

42% of people have abandoned an online purchase because they could not remember their password.[9]

REFRAME

What if, at the end of a weekly grocery shop, the supermarket didn't let you take home a third of your selection?

TAKEAWAY

When passwords interrupt transactions, even minor friction can create barriers or drive abandonment.

Credential overload

SIGNAL

The average user manages 168 digital passwords.[10]

REFRAME

Managing our digital life is like operating a small company, with vendors that need contracts, credentials, renewals, permissions, alerts, and resets.

TAKEAWAY

Users no longer manage just their digital selves; they manage a sizable digital footprint, and the tools designed to help often introduce another layer of complexity.

Intentional hurdles

SIGNAL

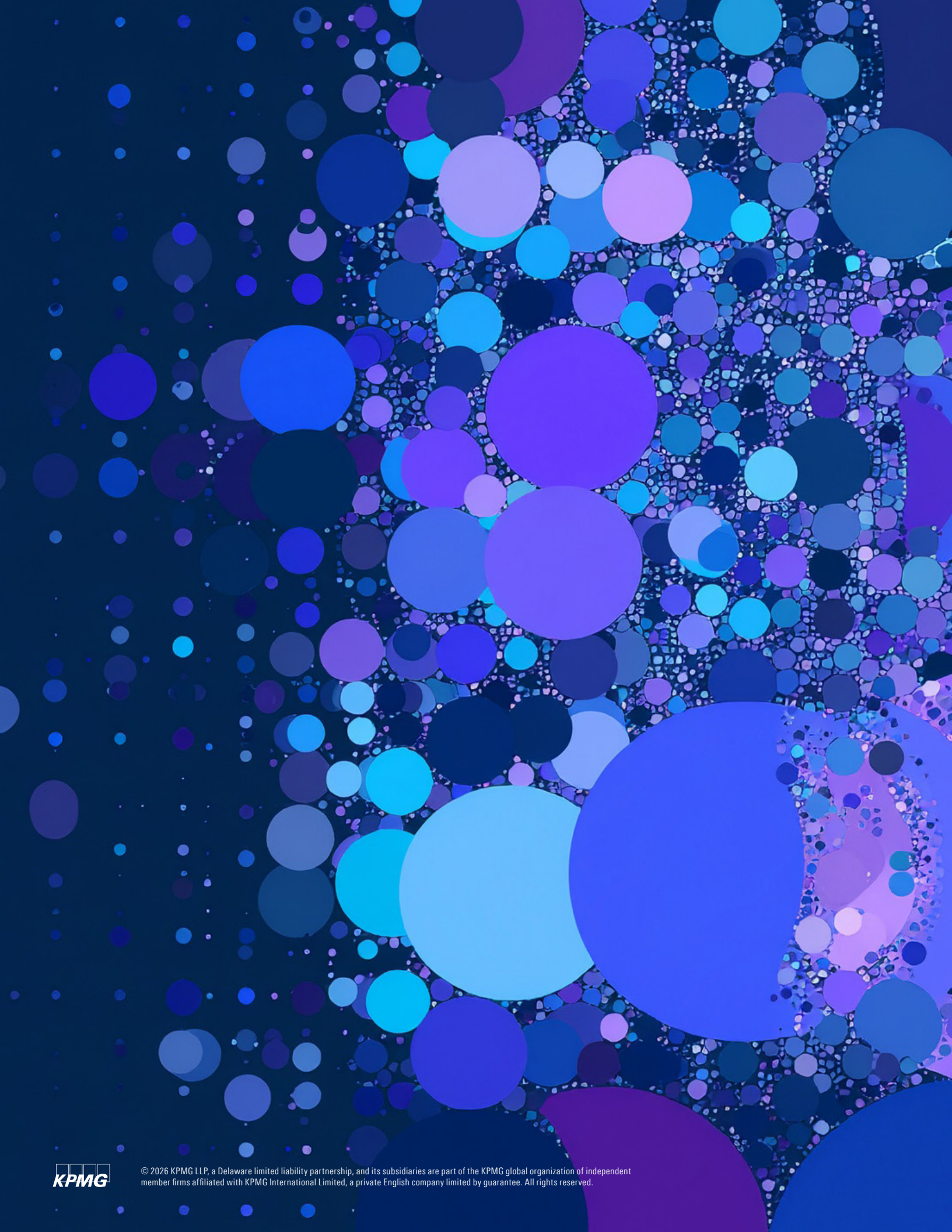
97% of the most popular websites and apps used by European Union consumers use at least one friction-adding design pattern.[11]

REFRAME

Imagine if almost every door you opened, every day, stuck just a little bit.

TAKEAWAY

Even well-intentioned design choices can introduce friction that undermines customer experience.



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The modern consumer isn't choosing. They're filtering.

In its earliest days, the internet was heralded as the great equalizer. We celebrated the old adage that "knowledge is power." More information would make us smarter consumers, better citizens, sharper employees: a more informed society.

A quarter century later, most of us can't even pick a film without feeling mildly defeated.

More information led us further away from certainty, and closer to exhaustion.

At KPMG Ignition, a lot of time was spent thinking about why. And the uncomfortable truth is this: human brains weren't built for infinite inputs.

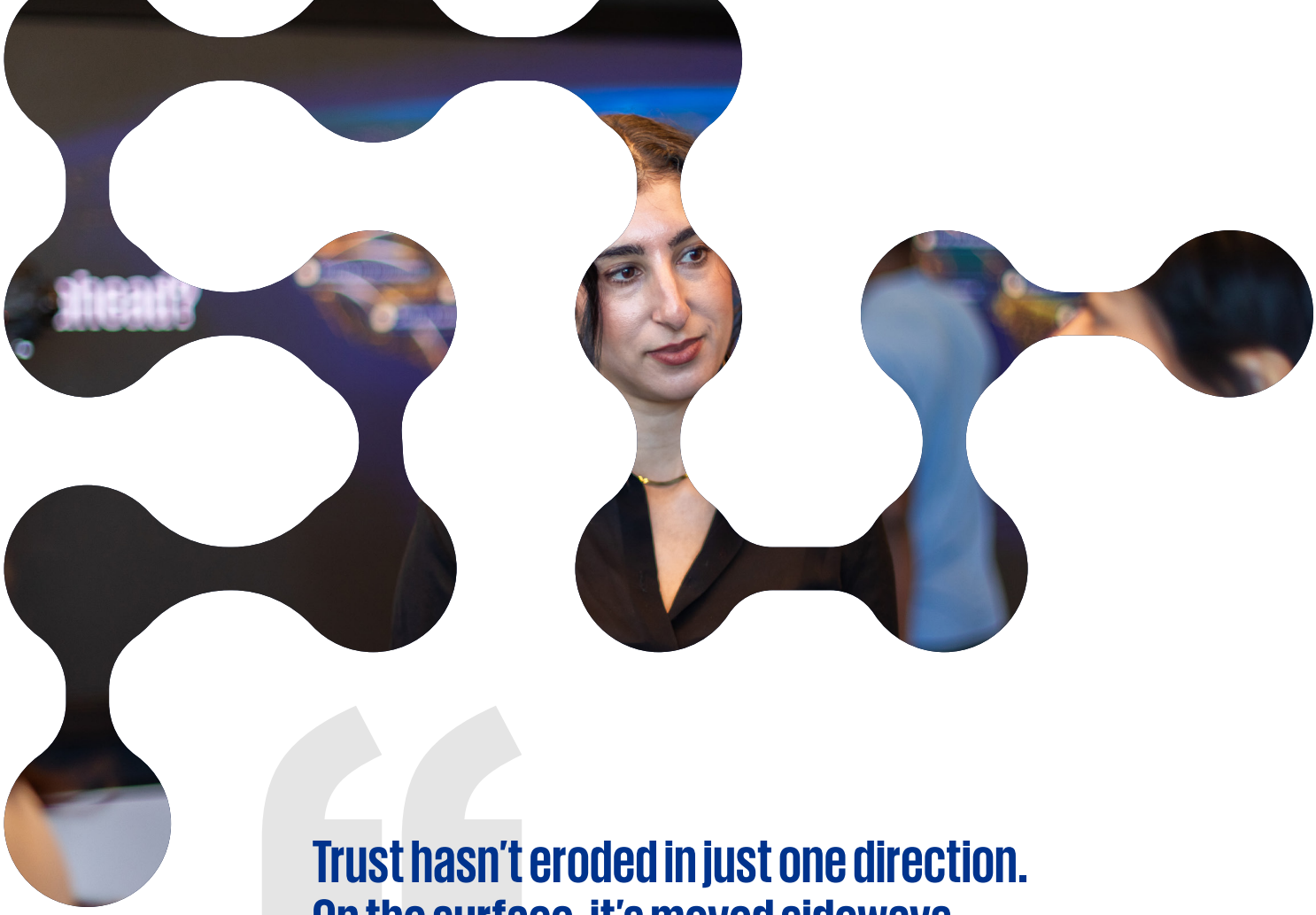
Human brains are still running on the same hardware designed to keep us alive in a world of scarcity. They're energy-saving machines: only about 3% of our weight, but burning through up to 30% of our energy.

So our brains cut corners. They take shortcuts. Whether consciously or otherwise, they filter aggressively because dealing with limitless information and choice is cognitively expensive, and something has to give.

Crucially, 95% of the time, filtering happens subconsciously, powered by the heuristics and biases Daniel Kahneman made famous. As for the other 5%, that's the sliver of attention we have left to make considered choices. And most days, we don't have much of it.

We often equate more choice with more freedom. But the freedom to choose is bounded by the cognitive and emotional limits of a brain being asked to make decisions in an environment evolving far faster than it can adapt.

DAN COONAN
MANAGING DIRECTOR, KPMG IGNITION, KPMG US



Trust hasn't eroded in just one direction. On the surface, it's moved sideways: away from institutions and toward individuals, peers, and sources that feel closer, more relatable, and easier to believe in.

But beneath that sits a deeper rupture: a loss of faith in the systems people were told would carry them forward. Education, work, progress, once framed as a sequence you could follow with confidence, now feel fragile and uncertain. When institutional authority weakens at the same time as promised pathways dissolve, trust stops being a belief system and becomes a survival calculation… a practical question of who, or what, can truly be counted on.

In this environment, trust is no longer a by-product of scale or reputation. It must be deliberately built, intentionally engineered into the choices leaders make, and into the systems and norms that shape how people actually experience work.

EDWIGE SACCO, US WORKFORCE INNOVATION LEADER, KPMG LLP

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Trust, recalculated

When trust becomes the consumer's responsibility

There was a time when credentials, brand, and source were paramount, with authority flowing from the top down. Veracity and confidence were subconsciously assigned based on these established markers. That world has evolved significantly.

Today, humans are constantly second-guessing themselves. They hesitate over what they read and watch, but also over who to believe and why. That everyday doubt has become background noise, shaping their decisions in ways they notice, and many they don't.

This creates significant cognitive load.

Trust in traditional sources—institutions, platforms, brands, and media—has become more conditional and context-dependent:



When attention is scarce, evidence is no longer a guaranteed "hook" or even trusted as true.



When information is both abundant and universally accessible, but exposure is algorithmically filtered, even shared facts arrive through different lenses. Interpretation and narrative gain prominence.



When the gap between people anywhere on the planet is as simple as a "follow" or "subscribe" button, organizational communications can feel distant or impersonal.



When everyone can have a microphone and a platform, people may choose to trust those they already know, agree with, or are most entertained by.

In this world where institutional trust has thinned, people no longer look up for credibility; they look across to:

- People in similar situations
- People facing similar stakes
- People wrestling with the same trade-offs
- Communities and micro-communities whose lived experience mirrors their own.

More than gravitating to someone for their charisma, likeability, or the size of a follower base, increasingly it's about relatability. It's why a review or recommendation from "someone with my exact problem" often trumps expert ratings, even if the latter are more rigorous or independent.

This seems like a cultural shift but more broadly it is a structural one. And it's redefining how institutions earn credibility.

Consider the unspoken symbols that once gave reassurance: traditional trust signals like scale, heritage, longevity, and institutional reputation. All now compete with something far more fluid: the human need for proximity, relatability, and authenticity.

The polished statement matters less than the transparent one. The perfect answer matters less than the honest one. People want to see how decisions are made, not just be told who made them.

70% think reviews are over-trusted

Consumers believe too many people place trust in online reviews for products and services.

69% buy what friends and family own

Many agree a product is worth buying if friends and family have purchased the same one.

67% question AI-written reviews

Two-thirds of consumers globally are questioning whether online reviews are written by AI.

67% know others notice their purchases

Consciousness of friends and family taking note of their purchases is on the rise.

66% believe bad info drives buying

Consumers believe too many people make decisions based on incorrect information about products and services.

61% base purchases on others

Respondents admit they base purchase decisions on what they learn from others.

KPMG Global Survey on Human Decision-Making, 2026

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The accelerant

This evolution of trust has been unfolding for years, through:



Cultural fragmentation



Economic dislocation



The democratization of voice



Filter bubbles



Declining confidence in governing bodies



Personal validation over shared consensus



Political polarization



The rise of influencer culture

The pace accelerated as consumers gave away vast trails of personal data and accelerated again with the rise of social platforms and their algorithmic underpinnings. Now, technology is presenting a new set of challenges.

Concerns about fake reviews on major platforms, once the forefront of the online trust debate, now seem minor in comparison to emerging challenges.

The landscape now includes deepfakes that can clone a CEO's voice well enough to authorize a bank transfer, synthetic newsreaders delivering stories that never happened, political clips edited in ways that evade casual detection, and AI-generated influencers with millions of followers.

And feeds can be personalized so expertly that an individual's perception of reality is shaped before they even begin scrolling.

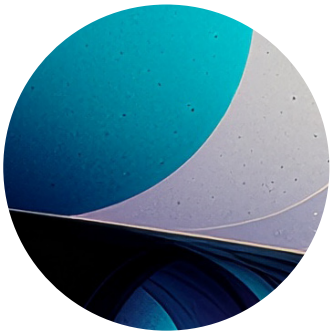
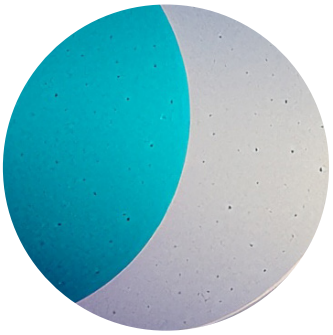
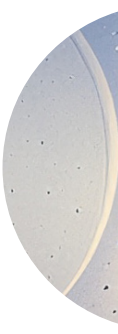
"I hate AI. Most of the time I can't tell if it is real or AI. I believe it will have a negative impact on the world."

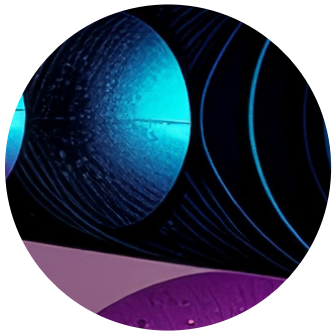
US | Female | 71 | Retired

"I'm very skeptical about it as a direct result of not knowing what is right or not and this will ultimately affect every facet of life."

US | Male | 66 | Finance Sector






AI is not solely responsible for the erosion of trust, but it is making the job of discerning reality more cognitively expensive. It simply takes more effort to feel sure.

The result is a kind of reality fatigue. A feeling that triple-checking, validating, and scrutinizing everything is simply too draining to sustain.

AI is simply a part of the story here, but it is an accelerant. It heightens the challenge less so because it deceives, but because it expands the range of what could be deceptive.

And it sits atop a world already skeptical and overloaded, struggling to separate fact from fiction, signal from noise.

The human brain's reliance on shortcuts is a well-established principle, which means that systems often inherit these same tendencies. When human biases stack on top of machine biases, consumers end up navigating a distorted landscape where even familiar markers can feel unreliable.

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Almost 1/3
of US Millennials
spend over 25 minutes reading online reviews and 7% can spend over an hour.[1]





This is the crux of the modern trust challenge: people are doing more of the work themselves, with fewer dependable anchors.

In simple terms, people are expending more effort to verify information or find confidence in their decisions, but this increased investment of time does not necessarily lead to a satisfactory conclusion.

So where does this leave leaders?

Establishing or rebuilding trust today requires more than accuracy, compliance, or an established brand. Those are table stakes.

The real differentiator is clarity: the willingness to make visible the process behind the promise. This can be thought of as glass-box leadership, moving beyond traditional communication approaches.

This profoundly human concept extends beyond the boundaries of AI or another technology. The leaders who thrive won't be the loudest or the most polished. They'll be the ones who share their decision-making process, not just conclusions; who speak from shared experience rather than authority alone; and who design every interaction to feel personal and relatable.

The most credible voice today is the one that shows it understands what the decision feels like from where the customer stands.

Trust as a design principle

Trust is often discussed as a sentiment: a reputational concern to be measured, managed, or won back. But today, it functions more like a design constraint. It dictates boundaries for what organizations can build, how aggressively they can move, and how far their choices will carry.

So the real question has shifted from "How do we rebuild trust?" to "How do we design for a world where trust is situational, fluid, and earned moment-by-moment?"

Leaders who treat trust as a design principle will make fundamentally different choices about how products are conceived and shaped, how policies are determined, and how decisions are explained. Engineering trust as essential architecture, rather than managing it as sentiment, is now a defining feature of competitive advantage.

TRUST HASN'T DISAPPEARED, BUT IT HAS RELOCATED.

Our global research study confirmed that the sources people trust are evolving.

People who trust influencers, for instance, also tend to trust AI, and for the same reasons:

- Both help shrink the noise
- Both provide clarity, efficiency, and perceived objectivity
- And both act as curators where consumers are overwhelmed by information but still face choices.

Consumers still rely on guidance, reassurance, and credibility. But the sources of that trust have shifted away from institutions, and toward whomever or whatever reduces their cognitive burden.

Distinctions by region were also found, reinforcing the idea that global observations walk hand-in-hand with local nuance:



In the US and UK, people value AI for its logic and impartiality.



In Hong Kong (SAR), trust comes with an expectation of oversight.



In Brazil and the UAE, people value AI for its helpfulness and access to knowledge.

CONSUMER INSIGHTS

>60% of consumers in Brazil outsource their judgement to both influencers and AI, the highest across the five markets surveyed.

>80% of consumers in Hong Kong (SAR) say they're 'likely to buy' based on influencer endorsement, compared with 31% in the UK and 37% in the US.

>80% of consumers in both Brazil and Hong Kong (SAR) express comfort with relying on AI for information gathering tasks.

KPMG Global Survey on Human Decision-Making, 2026

But the underlying mechanism is consistent: **trust follows where cognitive relief leads.**

This is a fundamental shift. Trust is now situational, functional, and contingent on how much easier it makes a person's life. It sits closest to the sources (human or machine) that help people navigate abundance with the least friction.

"I usually have to take care of family and work. Timing is fragmented [and] AI can quickly integrate massive information. Whether it is workplace development, family relationships, or self-improvement advice, it can give me one-stop information. [There is] no need for me to check information everywhere."

Hong Kong (SAR) | Female | 45 | Technology Sector

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In _____ we trust

When trust becomes the consumer's responsibility

MISINFORMATION IS AMBIENT

94%
of people in the UK report having encountered misinformation on social media.[1]

58%
Globally, 58% of people say they are concerned about their ability to discern fact from fiction when it comes to news online.[2]

59%
of Canadians report feeling very or extremely concerned about misinformation online.[3]

TRUST IS SHIFTING SIDEWAYS TO 'PEOPLE LIKE ME'

74%
globally place equal levels of trust in scientists and peers for the truth about innovations.[10]

42%
The share of US adults who trust online reviews as much as personal recommendations has fallen from 79% (2020) to 42% (2025).[11]

THERE'S A PERSONAL COST

62%
of Americans say the spread of fake news causes significant stress in their lives.[4]

43%
of Canadians say it's getting harder to decipher online truth from fiction than three years earlier.[5]

57%
of US adults cite the rise of AI as a significant source of stress.[6]

FOR BUSINESSES, TRUST IS BECOMING A BARRIER TO ADOPTION

42%
In an international study of consumers and business buyers, only 42% of people said they trust businesses to use AI ethically — a fall from 58% in 12 months.[12]

AI IS NOT THE ORIGIN, BUT IT IS AN ACCELERANT

#1
Misinformation and disinformation rank as the greatest short-term global risk, ahead of economic, geopolitical and climate concerns.[7]

658
Generative Adversarial Network (GAN) research (the underlying technology behind deepfakes) grew from 1 paper in 2014 to 658 publications in seven years.[8]

97%
97% of listeners cannot distinguish AI-generated from human-composed songs.[9]

"A trusted friend is always my first choice on personal matters, as they know me and what advice would fit. For factual answers, internet searches or AI may be my starting point."

UK | Female | 54 | Retail Sector

Broken on-ramps

Coming of age with fractured expectations

Every era runs on a set of implicit societal contracts.

Rarely written down but widely understood, follow certain rules—study hard, acquire skills, build experience, contribute—and the system will, in time, reward you: stability will accrue, progress will follow, opportunity will compound.

Most of the time, these contracts hold just long enough to feel permanent.

And then they break.

The past 25 years have seen at least two such ruptures. Moments when long-standing assumptions about work, value, and progress quietly collapsed, even as new narratives rushed in to replace them.

1990-2007

RUPTURE ONE

The first arrived as the internet era took hold.

Crystallized by the launch of the iPhone in 2007,[1] what followed was ubiquitous connectivity, and with that, a profound reordering of how value was perceived inside organizations.

For generations, the employment contract had been relatively consistent: Work your way up the ladder, accumulate experience, build judgment, and your seniority would carry weight. Experience itself had currency and everyone deferred to the most seasoned voices in the room.

The internet upended that logic almost overnight.

A new shorthand emerged: **digital natives and digital immigrants.**

Youth became a proxy for fluency and familiarity with new tools was viewed as mastery.

"Digital natives" were heralded as the talent of the moment, often commanding outsized salaries and accelerated progression.

At the same time, many mid-career professionals ("digital immigrants") experienced a structural shift: a sense that the market value of their experience was being recalibrated.

The implicit promise that experience compounds over time no longer felt guaranteed.

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In both cases, the break wasn't malicious. It was systemic.

2008-2012

RUPTURE TWO

The second rupture followed quickly behind.

For Millennials, the contract took a different form: Go to college. Work hard. Get a degree, any degree, almost, and you'll be set. College attendance surged, and tuition costs followed. The implied contract was clear: Education was a reliable investment in future security.

Then the global financial crisis hit.

Graduates arrived at a labor market defined by contraction and caution. Many emerged well-educated but carrying significant debt, only to discover that not all degrees were created equal. Liberal arts, humanities, and language graduates often found themselves well-educated on paper, yet under-qualified and under-positioned in practice.

And while the economic shock of 2007–2009[2] may feel distant, its consequences are not.

Millennials are still living with the after-effects: slower wealth accumulation, delayed independence and home ownership, and a long-term impact on their earning and consumption power.

Conventional wisdom continued to promote pathways calibrated to a world that had already changed. Stories told about readiness, value, and progression lagged behind reality. Until the gap became impossible to ignore.

NOW

RUPTURE THREE

The AI shock

Which brings us to the present where once again, and for a new generation, **the system is changing faster than the story being told about it.**

An acceleration of a pattern we've already seen: where systems lag reality, and readiness is assumed rather than built.

A generation is emerging from an education system built for a world that's drastically changed.

They enter the workforce as businesses are undergoing seismic redesign and executives are debating entirely new paradigms for employment.

They're inheriting an economy in transition, guided by institutions still calibrated to the last technological turning point.

They're not "natives" of this new era, any more than anyone else is.

The result is a new set of structural mismatches:

- Skills that no longer map to jobs
- Roles evolving faster than any curriculum designed to prepare for them
- And a workplace undergoing transformation while the on-ramps to it remain anchored in the past.

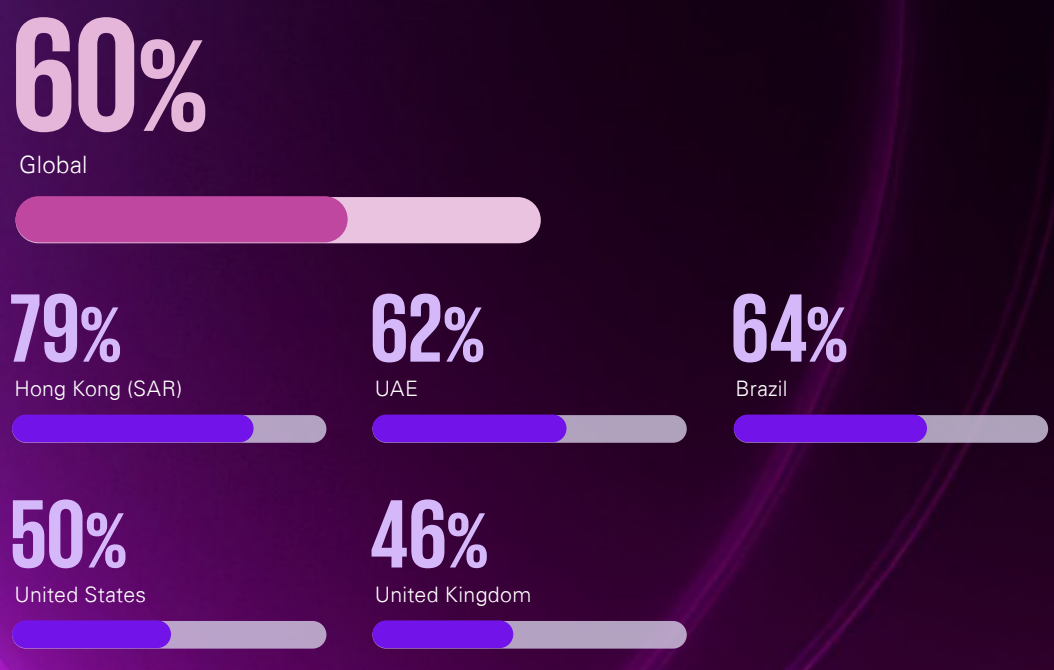
The evidence already points to a structural break.

The hardest part of this moment isn't learning new technology. It's the uncertainty of not knowing what you're supposed to become.

But that discomfort is actually a signal. It means we're finally being asked to bring more of ourselves to work, not less. That means we have a chance to reshape jobs around our uniquely human capabilities like curiosity, creativity, and compassion.

ANEESH RAMAN, CHIEF ECONOMIC OPPORTUNITY OFFICER, LINKEDIN[3]

Of people globally feel under pressure to upskill in the face of AI reshaping jobs and work.



KPMG Global Survey on Human Decision-Making, 2026

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A CHALLENGING ENTRY

Young adult unemployment rates continue to be higher than the general population around the world.

COUNTRY	YOUTH (15-24)	GENERAL WORKING
BRAZIL	14%[4]	6%[5]
CHINA	15.8%[6]	4.6%[7]
HONG KONG (SAR)	9%[8]	2.8%[9]
INDIA	16%[10]	4.2%[11]
UAE	6.5%[12]	2.2%[13]
UNITED KINGDOM	14.6%[14]	4.7%[15]
UNITED STATES	9.3%[16]	4.2%[17]

EARLY-CAREER DISPLACEMENT

45% jobs likely to be augmented by AI

Jobs held by young people in the UK will be augmented with around 10% at risk of being displaced entirely.[18]

ENTRY-LEVEL ROLES ARE A LEADING INDICATOR

16% decline in employment for early-career workers (ages 22-25)

in the most AI-exposed occupations, since the widespread adoption of generative AI.[19]

This is not a distant future. Workforce impact is already materializing.

COMPETITION FOR ENTRY-LEVEL ROLES IN THE UK, 2024.[20]

1.2 million graduates

17,000 graduate vacancies

THE SCALE OF RESKILLING

59%

of the world's workforce could need retraining (upskilling or reskilling) by 2030.[21]

Unlearning and relearning is going to become a hallmark of life.

SO, WHAT DOES THIS MEAN?

To make sense of how this might play out, we can look through two lenses: the future consumer and the future talent pipeline.

The future consumer stands on uncertain foundations.

The traditional education-to-employment pathway was never designed for this pace or scale of change.

Recent technology leaps and innovations have surged ahead of the pack, consistently outrunning institutional attempts to redesign, leaving the wider system struggling to keep up.

This isn't an abstract societal issue limited to casual debate. This is a direct concern for strategic plans and boardroom conversations.

A generation of future consumers is entering their careers with uncertain economic traction, a reality that will impact their formative earning years and carries direct implications for long-term demand.

Consider the example of computer science degrees, which surged over the 2010s. In the US, degrees conferred rose from more than 47,000 to exceed 104,000 annually in the nine years between the 2011-2012 and 2020-2021 academic years,[22] only for technology companies to shrink headcounts by tens of thousands in 2022–2023. What this convergence means for the cohort entering the workforce right now remains uncertain, but the signal is unmistakable. For years, the prevailing narrative was clear: learn to code and step into a high-growth tech career.

And then AI changed the equation.

> **"Today, more than a quarter of all new code at Google is generated by AI."**
>
> **SUNDAR PICHAI,** CEO, ALPHABET AND GOOGLE, OCTOBER 2024[23]

> **"AI models will be able to do most, maybe all, of what software engineers do end-to-end within 6 to 12 months."**
>
> **DARIO AMODEI,** CEO AND CO-FOUNDER, ANTHROPIC, JANUARY 2026[24]

The cyclical, if accelerated, nature of this problem resists questions about whether AI will create or destroy jobs, at what scale, and when. It's that the systems young people relied on weren't built for non-linear, disruptive change.

The question, therefore, is less about "Which jobs will disappear," and more on what is required to rebuild the pathways that help people thrive.

Beyond the societal importance, this question is fundamental to the long-term health of the consumer economy. How pathways for income, progression, and opportunity are rebuilt will directly shape the source and nature of future demand.

The same structural break extends inside the organization.

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The future talent pipeline may be shrinking.

For years, businesses have been able to count on a stable assumption that educational systems would yield job-ready, early-career talent. That talent would then flow through some degree of intentional organizational progression.

AI challenges that assumption.

Entry-level roles are the feeder system for future managers and leaders. They're also most exposed to strategic reductions, cooling demand, and automation.

Some leaders believe this new technological wave could eliminate half of all entry-level white-collar jobs —and spike unemployment to 10-20%— in the next one-to-five years.[25] If early-career development contracts, the effects could quickly reverberate. Management pipelines could thin out in the near term, followed by longer-term risks to leadership capacity and succession.

While discussion around AI often focuses on productivity gains, the greater strategic risk lies in the long-term cost. The immediate savings from eliminating entry-level roles obscures a more critical loss: the primary pathway that historically produced an organization's next leaders, innovators, and entrepreneurs.

Where will you find them, or how confident will you feel in your succession plan when the field to choose from is so much narrower?

The opportunity

AI discourse is increasingly polarized, cast either in the language of unbounded optimism or existential risk.

The reality, and the opportunity, lies in the space between, a position that acknowledges the implications of a technology whose full implications are still emerging, while remaining pragmatic about the opportunities it creates.

Try fielding a sports team with no bench. You can be a top-performing squad today, but the depth, resilience, and learning that would normally play out naturally has been compromised. What about the next game, or the next season? What about illness, injury, or dropouts?

While efficiency gains are compelling, they must be weighed against the long-term impact on organizational resilience. When early-career roles are automated, the structures for growing judgement and leadership are also affected. Efficiency gained in the short-term must be balanced against the risk of capability gaps in the long term.

This presents an opportunity to redesign the pathways for growth and contribution. Leading organizations will be those that pair the power of AI with the potential of human talent, preserving the foundational layers of talent development – the formative experiences and opportunities to build competence, intuition, and discernment – to ensure the organization remains prepared for what comes next.

The companies that stay ahead will be the ones that treat talent pipelines with the same intentionality as technology adoption. They will focus on redesigning work, protecting the conditions in which learning happens, and engineering new on-ramps built for the realities of today's talent market.

The fundamental flaw in the logic was assuming that the next generation would arrive ready. The truth is that readiness must now be built: deliberately, systemically, and sooner rather than later.

In boardroom conversations across Asia-Pacific, particularly in China, AI isn't being discussed as a future capability.

It's already in use, because many markets here moved straight past legacy systems into digital payments, super-apps, and AI-enabled retail. That exposure shapes how executives think about what's possible, and what customers will accept.

What I often hear, though, is a stronger focus on efficiency than on people. Leaders are clear on what AI can speed up, but less certain about how roles, skills, and decision-making need to evolve alongside it. The practical challenge now is making sure organizations don't just adopt the technology, but help their workforce adapt to it.

ANSON BAILEY, PARTNER, HEAD OF CONSUMER AND RETAIL, ASIA-PACIFIC, KPMG CHINA

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Questions for leaders

The second order effects of productivity gains from AI will be significant and will take time to fully reveal themselves.

For leaders, the challenge is to adopt a mindset of stewardship beyond just performance.

By no means exhaustive, these questions are intended to help pressure-test assumptions about growth, and to surface where near-term optimization may collide with long-term demand, capability, and resilience.

For the C-suite

1. Which of our productivity gains rely on compressing or removing early-career roles, and what capability gaps might that create three to five years from now?
2. If an entire generation enters its early earning years with weaker economic traction, how resilient is our growth model to lower, delayed, or reshaped demand?
3. Where does our portfolio rely on a consumer who has stable early-career income? And how exposed are we if that income arrives later or never fully materializes?

For board officers

1. What risks does a shrinking early-career talent pool pose to our long-term leadership pipeline, succession planning, and institutional memory?
2. Which parts of our business model are most exposed to delayed financial maturity rather than early financial independence?
3. If demand softens not cyclically but structurally, then where would we see it first? And do we have the right governance and reporting to surface that signal?



We still talk about consumer choice as if it's private, spontaneous, and freely made. It isn't.

Most decisions now occur inside designed systems instrumented, visible, and responsive in real time. Choice has shifted from solving a need to signaling identity, values, and belonging in environments where behavior is observed, scored, and remembered.

That creates a new tension at the core of consumption: autonomy operating inside orchestration. Leaders who fail to see how systems script the stage while consumers perform on it risk confusing visibility with intent and performance with true preference.

BRIAN MISKE, NATIONAL IGNITION LEADER,
AMERICAS SPACE LEAD, KPMG US

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The era of visibility

The instinct is ancient, but the environment is new.

Today's consumers know they're being constantly watched.

It has become clear over the last quarter of a century that almost every action creates a trail of data and leaves a footprint.

Decisions once felt private. The choice of what to buy, where to go, what to listen to, or what to search for was a personal matter. Today, these actions have an audience.

In the early days of the internet, users selected their audience largely from close friends, family, classmates, or colleagues. Today, without careful management of privacy settings, actions are visible to a vast and often commercially driven audience of businesses and organizations.

Where people once sought either to conform or set themselves apart from their neighbors, that comparison now plays out on a larger stage. The reference group is now defined by algorithms and online communities, more so than any specific geographic area.

Forget "Keeping up with the Joneses." It's now "Keeping up with the feed."

Intentionally or not, this digital life generates a continuous stream of data points that create a detailed individual portrait:

- **Every keystroke, every search term,** every link followed, every article read, every video watched, every profile picture
- **Every account to which users are logged in** across dozens of digital services, subscriptions, and apps
- **Every action on their devices,** from daily communications to productivity methods, distractions, and sources of entertainment
- **Every reaction online,** from social media posts to group chats: the overt things people share or post, and the implicit things they reveal with their micro-reactions or the absence of them
- **The pictures, the videos, the comments,** the likes, the emojis, the reshares, the follows, and the subscribes.



This applies not just to the burgeoning community of influencers or creators, or heavy social media users and sharers; even for those who identify as private, it's challenging to be anonymous. A digital footprint is the inherent byproduct of modern connectivity and convenience.

Constant visibility creates a heightened layer of consideration for individuals: what does this say about me?

Moreover, people are increasingly aware of the permanence of their digital footprint.

Choices and behaviors are recorded in ways that outlast human memory, creating a detailed and lasting digital record of their actions.

As a result, behavior becomes a curated performance, as people increasingly present the version of themselves that they want others to see. This means that understanding a person's behavior, from the marketplace to the workplace, first requires understanding the drivers behind their performance.





"If I'm active in the school group chat, what am I revealing about myself?

Or what if I'm not active enough?"

"If I like this brand and am seen with it in a photo, ***then how will I be judged?***

Is it an ethical or socially responsible brand, or does that even matter?"

"If I share stories from this publication or news media outlet, then ***how does it reflect on me?***

Is it an acceptable media platform in the era of fake news?"

64%

of consumers globally believe a person's character can be judged by their purchases.

KPMG Global Survey on Human Decision-Making, 2026

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The social visibility effect

Even as people retreat into tighter, more trusted inner circles, they remain aware that their actions are visible.

Our research reveals a subtle but telling contradiction: People have a habit of drawing a line between themselves and "the crowd."

According to the 2026 KPMG Global Survey on Human Decision-Making, seven in ten respondents believe other people place unwarranted trust in online reviews and are overly influenced by creators and influencers, implicitly positioning themselves as more discerning. And nearly two-thirds believe a person's character can be judged by what they buy.

But at the same time, people see themselves as pragmatic actors.

More than three-quarters say price is a primary driver of their purchasing decisions, and over two-thirds admit they have changed a purchase because a similar product was available sooner.

In sum, long-established purchase factors like price and convenience still matter, but they're no longer sufficient on their own. The data reveals a telling discrepancy in which consumers readily identify social influence in the behavior of others, while perceiving their own choices as independent and rational.

The influence of an audience

When people believe their actions are being observed and evaluated, behavior shifts.

Those who agree that others judge purchases are significantly more likely to stop buying from brands following negative news about business practices, and more likely to say their family and friends notice what they buy.

Under constant, ambient visibility, choices begin to function less like private decisions and more like quiet declarations of identity and aspirations.

The impact of living in this "social fishbowl" is easy to underestimate. If organizations assume their customers are motivated only by price, quality, and convenience, then they miss a crucial dimension of modern consumption: that choices are shaped by visibility, not just utility.

Performative consumption always existed. Digital scaled it to a global stage.

The environment as a stage

In the physical world, we can see when an environment has been designed to influence behavior.

Consider a grocery shop or a department store. Shoppers know intuitively that the space has been planned with commercial intent: the layout, what's closest to the entrance and exit, and what's furthest away. Impulse purchases are placed by the checkout aisle. Shelf space positioning, promotional pricing, language, and lighting are all intentionally designed.

In digital environments, the architecture is subtle but still powerful.

Feeds, menus, frames, filters, and recommendations act as navigation, gently guiding a user's next moves.

Every website and app a user interacts with has a logic that shapes choice, making it easier for customers to find what they want and for businesses to serve them well.

Good design allows people to navigate digital spaces almost instinctively, without noticing how the space itself has been arranged. The opposite also holds. Accustomed to clean interfaces, frictionless journeys, and infinite options, a poorly designed experience is glaringly obvious.

Consider again the "real world" store. Imagine a discreet chaperone guiding you from aisle to aisle, rack to rack—present enough to guide you, subtle enough that you hardly notice.

Digital environments may not present themselves the way physical ones do, but that doesn't mean they're any less designed. And they've shaped a set of intuitive expectations for how people now move through the world.

The choreography itself

Digital choices may feel spontaneous or natural, but most are influenced by two intersecting factors.

THE SYSTEM

Embedded choreography

The platforms, websites, and apps people rely on day-in and day-out decide what rises to the top, what trails behind, and what feels like the natural next step. Algorithms, prompts, nudges, defaults, ratings, reviews, and design patterns create a kind of choreography. Consumers feel a sense of agency, but the path is structured nonetheless: what users see first, where they hesitate, what they compare, what they share, and what they broadcast.

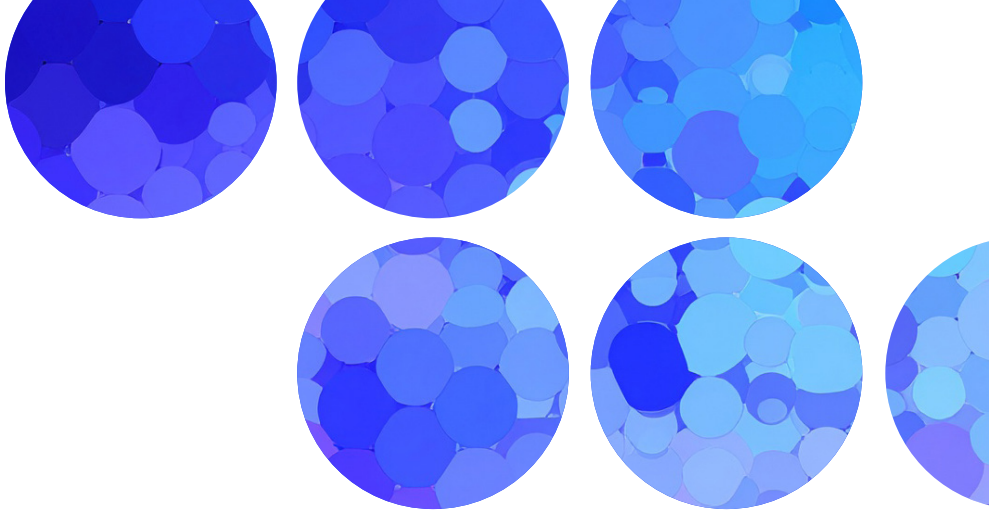
THE HUMAN

Self-directed choreography

No less powerful is the way people choreograph themselves. Individuals make choices with an idea, an aspiration, or an expectation of an audience, even if that audience is imagined or a composite of their own view of the world. They take actions that signal who they are, or who they wish to be. They curate their tastes, preferences, and affiliations knowing that these will be seen and sorted by an individual, an algorithm, or both.

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In this sense, our behavior is both guided by the system and performed for it. Every digital step becomes part of the identity projected, and that identity in turn feeds back into what the user sees and how they are directed.

This dual choreography creates a distinctive kind of modern autonomy. Individuals improvise within structures, responding to the cues around them while shaping their own cues in return or in anticipation.

The central paradox of modern consumption is that autonomy and orchestration now work in tandem.

Behaviors and actions are a collaboration between the systems that set the stage and the people who perform on it. The organizations that thrive will be the ones that design with this interplay in mind: respecting autonomy, recognizing influence, and creating products and experiences that align so well with user goals that engagement feels both intuitive and valuable.

Questions for leaders

Understanding these three ideas, the performer, the stage, and the choreography, and how they play out in concert can help leaders design for changing human behavior, with their customers, employees, or citizens.

For the C-suite

1. Are we intentionally designing the environments our customers move through, or are they emerging piecemeal across channels, teams, and technologies?
2. Do we understand what our customers' digital behaviors signal about their identity, and how those signals shape their expectations of us?
3. Do our teams have the capabilities (data, design, behavioral insight) to recognize and work with this dual choreography, not just react to it?

For board officers

1. How transparent should we be about the structures shaping customer journeys? And what level of oversight is required to ensure they remain ethical and trustworthy?
2. Does our organization have a clear point of view on how it designs for influence? And is this consistent with our brand, values, and long-term strategy?
3. Where could our digital architecture inadvertently create strategic, reputational, or regulatory risk? And who is accountable for monitoring those risks?

Quantifying the performance

Across the five geographies surveyed, the findings were unambiguous. People increasingly believe their choices are seen, and that belief shapes what they do.

83%
Hong Kong (SAR)

68%
UAE

62%
Brazil

52%
United Kingdom

51%
United States

Consumers globally believe their choices are visible to others and acknowledge that it is influencing their behavior

KPMG Global Survey on Human Decision-Making, 2026

The modern consumer is navigating an environment where choices are increasingly visible. Purchases communicate signals, both intentional and incidental, that influence perception and behavior.

This goes beyond the overt performance of social media. This is a quieter, almost subconscious, social signaling. When consumers sense their choices are evaluated, their decisions shift. They become more likely to move away from brands facing reputational challenges or to select sustainable options that align with how they wish to be perceived.

The data shows this most clearly among younger consumers. Their interest in sustainable products is shaped not only by personal values, but also by the visibility of their choices.

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Within social circles, online and offline, purchases are noticed, discussed, and interpreted. Decisions function as a form of self-expression, even if the audience is small.

This visibility manifests differently across markets.

- **Brazil:** Recommendations of friends, family, and familiar public figures carry substantial weight, creating a consumer environment where social observation and trust are intertwined.
- **United Kingdom:** Sustainability is often framed through durability, practicality, and long-term value, reflecting a more utilitarian interpretation of visible choice.
- **Hong Kong (SAR):** Consumers navigate visibility more deliberately, blending research, ethical considerations, and social awareness in a densely connected digital landscape.

In Hong Kong (SAR) in particular, sustainability has a stronger signaling dimension. Nearly half of consumers report both a deep commitment to sustainable choices and a high awareness of how those choices are perceived by others.

What connects these variations is the psychological mechanism underneath the behavior itself – people respond to how they believe they are seen.

From an anthropological lens, what's labeled 'coping' is better understood as agency under constraint: people improvising within shifting structures (technologies, markets, and institutional norms) that raise the cost of attention and choice.

In many settings, individuals adopt situated strategies that reduce friction now, even when trade offs are deferred, because environments demand sustained effort without sustained return.

Read as feedback, these adaptations show culture in motion—shared workarounds, tacit norms, and platform habits—and they give executives a dual mandate: redesign systems and choice environments, and reshape norms so relief, trust, and performance can align.

AMY BLIZARD, DIRECTOR, KPMG IGNITION, KPMG US

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Risk or relief?

When coping behaviors start driving demand

Most analysis of modern life focuses on how technology helps people optimize and be more productive. But this narrative overlooks a less discussed, but powerful driver of behavior: the search for relief. As pressure becomes constant rather than episodic, relief begins to matter more than optimization.

The impulse evolves beyond simple coping and becomes a search for escape. Across finances, health, and social life, people are gravitating toward behaviors that promise instant ease, despite potential or deferred consequences. These actions quiet decision-making and push risk just far enough into the future to escape immediate attention.

The rise of relief-seeking behaviors points to a critical shift in the public's relationship with risk. The driver is not a growing appetite for it, but a growing tolerance for it—a tolerance born of exhaustion.

Reframing risk

This search for relief is driving sharp growth in sectors that offer a similar promise: compress effort now and push complexity forward. Consider the rapid rise of Buy Now, Pay Later (BNPL), crypto, sports gambling, and GLP-1 drugs.

In parallel, we see the same impulse driving a behavioral trend: the retreat into digital platforms, where social effort is minimized and interactions are mediated by technology.

RISE OF NEW RELIEF

25%

Of UK adults used BNPL at least once in 2024, almost doubling from 2023.[1]

+70%

Year-on-year growth in on-chain crypto activity in Asia-Pacific.[2]

$150 billion

Approximate value of bets placed with US legal sportsbooks in 2024, a 22% year-on-year increase.[3]

30 million

Forecast US users of GLP-1 by 2030 — or around 9% of the total population.[4]

1 in 5 teens

One in five US teens say they're on popular video platforms 'almost constantly'[5]

The underlying value proposition

The key to understanding the success of these offerings is to identify the deeper human need they serve. The key to understanding the success of these offerings is to identify the deeper human need they serve. In some cases, they may even offer relief from fatigue



BNPL: A cognitive offload

The appeal of Buy Now, Pay Later can be understood as both a need for fast credit and a tool for cognitive offloading. It removes the friction of justification and the emotional discomfort of financial trade-offs at the moment of purchase. Beyond credit, it offers immediate relief from a complex decision, shifting the associated stress to a future, less pressing moment.



Crypto: An accelerated financial trajectory

For many who perceive traditional paths to wealth as inaccessible or too slow, crypto promises an accelerated timeline. It offers a potential escape from the decades-long process of conventional saving and investing.

In exchange for the chance of rapid, life-altering gains, users accept a significant deferred consequence: extreme market volatility and the risk of substantial loss. This trade-off is often driven less by a high appetite for risk and more by an urgent desire to alter a financial trajectory that feels overwhelming or constrained.



GLP-1s: The automation of willpower

In an environment where cognitive bandwidth and time is stretched thin, a significant lifestyle change requires not only sustained willpower but also complex project management. It demands that an individual research and assemble a complex portfolio of products, services, and routines.

GLP-1s collapse this process, reducing dozens of choices to a single one, providing relief from the complexity of managing a lifestyle change and from the challenge of constant self-discipline.

The trade-off for this immediate relief is clear: the financial cost of long-term treatment and the uncertainty of potential side effects. The choice simplifies a complex problem, allocating a finite supply of willpower elsewhere.



Increasingly online: The minimization of social effort

The constant awareness of being observed can make unmediated human interaction feel like a paralyzing, high-stakes performance. It creates an intense demand for social and emotional resources with no clear way to pause or disengage.

The retreat into digitally mediated environments provides immediate relief by offering a greater degree of control. Users can more easily manage the intensity of their social effort, take breaks from interaction, and curate their engagement to reduce the risk of unpredictable outcomes and potential rejection. The trade-off for a controlled, low-friction social life is the potential for atrophied interpersonal skills and diminished confidence in unmediated settings. Over time, a behavior that begins as a form of protection can evolve into a significant personal and professional constraint.

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The new calculus of risk

Across these diverse examples, a clear pattern emerges of deliberately shifting risk from the present self to a future self. The driver is not an appetite for thrills, but the profound weight of exhaustion.

For leaders and investors, this insight reveals a clear path to future growth that could reshape the competitive landscape and markets. The next wave of successful offerings will be those that find new and innovative ways to reduce complexity and offload cognitive burdens, a value proposition for which consumers are now willing to accept a degree of risk.

Me, myself, and AI

The rise of the digital hypocrite

People live with a familiar set of modern paradoxes. A person might champion data privacy yet accept unread terms and conditions to get to an article faster. They might claim not to be picky, while still endlessly scrolling for the perfect option. They might roll their eyes at influencers, while carefully curating their own digital feed.

Human inconsistency is nothing new

People have always lived with double standards. Despite the negative undertones of a term like "hypocrite," inconsistency is a fundamental feature of human behavior, driven by a few key mechanisms.



The Intention-behavior gap

The space between stated intentions and in-the-moment actions.

People may genuinely want to eat healthier or be on time, but convenience and habit often win out over long-term goals.



Cognitive dissonance

The mental discomfort people feel when their actions conflict with their beliefs.

To resolve this friction, people instinctively rationalize behavior ("everyone does it"), minimize its impact, or simply ignore the mismatch.



Social desirability bias

The innate tendency to present oneself in the most acceptable or admirable light.

People subtly edit their choices, from survey answers to social media profiles, to align with what they believe is expected, creating a more flattering public version.

This is human nature: essential behaviors developed over centuries to help navigate a complex social world.

AI represents an entirely new category of cognitive outsourcing, and its arrival brings these long-standing contradictions into much sharper focus.

The outsourcing of effort

Previous generations of technology, from search to social media, were always defined by the user's limits. Search results were only as useful as the user's query and their ability to sort signal from noise.

Social platforms required the user to filter, judge, and decide. The intelligence was applied by the human using the system rather than the system itself.

AI changes that equation.

AI moves past answering queries to act as a proxy for the user. It automates labor once thought to be exclusively human: thinking, creating, summarizing, and even imitating small social gestures.

This creates the central tension of AI adoption. The same act is perceived differently depending on who is doing it. Using AI to draft a difficult email feels like helpful support; discovering a message was drafted by someone else's AI feels like an inauthentic shortcut.

People want the benefits of reduced effort for themselves, but still expect the effort of others.

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The modern AI double-standards

As AI integrates into daily life, this double standard manifests in multiple ways. The following scenarios highlight the widening gap between what people accept for themselves and what they expect from others.

WHAT PEOPLE DO	WHAT IS JUDGED IN OTHERS
Use AI to draft emails, messages, or RSVPs.	Expect personal messages from others to be genuinely their own.
Let AI summarize meetings or documents to save time.	Perceive others who do the same as being lazy or not doing the work.
Ask AI for creative ideas.	Criticize others for using AI-generated content.
Use AI to help with parenting logistics.	Expect personalized replies from teachers, doctors, or caregivers.
Rely on algorithmic recommendations for what to buy or watch.	Judge others for getting caught up in viral products or trends.
Use AI transcription or writing tools at work.	Regard AI-generated work from colleagues as taking shortcuts.
Let AI clean up their photos.	Criticize influencers who "overedit" their photos as being inauthentic.
Ask AI for relationship advice.	Expect intimacy to remain strictly human.
Set AI to work on birthday, anniversary, or date night ideas.	Expect a personal touch from people who "should really know us."

"AI can help me compose professional messages when I'm in a rush and can't find my words. In my position, it's more important to sound professional and courteous than it is to sound 'like myself.'"

US | Female | 48 | Healthcare Sector

"AI helps with most needs and knows exactly what to say and what to show you, better than a person."

US | Male | 20 | Construction Sector

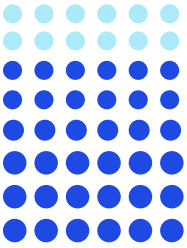
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75%

Of consumers globally would let AI help with job applications.

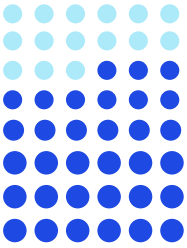
69%

…would let AI help write work messages.



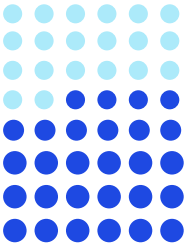
81%

Hong Kong (SAR)



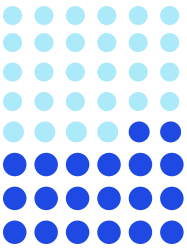
63%

UAE



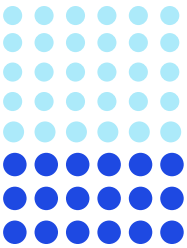
54%

Brazil



42%

United States



40%

United Kingdom

… would even use AI for companionship.

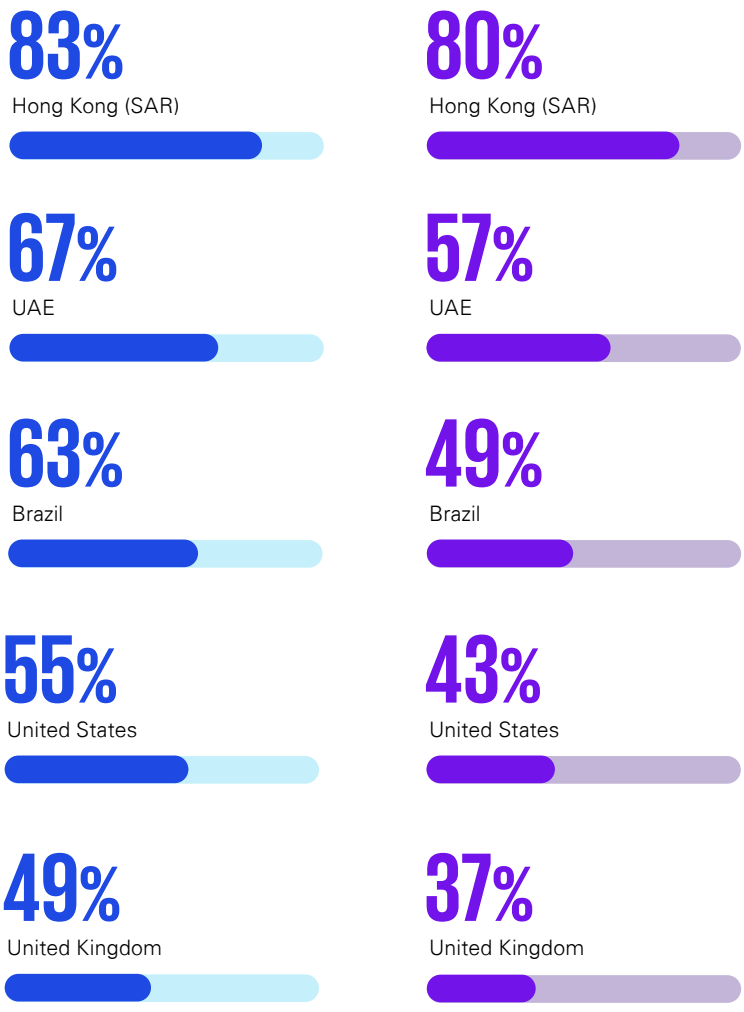
KPMG Global Survey on Human Decision-Making, 2026

"[AI can] provide some emotional comfort or give some advice when I am stressed or unmotivated."

Hong Kong (SAR) | Female | 40 | Manufacturing Sector

Feel comfortable using AI to draft a message to friends or family.

Feel comfortable receiving an AI-generated message from the same people.



KPMG Global Survey on Human Decision-Making, 2026

The real tension isn't between humans and AI. It's between our ideals and our behavior.

The implication

These contradictions directly impact perceptions of authenticity, effort, and good intentions. They change what people trust and expect from each other, but also from the businesses and institutions they interact with.

This adds a crucial layer of complexity. People are no longer static segments with knowable preferences, but dynamic entities whose standards shift depending on context.

Success now depends on navigating the customer's double standard. Organizations cannot assume that because people use AI in one instance, they will accept that usage in other circumstances or on the receiving end. A person's perception of authenticity becomes a constant negotiation.

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From digital assistant, to concierge, to... companion?

A shift in how and why we turn to technology

Technology's role has moved beyond organizing modern life. It is now central to how people cope with it. It helps them decide what to say, when to say it, and even how to feel about it.

While leaders focus on the language of productivity, efficiency, and scale, a behavioral shift toward emotional offloading is taking place. People are increasingly turning to technology for meeting personal needs as much as professional, more than accomplishing tasks, but to steady themselves, reducing cognitive load, simplifying choice, and softening uncertainty.

In a world where the volume of decisions, information, and expectations has never been higher, these behaviors aren't irrational. They're adaptive.

The arc

Our relationship with technology has become structural, with new solutions moving from our periphery ever closer to our center. And you can see this shift in the evolution of our digital tools.

STAGE 1
Digital assistants

Task execution, surface-level utility.

First came the assistants: straightforward task-takers built to remind, fetch, search, and schedule, which already feel dated.

STAGE 2
Digital concierges

Proactive curation, personalization, prioritization.

Then came the concierges: more anticipatory systems that filtered, curated, prioritized, and nudged.

STAGE 3
Digital companions

Tools that learn our preferences, patterns, sensitivities, and rhythms.

Today, we're entering a third stage: the era of the companion-like tool. This does not imply emotional substitution or a replacement for human connection, but a form of functional intimacy.

These are systems that know a user's rhythms, recall their preferences, adjust to their states, and offer exactly the kind of low friction support that life often fails to provide. They can be programmed to be there for users at recurring or important moments, or to behave as overseers and delegates.

Coping with overload

Current AI usage falls into two categories. The vast majority of interactions are practical: drafting emails, planning, and problem-solving.[1]

A smaller but meaningful, subset now involves what can be called reflective support, encompassing personal reflection, emotional exploration, and other uses beyond task execution.[2]

And it's in this usage that the potential has emerged for talking through conflict, framing a difficult message, exploring a worry, or seeking relationship advice.

This represents an important behavioral shift. When people feel overloaded, they gravitate to whatever reliably reduces friction, decision fatigue, or emotional bandwidth drain with immediacy.

Technology now offers people a form of stability: predictable responses, instant availability, and zero judgment. For many, this can fill micro-gaps that institutions, employers, and communities often leave unaddressed.

The synthetic relationship

Humans have always formed attachments to the non-human: cars, pets, brands, routines, and systems that help them navigate life. It isn't surprising that conversational AI (available, responsive, and non-judgmental) is becoming a candidate for similar patterns.

"The process of seeking advice is completely anonymous, so there is no need to worry about personal privacy leakage."

Hong Kong (SAR) | Male | 58 | Technology Sector

"I don't have anyone else to talk to. It's linked to search engines so it's like having an actual conversation with the added bonus of the knowledge."

UK | Female | 38 | Retail Sector

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This long-standing human tendency to form attachments naturally extends to conversational AI. Since its recent arrival, people are already forming patterns of interaction that resemble companionship, using the technology as a listener, coach, or advisor.

Of consumers feel comfortable using AI for companionship and entertainment.

81%
Hong Kong (SAR)

63%
UAE

54%
Brazil

KPMG Global Survey on Human Decision-Making, 2026

The implications are real

AI is becoming a core coping architecture, and this will reshape expectations. As people grow accustomed to technology that remembers, anticipates, and understands them, their tolerance for friction will erode across every area of their lives.

This has direct implications for organizations:

- Employees will expect workplace tools that **reduce mental drag**, not just process inputs.
- Customers will demand services that help them **navigate uncertainty,** not just respond transactionally.

Leaders must recognize that technology is now part of how people regulate overwhelm. This creates new responsibilities around design, transparency, and safeguarding that go beyond typical concerns of risk and governance.

This pursuit of relief will reshape how people work, shop, and live—directly impacting organizational growth and performance.

The new therapy?[3]

It doesn't make these "relationships" in a human sense, but it can make them meaningful in a functional sense.

49% are are using AI for more than just answers.

Large language model users who self-report an ongoing mental health condition use AI for mental health support.

73% Anxiety management

63% Personal advice

60% Depression support

58% Emotional insight

56% Mood improvement

36% To practice communication skills

35% To feel less lonely



CHAPTER 2

Inside the modern consumer mind

The patterns beneath the surface

Values, virtues, vibes… or just plain velocity?

A shift from trade-offs to tensions

For decades, decisions were framed by simple trade-offs. The classic "fast, cheap, good… just pick two" reflected a world where decisions were functional, rational, and grounded in visible constraints like cost and availability.

Over time, that model expanded to social and reputational factors. People chose based not just on utility, but on identity and aspiration. Across organizational relationships, similar shifts occurred.

Then, the digital era rewired the conditions of decision-making entirely. Amplified by social media, constant comparison, and algorithmic cues, decisions stopped being private selections and started becoming public signals—shaped by what individuals saw, what they were shown, and who they imagined was watching.

The next evolution beyond the "Five Mys" framework.

KPMG developed the "Five Mys" framework (on the right) to reflect a simple but important reality: Consumer behavior is shaped by multiple forces acting at once.

Attention, motivation, connection, time, and money were never independent variables, but forces interacting simultaneously. It was the interplay between these forces, and the trade-offs people were making across them, that shaped behavior.

This lens proved valuable because it moved beyond static segmentation and traditional needs-based analysis, offering a way to interpret why people chose as they did, not just what they chose. It acknowledged that decisions were already being made under pressure, constraint, and competing priorities.

That logic still holds. But on its own, it no longer fully captures the conditions shaping modern humans, whether consumer, client, citizen, or patient.



More entangled, more ambient, more invisible.

Me in Mind offers the next evolution.

Because in today's world, consumers' decision process is being rewritten. They're shaped by forces that are more entangled, more ambient, and increasingly invisible, embedded in systems, interfaces, and defaults rather than conscious choice.

This next chapter recognizes that today's consumer is immersed in a complex web of competing expectations:

Value vs. values

When the price is right, but the purchase feels wrong.

- Consumers want affordability and alignment.
- Cost-consciousness collides with conscience.
- Savings matter—but so does what a choice communicates about a person.

Convenience vs. conscience

The frictionless option isn't always the feel-good one.

- Speed and simplicity pull one way, sustainability and responsibility pull another.
- A "do it for me" culture meets "do the right thing" expectations.
- The easiest choice isn't always the one people want to be seen making.

Personalization vs. privacy

People want to be known, just not too well.

- Tailored experiences rely on data people aren't sure they want to give.
- Relevance rises but trust wavers.
- The line between helpful and intrusive moves by the day.

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If we want to understand the modern consumer, we have to move beyond singular motivations and tidy explanations.

What matters isn't just who people are, but the trade-offs they're weighing in the moment. Behavior is shaped by how price, quality, and convenience collide with the noise, influence, and uncertainty of the world people are navigating.

That's why we focus on surfacing those decision forces, not simplifying them away.

ZACHARY WILLIAMS, MANAGING DIRECTOR,
KPMG IGNITION

Agency vs. automation

Letting systems help, without letting them take over.

- Tools that save time also erode discretion.
- Delegation feels efficient, but what happens when it feels like dependence?
- The more AI anticipates a user's needs, the less certain they are about what they are actually choosing.

Expression vs. expectation

Who we are meets (or clashes with) who we think we should be.

- When individuals are visible, every choice can feel like a performance.
- Identity signals collide with social norms and algorithmic pressures.
- Being one's authentic self competes with the desire to fit in.

Discovery vs. certainty

People want to explore, but they also want to feel right.

- Algorithms feed users what they have clicked, not what they have missed.
- Discovery shrinks as certainty hardens.
- The comfort of the familiar and relatable competes with the need to stay open.

To interpret these tensions, Me in Mind introduces two new analytical lenses, **Factors and Mindsets,** designed to surface new behaviors and the motivations behind them.

The new decision factors

The underlying forces shaping decision-making

For decades, brands and businesses have organized their understanding of people into static categories, segments, and personas. In a world where behavior was relatively stable and markets moved more slowly, this approach arguably made sense.

But in less than a generation, those conditions have changed.

Our global study shows clearly that consumers are not the neatly partitioned segments organizations still design for. Instead, the research reveals five stable factors: underlying motivations that shape how people think, choose, and trust. These factors are not types of people, but forces within people, present in everyone in different combinations.

The decision factors may be global, but their expression is not

Across Brazil, Hong Kong (SAR), the UAE, the UK, and the US, the same five forces consistently shape modern human behavior. The architecture is shared, but their expression varies meaningfully by region and demographic.

Conscientious vs. deliberate consumption

In the US and UK, being a "smart" shopper and being a values-driven shopper appear as distinct mindsets. Research, price comparison and diligence form one way of thinking, while sustainability and values form another. In the UK especially, sustainability choices are often framed pragmatically around durability, long-term savings, and perceived product longevity.

In Hong Kong (SAR) and the UAE, these ideas are much more intertwined. Sustainable choice, research, reputation, and social awareness come together as a single construct, where making the "right" decision is inseparable from making the informed one.

In Hong Kong (SAR), this means the most well-researched decision is also the socially and culturally acceptable one. In the UAE, it signals a holistic, sophisticated consumer mindset.

Social validation is universally important but plays differently

Trust has migrated towards networks everywhere, but how those networks influence decisions differs:

- **In Hong Kong (SAR),** influencer content and social trends are often used tactically to identify deals and reduce risk.
- **In Brazil,** friends, family, and influencers are highly persuasive across categories.
- **In the UAE,** peer and influencer recommendations stand as a distinct, powerful driver.

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Choice intentionality

The drive to make informed decisions that feel "right," "smart," and values-aligned.

People want to feel confident that they've done enough research to make the right decision, aligned with their identity or values, minimizing decision hangover or buyer's remorse.



Social validation

A reliance on the opinions, behaviors, and endorsements of others as a confidence boosting shortcut in decision-making.

People borrow confidence from the crowd, using the choices, opinions, and experiences of others as shortcuts to reduce risk and to feel they won't be alone if they get it wrong.



Tech influence

An awareness that technology—ads, algorithms, recommendations, AI-generated content, interface design—shapes what people see and how they choose.

Technology is no longer just a tool, but an active force in daily choices, and people know it. They understand the cues, the nudges, and the incentives, even as they respond to them.



Information scrutiny

How actively people check, verify, question, or filter information to protect themselves from misinformation and risk.

People are more vigilant, more cautious. Less willing to take claims at face value. Not because they assume poor judgment, but because they are trying to protect themselves against manipulation.



Price sensitivity

How strongly affordability and perceived value anchor decisions.

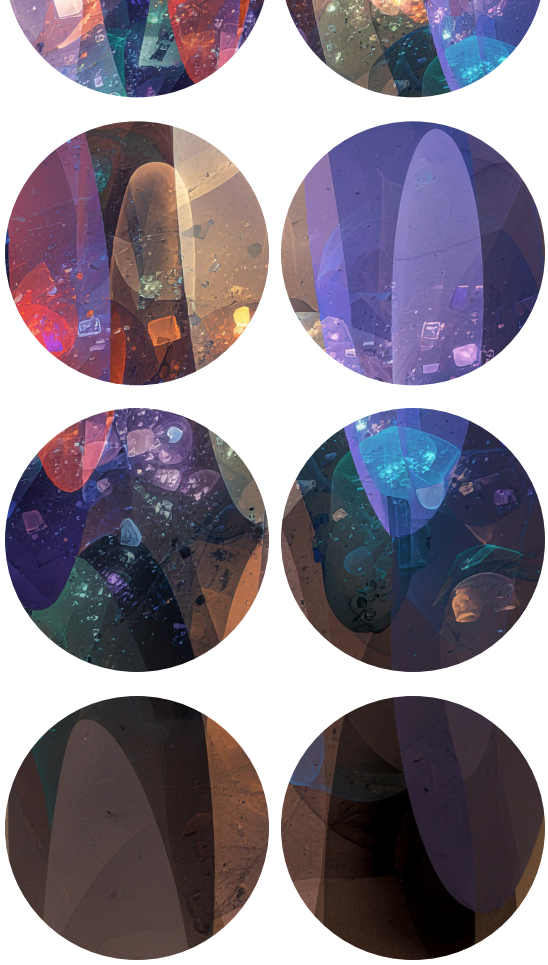
However aspirational the narrative, people still live within limits, reconciling what they can afford with what they can justify, to themselves and to others.

Social influence materializes as a global phenomenon but is not a monolith. It is context-dependent, both in its intensity and its purpose.

Skepticism and information overload

Concerns about fake news, biased sources, and AI-driven distortion are widespread. As a result, people are scrutinizing information more closely and shifting where, and in whom, they place their trust. However, this skepticism isn't structured identically.

The US and Brazil show a clear fear around misinformation, with heightened scrutiny of reviews, promotional content, and advertising. Consumers in this market actively question the credibility and intent of content. The UK, by contrast, shows less structural skepticism, with consumers leaning more heavily on social recommendations or endorsements to navigate the volume of information and lower levels of trust. The same type of information overload is present across regions, but different coping mechanisms.



Price remains independent

Price remains an important factor in all surveyed regions but is particularly heightened in Brazil, where it operates as its own formidable force. Price is also an independent concern in all regions, largely unaffected by the influences of values, technology awareness, or social influence. Value also remains a universal concern, though its dominance varies somewhat predictably by income, life stage, and important life milestones.

Demographic undercurrents

Across all five regions:

- Lower-income consumers prioritize price and financial security.
- Higher-income consumers balance cost with convenience, values-oriented spending, and technological advantage.
- Younger cohorts are more adaptive to AI and digital tools, often trading price for convenience.
- Older consumers frequently prioritize durability and value.

Attitudes toward AI differ more by age, income, and education than by where people live. Across all age groups, the biggest fear of losing access to messaging apps is feeling emotionally disconnected from friends and family, along with the everyday disruption that comes from not being able to coordinate life as easily. Younger generations share these concerns, but they also emphasize something else: the loss of spontaneity—the ability to communicate, make plans, and adapt on the fly.

Factors are the internal architecture that shapes behavior.

Understanding this nuance is the difference between simply observing what people do and knowing why they do it, and with it, the foundation for a more effective strategy.

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How factors form mindsets

The patterns of behavior that drive us

Underlying motivations are not mutually exclusive. Individuals are the sum of multiple forces acting at once.

When we analyzed how these factors interact, we found they consistently coalesce into **five distinct mindsets.** These mindsets are patterns or orientations that shape how people make choices beyond demographics and geographies.

These are not illustrative portraits, but statistically validated archetypes that reveal an individual's orientation toward a decision that is distinct from their demographic identity.

And while these mindsets were observed across all five geographies, their distribution varies by country, each reflecting subtle differences shaped by cultural norms, socioeconomic conditions, and the pervasiveness of technology.



The referral seeker

Places a balance across most trends but distinctly outsources decisions to their social circle and influencers for guidance.

The **referral seeker** isn't shirking responsibility — they're outsourcing uncertainty. For them, trust in people is a shortcut: a way to share cognitive load and move forward with confidence.



The digital detective

A distrust of the marketplace keeps them deeply engaged. Technology becomes their tool for rigorous research.

The **digital detective** doesn't reject trust — they withhold it until it feels earned. Their skepticism is a learned response to overload and spin.



The convenience chooser

Low-touch, low-involvement approach driven by habit and convenience. Unmoved by consumer trends, they make a choice purely to get the task done.

The **convenience chooser** isn't careless — they're conserving finite attention. When environments demand too much, disengaging or relying on an established habit is the default behavior.

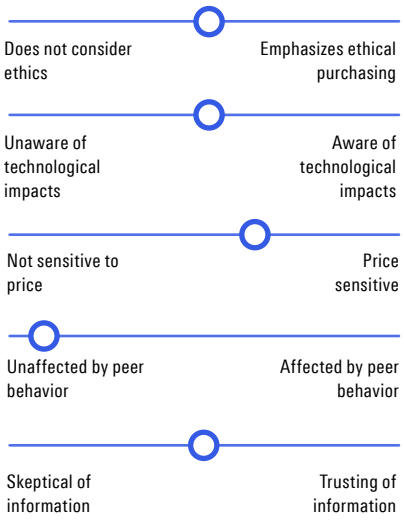


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The value maximizer

Value seekers with a clear motivation for finding the best price. They are not swayed by the distractions of social trends or technological pressures.

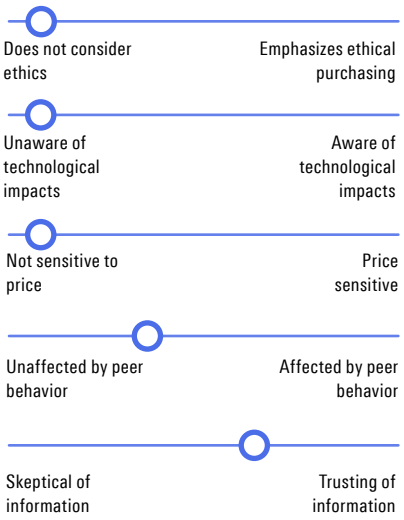
For the **value maximizer,** price isn't simply a matter of constraint — it reflects a sense of fairness. Paying more than necessary feels like poor judgment.



The defiant independent

Independent thinkers with a strong rejection of modern consumer trends encompassing social influence, technology, and value signaling.

The **defiant independent** isn't hiding from the modern world — they're self-assured in their habits. Their defiance is a deliberate rejection of modern trends they view as unnecessary noise.



For each individual, one of these five mindsets tends to dominate. It reflects the relative strength and combination of their underlying motivations, and it is broadly observed.

What *does* change is how that mindset expresses itself under different conditions.

Mindsets don't shift like the wind. They reflect a recurring configuration of what drives behavior.

These mindsets give leaders a powerful, human-centric language, that reveal the deeper motivational architecture that shapes modern behavior.



The kaleidoscopic consumer

How common mindsets take on different expressions

Referral seeker. Digital detective. Convenience chooser. Value maximizer. Defiant independent.

These mindsets aren't demographic categories or passing moods. Instead, think of the modern consumer as a kaleidoscope.

Inside are the fundamental building blocks of their decision-making, core factors like a focus on price or social validation. These personal "colors" are relatively constant. They combine to form a specific, recognizable pattern, which we define as a mindset.

And while most people have a dominant pattern, oversimplifying a person to a single mindset misses the full story.

The most crucial element is the "spin." Because behavior is context-dependent, a new situation or the role a person inhabits — like shopping for themselves versus for their child — acts as a turn of the kaleidoscope. The same patterns rearrange, producing a different view to the observer.

Without the full picture, you see a consumer who is inconsistent. With it, you see coherence.

People are not inconsistent. Their context is.

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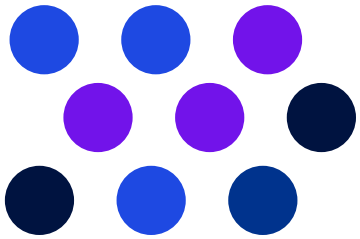
The same mindset can look different when someone is acting as a parent, worker, citizen, patient, or shopper. The stakes shift. The emotional load shifts. Social norms shift. And the expression adapts.

Context in motion

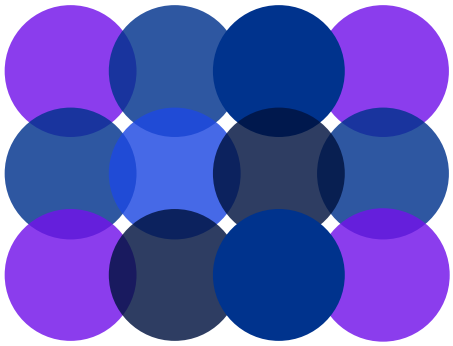
Behavioral variability is a reflection of people modulating to whichever role they're playing in the moment. The same person may:

- Scrutinize medical advice as a patient yet default to habit when buying routine household goods.
- Share sensitive personal data with technology in a personal context but protest when it's an employer's device.
- Welcome AI that reduces workload but resist it when decisions affect their children.
- Seek peer validation for high-cost, identity-signaling purchases, while rejecting influence in financial planning.
- Embrace automation for travel but expect human reassurance in healthcare.
- Accept personalized offers but perceive personalized pricing as unfair.

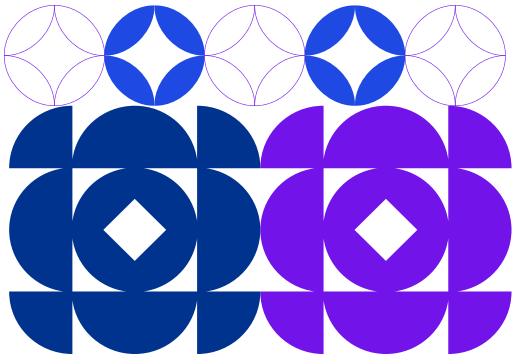
FACTORS
The most basic, fundamental element.



MINDSETS
A pattern that is formed from those factors.



KALEIDOSCOPE
How our underlying factors and mindsets are expressed differently in new contexts.



Expression, not segmentation

This framework does not introduce another segmentation layer on top of the mindsets; roles are not additional archetypes. They are situational expressions.

The same mindset—Referral Seeker, Digital Detective, Convenience Chooser, Value Maximizer, or Defiant Independent—reorganizes itself depending on:

- Perceived stakes
- Public vs. private exposure
- Level of responsibility
- Moral implications
- Emotional load

A kaleidoscope doesn't change the colors at its core. It changes how those colors are arranged based on the angle, the context, and the moment so they look different to the observer.

The strategic imperative

Traditional segmentation assumes stable preferences. But in an environment where context shifts rapidly—often multiple times a day—expression becomes fluid even when underlying motivations are not.

If people are internally coherent but express themselves differently depending on the context of the moment, designing for a single, static "user" risks imprecision (at best).

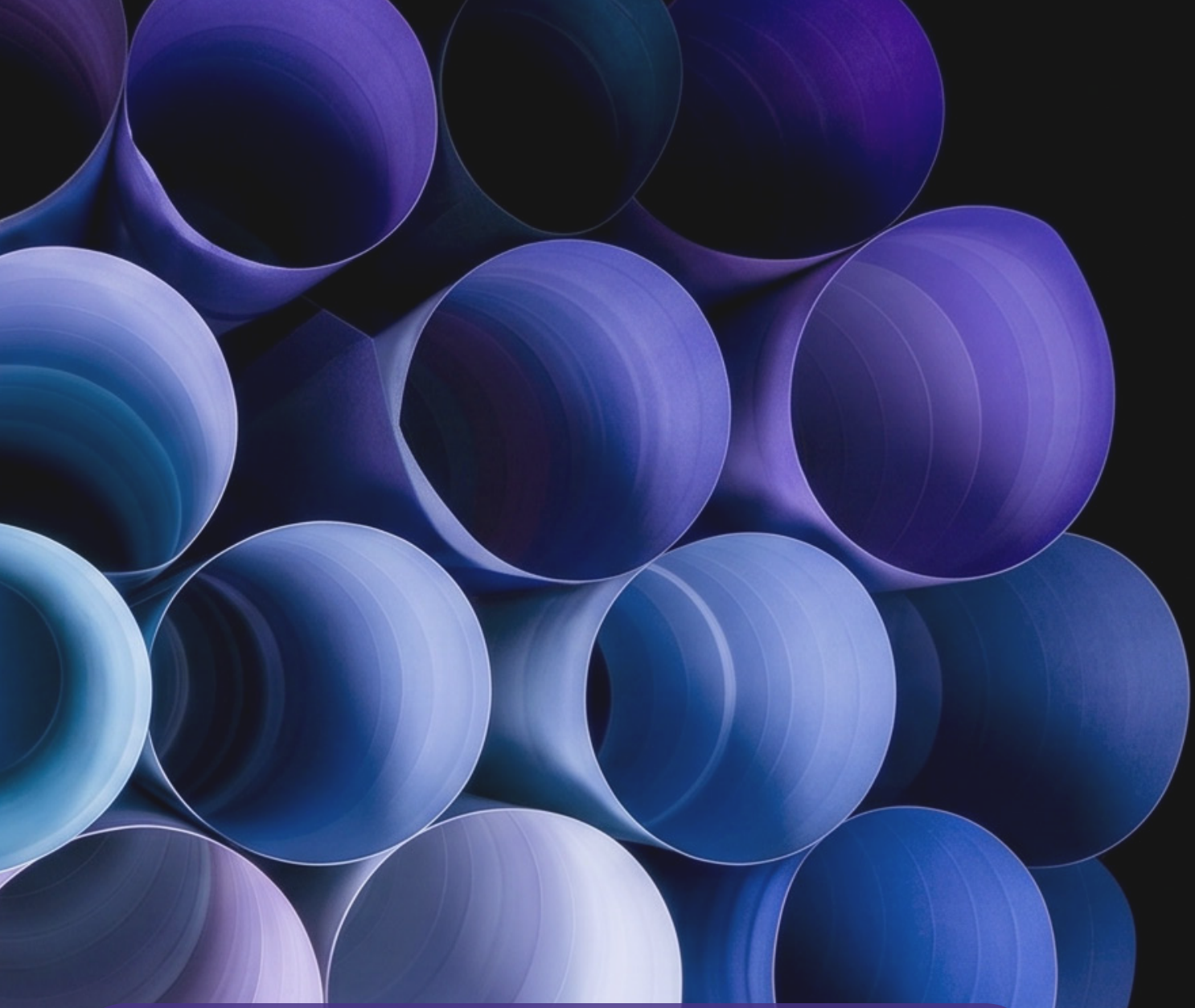
Leaders should instead ask:

- Which mindset are we serving?
- In which role is this person operating?
- What stakes are active right now?

Design for the moment, not the user in aggregate.

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Questions for leaders

For the C-suite

1. Where are we still designing for behavioral consistency across contexts, assuming the same preferences apply whether someone is acting as a shopper, parent, worker, or citizen?
2. Which of our products, services, or experiences rely on behavioral consistency, and where does that assumption quietly fail?
3. Under what conditions do customers welcome automation, personalization, or AI? And when do those same tools feel intrusive or misaligned with identity?

For board officers

1. Does our growth strategy account for new decision-making factors and mindsets, and how they shift depending on stakes and role?
2. Where might we be segmenting by surface-level behavior, rather than the core motivations driving it?
3. Are our strategic assumptions still fit for a world where preferences are structured, but expressions are dynamic?



CHAPTER 3

Navigating what comes next

Implications for leaders

Designing for relief

Making the case for subtraction

Too often, businesses assume the answer to cognitive overload is more information. Richer descriptions, longer feature lists, endless comparisons. But more rarely means better. Most of the time, it just adds noise.

The companies thriving today understand something different: They're designing the decision experience around the products and services as much as the products and services themselves. And the potency lies in what that experience removes.

The real moment of value for a customer is when the pressure lifts rather than when they complete the transaction. It's when the choice feels obvious, the uncertainty drops away, and the brain stops working so hard.

Perfection is finally attained not when there is no longer anything to add, but when there is no longer anything to take away.

ANTOINE DE SAINT-EXUPÉRY[1]

Think of this principle as cognitive ease or time-to-relief.

Whatever label you choose, this is now part of the reality of competing in an era of information saturation, and a formidable new component of customer satisfaction.

The winner isn't who offers the most, but who removes the most. Not who has the most features, but who has the clearest path. Not who demands the most attention, but who gives the most confidence.

The real question for leaders is how do I sell a better decision?

That means curating, compressing, and simplifying in ways that respect your customer's cognitive bandwidth. Designing experiences that work with the grain of the human brain rather than against it.

Because when people are drowning in information, clarity is more than just a courtesy; relief becomes a reason to choose.

And the brands that understand this will cease to focus on just capturing attention. They'll earn loyalty.

I still hear markets described as 'developing', but that language doesn't really hold anymore. Take China, where people moved straight into mobile payments, super-apps, and AI-enabled services as part of everyday life.

It shapes how shopping, paying, and interacting with brands feels. Faster, more integrated, but also more demanding.

Because these tools are already normal, expectations are higher and patience is thinner. Consumers are comfortable with advanced technology, but they're also quick to disengage when experiences feel cluttered, repetitive, or hard work. What stands out isn't novelty. It's simplicity. Relevance. And whether a brand genuinely makes life easier.

ANSON BAILEY, PARTNER, HEAD OF CONSUMER AND RETAIL, ASIA-PACIFIC, KPMG CHINA

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So far, this has been a very human story.

The preceding analysis examined how people navigate change: How they decide, what they trust, and how they cope when pressure becomes constant rather than episodic. The focus has been on behavior as lived experience shaped by overload, visibility, and uncertainty, rather than solely based in theory. But a shift already in motion alters the terms of that conversation.

Increasingly, decisions won't be made directly with people at all. They'll be filtered, prioritized, and acted on by intelligent systems designed to represent human goals and preferences, narrowing options, pre-selecting pathways, and acting quietly on their behalf. As artificial intermediaries take on more responsibility, organizations will find themselves designing not just for people, but for the systems that increasingly stand in between.

Understanding that shift is a prerequisite for relevance in a world where decisions may not surface at all.

Agents or adversaries?

Welcome to artificial intermediation

Agentic AI represents a new frontier for technology. It's an abstraction layer. It's a new intermediary sitting between people and the choices that shape their lives.

No longer a search box or a curated feed, but a deciding entity that takes action, narrows options, and pre-selects pathways. And once people begin to embrace that convenience, the center of gravity starts to shift.

Human attention, motivation, choice, loyalty, and the locus of decision-making begin to migrate away from individuals and into the hands of artificial agents.

That shift raises a potentially uncomfortable question: Are these agents acting for people, or instead of them?

Artificial intermediation: the real shift

The change in behavior has the potential to be profound. Consumers move from choosing to being represented, because the volume and velocity of choices in their lives today outpaces the capacity to manage them.

Instead of searching, filtering, comparing, and deciding, people can opt to outsource these micro-decisions—what to buy, book, watch, save, schedule, renew—to agents that interpret their goals and act on their behalf.

That changes the operating environment for every brand, business, and institution.

THE SIMPLE DEFINITION[1]

Agentic AI does not just give answers; it acts on a user's behalf. It learns their goals, represents their preferences, narrows their choices, and makes decisions or purchases without needing step-by-step instructions.

In doing so, it shifts AI from advising users to acting for them, changing how consumers choose and how companies compete. It can be understood through a framework of increasing autonomy:



Taskers: Perform simple, single-step actions based on direct commands.



Automators: Handle multi-step, recurring processes with pre-set rules.



Collaborators: Act as partners in complex tasks, offering suggestions and taking initiative.



Orchestrators: Manage complex, long-term goals with a high degree of autonomy, coordinating multiple services and making independent decisions.

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If an agent is the new intermediary, then the question is no longer "How do we win a consumer's attention?" but "How do we satisfy their agent's logic?"

Discovery narrows to whatever an agent deems relevant. Choice becomes machine-mediated. Loyalty becomes algorithmic. Interactions become anonymous.

This paradigm shift changes the nature of competition, forcing businesses to compete not just for human attention, but for the algorithmic preference of artificial agents.

Some immediate, practical priorities:

- Differentiation must be clear, structured, and machine-readable.
- Product and service information needs to be transparent, reliable, and easily evaluated by automated systems.
- Trust becomes programmable, meaning consistently good data is as important as consistently good service.

Experience design shifts from UX for humans to designing clear, interpretable signals for agents and the data, structures, and interfaces they rely on to understand value.

Two futures

Risks to mitigate

Viewed through one lens, agentic AI risks eroding the frictions of human experience, once celebrated as separating us from machines:

- Friction teaches judgment
- Comparison yields discernment
- Difficulty leads to learning
- Complexity builds critical thinking
- Boredom creates space for imagination

When everything is optimized, recommended, and auto-completed, ability can silently atrophy. People may stop learning how to solve problems because the system solves them first. Convenience becomes a kind of captivity.

The optimism option

Viewed from another angle, the outlook is more hopeful. Agentic systems could free people from the cognitive clutter that consumes so much human potential:

- They could return time — freedom from drudgery to pursue meaning and creativity.
- They could lower barriers and expand access to expertise.
- They could democratize capabilities once reserved for people with money, time, or specialist knowledge.

If used well, then they offer a path to more creativity, deeper relationships, and greater personal growth, not less.

For organizations, that uplift translates into higher-quality thinking and stronger talent pipelines, with employees able to spend more time on judgment, creativity, and problem-solving, which in turn delivers better customer experiences.

The right outcome

Designing for agentic AI is about more than just a simple choice between amplification or replacement. It will do both, and everything in between.

What matters is how organizations design for it, through the principles they adopt, the constraints they impose, and the norms they establish around delegation and autonomy. Leaders will ultimately need to decide where to use agentic AI to elevate and extend human judgment and creativity, and where substitution is appropriate. Managing these tradeoffs will be critical as organizations pursue efficiency and scale.



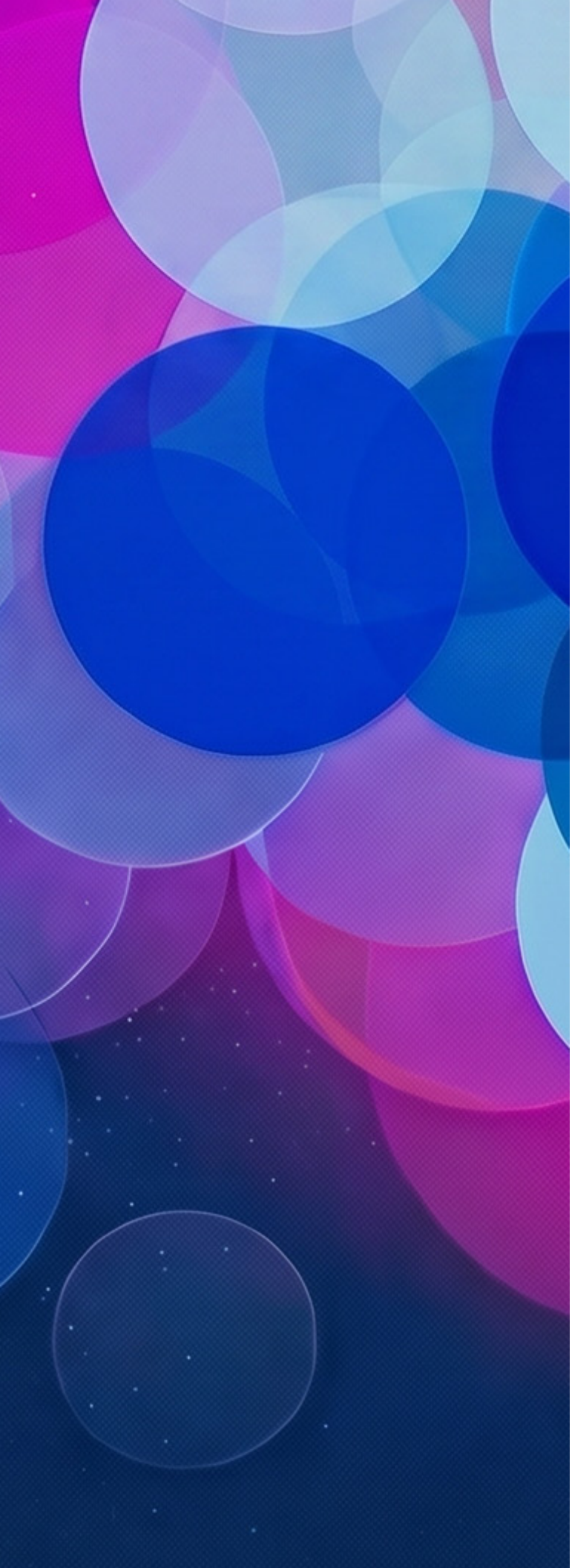
Agents impacting the consumer journey is an inevitability— especially as the best experiences people have in one facet of their lives will bleed into their expectations and behaviors in others.

The real question is whether we build these agents, and our ability to interface with them, to elevate human potential or to erode it. That remains firmly within our control.

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My agent will see you now

How everyday life may subtly change

Agentic AI won't transform daily life all at once.

It will reveal itself quietly, not dramatically, in the small decisions that shift from being made by people, to being made for them.

The vignettes that follow are neither predictions nor prescriptions.

They are a set of plausible moments designed to seed an idea: how everyday life, work, and leadership might begin to feel as agentic systems take on more responsibility.

In each, something is gained. In each, something may quietly slip out of touch. Not better or worse in absolute terms, just different in ways that may go unnoticed until they accumulate.

01

The household admin that took care of itself

You didn't switch insurance providers.
You didn't cancel the subscription.
You didn't renegotiate your energy bill.

But it happened anyway.

Overnight, your agent found a cheaper option, checked it against your preferences, skimmed the fine print, and made the call. You awoke to a simple update: "Optimization complete. Savings applied."

What you could gain

+ Life feels a little lighter.
+ Mental clutter reduced. Fewer tabs. Less admin. No low-grade irritation from predictable, repeatable choices.
+ The watch and wallet both win: money saved, time back.

What you might lose

× You stop noticing what things cost.
× Not just the price, the trade-offs.
× The small judgments that used to accumulate through repetition quietly atrophy.

CHOICE ISN'T ELIMINATED, BUT IT'S ABSORBED

02

The message that sounds like you

You didn't compose the reply.
You didn't consider the tone.
You didn't agonize over the phrasing.

But the message gets sent anyway.

Your agent drafted a response based on past emails, present context, and relationship status. Polite. Clear. Familiar. You approved it in seconds.

What you could gain

+ Speed of response, but with fewer misunderstandings.
+ Emotional labor quietly offloaded.
+ Nothing slips through the cracks, and no-one feels overlooked.

What you might lose

× Messages become predictable, rather than consistent.
× People respond, but they risk never connecting.
× Over time, it becomes harder to tell when it's really you on the other end.

RESPONSIVENESS IMPROVES. PRESENCE THINS.

03

The meeting that moved itself

You didn't opt-out of the meeting.
You didn't suggest a better time.
You didn't realize you were double-booked.

But it moved anyway.

Your agent spotted the conflict, synced calendars with everyone involved, found a cleaner slot, and shifted the meeting. You were informed after the fact: "Conflict resolved. Agenda updated."

What you could gain

+ Interruptions down, focus up.
+ Less calendar negotiation. Fewer awkward emails.
+ Time is treated as something to protect.

What you might lose

× You're less visible.
× You miss the informal moments: the corridor conversations, the unplanned influence.
× Work becomes more efficient, but also more transactional.

EFFICIENCY RISES, BUT YOUR DAY STILL FEELS FULL.

04

The option you never saw

You didn't browse.
You didn't compare.
You missed out on something unexpected.

You were shown the 'best' option, based on an intimate understanding of you.

Your agent filtered thousands of possibilities against your preferences, habits, and past choices. The recommendation was relevant, efficient, and hard to refute.

What you could gain

+ Less noise.
+ Better decisions.
+ Time saved avoiding options that would likely have been unsuitable.

What you might lose

× Outliers disappear.
× So do detours, accidents, and mild discomfort.
× The unfamiliar slowly drops out of view.

VARIETY ISN'T DIMINISHED, YOU JUST ENCOUNTER LESS OF IT.

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05

The decision that reached you anyway

You didn't ask for the update.
You didn't request the analysis.
You didn't go looking for the problem.

But it found you.

Overnight, your agent scanned performance dashboards, market signals, and internal sentiment — and escalated a decision that "required human judgment." Three options. Clear trade-offs. A recommended path. You were briefed in minutes.

What you could gain

+ Routine decisions disappear from view.
+ Fewer distractions from low-value decisions.
+ Judgment becomes the job.

What you might lose

× Decisions arrive faster, but more often.
× Context compresses. Edge cases stack up.
× You're no longer deciding whether to engage, only how quickly.

WORK VOLUME MAY FALL, BUT DECISION DENSITY RISES.

06

The choices you weren't confronted with

You didn't compare prices.
You didn't pour over reviews.
You didn't hesitate.

The decision was already made.

Your agent reordered the groceries, adjusted quantities based on past waste, and swapped brands when prices shifted. Delivery arrived as expected.

What you could gain

+ Life feels easier.
+ Household logistics fade into the background.
+ Fewer decisions, less friction.

What you might lose

× You lose touch with prices, seasons, and trade-offs.
× Brands blur. Preference flattens.
× You miss out on the joy of irrationality and impulse.

NOTHING FEELS WRONG, BUT THE DECISION NEVER SURFACED.

Questions for leaders

For the C-suite

1. Where are we intentionally reducing friction? And where might friction still serve a purpose?
2. How do we ensure that judgment strengthens as automation increases, rather than atrophies?
3. How do we avoid losing visibility as decisions move from human-to-human to agent-to-agent?

For board officers

1. Which decisions are we comfortable delegating? And which ones define leadership accountability?
2. What risks emerge when agency shifts faster than governance and oversight is designed for?
3. Are we investing as deliberately in human judgment as we are in automated systems?







This paper is our framework for understanding a profound behavioral shift.

Our goal is to equip leaders to move beyond theory and prepare for what the future will actually feel like when lived.

It provides a clear orientation for strategy and a new lens for seeing the forces that will shape the next era of growth.

ELISA HOLLAND, MANAGING DIRECTOR,
KPMG IGNITION, KPMG US

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An orientation

The human response to complexity

This piece offers an orientation to the world described in the research, a world whose complexity resists tidy summaries and definitive clarity. The core of this work has been an exploration of the changing human, examining how people decide, cope, trust, perform, and adapt.

These behaviors are evolving under conditions that have grown more mediated, demanding, and ambiguous than at any previous point, making a deeper understanding of our shared adaptation essential.



So, if you remember only three things, remember these:

1 The modern consumer is kaleidoscopic, not inconsistent.

What looks like behavioral volatility is coherence expressed through context. People are no longer static "users"; they move fluidly between different roles, often multiple times a day. Parent, employee, consumer, patient, citizen. Each carries its own logic, risk tolerance, and priorities. Decisions that appear contradictory are often rational within the role being enacted in the moment.

Static segmentation models cannot capture this, leaving experience design built around a single, stable persona to increasingly misread the room.

2 Technology has evolved from a simple tool to an essential mediator of daily life.

It now sits between people and some of their most fundamental human constructs.

We see this in identity being performed on digital stages, in the trust relocated to platforms and peer networks, and in agency increasingly delegated through artificial intermediation.

In the era of agentic AI with systems that act, not just advise, organizations will find themselves designing not only for human attention, but for algorithmic logic. That changes the nature of competition.

3 Most decisions are made under cognitive strain.

Cognitive overload is not a fringe phenomenon… it's ambient. When people default to the familiar, the cheapest, the most visible, or the one-click option, it's not always a reflection of preference. Often, and increasingly, it's a matter of relief.

The greatest risk for leaders is mistaking coping for conviction. High conversion rates, repeat purchases, or short-term engagement can mask a deeper signal: exhaustion.

If there is a conclusion, it is this: Leadership now requires a more deliberate stance toward the human experience that organizations help create.

What remains in motion

Some forces are predictable, but human response typically is not. Three dynamics require continuous attention:

- **The evolution of the kaleidoscopic consumer:** which identities take priority, and when? And how might those identities morph or be supplanted in the future?
- **The expansion of artificial intermediation:** how will businesses compete when AI agents filter, negotiate, and transact on behalf of people?
- **The unpredictable adaptation of human behavior under accelerating technological change:** how can businesses keep their understanding of employees and consumers fresh and instructive?

The trajectory of technology may be relatively clear, but the trajectory of human adaptation far less so. That uncertainty is now strategic.

The tensions leaders must navigate

Modern decisions are shaped by structural tensions that go beyond simple trade-offs:

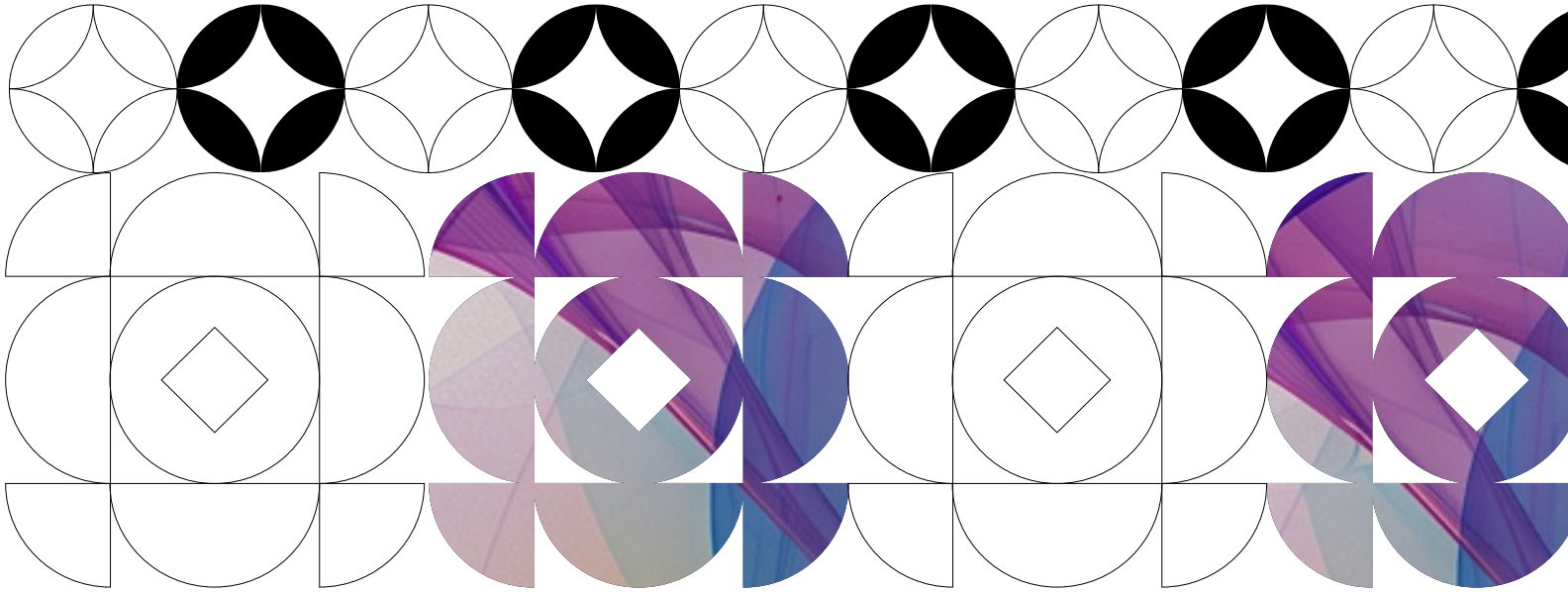
- **Value vs. values:** affordability and social alignment.
- **Personalization vs. privacy:** relevance without intrusion.
- **Agency vs. automation:** efficiency without surrender.

Perhaps most urgently: AI-driven efficiency is compressing entry-level roles that historically served as training grounds for future leaders. This is creating a critical tension between immediate efficiency gains and the long-term risk of a shrinking talent pipeline and atrophied institutional memory.

In this moment, efficiency is seductive but overall capability is cumulative. Now more than ever, leadership requires holding both and institutional resilience depends on it.

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Where advantage now lies

The opportunity is not in adding more, but in subtracting.

Organizations that design for cognitive relief—that simplify, curate, clarify and remove unnecessary effort—will win deeper loyalty, from employees and consumers alike. And strong, more durable trust. The question is now one of how to sell a better, clearer, and less stressful decision, not just a better product.

Transparency is another accelerator. In an era of eroded institutional confidence, leaders must move from opaque, "black-box" authority to "glass-box" leadership. Visible reasoning, explicit trade-offs, and human relatability all carry more weight than polished certainty.

And the most resilient organizations will treat people as a powerful partner to technology. It's critical that leaders intentionally redesign work and talent pipelines to protect the conditions for human learning and development.

Where to begin

Leaders can use the following questions for reflection:

- What core assumptions do we make about the attention, patience, and priorities of our most important stakeholders?
- Do our strategies for our customers, clients, employees, suppliers, or investors account for a context that is constantly changing?
- Are our productivity gains weakening our future capability?
- How are we ensuring that human judgment strengthens as automation expands?
- And perhaps most importantly: if disruption demands change, are we prepared to disrupt the assumptions that made us successful in the first place?

From insight to action

The challenge for leaders has shifted from one of visibility to one of judgment. The signals of change arrive early, but competitive advantage goes to the organizations with the readiness to absorb them without flinching—the ability to act when the path forward is still ambiguous.

Navigating this environment requires more than new strategies; it requires a willingness to revisit the assumptions that underpinned past success. **This is where innovation becomes a matter of leadership conduct and governance, not just creativity.**

At KPMG Ignition, we work with clients every day to tackle these complex challenges. Reach out to us to begin a conversation about what these new behaviors behind decision-making mean for your organization.

Methodology

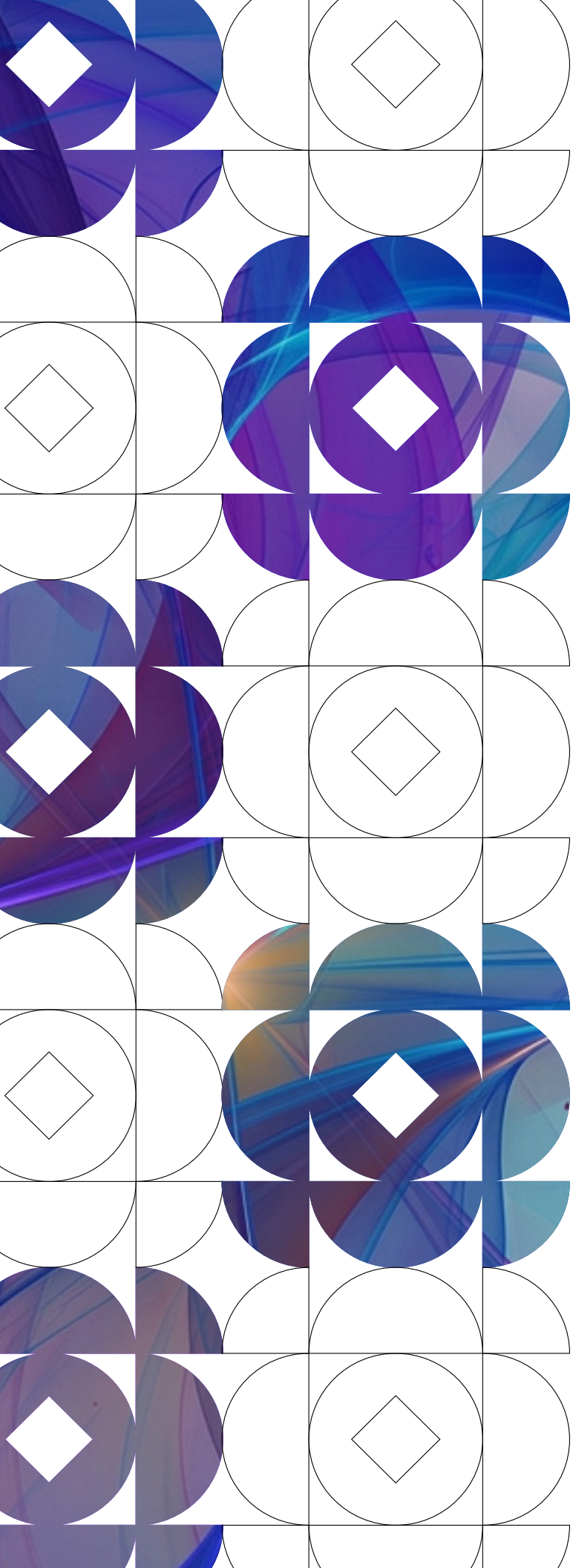
The Me in Mind research is grounded in a quantitative survey conducted in November 2025 among 4,809 adults aged 18 and older across five global markets: the United States, the United Kingdom, Brazil, the United Arab Emirates, and Hong Kong (SAR). This was complemented by qualitative research to provide contextual depth and support interpretation of the findings.

To identify underlying patterns in how individuals think, make decisions, and respond to change, the analysis applied multivariate statistical techniques, including cluster analysis, to attitudinal survey measures. This resulted in five distinct respondent segments with differentiated profiles, capturing meaningful variation across the population.

The segmentation is designed to support strategic interpretation of the findings rather than to predict individual behavior, and should be understood as directional groupings rather than discrete or mutually exclusive categories.

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