UK CONSUMER NAVIGATOR

CHECKOUT SOCIETY

HOW AI, TRUST AND RETAIL MEDIA ARE RESHAPING SHOPPING

PART OF THE DENTSU CONSUMER NAVIGATOR SERIES

INNOVATING TO IMPACT

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EXECUTIVE FOREWORD

HOW AI, TRUST AND RETAIL MEDIA ARE RESHAPING MODERN SHOPPING

Retail has entered a new phase of complexity.

Today's consumers move fluidly between marketplaces, social feeds, AI tools, retailer apps and physical stores; often within the same purchase journey. Discovery no longer belongs to a single channel, and influence no longer happens in predictable moments.

Yet despite the rapid evolution of commerce, one finding sits at the heart of this report: consumers still fundamentally want the same things. They want shopping to feel easier, more useful, more trustworthy and more worth their time.

Our latest UK Consumer Navigator research reveals a shopping landscape shaped by contradiction. Consumers are increasingly embracing AI in commerce, yet **nearly two-thirds remain uncomfortable allowing AI to purchase** products autonomously on their behalf. Social media now plays a major role in discovery, particularly among younger audiences, but **45% of consumers say social platforms contain too many ads**. Physical retail continues to thrive emotionally and commercially, with **four in five consumers saying they enjoy browsing in-store** and **more than 80% discovering products while doing so**.

At the same time, value pressures remain intense. Over half of consumers say they are looking for deals and promotions more often than a year ago, while **price remains the single biggest factor when choosing between retailers**. But trust ranks second, and that tension is crucial.

The future of retail won't be defined simply by who adopts the most technology, serves the most ads or creates the most channels. It will be shaped by the brands that reduce friction, simplify decisions and build confidence across increasingly fragmented shopping journeys.

Neilson Hall,
Managing Director, Commerce Media

Matthew Higgins,
Managing Partner, Retail Media Activation

Ash White,
Managing Partner, Commerce Strategy

SHELF AWARENESS: CMO TAKEAWAYS FROM THE RESEARCH

The shopping journey is no longer linear, channel-based or predictable. Consumers now move fluidly between social platforms, marketplaces, AI tools, retailer apps and physical stores, often within the same purchase journey.

But while the ecosystem has become more fragmented, consumer expectations remain remarkably consistent. People still want relevance, confidence, convenience, value, and trust – which creates five clear priorities for marketers...

1 THINK CONNECTED ECOSYSTEMS, NOT CHANNELS

Consumers no longer separate physical and digital retail in the way organisations often still do internally.

Discovery, validation and purchase happen across multiple environments. The brands that win will be those that make fragmented journeys feel seamless.

2 MAKE RETAIL MEDIA USEFUL

Consumers are receptive to influence when it helps them make decisions more confidently.

The future of retail media will depend less on visibility alone and more on relevance, usefulness and timing.

3 USE AI TO REDUCE FRICTION, NOT REMOVE CONTROL

Consumers are embracing AI as a decision-support tool, but want a human hand on the wheel.

The opportunity lies in helping people navigate complexity, compare options and feel more confident in their choices.

4 TREAT STORES AS EXPERIENCE AND MEDIA ENVIRONMENTS

Physical retail remains hugely influential for discovery, inspiration and impulse behaviour.

As ecommerce becomes more functional, stores are becoming more emotionally and strategically valuable.

5 TRUST IS BECOMING THE ULTIMATE DIFFERENTIATOR

Consumers are exposed to more influence than ever before, but increasingly selective about what earns their attention.

The brands that succeed will be those that reduce uncertainty, respect attention and consistently deliver value.

AI AND THE NEXT SHOPPING INTERFACE

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CONSUMERS TRUST AI TO ADVISE, NOT TO DECIDE (YET)

AI is rapidly becoming part of the shopping journey. More than a third of UK consumers already use AI shopping tools either regularly or occasionally, rising to more than half of Millennials and Gen Z consumers.

But consumers aren't using AI in the way much of the industry expected. Rather than acting as a discovery engine, AI is emerging as a decision layer. Consumers are using it to compare products, narrow choices, check reviews and reduce the friction created by endless choice and information overload. This changes where AI creates value.

Across the study, the most common AI shopping use cases were highly practical, for example finding the best product, or checking reviews and quality. AI isn't replacing inspiration or desire. It's helping consumers feel more confident about decisions they were already trying to make.

This points to a broader shift across commerce. For years, much of digital retail focused on traffic optimisation: generating visibility, clicks and attention at scale. Increasingly, competitive advantage will come from decision optimisation instead; helping consumers navigate complexity, reduce uncertainty and choose with greater confidence.

Meanwhile, social platforms, marketplaces, creators and physical stores still play a much larger role in initial discovery. AI tends to appear later in the journey, once intent already exists.

The most pressing opportunity for brands will be less about autonomous commerce and more about reducing uncertainty.

What have you used AI tools for when shopping?
(select all that apply)

Finding the best product	40%
Comparing brands	39%
Finding cheaper alternatives	38%
Checking reviews or quality	37%
Gift ideas	36%
Deciding between similar products	34%

THE AGENTIC COMMERCE GAP

While consumers are increasingly comfortable using AI to support decisions, they remain hesitant about surrendering control altogether. Nearly two-thirds of UK consumers say they would feel uncomfortable allowing AI to purchase products autonomously on their behalf.

That gap between assistance and autonomy may become one of the defining tensions of the next phase of commerce. The industry conversation has rapidly shifted towards agentic AI: systems capable not just of recommending products, but acting independently.

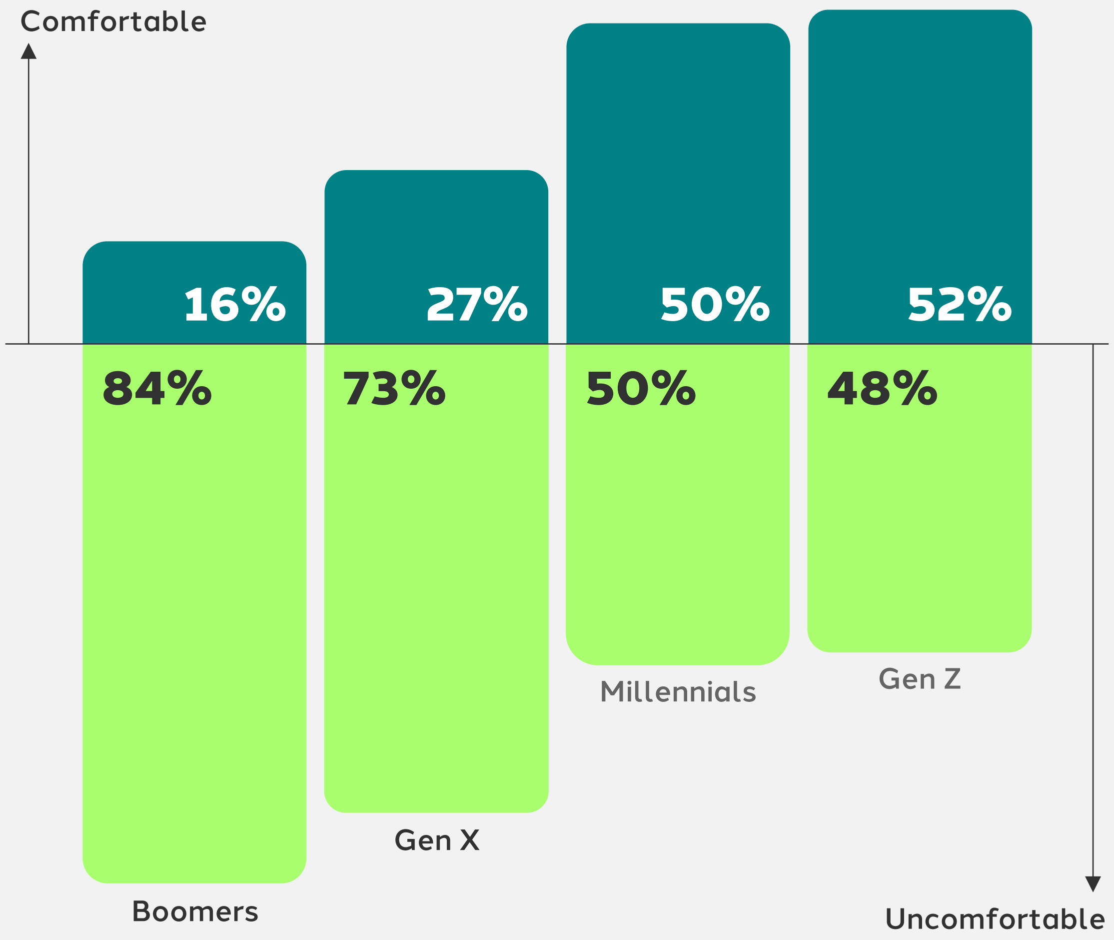
Consumer psychology, however, hasn't moved at the same speed. Consumers are broadly positive when AI:

- saves time
- simplifies complexity
- helps secure better value

However, enthusiasm drops sharply when AI becomes intrusive or overly autonomous. People want intelligent assistance, but they still want oversight.

The brands most likely to succeed won't necessarily be those that automate most aggressively; they'll be those that understand where consumers still want a human hand on the wheel.

How comfortable would you feel allowing an AI assistant to automatically purchase products for you?



THE NEXT PHASE OF COMMERCE: SUPERVISED AUTONOMY

Consumers may not yet be comfortable handing purchasing decisions entirely to AI. But the foundations of agentic commerce **are** emerging beneath the surface.

According to our latest Consumer Vision research, globally, more than half of consumers say they would be interested in services that automatically purchase and deliver household essentials for them, while three-quarters believe AI will evolve from task-based tools into lifestyle advisors. The shift may therefore happen less through sudden behavioural transformation and more through gradual delegation: from recommendation, to optimisation, to automation.

Crucially, consumers still expect oversight. Most global consumers say it will remain important that they can override AI agents acting on their behalf. That suggests the next phase of retail may not be fully autonomous commerce, but supervised autonomy: where consumers increasingly design purchasing parameters while AI handles execution.

For brands, the implication is significant. **Agentic commerce may still feel early, but once consumers trust the infrastructure, adoption could accelerate quickly.** The brands preparing now, structurally, operationally and strategically, are likely to be far better positioned than those treating it as a distant future trend.

56% of global consumers are interested in AI automatically buying household essentials for them

75% believe AI will evolve from task-based tools into lifestyle advisors – rising to **80%** among Gen Z and Millennials

73% say it will be critical they can override AI agents acting on their behalf

70% want to manage all AI agents through a single interface

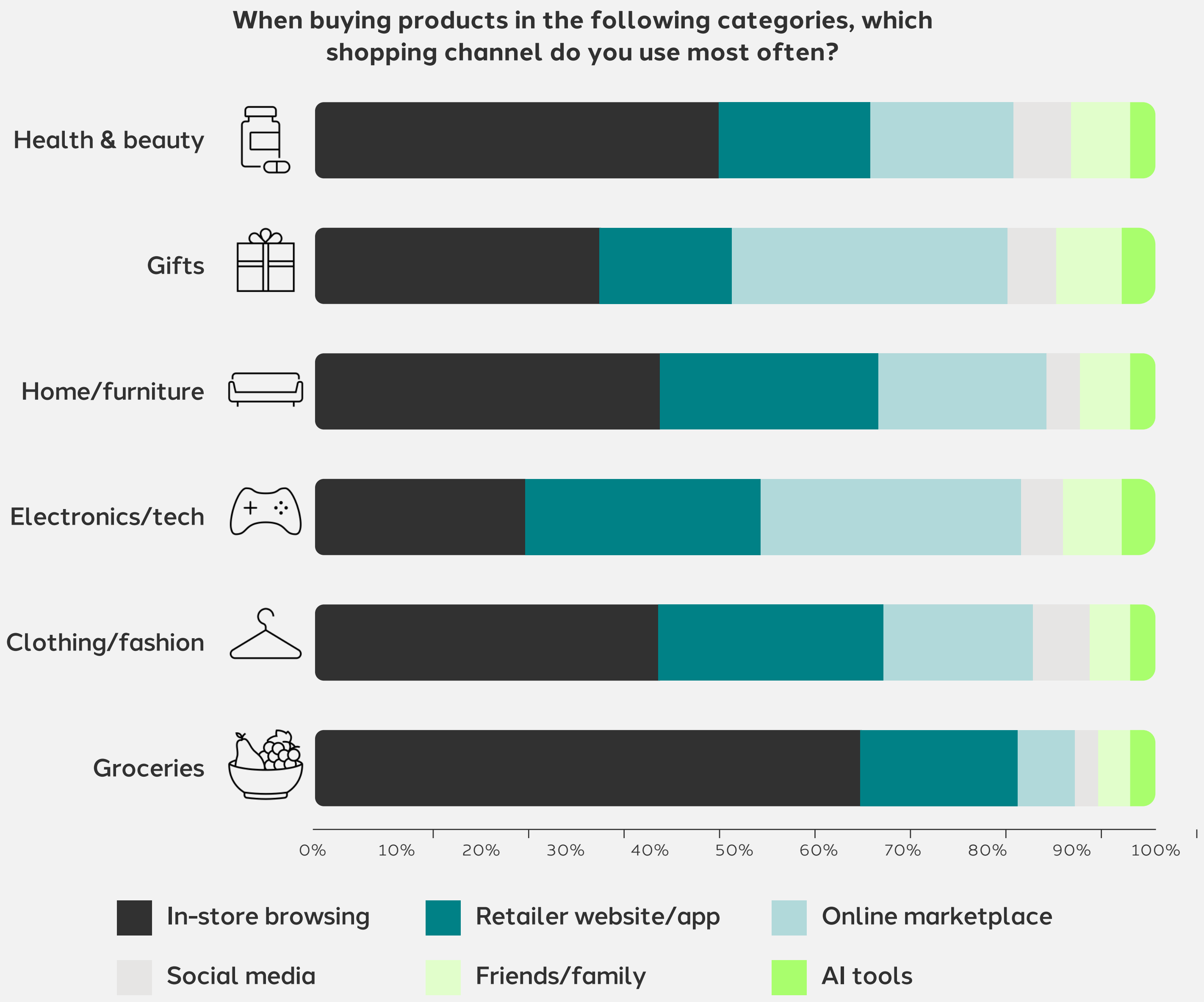
THE FRAGMENTED SHOPPING JOURNEY

DISCOVERY NOW HAPPENS EVERYWHERE

The traditional consumer funnel is increasingly disconnected from how people actually shop. Today's shopping journey is fluid, overlapping and constantly moving between physical and digital environments. Consumers discover products through social feeds, marketplaces, retailer websites, creators, reviews, physical stores and increasingly AI-powered tools, often within the same purchase journey.

Instead of replacing older behaviours, digital commerce is layering on top of them. A product might first appear through TikTok, later surface again on Amazon, be validated through reviews and ultimately purchased in-store after being seen physically. Increasingly, the path to purchase isn't linear, it's cumulative.

Brands need to remain visible, relevant and trustworthy across an increasingly fragmented ecosystem of discovery moments.



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THE FRAGMENTED SHOPPING JOURNEY

CONSUMERS MOVE SEAMLESSLY BETWEEN CHANNELS

Consumers increasingly behave as though retail channels are part of a single connected environment – even when many brands still operate them separately.

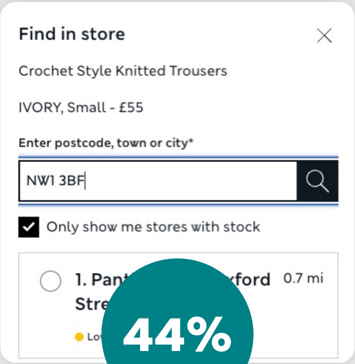
The distinction between “online” and “offline” matters less to consumers than whether the overall experience is easy, connected and useful.

Which of the following have you done while researching or shopping for products?

(select all that apply)

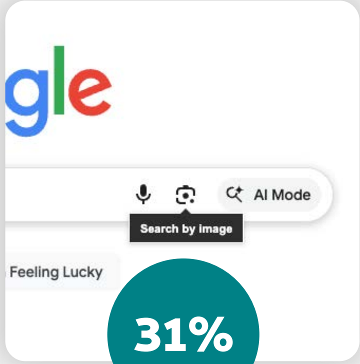
52%

Checked prices online while in-store



44%

Checked stock availability via apps



31%

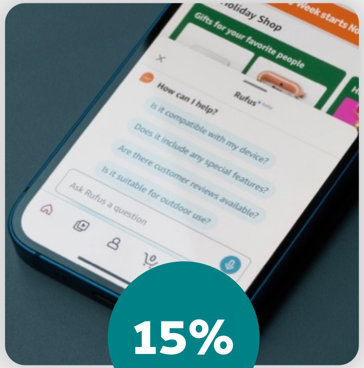
Used image search to find a product

26%

Used buy now, pay later (BNPL) services

21%

Asked AI tools for product recommendations

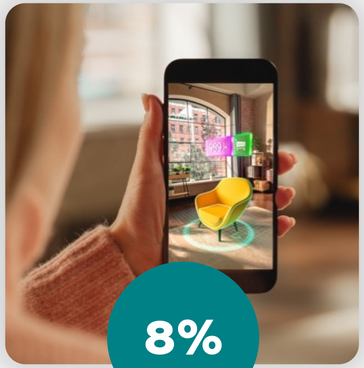


15%

Used chatbots on retailer websites

13%

Used voice assistants for product information



8%

Used AR tools to visualise products

SOCIAL COMMERCE GROWS UP

SOCIAL MEDIA IS NOW PART OF THE SHOPPING JOURNEY

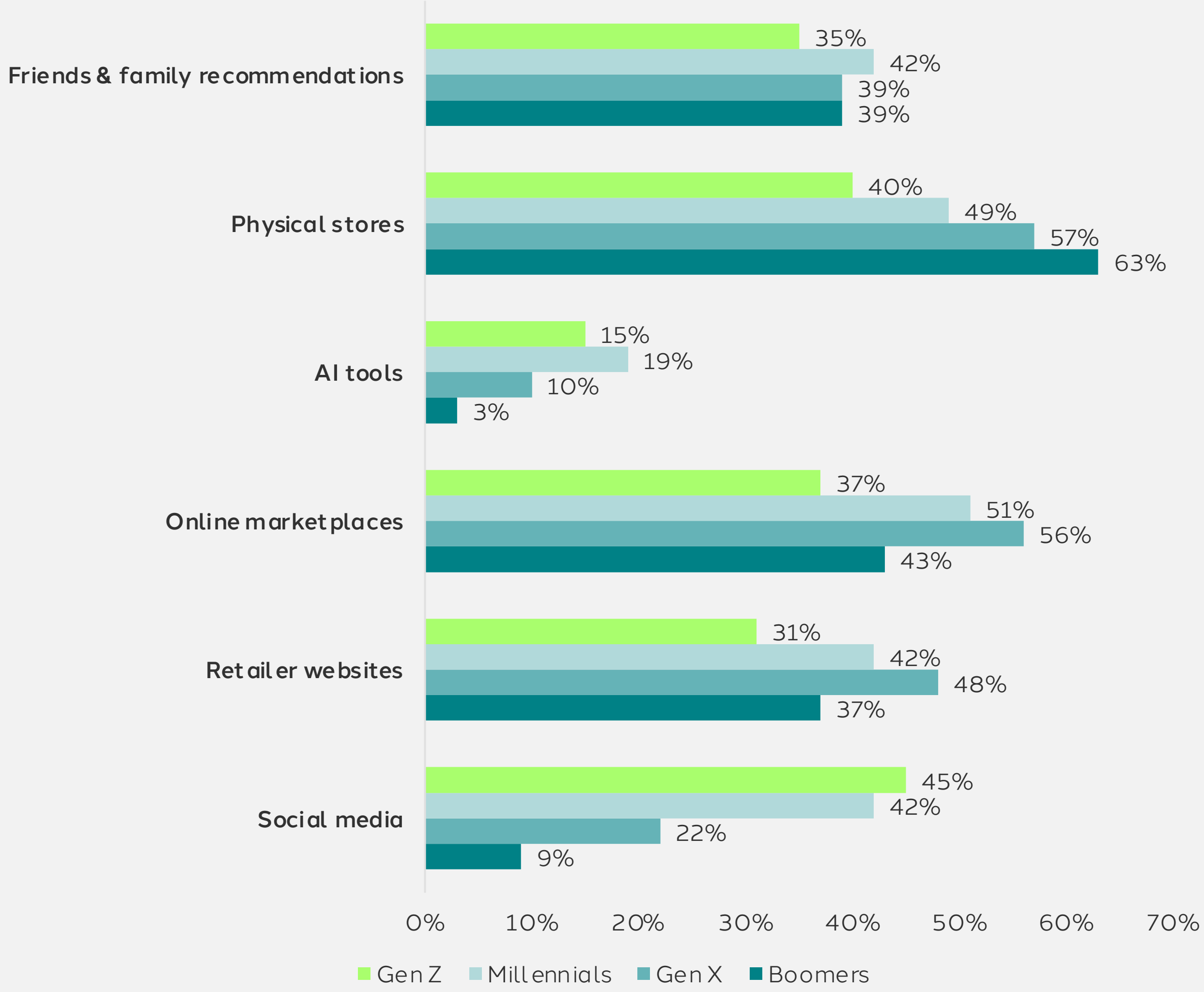
Social platforms are now deeply embedded within how consumers discover products, trends and purchase ideas. Nearly a third of consumers said they discover festive gift inspiration through social media, rising sharply among Millennials and Gen Z audiences.

Shopping is no longer confined to dedicated retail moments or channels. Instead, inspiration emerges continuously through feeds, creators, recommendations and cultural moments woven into everyday digital behaviour. For younger consumers especially, shopping increasingly overlaps with entertainment, culture and identity.

Products are no longer discovered solely through traditional advertising or active search. They surface through creators, entertainment, peer behaviour and algorithmic feeds. Discovery is often passive and socially contextual before it ever becomes a purchase consideration.

This helps explain why creators and influencers continue to shape awareness and impulse behaviour among younger audiences. But it also reveals a more nuanced reality than many early social commerce predictions suggested. **Social is becoming a powerful influence layer within retail, rather than a wholesale replacement for existing shopping behaviours.**

Where do you typically discover gift ideas for Christmas or other celebrations?
(select all that apply)



SOCIAL INSPIRES, BUT DOESN'T ALWAYS CONVERT

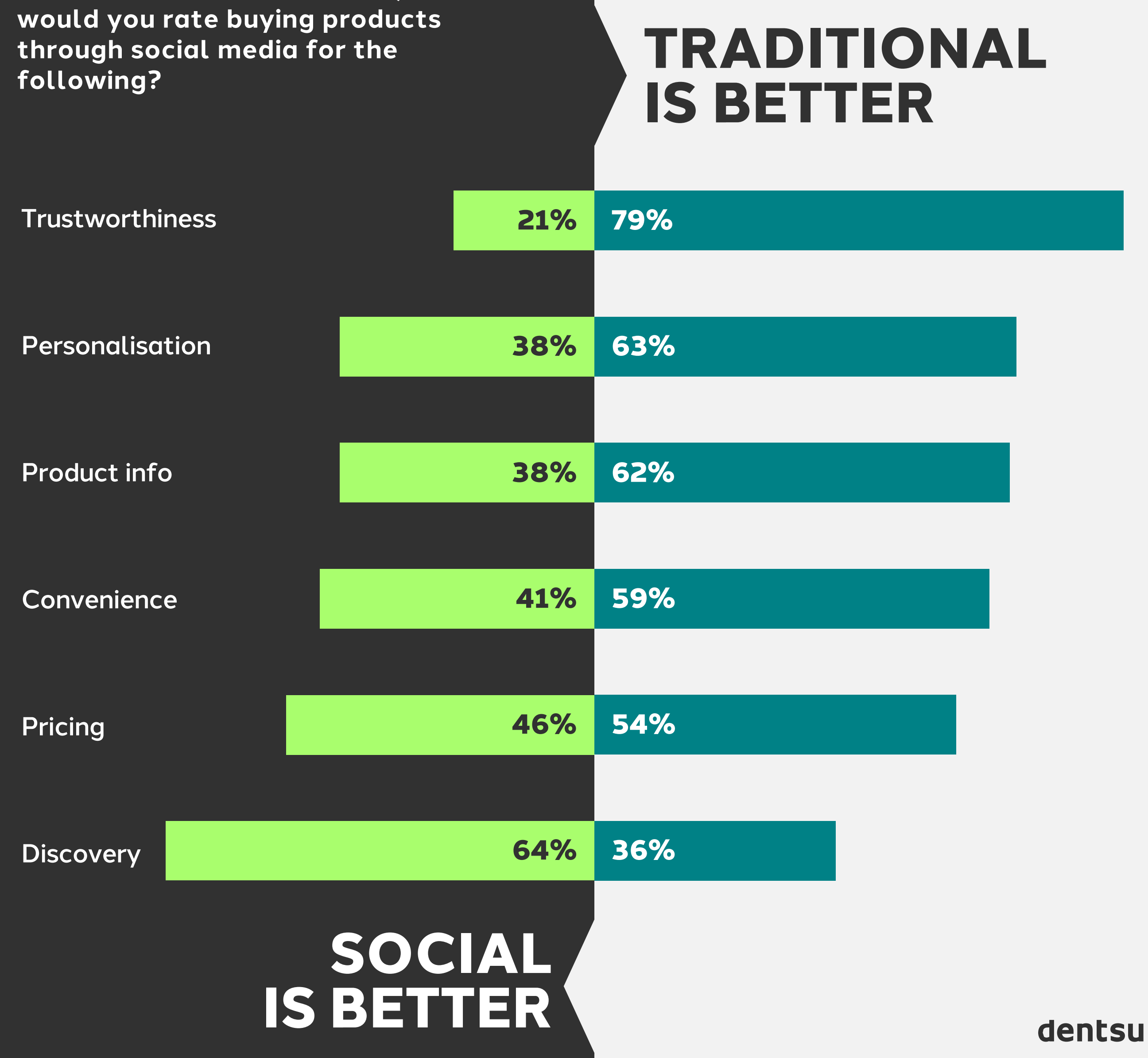
One of the clearest tensions is the growing gap between social influence and direct social purchasing. Consumers engage with social content as part of shopping journeys, yet broader adoption of social commerce remains uneven. More than half of consumers say their behaviour around buying products directly through social platforms hasn't changed over the past year.

Trust appears to be a major reason. Social platforms are highly effective at generating attention and desire, but many consumers seem more comfortable completing purchases within retailer or marketplace environments they perceive as more reliable or familiar.

Consumers also increasingly report feeling overwhelmed by advertising on social media. Across every environment tested, social platforms were most likely to be perceived as containing "too many" ads. The constant flow of recommendations and sponsored content that makes social commerce powerful also creates fatigue.

Social commerce remains a crucial lever for brands, but is simultaneously evolving into a more selective and contested environment than many early industry narratives assumed.

Compared with buying through traditional retailer websites, how would you rate buying products through social media for the following?



VALUE STILL BEATS VIRALITY

Consumers appear to be becoming more intentional in how they shop.

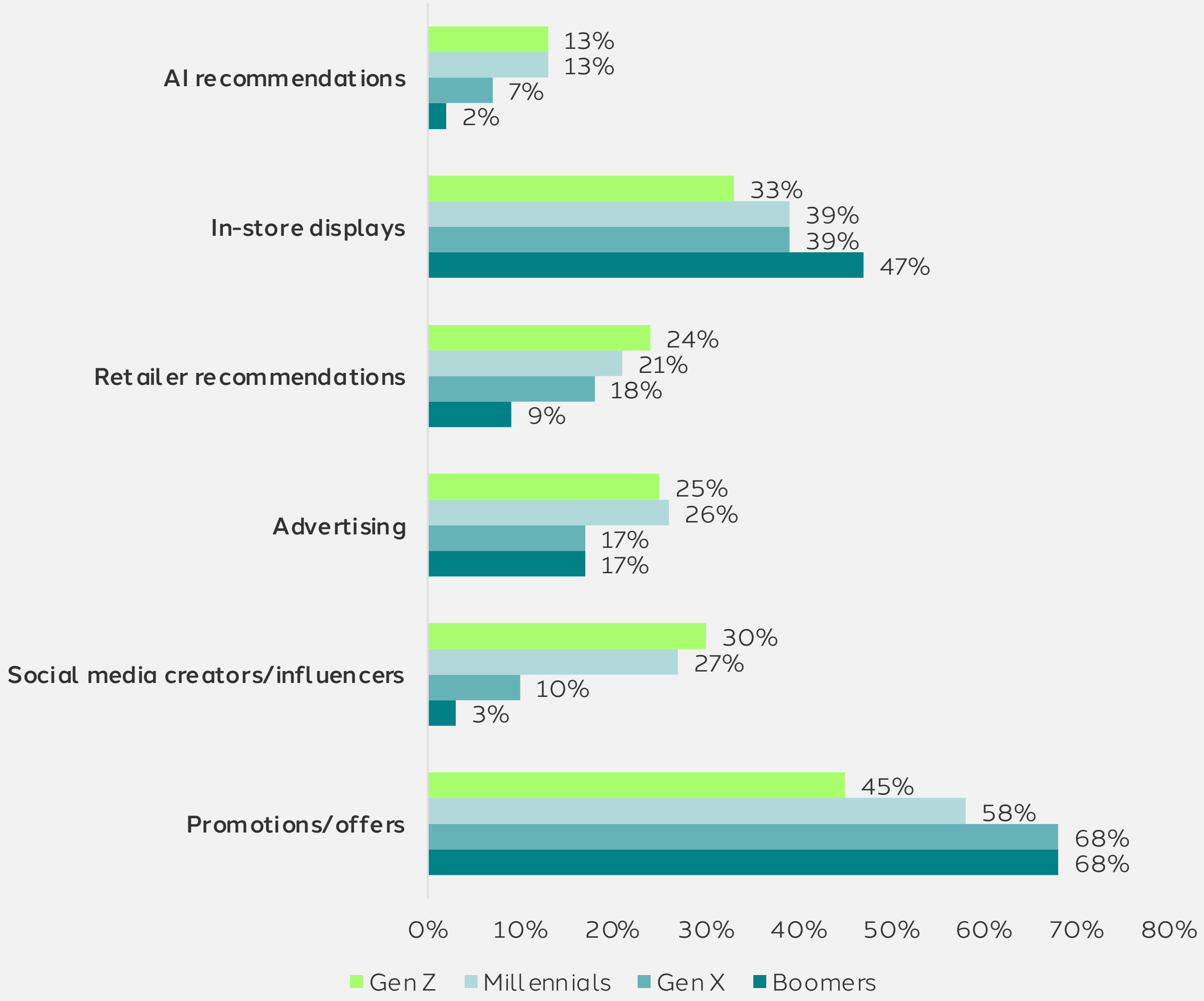
Consumers haven't stopped impulse purchasing, but the triggers behind those purchases reveal something important. Promotions and offers remain by far the strongest driver of impulse buying overall, substantially outweighing creator content or advertising alone.

Even within highly algorithmic shopping environments, consumers increasingly appear motivated by perceived value rather than pure novelty. That helps explain why **the most effective social commerce experiences increasingly combine entertainment, relevance, utility, trust and value.**

The role of creators is therefore evolving too. Creators remain highly effective at generating awareness, inspiration and cultural relevance, particularly among younger audiences. But consumers often seek reassurance elsewhere before making final purchase decisions through reviews, comparisons, marketplaces and retailer validation.

Social commerce works best not when it tries to replace the wider shopping journey, but when it complements it. The most effective brands increasingly use social to create relevance and consideration, while relying on broader retail ecosystems to build confidence and conversion.

What most commonly triggers your impulse purchases?
(select up to three)



THE ENDURING POWER OF PHYSICAL RETAIL

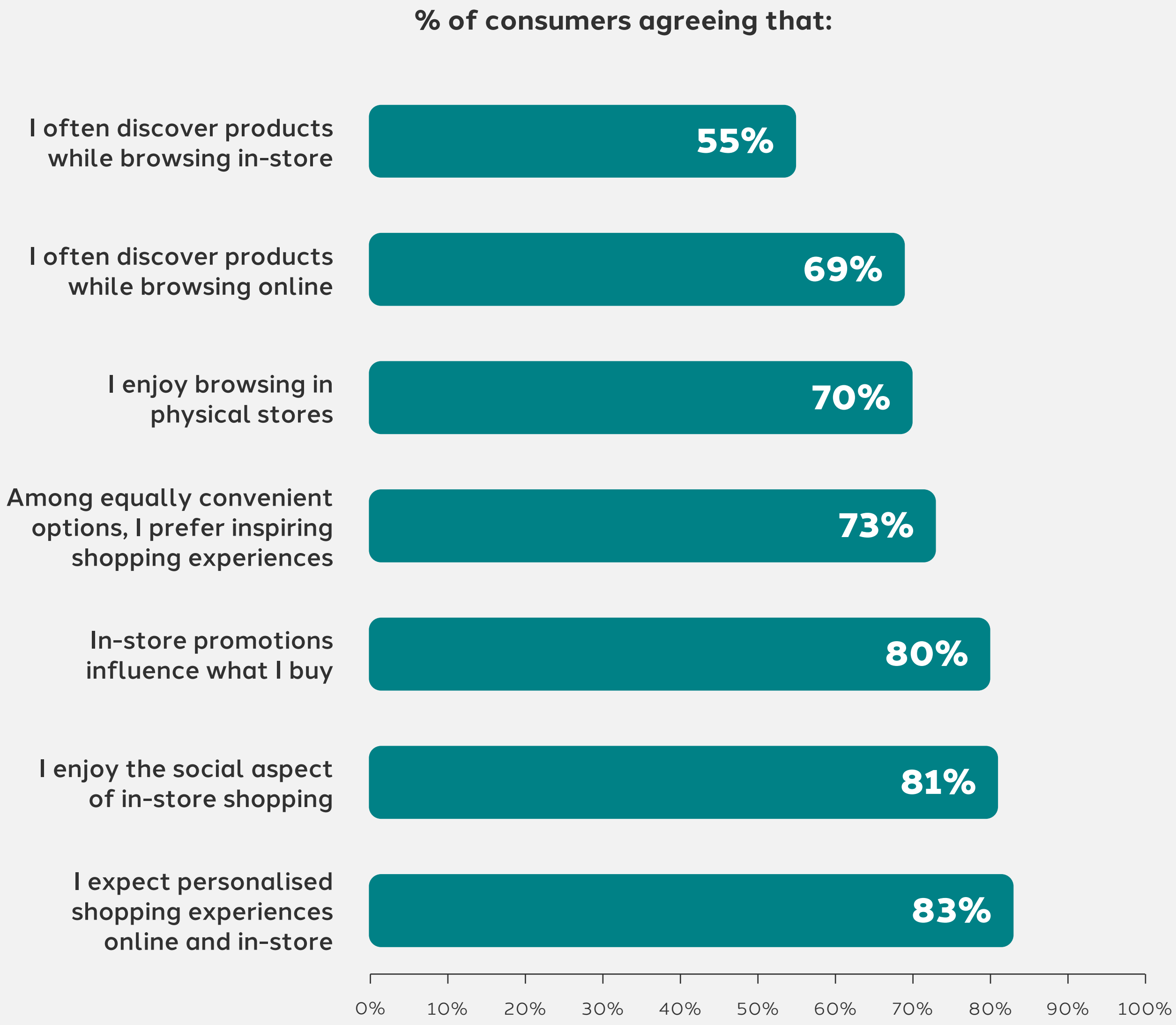
CONSUMERS STILL GENUINELY ENJOY SHOPPING IN-STORE

For years, physical stores have been framed as under threat. Yet one of the clearest findings is that physical retail remains remarkably resilient; not simply as a transactional channel, but as an emotional and experiential one. Nearly 80% of consumers say they enjoy browsing in physical stores, while two-thirds say in-store shopping is something they actively look forward to.

Consumers may increasingly shop online for efficiency, but stores continue to offer something digital environments often struggle to replicate: immersion, spontaneity and sensory engagement.

Around four in five consumers say they discover products while browsing in-store, while in-store promotions continue to strongly influence purchasing behaviour. Stores remain highly effective environments for changing behaviour in the moment.

Rather than disappearing, physical retail appears to be evolving into a different kind of value exchange: one built less around pure convenience and more around experience, inspiration and emotional connection.



STORES ARE BECOMING EXPERIENCE AND INFLUENCE ENVIRONMENTS

The study also highlights that shopping remains a social activity.

Consumers don't always visit stores simply to buy products. They browse, spend time, seek inspiration and engage with brands physically. That dynamic is especially visible among Millennials and Gen Z, who are often among the strongest advocates for experiential retail despite growing up in highly digital environments.

This creates an important tension for retailers. Digital commerce increasingly dominates convenience and efficiency. But **physical retail continues to hold disproportionate power when it comes to emotion, memory and brand perception.**

In many ways, stores are increasingly functioning less like pure distribution infrastructure and more like media environments – i.e. spaces capable of generating attention, engagement and influence at scale.

MORE THAN TWO-THIRDS

of consumers say they enjoy the social aspect of shopping in-store

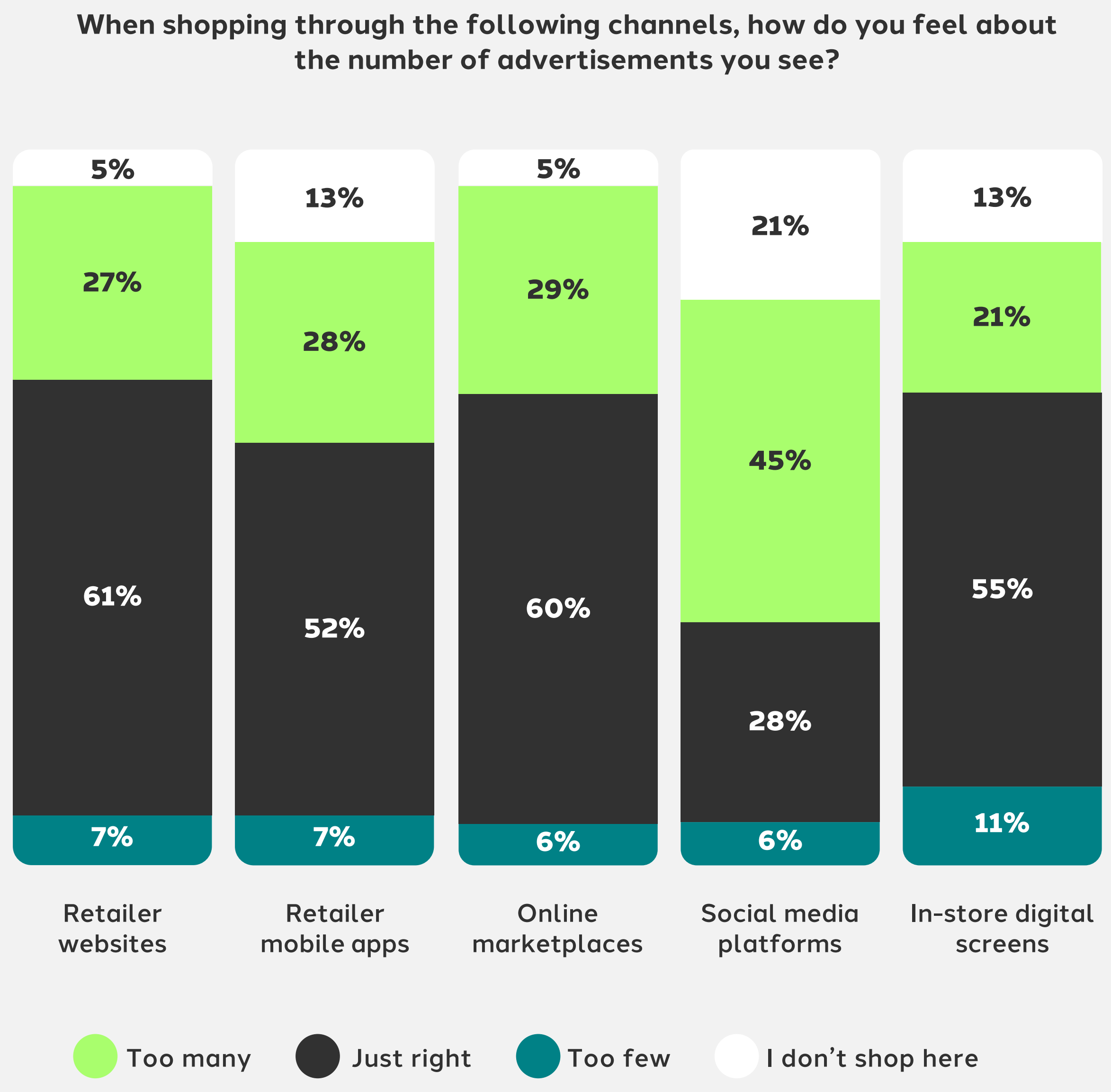
RETAIL MEDIA MOVES CLOSER TO THE MOMENT OF DECISION

RETAIL MEDIA WORKS BECAUSE IT SITS CLOSE TO INTENT

One of the most important findings in the study is that consumers appear significantly more tolerant of advertising within retail environments than within social platforms.

Social media was the environment most likely to be perceived as containing "too many" ads. By contrast, most consumers felt retailer websites, apps and marketplaces currently showed the "right amount" of advertising, revealing something important about consumer psychology. When consumers are already in a shopping mindset, our data suggests that advertising feels less disruptive and more useful – provided it helps simplify decisions rather than create noise.

Retail media still benefits from something increasingly scarce in digital marketing: contextual relevance combined with consumer intent. But that tolerance is likely to be limited. **The retailers most likely to succeed long-term will be those that treat retail media as part of customer experience design rather than simply monetisable inventory.** The future of retail media growth will depend less on advertising volume and more on advertising usefulness.



RETAIL MEDIA IS SHIFTING FROM ADVERTISING TO DECISION SUPPORT

Retail media has moved beyond simply placing ads near products. It is becoming the infrastructure through which commerce, media, data and customer experience converge.

Retailers now sit on extraordinarily rich behavioural signals:

- browsing patterns
- purchase history
- deal sensitivity
- loyalty behaviour
- seasonal intent

Used intelligently, these signals create opportunities for experiences that feel relevant and timely to consumers. Used poorly, they risk becoming more noise in already crowded environments. Success will depend less on how many ads brands can serve and more on how intelligently they can interpret intent, context and behaviour across the shopping journey.

The retailers and brands most likely to win the next phase of retail media growth are therefore unlikely to be those generating the most impressions. They will be the ones that make shopping feel easier, more connected and more useful.

VALUE ISN'T JUST ABOUT PRICE ANYMORE

CONSUMERS ARE BECOMING MORE INTENTIONAL

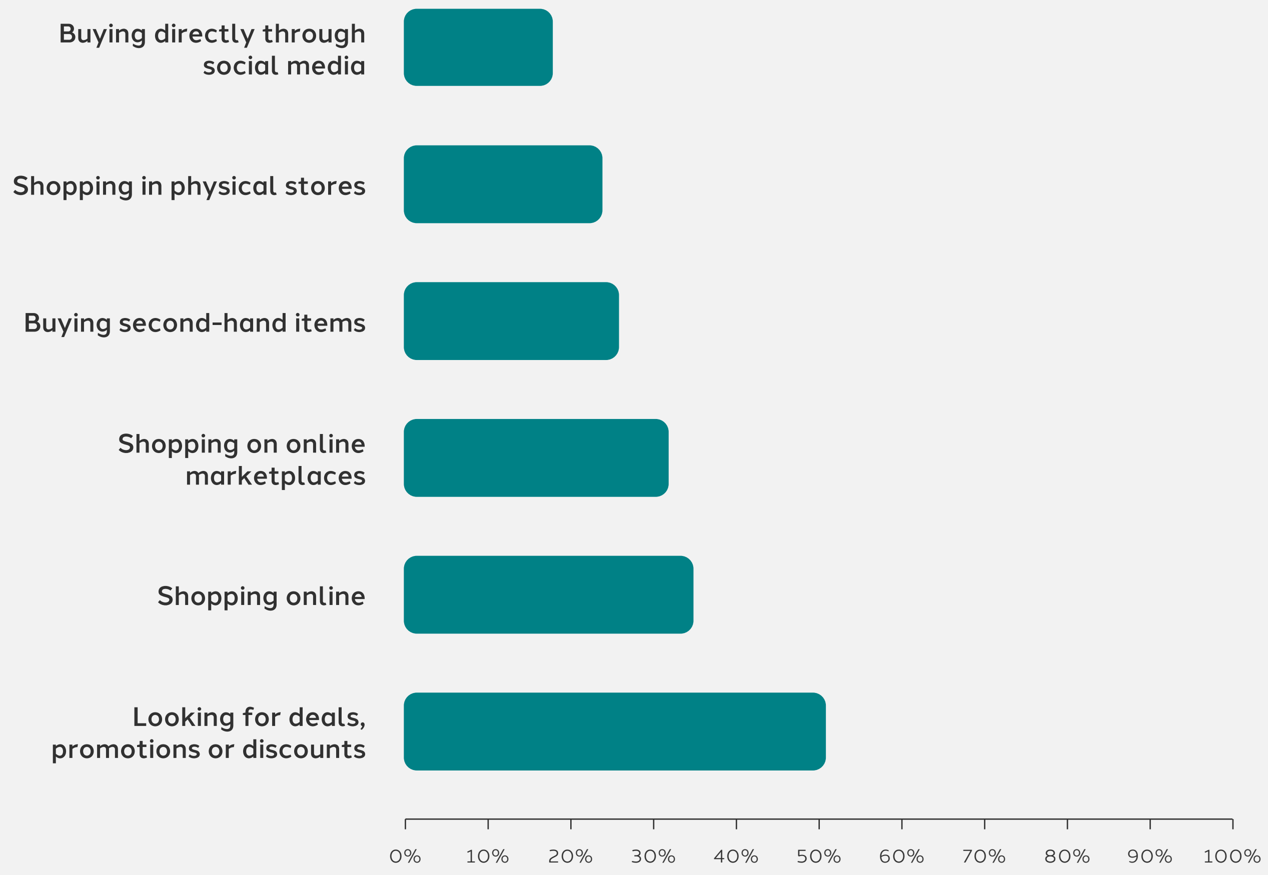
Across the study, one theme appeared repeatedly: consumers are shopping more deliberately than they were a year ago.

More than half say they are looking for deals, discounts and promotions more often than they used to. Price remains the single biggest factor when choosing between retailers selling similar products, while promotions are by far the strongest trigger for impulse purchases.

That reflects the continued pressure many households are facing. But it also points to something broader, i.e. that consumers are becoming increasingly active in how they manage spending.

Importantly, **consumers are not making decisions on price alone**. Alongside value-seeking behaviour, the study also reveals continued importance placed on trust, reliability, convenience and experience. Consumers still want quality. They still want confidence in their decisions. They simply expect brands to justify their value more clearly than before.

Consumers engaging in these behaviours more than they did a year ago:



VALUE ISN'T JUST ABOUT PRICE ANYMORE

PROMOTIONS DRIVE ACTION; BUT TRUST STILL DRIVES CHOICE

Promotions remain enormously influential across modern retail.

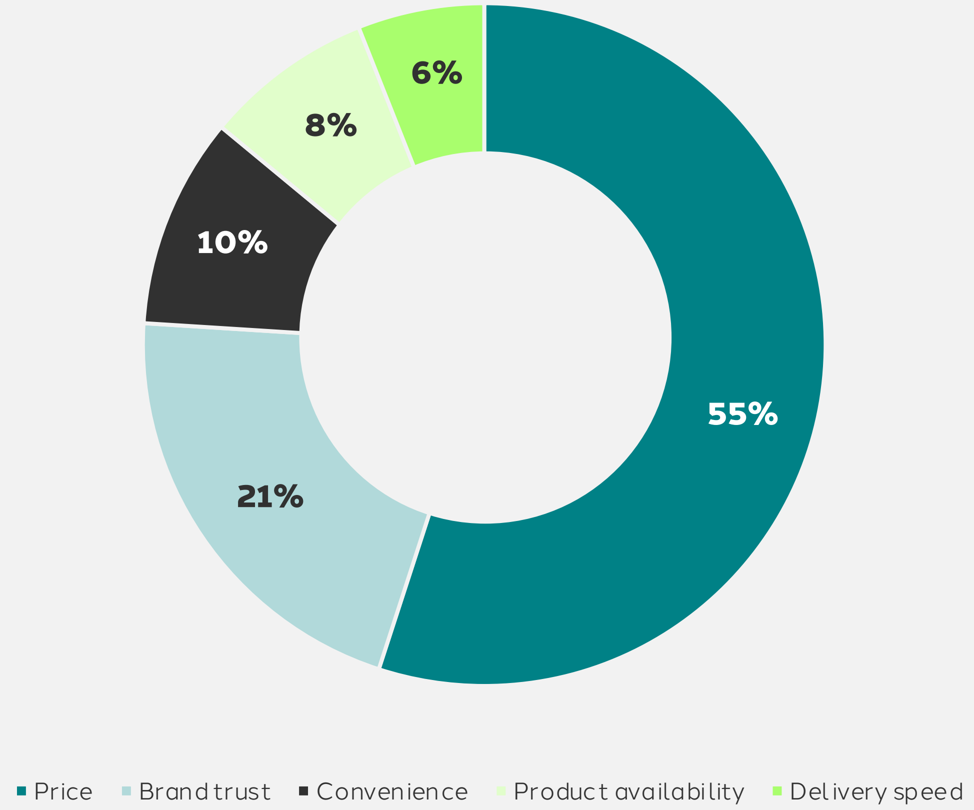
Consumers consistently cite discounts, sales events, retailer offers, loyalty incentives and promotional pricing as key drivers of both planned and impulse purchases.

But the data also suggests something more nuanced than a simple "race to the bottom". When consumers choose between similar retailers, brand trust remains the second most important factor overall after price.

Consumers are also more likely to engage with recommendations, advertising and retail media when those experiences feel genuinely useful rather than aggressively sales-driven.

Value increasingly matters, but value is not identical to cheapness. The brands most likely to succeed are unlikely to be those that compete on price alone. **Success means combining value, relevance, trust, convenience and confidence into experiences that feel worth choosing.**

When choosing between retailers selling similar products, which factor matters most?



THE FUTURE OF RETAIL BELONGS TO BRANDS THAT REDUCE FRICTION

The modern shopping environment is increasingly fragmented, algorithmic and overwhelming.

Consumers now navigate:

- endless product choice
- multiple discovery channels
- constant recommendations
- overlapping promotions
- growing advertising saturation

In that environment, the brands and retailers gaining advantage are often the ones that simplify decisions rather than add complexity.

Throughout the study, consumers consistently responded positively to experiences that helped them to save time, compare options, feel more confident, secure better value, and reduce uncertainty.

That applies equally to AI, retail media, personalisation and physical retail experiences.

Competitive advantage in modern retail may increasingly depend less on maximising visibility and more on reducing cognitive load. Consumers still want inspiration. They still enjoy discovery. But increasingly, they also want shopping to feel easier, clearer and more worthwhile. In a crowded commerce landscape, usefulness is becoming one of the most powerful forms of differentiation.

WANT TO UNDERSTAND WHAT THESE SHIFTS MEAN FOR YOUR BRAND?

Today's shopping journey is more connected, more fragmented and more influence-driven than ever before. From AI and retail media to social commerce and in-store experience, the brands winning attention are increasingly the ones creating experiences that feel useful, trusted and seamless across every touchpoint.

If you'd like to explore what these trends mean for your customers, category or growth strategy, we'd love to talk. Our teams across strategy, media, commerce, data, experience and technology can help you turn changing consumer behaviour into competitive advantage.

Get in touch with dentsu to continue the conversation.

METHODOLOGY & AUTHORS

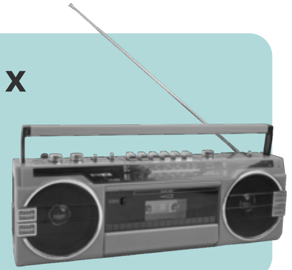
ABOUT THIS RESEARCH

This report is based on findings from a nationally representative survey of 2,003 UK adults, conducted 22nd -24th April 2026 by Toluna for dentsu. Quotas were applied to ensure representation across age, gender, region, and household income, using the latest publicly available UK demographic data.

Generational definitions used throughout:

Boomers+
(born 1928–1964)

Generation X
(born 1965–1980)



Millennials
(born 1981–1996)

Generation Z
(born 1997–2012)

All figures refer to UK adults aged 18+.

NEILSON HALL

MD Commerce

Neilson leads Commerce Media Strategy at dentsu UK, bringing together retail media, commerce data, marketplaces, partnerships, activation and measurement into a connected growth proposition for brands. A returning face at dentsu, Neilson began his career at iProspect more than 16 years ago before building extensive experience across agency, client and entrepreneurial environments.

Prior to rejoining dentsu, Neilson spent five years building the EMEA eCommerce practice at IPG Mediabrands. He has also founded his own agency and led digital performance and commerce strategy for Very Group. Having worked with some of the world's leading brands across retail, technology, travel, finance and consumer goods, Neilson is passionate about helping organisations navigate the evolving intersection of commerce, media and consumer behaviour.

MATTHEW HIGGINS

**Managing Partner,
Retail Media Activation**

Matt leads Retail Media Activation at dentsu UK, helping some of the world's leading brands unlock growth through retail media. With more than 13 years' experience in performance marketing, he specialises in connecting media, commerce and data to drive measurable commercial outcomes across FMCG, electronics, financial services and travel.

Named in The Drum's Commerce Media Power 100, Matt is a passionate advocate for connected commerce and the role retail media can play in helping brands create more relevant, useful and effective shopping experiences.

ASH WHITE

**Managing Partner,
Commerce Strategy**

Ash helps brands unlock growth at the intersection of retail media, customer data and digital commerce. Working with leading FMCG, beauty, luxury and consumer electronics brands, he specialises in connecting commerce strategy, retail integration and omnichannel activation to deliver measurable business outcomes.

A recognised commerce strategist, Ash is passionate about the future of retail media and the evolving role of data in shaping consumer decision-making. His work focuses on helping brands navigate increasingly fragmented commerce journeys, strengthen retailer relationships and create more connected experiences across the path to purchase.

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