Eden McCallum NL Consumer Survey

Digital purchasing behaviours

Q3 2026



Contents

Overview

Goods

- Grocery
- Other consumer goods

Services

- Travel
- Finances
- Utilities

Appendix



eden mccallum

We asked consumers about digital purchasing and customer service across a range of goods and services in the UK and Netherlands

Goods



Groceries

- 'Big' weekly grocery shop
- 'Small' grocery shop

Other consumer goods

- Entertainment (e.g., books)
- Electronics
- Fashion
- Child / baby
- Sports / leisure
- Furniture / home
- Beauty / personal care

Services



Hospitality

- Travel
- Accommodation
- Meals for home delivery

Finances

- Credit card / loan
- Bank account
- Insurance products

Utilities

- Telecoms contract
- Electricity / gas contract

Consumers are increasingly seeking convenience and value online, in particular for services; goods lag 2021 peaks in online shopping. Offline dominates customer service

DIGITAL PURCHASING BEHAVIOURS 2026 – KEY FINDINGS

For physical goods, online purchasing has fallen vs. 2021

- For 'big' weekly grocery shopping, a quarter of purchases are made online – a slight fall since 2021 but stable now over the last year
- For 'small' grocery shops, online purchases are at 15%, a slight decrease to both 2021 and to last year
- Other physical goods have also seen a decline in online purchasing to 2021 levels and all categories (except Sports/leisure) are down from 2025

Consumers purchasing goods online are doing so for ease, choice and value, with bol.com dominating purchasing

- Ease of home delivery, choice and better / cheaper deals are the top 3 reasons for buying online across Groceries and other physical goods (with ease of home delivery top for Groceries and better / cheaper deals being top for most physical goods categories)
- Supermarkets are the most widely used for online groceries (71% for 'big' weekly shops and 30% for 'small' shops) and bol.com for online purchases of other physical goods (except Fashion where other online-only retailers are most used)
- Choice of retailer is driven by ease of shopping, choice / product range and value

For services, online purchasing is higher than in 2021, but the phone remains the main customer service channel

- Of those who purchased services in the last three months, over three-quarters purchased Hospitality[1] online and over four-fifths Financial services[2] and Utilities[3]
- Buying Hospitality online was driven by deals, choice and ability to compare products/brands while speed and ease vs traditional channels (branch and phone) were important for Financial services and Utilities
- Channel usage for customer services has remained relatively stable in Utilities over the last few years; and although digital-only customer service journeys are increasing somewhat in Bank accounts and Credit cards/loans, a large proportion of activity remains wholly or partly analogue. Overall, the phone remains the main channel for customer service

(1) Accommodation, Travel and Meals for home delivery; (2) Credit cards / loans, Bank accounts and Insurance; (3) Energy and Telecoms

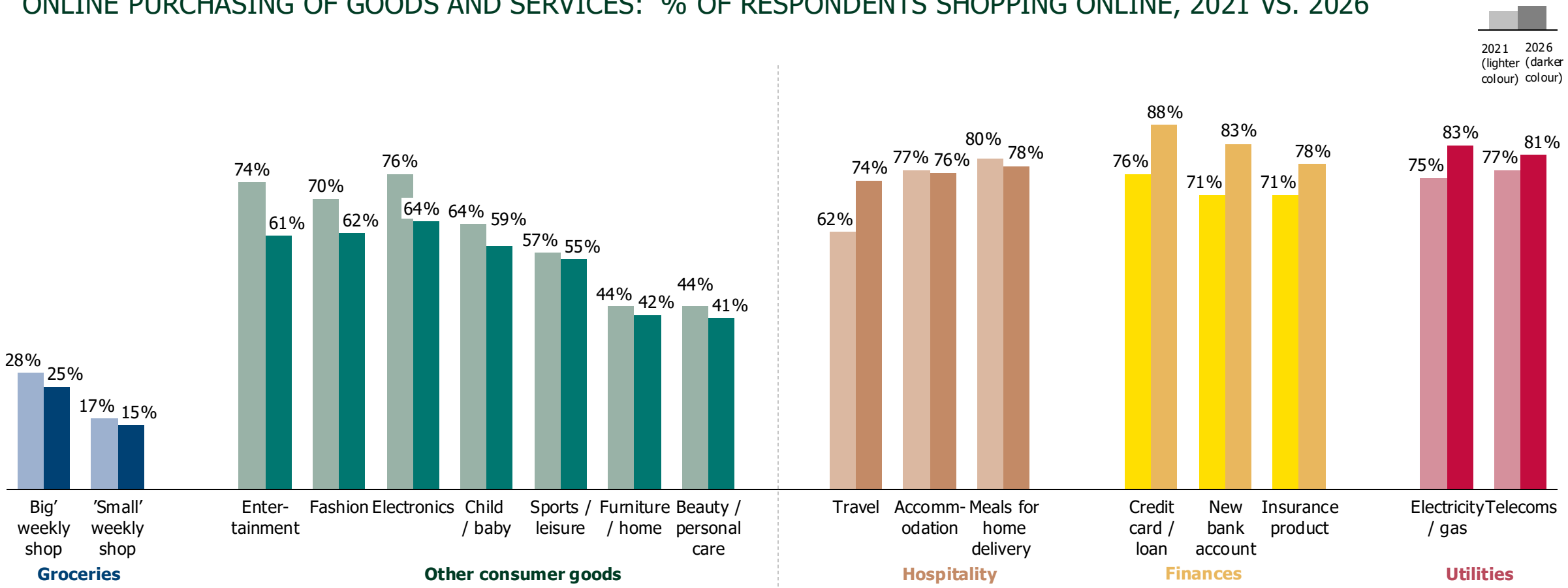
Online purchasing has fallen in goods vs. 2021, but has increased across services

ONLINE PURCHASING OF GOODS AND SERVICES: % OF RESPONDENTS SHOPPING ONLINE, 2021 VS. 2026



Online purchasing has fallen in all grocery and other physical goods categories vs.2021, but has risen in most services

ONLINE PURCHASING OF GOODS AND SERVICES: % OF RESPONDENTS SHOPPING ONLINE, 2021 VS. 2026



Goods: delivery ease, choice and cheaper/better deals drive consumers to buy online; ease of shopping, value and choice/product range drive retailer choice

ONLINE PURCHASING BEHAVIOUR - GOODS: 2026

	GOOD	% ONLINE PURCHASE	TOP REASONS FOR BUYING ONLINE	TOP RETAIL SITE	TOP REASONS FOR CHOOSING RETAILER
Groceries	'Big' grocery shop	25	• Ease of home delivery • Better choice • Cheaper / better deals	Supermarket (71%)	• Easy shopping • Choice / product range • Delivery options
	'Small' grocery shop .	15	• Ease of home delivery • Cheaper / better deals • Better choice	Supermarket (30%)	• Easy shopping • Value for money • Low prices
Other consumer goods	Entertainment	61	• Cheaper / better deals • Better choice • Ease of home delivery	BOL.com (49%)	• Value for money • Choice / product range • Low prices • Easy shopping
	Fashion	62		Other online-only retailer (33%)	
	Electronics	64		Bol.com (35%)	
	Child / baby	59		Bol.com (39%)	
	Sports / leisure	55		Bol.com (23%)	
	Furniture / home	42		Bol.com (29%)	
	Beauty / personal care	41		Bol.com (25%)	

Services: Buying Hospitality services online is driven by deals, choice and comparison with speed and ease also important in other services; phone is the most common channel for customer service

ONLINE PURCHASING AND CUSTOMER SERVICE BEHAVIOUR - SERVICES: 2026

	GOOD / SERVICE	% ONLINE PURCHASE	TOP REASONS FOR BUYING ONLINE	TOP CHANNEL FOR CUSTOMER SERVICE
Hospitality	Travel	74	• Cheaper / better deals • Better choice • Easy comparison	n/a
	Accommodation	76		
	Meals for home delivery	78		
Finances	Credit card	88	• Faster • Easier than going to branch • Easier than calling / using telephone	Phone
	Bank account	83		Phone
	Insurance product	78		Phone
Utilities	Energy contract	83	• Easy comparison • Cheaper / better deals • Faster	Phone
	Telecoms contract	81		Phone

Contents

Overview

Goods

- **Grocery**
- Other consumer goods

Services

- Travel
- Finances
- Utilities

Appendix

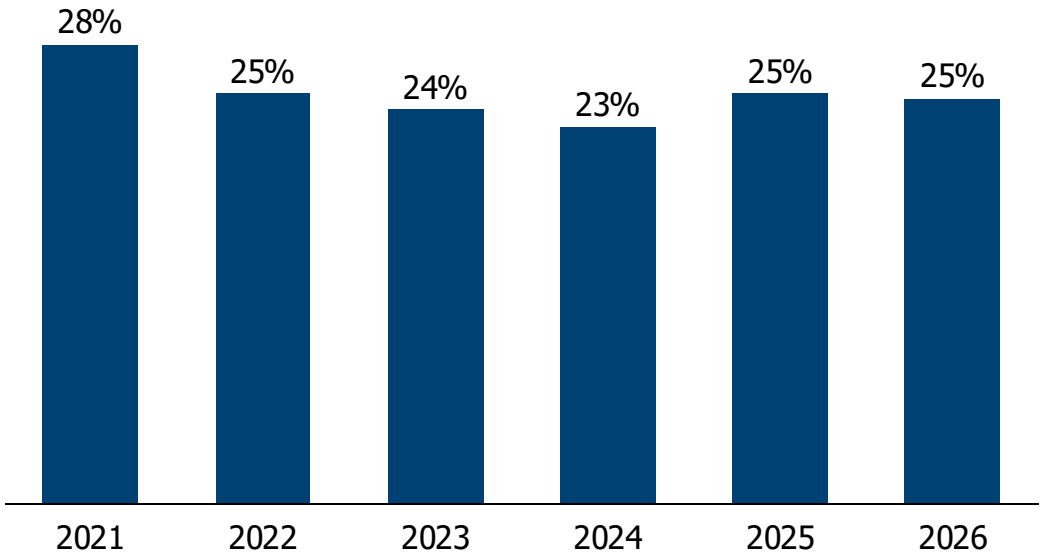


eden mccallum

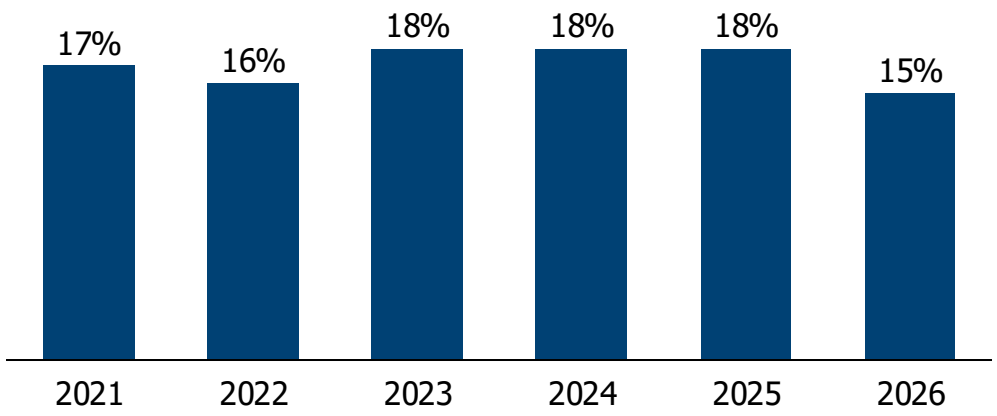
The proportion of 'big' weekly shops online is now stable since 2022, while the use of online for 'small' weekly shops has fallen slightly in the last year

GROCERIES: % OF RESPONDENTS SHOPPING ONLINE, 2021-2026

Did a 'big' (weekly) grocery shop online



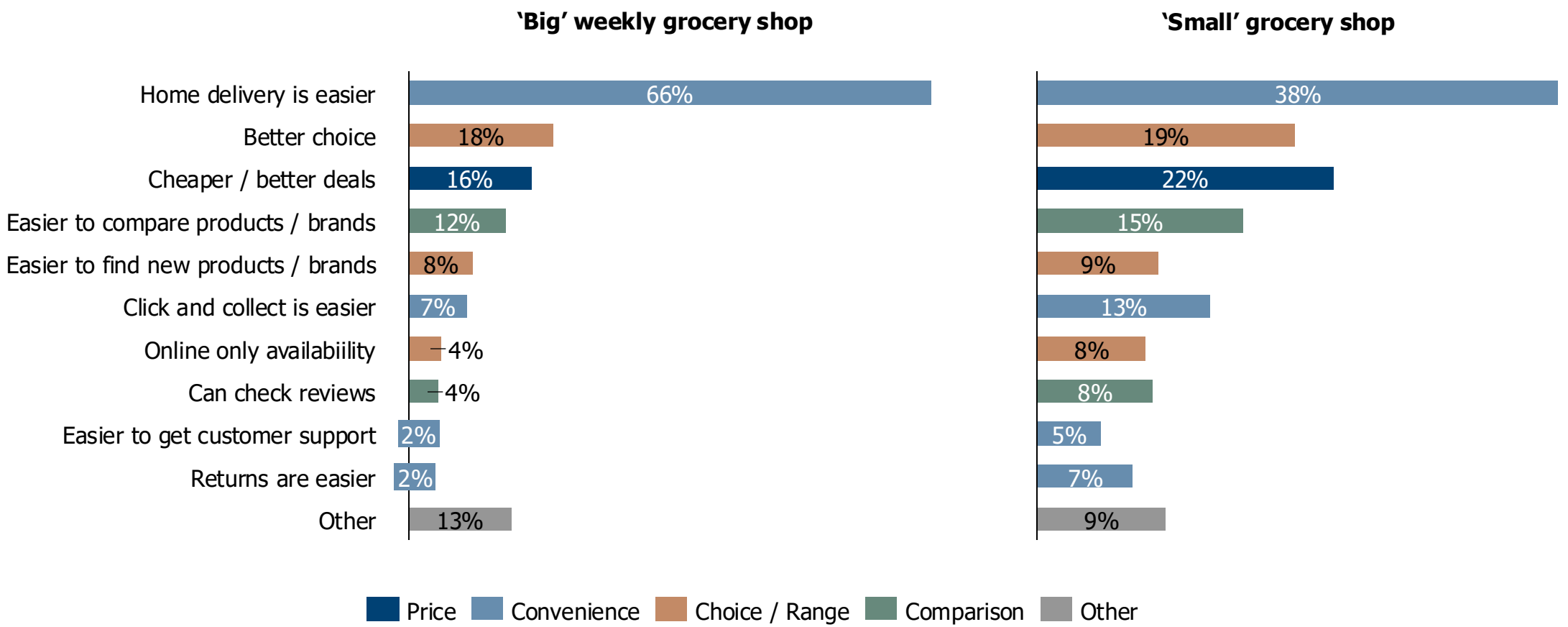
Did a 'small' food / grocery shop online



n: 191 to 1,544
Source: EM Consumer Research Survey August 2026; Questions: *Which of the following have you done at least once in the past 3 months?; Which of these did you do online at least once in the past 3 months?*

Convenience of home delivery is by far the main reason respondents chose to buy groceries online for both 'big' and 'small' shops

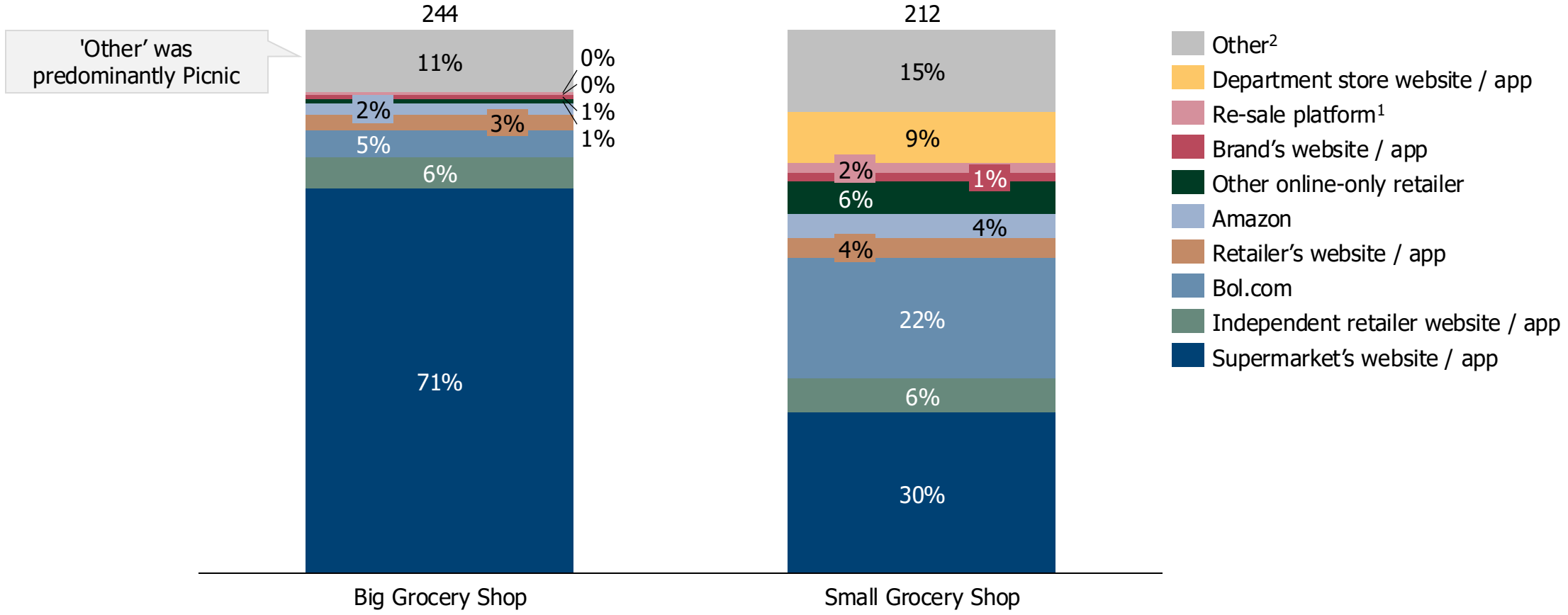
GROCERIES: REASONS FOR CHOOSING TO SHOP ONLINE, % OF RESPONDENTS, 2026



n: 212 to 244
Source: EM Consumer Research Survey August 2026; Question: *Now thinking about the last time you […] online, why did you choose to do this online rather than in another way? Please tickup to 3 reasons.*

Supermarket websites are the most important channels for buying groceries online, particularly for 'big' grocery shops

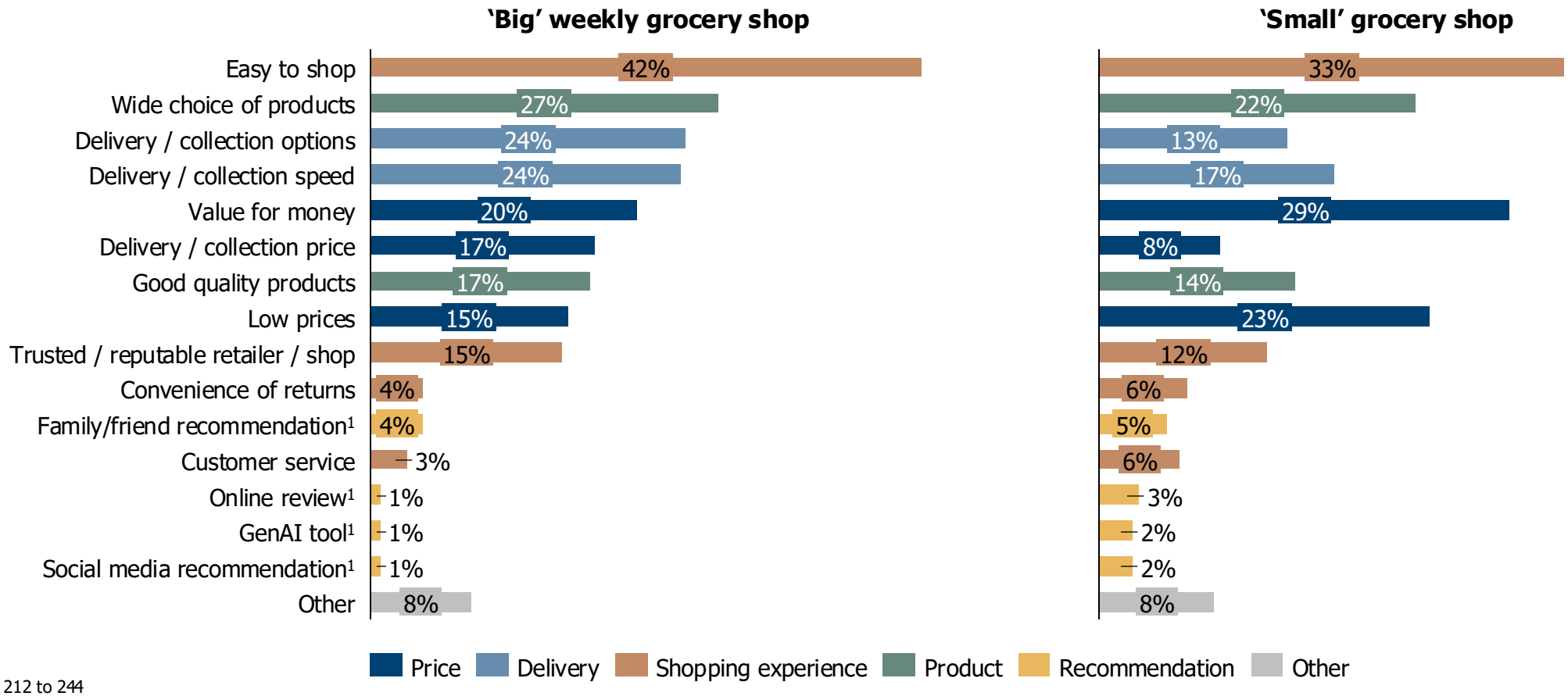
GROCERIES: ONLINE RETAILER USED FOR LAST PURCHASE, % OF RESPONDENTS, 2026



n: 212 to 244
Note: 1) Re-sale platform (e.g., Vinted, eBay, Facebook Marketplace, Vestiaire Collective etc.) was new choice option for 2026. (2) Also mentioned were Temu, Pieter Pot, Flink, Poiesz
Source: EM Consumer Research Survey August 2026; Question: *Continuing to think about the last time you bought […] online, where did you buy this?*

The factors that influence choice of online grocery retailer are different for ‘big‘ and ‘small‘ shops, although ease of shopping is most important for both

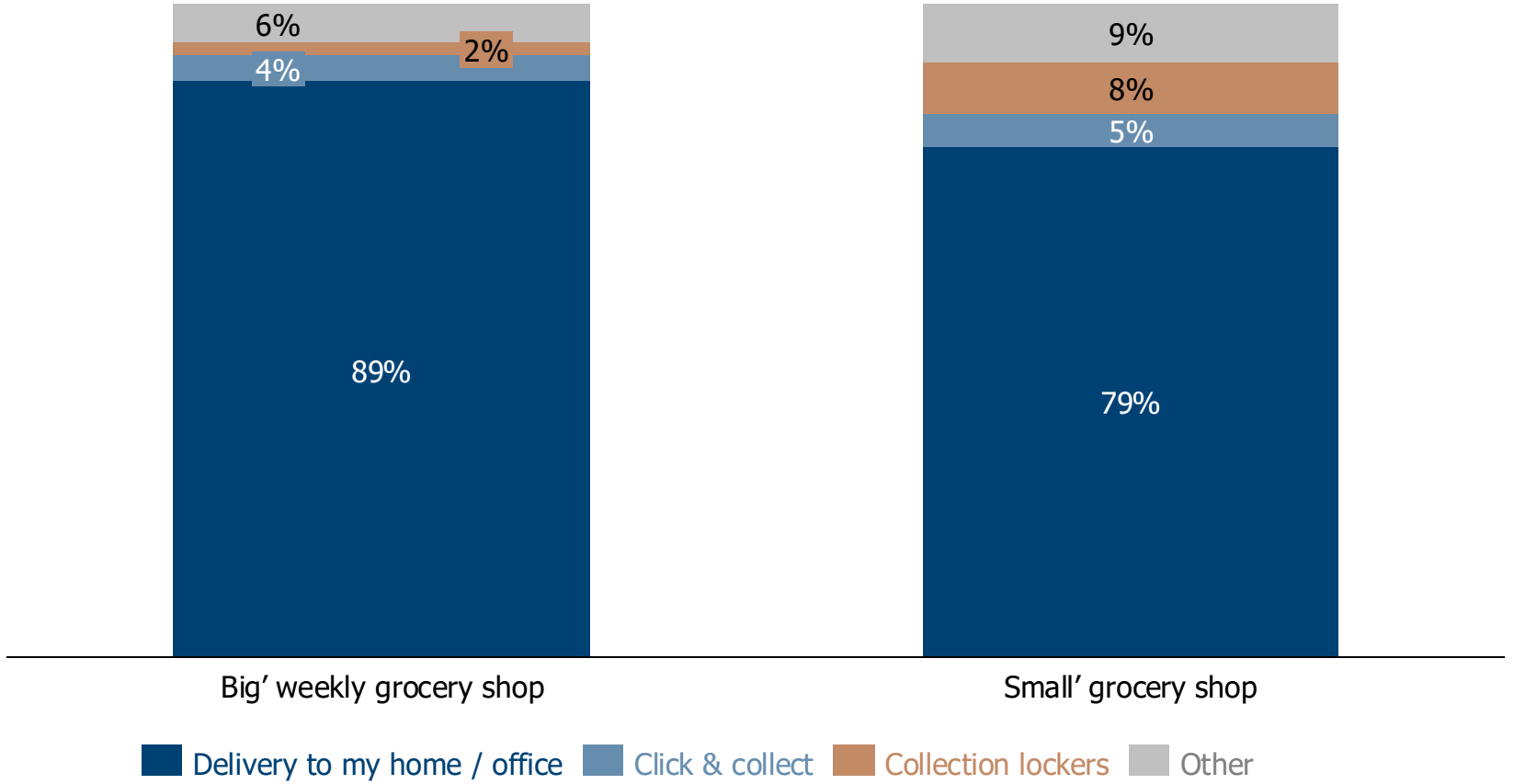
GROCERIES: FACTORS INFLUENCING CHOICE OF ONLINE RETAILER, % OF RESPONDENTS, 2026



n: 212 to 244
Note: 1) New choice option for 2026
Source: EM Consumer Research Survey August 2026; Question: *What are the most important factors when choosing which online retailer / shop to do a […] shop? Please tick up to 3 reasons*

Delivery to home / office is used most for both 'big' and 'small' grocery shops

GROCERIES: DELIVERY OPTION USED FOR LAST GROCERY SHOP, % OF RESPONDENTS, 2026



n: 277 to 303
Note: Choice options were amended in 2026 to the four options above.
Source: EM Consumer Research Survey August 2026; Question: *On the last occasion you did a '[…] online, how was it delivered?*

Contents

Overview

Goods

- Grocery
- **Other consumer goods**

Services

- Travel
- Finances
- Utilities

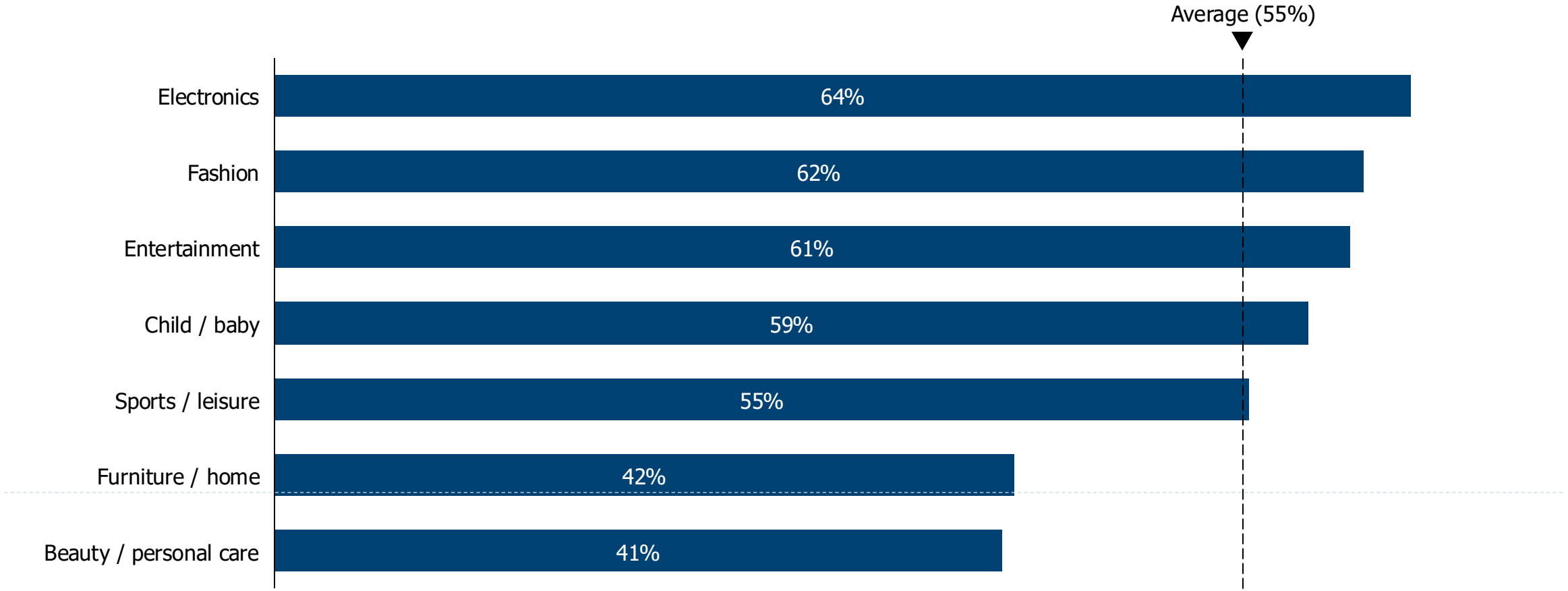
Appendix



eden mccallum

Of those who purchased physical goods in the last three months, over half did so online, except for Beauty/personal care and Furniture/home

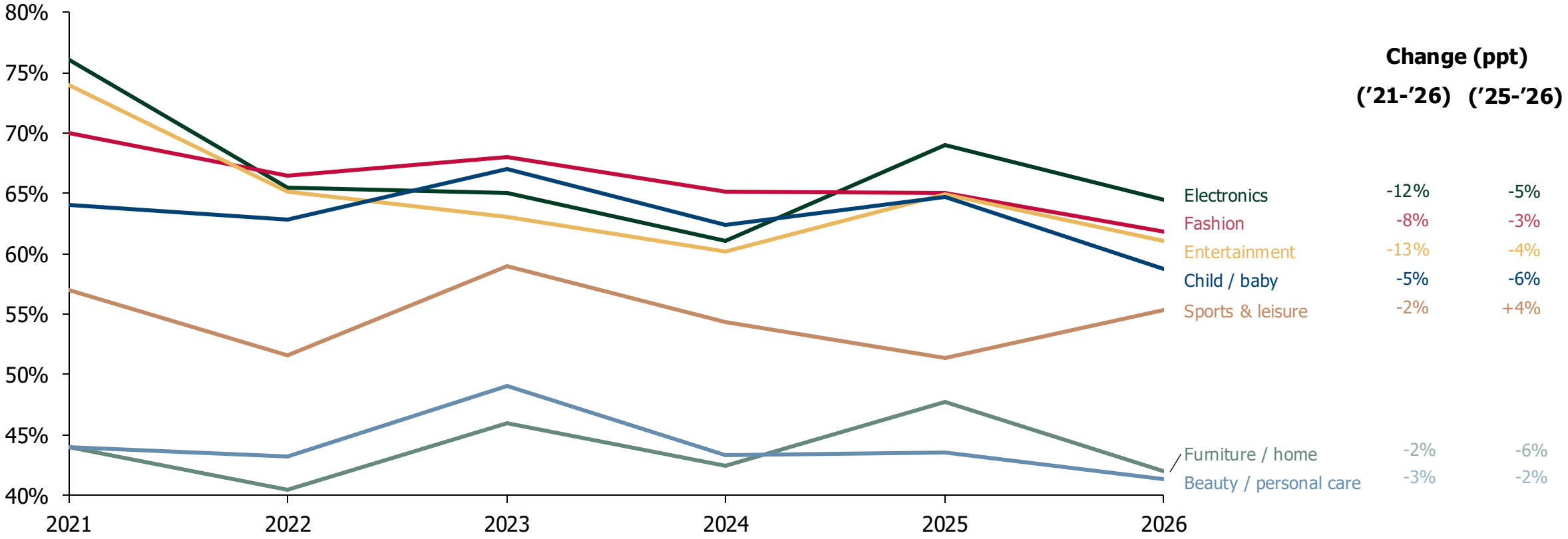
CONSUMER GOODS PURCHASES: % OF RESPONDENTS USING ONLINE CHANNELS IN L3M, 2026



n: 307 to 1,034
Source: EM Consumer Research Survey August 2026; *Question. Which of the following have you done at least once in the past 3 months?; DQ10. Which of these did you do online at least once in the past 3 months?*

Across all categories, online purchasing has fluctuated over the past few years, with all now below 2021 levels and (except Sports/leisure) down from 2025

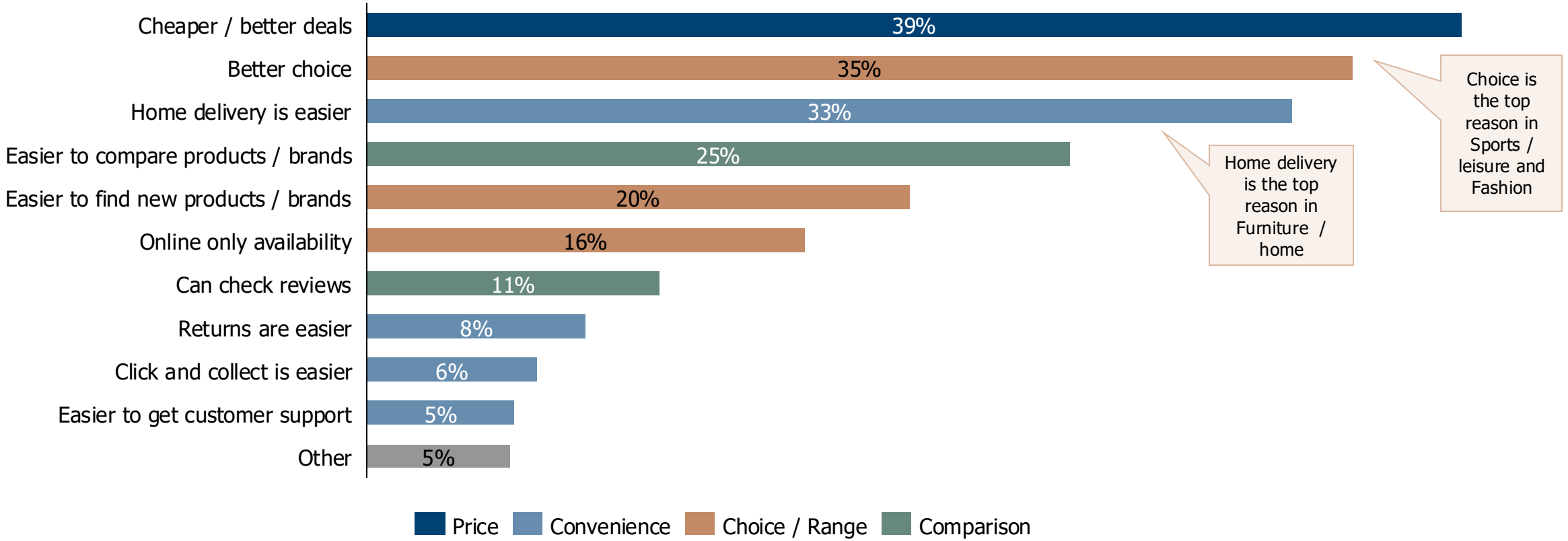
CONSUMER GOODS PURCHASES: % OF RESPONDENTS PURCHASING ITEMS ONLINE IN L3M, 2021-2026



n: 92 to 2957
Source: EM Consumer Research Survey August 2026; *Question. Which of the following have you done at least once in the past 3 months?; DQ10. Which of these did you do online at least once in the past 3 months?*

Better deals, product choice and easier home delivery are the main reasons for respondents to shop online (1/2)

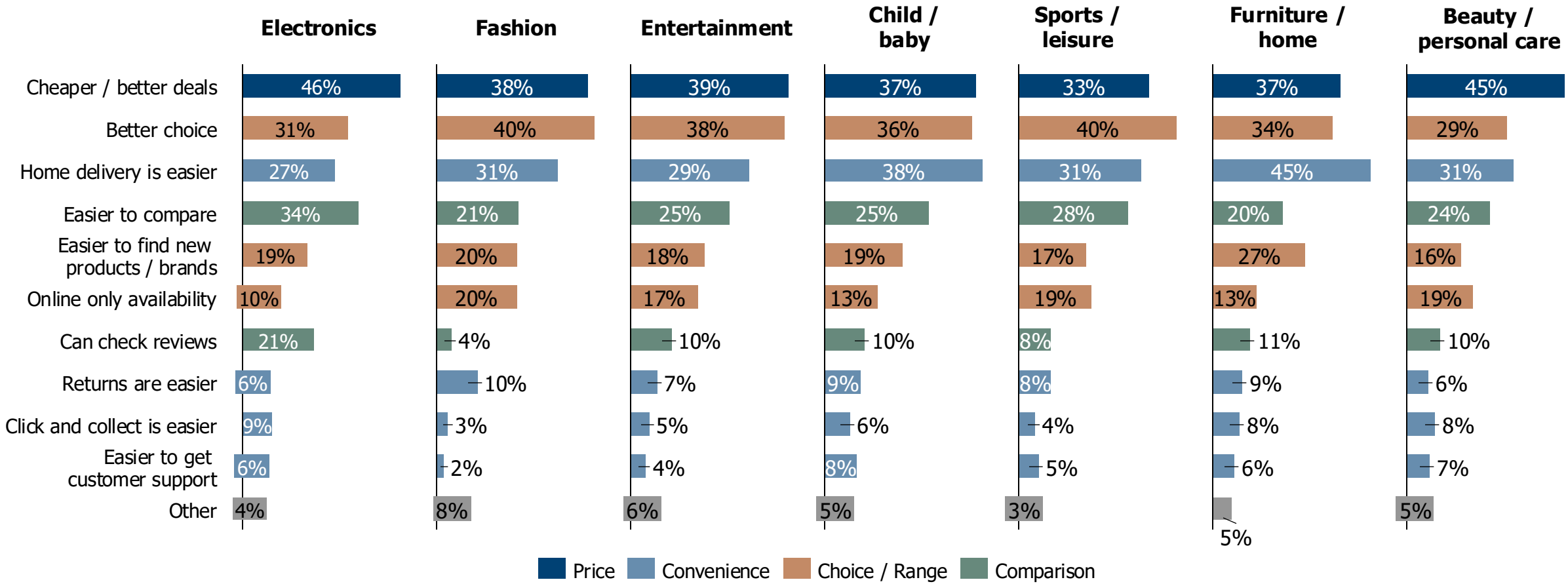
CONSUMER GOODS PURCHASES: REASONS TO SHOP ONLINE, % OF RESPONDENTS, AVERAGE ACROSS CATEGORIES, 2026



n: 126 to 356
Source: EM Consumer Research Survey August 2026; Question: *Now thinking about the last time you bought […] online, why did you choose to do this online rather than in another way? Please tick up to 3 reasons.*

Better deals, product choice and easier home delivery are the main reasons for respondents to shop online (2/2)

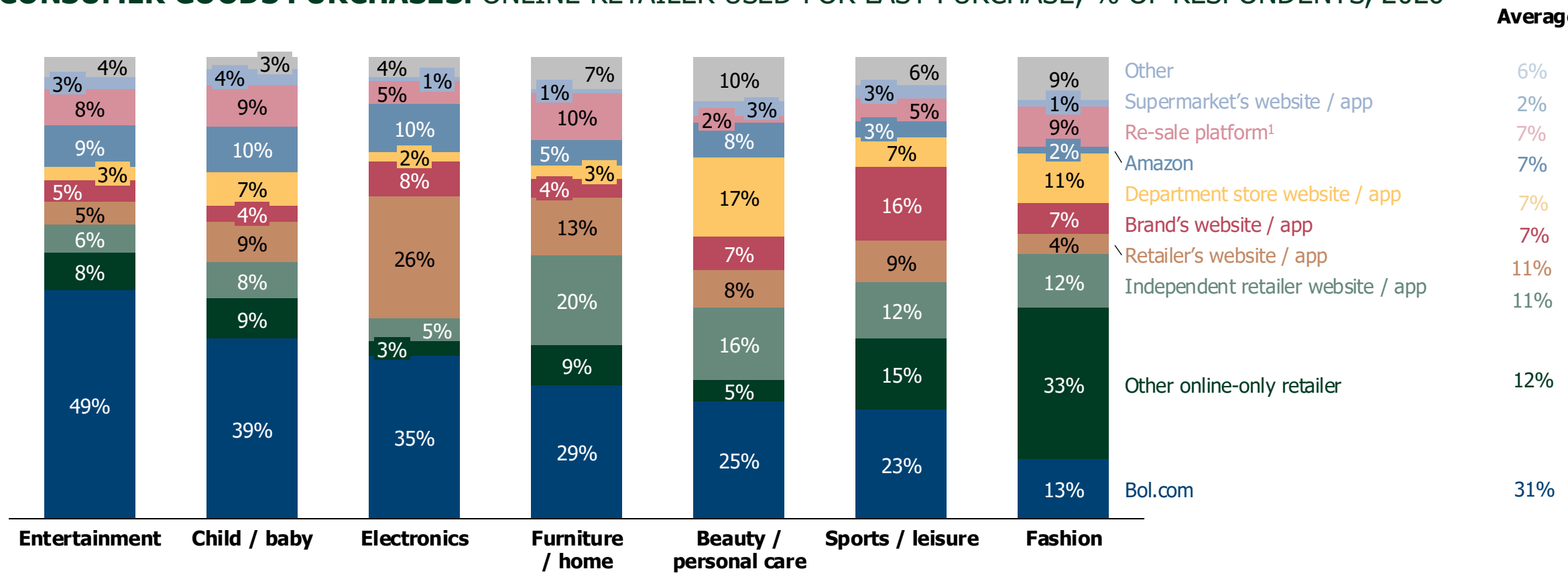
CONSUMER GOODS PURCHASES: REASONS TO SHOP ONLINE, % OF RESPONDENTS, 2026



n: 126 to 356
Note: Consumer goods categories ordered by highest overall penetration of online purchasing
Source: EM Consumer Research Survey August 2026; Question: *Now thinking about the last time you bought […] online, why did you choose to do this online rather than in another way? Please tick up to 3 reasons.*

Bol.com is the most popular for purchasing physical goods across all categories, except Fashion

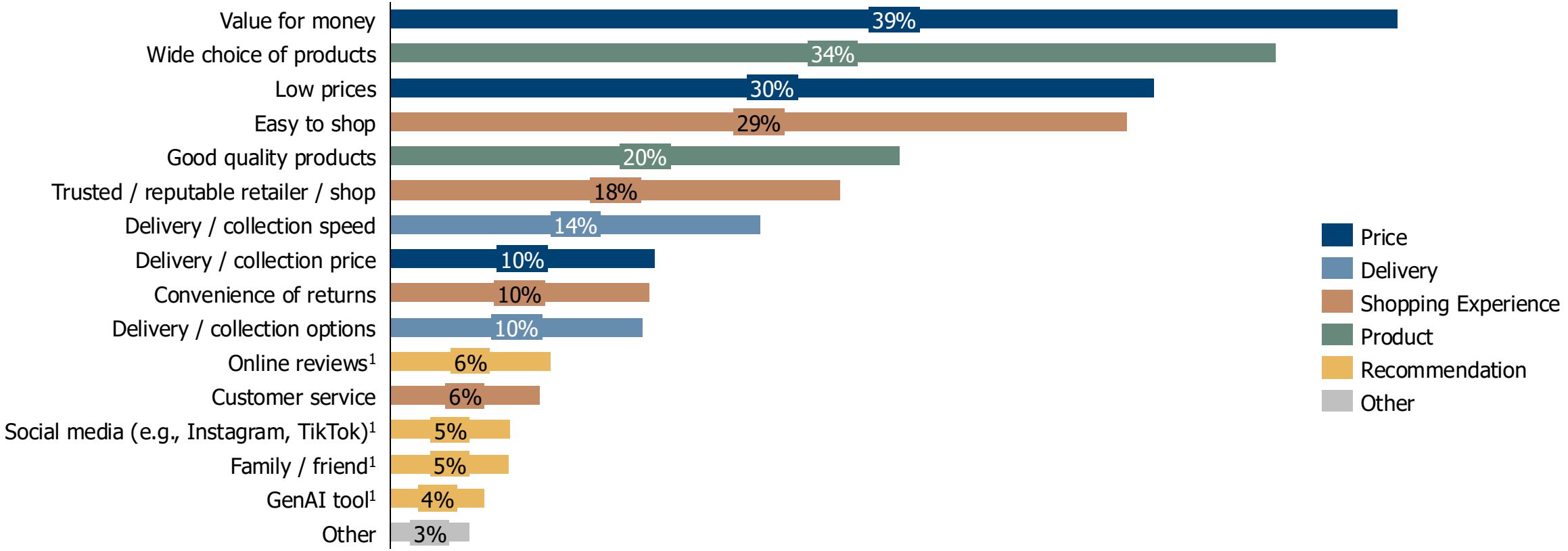
CONSUMER GOODS PURCHASES: ONLINE RETAILER USED FOR LAST PURCHASE, % OF RESPONDENTS, 2026



n: 126 to 356
Note: Consumer goods categories ordered by utilisation of Bol.com as the most popular type of NL onlineretail (1) New choice option for 2026
Source: EM Consumer Research Survey August 2026; Question: *Continuing to think about the last time you bought […] online, where did you buy this?*

Value, choice, low prices and ease are the top drivers of online retailer choice (1/2)

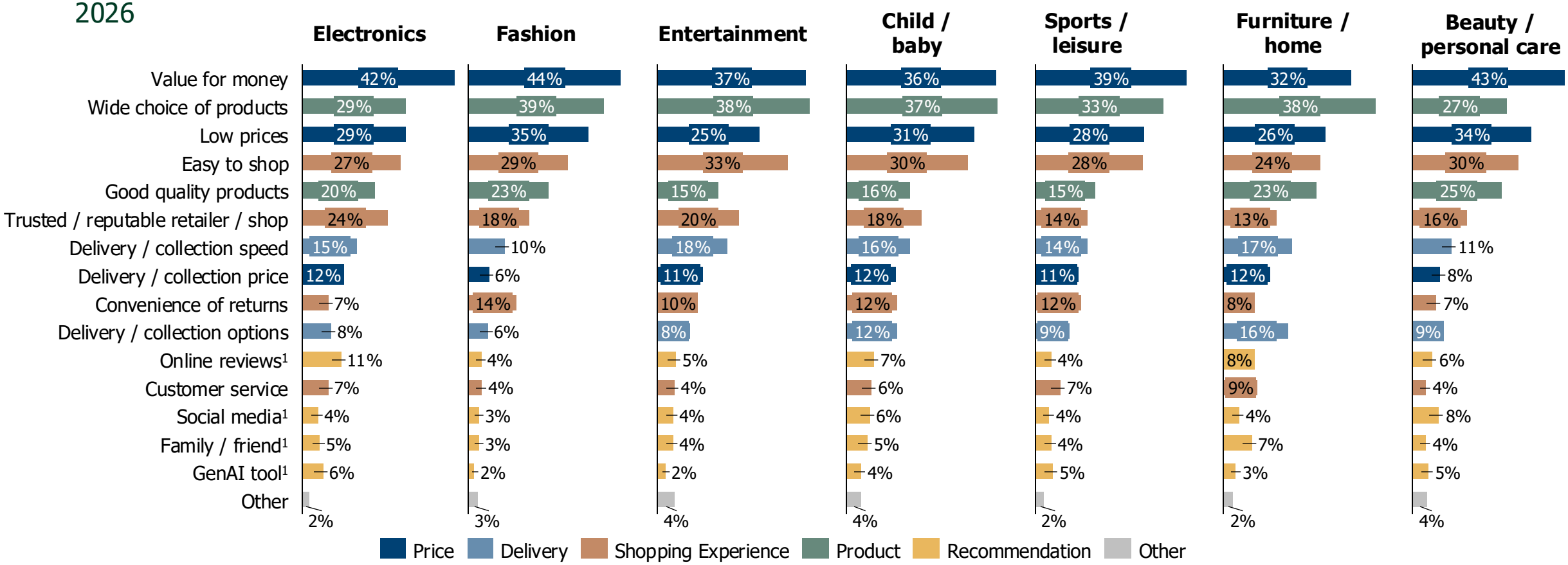
CONSUMER GOODS PURCHASES: FACTORS INFLUENCING CHOICE OF ONLINE RETAILER, % OF RESPONDENTS, AVERAGE ACROSS CATEGORIES, 2026



n: 126 to 356
Note: 1) New choice option for 2026
Source: EM Consumer Research Survey August 2026; Question: *What are the most important factors when choosing which online retailer / shop to buy […] items? Please tick up to 3 reasons.*

Value, choice, low prices and ease are the top drivers of online retailer choice (2/2)

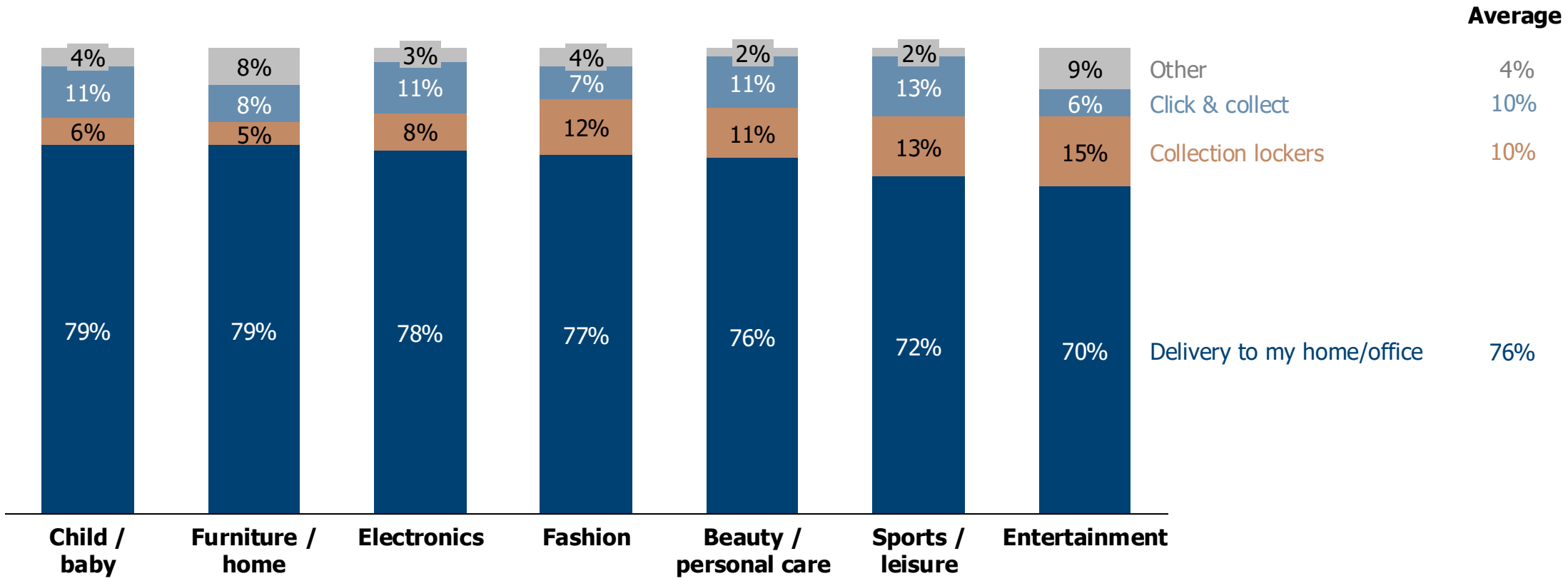
CONSUMER GOODS PURCHASES: FACTORS INFLUENCING CHOICE OF ONLINE RETAILER, % OF RESPONDENTS, 2026



n: 126 to 356
Note: Consumer goods categories ordered by highest overall penetration of online purchasing 1) New choice option for 2026
Source: EM Consumer Research Survey August 2026; Question: *What are the most important factors when choosing which online retailer / shop to buy […] items? Please tick up to 3 reasons.*

Delivery to home / office is the most popular option for physical goods across all categories

CONSUMER GOODS PURCHASES: DELIVERY OPTION USED FOR LAST PURCHASE, % OF RESPONDENTS, 2026



n: 126 to 356
Note: Consumer goods categories ordered by highest overall penetration of online purchasing. Choice options were amended in 2026 to the four options above.
Source: EM Consumer Research Survey August 2026; Question: *On the last occasion you bought […] online, how was it delivered?*

Contents

Overview

Goods

- Grocery
- Other consumer goods

Services

- **Travel**
- Finances
- Utilities

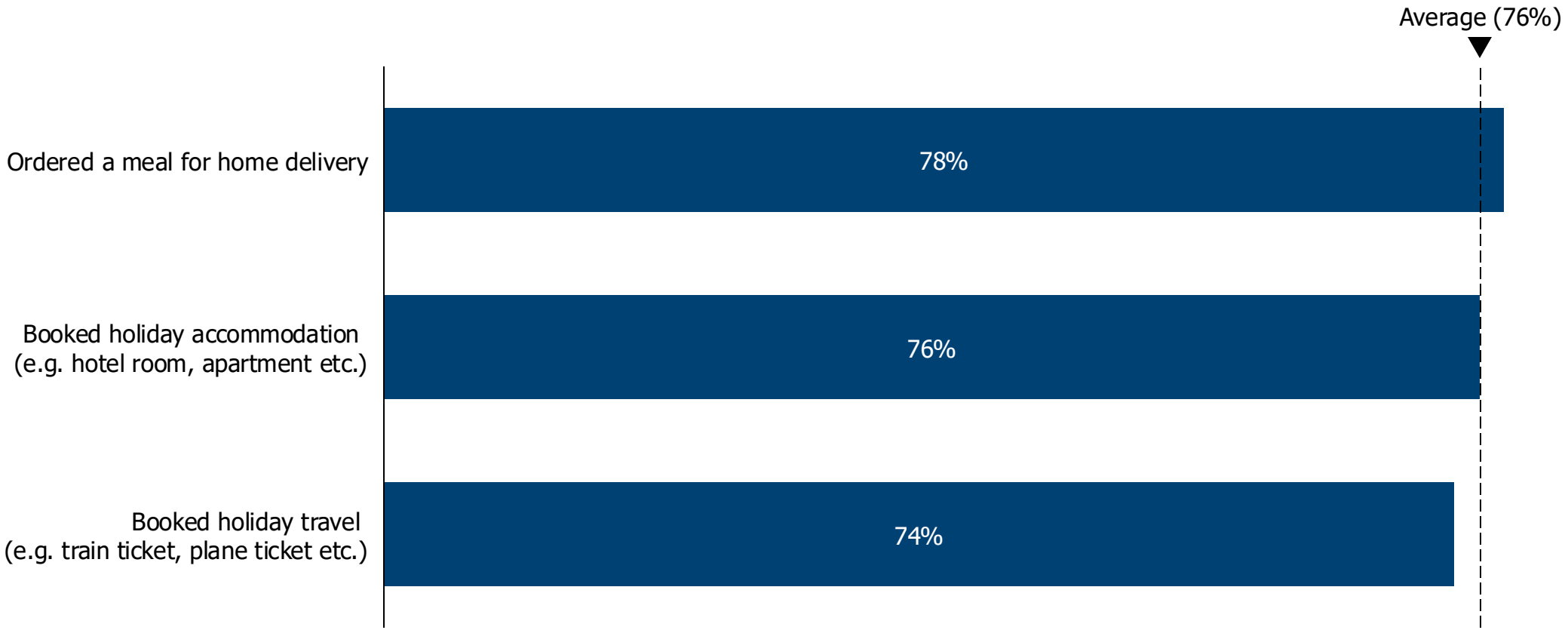
Appendix



eden mccallum

Online channels were used by c. 75% of consumers for ordering meals and booking accommodation and travel

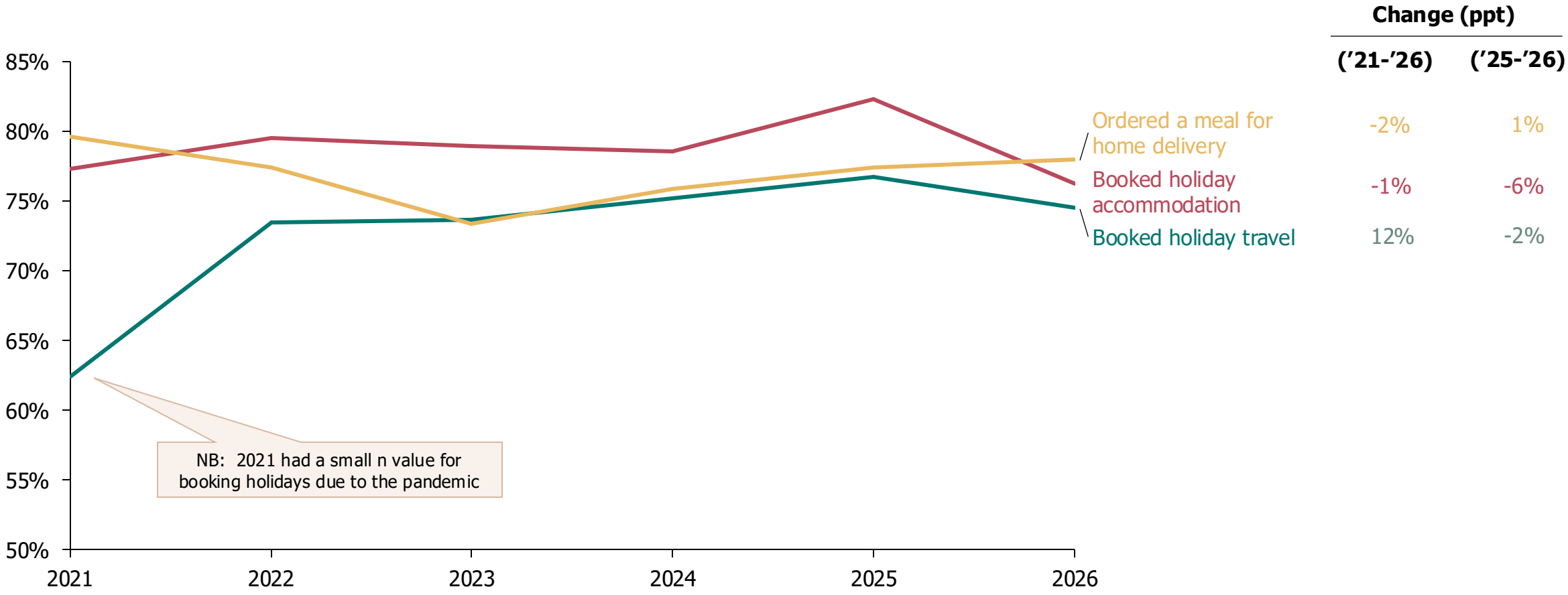
HOSPITALITY (HOLIDAYS AND MEALS): % OF RESPONDENTS USING ONLINE CHANNELS IN L3M, 2026



n: 443 to 546
Source: EM Consumer Research Survey, August 2026; *Questions: Which of the following have you done at least once in the past 3 months?; 'How did you do each of these?*

Over the last year, the use of online channels for booking accommodation and travel is down, but is up for ordering a meal for home delivery

HOSPITALITY (HOLIDAYS AND MEALS): % OF RESPONDENTS USING ONLINE CHANNELS IN L3M, 2021-2026

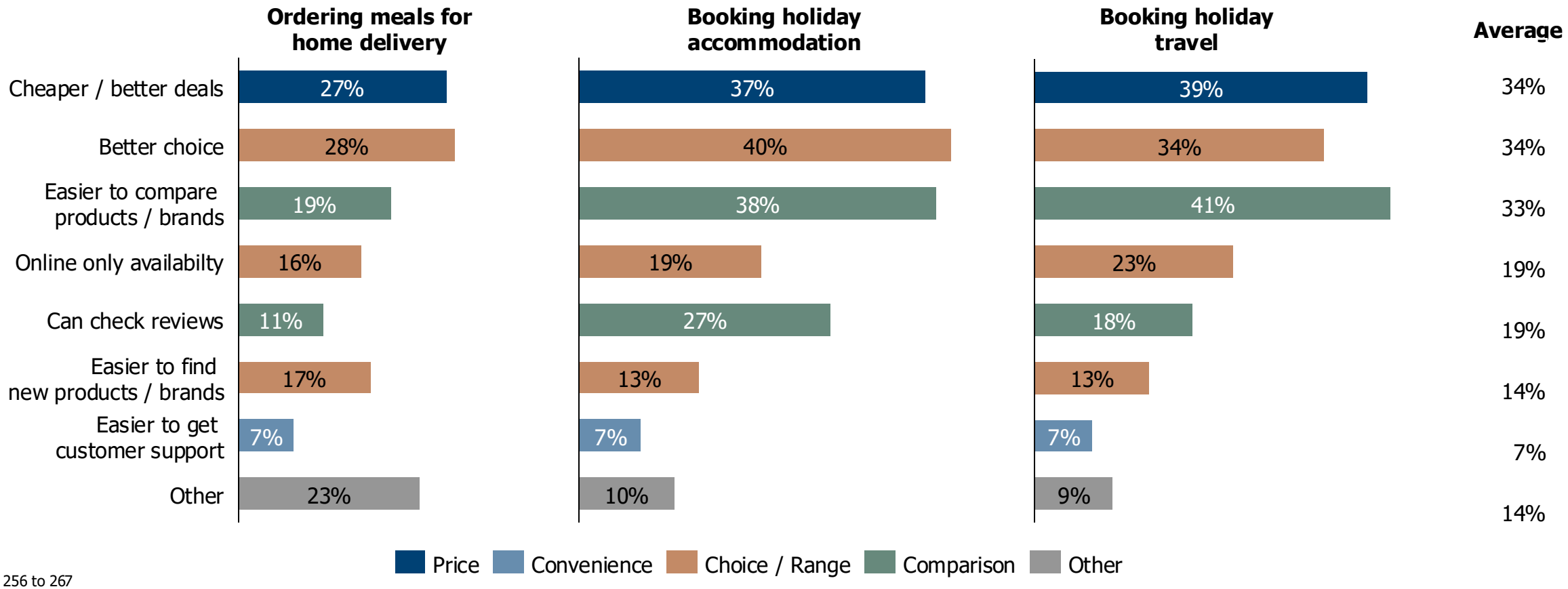


	Change (ppt) ('21-'26)	Change (ppt) ('25-'26)
Ordered a meal for home delivery	-2%	1%
Booked holiday accommodation	-1%	-6%
Booked holiday travel	12%	-2%

n: 208 to 546
Source: EM Consumer Research Survey, August 2026; *Questions: Which of the following have you done at least once in the past 3 months?; 'How did you do each of these?*

Cheaper deals, better choice and easier comparison are the top 3 reasons for booking online across hospitality as whole

HOSPITALITY (HOLIDAYS AND MEALS): REASONS FOR BOOKING ONLINE, 2026



n: 256 to 267
Note: Categories ordered by highest overall penetration of online purchasing
Source: EM Consumer Research Survey August 2026; Questions: *Thinking about the last time you booked holiday travel online, why did you chose to do this online rather than in another way?, Thinking about the last time you booked holiday accommodation online, why did you choose to do this online rather than in another way?*

Contents

Overview

Goods

- Grocery
- Other consumer goods

Services

- Travel
- **Finances**
- Utilities

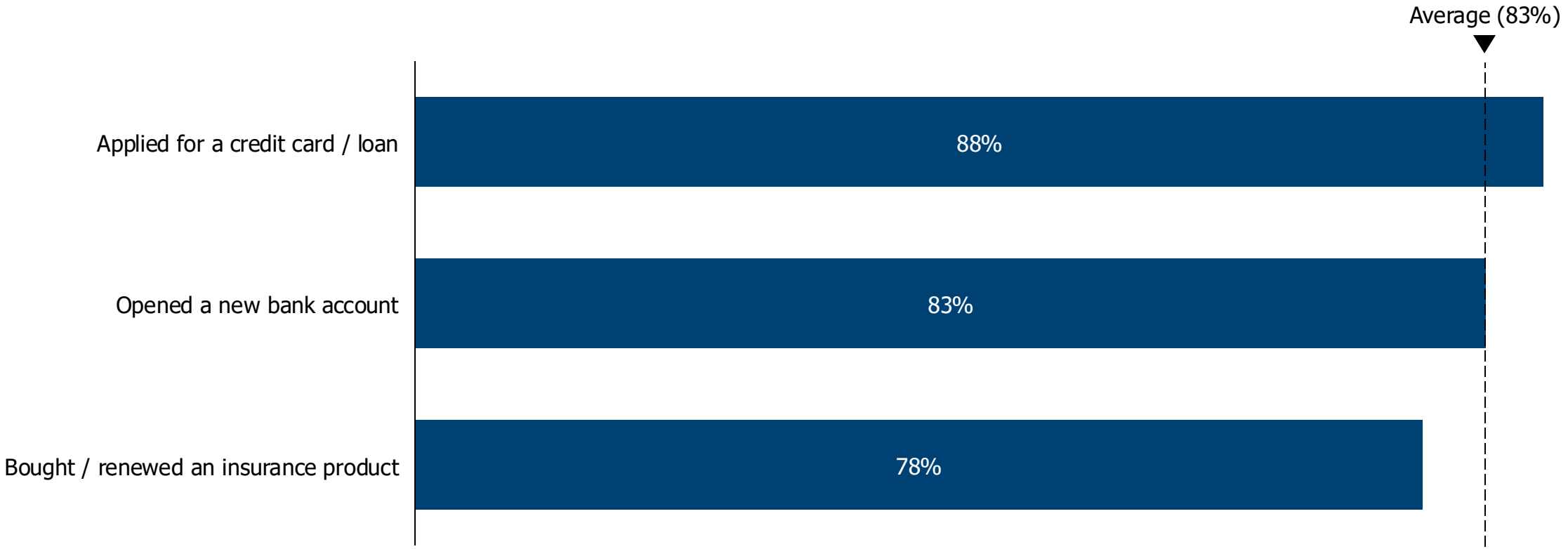
Appendix



eden mccallum

Online channels were used by over 80% of respondents signing up for credit cards / loans and bank accounts

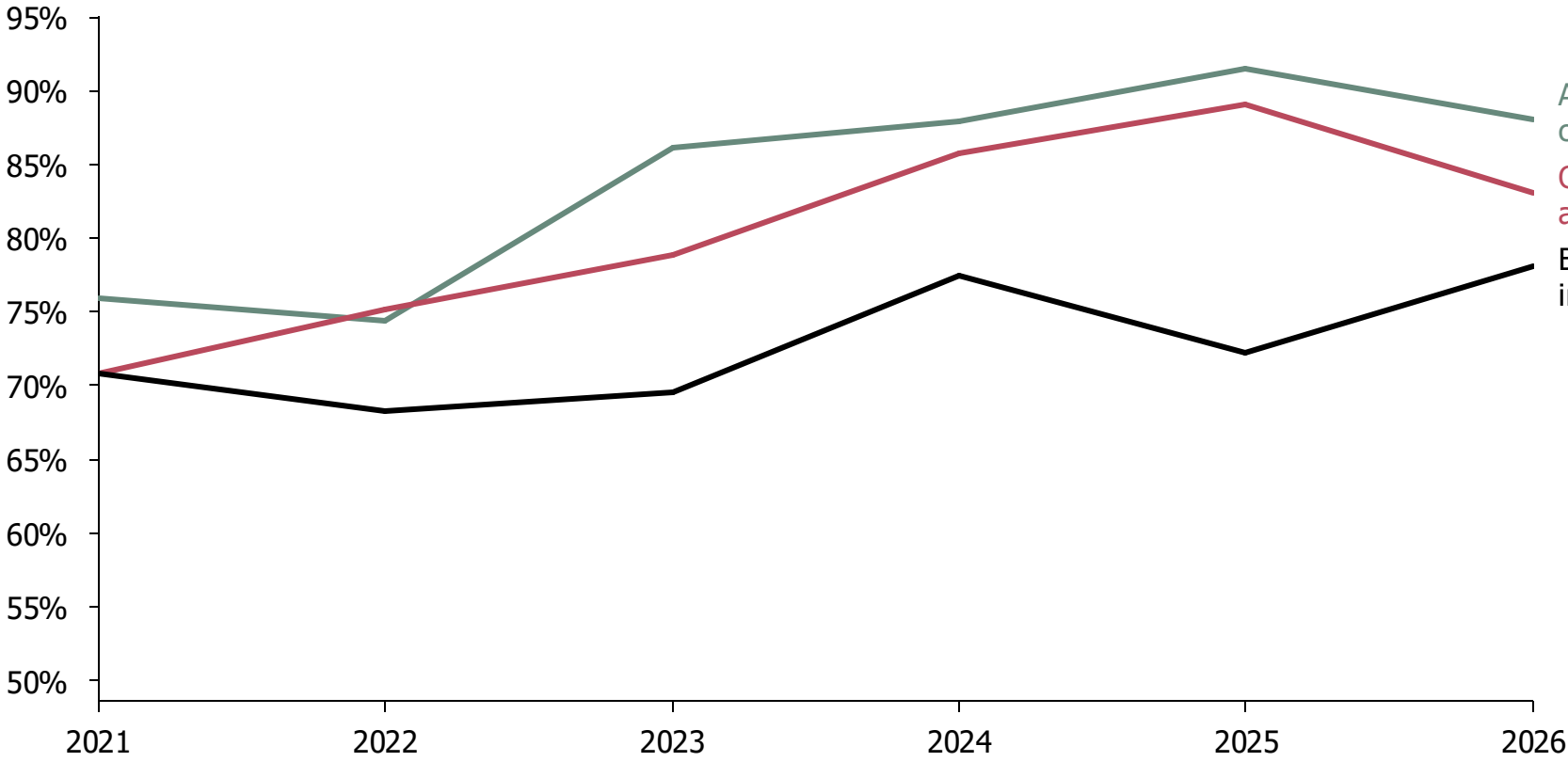
FINANCES: % OF RESPONDENTS USING ONLINE CHANNELS IN L3M, 2026



n: 41 to 247
Source: EM Consumer Research Survey August 2026; *Question. Which of the following have you done at least once in the past 3 months?; 'DQ11. How did you do each of these?*

Over the last 5 years, financial products purchases are increasingly done online, though there were slight drops for credit cards/loans and bank accounts this year

FINANCES: % OF RESPONDENTS USING ONLINE CHANNELS IN L3M, 2021-2026

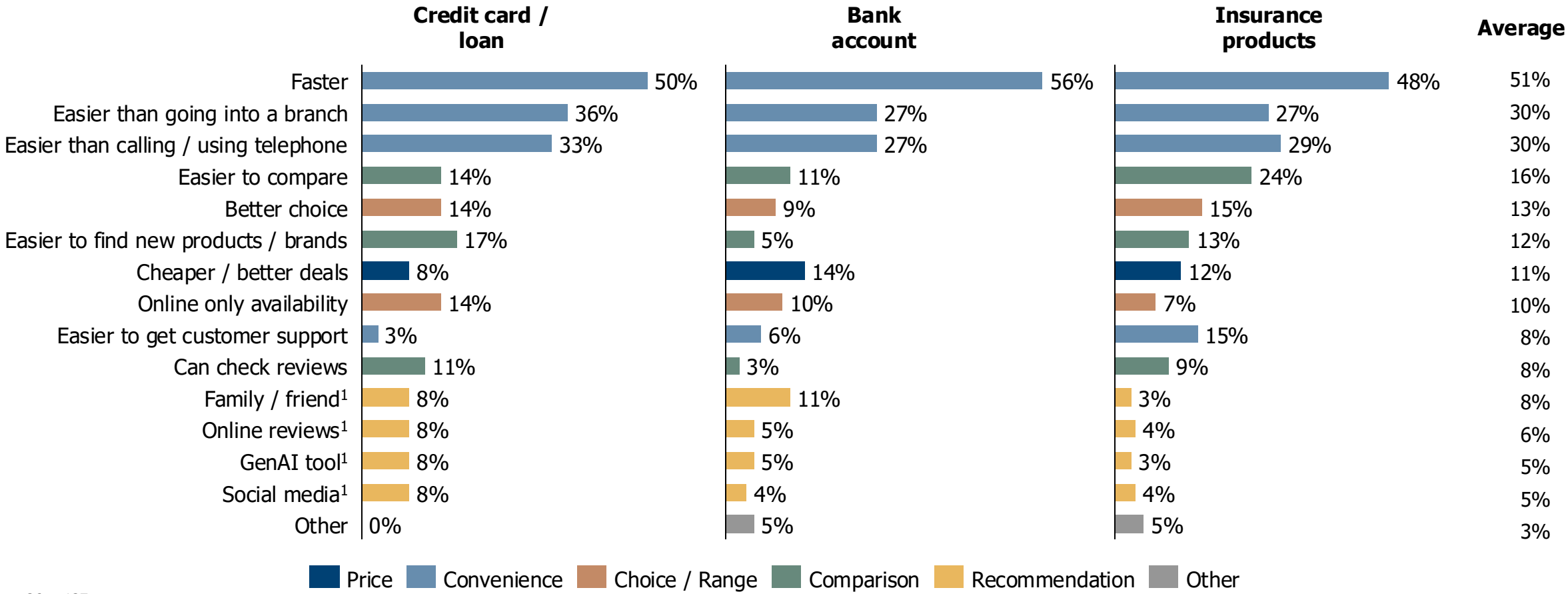


	Change (ppt)	
	('21-'26)	('25-'26)
Applied for a credit card / loan	12%	-4%
Opened a new bank account	13%	-6%
Bought / renewed an insurance product	8%	6%

n: 41 to 306
Source: EM Consumer Research Survey August 2026; *Questions. Which of the following have you done at least once in the past 3 months?; How did you do each of these?*

Convenience related factors, better deals and ease of comparison are the main reasons respondents choose to handle finances online

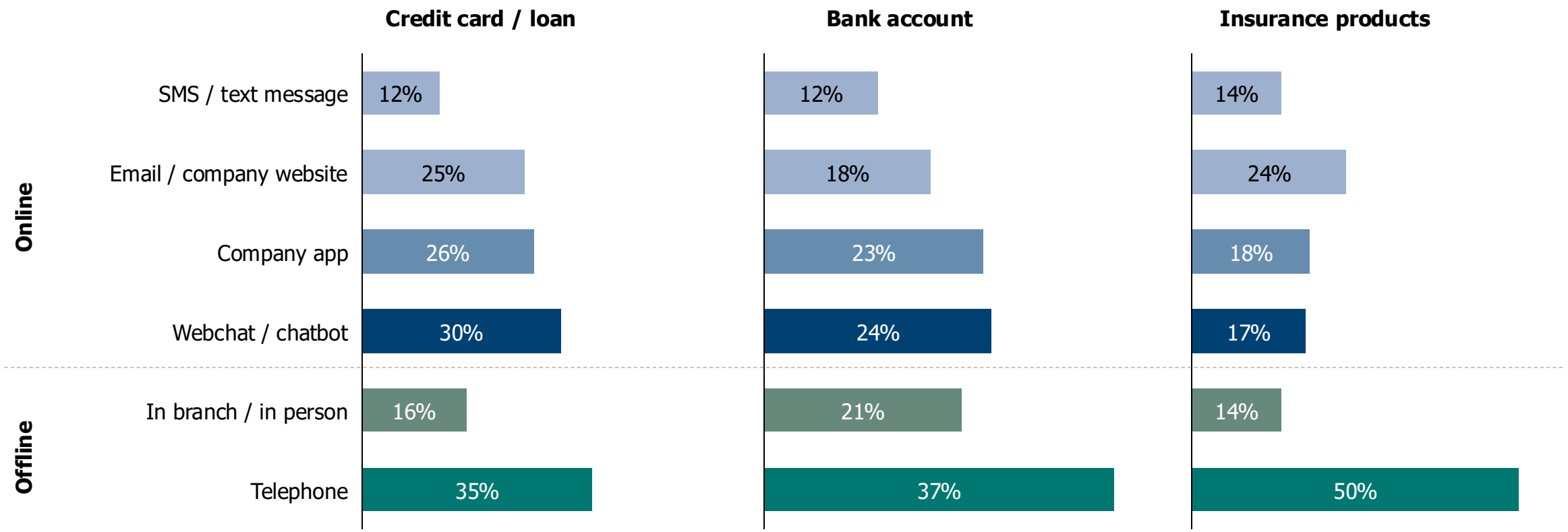
FINANCES: REASONS FOR CHOOSING TO PURCHASE/RENEW/UPGRADE ONLINE, % OF RESPONDENTS, 2026



n: 36 to 137
Note: 1) New choice option for 2026
Source: EM Consumer Research Survey August 2026; Question: *Now thinking about the last time you … online, why did you choose to do this online rather than in another way? Please tick up to 3 reasons.*

Telephone is the most-used customer service channel for finances, particularly for queries related to insurance

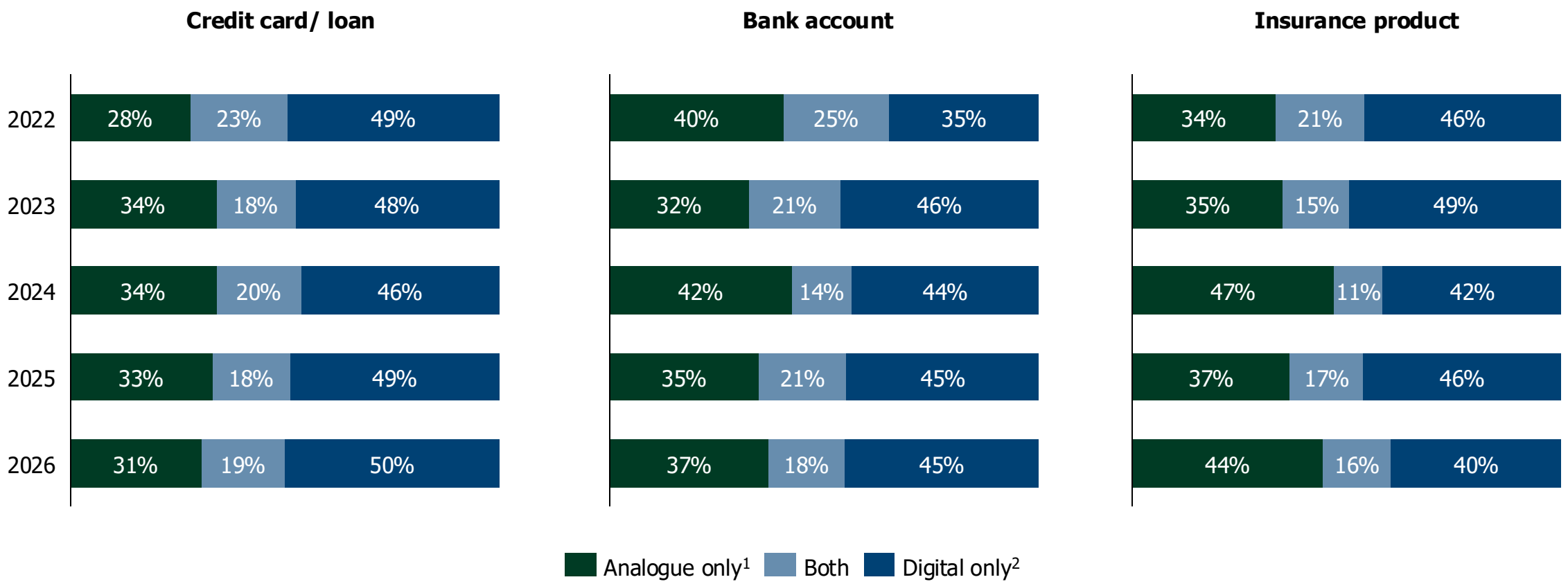
FINANCES: CUSTOMER SERVICE CHANNEL USED, % OF RESPONDENTS, 2026



n: 145 to 270
Source: EM Consumer Research Survey August 2026; *Questions:* In the past 3 months, have you had to contact customer services about any of the following […]? *How did you contact customer services? Please select all that apply.*

Although there have been some fluctuations, channel usage for customer service has not shifted significantly, with a large proportion of activity remaining a mix of analogue/digital or analogue only

FINANCES: CHANNEL USAGE OVER TIME, 2022-2026



n = 2022: 430-562, 2023: 230-325, 2024: 199-322, 2025: 211-308; 2026: 144 - 270
Note: 1) Analogue = branch/shop, telephone; 2) Digital = text, website, webchat, email, app
Source: EM Consumer Research Survey 2022, 2023, 2024, 2025, 2026; *Questions: In the past 3 months, have you had to contact customer service about any of the following? How did you contact customer services?*

Contents

Overview

Goods

- Grocery
- Other consumer goods

Services

- Travel
- Finances
- **Utilities**

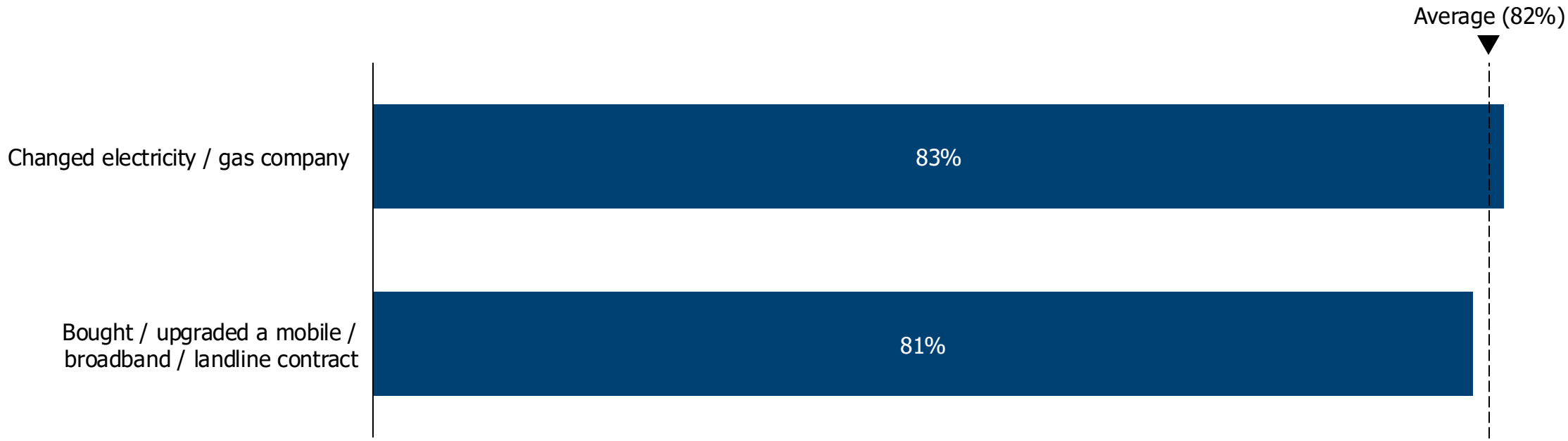
Appendix



eden mccallum

Online channels were used by over 80% of respondents signing up for new utilities contracts

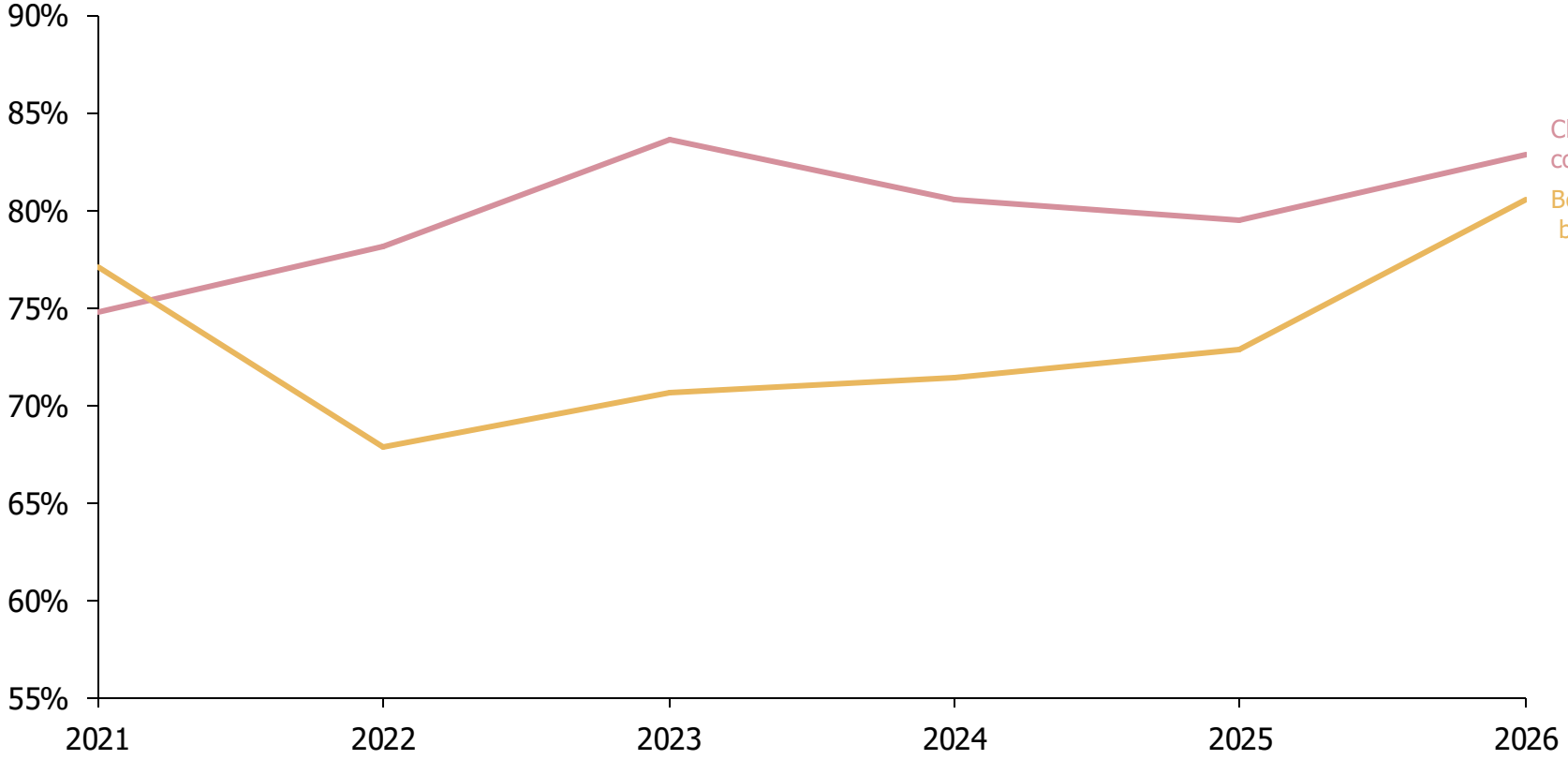
UTILITIES : % OF RESPONDENTS USING ONLINE CHANNELS IN L3M, 2026



n: 105 to 247
Source: EM Consumer Research Survey August 2026; *Questions. Which of the following have you done at least once in the past 3 months?; 'How did you do each of these?*

Over the last 5 years, the use of online channels for purchasing utilities has fluctuated, but is higher for both telecoms and energy than in 2021

UTILITIES: % OF RESPONDENTS USING ONLINE CHANNELS IN L3M, 2021-2026

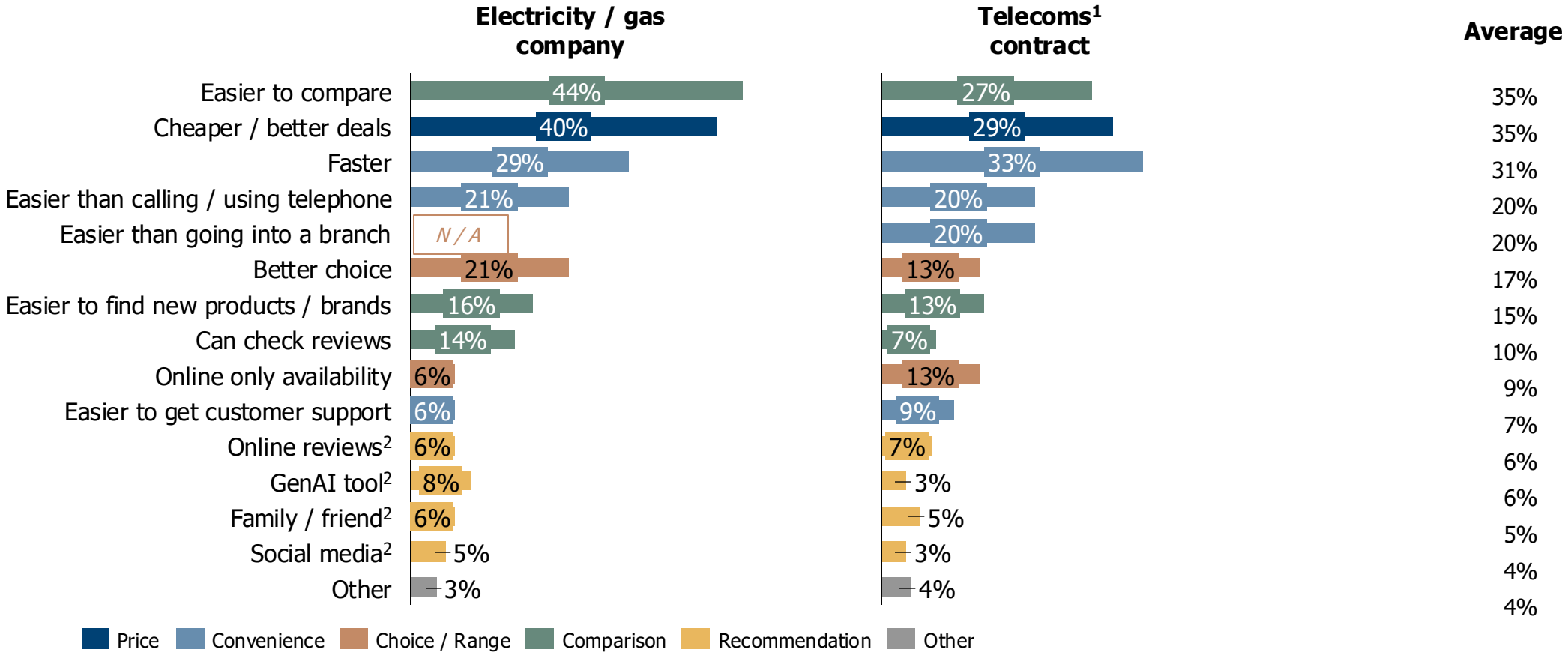


	Change (ppt)	
	('21-'26)	('25-'26)
Changed electricity / gas company	8%	3%
Bought / upgraded mobile / broadband / landline contract	3%	8%

n: 105 to 247
Source: EM Consumer Research Survey August 2026; *Questions. Which of the following have you done at least once in the past 3 months?; 'How did you do each of these?*

Comparison, deals and speed alongside ease vs traditional channels are the main reasons respondents choose to handle their Utilities online

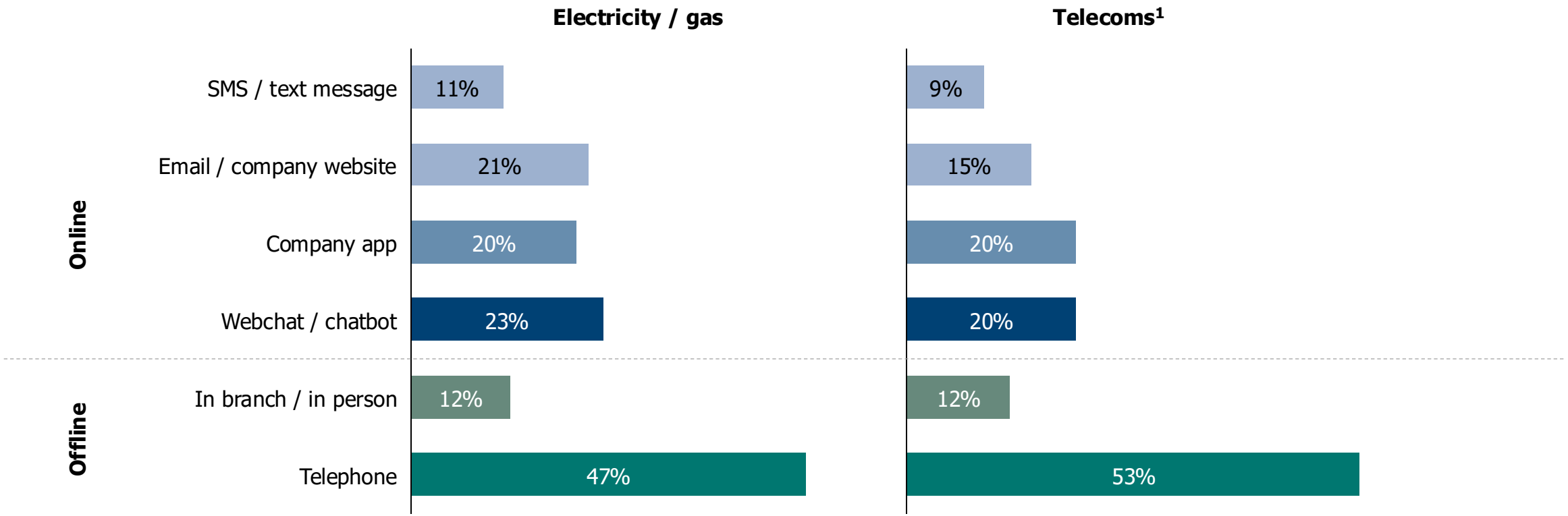
UTILITIES: REASONS FOR CHOOSING TO PURCHASE/RENEW/UPGRADE ONLINE, % OF RESPONDENTS, 2026



n: 87-184
Note: 1) Mobile / broadband / landline; 2) New choice option for 2026
Source: EM Consumer Research Survey August 2026; Question *Now thinking about the last time you … online, why did you choose to do this online rather than in another way? Please tick up to 3 reasons.*

For those who contacted customer service for their Utilities, telephone was the dominant channel

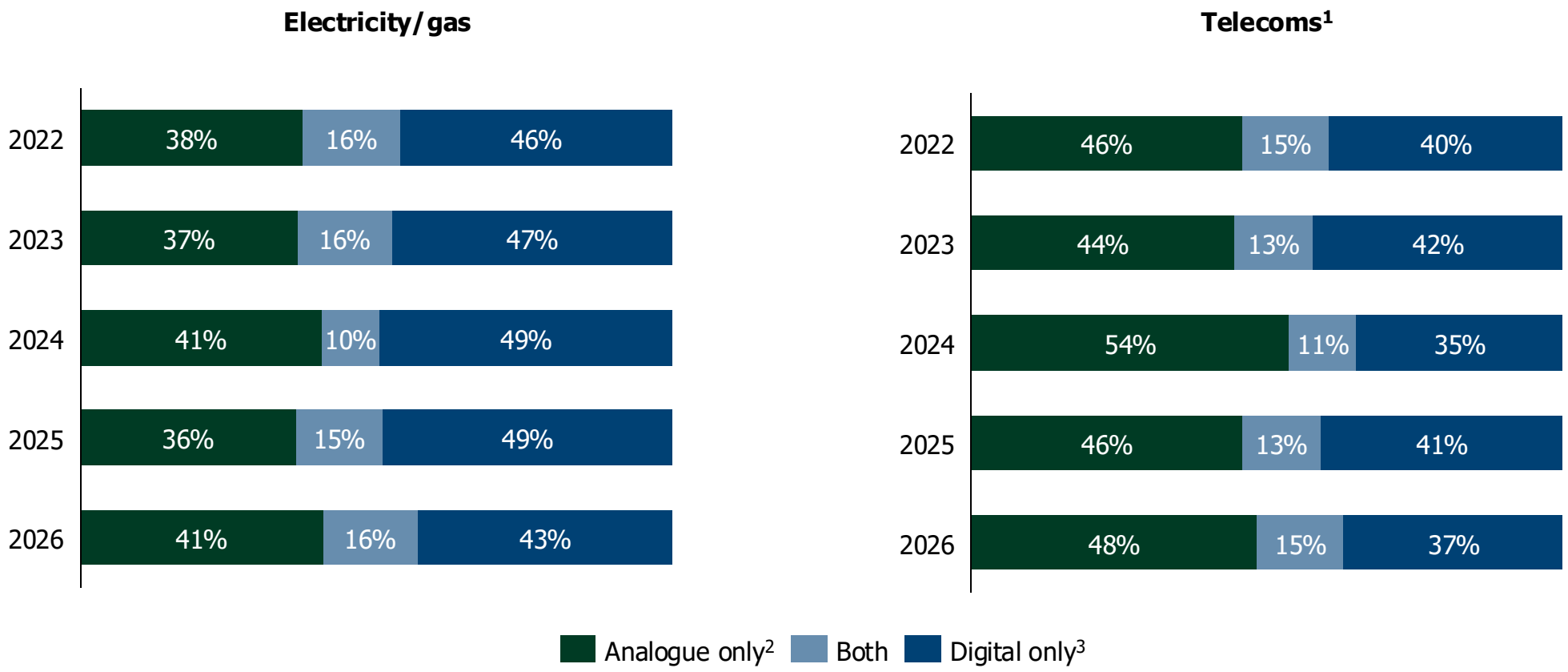
UTILITIES: CUSTOMER SERVICE CHANNEL USED, % OF RESPONDENTS, 2026



n: 230-286
Note: 1) Mobile / broadband / landline
Source: EM Consumer Research Survey August 2026; *Questions: In the past 3 months, have you had to contact customer service about any of the following? How did you contact customer services?*

Channel usage for customer service in Utilities has remained largely stable over the last few years

UTILITIES: CUSTOMER SERVICE CHANNEL USAGE OVER TIME, 2022-2026



N = 2022: 570-627, 2023: 329-381, 2024: 299-379, 2025: 295-383; 2026 230-286
Note: 1) Mobile / broadband / landline; 2) Analogue = branch/shop, telephone; 3) Digital = text, website, webchat, email, app
Source: EM Consumer Research Survey 2022, 2023, 2024, 2025, 2026; *Questions: In the past 3 months, have you had to contact customer service about any of the following? How did you contact customer services?*

Contents

Overview

Goods

- Grocery
- Other consumer goods

Services

- Travel
- Finances
- Utilities

Appendix

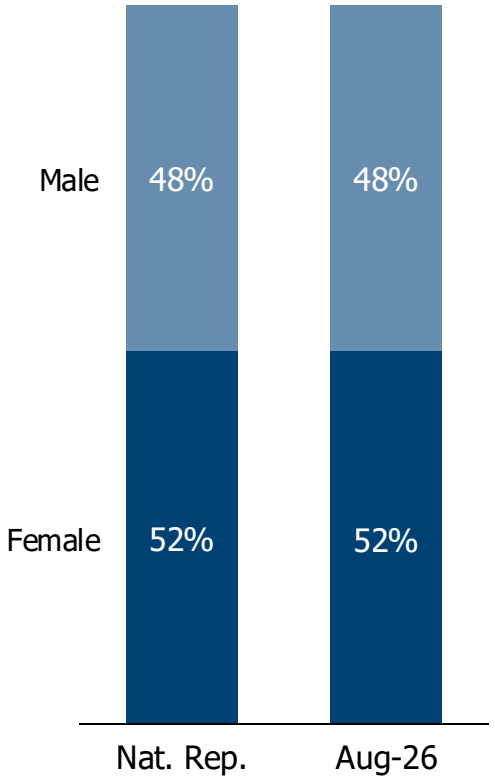


eden mccallum

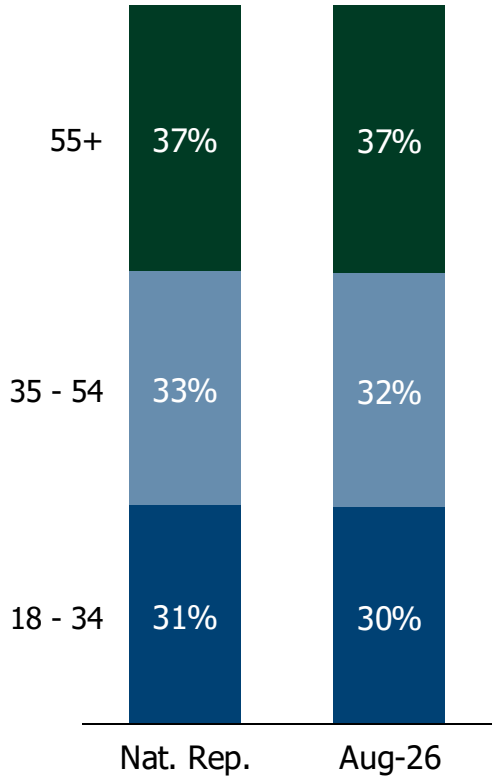
The survey respondents are a nationally representative sample in terms of gender, age and regional distribution

DETAILS OF SAMPLE SURVEY RESPONDENTS, 2026

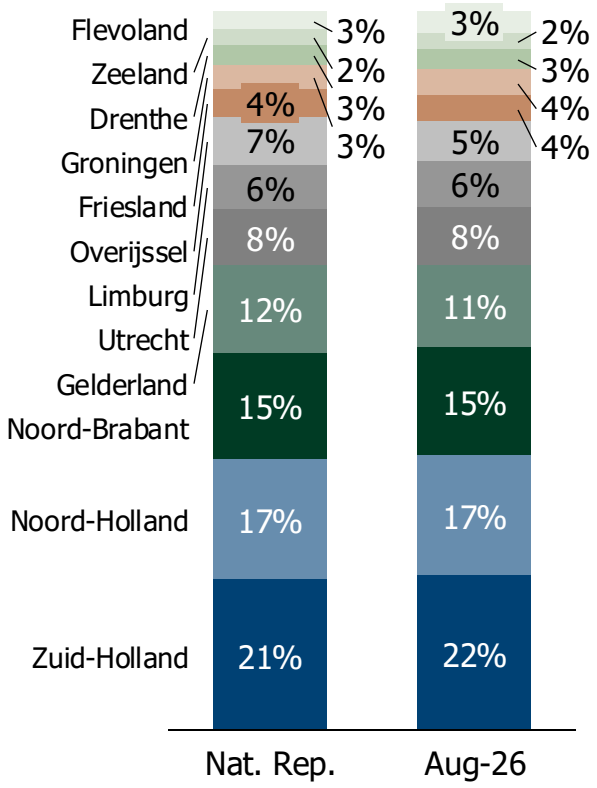
What gender are you?



How old are you?



Where do you live?



Note: Totals may not equal 100% due to rounding; August 2026 n=1991-2002, ; Questions: *'What gender do you identify as?'* / *'How old are you?'* / *'Where do you live?',* excludes "Other" and "Prefer not to say"
Source: Eden McCallum & Dynata surveys, Eurostat